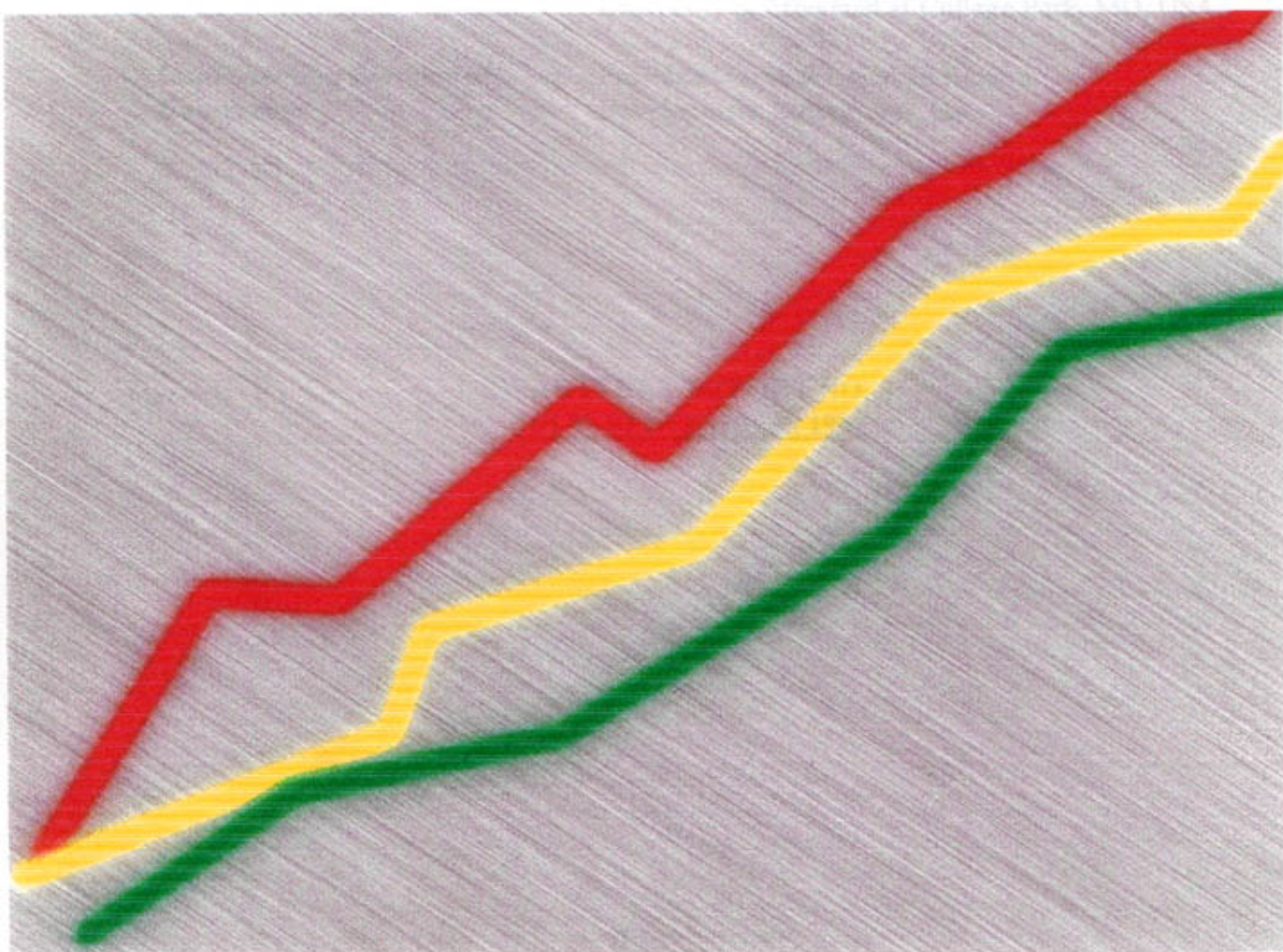


Quarterly Report



No. 8. July- September, 1999



JOBS

ASSISTING ENTERPRISES TO
CREATE EMPLOYMENT!

JOBS is a dynamic USAID funded initiative working with micro, small and medium enterprises to expand their businesses

Job Opportunities and Business Support Program (JOBS)

Cooperative Agreement number 388-A-00-97-00013-00

Implementing Agency	:	United States Agency for International Development/Bangladesh
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. 8
JULY-SEPTEMBER, 1999

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I. INTRODUCTION

This report gives a brief account of the achievements and activities implemented by the JOBS Program components during the 3rd quarter 1999 (July – September) and the key objectives and targets for the 4th quarter 1999 (October – December).

During the 3rd quarter the JOBS Program significantly increased the level of its assistance to the SME and ME sectors in comparison to the 2nd quarter of the year as illustrated in the chart below.

Summary of participants who attended JOBS Program product sector launch and policy workshops and training programs

JOBS Component		Numbers:		
		Apr/Jun 1999	Jul/Sep 1999	% inc over Past Qtr.
1.	SME	190(a)	708(b)	273
	No of activities	1	12	1,100
2.	ME	18	97	430
	No of activities	1	5	400
3.	WBDU	n/a	16	n/a
	No of activities		1	
4.	Policy	60(d)	125(e)	108
	No of activities	1	1	

Keys: (a) Legacy Footwear only, (b) Legacy Footwear 135 (19%) during this quarter, (c) WBDU/Women's Business Development Unit was established during the 3rd quarter, (d) Post budget workshop, (e) Sylhet Chamber/NASCIB policy and SME component workshop.

JOBS marked increase in its activities (particularly the SME component) was matched by a similar substantial increase in secured " free media " coverage (promoting the wide range of initiatives of the program illustrated within the chart below.

JOBS components:

	SME	ME(*)	WBDU(*)	Policy
Pieces of editorial coverage secured	26	-	1	7

Keys: (*) During this quarter public relations promotion of the ME component was not deemed a key objective and the first training activity of the WBDU did not take place until the end of September.

As a result of this quarter's promotional and PR activities, JOBS in the SME arena has moved from a low profile/low demand to a high profile/high demand program for its services. The recently appointed Communications and Training Manager played a key role in the

securement of much of the JOBS Program's outstanding PR coverage during this quarter. Total value of JOBS secured " free media " coverage in this quarter at full advertising card rate was

US\$8,295 (Taka 406,455)

The ME component developed in this quarter a new strategy designed to markedly increase the effectiveness and performance of Enterprise Development Workers at both a partner and sub-contractor level.

JOBS/AMEX SME and Women Entrepreneurs' Yearly Recognition Program. A formal agreement was signed between both parties during this quarter. This unique awards scheme will be launched on 1st October 1999. All JOBS formally assisted enterprises will be eligible to participate and the program has been designed to play an important role in the SME and women entrepreneurs' performance monitoring and evaluation process.

During this quarter the JOBS SME and policy components commenced the initial launch of their activities outside of Dhaka which embraced delivery of two business, marketing and bank loan training workshops (one in Bogra; one in Khulna) and a joint Policy/SME initiatives workshop in Sylhet with the Sylhet Chamber of Commerce and Industry and NASCIB.

The manager of the newly created SME Bank Loan Facilitation Unit took-up his appointment during this quarter.

JOBS also launched during this quarter a Women's Business Development Unit to address the special entrepreneurial development needs of this sector.

During the next quarter, JOBS will work closely with USAID to review progress and achievements to date and determine the objectives and strategies which will constitute the core of the October 1999 – September 2000 Annual Business Action Plan and Budget.

2. KEY JOBS PROGRAM HIGHLIGHTS AND ACHIEVEMENTS DURING THE 3RD QUARTER (JULY – SEPTEMBER 1999)

2.1 SME COMPONENT

- a. **Handloom/Handicrafts Export Marketing Development Workshop.** In July JOBS held this major two day workshop for 34 entrepreneurs/NGOs (110 participants) at the BRAC Center. The workshop was built-around day one presentations by two highly experienced overseas marketers from the United States (Kathy Borrus) and the United Kingdom (Daphne Woolnough) covering the requirements and strategies necessary to successfully export handloom/handicrafts products into the aforementioned markets. On day two of the workshop, participants products were evaluated by the overseas marketers in terms of " their potential to succeed or otherwise in the export arena ", with 21 entrepreneurs/NGOs being selected for future JOBS assistance, including inclusion in the planned JOBS " Bangladesh Handloom/Handicrafts Export Catalogue ".

Product sectors for inclusion in this catalogue have already been selected and production is expected to commence and be completed within the 4th quarter.

During the 4th quarter JOBS will identify suitable United States and United Kingdom trade fairs within which to promote Bangladesh handloom/handicrafts products.

b. **Footwear Export Marketing Development Workshop etc.** This workshop was held at the Hotel Purbani during the quarter for 16 footwear enterprises (87 participants) at which

- U.S. footwear consultant James Parchman presented a recommended export marketing development strategy for this sector.
- Group discussions were conducted between participating footwear enterprises to determine their perception of key technical, management and other issues that needed to be addressed to build a more successful export footwear sector.

At the conclusion of the workshop, JOBS confirmed that they planned to select and assist at a phase one level, a number of exporters to participate in appropriate overseas trade fairs to help them open-up increased and/or new export marketing opportunities, improve product design/quality and produce a Bangladesh export footwear catalogue.

During this quarter it was identified that the first export trade fair to which JOBS would select and send 7/8 exporters on a shared contribution basis would be in Johannesburg (South Africa) in October.

The export production training program with Legacy Footwear Ltd continued throughout this quarter with an additional one hundred and twenty six workers trained.

In view of India's size and success in the export footwear sector, a JOBS enterprise development unit staff member visited this country's Footwear Design and Development Institute (FDDI) to identify the possibility of utilizing "appropriate, lower cost " Indian trainers to improve the export production/quality skills of footwear enterprise supervisors. Six individual applications have already been received in this context.

- c. **Domestic Market Footwear Assistance.** JOBS continued its program of assisting small clusters of footwear producers to open-up distribution/marketing linkages with leading footwear companies, typified by the agreement between Apex Footwear Ltd and the Proshika Mirpur cluster, where the latter will produce a trial order of 500 pairs of shoes.
- d. **Bakery Sector Health & Hygiene Workshop.** In September JOBS launched its initiative, together with CIDA's Bangladesh Environment Initiatives Fund, at a workshop attended by 60 SME bakery enterprises (100 participants) from various parts of the country, to improve the health/hygiene standards within their enterprises. A unique component of the program is based around a Taka 250,000 " free bakery equipment and training incentive awards scheme " designed to ensure that " taught improved health/hygiene standards " have a sound propensity to be introduced. A special health/hygiene poster in a latter context has also been produced.

JOBS has now created an initial data base of 134 SME bakeries requiring training, linked to the identification of trainers capable of delivering the various components of the health/hygiene training program.

- e. **Establishment of a Women's Business Development Unit (WBDU)**. During the quarter WBDU was formed. The Chairperson of the WBDU Committee will be the Senior ME Advisor (Ms. Zainab Akhter) and the Manager of the unit will be Ms Shahin Akter.

The key objectives over the next 12 months will be to

- Train 320 women entrepreneurs in a mix of strengthened management/ marketing skills, new business development and bank loan application procedures. The target will be to train women entrepreneurs evenly throughout the country i.e. 50% in/ 50% out of Dhaka.
- Assist selected women entrepreneurs to participate in Bangladesh trade fairs to promote and sell their products.

Among other (second level) objectives will be those aligned with the possibility of offering a level of support to the i). proposed formation of a Dhaka Women's Chamber of Commerce, ii). proposed women's bank.

During this quarter the WBDU completed its first training activity i.e. a workshop on "Costing, pricing and promotion for 12 women entrepreneurs".

- f. **Bangladesh Trade Fairs**. After four months of protracted negotiations, JOBS was unable to conclude a satisfactory agreement with NASCIB to implement a trade fair in Chittagong on a " shared contribution basis". In place of this event, JOBS will mount its own 100 participants trade fair in late November in Dhaka. Ongoing, satisfactory discussions are continuing with The Sylhet Chamber of Industry and Commerce to run a major " shared contribution cost" two week trade fair in this key out of Dhaka city/region in January 2000.

- g. **Loan Facilitation Unit**. With the appointment of a Manager to " head-up " this unit during the quarter, already in hand and planned initiatives were able to proceed with increased speed i.e.

- Finalizing technical inputs of the JOBS Bank Loan Procedures Handbook.
- Initiating phase one discussions with the Bangladesh Institute of Bank Management to develop/run a national program of Senior/Junior Bank Loan Officer Training Workshops to better understand and address i) the special needs of SMEs, ii) increased appreciation and a preparedness to lend against secured finance etc.
- Identifying/agreeing with selected banks (i.e. Agrani: MEDU) the opportunity to run a series of training workshops outside of Dhaka to assist their selected " high value " SME clients strengthen their entrepreneurial skills in the management/marketing arenas and train bank managers in SME entrepreneurial sector understanding.

- Exploratory and agreement discussions took place between USAID Dhaka and Ms. Judith Coker (Investment Officer for Asia, Office of Credit and Investment, USAID Washington) regarding her planned visit to Dhaka in October to evaluate the viability of introducing the Micro and Small Enterprise Development (MSED) Loan Guarantee Facility under the JOBS Program.

h. Three day Basic SME Business, Marketing and Bank Loan Application Training.

Per the chart below, JOBS trained 118 entrepreneurs in these disciplines, utilizing two selected training consultants. The Communications and Training Manager has established a set of ongoing criteria to ensure that SMEs participating in these training programs i). confirm in what form/manner they believe they have benefited from the training, ii). results can be measured at the end of 12 months. The Communications & Training Unit Manager has embarked on the dual strategies of i). Signing only " short term " training contracts with consultancies i.e. each subsequent training contract is based on perceived effectiveness of a delivered training program etc., ii). Reducing training program costs.

DATE	NO. OF PARTICIPANTS			CONDUCTED BY
	Male	Female	Total	
July 14-15	13	7	20	MIDAS (in Dhaka)
July 19-21	15	5	20	MIDAS (in Khulna)
August 23-24	17	4	21	TRIN (in Dhaka)
August 29-30	18	3	21	TRIN (in Bogra)
September 20-22	11	6	17	MIDAS (in Dhaka)
September 27-29	15	4	19	MIDAS (in Dhaka)
TOTAL	89	29	118	

The lightweight Bangla/English media campaign which ran in selected newspapers during this quarter promoting the above training programs, including for women, received a very high level of response.

2.2 MICRO ENTERPRISE COMPONENT

According to its work plan, the Micro Enterprise (ME) component of JOBS was scheduled to enlarge its activities from July through expansion of target areas of operation. New terms of reference for work with Proshika and some other NGOs were drawn up. It was envisaged that the target areas of Proshika would be increased from 10 to 15 to bring it at par with Yogsutra, which works also in 15 areas under JOBS. The new terms of reference reflected a more dynamic approach towards project implementation and monitoring. Although it was planned that a new sub-contract with Proshika would be signed to start expanded work from July 1, the whole process was delayed due to contractual complications. It is expected that new sub-contracts with Proshika and the International Voluntary Services (IVS), an NGO representing Yogsutra, will be signed on December 1. Until then, Proshika and Yogsutra would continue to work in their previous 25 target areas (10+15). A brief description of the activities carried out during the quarter under review is given below.

- a. **Entrepreneurship Development and Business Management Training Support.** A total of 101 Enterprise Development Workers (EDWs), of whom 18 were women, took part in the "Entrepreneurship Development and Business Management" Training of Trainers (TOT) course from Proshika, Yogsutra partner organizations and BURO Tangail. Five batches of TOT were organized by the Center for Development Services (CDS), CARE and Steps Towards Development (STD). The duration of each course was for 12 days. During the course the participants developed a 6-day formal training module on "Entrepreneurship Development and Business Management" suitable for micro entrepreneurs. The EDWs will conduct formal training courses for their respective entrepreneurs with the help of this module from the forthcoming quarter.

DATE	TITLE	TRAINER	VENUE	NGOS	M	F	TOTAL
10-22 July	Entrepreneurship development/ Business management	CDS	CDS	11	16	4	20
10-22 July	Entrepreneurship development/ Business management	CARE	Ahsania Mission	11	18	2	20
7-19 August	Entrepreneurship development/ Business management	STD	STD	11	21		21
29 August – 10 September	TOT in Entrepreneurship development/ Business management	STD	STD	1	11	9	20
19 September- 1 October	TOT in Entrepreneurship development/ Business management	STD	STD	1	17	3	20
TOTAL				35	83	18	101

- b. **Expansion of Target Areas.** The ME component intended to greatly expand its program areas with partner/sub-contractor organizations. Due to budget constraints the increase in area coverage had to be limited to five. All five of these areas will be covered by Proshika. The new areas are adjacent to the old target areas and were selected because they fall in the same poverty zones and meet other selection criteria followed by JOBS. The program activities in new areas will start in the next quarter.
- c. **Field Observation.** The monitoring team of the ME component goes out to the field on a regular basis. The purpose of the field visits is to observe the qualitative aspects of program activities and monitor the achievement of results within the stipulated time frame. The team visits every partner organizations of Yogsutra and area offices of Proshika according to the guidelines developed by the ME component. A reporting format was also developed to articulate the field findings of the monitoring team. The respective organizations are now more committed to the achievements of the target and objectives of JOBS, more borrowers are given loans according to the JOBS criteria, and the reporting system has been vastly improved.
- d. **Recruitment of Field Level Staff.** Two Senior Managers responsible for Operations and Training have joined the ME team to strengthen the management capacity of the component. The appointment of the Senior Managers, who have strong management and training experience, has facilitated the ME team to run the program in a far more efficient manner. During this period, two junior managers (one for field operations and the other for data management) were contracted as local consultants for proper functioning of the ME activities. These consultants are supervising the program activities and producing need-based reports on the overall status of the project.

- e. **Status Report.** The following table shows the achievement of the ME component in terms of loans disbursed, borrowers covered and the number of jobs created since the start of ME activities with Proshika and Yogsutra. Note that the numbers for the quarter under review (July-September 1999) relate to 17 out of the 25 target areas. Data for the remaining 8 areas are forthcoming.

PARTICULARS	JUL '98-JUN '99	JUL - SEP '99	CUMULATIVE
Loans disbursed			
Male	849	126	975
Female	3356	560	3916
Total	4205	686	4891
No. of borrowers			
Male	739	104	843
Female	3101	297	3398
Total	3840	401	4241
No. of jobs created			
Male	4696	1067	5763
Female	4263	885	5148
Total	8959	1952	10911

As shown in the table, under the JOBS Program Proshika and Yogsutra disbursed 686 loans during July-September 1999. These loans were given to their existing and new borrowers. To avoid double counting, we show only new borrowers as "borrowers" in the above table (the existing borrowers, who received additional/new loans for expanding their businesses or starting new ones, have been included in the number of borrowers for the preceding period). So, the number of new borrowers for the quarter under review is 401, while the remaining 285 loans went to existing borrowers (Attachment C contains details). All these loans created a total of 1952 jobs. As mentioned earlier, the actual numbers of loans, borrowers and jobs created will be higher when we include numbers for the remaining 8 areas.

- f. **Work with Micro Financing Institutes (MFIs) for Enterprise Development.** A significant achievement of this quarter has been the initiation of sub-contract with BURO Tangail, a leading MFI of the country. One thousand potential borrowers of BURO will be trained in Entrepreneurship Development and Business Management so that they can run their enterprises efficiently and expand their businesses. JOBS will assist in developing a core group of trainers, preparing training modules for suitable borrowers, and meeting the training costs. The administrative and follow-up costs will be borne by BURO Tangail.
- g. **Preparation of Work Plan and Budget for 1999-2000.** The ME component has prepared a work plan and budget for 1999-2000 according to which 8620 borrowers will receive JOBS-supported training leading to additional employment creation for many.

2.3 POLICY COMPONENT

- a. **Report on "JOBS Policy Advocacy Campaign Achieves Success".** A major report on the chronicles of events since the inception of JOBS, was produced by the Policy Team.

This report also summarized the incremental effects and achievements of JOBS policy advocacy campaign. For example, the Government of Bangladesh (GOB) has decided to raise the turnover tax ceiling from Tk 1.5 million to Tk 2 million. Bangladesh Bank has decided to expand shortly the coverage of credit information for small loans (as low as Tk 100,000). Bangladesh Bank has removed the Interest Rate Band and commensurate subsidy. All these policy changes were highly applauded by the SMEs and their associations.

- b. **Advocacy on VAT Issues**. JOBS actively interacted with the National Board of Revenue and the Ministry of Industries on advocating the recommendations of the position paper on VAT issues. We recommended raising the exemption limit from the current Tk 2 million to Tk 3 million. Both the agencies appreciated the efforts of JOBS and assured that they would consider the recommendations seriously. We have been invited to a meeting with high-powered NBR officials to discuss JOBS recommendations and provide overall policy inputs.
- c. **Media Campaign on Advocacy for Further Interest Rate Liberalization**. In July, a paper titled "SME Development: Where Interest Rate Subsidy Program Backfires" was published in *The Daily Star*. The article was written by Dr. Zia U. Ahmed and Mr. Asif M. Touhid, as part of the media campaign of the JOBS Program to disseminate the policy hindrances prevalent in Bangladesh. JOBS will continue its media campaign in the press through publication of policy related articles/op-eds and media coverage of the policy advocacy activities.
- d. **Work Plan Preparation for October 1999-September 2000**. The Work Plan and Budget for the period October 1999-September 2000 and other related documents for the Policy component have been finalized and submitted for compilation in the overall project work plan and budget. The Policy Working Group meeting, held in the last week of September, reviewed and approved the work plan.
- e. **Workshop Series**. As a start to the regional workshop series, the policy advocacy component along with the SME component held a workshop in Sylhet in mid-August. More than 120 participants comprising small and medium entrepreneurs, business association leaders, bankers, and Members of Parliament (MP) attended the workshop. The nationwide signature campaign of SME entrepreneurs in support of the JOBS policy related issues has also been introduced. The majority of the participants/ stakeholders agreed to support the major advocacy issues, particularly access to credit constraints.
- f. **Workshop Preparatory Visit to Khulna**. By the third week of September, Dr. Zia U. Ahmed and Mr. Shahed Mujahid visited Khulna to hold preparatory meeting with the organizing partners in Khulna. They had meetings in Khulna with Mr. Nazrul Islam, President, Khulna Chamber of Commerce and Industry, and Mr. Iftekhhar Ali Babu, President, Khulna Mahanagari (City) NASCIB. The national workshop in Khulna is scheduled for the end of October. The President of the Sylhet Chamber of Commerce and Industry and the President of NASCIB, Khulna, agreed to join the follow-up meeting with the Minister of Finance before the declaration of the national budget for FY 2001.
- g. **JOBS Advocacy Writer/Reporter of the Year Award Program**. Preparatory work for the launching of the JOBS SME Policy Advocacy Writer/Journalist of the Year

Study/Travel Grant Program in mid October is underway. The rules and criteria of the program have also been developed, cross-checked and finalized. A detailed list of thoughtfully selected journalists will be finalized and they will be invited to the ceremony. The advocacy writer/reporter award program will be an efficient promotion tool for focussing on SME development issues. The objective of the award program is to devise a low-cost high quality campaign by writers/reporters. We have also finalized the agenda for policy advocacy for SME development and the first draft of the one-pager issue sheets on each of the issues has been completed.

- h. **The Role of Women Entrepreneurs in the National Economy**. The JOBS Policy component is assisting USAID to publish a book on the role of women entrepreneurs in the national economy of Bangladesh. The design and make up of the publication has been finalized. This will be a collection of papers presented at a seminar on this topic held at the Federation of Bangladesh Chambers of Commerce and Industries (FBCCI).
- i. **New Appointments**. In order to assist the Policy Team, two new Assistant Managers, Ms. Maneeza Hussain and Mr. S.M. Alam Khan, have joined in the end of September. The recruitment of a Policy Advisor has also been finalized. He will be on board from November 1.
- j. **Mailing List of Important Contact Persons Created**. The names and designations of important contact persons and detailed mailing addresses of their organizations have been updated. The new Microsoft ACCESS database now includes over four hundred entries arranged by categories.
- k. **Mailing List of Members of Parliament Created**. This new Microsoft Excel database includes the names, election constituencies and addresses (both permanent and contact address in Dhaka) of all members of Parliament of the Jatiya Sangsad.
- l. **Drafting of the JOBS Policy News**. The Policy Team has drafted its first newsletter and finalized the layout of the document. This 8-page newsletter will be published in English and subsequently translated into Bangla.

2.4 MANAGEMENT COMPONENT

- a. **Monitoring and Evaluation**. The Management component comprises three units: Administration, Finance, and the Management Information System (MIS) units. An important function of this department is monitoring and evaluation (M&E) of the project. During the period under review the MIS unit computed data from 25 field areas of Proshika and Yogsutra where JOBS is working. The data set includes information on training and loans received by borrowers in those areas. Based on the data set the MIS unit produced tables showing the number and types of training programs held, the number of loans disbursed, the number of borrowers, and the number of jobs created as a result of JOBS-related training and loan facilitation. All data are disaggregated by gender.

For creating its database, the MIS unit used the forms for the evaluation of training programs and workshops organized by the three program components of JOBS. These forms, filled in by training participants, provide baseline information, which is computed and tabulated. The MIS unit has created a database of 535 SMEs that have filled in JOBS

Enterprise Profile Forms (refer to Annex D). The database contains the names, location, employment size, sales and other information of SMEs in tabular form. Finally, the MIS unit collected and stored all media publications relating to JOBS activities during the 3rd quarter.

- b. **New Appointment.** Ms. Mehnaz Kabir has joined the Management Team as an Assistant Manager (Administration).

3. KEY JOBS PROGRAM OBJECTIVES FOR THE 4th QUARTER (OCTOBER-DECEMBER 1999)

3.1 SME COMPONENT

- a. **Handloom/Handicrafts Export Marketing Development.** Development work on the JOBS " Bangladesh Handloom/Handicrafts Export Catalogue " is proceeding i.e. selection of 50 enterprises to be included in the catalogue will be based on
- Recommendations made by the two international handloom/handicrafts marketing consultants who played the lead presentation role in the JOBS July export marketing development workshop.
 - Those interviewed/selected by JOBS following the newspaper campaign which promoted applications from enterprises interested in being considered for inclusion in the catalogue (refer Attachment E).

It is envisaged that some 30 handloom/handicraft product types (and 70 photographs) will appear in the catalogue which once produced will be

- Directly marketed to potential buyers in selected target countries through a number of promotional vehicles.
- Given away at overseas trade shows.
- Possibly promoted on a website.

JOBS is now determining the ideal mix of trade shows the program should consider sending selected enterprises to on a " shared contribution basis " in the year 2000 to help them increase export sales and/or open up new markets.

- b. **Other initiatives relating to these product sectors which JOBS is presently working on include:**
- Training entrepreneurs in Dhaka and Jessore in vegetable handloom dyeing which is viewed as a distinct " environmental " export marketing edge.
 - Sending a JOBS SME Assistant Manager to a major handloom/handicrafts and akin products trade fair in India in February 2000 to study competitor product/marketing strategies, meet with potential overseas buyers etc.

- Production of two handloom/handicrafts cabinets and display boards within the JOBS office foyer to promote clients' products.

c. **Footwear Export Marketing Development**

JOBS will select and send 7/8 exporters to the major Johannesburg (South Africa) Footwear and Accessories Trade Fair in October on a " shared contribution basis ". A JOBS SME Assistant Manager will travel in advance of the export group to work with the local design company to develop the JOBS/ Bangladesh Stand, assist exporters on arrival and thereafter, etc. If this JOBS export support venture proves successful the program will consider assisting sector exporters to participate in further overseas trade fairs.

JOBS is also working at an initial development level to produce a Bangladesh Footwear Export Development Catalogue which will be directly marketed to potential buyers in selected target countries. It has still to be decided whether a website will be used as one of the marketing vehicles.

JOBS is assisting Jenny's Footwear (one of the participants in the South African trade fair) to train 60 workers in improved production/quality standards. JOBS will bear 35% of the cost of this training program.

- d. **Domestic Market Footwear Assistance.** The test market trialling of shoes produced by the Proshika Mirpur cluster with Apex Footwear Ltd is continuing.
- e. **Bakery Sector Health & Hygiene Training Workshops.** Following a successful workshop launch in September, JOBS will conduct twelve by twenty SME health and hygiene workshops over the next 12 months. During the 4th quarter two workshops will be conducted in Dhaka, one in Sylhet and one in Jhenidah. In December JOBS will conduct a baseline survey of the health and hygiene standards within trained SME bakeries as the basis for judging winners of the health and hygiene improvement contest toward the end of the year 2000.
- f. **Women's Business Development Unit.** During this quarter the WBDU will conduct four by 20 women entrepreneurs training programs in business and marketing development. A special qualitative market research questionnaire will be designed for issuance at each workshop to establish the policy constraints facing enterprises in the development/expansion of their businesses.

The WBDU will continue to explore where the unit may be able to make a contribution toward the proposed establishment of a Dhaka Women's Chamber of Commerce and a Women's Bank.

g. **Bangladesh Trade Fairs.**

JOBS will mount its own trade fair for 100 selected SME, ME and NGO enterprises at the Gulshan Park (Dhaka) during 25th – 27th November 1999. Over the three day period, JOBS anticipates consolidated enterprises sales will be between Taka 1.8m and 2.5m, representing a 125% – 200% JOBS ROI (return on investment) based on sales.

Negotiations are well advanced to implement a similar large-scale trade fair in January 2000 with the Sylhet Chamber of Commerce and Industry.

JOBS is also exploring the possibility of running a second major 100 enterprises Dhaka Trade Fair in February 2000 for selected SME, ME and NGO enterprises located outside of Dhaka.

h. Loan Facilitation Unit. During this quarter the LFU will

- Seek to publish before the end of November the JOBS Bank Loan Procedures Handbook and commence phase one promotion/marketing of the publication in December.
- Pre-plan and manage the visit of Ms. Judith Coker (USAID's Investment Officer for Asia, Washington) to selected banks most likely to be interested in the MSED Loan Guarantee Facility under the JOBS Program. As part of the pre-planning exercise the Manager LFU and the Program Manager/Senior Business Advisor sent a joint letter and made "one on one " presentations to a number of potential MSED Loan Guarantee Facility partner banks.
- Implement through the MEDU component of Agrani bank i). Three by twenty SME clients " out of Dhaka " training programs in basic business/marketing management, ii). One by twenty Bank Manager training program in entrepreneurial sector understanding.

A number of new, technical training innovations will be introduced into these training programs including the use of a new, lower cost training consultancy.

i. Three day Basic SME Business, Marketing and Bank Loan Application Training. During this quarter JOBS will run between 6-8 training programs (20 entrepreneurs per training program) in and outside of Dhaka.

3.2 MICRO ENTERPRISE COMPONENT

- a. **Expansion of activities through new agreements with Proshika, IVS and BURO Tangail.** JOBS will increase its ME activities by entering into new agreements with Proshika, IVS and BURO Tangail, as mentioned in section 2 above.
- b. **Training of Enterprise Development Workers.** JOBS will continue to train EDWs in Entrepreneurship Development and Business Management so that they can assist selected micro entrepreneurs to successfully expand existing and/or start up new businesses.
- c. **Introduction of Strengthened Monitoring and Evaluation Reportage System.** JOBS will introduce a greatly strengthened M&E reportage system to ensure that EDWs are successfully covering their assigned areas and effectively assisting micro entrepreneurs in business development.

- d. **Introduction of Bonus Incentive Scheme.** JOBS will introduce a bonus incentive scheme to reward those EDWs who have most successfully assisted their micro entrepreneurs to develop and expand their enterprises.
- e. **Sub-contract with Shakti Foundation.** JOBS will initiate a sub-contract with the Shakti Foundation, a slum-based NGO that aims at improving the socio-economic condition of the poor.
- f. **Newspaper Supplement.** JOBS will organize the publication of an illustrative newspaper supplement on issues related to ME activities.

3.3 POLICY COMPONENT

- a. **JOBS Policy News Publication.** The publication of the first issue of the JOBS Policy news has already been completed in early October. The informative 8-page newsletter has been distributed to more than 500 relevant persons and organizations and libraries.
- b. **Regional Workshops.** Four regional workshops are planned during the period of October-December. This will also help to implement the Nationwide Signature Campaign of entrepreneurs on policy related issues. The regional workshop in Khulna was scheduled for late October. But due to the conflict in schedule with the Chief Guest the date has been shifted to early November. We are in close contact with Rajshahi, Narayanganj and Kishoreganj counterparts and hope to hold workshops in this quarter.
- c. **JOBS Advocacy Writer/Reporter of the Year Award Program.** This is planned for mid-October. Editors and senior journalists from all major dailies and weeklies will be invited to the launch ceremony where the outline of the award program will be declared. This award program will be an efficient promotion tool for focussing on SME development issues. The objective of the award program is to device a low-cost high quality publicity campaign by the writers/reporters on the SME developmental issues advocated by JOBS.
- d. **SME Business Council** will be the forum of the policy advocates and industry leaders. The first meeting is planned for December after approval and initiation by USAID.
- e. **Policy Input to NBR.** We have been invited to a meeting with high-powered NBR officials to discuss JOBS recommendations and provide overall policy input. The policy formulation meetings are scheduled to commence in early November. We are hopeful that we will be able to forge positive policy changes.
- f. **Policy Dialogue Series.** This is planned to start in late November. One international consultant and one local consultant will be hired to look into the issues relating to effective implementation of the secured finance system in Bangladesh. The broad objective of this technical assistance is to convince the bankers to widen the use of secured finance system for lending to SMEs. The aim is to identify effective approach of implementation of the secured finance system by commercial banks in Bangladesh and advise the JOBS Policy Team on advocacy strategy. This will also serve as a follow-up to the earlier study on secured finance in Bangladesh. A presentation session with key

persons of the banking sector (MDs of commercial banks) will follow at the end of the study.

3.4 MANAGEMENT COMPONENT

- a. **Monitoring and Evaluation.** The MIS unit of the Management component will continue with its ongoing activities of collecting, computing, tabulating and analyzing data provided by the program components. In the next quarter, 5 new target areas will be added to the sphere of ME activities. The format for computing data coming from the field will be strengthened and a more rigorous mechanism for checking the consistency of the data will be introduced. In the SME area, the JOBS Enterprise Profile Form will be standardized for use by all sub-sectors. Likewise, the current forms, which have been used for evaluating different training programs and workshops, will be modified and standardized. Finally, the MIS unit will create a database of the participants of the forthcoming trade fair.

4. LOCAL CONSULTATIVE SUB-GROUP ON PRIVATE SECTOR DEVELOPMENT

The Local Consultative Sub-group on Private Sector Development met on August 17 at the office of the Swiss Agency for Development and Cooperation (SDC). Representatives from a number of donor agencies and JOBS participated in the meeting. A matrix of activities carried out by Sub-group members was presented and discussed in the meeting. These activities can be broadly grouped into the following categories:

- Policy reforms
- Enterprise development
- Credit provision and facilitation
- Technical assistance
- Institutional development
- Privatization

Representatives from JOBS informed the meeting about JOBS activities in the field of SME development and policy advocacy.

In the next quarter, two meetings are planned, in which the following presentations will be made:

- Programs supported by the European Commission in Bangladesh
- Private Sector Development Activities of DANIDA in Bangladesh

Annex A

**Index of Press Releases on JOBS
Activities July – September, 1999**

INDEX OF PRESS RELEASES ON JOBS ACTIVITIES
JULY – SEPTEMBER, 1999

SEPTEMBER:

SME:

SL NO.	DATE	NEWS PAPER	TOPIC
1	THURS DAY, SEPT 30, 99	THE FINANCIAL EXPRESS	APEX FOOTWEAR, JOBS MOVE TO HELP SMALL PRODUCERS
2	THURS DAY, SEPT 30, 99	THE INDEPENDENT	JOBS JOINS FORCES WITH APEX FOOTWEAR
3	AUG – SEPT	COMMERCE & INDUSTRY, ISSUE NO. 135	JOBS WORK SHOP ON FOOTWEAR EXPORT MARKETING AND DEVELOPMENT ASSISTANCE
4	MON DAY, SEPT 27, 99		AN INITIATIVE TO INCREASE EMPLOYMENT, INVESTMENT
5	SUN DAY, SEPT 26, 99	THE DAILY STAR	3 DAY MIDAS WORKSHOP ENDS
6	SATUR DAY, SEPT 25, 99	MOTAMOT	ENTREPRENEURSHIP DEVELOPMENT TRAINING
7	FRI DAY, SEPT 10, 99	THE DAILY STAR	PHOTOGRAPH WITH CAPTION ON SME BAKERY DEVELOPMENT ASSISTANCE WORKSHOP AT IDB BAHABAN
8	THURS DAY, SEPT 9, 99	THE BANGLADESH OBSERVER	SME BAKERY SECTOR WORKSHOP LAUNCHED
9	TUES DAY, SEPT 7, 99	THE DAILY PROTHOM ALO	JOBS & CIDA MERGES FOR THE DEVELOPMENT OF BAKERY SECTOR
10	TUES DAY, SEPT 7, 99	THE INDEPENDENT	SMALL BAKERIES CARRYING HEALTH, SAFETY RISKS, WORKSHOP TOLD
11	TUES DAY, SEPT 7, 99	THE FINANCIAL EXPRESS	FINANCIAL COUNSELLING FOR SMALL ENTREPRENEURS SUGGESTED
12	SATUR DAY, SEPT 4, 99	THE BANGLADESH OBSERVER	SME BAKERY SECTOR WORKSHOP ON SEPT 6
13	FRI DAY, SEPT 3, 99	THE INDEPENDENT	JOBS TO LAUNCH MAJOR SME BAKERY SUB-SECTOR ASSISTANCE INITIATIVE
14	FRI DAY, SEPT 3, 99	THE DAILY STAR	JOBS, CIDA TO LAUNCH BAKERY SECTOR SUPPORT PROGRAMME
15	FRI DAY, SEPT 3, 99	THE FINANCIAL EXPRESS	USAID, CIDA TO LAUNCH BAKERY SECTOR SUPPORT PROGRAMME
16	WEDNES DAY, SEPT 1, 99	THE DAILY STAR	SMES NEED PROPER POLICY SUPPORT TO BOOST EXPORTS

POLICY :

SL NO.	DATE	NEWS PAPER	TOPIC
16	WEDNES DAY, SEPT 1, 99	THE DAILY STAR	SMES NEED PROPER POLICY SUPPORT TO BOOST EXPORTS

AUGUST:**SME:**

SL NO.	DATE	NEWS PAPER	TOPIC
17	SATUR DAY, AUG 28, 99	THE INDEPENDENT	WORKSHOP ON BUSINESS MANAGEMENT HELD IN CITY
18	FRI DAY, AUG 27, 99	THE BANGLADESH OBSERVER	TRIN WORKSHOP HELP
19	MON DAY, AUG 9, 99	THE DAILY STAR	TRIN WORKSHOP BEGINS AUG 22
20	MON DAY, AUG 2, 99	THE BANGLADESH OBSERVER	USAID FUNDED WORKSHOP HELD

POLICY :

SL NO.	DATE	NEWS PAPER	TOPIC
21	SUN DAY, AUG 22, 99	THE BHORER KAGOJ	SMALL AND MAEDIUM ENTERPRISE DEVELOPMENT WORKSHOP HELD IN SYLHET
22	FRI DAY, AUG 20, 99	THE DAILY MUKTAKONTHA	COUNTRY CANT DEVELOP WITHOUT SMEs EXPANSION
23	FRI DAY, AUG 20, 99	DAILY ARTHANITI	COUNTRY CAN NOT DEVELOP UNLESS SMALL & MEDIUM ENTERPRISES DEVELOP

JULY**SME:**

SL NO.	DATE	NEWSPAPER	TOPIC
24	WEDNES DAY, JULY 28, 99	THE BANGLADESH OBSERVER	JOBS WORKSHOP ON HANDLOOM HANDICRAFTS TOMORROW
25	SATUR DAY, JULY 24, 99	THE BANGLADESH OBSERVER	CONTINUOUS GROWTH IN FOOTWEAR SECTOR URGED
26	THURS DAY, JULY 22, 99	THE INDEPENDENT	USAID'S JOBS WORKSHOP JULY 19
27	FRI DAY, JULY 16, 99	THE DAILY STAR	SME DEVELOPMENT: INTEREST RATE SUBSIDY PROGRAMME BACKFIRES
28	WEDNES DAY, JULY 21, 99	THE BANGLADESH OBSERVER	CONTINUOUS GROWTH IN FOOTWEAR SECTOR URGED
29	TUES DAYDAY, JULY 20, 99	THE DAILY STAR	2 - DAY MIDAS WORKSHOP ENDS
30	SATUR DAY, JULY 17, 99	THE BANGADESH OBSERVER	USAID'S JOBS WORKSHOP JULY 19
31	FRI DAY, JULY 16, 99	THE BANGLADESH OBSERVER	BANGLADESHI WOMEN ENTREPRENEURS PARTICIPATE IN CHICAGO CONFERENCE

POLICY:

SL NO.	DATE	NEWSPAPER	TOPIC
32	SUN DAY, JULY 24, 99	THE BANGLADESH OBSERVER	POST BUDGET DISCUSSION HELD
33	THURS DAY, JULY 15, 99	THE BANGLADESH OBSERVER	INTEREST FOR LOANS ON SMALL, COTTAGE INDUSTRIES TO GO



Chairman of Mirpur Footwear Cluster Jasimuddin and Director of Apex Footwear Ltd shaking hand upon signing an agreement recently in the city.

Apex Footwear, JOBS' move to help small producers

Express Report

JOBS, a USAID programme and the Apex Footwear Ltd have jointly put in an effort to help a cluster of 100 small Mirpur footwear producers increase their sales in the domestic market.

They are trying to assist footwear producers to increase their sales through improved footwear designs and styles, production techniques and supply capabilities, said a press release.

Apex Footwear Ltd has already placed a trial test marketing order with the producers to test market range of footwear designs and styles to determine whether a sound, profitable marketing

opportunity can be opened up for them.

The Mirpur footwear producers are capable of producing quality and competitively-priced products, but they have no proper marketing strength and distribution structures, which are necessary to boost sales.

The JOBS programme is working with clusters of small producers in a number of other industrial sectors to assist them to improve the supply and marketing capability of their products.

The programme also seeks to open up other test marketing sales and distribution possibilities on their behalf with leading marketers at both domestic and export market levels.

THE FINANCIAL EXPRESS

TRADE, FINANCE & INDUSTRY

Thursday, September 30, 1999

The Independent

Business Digest

JOBS joins forces with Apex Footwear

USAID's JOBS Programme, which assists SMEs (small and medium enterprises) to expand their businesses through a range of marketing support initiatives, recently joined forces with Apex Footwear Ltd, says a press release.

Apex Footwear Ltd recently signed a trial test marketing order with a cluster of 100 Mirpur footwear producers, to test market a range of Footwear designs and styles to determine whether a sound, profitable marketing opportunity could be opened up for these producers who can produce a quality, competitively priced product, but lack the marketing strength and distribution structures necessary to build increased sales.

INVESTORS' GUIDE

An initiative to increase employment, investment

By Shaful Alam

Generation of employment is a big challenge for Bangladesh. Development of entrepreneurship and expansion of businesses are a must for creating such employment opportunities.

And here comes the question of investment. Investment is the outcome of a decision-making process that sets targets for better returns. In the competitive market an entrepreneur cannot think of surviving without producing quality products and ensuring cost effectiveness.

An effective business plan can do all such things that are not always available with all entrepreneurs.

JOBS, a 10 million US dollars project is coming to the aid of such entrepreneurs. It is a dynamic USAID initiative working with small, medium and micro-sized enterprises to expand their businesses. The five-year programme that began in 1997 will end in April 2002.

The JOBS programme is funded by the United States government through USAID. Its key goals are those of assisting small and medium enterprises to increase employment, sales, investment, introduce new technologies and products and to open up new Bangladesh and/or export markets.

Assistant coordinator of JOBS Kushal Ibrahim told the Financial Express that the programme did not provide any loans and working capital, land and land development and purchase of buildings, capital plant and equipment, vehicles etc.

Rather the JOBS programme can possibly make assistance available in:

A. Improving business management and marketing through training.

B. Improving existing production/processing technologies and/or introduction of new production/processing technologies through training.

C. Assisting enterprises to develop and present business/marketing plan and bank loan applications.

D. Assisting individual and/or groups of enterprises to participate in Bangladesh and/or export market trade fairs to promote and sell their products on a cost-sharing basis.

E. Assisting individual and/or groups of enterprises to visit overseas technology transfer trade fairs and like on/a cost-sharing basis. The JOBS programme has three components such as micro enterprise (ME), small, medium and micro-sized enterprise (SME) and policy advocacy.

Kushal said the programme directly does not provide any job

but it can help create job facilities by developing small entrepreneurship across the country.

"We have NGO partners who provide them with loans and we provide the technical assistance, he said. In policy advocacy we give suggestion to the policy makers at the government level on different aspects of such enterprises, he said.

Nadia Erfan, SME Assistant Coordinator said the JOBS deals with three categories of SME. They are footwear, bakery and handloom and handicraft. Of them handloom is the major area of working.

She said some months back the JOBS invited application from SMEs of the said categories for assisting them in their business expansion, ensuring better production and exploring foreign markets for such products.

"We have expert consultant from abroad for finalising the process, said Nadia. She said from the advertisement we got an encouraging response from SMEs. We received at least 250 applications and initially 100 have been shortlisted of which 20 are for export purposes, she added.

"We have a monitoring team. They visits the respective SMEs and our expert consultant justify the quality of products and prescribe them for better productions," she said.

and thus sales will go up resulting in more profit and employment facilities.

There is also target for creating employment for 100,000 customers within the period of five years through the development of micro-enterprises (ME). To meet this target, the JOBS programme will support activities in 100 target areas in phases.

In the first year, 25 areas will be selected, an additional 50 areas will be selected in the second year, and the remaining 25 areas will be selected in the third year. In each selected area, at least 250 MEs will be targeted for intervention every year. Thus, in the first year, 6,250 micro-entrepreneurs will receive technical assistance from the programme, in the second year 18,750, and so on. In this way, at the end of the fifth year, 100,000 MEs will receive training and other services in 100 selected areas. Such figures are shown in the following table:

Year	No. of target MEs in each area selected	No. of areas selected	Cumulative no. of areas	No. of MEs selected	Cumulative no. of MEs
Year-1	250	25	25	6,250	6,250
Year-2	250	50	75	18,750	25,000
Year-3	250	25	100	25,000	50,000
Year-4	250	-	100	25,000	75,000
Year-5	250	-	100	25,000	100,000



A view of footwear manufacturing with JOBS assistance at a Siddique Bazar factory in the city.

While visiting the JOBS office an entrepreneur of handloom sector was found talking to Nadia about how to get technical assistance from the programme.

Communications and Training Manager of JOBS said the programme has a target to provide training to 600 SME in five years.

"We are focusing on proper utilisation of loans the enterprises receive from different sources and facilitating availability of loans from NGOs, banks and other sources, he said.

Latif said if loans are properly utilised production will be better

Each micro-entrepreneur will receive intensive technical assistance for a period of two years (except for those selected in the fifth year, who will be trained for one year only because the JOBS programme will be completed in the end of that year).

A phase-out plan will be developed accordingly. The technical assistance to MEs will consist of training and advisory services on micro-enterprise management, specific skills development, marketing support, and linkage to financial services.

In each target area, primary

technical assistance will be provided by three field workers of participating NGOs, each of whom will work with 80-100 MEs for a period of two years. Higher level of technical assistance and back-up support, including trouble-shooting, will be provided by experts in various micro-enterprise ventures.

Two types of training will be provided to MEs — formal and non-formal. About 10 per cent of the MEs (25) in each target area will receive intensive formal training in skills development from professional training programmes. The formal training will be of five-day duration and residential in nature.

At the village level, the remaining MEs (225) will receive non-formal training from the NGO field workers. The MEs receiving formal training will assist the field workers in imparting non-formal training, which will be of three-day duration and locally-based and non-residential in nature.

The JOBS programme will also assist participating NGOs in developing their capacity. For those NGOs which have unsuccessfully applied for funding from PKSF and other financial institutions, the programme will provide them technical assistance to upgrade their management of credit operations so as to enable them to get funds from PKSF and other sources.

Since its inception, the ME component has conducted 14 capacity enhancement training programmes for NGOs.



THE PROGRESSIVE **COMMERCE & INDUSTRY**

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ISSUE NO : 135, AUGUST - SEPTEMBER 1999

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52

YEARS OF

INDEPENDENCE

AND

HOSTILITY

SRI LANKAN

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MISSION

AIRBUS

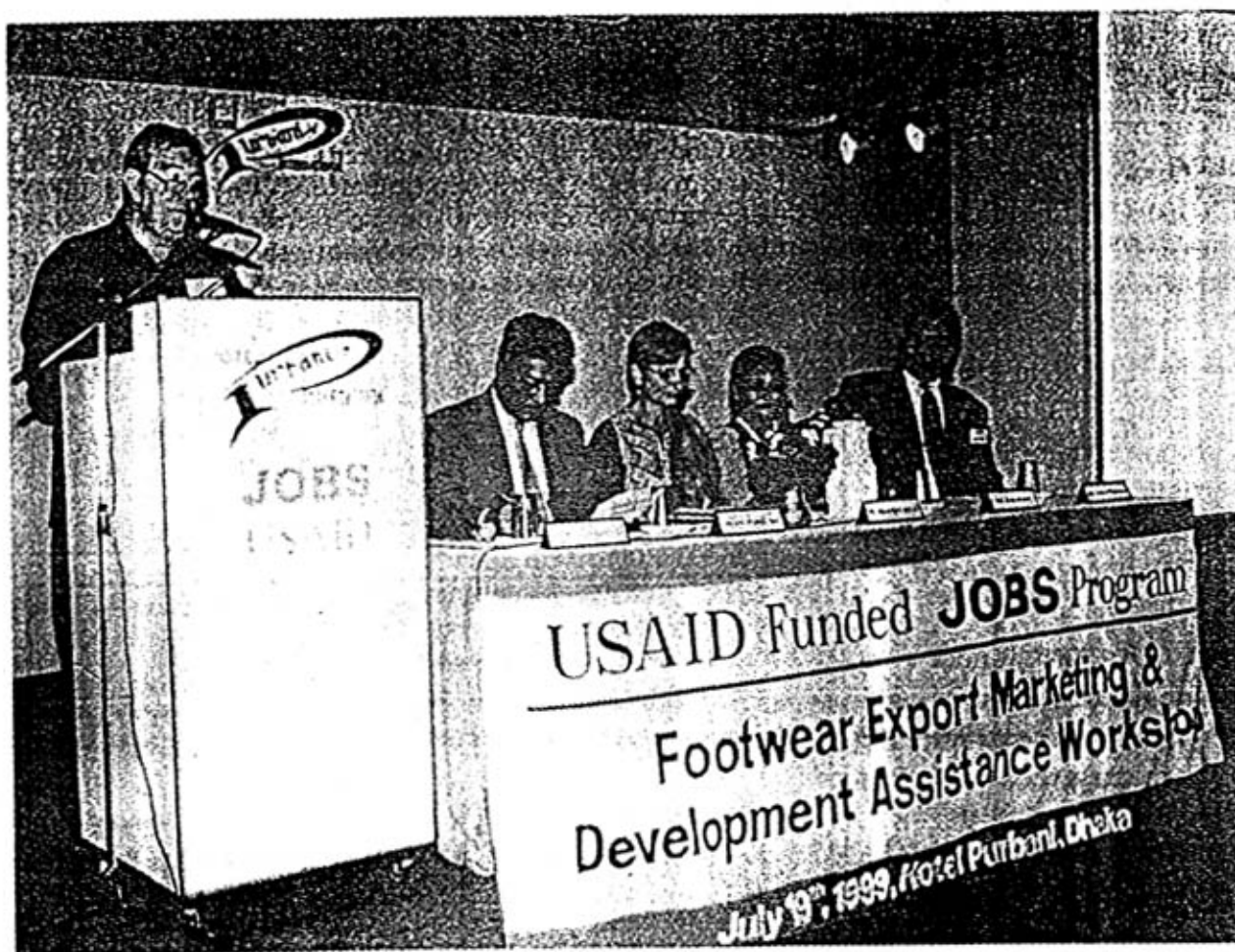
A321

LARGEST OF A320 FAMILY



JOBS WORKSHOP ON FOOTWEAR EXPORT MARKETING AND DEVELOPMENT ASSISTANCE

C & I Reporting



The first phase of the 'Job Opportunities and Business Support' (JOBS) programme on 'Footwear Export Marketing and Development Assistance Workshop' was launched on 19th July at Purbani Hotel, Dhaka which was well attended by footwear manufacturers and exporters and others related to the

footwear and leather sector of the country.

Additional Secretary of the Ministry of Industry A. K. M. Ehsanul Haque was the Chief Guest while the acting mission head of US AID Margaret Neuse attended the workshop as special guest.

JOBS Program Manager and

Senior Business Advisor Anthony Dalgleish spoke on the strategy behind the workshop and proposed JOBS program of export marketing and development assistance to the sector while Syed Nasim Manzur, M. A. Maleque and Rezaur Rahman presented papers on different aspects of footwear sector.

Syed Nasim Manzur, Director Apex Footwear Ltd in his presentation on the success of Apex Footwear in export market discussed about entire footwear sector of the country. Historical past of the sector, present condition and future prospects were discussed in detail. Various problems faced by the footwear sector were pointed out and remedies were suggested.

M. A. Maleque, Managing Director of Homeland Footwear Ltd made his deliberation on the issues related to product design and technologies. Mr. Maleque emphasised on the quality of the product.

For better and unhindered marketing proper attention must be given from the very beginning, at the time of selecting the machinery. The entrepreneurs must opt for reputed and reliable machines to produce quality footwear for the highly competitive footwear market.

Mr. Rezaur Rahman, Director Bay Tannery Ltd made his presentation on issues related to the supply of export quality leather.

He presented the paper on behalf of his brother Ziaur Rahman also a Director of Bay Tannery. Overall situation of the tannery sector and the role of Bay Tannery was discussed in his presentation.

The keynote paper on Competitor "strengths/weaknesses" issues which Bangladesh footwear export sector must ad-



Mr. Nasim Manzur, Director, Apex Footwear Limited is addressing the workshop.

dress to achieve success and a recommended export development/marketing strategy, was presented by James Parchman an international footwear consultant.

Parchman discussed about the entire footwear sector in detail and highlighted various issues need proper attention and suggested some positive steps in his presentation.

The keynote presentation was followed by group discussion in which the participants exchanged ideas and expressed their suggestions.

Creation of trained manpower by skilled trainer from India and Europe was recommended. Boosting marketing drive, participating in the international fair and using Bangladesh missions

abroad in promoting footwear exports and creating new markets was suggested. Active sub-group of footwear manufacturers and exporters in BFLLEA was recommended. Withdrawal of import duty on spares and other items were suggested for the smooth development of the sector and competitiveness of the products.

In her closing address Ms. Raka Rashid JOBS Program manager hoped that the participants will be immensely benefited by the exchange of ideas and discussion in the workshop which ultimately contribute in further development of the footwear sector of Bangladesh. She assured of further assistance from JOBS in this regard. □

DAYLONG WORKSHOP JOBS PROGRAM EXPLORES THE POTENTIAL OF BANGLADESHI HANDLOOM & HANDICRAFTS PRODUCT



Following the JOBS Program successful launch a week ago of its footwear export marketing and development assistance initiative, this dynamic USAID \$ 10M funded program designed to help small, medium and micro enterprises expand their businesses and generate increased employment, has held a two day workshop at the BRAC Center on Thursday 29th and Friday 30th July 1999. This workshop is the second major initiative, this time, to assist existing

and potential handloom/handicrafts exporters increase their chances of success in the highly competitive export marketing arena.

The JOBS Program decision to support these sectors followed a market research study which identified that whilst considerable potential exists for existing and potential Bangladesh handloom/handicrafts exporters, three major impediment issues need to be urgently addressed i.e. among NGOs 88% had no marketing experience, 60%

lacked working capital and 50% lacked necessary technical and support services. Similar weakness issues applied at an individual enterprise level.

Against this background, the JOBS Program decided to launch its multi-faceted phase one support program to assist this sector at the said workshop aligned with the following three key objectives.

1. Presentations by two highly experienced overseas buyers/marketers on the re-



quirements necessary to achieve success in the export arena.

2. The proposed JOBS Program export marketing and technical assistance support package to these two sectors.

3. The JOBS Program plan to select and work alongside a number of NGOs and SMEs to improve the design and quality of their products before assisting them to participate in major trade fairs in the United States and the United Kingdom.

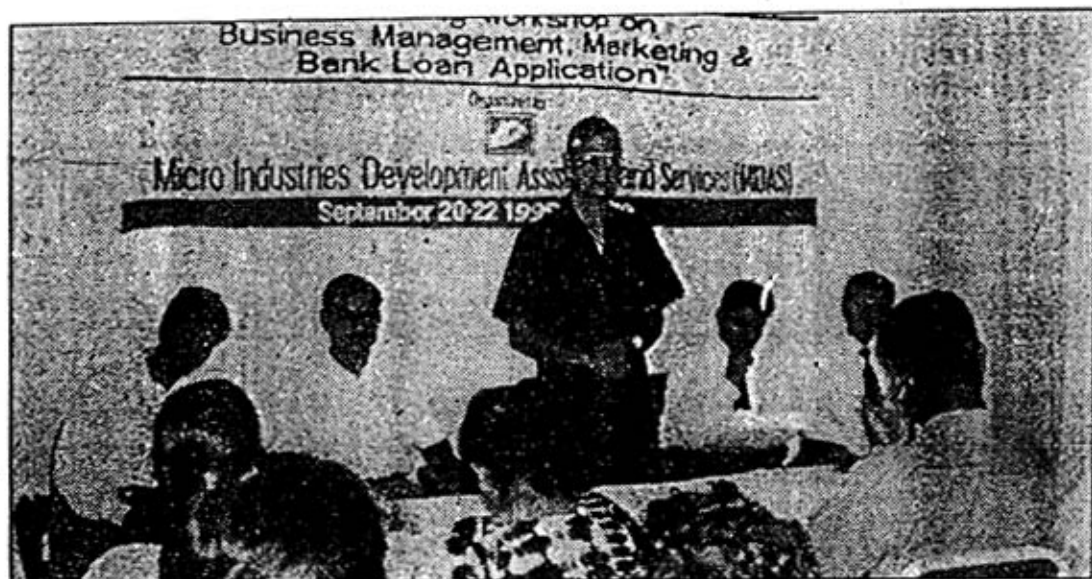
The workshop has covered the above components on Thursday, whilst on Friday around 30 existing and

potential handloom/handicrafts exporters displayed their products, which have been evaluated by the workshop's two overseas buyers/marketers in terms of their perceived export marketing competitiveness or otherwise.

The key guest speakers at the workshop were Mr. Yusuf Jahangir-Board Member, Bangladesh Handloom Board, Mr. M. L. Majid-Managing Director, Grameen Uddog, Ms. Maleka Khan-owner of Joya Ltd., Ms. Margaret Neuse-Acting Mission Director, USAID and Mr. Anthony Dalglish-JOBS Program Manager & Senior Business Advisor. □

The Daily Star BUSINESS

DHAKA, SUNDAY, SEPTEMBER 26, 1999



Abdul Karim, Managing Director of MIDAS, speaks at the closing session of the training workshop on "Business Management, Marketing and Bank Loan Application". Md Golam Sarwar Bhuiyan, Chief Programme Coordinator, M Khairul Bashar, Chief Programme Officer of MIDAS, Syed Latif Hossain, Communication and Training Manager, and Aniruddha Hom Roy, Bank Loan Facilitation Manager of JOBS Programme, are also seen in the picture.

3-day MIDAS workshop ends

A 3-day training workshop on "Business Management, Marketing and Bank Loan Application" concluded in the city on Wednesday, says a press release.

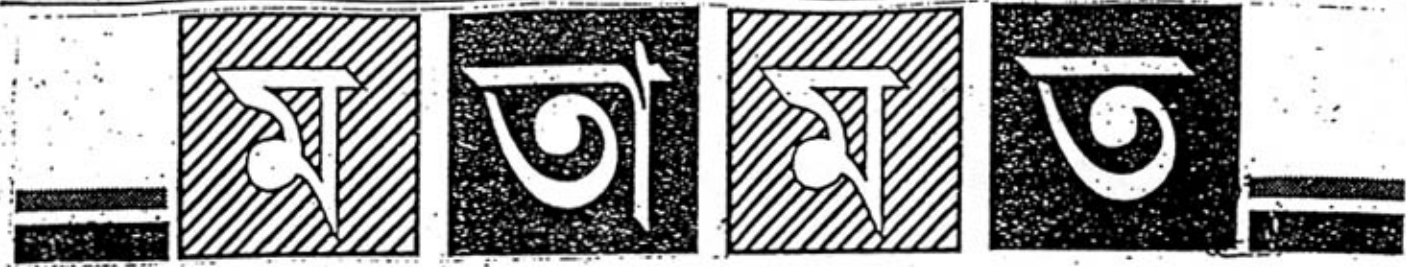
The workshop was organised and conducted by MIDAS under the sponsorship of JOBS Programme of USAID for the owners of small and medium enterprises (SMEs).

Seventeen entrepreneurs including six women participated in the workshop.

The workshop was conducted by CEFE-GTZ licenced trainers. It provided the participants with basic knowledge and skills of managing enterprises and marketing their products/services effectively. The participants also acquired skills on filling up bank loan application forms and learnt about the formalities of availing bank loans.

At the closing ceremony, Abdul Karim, Managing Director, Md Golam Sarwar Bhuiyan, Chief Programme Coordinator and M Khairul Bashar, Chief Programme Officer (Training) of MIDAS and Syed Latif Hossain, Communication and Training Manager of JOBS Programme, were present and spoke on the occasion. At the end, certificates were awarded to the participants.

Another workshop on the same topic will be held by MIDAS in Dhaka on September 27-29.



এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং

বর্তমানে বাংলাদেশে এনজিও কার্যক্রমের উপর আলোচনা, পর্যালোচনা ও সমালোচনা

একটি পর্যালোচনা

অব্যাহত রয়েছে। অতি সম্প্রতি বর্তমান সরকারে বস্তু উচ্ছেদ কার্যক্রম নিয়ে এনজিও কার্যক্রম লাইম লাইটে চলে এসেছে। বিভিন্ন জাতীয় দৈনিকে এ বিষয়ে গুরুত্বপূর্ণ সম্পাদকীয়, উপ-সম্পাদকীয় প্রকাশিত হয়েছে। আজ অধীকার করার উপায় নেই যে, এনজিও কার্যক্রমের কৃত্তিক ফল পাওয়া যায়নি। দু'দশকের অধিককাল ধরে এনজিওগুলো আয়বর্ধক কার্যক্রম বাংলাদেশে পরিচালনা করছে। সাকল্য একদম আসেনি তা নয়; কিন্তু কৃত্তিক ফল অর্জিত হয়নি। সম্প্রতি সেন্টার ফর ডেভেলপমেন্ট সার্ভিসেস নামক একটি প্রতিষ্ঠানের এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং-এর প্রশিক্ষকদের জন্য প্রশিক্ষণ ম্যানুয়েল তৈরী পেমারিং সেশনে আমার অংশগ্রহণের সৌভাগ্য হয়েছিল। সেখানে জবস-এর এন্টার-প্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং-এর উদ্দেশ্য বর্ণনায় বলা হয়: যেহেতু বাংলাদেশে দীর্ঘদিন ধরে আয়বর্ধক কার্যক্রম পরিচালিত হচ্ছে এবং এতে সাধারণতঃ ১০ হাজার টাকার নিচে ঋণ প্রদান করা হয়, সেহেতু আয়বর্ধক কার্যক্রমের অনেক সদস্য ১০ হাজার টাকার উপরে ঋণ যথাযথভাবে খাটাতে পারে এমন ব্যক্তিকে এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং প্রদানের পর ১০ হাজার টাকার উপরে ঋণ দিতে হবে। অধিকাংশ দাতা সংস্থা এখন এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট প্রোগ্রামের জন্য বেশী ফন্ড করছে। এমনকি সরকারও এ খাতকে যথেষ্ট গুরুত্ব দিচ্ছে। ফলে বেশীরভাগ এনজিও এ কার্যক্রমে এগিয়ে আসছে।

বাংলাদেশে দীর্ঘদিন যাবৎ আয়বর্ধক কার্যক্রম বাস্তবায়নের ফলে এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট কার্যক্রমের ক্ষেত্রে রচিত হয়েছে, কিন্তু যে প্রক্রিয়ায় এ কার্যক্রম এগিয়ে চলেছে পাঁচ বছর পর আয়বর্ধক কার্যক্রমের মতই দেশকে হতাশ করবে। এনজিও যে মহৎ উদ্দেশ্য নিয়ে এ কার্যক্রম চালু করছে তাও হবে প্রশ্নের সম্মুখীন। একজন উন্নয়নকর্মী হিসেবে ইউএসএইড-এর জবস (JOBS) প্রোগ্রামের এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট প্রোগ্রাম এতে দেশে কর্মসংস্থান বাড়বে এবং অর্থনৈতিক উন্নতি ত্বরান্বিত হবে। উদ্দেশ্য মহৎ এবং এ উদ্দেশ্য বাস্তবায়িত হলে দেশ সত্যিই উন্নত পর্যায়ে পৌঁছে যাবে। কিন্তু কার্যক্রম শেষ উদ্দেশ্যের সাথে

আমি তেমন মিল খুঁজে পাইনি। যেমনঃ এন্টারপ্রাইনারশিপ ট্রেনিং-এর উপর ১৩ দিনের প্রশিক্ষকদের জন্য প্রশিক্ষণ দেয়া হবে। এ প্রশিক্ষণপ্রাপ্ত প্রশিক্ষকরা তাদের ফিতে গিয়ে উপকারভোগীদেরকে পাঁচদিনের এন্টারপ্রাইনারশিপ ট্রেনিং দেবে এবং প্রশিক্ষণ শেষ হওয়ার ১০ দিন পর থেকে প্রশিক্ষণপ্রাপ্তদের ১০ হাজার টাকা থেকে ২ লাখ টাকা পর্যন্ত ঋণ দেয়া হবে। এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং দেয়া হবে সেফে মেথড এবং ইন্টারন্যাশনাল সেন্টার ফর এন্টারপ্রাইনারশিপ এও ক্যারিয়ার ডেভেলপমেন্ট (আইসিইসিডি) প্রদত্ত প্রশিক্ষণের আদিকে। আমার জানা মতে, ভারতের আহমেদাবাদে আইসিইসিডি যে প্রশিক্ষণ প্রদান করে তা ছ' সপ্তাহের কোর্স। তারা ২৩ বছর ধরে এ কার্যক্রম চালিয়ে যাচ্ছে। আইসিইসিডি থেকে প্রশিক্ষণপ্রাপ্তদের দক্ষতায় ভারত অর্থনৈতিকভাবে অনেকখানি এগিয়ে এসেছে এবং ভারতের ব্যাংকগুলো

কিন্তু প্রথমাবস্থায় ব্যাংকগুলো এত দীর্ঘকালীন প্রশিক্ষণে আগ্রহী ছিল না। ফলে ব্যাংকের চাহিদামতো সময়ে উদ্যোক্তাদের প্রশিক্ষণ প্রদান করা হয়েছে এবং ব্যাংক তাদেরকে ঋণ দিয়েছে। পরবর্তীতে দেখা গেছে স্বল্পকালীন প্রশিক্ষণপ্রাপ্তদের তুলনায় দীর্ঘমেয়াদী প্রশিক্ষণপ্রাপ্তদের দক্ষতা অনেক ভালো। ফলে ভারতীয় ব্যাংক আইসিইসিডি প্রদত্ত প্রশিক্ষণ সময়কেই গ্রহণ করেছে এবং সেভাবে তারা দেশকে অর্থনৈতিকভাবে স্বনির্ভর করে তুলেছে। বাংলাদেশে বর্তমানে সর্বভিঙ্গা ৩ বছর যাবৎ এভাবে কাজ করে চলেছে।

দুতরাং আইসিইসিডি প্রদত্ত প্রশিক্ষণের আদিকে যদি বাংলাদেশে এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং প্রদান করা হয় তাহলে ৫ দিনের প্রশিক্ষণের পর প্রশিক্ষণপ্রাপ্তদের দক্ষতা কেমন হবে? প্রশিক্ষণ শেষে ১০ হাজার টাকা থেকে ২ লাখ টাকা পর্যন্ত ঋণ প্রদান করা হলে ঋণের কতটুকু সন্ধ্যাবহার হবে। মাত্র ১০ দিন পর প্রশিক্ষণপ্রাপ্ত সন্ধ্যাব্য উদ্যোক্তা তার পণ্য নির্বাচন, ব্যবসা পরিকল্পনা, বাজার যাচাইসহ সব ধরনের প্রকৃতি

নিতে পারবে? এত তাড়াহড়ো করে যদি পণ্য নির্বাচন করে তাহলে তার ব্যবসাটা কতটুকু লাভজনক হবে? সবচেয়ে উল্লেখযোগ্য বিষয় হচ্ছে: এন্টারপ্রাইনারশিপ হচ্ছে এমন এক ধারণা যা মানুষের মধ্যে তৈরী করে দেয়া যায় না। কোন মানুষের মধ্যে থাকলে তাকে উন্নয়ন করা যেতে পারে। উন্নয়ন করা যায় এমন ব্যক্তিকে বিশ্লেষণাত্মকভাবে বাছাই করে তারপর তাকে উপযুক্ত উন্নীপিত পদ্ধতিতে প্রশিক্ষণ প্রদান করতে হয়। পরবর্তীতে কমপক্ষে তিন বছর যাবৎ তার পাশাপাশি থেকে প্রয়োজনীয় পরামর্শ ও সহযোগিতা প্রদান করা একান্ত বাঞ্ছনীয় বলে প্রমাণিত হয়েছে। প্রশিক্ষণপ্রাপ্ত উদ্যোক্তারা নতুন নতুন ব্যবসায়ী উদ্যোগ

নিবে, সেটাকে টিকিয়ে রাখবে এবং বাড়াবে। ফলে দেশে শুধু মুরগির খামার, গরুর খামার নয়, উন্মুক্ত বাজারের সাথে তাল মিলিয়ে দেশীয় নতুন নতুন কৃষিজ শিল্পজাত পণ্য বাজারে আসবে। এভাবে তৈরী হবে ভোজা গোষ্ঠী। পাশাপাশি নতুন নতুন পণ্যের কাঁচামাল, যন্ত্রপাতি ইত্যাদি সরবরাহকারী শ্রেণী গড়ে উঠবে। ফলশ্রুতিতে দেশে কর্মসংস্থান বাড়বে, অর্থনৈতিক সমৃদ্ধি ত্বরান্বিত হবে। অতএব, এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং-এর সফলতা আনতে হলে এখনই বাস্তবানুগ পদক্ষেপে সামনে এগিয়ে যেতে হবে।

পদক্ষেপে সামনে এগিয়ে যেতে হবে। স্বল্পকালীন এন্টারপ্রাইনারশিপ ট্রেনিং-এ হুঁকিপূর্ণ উদ্যোক্তা বের হয়ে আসবে। তারা দেশের অর্থনীতিতে কতটা ভূমিকা রাখতে পারবে? মাইডাস, কেয়ার, আহসানিয়া মিশন প্রভৃতি এনজিও ৭ থেকে ১০ দিনের এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং দিয়ে থাকে। দীর্ঘদিন ধরে এ কার্যক্রম চলছে। এসব প্রশিক্ষণপ্রাপ্ত উদ্যোক্তার দক্ষতা কেমন, কতজন সফল উদ্যোক্তা বের হয়ে এসেছে এবং দেশের অর্থনীতিতে তারা কতটুকু অবদান রেখেছে এবং ভবিষ্যতে রাখবে তা বর্তমানে দেখার এখনই উপযুক্ত সময়। জবসসহ অন্যান্য প্রতিষ্ঠানের এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং প্রোগ্রামের ফলচেরা মূল্যায়নের পর ইতিবাচক হলেই কেবল দেশের বৃহত্তর পরিসরে ছড়িয়ে দিতে হবে। তবেই দেশের অর্থনৈতিক প্রকৃত

কামরূপ নাহার মুক্তি

প্রশিক্ষণপ্রাপ্ত উদ্যোক্তারা নতুন নতুন ব্যবসায়ী উদ্যোগ নিবে, সেটাকে টিকিয়ে রাখবে এবং বাড়াবে। ফলে দেশে শুধু মুরগির খামার, গরুর খামার নয়, উন্মুক্ত বাজারের সাথে তাল মিলিয়ে দেশীয় নতুন নতুন কৃষিজ শিল্পজাত পণ্য বাজারে আসবে। এভাবে তৈরী হবে ভোজা গোষ্ঠী। পাশাপাশি নতুন নতুন পণ্যের কাঁচামাল, যন্ত্রপাতি ইত্যাদি সরবরাহকারী শ্রেণী গড়ে উঠবে। ফলশ্রুতিতে দেশে কর্মসংস্থান বাড়বে, অর্থনৈতিক সমৃদ্ধি ত্বরান্বিত হবে। অতএব, এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং-এর সফলতা আনতে হলে এখনই বাস্তবানুগ পদক্ষেপে সামনে এগিয়ে যেতে হবে।

পদক্ষেপে সামনে এগিয়ে যেতে হবে। স্বল্পকালীন এন্টারপ্রাইনারশিপ ট্রেনিং-এ হুঁকিপূর্ণ উদ্যোক্তা বের হয়ে আসবে। তারা দেশের অর্থনীতিতে কতটা ভূমিকা রাখতে পারবে? মাইডাস, কেয়ার, আহসানিয়া মিশন প্রভৃতি এনজিও ৭ থেকে ১০ দিনের এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং দিয়ে থাকে। দীর্ঘদিন ধরে এ কার্যক্রম চলছে। এসব প্রশিক্ষণপ্রাপ্ত উদ্যোক্তার দক্ষতা কেমন, কতজন সফল উদ্যোক্তা বের হয়ে এসেছে এবং দেশের অর্থনীতিতে তারা কতটুকু অবদান রেখেছে এবং ভবিষ্যতে রাখবে তা বর্তমানে দেখার এখনই উপযুক্ত সময়। জবসসহ অন্যান্য প্রতিষ্ঠানের এন্টারপ্রাইনারশিপ ডেভেলপমেন্ট ট্রেনিং প্রোগ্রামের ফলচেরা মূল্যায়নের পর ইতিবাচক হলেই কেবল দেশের বৃহত্তর পরিসরে ছড়িয়ে দিতে হবে। তবেই দেশের অর্থনৈতিক প্রকৃত

দেশের অর্থনৈতিক প্রকৃত

OPPORTUNITY FOR TRAINING

APPLICATIONS ARE INVITED TO PARTICIPATE IN THE JOBS SME & WOMEN ENTREPRENEURS BUSINESS, MARKETING AND BANK LOAN PROCEDURES TRAINING WORKSHOPS

The JOBS Program is a dynamic USAID funded initiative helping SMEs (small and medium enterprises) and women entrepreneurs to expand their existing businesses and/or launch new ventures through a wide range of technical assistance activities.

The JOBS Program is now in the throes of selecting enterprises for participation in the following training workshops program which will be conducted in Bangla.

3 DAY BASIC SME BUSINESS, MARKETING AND BANK LOAN PROCEDURES WORKSHOPS

This training workshop is designed to help SMEs expand their business and marketing skills through improved performance, together with a parallel component illustrating typical procedures necessary to prepare and submit a bank loan application. JOBS plans to conduct these training workshops in main centers throughout the country.

WOMEN ENTREPRENEURS 2-3 DAY BASIC BUSINESS, MARKETING AND BANK LOAN PROCEDURES WORKSHOPS

JOBS recently launched a Women Business Development Unit. We are now developing these workshops to address the specific needs of women entrepreneurs seeking to expand their enterprises through improved business and marketing skills and/or start-up new enterprises. A parallel component will illustrate typical procedures necessary to prepare and submit a bank loan application. We will launch these workshops at a Phase I level in Dhaka.

JOBS : AMEX SME AND WOMEN ENTREPRENEURS OF THE YEAR AWARDS PROGRAM

All applicants selected to participate in JOBS training workshops will automatically have the opportunity to participate in the above Taka 500,000 awards program covering the period October 1999 – September 2000

TRAINING WORKSHOPS APPLICATION AND SELECTION PROCESS

SME and Women Entrepreneurs interested in the possibility of being selected for participation in one of the above training workshops, need first to apply in writing for a "JOBS Application for Possible Assistance Profile Form" to the following address and complete and return this form to the same address by 10th October 1999.

Manager, Communications & Training
JOBS Program/USAID
House # 24, Road # 7, Block-H
Banani, Dhaka-1213

JOBS

ASSISTING ENTERPRISES TO
CREATE EMPLOYMENT!

The Daily Star BUSINESS

DHAKA, FRIDAY, SEPTEMBER 10, 1999



Anthony Dagleish, Program Manager of JOBS Program/USAID, speaks at the recently-held SME Bakery Development Assistance Workshop at IDB Bhaban. Sylvia Islam, Development Advisor of CIDA, and Richard Rousseau, Team Leader, Development Advisor, USAID, are also seen. The workshop was jointly organised by JOBS and CIDA. JOB photo

JOBS programme

SME bakery sector workshop launched

Economic Reporter

JOBS a dynamic USAID funded initiative working with micro, small and medium enterprises to expand their business has launched a major SME bakery sub-sector assistance initiative workshop in conjunction with Canadian International Development Agency (CIDA) on Monday at the IDB Bhaban, about 100 bakery producers and NGO representatives attended the workshop.

Mr. Richard Rousseau— Team Leader, Enterprise Development, USAID was the chief guest in this workshop. Dr. Mohammed Ashraf Uddin, Chief Health Officer, Dhaka City Corporation presented the rules and regulations of Health and Hygiene. Mr. Qazi Faruk, General Secretary, Consumer Association of Bangladesh (CAB) delivered a presentation on consumers demand, consumers behavior and act on consumer right which is intended to be passed in the coming parliament session. Mr. Mosaddiqur Rahman, Deputy General Manager, Bank of Small Industries and Commerce, Mr. Abdul Karim, Managing Director, MIDAS discussed regarding formalities, rules and procedures regarding financial support to SMEs.

Ms. Sylvia Islam, Development Advisor, Canadian High Commis-

sion announced CIDA's environmental programme especially on Health and Hygiene issues on Bakery. CIDA announced its Tk. 250,000/- incentive awards to bakery entrepreneurs for successfully maintaining healthy and hygienic environment in the bakery factories.

The topics covered in the workshop include the improvement of health & hygiene standards within the bakery enterprises, preparation and submission of bank loan applications, and the forthcoming JOBS incentive programme for successful enterprises. Experts on health & hygiene explained the importance on keeping a clean environment in the factories, and showed how cleanliness can be maintained without any significant additional cost. Officials from three banks and lending organisations spoke on how bakery producers can get credit facilities with minimum formalities.

Mr. Mostafizur Rahman— Manager, SME Development Unit of

JOBS. Mr. Aniruddha H. Roy— Manager, Bank Loan Facilitation Unit of JOBS and Mr. Alim Haider— Bakery Consultant of JOBS were the keynote speakers in this occasion.



Mr Anthony Dalglish—Programme Manager, JOBS Programme/USAID, speaking at the SME Bakery Development Assistance Workshop on Monday held at IDB Bhaban. Ms Sylvia Islam—Development Advisor, CIDA and Mr Richard Rousseau—Team Leader, Development Advisor, USAID are also seen. The workshop was organised jointly by JOBS and CIDA.

বেকারি শিল্পের উন্নয়ন সহযোগিতায় জবস ও সিডার কর্মশালা

নিজস্ব প্রতিবেদক

ইউএস এইডের আর্থিক সাহায্যপুষ্ট জবস এবং সিডার উদ্যোগে গতকাল সোমবার ঢাকার আইডিবি ভবনে ক্ষুদ্র ও মাঝারি আকারের বেকারি শিল্পের উন্নয়ন সহযোগিতাবিষয়ক দিনব্যাপী এক কর্মশালা অনুষ্ঠিত হয়। কর্মশালায় ৭৫ জন বেকারি মালিক/কর্মীসহ ১২৫ জন অংশ নেন।

জবসের প্রোগ্রাম ব্যবস্থাপক ও সিনিয়র বিজনেস অ্যাডভাইজার অ্যান্থনি ডালগ্লিস কর্মশালায় স্বাগত ভাষণ দেন। বিশেষ অতিথি হিসেবে বক্তব্য রাখেন ইউএস এইড এন্টারপ্রাইজ ডেভেলপমেন্টের টিম লিডার রিচার্ড রুশো। সারা দিনের কর্মশালায় বেকারি শিল্পের বিভিন্ন দিক নিয়ে বিশেষজ্ঞরা বক্তব্য রাখেন।



Anthony Dalgleish, Programme Manager of the JOBS, speaking at the workshop on "Small and Medium Bakery Development Assistance" jointly organised by the JOBS and the CIDA at the IDB conference room in the city yesterday. Richard Rousseau, Team Leader, Enterprise Development programme of the USAID (right) is also seen. -Independent photo

Small bakeries carrying health, safety risks, workshop told

by Staff Reporter

Speakers at a workshop yesterday stressed the need for improvement of production and hygiene standards of small bakery units in the country.

The workshop titled 'Small and Medium Bakery Industry Development Assistance Workshop', jointly organised by JOBS, a USAID-funded programme in conjunction with Canadian CIDA's Bangladesh Environment Initiatives Fund (BEIF), was held at the IDB Bhaban in the city yesterday.

About 100 small bakery producers of the country took part in the workshop.

Anthony Dalgleish, JOBS Programme Manager and Senior Business Advisor, delivered the introductory speech at the workshop, while Richard Rousseau, Team Leader Enterprise Development, USAID, was the chief guest.

Speakers explained the development programmes on bakeries initiated by JOBS and CIDA like their environment initiative fund, Tk 250,000 improvement award programme and the proposed JOBS programme of Bank Loan Facilitation Service to the participant entrepreneurs participating in the workshop.

Dr Mohammed Ashraf Uddin, Chief Health Officer, Dhaka City Corporation, Quazi Faruque, general secretary, Consumer Association of Bangladesh (CAB), Engr. M Liaquat Ali, Masudur Rahman,

Deputy General Manager and Secretary, Bank of Small Industries and Commerce Bangladesh Ltd, Abdul Karim, managing Director, MIDAS, Aniruddha Hom Roy, Loan Facilitation Manager JOBS and Sylvia Islam, Development Advisor, Canadian International Development Agency were among others, took part in the workshop.

A report on JOBS's findings was presented at the workshop which explained the state of bakery industry as well as made some recommendations. It also revealed that most of the bakeries were not maintaining appropriate health and hygienic conditions on their premises.

"This situation cannot be conducive to the development and growth of bakery sub-sector in the country," the report added. It also apprehended that if such environment was allowed to continue, consumers would stop buying local bakery products. The report said that the producers should take safety measures.

Abdul Karim, Managing Director of MIDAS in his speech on criterion to obtain working capital loans for the small and medium enterprises from MIDAS and MIDI said that it was its irony that though in most cases SMEs were not loan defaulters they were unable to provide expected loans for them.

For this undesirable situation Karim blamed the banking system and inadequate funds for the developments of small industries.

Sylvia Islam, Advisor of the Canadian International Development Agency in her speech said that CIDA's Environmental Programme had recognised that the small bakeries were carrying significant health and safety risks for the communities, the micro-entrepreneurs themselves and

their families. "It is important to maintain extreme cleanliness and sanitation in the bakery to protect the health of the consumer of bakery foods," she said.

She also mentioned that improved working conditions would increase efficiency of the bakeries and thus contribute to higher production and more economic returns, adding that the joint JOBS and CIDA effort would help the Bangladeshi bakeries to manage their work environment.

Dr Mohammad Ashraf Uddin, Chief Health Officer of the Dhaka City Corporation spoke on the government's rules and regulations of health and hygiene.

Quazi Faruque, General Secretary, Consumers Association of Bangladesh (CAB) presented his paper on the Consumers Rights, Quality of Product and the proposed Consumers Protection Act.

Mostafizur Rahman, Manager, Enterprise Development Unit, Aniruddha Hom Roy, JOBS's Facilitation Manager and Alim Haider, Bakery Consultant, JOBS Programme presented three key-note papers at the workshop.

DIIAKA
TUESDAY 7 SEPTEMBER 1999

The Independent

23 Bhadra 1406, 24 Jamadiul Awwal 1420

The Independent

Financial counselling for small entrepreneurs suggested

Express Report

There is no alternative to the capacity building of the country's small and medium scale businesses and industries if the problem of unemployment is to be attacked in a planned and coordinated way.

Speakers at a day-long workshop expressing the above sentiment stressed the need for systematic technical assistance and financial counselling for the entrepreneurs of cottage industries to make them financially viable.

The workshop on Small and Medium Bakery Development Assistance, was jointly organised by the USAID-funded project on micro-enterprise development Jobs and Canadian International Development Agency (CIDA) at the city's IDB Bhaban Monday.

technical guidelines in this connection," claimed one official.

It has already carried out training workshops in Dhaka, Khulna and Bogra among entrepreneurs with assistance from Midas and Training, Research and Information Network (TRIN).

Speaking as the special guest on the occasion, team leader Enterprise Development of USAID Richard Rousseau hailed such countrywide initiatives of small-scale enterprise development and said it was an effective way to combat unemployment.

He also announced that both USAID and CIDA will assist the ongoing endeavours of Jobs and provide allout support to lead the initiatives to a greater success.

Also attending the workshop, development adviser of the Canadian High Commission



Team leader, Enterprise Development of USAID Richard Rousseau addressing a day-long workshop on Small and Medium Bakery Development Assistance at IDB Bhaban in city Monday.

—Express photo

In the day-long workshop, Jobs announced its incentive package offered for the small and medium scale bakeries development.

Among other things, it has pledged to provide assistance and training on issues like business management, marketing, bank loan applications processing, professional hygiene, environmental protection etc. to the budding entrepreneurs of the industry.

The USAID-funded Jobs is already carrying out small and medium scale entrepreneurship development programmes on footwear, light electrical goods, handloom handicrafts and bakery expansion side, claimed officials.

"We are focused at promoting their products in the local and international markets and providing necessary business and

Sylvia Islam announced CIDA's environmental assistance programme especially focused on health and hygiene aspects of bakery development.

She said CIDA will offer special incentive awards worth Tk 250,000 to those entrepreneurs who will meet the criteria set by Jobs in protecting their working and production environment.

Others who spoke included Jobs programme manager Anthony Dagleish, Mostafizur Rahman, general secretary of CAB Quazi Faruque, Liaquat Ali of BSTI, Mosaddiqur Rahman of Basic Bank, Abdul Karim of Midas, Mostafizur Rahman, Aniruddha Roy, Raka Rashid and Alim Haider of Jobs. Team leader of the Jobs project Ziauddin Ahmed was also present.

JOBS programme SME bakery sector workshop on Sept 6

Economic Reporter

JOBS a dynamic USAID funded initiative working with micro small and medium enterprises to expand their businesses will launch a major SME bakery sub-sector assistance initiative on September 6 at the IDB Bhaban in conjunction with Canadian CIDA's Bangladesh Environment Initiatives Fund (BEIF).

This SME bakery sector phase-one support programme, which will be presented to around 100 bakery producers who have already registered to attend Monday's launch workshop, resulted from the findings of an earlier JOBS Programme "strengths and weaknesses" assessment of the SME bakery sub sector, which identified among a number of key future requirements the need to assist SME bakeries to improve the health and hygiene standards within their enterprise and prepare and submit bank loan applications.

Against this brief background the launch programme on Monday will cover the following next twelve months joint JOBS Programme and CIDA Bangladesh Environment Initiatives Fund assistance package to SME bakery producers, initially in Dhaka and then throughout the country i.e.

A. The plan to run a series of workshops to help 220 SME bakery producers improve the health and hygiene standards within their enterprises, linked in turn to the opportunity for 10 bakery producers who can demonstrate that they have most improved the health and hygiene standards in their enter-

prises, to share in Tk 250,000 in free bakery equipment and other non bakery equipment awards.

B. To discuss the proposed JOBS Programme plan to introduce a "Bank Loan Facilitation Service" to assist selected SME bakery producers prepare and submit bank loan applications.

Business Independent

Business Digest

JOBS to launch major SME bakery sub-sector assistance initiative

USAID's dynamic JOBS Programme in conjunction with Canadian CIDA's Bangladesh Environment Initiatives Fund (BEIF), will launch a major SME bakery sub-sector assistance initiative on Monday at the IDB Bhaban.

This SME bakery sector phase-one support programme, which will be presented to around 100 bakery producers who have already registered to attend Monday's launch workshop, resulted from the findings of an earlier JOBS Programme "strengths and weaknesses" assessment of the SME bakery sub-sector, which identified among a number of key future requirements the need to assist SME bakeries to

- a. Improve the health and hygiene standards within their enterprises.
- b. Prepare and submit bank loan applications.

Against this brief background the launch programme on Monday will cover the following next twelve months joint JOBS Programme and CIDA Bangladesh Environment Initiatives Fund assistance package to SME bakery producers, initially in Dhaka and then throughout the country.

The plan to run a series of workshops to help 220 SME bakery producers improve the health and hygiene standards within their enterprises, linked in turn to the opportunity for 10 bakery producers who can demonstrate that they have most improved the health and hygiene standards in their enterprises, to share in Tk 250,000 in free bakery equipment and other non bakery equipment awards.

To discuss the proposed JOBS Programme plan to introduce a "Bank Loan Facilitation Service" to assist selected SME bakery producers prepare and submit bank loan applications.

THE FINANCIAL EXPRESS

28/1 TOYNBEE CIRCULAR ROAD, DHAKA-1000

Friday, September 3, 1999

Bhadra 19, 1406 BS : Jamadiul Awal 21, 1420 Hijri

The Daily Star BUSINESS

JOBS, CIDA to launch bakery sector support programme

In conjunction with CIDA's Bangladesh Environment Initiatives Fund (BEIF), USAID's dynamic JOBS Programme will launch a major SME bakery sub-sector assistance initiative at the IDB Bhaban on Monday, says a press release.

This SME bakery sector phase-one support programme will be presented to around 100 bakery producers who have already registered themselves to attend the workshop.

It resulted from the findings of an earlier JOBS Programme, "Strengths and Weaknesses", assessment of the SME bakery sub sector, which identified, among a number of key future requirements, the need to assist SME bakeries to improve the health and hygiene standards within their enterprises and prepare and submit bank loan applications.

The programme will cover the following next twelve months joint JOBS Programme and CIDA Bangladesh Environment Initiatives Fund assistance package to SME bakery producers, initially in Dhaka and then throughout the country.

USAID, CIDA to launch bakery sector support programme

Express Report

USAID's JOBS Programme in conjunction with Canadian CIDA's Bangladesh Environment Initiatives Fund (BEIF) will launch a major SME bakery sub sector assistance initiative Monday at the IDB Bhaban in the city.

This SME bakery sector phase-one support programme, which will be presented to around 100 bakery producers who have already registered to attend Monday's launch workshop, resulted from the findings of an earlier JOBS Programme, said a press release.

The SME bakery sub sector, which identified among a number of key future requirements for assisting SME bakeries to improve the health and hygiene standards within their enterprises and prepare and submit bank loan applications.

Against this brief background the launching programme will cover the following next twelve months joint JOBS and BEIF assistance package to SME bakery producers, initially in Dhaka and then throughout the country.

TRADE, FINANCE & INDUSTRY

DHAKA FRIDAY, SEPTEMBER 3, 1999

The Daily Star BUSINESS

DHAKA, WEDNESDAY, SEPTEMBER 1, 1999

Workshop on JOBS technical assistance told SMEs need proper policy support to boost exports

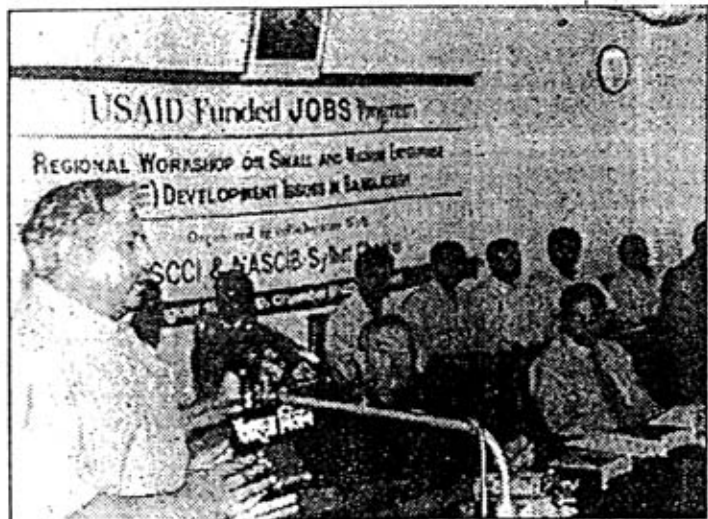
Star Business Report

Speakers at a workshop recommended that appropriate policy measures be adopted to promote exports of products by small and medium enterprises (SMEs) through trading houses so that the benefits reach the manufacturers.

Current export subsidy helps the big exporters, and does not reach the small enterprises, they added.

The workshop on SME development issues in Bangladesh and JOBS technical assistance to SME sector was jointly organised by JOBS Program of USAID, Sylhet Chamber of Commerce and Industry (SCCI) and Sylhet chapter of NASCIB at Sylhet Chamber building recently.

The workshop recommended inclusion of a larger number of non-traditional items in the export subsidy program to encourage the producers. Export subsidy was specified for a very few items that would benefit the large traditional industries, speakers said at the workshop adding that wide arrays of diversified and innovative non-traditional items were coming up, which need to be encouraged as well.

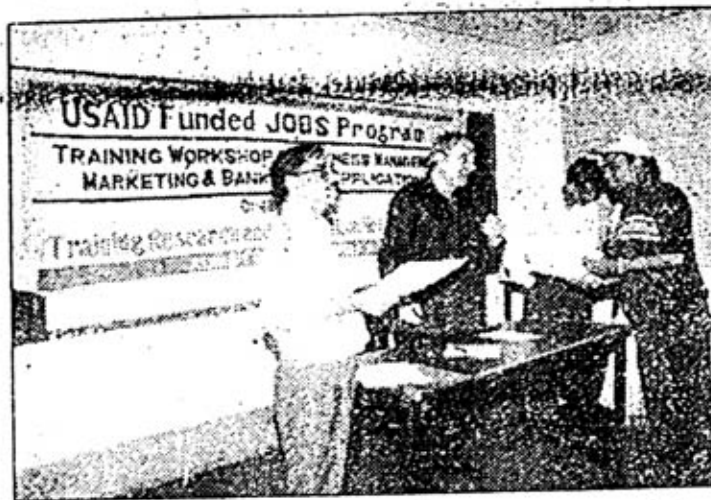


Imran Ahmed, MP, speaks at the JOBS workshop in Sylhet recently. JOBS photo

The workshop also emphasised increasing the turnover tax ceiling to Tk 30 lakh. Ceiling of Tk 15 lakh for turnover tax has been increased to Tk 20 lakh, but this is not enough to assist the SMEs, it was told in the workshop.

Chaired by SCCI president

Mohd Safwan Choudhury, the workshop was attended among others by Imran Ahmed, MP, FBCCI vice-president MA Mumin, JOBS advisors Dr Zia U Ahmed and Anthony Dalgleish, Richard Rousseau of USAID and NASCIB president Shamsud-doha.



The certificate distribution ceremony of USAID/JOBS Training for owners of small and medium Enterprises held in Dhaka on 23-24 August (from L-R) M Lutfar Rahman Khan, Managing Director, TRIN, Anthony Dalgleish, Senior Business Advisor-JOBS and Syed Latif Hossain, Training and Communication Manager, JOBS seen in the picture.

TRIN workshop held

A two-day training workshop on Business Management, Marketing and Bank loan application was held in Dhaka on 23-24 August. The workshop was sponsored by the USAID funded project jobs and conducted by Training, Research and Information Network (TRIN). Participation at the training was free of cost. 21 participants attended the workshop. They were owners of small and medium enterprises who came from several sectors, particularly from the areas of bakery, leather and footwear, electrical goods, and specialised handloom. At the closing ceremony of the workshop, Mr. Anthony Dalgleish, Senior Business Advisor, Jobs, addressed the participants and distributed certificates among them. Mr. M Lutfar Rahman Khan, Managing Director of TRIN, Mr. Syed Latif Hossain, Communications and Training Manager, and Mr. Mostafizur Rahman, Enterprise Development Manager, Jobs, and Ms Syeda Sabina Chowdhury, Programme Director of TRIN, also spoke on the occasion. Another workshop on the same topic will be held in Bogra on 29-30 August 1999. Jobs and TRIN will organise more workshops of this kind in future, says a Press release.

Economic News

DHAKA
SATURDAY 28 AUGUST 1999

The Independent

Workshop on business management held in city

by Economic Reporter

A two-day long training workshop on "Business Management, Marketing and Bank Loan Application" was held in the city recently. The workshop was sponsored by USAID funded project JOBS and conducted by Training, Research and Information Network (TRIN), says a press release.

Participation at the training was free of cost. Participants at the workshop were owners of small and medium enterprise who came from several sectors, particularly from the areas of bakery, leather and footwear, electrical goods, and specialised handloom.

At the closing ceremony of the workshop, Anthony Dalgleish, senior business advisor, JOBS, addressed the participants and distributed certificates among them. M Lutfar Rahman Khan, Managing Director of TRIN, Syed Latif Hossain, communications and training manager and Mostafizur Rahman, enterprise development manager, JOBS and Ms Syeda Sabina Chowdhuri, program director of TRIN, also spoke on the occasion.



Anthony Dalgleish, senior business advisor, JOBS, distributing certificates to the participants in workshop on "Business Management, Marketing and Bank Loan Application" held in the city recently.

The Daily Star

Founder-Editor: Late S. M. Ali

Dhaka, Monday, August 9, 1999

TRIN workshop begins Aug 22

Training, Research and Information Network (TRIN), in association with the USAID sponsored project JOBS will organise two business management training workshops for owners of small and medium enterprises, says a press release.

The workshops will be held in Dhaka on August 22-23 and in Bogra on August 29-30.

The main topics of the course include the subjects of marketing management, production management, product pricing, and bank loan. Owners of any small or medium enterprises are eligible to take part in the workshop free of cost. However, priority will be given to the sectors of barkery, electrical goods, leather and footwear, and specialised handloom.

Interested persons have been requested to contact at: TRIN, 10/15 Iqbal Road (1st Floor), Mohammadpur, Dhaka. Telephone & Fax: 9111524.

USAID's JOBS workshop July 19

The Job Opportunities and Business Support (JOBS) Program, will launch Phase One of the Program's "Footwear Export Marketing and Development Assistance Strategy" at a major workshop to invited participants at the Hotel Purbani at 9:30 a.m. on July 19. JOBS is a USAID funded US\$10M multi-faceted technical assistance initiative designed to help small, medium and micro-enterprises to expand their businesses and generate increased implement through a wide range of technical assistance support activities, says a Press release.

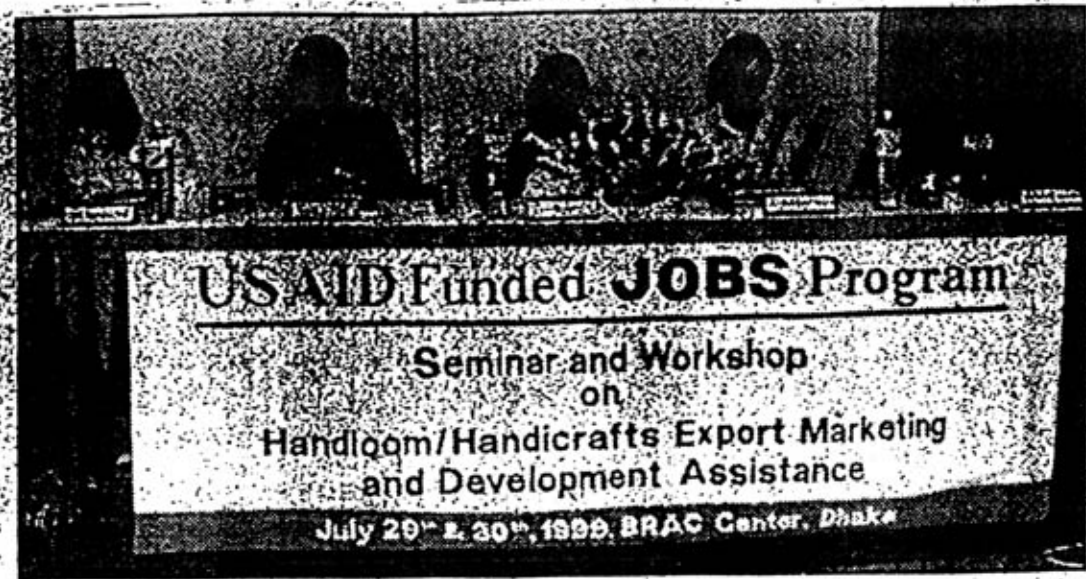
Among the key objectives behind the workshop will be:

1. To outline and discuss the proposed JOBS Program export marketing and assistance package to this sector;

2. To present for discussion among existing and potential exporters a proposed JOBS Program footwear export marketing strategy.

Mr. A.K.M. Ehsanul Haque, Additional Secretary, Ministry of Industries, Government of Bangladesh will be the chief guest in this workshop while Acting Mission Head of USAID Ms. Margaret Neuse will take the chair of the special guest.

THE BANGLADESH OBSERVER
DHAKA SATURDAY JULY 17 1999



USAID Funded **JOBS** Program

Seminar and Workshop
on
Handloom/Handicrafts Export Marketing
and Development Assistance

July 29th & 30th, 1999, BRAC Center, Dhaka

USAID funded JOBS workshop held

Economic Reporter

JOBS, a dynamic USAID funded initiative working with micro small and medium enterprises to expand their business and generate employment hold a two-day workshop at the BRAC Center on Thursday and Friday in the city.

The dynamic 10 million US dollar funded JOBS program organised this workshop to assist the existing and potential handloom exporters to enhance. Their chances of success in the highly competitive export marketing arena.

The JOBS Program decision to support these sectors followed market research study which identified that whilst considerable potential exists for existing a potential Bangladesh handloom/handicrafts exporters, three major impediment issues need to be urgently addressed i.e. among NGOs 88% had no marketing experience, 60% lacked working capital and 50% lacked necessary technical and support services. Similar weakness issues applied at an individual enterprise level.

Against this background, the JOBS Program decided to launch its multi-faceted phase one support program to assist this sector at the said workshop aligned with the following three key objectives.

Presentations by two highly ex-

perienced overseas buyers/marketers on the requirements necessary to achieve success in the export arena.

The proposed JOBS Program export marketing and technical assistance support package to these two sectors.

The JOBS Program plan to select and work alongside number of NGOs and SMEs to improve the design and quality of their products before assisting them to participate in major trade fairs in the United States and the United Kingdom.

The workshop has covered the above components on Thursday, whilst on Friday around 30 existing and potential handloom handicrafts exporters displayed their products, which have been evaluated by the workshop's two overseas buyers/marketers in terms of their perceived export marketing competitiveness or otherwise.

The key guest speakers at the workshop were Mr. Yusuf Jahangir-Board Member, Bangladesh Handloom Board, Mr. M.L. Majid-Managing Director, Gramcen Uddog, Ms. Maleka Khan-owner of Joya Ltd., Ms. Margaret Newell-Acting Mission Director, USAID and Mr. Anthony Dalglish-JOBS Program Manager & Senior Business Advisor.

Economic News

In And Around

JOBS workshop on handloom handicrafts tomorrow

Following the JOBS Programme successful launch a week ago of its footwear export marketing and development assistance initiative, this dynamic USAID \$10M funded programme designed to help small, medium and micro enterprises expand their business and generate increased employment, will launch at a two day workshop at the BRAC Centre on July 29, 30 a second major initiative this time to assist existing and potential Handloom/Handicrafts exporters increase their chances of success in the highly competitive export marketing arena, says a Press release.

DHAKA WEDNESDAY JULY 28, 1999

THE BANGLADESH OBSERVER

Economic News

THE BANGLADESH OBSERVER
DHAKA MONDAY AUGUST 2 1999

ঢাকা মঙ্গলবার ৫ শ্রাবণ ১৪০৬
২০ জুলাই ১৯৯৭



ভোরের কাগজ

জবস্-এর উদ্যোগে দিনমান কর্মশালা পাদুকা শিল্পে উন্নততর প্রশিক্ষণ প্রদানের তাগিদ

কারণ প্রতিবেদক : আন্তর্জাতিক বাজারে প্রতিযোগিতার টিকে থাকতে হলে দেশের পাদুকা শিল্পে কর্মরত কারিগরদের উন্নত প্রশিক্ষণ দেওয়া জরুরি বলে সর্বশ্রেষ্ঠ শিল্প উদ্যোক্তারা অতিমত প্রকাশ করেছেন।

দেশের ক্ষুদ্র, ছোট ও মাঝারি শিল্প প্রতিষ্ঠানগুলোর সার্বিক উন্নয়নের জন্য বিভিন্নভাবে সহায়তাদানকারী প্রতিষ্ঠান 'জবস্' আয়োজিত পাদুকাসামগ্রী বণ্টনি, বাজারজাতকরণ ও উন্নয়ন বিষয়ক এক কর্মশালার সর্বশ্রেষ্ঠ শিল্পোদ্যোক্তারা অতিমত প্রকাশ করেন। গতকাল সোমবার রাজধানীতে অনুষ্ঠিত এই কর্মশালায় পাদুকা শিল্পোদ্যোক্তারা বলেছেন, আন্তর্জাতিক বাজারে প্রতিযোগিতার টিকে থাকতে হলে দেশে প্রস্তুত পাদুকাসামগ্রীর মানোন্নয়ন জরুরি। এর জন্য বিদেশী প্রশিক্ষক, বিশেষত ইউরোপ ও ভারত থেকে প্রশিক্ষক এনে এ শিল্পে কর্মরত কারিগরদের প্রশিক্ষণ দিয়ে দক্ষতা বৃদ্ধি করা প্রয়োজন। তারা এ ছাড়াও এ শিল্পের অন্যান্য কাজের সঙ্গে যুক্ত ব্যক্তিদেরও বিদেশী প্রশিক্ষক দিয়ে প্রশিক্ষণ দেওয়ার তাগিদ দেন।

পাদুকা শিল্প উদ্যোক্তারা আন্তর্জাতিক বাজারে দেশের পাদুকাসামগ্রীর গুণগত মান সম্পর্কে ব্যাপক প্রচারণা দরকার বলেও উল্লেখ করেন। বিদেশে বাংলাদেশের মিশনগুলোর সহায়তা চেয়েছেন শিল্পোদ্যোক্তারা। এ ছাড়াও সাদৃশ্য স্যামগ্রীর বিভিন্ন আন্তর্জাতিক বাণিজ্য মেলা ও প্রদর্শনীতে দেশের শিল্প প্রতিষ্ঠানগুলোর যেন অংশগ্রহণের সুযোগ পায় সে ব্যাপারেও তারা বাংলাদেশের মিশনগুলোর সহায়তামাত্রি চেয়েছেন।

দিনমান এ কর্মশালায় দেশের ২৭টি পাদুকা শিল্পের উদ্যোক্তারা অংশ নেন। শিল্প মন্ত্রণালয়ের অতিরিক্ত সচিব এ কে এম মোস্তাফিজুল হক কর্মশালায় প্রধান অতিথি হিসেবে উপস্থিত ছিলেন। ইউএসএমআইডি'র সার্বিক প্রকল্পে জবস্-এর কর্মকাণ্ড পরিচালিত হয়। ওয়ার্কসপে অন্যান্যদের মধ্যে বক্তব্য রাখেন ইউএসএমআইডি মিশনের ভারপ্রাপ্ত পরিচালক মারথারেট নেওস্, জবসের প্রোগ্রাম ম্যানেজার এনথনি ডেলগ্রেইস, এপেল ফুটওয়্যারের পরিচালক সৈয়দ নাসিম মনসুর, বে ট্যানারির নির্বাহী পরিচালক রেজাউর রহমান, হোমনাভ ফুটওয়্যারের ব্যবস্থাপনা পরিচালক এম এ মালেক প্রমুখ।

ক্ষুদ্র ও মাঝারি শিল্পের প্রসার না ঘটলে দেশের উন্নয়ন সম্ভব নয়

সিলেটে কর্মশালায় বক্তাদের অভিমত

সিলেট থেকে নিজস্ব প্রতিনিধি : সিলেট চেম্বার অফ কমার্স এন্ড ইন্ডাস্ট্রি ও বাংলাদেশ জাতীয় ক্ষুদ্র ও কৃষ্টির শিল্প সমিতি (নাসিব) আয়োজিত ক্ষুদ্র ও মাঝারি প্রতিষ্ঠান উন্নয়ন বিষয়ক দিনব্যাপী আঞ্চলিক কর্মশালায় উদ্বোধনী অনুষ্ঠানে বক্তারা বক্তব্য, ক্ষুদ্র ও মাঝারি শিল্পের প্রসার না ঘটলে বাংলাদেশের উন্নয়ন সম্ভব নয়। এ শিল্পের প্রতি ব্যর্থকিং সেক্টরের উদাসীনতা ও অনীহা দূর করতে হবে। বৃহৎস্খতিবার সকালে সিলেট চেম্বার মিলনায়তনে জবস/ইউএসএইড-এর সহযোগিতায় কর্মশালায় উদ্বোধনী অনুষ্ঠানে সিলেট চেম্বারের সভাপতি মোঃ সাফওয়ান চৌধুরীর সভাপতিত্বে প্রধান অতিথি ছিলেন সংসদ সদস্য ইমরান আহমদ, বিশেষ অতিথি ছিলেন এফবিসিসিআই'র সহ-সভাপতি মুনিম ও নাসিব কেন্দ্রীয় সভাপতি ও সার্ক চেম্বারের সহ-সভাপতি একেএম শামসুদোহা। প্রধান অতিথি সংসদ সদস্য ইমরান আহমদ বলেন, ক্ষুদ্র ও মাঝারি শিল্প উন্নয়নে ব্যাংকগুলোর সহায়তামূলক মনোভাব নিয়ে কাজ করতে হবে। তিনি বলেন, এ শিল্পের জন্য ব্যাংক ও সরকারি পলিসি আরও উদার হওয়া উচিত। তিনি

ক্ষুদ্র শিল্প উন্নয়নের পাশাপাশি মানব সম্পদ উন্নয়নের ওপরও গুরুত্বারোপ করেন। বিশেষ অতিথি এমএ মুনিম বলেন, ক্ষুদ্র ও মাঝারি শিল্প প্রতিষ্ঠান গড়া হলেও যুবকদের, এ বিষয়ে কোন প্রশিক্ষণ নেই। আর এজন্য এফবিসিসিআই শিগগির যুবক ও যুব মহিলাদের জন্য চাকায় এ সম্পর্কিত প্রশিক্ষণের উদ্যোগ নিয়েছে। নাসিব সভাপতি একেএম শামসুদোহা বলেন, ক্ষুদ্র ও মাঝারি শিল্প উদ্যোক্তাদের অসুবিধাসমূহ চিহ্নিত করে সরকারের কাছে তুলে ধরাই হচ্ছে এই কর্মশালায় উদ্দেশ্য। সভাপতির বক্তব্যে সিলেট চেম্বারের সভাপতি মোঃ সাফওয়ান চৌধুরী বলেন, সিলেটের দুটি বিসিক শিল্পনগরীতে ২৫০টি প্রুটের মধ্যে ২৩২টি বরাদ্দ করা হলেও মাত্র ৩টিকয়েক ক্ষুদ্র ও মাঝারি শিল্প চালু রয়েছে। অনুষ্ঠানে আরও বক্তব্য রাখেন জবস, ইউএসএইড-এর সিনিয়র পলিসি এডভাইজার ডঃ জিয়া উদ্দিন আহমদ, এক্সটারপ্রাইজ ডেভেলপমেন্ট টিম বিভাগ রিচার্চ রসূ, নাসিব সিলেট শাখার সভাপতি মুহিবুল ইসলাম এবং ধন্যবাদ জ্ঞাপন করেন সেমিনার উপ-কমিটির আহবায়ক সালাউদ্দিন আলী আহমদ।

সিলেটের সেমিনারে বক্তাদের অভিমত

ক্ষুদ্র ও মাঝারি শিল্পের বিকাশ ছাড়া দেশের উন্নয়ন সম্ভব নয়

সিলেট সংবাদদাতা : গতকাল (বৃহৎস্খতিবার) সিলেট চেম্বার অব কমার্স এন্ড ইন্ডাস্ট্রি ও বাংলাদেশ জাতীয় ক্ষুদ্র ও কৃষ্টির শিল্প সমিতি (নাসিব) আয়োজিত 'ক্ষুদ্র ও মাঝারি প্রতিষ্ঠান উন্নয়ন বিষয়ক দিনব্যাপী আঞ্চলিক কর্মশালায় উদ্বোধনী অনুষ্ঠানে বক্তারা বলেন, ক্ষুদ্র ও মাঝারি শিল্পের প্রসার না ঘটলে বাংলাদেশের উন্নয়ন সম্ভব নয়। এ শিল্পের প্রতি ব্যর্থকিং সেক্টরের উদাসীনতা ও অনীহা দূর করতে হবে।

সিলেট চেম্বার মিলনায়তনে জবস/ইউএসএইড-এর সহযোগিতায় এ কর্মশালায় উদ্বোধনী অনুষ্ঠানে সিলেট চেম্বারের সভাপতি মোঃ সাফওয়ান চৌধুরীর সভাপতিত্বে প্রধান অতিথি ছিলেন সংসদ সদস্য ইমরান আহমদ, বিশেষ অতিথি ছিলেন এফবিসিসিআই'র সহ-সভাপতি এম. এ. মুনিম ও নাসিব কেন্দ্রীয় সভাপতি ও সার্ক চেম্বারের সহ-সভাপতি এ. কে. এম. শামসুদোহা।

প্রধান অতিথি সংসদ সদস্য ইমরান আহমদ বলেন, ক্ষুদ্র ও মাঝারি শিল্প উন্নয়নে ব্যাংকগুলোর সহায়তামূলক মনোভাব নিয়ে কাজ করতে হবে। তিনি বলেন, এ শিল্পের জন্য ব্যাংক ও সরকারি পলিসি আরও উদার হওয়া উচিত। তিনি ক্ষুদ্র শিল্প উন্নয়নের পাশাপাশি মানব সম্পদ উন্নয়নের উপরও গুরুত্বারোপ করেন।

The Daily Aurnthony, 20th August 1999, Policy – Sylhet Workshop

ক্ষুদ্র ও মাঝারি শিল্পের উন্নয়ন বিষয়ে সিলেটে কর্মশালা

সিলেট অক্ষিস - : ক্ষুদ্র ও মাঝারি শিল্পপ্রতিষ্ঠানের উন্নয়ন সংক্রান্ত এক আঞ্চলিক কর্মশালায় বক্তারা বলেছেন, অন্যান্য উন্নয়নশীল ও পিল্লোন্নত দেশের মতোই বাংলাদেশের বিশাল দক্ষ ও অদক্ষ জনগোষ্ঠীর কর্মসংস্থানের মাধ্যমে অর্থনৈতিক উন্নয়নের জন্য ক্ষুদ্র ও মাঝারি ব্যবসা প্রতিষ্ঠানগুলোর প্রয়োজনীয়তা রয়েছে। গত বৃহৎস্খতিবার সিলেটে এই কর্মশালা অনুষ্ঠিত হয়।

ইউএসএইড/জবস প্রোগ্রাম, সিলেট চেম্বার অফ কমার্স এন্ড ইন্ডাস্ট্রি-এর যৌথ উদ্যোগে চেম্বার ভবনের সম্মেলন কক্ষে অনুষ্ঠিত এই কর্মশালায় সভাপতিত্ব করেন সিলেট চেম্বারের সভাপতি সাফওয়ান চৌধুরী। এতে প্রধান অতিথি হিসেবে উপস্থিত ছিলেন সংসদ ইমরান আহমদ চৌধুরী। বিশেষ অতিথি ছিলেন এফবিসিসিআই-এর সহসভাপতি এম এ মুনিম ও নাসিব-এর সভাপতি এ কে এম শামসুদোহা।

The Daily Bhorer Kagos, 22nd August 1999, Policy – Sylhet Workshop

Translation of press coverage in
'Daily Arthaniti'

**Speakers opinion at Sylhet Seminar
Country cannot develop unless
small and medium enterprises
develop**

"Country cannot develop unless small and medium enterprises develop" opinion of the speakers of the regional daylong workshop on small and medium enterprise development, held in sylhet Yesterday, arranged by Sylhet Chamber of Commerce and Industry and Bangladesh National Association of Small and cottage and Industry. The apathy of the banking sector should be erased.

Chamber President Mr. Safwan Chaudhury chaired the workshop jointly arranged by USAID/JOBS Program and Sylhet Chamber of Commerce and Industry. The workshop was held at the conference building. Member of Parliament, Mr. Imran Ahmed was present at the event as the chief guest. FBCCI vice-president Mr. M.A Munim and NASCIB president Mr. A.K.M. Shamsuddoha was also present as special guest.

The banking sector should expand their helping hand towards the small and medium enterprise development, said Chief guest Mr. Imran Ahmed MP. He also said that the bank and the govt. policy should be more relax to this developing step. Besides these he also emphasized on the importance of human resources besides small and medium enterprise development.

দৈনিক অর্থনীতি

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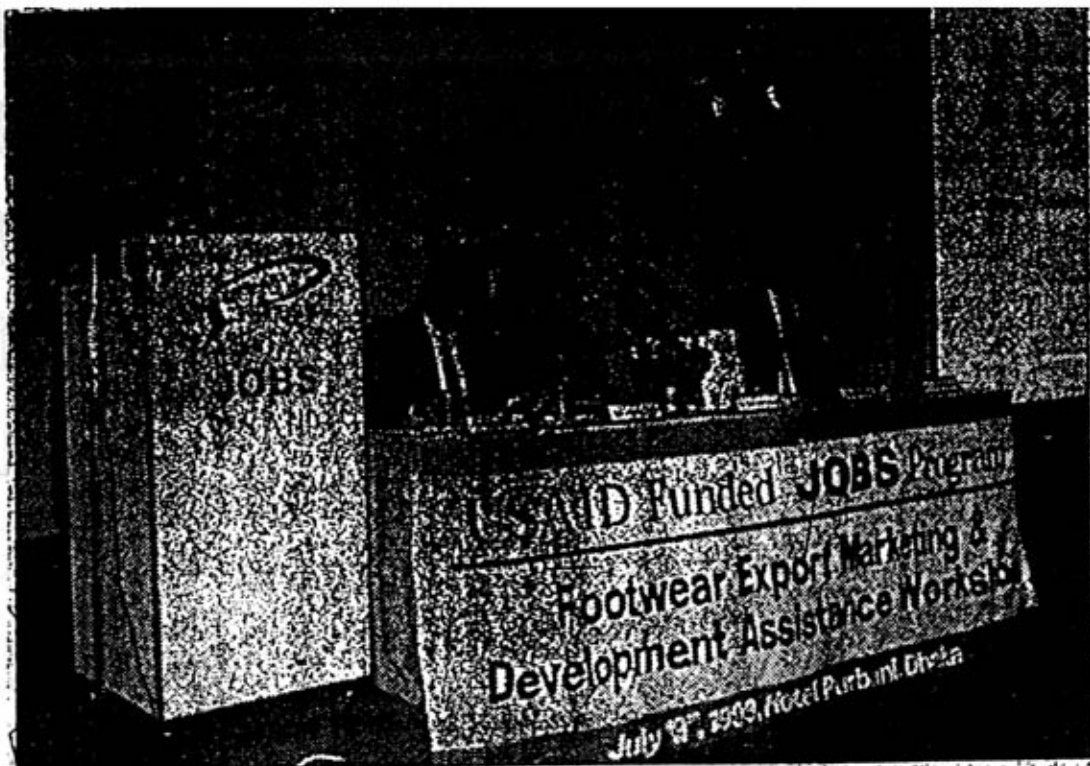
সিলেটের সেমিনারে বক্তাদের অভিমত

ক্ষুদ্র ও মাঝারি শিল্পের বিকাশ ছাড়া দেশের উন্নয়ন সম্ভব নয়

সিলেট সংবাদদাতা : গতকাল (বৃহস্পতিবার) সিলেট চেম্বার অব কমার্স এন্ড ইন্ডাস্ট্রি ও বাংলাদেশ জাতীয় ক্ষুদ্র ও কুটির শিল্প সমিতি (নাসিব) আয়োজিত 'ক্ষুদ্র ও মাঝারি প্রতিষ্ঠান উন্নয়ন বিষয়ক দিনব্যাপী আঞ্চলিক কর্মশালা'র উদ্বোধনী অনুষ্ঠানে বক্তারা বলেন, ক্ষুদ্র ও মাঝারি শিল্পের প্রসার না ঘটলে বাংলাদেশের উন্নয়ন সম্ভব নয়। এ শিল্পের প্রতি ব্যাংকিং সেক্টরের উদাসীনতা ও অনীহা দূর করতে হবে।

সিলেট চেম্বার মিলনায়তনে জবস/ইউএসএইড-এর সহযোগিতায় এ কর্মশালার উদ্বোধনী অনুষ্ঠানে সিলেট চেম্বারের সভাপতি মোঃ সাফওয়ান চৌধুরীর সভাপতিত্বে প্রধান অতিথি ছিলেন সংসদ সদস্য ইমরান আহমদ, বিশেষ অতিথি ছিলেন এফবিসিসিআই'র সহ-সভাপতি এম. এ. মুনিম ও নাসিব কেন্দ্রীয় সভাপতি ও সার্ক চেম্বারের সহ-সভাপতি এ. কে. এম. শামসুদ্দোহা।

প্রধান অতিথি সংসদ সদস্য ইমরান আহমদ বলেন, ক্ষুদ্র ও মাঝারি শিল্প উন্নয়নে ব্যাংকগুলোর সহায়তামূলক মনোভাব নিয়ে কাজ করতে হবে। তিনি বলেন, এ শিল্পের জন্য ব্যাংক ও সরকারী পলিসি আরো উদার হওয়া উচিত। তিনি ক্ষুদ্র শিল্প উন্নয়নের পাশাপাশি মানব সম্পদ উন্নয়নের উপরও গুরুত্বারোপ করেন।



Mr. Anthony Dalglish, Programme Manager of JOBS speaks at the 'Footwear Export Marketing & Development Assistance Workshop' in the city on July 19. Mr. K.M. Ehsanul Haq, Additional Secretary, Ministry of Industries, Ms. Margaret Neuse, Acting Mission Head of USAID, Ms. Raka Rashid, JOBS Manager at USAID, Mr. James Panchman, JOBS's international consultant, are also seen.

THE BANGLADESH OBSERVER

DHAKA SATURDAY JULY 24

Economic News

Continuous growth in footwear sector urged

Economic Reporter

Speakers at a workshop on "Footwear Export Marketing and Development Assistance" underscored the need for formulating further action plans to ensure the continuous growth in the footwear sector.

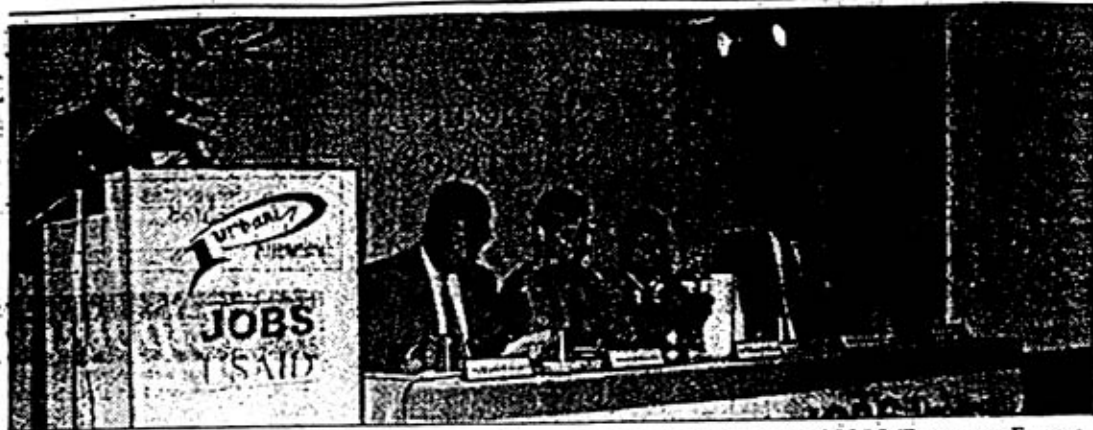
Organised by JOBS, an USAID funded initiative working with micro, small and medium enterprises to expand their businesses, the day-long workshop was held at a local hotel on Monday.

Presided over by Anthony Dalglish, Program Manager and senior business advisor of JOBS the inaugural session of the workshop was addressed by Margaret Neuse, Acting Mission Director of USAID, as special guest.

In his paper on "Shoing the way: Leather Footwear export from Bangladesh, Syed Nasim Manzur, Director, APEX Footwear Ltd said that the sector needed to incorporate with the informal sector to ensure long-term growth. The workshop, among others was addressed by Ziaur Rahman, Executive Director of Day Tannery, MA Maleque Footwear Consultant, James Panchman and the representative from Italian Trade Commission, American Chamber of Commerce in Bangladesh, Footwear Manufacturers Association, Centre for Development Service, Export Promotion Bureau, Dhaka Chamber of Commerce and Industry, Dhaka and Gambia Unidip.

THE BANGLADESH OBSERVER

DHAKA WEDNESDAY JULY 21, 1999



Acting Mission Head of the USAID Margaret Neuse seen at the launching of JOBS 'Footwear Export, Marketing and Development Assistance Strategy' in the city recently.

JOBS launches footwear export strategy

The Job Opportunities and Business Support (JOBS) Programme, launched phase one of the programme's "Footwear Export, Marketing and Development Assistance Strategy" at a major workshop held at a city hotel recently, says a press release.

JOBS is a USAID funded US\$ 10M multi-faceted technical assistance initiative designed to help small, medium and micro-enterprises to expand their businesses and generate increased employment through a wide range of technical assistance support activities.

AKM Ehsanul Haque, Additional Secretary, Ministry of Industries was the chief guest in the workshop while the acting Mission Head of the USAID Margaret Neuse took the chair of the special guest. James Parchman, an international footwear consultant, and prominent Bangladesh footwear export also spoke.

The Independent

DHAKA
THURSDAY 22 JULY 1999

USAID's JOBS workshop July 19

The Job Opportunities and Business Support (JOBS) Program, will launch Phase One of the Program's "Footwear Export Marketing and Development Assistance Strategy" at a major workshop to invited participants at the Hotel Purbani at 9:30 a.m. on July 19. JOBS is a USAID funded US\$10M multi-faceted technical assistance initiative designed to help small, medium and micro-enterprises to expand their businesses and generate increased implement through a wide range of technical assistance support activities, says a Press release.

Among the key objectives behind the workshop will be:

1. To outline and discuss the proposed JOBS Program export marketing and assistance package to this sector;

2. To present for discussion among existing and potential exporters a proposed JOBS Program footwear export marketing strategy.

Mr. A.K.M. Ehsanul Haque, Additional Secretary, Ministry of Industries, Government of Bangladesh will be the chief guest in this workshop while Acting Mission Head of USAID Ms. Margaret Neuse will take the chair of the special guest.

THE BANGLADESH OBSERVER
DHAKA SATURDAY JULY 17 1999

The Daily Star BUSINESS

DHAKA, FRIDAY, JULY 16 1999

SME development : Interest rate subsidy programme backfires

By Dr Zia U Ahmed and Asif M Touhid

Bangladesh, the pioneer in micro-credit, has experienced a generous flow of funds for financing the poor. The bulk of this money came from donors as loans and/or grants and is generally used for development of rural enterprises. While the micro-enterprises are getting much of the attention of the donor-financed micro-credit programmes, the small and medium enterprises (SMEs) are in much less favourable position regarding access to credit. Till now, much attention has been given by the donor agencies to alleviating the financing problems of the small enterprises. The SMEs are generally excluded from both the micro-credit programme of MFIs and the formal lending programme of the commercial banks.

Small and medium enterprises are mostly linked to a nation's economic development process. In most of the developed economies they are the largest producing sectors and account for the largest segment of economic transaction and output. They are involved in producing and marketing end of the line consumer products as well as input materials for larger enterprises producing more sophisticated outputs.

SMEs generally start with a small initial capital, most of which come from informal sources as personal finance, friends or relatives. The major portion of this capital is used to procure machinery, set-up the enterprise and cover other re-

lated start-up costs leaving almost nothing for maintaining orderly operation. As a result, firms face an incredible need for working capital in order to maintain cash flow particularly in the early years of operation. Unavailability of finance, in commercially reasonable terms, as working or expansion capital for SMEs, has been identified as a key constraint to the growth of these enterprises. Two interdependent factors result in ever-shrinking access to loans for SMEs. First, the funds that they have access to are limited, and second, the formal creditors are shy to give loans to them under the existing interest rate regime. Consequently, SMEs have suffered.

To promote the growth and expansion of SMEs, successive governments have offered incentives to the SMEs by offering them access to loans at a rate lower than the market interest rate. Under Financial Sector Reform Program (1990-91), Bangladesh Bank has set up a mandatory matrix of interest rates for lending to different sectors. For example, as of December 1998, the interest rate band for agriculture sector is 11-15 per cent, while the band for the small and cottage industry sector (term loans) is 8 per cent to 13 per cent. So, in this matrix, banks will have to give loans to small and cottage industries (i.e. defined as SME in this paper) within the interest rate band of 8 per cent to 13 per

cent. Under this interest rate regime, SMEs are supposed to get loans at a rate lower than the market rate and the government would give a 3 per cent subsidy to make up for the loss to the banks for disbursement of such loans. For example, in a given economic situation if the banks are willing to offer loans at 16 per cent interest rate and if they give loans at 13 per cent interest rate, then the government will reimburse the creditor bank with remaining 3 per cent for such a loan. This subsidy payment mechanism was intended to encourage banks to open their doors to the small enterprises. However, instead of helping the growth of SMEs and increasing the access to credit for these enterprises, the government's subsidy programme, in effect, has exacerbated the SMEs' problem of access to bank credit.

To a borrower, the loan interest rate is measured against the expected rate of return (the rate at which future cash inflow is discounted to equate the total outflow) in order to evaluate whether it is worth borrowing the fund at that rate. At subsidised interest rate (i.e. with price of loans being lowered) more borrowers enter the market with projects having lower rates of return. This leads to excess demand for bank credit at the subsidised rate. In order to reduce this excess demand, bank officials take recourse to non-price credit rationing mechanism. This non-price ra-

Continuous growth in footwear sector urged

Economic Reporter

Speakers at a workshop on "Footwear Export Marketing and Development Assistance" underscored the need for formulating further action plans to ensure the continuous growth in the footwear sector.

Organised by JOBS, an USAID funded initiative working with micro, small and medium enterprises to expand their businesses, the day-long workshop was held at a local hotel on Monday.

Presided over by Anthony Dalglish, Program Manager and senior business advisor of JOBS the inaugural session of the workshop was addressed by Margaret Neuse, Acting Mission Director of USAID, as special guest.

In his paper on "Shoeing the way: Leather Footwear export from Bangladesh, Syed Nasim Manzur, Director, APEX Footwear Ltd said that the sector needed to incorporate with the informal sector to ensure long-term growth. The workshop, among others was addressed by Ziaur Rahman, Executive Director of Bay Tannery, MA Maleque, Footwear Consultant James Parchman and the representatives from Italian Trade Commission, American Chamber of Commerce in Bangladesh, Footwear Manufacturers Association, Centre for Development Service, Export Promotion Bureau, Dhaka Chamber of Commerce and Industries, Proshika and GramEen Unddugh.



Abdul Karim, Managing Director of MIDAS addressing the closing session of the training workshop on "Business Management, Marketing & Bank Loan Application". Bazlur Rahman Khan, Deputy Managing Director and Md. Golam Sarwar Bhuiyan, Chief Programme Coordinator of MIDAS and Syed Latif Hossain, Communication & Training Manager and Mostafizur Rahman, Enterprise Development Manager of JOBS Programme are also seen in the picture. The workshop was held at a local hotel on Monday.



Abdul Karim, Managing Director of MIDAS, speaks at the closing session of a training workshop on "Business Management, Marketing and Bank Loan Application" in the city on Thursday. Bazlur Rahman Khan, Deputy Managing Director, and Md Golam Sarwar Bhuiyan, Chief Programme Coordinator of MIDAS, and Syed Latif Hossain, Communication and Training Manager, and Mostafizur Rahman, Enterprise Development Manager of JOBS Programme, are also seen. — MIDAS photo

2-day MIDAS workshop ends

A 2-day training workshop on "Business Management, Marketing and Bank Loan Application" was concluded at MIDAS head office in the city on Thursday, says a press release.

The workshop was organised and conducted by MIDAS under the sponsorship of JOBS Programme of USAID for small entrepreneurs from bakery, footwear, light electrical goods and handloom/handcraft sub-sectors.

Twenty entrepreneurs including seven women participated in the workshop.

At the closing ceremony, Abdul Karim, Managing Director, Bazlur Rahman Khan, Deputy Managing Director, and Md Golam Sarwar Bhuiyan, Chief Programme Coordinator of MIDAS, and Syed Latif Hossain, Communication and Training Manager, and Mostafizur Rahman, Enterprise Development Manager of JOBS Programme, spoke on the occasion.

Abdul Karim awarded certificates to the participants.

USAID's JOBS workshop July 19

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THE BANGLADESH OBSERVER
DHAKA SATURDAY-JULY 17 1999

Economic News

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Economic Reporter

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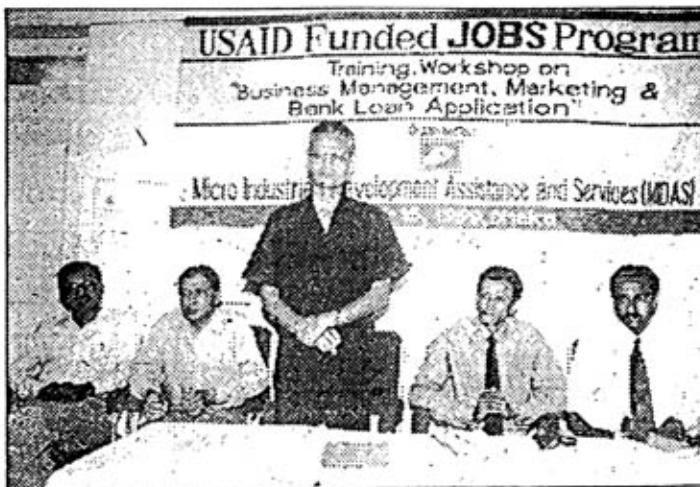
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THE BANGLADESH OBSERVER

DHAKA WEDNESDAY JULY 21, 1999



Abdul Karim, Managing Director of MIDAS addressing the closing session of the training workshop on "Business Management, Marketing & Bank Loan Application". Bazlur Rahman Khan, Deputy Managing Director and Md. Golam Sarwar Bhuiyan, Chief Programme Coordinator of MIDAS and Syed Latif Hossain, Communication & Training Manager and Mostafizur Rahman, Enterprise Development Manager of JOBS Programme are also seen in the picture. The workshop was held at a local hotel on Monday.

THE BANGLADESH OBSERVER

DHAKA WEDNESDAY JULY 21, 1999



Women entrepreneurs of the developed world pledged to work for the empowerment of their counterparts in the developing countries by offering training and other assistance. The pledge was made at the Women Mean Business: A Global Lessons without borders conference held in Chicago, US recently.

THE BANGLADESH OBSERVER
DHAKA FRIDAY JULY 16, 1999

Bangladeshi women entrepreneurs participate in Chicago confce

Women entrepreneurs from the developed world at a recent conference in Chicago, USA, pledged to work for the empowerment of their counterparts in the developing countries by offering training and other assistance.

The pledge was made at a conference on "Women Mean business: A Global Lessons without Borders," says a press release.

In her message, US First Lady Hillary Rodham Clinton said, "What works in Bangladesh or Brazil can be used in places like Chicago and California. Americans have a lot to teach the world, but we have much to learn as well."

Queen Rania Al-Abdullah of Jordan, founder-president of the Jordan River Foundation (JRF) promised to extend help to business people.

Other noted speakers were Senator Richard Durbin, Deputy Administrator of US-AID Ambassador Harriet C. Babbit, Director of Public Liaison of USAID Karen Anderson.

Alida Perez of Artesanias Unidas of Guatemala, Pilar Ramirez, co-founder of FIE FFP, a pioneering micro-credit programme in Bolivia, and others shared their success stories and experiences with over 350 participants.

The business persons, including Bangladeshi entrepreneurs, also displayed their products and services at a Global Showcase arranged on the occasion.

Maleka Khan, owner of Joya, Gazi Shamima Hussain of Shamima's Boutique, Hafiza Momtaz Hashi of Expressions Boutique, Syeda Sharifa Akber of Dahlia's Tuku Talukder of Green Hill, Rangamati, and Kamrun Nahar of Palli Mangal Karmasuchi, a non-government organization, participated in the conference and showcase from Bangladesh.

JOBS, a programme funded by USAID-Bangladesh, organised the Bangladeshi participants to attend the conference and showcase.

The programme is being implemented by the IRIS centre of the University of Maryland, USA, in partnership with the government of Bangladesh Proshika and Development Alternatives Inc.



Dr. Zia U. Ahmed-Sr. Advisor of USAID's JOBS program—is speaking at the post budget discussion, on Implications of FY 2000 Budget on SMEs in Bangladesh, held recently at CIRDAP Auditorium. (From left to right) Shamsuddoha—President of NASCIB, Dr. Zia U. Ahmed, Ms. Raka Rashid—USAID's JOBS Manager, and Robert E. Cookson—President of American Chamber of Commerce were among the key speakers in the discussion.

The Daily Janankantha, 24th July 1999 – Policy

Post-budget discussion held

A post budget discussion on the Implications of the FY 2000 Budget on SME Development was jointly arranged by JOBS Program of USAID and NASCIB recently at CIRDAP auditorium, says a Press release.

JOBS, a dynamic USAID funded initiative working with micro, small and medium enterprises to expand their business, and the National Association of Small and Cottage Industries Bangladesh (NASCIB), have been working together to address the policy issues hindering SME development in Bangladesh.

The prime objective of this discussion was to discuss the implications of the recently proposed national budget on SME development. JOBS Senior Policy Advisor Dr. Zia U Ahmed presided over the discussion session. Honorable Members of Parliament Messrs. Abul Kalam Azad and M. Khalequzzaman, NASCIB President AKM Shamsuddoha AmCham President Forrest E. Cookson, FBCCI Directors Messrs. ASM Kamaluddin and Ainul Hoque Sohel, DCCI Director Monzur Ahmed, USAID JOBS Program Manager Ms. Raka Rashid, JOBS Senior Business Advisor Anthony Dagleish representatives from DFID, SIDA, GTZ, ATDP/IFDC, BCA, trade associations, small and cottage entrepreneurs, leaders of NASCIB, different government agencies, scholars and academics participated the discussion.

The two and a half-hours discussion provided the opportunity for the first time to discuss the budget in the light of development issues regarding SME and cottage industries in Bangladesh. The majority of speakers pointed out that the budget had sound recommendations promoting industrial development, but there was a lack of adequate support of SME and cottage industries.

Annex B

**Training Programs and Workshops
held during July – September, 1999**

Training and Workshop held During July - September 1999

<i>Component</i>	<i>DATE</i>	<i>NAME OF TRAINING</i>	<i>ASSIGNED ORGANIZATION</i>	<i>VENUE</i>	<i>NO.OF NGOs</i>	<i>NO.OF PARTICIPANTS</i>
ME	July 10 - 22, 1999	Entrepreneurship Development & Business Management	CDS	CDS	19	19
	July 10 - 22, 1999	Entrepreneurship Development & Business Management	CARE	Ahsania Mission	19	19
	August 7-19, 1999	Entrepreneurship Development & Business Management	Step Towards Development	Step Towards Development	10	19
	Aug 29 - Sept.10, 1999	Training of Trainers (ToT) in Entrepreneurship Development & Business Management	Step Towards Development	Step Towards Development	1	20
	Sept. 19 - Oct 1, 1999	Training of Trainers (ToT) in Entrepreneurship Development & Business Management	Step Towards Development	Step Towards Development	1	20
	Sub-Total				50	97

<i>Component</i>	<i>DATE</i>	<i>NAME OF TRAINING</i>	<i>ASSIGNED ORGANIZATION</i>	<i>VENUE</i>	<i>NO.OF NGOs</i>	<i>NO.OF PARTICIPANTS</i>
SME	July 14-15, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Dhaka	20	20
	July 19 & 21, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Khulna	20	20
	July, 1999	Footwear Skill Development Training	Italian Consultant incooperation with Legacy Footwear	Legacy	1	126
	July 19, 1999	Footwear Export Marketing and Development Assistance Workshop	JOBS Program	Hotel Purbani	16	87
	July 29 and 30, 1999	Handloom/Handicrafts Export Development and Assistance Workshop	JOBS Program	BRAC Center, Mohakhali	34	110
	Aug 23-24, 1999	Phase One of JOBS' National Workshop on Business Management Marketing and Bank Loan Applications for SMEs	Training, Research and Information Network (TRIN)	Dhaka	21	21
	Aug 29-30, 1999	Phase One of JOBS' National Workshop on Business Management Marketing and Bank Loan Applications for SMEs	Training, Research and Information Network (TRIN)	Khulna	21	21
	August, 1999	Footwear Skill Development Training	Italian Consultant incooperation with Legacy Footwear	Legacy	1	135
	Sept. 6, 1999	Workshop on Small & Medium Bekary Assjistance	JOBS Program	IDB Bhaban, Agargaon, Dhaka	60	100
	September 20,21 & 22, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Dhaka	17	17

ANNEX B

	September 27,28 & 29, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Dhaka	19	19
	Sept 25, 1999	Footwear Workshop Mirpur Local Cluster	JOBS Program	Appex Footwear, Mirpur	1	32
	Sub-total				231	708

<i>Component</i>	<i>DATE</i>	<i>NAME OF TRAINING</i>	<i>ASSIGNED ORGANIZATION</i>	<i>VENUE</i>	<i>NO.OF NGOs</i>	<i>NO.OF PARTICIPANTS</i>
Women Business Development Unit	Sept 29 & 30, 1999	Training Workshop on Costing, Pricing and Promotion for Women Entrepreneurs	JOBS Program	BASC	12	16
Sub-total					12	16
Policy	Aug 19, 1999	Regional Workshop on SME Development Issues in Bangladesh and JOBS Technical Assistance Program to the SME Sector	JOBS Program	Sylhet	106	125
Sub-total					106	125
Grand-total					399	946

Training Programs Conducted by JOBS July 1998 – September 1999

Micro Enterprise Component

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF NGOS	NO.OF PARTICIPANTS
09.05.98-14.05.98	Institutional strengthening training for potential NGOs who have applied to PKSF	CDF	CDF	20	20
21.09.98-27.09.98	Credit Management	TARD	TARD	18	18
01.10.98-06.10.98	Credit Management	CDS	CDS	19	19
08.11.98-14.11.98	Credit Management	TARD	TARD	19	19
30.1.99-05.02.99	Accounts and Financial Management	CDS	CDS	15	15
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
13.02.99-18.02.99	Institutional strengthening training for potential NGOs who have applied to PKSF	CDF	CDF	14	14
27.02.99-05.03.99	Savings and Credit Management	CDS	CDS	20	20
01.03.99-07.03.99	Accounts and Financial Management	TARD	TARD	20	20
13.03.99-19.03.99	Accounts and Financial Management	CDS	CDS	22	22
14.03.99-20.03.99	Accounts and Financial Management	TARD	TARD	19	19
14.03.99-20.03.99	Accounts and Financial Management	IVS	IVS	21	21
21.03.99 - 25.03.99	Institutional Strengthening training for existing PKSF partners	RDA	RDA, BOGRA	29	29
11.4.99 – 17.4.99	Training of Trainers (TOT)	PKSF	VERC	22	22

ANNEX B

12.06.99-24.06.99	Entrepreneurship Development / Business Management	CARE	Ahsania Mission	18	18
July 10-22, 1999	Entrepreneurship Development / Business Management	CDS	CDS	19	19
July 10 -22, 1999	Entrepreneurship Development / Business Management	CARE	Ahsania Mission	19	19
Aug 7, 1999 - Aug 19, 1999	Training of Trainers (ToT) in Entrepreneurship Development	Step Towards Development	Steps Towards Development	11	21
Aug 29 - Sept 10, 1999	Training of Trainers (TOT) in Entrepreneurship Development & Business	Step Towards development	Step Towards Development	1	20
Sept 19 - oct 1, 1999	Training of Trainers (TOT) in Entrepreneurship Development & Business	Step Towards Development	Step Towards Development	1	20
Sub-Total				363	411

Small and Medium Enterprise Component

DATE	NAME OF TRAINING	ASSIGNED ORGANIZATION	VENUE	NO.OF ENTERPRISES	NO.OF PARTICIPANTS
Dec 7 - 19, 1998	Business Management Training for the Entrepreneurs of Bangladesh Plastic Manufacturers Association	Training Research and Information Network (TRIN)	Dhaka Chamber of Commerce Training Hall	10	12
Nov 22- 26, 1998	Small Business Management Training for Bangladesh Footwear Manufacturers Association	Training Research and Information Network (TRIN)	In the Office of Bangladesh Footwear Manufacturers Association (BFMA)	22	22
31-Mar-99	Effective Business Management for Small and Medium Scale Electrical Goods Manufacturers	Business Advisory Services Center (BASK)	BASK Training Hall	13	15
July 14-15, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Dhaka	20	20
July 19 & 21, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Khulna	20	20
July, 1999	Footwear Skill Development Training	Italian Consultant incooperation with Legacy Footwear	Legacy	1	126
July 19, 1999	Footwear Export Marketing and Development Assistance Workshop	JOBS Program	Hotel Purbani	16	87
July 29 and 30, 1999	Handloom/Handicrafts Export Development and Assistance Workshop	JOBS Program	BRAC Center, Mohakhali	34	110

ANNEX B

Aug 23-24, 1999	Phase One of JOBS' National Workshop on Business Management Marketing and Bank Loan Applications for SMEs	Training, Research and Information Network (TRIN)	Dhaka	21	21
Aug 29-30, 1999	Phase One of JOBS' National Workshop on Business Management Marketing and Bank Loan Applications for SMEs	Training, Research and Information Network (TRIN)	Khulna	21	21
August, 1999	Footwear Skill Development Training	Italian Consultant incooperation with Legacy Footwear	Legacy	1	135
Sept. 6, 1999	Workshop on Small & Medium Bekary Assistance	JOBS Program	IDB Bhaban, Agargaon, Dhaka	60	100
September 20,21 & 22, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Dhaka	17	17
September 27,28 & 29, 1999	Business Management, Marketing & Bank Loan Application	Micro Industries Development Assistance and Services (MIDAS)	Dhaka	19	19
Sept 25, 1999	Footwear Workshop Mirpur Local Cluster	JOBS Program	Appex Footwear, Mirpur	1	32
Sub-total				276	757

Women Business Development Unit

<i>DATE</i>	<i>NAME OF TRAINING</i>	<i>ASSIGNED ORGANIZATION</i>	<i>VENUE</i>	<i>NO.OF NGOs</i>	<i>NO.OF PARTICIPANTS</i>
Sept 29 & 30, 1999	Training Workshop on Costing, Pricing and Promotion for Women Entrepreneurs	JOBS Program	BASC	12	16
Sub-total				12	16

Policy

<i>DATE</i>	<i>NAME OF TRAINING</i>	<i>ASSIGNED ORGANIZATION</i>	<i>VENUE</i>	<i>NO.OF NGOs</i>	<i>NO.OF PARTICIPANTS</i>
8-Oct-98	Policy Issues Relating to Small and Medium Enterprises (SME) Development in Bangladesh	Jobs Program & FBCCI	Dhaka		68
18-Feb-99	Round Table Conference on Obstacles to Small and Medium Enterprise Development in Bangladesh	JOBS Program & The Daily Star	Dhaka		78
21-Jun-99	Discussion Session on Implications of FY 2000 Budget on SME Development	JOBS Program & NASCIB	Dhaka		76
Aug 19, 1999	Regional Workshop on SME Development Issues in Bangladesh and JOBS Technical Assistance Program to the SME Sector	JOBS Program	Sylhet		125
Sub-total					347
Grand Total				651	1531

Annex C

**Loan Disbursement Status of ME
Component, July – September, 1999**

ANNEX C

LOAN DISBURSEMENT STATUS OF ME COMPONENT JULY-SEPTEMBER 1999

NUMBER OF LOANS DISBURSED	EXISTING BORROWERS	NEW BORROWERS	TOTAL
Proshika *			
Male	1	6	7
Female	70	25	95
Sub-total	71	31	102
Yogsutra **			
Male	21	98	119
Female	193	272	465
Sub-total	214	370	584
Proshika and Yogsutra			
Male	22	104	126
Female	263	297	560
Total	285	401	686

* Numbers relate to 4 out of 10 target areas. Data from the remaining 6 areas are forthcoming

** Numbers relate to 13 out of 15 target areas. Data from the remaining 2 areas are forthcoming.

Annex D

**Number and Profiles of SMEs that
have filled in JOBS Enterprise forms,
July – September, 1999**

ANNEX D

NUMBER AND PROFILES OF SMEs THAT HAVE FILLED IN JOBS ENTERPRISE PROFILE FORMS

SUB SECTOR	NO. OF FORMS RECEIVED	LOCATION	AVERAGE SALES VOLUME, 1998 (In Taka)	AVERAGE NO. OF EMPLOYEE, 1998
Handloom / Handcraft	240 (Enterprise & NGO)	83% of the Enterprises & NGOs are located in Dhaka Division	Enterprise : 4877527 NGO: 1860662	Enterprise : 176 NGO: 619
Footwear	30	100% of the enterprises are located in Dhaka Division	45008506	230
Bakery	140	90% of the enterprises are located in Dhaka Division	3471027	37
Light Electrical	38	98% of the enterprises are located in Dhaka Division	7546379	23
Women Business Development Unit	16	100% of the enterprises are located in Dhaka Division	482530	28
Enterprise Profile Forms filled by the training participants	71 *	51% of the enterprises are located in Dhaka Division, 20% in Bogra, 25.5% in Khulna, 1% in Comilla, 1% in Chittagong, 1.5% in Rangpur	1601527	45
Total Number of Filled Profile Forms received	535			

* NOTE: Out of 116 Training Participants we have received 93 filled enterprise profile forms and excluding duplication we got 71 profile forms.

** We have received around 400 application for participating in the JOBS SME and Women Entrepreneurs Business, Marketing and Bank Loan Procedures Training Workshops. Selected applicants will be given Enterprise Profile Forms for filling in..

Annex E

**Advertisement Inviting Applications for
Possible Inclusion in the Program for
Export Handcraft/Handloom Catalogue**

THE BANGLADESH OBSERVER

DHAKA TUESDAY SEPTEMBER 7, 1999

JOBSASSISTING ENTERPRISE TO
CREATE EMPLOYMENT

Application for Possible Inclusion in the
JOBS Program

**EXPORT
HANDICRAFTS
HANDLOOM
CATALOGUE**

Among the many SME sectors which the JOBS Program is assisting to expand is the export handloom/handicrafts sector. And in this arena one of the major initiatives we are developing is the production of a Bangladesh Export Handloom/Handicrafts Catalogue. Exporters in these sectors interested in possibly having their name included in this catalogue, which will secure wide international promotion, should contact by September 15, 1999 to

Asstt. Manager
SME (Handloom/Handicrafts)
JOBS Program
House # 24, Road # 7, Block-H
Banani, Dhaka-1213
Tel: 018-222385, 886154

for an "Enterprise Profile Form – Details for possible selection and inclusion in the JOBS Program: Bangladesh Handloom/Handicrafts Export Catalogue".

JOBS is a dynamic USAID Initiative working with small, medium and micro enterprises to expand their businesses

Annex F

**Advertisement . Inviting Applications to
Participate in The Jobs SME and Women
Entrepreneurs Business, Marketing and Bank
Loan Procedures Training Workshops**

OPPORTUNITY FOR TRAINING

APPLICATIONS ARE INVITED TO PARTICIPATE IN THE JOBS SME & WOMEN ENTREPRENEURS BUSINESS, MARKETING AND BANK LOAN PROCEDURES TRAINING WORKSHOPS

The JOBS Program is a dynamic USAID funded initiative helping SMEs (small and medium enterprises) and women entrepreneurs to expand their existing businesses and/or launch new ventures through a wide range of technical assistance activities.

The JOBS Program is now in the throes of selecting enterprises for participation in the following training workshops program which will be conducted in Bangla.

3 DAY BASIC SME BUSINESS, MARKETING AND BANK LOAN PROCEDURES WORKSHOPS

This training workshop is designed to help SMEs expand their business and marketing skills through improved performance, together with a parallel component illustrating typical procedures necessary to prepare and submit a bank loan application. JOBS plans to conduct these training workshops in main centers throughout the country.

WOMEN ENTREPRENEURS 2-3 DAY BASIC BUSINESS, MARKETING AND BANK LOAN PROCEDURES WORKSHOPS

JOBS recently launched a Women Business Development Unit. We are now developing these workshops to address the specific needs of women entrepreneurs seeking to expand their enterprises through improved business and marketing skills and/or start-up new enterprises. A parallel component will illustrate typical procedures necessary to prepare and submit a bank loan application. We will launch these workshops at a Phase 1 level in Dhaka.

JOBS : AMEX SME AND WOMEN ENTREPRENEURS OF THE YEAR AWARDS PROGRAM

All applicants selected to participate in JOBS training workshops will automatically have the opportunity to participate in the above Taka 500,000 awards program covering the period October 1999 – September 2000

TRAINING WORKSHOPS APPLICATION AND SELECTION PROCESS

SME and Women Entrepreneurs interested in the possibility of being selected for participation in one of the above training workshops, need first to apply in writing for a "JOBS Application for Possible Assistance Profile Form" to the following address and complete and return this form to the same address by 10th October 1999.

Manager, Communications & Training
 JOBS Program/USAID
 House # 24, Road # 7, Block-H
 Banani, Dhaka-1213

JOBS

**ASSISTING ENTERPRISES TO
 CREATE EMPLOYMENT!**