

# **JOBS/IRIS Project**

**FY 2002**

**Third Quarter Report**  
(April, 2002 - June, 2002)



**JOBS**

**A USAID FUNDED ECONOMIC & ENTERPRISE  
DEVELOPMENT INITIATIVE ASSISTING BUSINESS TO  
CREATE EMPLOYMENT**

**Job Opportunities and Business Support Program (JOBS)****Cooperative Agreement number 388-A-00-97-00013-00**

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<b>Implementing Agency</b>	United States Agency for International Development/Bangladesh
<b>Coordinating GOB Agency</b>	Ministry of Industries
<b>Coordinating GOB Entities</b>	Ministry of Planning Bureau of NGO Affairs Palli Karma-Sahayak Foundation Economic Relations Division, Ministry of Finance
<b>Implementing Contractor</b>	IRIS Center University Research Corporation International University of Maryland, USA

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**QUARTERLY REPORT NUMBER 19  
(3rd Quarter of FY2002)**

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## I. Introduction

As the JOBS Project enters its final quarter under the current Cooperative Agreement it continues to evolve as a “flagship” for economic and enterprise initiatives within Bangladesh – covering a wide range of sectors from the Micro Enterprises to Macro Policy.

Each of the Project’s six major components continued to function as autonomous components, yet with a synergistic relationship between them. This has allowed the Project to develop a total ‘holistic’ approach that is still setting new milestones and is challenging the way ‘business’ is conducted in Bangladesh at all levels. Each of the components:

- SME Development
- ME Development
- Micro Policy & Outreach
- Macro Policy – ‘Secured Finance’
- Macro Policy – ‘e-Commerce and ICT’
- Training

is accomplishing results and pioneering new approaches to development. The full realization and lasting impacts of each of these components is best described within the appropriate section of this report.

In addition to the global recession that continues to have an impact on Bangladesh’s economy, the country is going through an enormously difficult and complex time; highlighted by the transitioning period of the country’s new government. This has affected the enterprises and several of the sectors in which JOBS works, but to a lesser degree than many other donor projects. All of JOBS indicators are still positive and reflect continued growth in the Project’s target areas.

The major consequences of the recession are decreases in export earnings, cancellation or temporary delay of outstanding orders, ‘hard’ negotiations from the buyer’s, low utilization of production capacity and high overhead cost. However, exports and domestic sales growth are still increasing in the Project’s target sectors and all Project benchmarks have been met one quarter in advance - (R4 and Summary of Indicator Chart – Page 81). This can be credited to remaining focused on JOBS’s client-participation methodology for sustained development and approaching activities in a consultant-client relationship environment. The targeted TA and the business relationships developed; plus the sustained thrust on the major growth and expansion issues, continue to reap rewards.

Much of the quarter was spent designing, developing and negotiating an extension which will take us through September 2003. However, though the extension is expected to be approved prior to the end of FY2002, the Project still had to operate in a modified closeout mode based on the uncertainty. Though the integrity of JOBS was maintained, several activities and our usually proactive approach were decreased.

During the quarter, a program evaluation team from the Global Bureau of USAID visited the Project to assess aspects of JOBS interventions and the long-term value. The objectives involved an observation of the JOBS philosophy and methodology for mainstreaming MEs into the ‘formal’ economy and how they participate in markets;



plus best practice models of BDS providers. The overall impression of the team was very positive with the report due in the next quarter.

Since its inception the Micro Policy Program has been playing a creative role in identifying new strategies for sustainable poverty reduction by enhancing the productivity of available resources, (including human resources), integrating and bridging opportunities, and facilitating the creation of an enabling environment at this level of the economy. The successes of the team have been proven through a demonstrated model of economic graduation and the mainstreaming of MEs into the regional and national economies. This includes bridging backward and forward linkages through a self-managed BDS model, bringing development actors together for "fighting poverty", and facilitating easier access to supports and services essential for survival, growth and enterprise expansion. The recent successes of EDFC which has enabled an integration of stakeholders, and the Modhupur Association expanding into a viable commercial entity are recent examples. Another is the bilateral project (ILO and GOB) funded by UNDP which has plans to replicate the EDFC model in four divisions of the country and linking the government's Technical Training Centers with NGO expertise in economic graduation. The purpose will be to promote sustainable poverty reduction – JOBS will be involved in key aspects of the initiative.

One of the significant factors in this transition are the changes taking place in the policies and practices of leading NGOs, MFIs, Commercial Banks, and Government service sectors. These groups are the primary actors and tend to govern development actions and realities at this level of the economy. Continuing successes in economic graduation, enhancing productivity, employment creation, and real changes and sustainability of this graduation will depend on continued interaction among these groups. Therefore, the Project will remain focused on strengthening the process through more interactions with a variety of 'stakeholders'. This will include organizing training by BDS entities, facilitating and promoting commercial bank financing into rural markets, designing more collective benefit relationships, seeking donor participation and involvement, and promoting BDS development and capacity building.

The ME Program continued with its efforts to create sustainable BDS providers in response to the needs of the business associations it has been developing with 'partner' NGOs. During this process JOBS has been able to increase the providers' level of knowledge and understanding of business development, product development, demand and supply constraints, access to market issues, reduction of unit production cost, and technology development. The Business Associations that were developed during the quarter are beginning to establish links to markets with potential for higher growth and profitability.

The quarter also proved to be a productive one for both the 'e-Commerce/ICT' and 'Secured Finance' teams of the Macro Policy Program. They continue to make inroads in advocacy efforts with the GoB, institutions, and the private sector. Each of the teams has been able to develop a good support base from other donors and influential professional associations positioning JOBS as the leader and expert in both areas.

The Training Team has begun to lead JOBS efforts to extend its expertise on a cost-recovery basis. This has included specialized training programs and TA to other donors and MFIs/NGOs on a fee for service delivery in order to build the self-sustaining capacity of these organizations. In addition, the Project's Enterprise Development Training (EDT) Model has been translated into English and is available on CD Rom. Though not formally marketed yet, there has been great interest for other development professionals in this unique training package which addresses many needs previously unmet at the ME and SE level.

Despite final year budget constraints, the global economy, and the projected loss of key personnel due to anticipation of the Project closing – the final quarter of FY2002 will reflect a continuation of previous interventions and TA in all of JOBS activities. Each of these is referenced within the individual Program sections. These will provide impetus for lasting positive impacts to Bangladeshi enterprises and overall economic development. The end result will be greater job opportunities, as well a significant increase in enterprise growth and support mechanisms.

Finally, the entire staff of JOBS looks forward to approval and a quick procurement process for the projected extension. Once approved, the Project is positioned to continue setting new standards of excellence and innovation, both in program design and implementation that will be adaptable to many developing regions of the world.

## ***II. SME Development Program***

The SME Development Program continued its momentum in developing the footwear and home textile sectors. In addition, significant efforts began on the initial research to identify new sectors and the appropriate strategies for their development.

### **Highlights of the Major Achievements:**

- The Program assisted five home textile producers to participate in the New York Home Textile Fair during April - this was the third JOBS's assisted participation in the Fair. The recognition of Bangladeshi presence in this industry, the USA market in particular, has steadily increased as evident from the US\$ 2.5 million in sales that were generated from the Fair. A 20% increase over last year.
- The team completed training to the three shoe clusters in Jessore, Dilalpur and Satkhira. 180 previously semi skilled and unskilled workers and entrepreneurs were then linked with lead enterprises and markets.
- In its initiative to identify new growth sectors, the Program is now working with the Handmade Paper and Stationery sector, and the Personal Protective Equipment (PPE) sector to analyze its world demand and determine development strategies.
- In an effort to work with the GoB to collaborate on its economic development activities, the team had several meetings with the Export Promotion Bureau (EPB) – the EPB has requested JOBS to help identify new export sectors and their respective development strategies.
- The Program has developed the Jamdani Cluster in Rupgonj in cooperation with the local Weaver's Association. The team facilitated and provided basic and advanced skill development training to the cluster which improved their product standards and linked them with leading buyers and exporters. Since the development of cluster, it has sold over \$15,000 of products to buyers like Folk Bangladesh, Kumudini, and others. The average per month income has increased 37% since the cluster developed.
- A workshop on PPE in association with CBI, an independent Netherlands organization working to promote imports from developing countries to the EU, was held in June. This was a kick off workshop where JOBS presented the prospect, problems and recommendation for the sector. After the workshop, a three-day sector assessment survey was conducted to identify the prospective clients to initiate development of the sector. (It should be noted that CBI covered the cost for the consultant who conducted the workshop and the survey assessment).



**Lessons learned:**

- Developing industry specific clusters in collaboration with lead firms and then connecting the cluster with multi-buyers is a very sustainable method for linking them into the formal economy. In addition, the ME-clusters are now becoming a key cog in the marketing/production chain.
- It has been observed that working with lead firms reduces the dependency of the cluster on external donors and/or other funds and subsidized services; plus it increases their efficiency and productivity.
- By helping generate a demand lead approach supported by defined and targeted assistance programs, the cost-sharing from the industry will steadily increase in a short time and create a substantial demand for increased services. As this develops, opportunities to sell certain services may become commercially viable.



**JOBS Project**  
**Economic & Enterprise Development**  
SME Development Program

**OBJECTIVES for YEAR: Increase exports through market expansion and sustainability for SME clients in the targeted economic growth sectors, coupled with local market and demand increases.**

- A: Develop backward support linkage for the exporting SME Clients
- B: Provide technical assistance in production management and quality control
- C: Marketing support through market preparation and international fair participation

**FOOTWEAR SECTOR:**

**Objective A – 1<sup>st</sup> Quarter**

Develop backward support linkage for the exporting SME Clients

Activity Implementation for Quarter

1. Cluster Development
  - Three new clusters were developed along with continued training in one existing to develop backward support linkage for the export footwear industry.

	Tangible Results/Benchmarks Target - Actual <i>(Quantity) and Dates</i>	Impacts Critical Issues / Comments Next Steps
(1) – Satkhira- Oct.'01  (1) – Adv. RMM- Nov.'01  (1) – Nov'01 (1) – Nov.'01	(1) – Satkhira- Oct.'01  (1) – Adv.RMM- Nov.'01  (1) – Shafipur- Oct.'01 (1) – Dilalpur- Nov.'01	These clusters provided important backward support for the export footwear industry and contributed significantly in their export expansion.          The Shafipur and the Dilalpur cluster was not in the business plan but seeing the success of the Bhola and Daudkandi cluster, these two were opened.

<p><b>Objective A - 2<sup>nd</sup> Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b></p>	<p><b>Impacts</b></p>
<p>Develop backward support linkage for the exporting SME Clients</p>	<p>Target - Actual</p>	<p>Critical Issues / Comments</p>
<p><u>Activity Implementation for Quarter</u></p>	<p><i>(Quantity) and Dates</i></p>	<p>Next Steps</p>
<p>1. Cluster Development</p> <ul style="list-style-type: none"> <li>One new cluster was developed along with continuous advanced cluster development training in three other clusters</li> </ul>	<p>(1)-Jan '02- Kishorgonj</p> <p>(1)-Jan '02- Adv.Dilalpu</p> <p>(1)-Jan '02- Adv.Satkhir</p> <p>(1)-Jan '02- Adv.Jessore</p>	<p>Kishorgonj Cluster is a continuation of the very successful cluster concept approach in the footwear sector. The advance training was given to make these clusters more sustainable and to make them tailored to the customer's needs.</p>
<p><b>Objective A - 3<sup>rd</sup> Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b></p>	<p><b>Impacts</b></p>
<p>Develop backward support linkage for the exporting SME Clients</p>	<p>Target - Actual</p>	<p>Critical Issues / Comments</p>
<p><u>Activity Implementation for Quarter</u></p>	<p><i>(Quantity) and Dates</i></p>	<p>Next Steps</p>
<p>1. Cluster Development</p> <ul style="list-style-type: none"> <li>One advance skill development training was provided to the Kishorgoni Cluster</li> </ul>	<p>(1)-June '02- Adv. Kishorgonj Cluster</p> <p>(1)-June '02- Adv. Kishorgonj Cluster</p>	<p>Kishorgonj Cluster continues to be a very successful cluster in the footwear sector. The advance training is continuing as part of an extended development strategy for the group.</p>

<b>Objective B – 1<sup>st</sup> Quarter</b> Provide technical assistance in production management and quality control <u>Activity Implementation for Quarter</u>		Tangible Results/Benchmarks Target - Actual <i>(Quantity) and Dates</i>	Impacts Critical Issues / Comments Next Steps
1. Design Development Training <ul style="list-style-type: none"> <li>Design development training by an Italian Designer was planned and implemented keeping the Japan fair and other major international fairs in mind</li> </ul>	(1)- RMM International Oct.'01	(1)- RMM International Oct.'01	40 new designs were developed during the training that was displayed in the Japan fair and in other major international fairs during the season. The workshop has improved the quality of the local designers and has helped the firms in gaining continued export orders from both the Japan and Italian markets during the season.
<b>Objective B – 2<sup>nd</sup> Quarter</b> Provide technical assistance in production management and quality control <u>Activity Implementation for Quarter</u>		Tangible Results/Benchmarks Target - Actual <i>(Quantity) and Dates</i>	Impacts Critical Issues / Comments Next Steps
1. Design Development Training <ul style="list-style-type: none"> <li>Design development training by a French Designer was organized before participating in the MIDEDEC Fair in Paris, France.</li> </ul>	(1)- Surma Footwear- Feb'02	(1)- Surma Footwear- Feb'02	As a part of long term export market penetration strategy JOBS arranged this design development training before attending the first fair in France. A French designer came and delivers this design development workshop that helped the entrepreneurs to achieve target result.



<p><b>Objective B – 3<sup>rd</sup> Quarter</b>                      Provide technical assistance in production management and quality control</p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p><u>Activity Implementation for Quarter</u></p> <p>1. Design Development Training</p> <ul style="list-style-type: none"> <li>▪ SME team sat with the footwear sector members to determine their needs of technical training for the last project year.</li> </ul>	<p>(1)Footwear -May'02</p>	<p>(1)Footwear -May'02</p> <p>These assessments were done to continue JOBS's effort to be a very demand led project and tailored its assistance to the true needs of the industry.</p>



<b>Objective C – 1<sup>st</sup> Quarter</b>	<b>Impacts Critical Issues / Comments Next Steps</b>
<p>Marketing support through market preparation and international fair participation</p> <p><u>Activity Implementation for Quarter</u></p> <p>1. Attending International Trade Fairs</p> <ul style="list-style-type: none"> <li>23<sup>rd</sup> ISF Fair in Tokyo was participated by 7 export footwear firms</li> </ul>	<p>This was third participation by the footwear industry in Japan with JOBS's assistance. The fair helped the industry to gain export orders worth over US\$3.8 million.</p>
<p><b>Objective C - 2<sup>nd</sup> Quarter</b></p> <p>Marketing support through market preparation and international fair participation</p> <p><u>Activity Implementation for Quarter</u></p> <p>1. Attending International Trade Fairs</p> <ul style="list-style-type: none"> <li>Four export firms participated in the MIDEF Fair at Paris for the first time from Bangladesh under JOBS's assistance</li> <li>CD Development for 8 export footwear firms</li> </ul>	<p>This was the first participation for the JOBS assisted entrepreneurs in any fair at France. Four export producers participated in the fair, where the total export order received in US\$ 2.9 million</p> <p>JOBS assisted 8 export footwear firms to develop their digital promotional brochure in CD ROM, which the exporters will use in the international fairs and will distribute among the international buyers in their effort to expand the export market.</p>

<p><b>Objective C – 3<sup>rd</sup> Quarter</b> Marketing support through market preparation and international fair participation</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>1. Attending International Trade Fairs</p> <ul style="list-style-type: none"> <li>▪ Preparation for the Al-Hida Shoe Fair</li> </ul>	<p>(1) Apr'02 (1) Apr'02</p>	<p>JOBS will be participating in this fair in the coming quarter. In this quarter the team completed client and product selection for the fair.</p>

**TEXTILE SECTOR:**

<b>Objective A – 1<sup>st</sup> Quarter</b>		<b>Tangible Results/Benchmarks Target - Actual</b>		<b>Impacts Critical Issues / Comments Next Steps</b>
<b>Activity Implementation for Quarter</b>		<b>(Quantity) and Dates</b>		
Develop backward support linkage for the exporting SME Clients  1. Cluster Development <ul style="list-style-type: none"> <li>▪ Two new clusters were developed during this quarter</li> <li>▪ The clusters were developed to provide backward support for the export Jamdani and rug producers.</li> </ul>		(1) – Tanti Samity- Oct.'01	(1) – Tanti Samity- Oct.'01	The training in the Jamdani Cluster was arranged with the Tanti Samity in Ruggonj. The training will have an impact in solving the need of skilled manpower in the sector. The cluster has already received orders from exporters for Jamdani fabrics.
		(1) – Folk Bangladesh- Nov.'01	(1) – Folk Bangladesh Nov.'01	The handmade cluster was developed keeping the export market in mind and is being developed in association with Folk Bangladesh. The three months of training for the cluster is now producing trail orders for international buyers.
<b>Objective A – 2<sup>nd</sup> Quarter</b>		<b>Tangible Results/Benchmarks Target - Actual</b>		<b>Impacts Critical Issues / Comments Next Steps</b>
<b>Activity Implementation for Quarter</b>		<b>(Quantity) and Dates</b>		
Develop backward support linkage for the exporting SME Clients  1. Cluster Development <ul style="list-style-type: none"> <li>▪ Advance skill development training was given to the two clusters that was initiated in the last quarter.</li> </ul>		(1) – Tanti Samity- Feb.'01	(1) – Tanti Samity- Feb.'01	The advanced training is a part of the cluster model that JOBS has developed and mainly delivered to make the cluster more sustainable and tailored to needs of the customer.
		(1) – Folk Bangladesh - Feb.'01	(1) – Folk Bangladesh Feb.'01	



<p><b>Objective A – 3<sup>rd</sup> Quarter</b>                      Develop backward support linkage for the exporting SME Clients</p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>		
<p><b>Activity Implementation for Quarter</b></p> <p>1. Cluster Development</p> <ul style="list-style-type: none"> <li>▪ Advance skill development training was given to the carpet cluster in Birisiri</li> </ul>	<p><i>(Quantity) and Dates</i></p> <table border="1"> <tr> <td data-bbox="459 1003 526 1317">(1)-Folk Bangladesh -June '02</td> <td data-bbox="526 1003 718 1317">(1)-Folk Bangladesh - June '02</td> </tr> </table>	(1)-Folk Bangladesh -June '02	(1)-Folk Bangladesh - June '02	<p>The advance training was given to the carpet cluster after receiving the feedback on the products of the cluster form the New York Home Textile fair. It was felt that advance training will take the cluster one step forward in meeting the demand of international market.</p>
(1)-Folk Bangladesh -June '02	(1)-Folk Bangladesh - June '02			



<p><b>Objective B – 1<sup>st</sup> Quarter</b></p> <p>Provide technical assistance in production management and quality control</p> <p><u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b></p> <p>Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b></p> <p>Critical Issues / Comments</p> <p>Next Steps</p>
<p>1. Technology Transfer</p> <ul style="list-style-type: none"> <li>▪ Preparation for the training with Cindy Owing</li> </ul>	<p>(1)- Oct-Dec'01</p> <p>(1)- Oct-Dec'01</p>	<p>Cindy Owing, the designing consultant will arrive in coming quarter and conduct a designing workshop for the home textile producers who will participate in the New York Home Textile Fair. Preparation was taken in this quarter for the workshop by selecting the participants, assessing their needs and designing the workshop.</p> <p>Ms. Owing will work directly with the participants who will be representing the country in the 'Bangladesh Pavilion'.</p>
<p><b>Objective B - 2<sup>nd</sup> Quarter</b></p> <p>Provide technical assistance in production management and quality control</p> <p><u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b></p> <p>Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b></p> <p>Critical Issues / Comments</p> <p>Next Steps</p>
<p>1. Technology Transfer</p> <ul style="list-style-type: none"> <li>▪ Design development training</li> </ul>	<p>(1)- Feb'02</p> <p>(1) Feb'02</p>	<p>Cindy Owing from USA deliver this training to 15 participants from 5 firms before the New York fair and developed products for the fair.</p>

<b>Objective B – 3<sup>rd</sup> Quarter</b> Provide technical assistance in production management and quality control  <u>Activity Implementation for Quarter</u>	<b>Tangible Results/Benchmarks</b> Target - Actual  <i>(Quantity) and Dates</i>	<b>Impacts</b> Critical Issues / Comments Next Steps
1. Technology transfer <ul style="list-style-type: none"> <li>▪ A meeting was held with the home textile producers to get an idea about their needs of the technical training for the final year of the project</li> </ul>	(1)-May'02  (1)-May'02	These assessments were done to continue JOBS's effort to be a very demand led project and tailored its assistance to the true needs of the industry.

<p><b>Objective C – 1<sup>st</sup> Quarter</b> Marketing support through market preparation and international fair participation</p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p><u>Activity Implementation for Quarter</u></p> <p>1. International Trade Fairs</p> <ul style="list-style-type: none"> <li>Initial preparation for the New York Home Textile Show</li> </ul>	<p>(1)- Oct-Dec'01</p> <p>(1)- Oct-Dec'01</p>	<p>JOBS will assist 5 home textile producers to participate in the New York Home Textile Fair in April 2002. In the last quarter significant resources and time was devoted in selecting participants, and providing TA in regards to their product line and production units.</p>
<p><b>Objective C – 2<sup>nd</sup> Quarter</b> Marketing support through market preparation and international fair participation</p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p><u>Activity Implementation for Quarter</u></p> <p>1. International Trade Fairs</p> <ul style="list-style-type: none"> <li>Final preparation for participating the New York Home Textile Show</li> </ul>	<p>(1) Jan-Mar'02</p> <p>(1) Jan-Mar'02</p>	<p>Final preparation was for the participation in New York Home Textile Fair, to include products to be displayed and developed, was completed. Brochure and posters were developed and all other final preparation work agreed too.</p>



<p><b>Objective C – 3<sup>rd</sup> Quarter</b> Marketing support through market preparation and international fair participation</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues/Comments Next Steps</p>
<p>1. International Trade Fairs</p> <p>Participation in the New York Home Textile Fair</p>	<p>(1) April'02- Four Firms</p> <p>(1) April'02- Four firms</p>	<p>Four leading home textile producers participated in the New York Home Textile Fair during April 12-15'2002.</p>
<p>Preparation for the Malaysian Home Textile Fair</p>	<p>(1) Apr-June'02</p> <p>(1) Apr-June'02</p>	<p>JOBS plan to participate with four leading home textile producers in the Malaysian Home Textile Fairs. Client and product selection was done in this quarter.</p>



### SME Focus for Fourth Quarter

The emphasis for the fourth quarter will continue with a transition to the areas described in the 'extension' business/work plan. The major focus will be on developing export markets and the necessary skills to supply and sustain them. Moreover, special emphasis will be given to disseminate the value and use of the cluster concept to different industries and cooperating entities. These efforts will concentrate on the actual cluster development, market linkage programs, and international trade fairs.

#### Footwear sector:

- Strengthening market linkage program: The team will begin establishing new linkage programs with its existing clusters. Additional focus will be placed on transferring the knowledge of establishing market linkages to the leading cluster members.
- Establishing new clusters: Many organizations, NGOs and entrepreneurs have approached JOBS seeking assistance in developing clusters and establishing backward support linkages. JOBS will collaborate with BRAC to open three new shoe clusters the northern districts.
- Finding new avenues of market access for the export footwear firms: After the last quarter's success with CBI (Center for Promotion of Import from Developing Countries), the team will focus more on identifying new market accesses and external support mechanism for its clients.
- Advance technical training: The program will continue to facilitate advance skill development training for entrepreneurs based on a needs analysis according to the industry and international market demands.
- New market exploration program: The program will participate in Al-Hida Shoe Fair from September 25-28' to assist those clients who are not yet sophisticated enough to compete in the more demanding markets.

#### Textile Sector:

- Strengthening market linkages for Jamdani and Woolen carpet cluster: The Program has developed these two clusters to provide backward support linkages in the supply chain for the home textile industry, both domestic and export. In the coming quarter the focus will be on strengthening these clusters as well as developing and solidifying more market linkages with leading producers and exporters.
- Preparing clients for Malaysian Home Textile Fair: The Project will be working directly with four producers in preparation for the Fair. This will be an introduction for them into the South East Asian Market which is the first step in a strategy to expand more globally.

**Handmade Paper Sector:**

- *Establishing backward support linkage:* The Project will initiate its TA to this sector during the quarter. In an effort to begin establishing creditable market linkages and support, the team will develop a cluster at Sirajgong with 60 semi skilled workers; plus begin training them and facilitating links with major firms already engaged in export.

**Others**

- *Work in PPE Sector:* The team started working in the PPE (Personal Protective Equipment) sector in the last quarter with CBI. Based on the sector's prospects, the Project will take the five PPE producers that have been identified as prospective leaders to the PPE Fair in Singapore, September 9-12. The goal is to help the industry gain experience and identify product ranges, international standard requirements, and new technology.

### *III. ME Development Program*

The Micro Enterprise Development Program has remained focused on mainstreaming micro enterprises into the 'formal' economy and developing 'real' wage-based employers at this economic level. To accomplish these goals the program has concentrated efforts on developing the BDS capabilities of both NGOs and private sector providers, developing Business Associations (BA) among the MEs and enhancing the capacity of BAs to not only recognize the needs for such services, but also utilize them. To accomplish this task the team placed emphasis in several areas where it felt it could have an impact.

- Market development
- Product cost and profit analysis
- Marketing strategy development
- Improved product/service quality
- Local resource mobilization
- Development of input (raw material) suppliers

These efforts have resulted in;

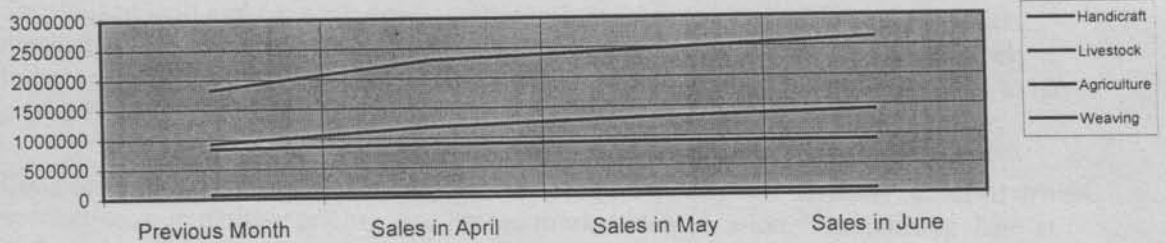
- An increased number of products competing in regional markets
- New markets being identified
- MEs being introduced to prospective buyers
- Competitive pricing of the products
- Collective supply and distribution of products
- Reduced rejection rate of products
- Increased public and private sector contribution to the growth of enterprises
- Raw material inputs becoming more accessible at better prices

The initiative is proving successful as evident by acceptance of the BDS concept and the delivery of related services that are now beginning to emerge from several NGO providers. TMSS, BT, SSS and CDS were assisted by JOBS during this transformation and are being provided with sufficient information to complete this evolution through informal workshops and hands-on follow-up. The Enterprise Development Workers (EDWs) involved in the JOBS assisted programs were the focal points of the initiative. As a result they are now confidently providing support services to selected MEs on a regular and modified fee basis. The EDWs are frequently counseling MEs by using BDS instruments such as training on enterprise development, information on access to larger markets, and certain technology improvements.

Further success of the BA initiative is illustrated in the following chart which shows a comparison of sales growth from JOBS assisted BAs after receiving targeted technical assistance. The following is based on data received at the end of the third quarter and is based on local demand.



April-June Sales Growth of Business Associations (BA)



As reflected in the chart, the handicraft and weaving sectors have the largest growth. It should be noted that these two sectors also received the highest concentration in regards to quality improvement assistance and association development. This is not surprising at the ME level as these two sectors tend to lend themselves to BA development and a higher degree of skill enhancement.

**Highlights of the Major Achievements:**

- The weaving sector was totally flat prior to introduction of the association approach and collective sales concept. This has helped the MEs to compete in markets with greater potential, generating sales increases of over 24%. The advances were made possible due to improved fabric quality and design, which increased buyer acceptance. While interviewing both producers and buyers, the ME team discovered that the product acceptance rate has now increased to over 85% - a 50+ percent jump. The month long skill development training facilitated by JOBS has also equipped the BAs with ability to take advantage of such opportunities.
- The handicraft sector (composed of sewing, embroidery, basket making, pottery, etc.) had an overall sales increase of 21%. The business associations are collectively producing more products to meet the increasing domestic demands. Since completing the 3-month skill development training facilitated by the Project, the BAs have become more confident in their ability to supply quality products.
- The agriculture and livestock sectors have growth potentials but JOBS in-house abilities under the current ME Development Program are limited in this regard. However, significant impacts are occurring with an average growth rate of approximately 10%. Though the ME Development Program will still have activities in these sub-sectors, the avenues available to and being utilized by the Micro Policy and Outreach Program are obtaining better results. (Refer to Micro Policy and Outreach section for more details.)
- 625 participants (25 batches) completed Enterprises Development Training (EDT). These were the remaining participants from the program's original projection of 1,800 Micro Enterprises to directly benefit from interventions.
- The remaining 16 batches of specialized skill development training were completed and are being monitored to determine follow-up needs.



**Lessons learned:**

- Specialized skill and capacity development training through the business association mechanism raises the confidence level of its ME members to compete with relatively larger competitors. Also BAs that consist of production oriented enterprises seem to have a greater growth potential as this competition intensifies.
- Long-term sustainability of MEs depends on product quality and diversity, demand driven production, competitive pricing, and proper market identification. Maintaining these at high standards is enhanced greatly by the development of self-governing BAs.
- Effective marketing and support mechanisms for product development and production are as much a priority for MEs as it is for SMEs.
- Business Development Services (BDS) still has a distance to go at this level of the economy and there is great debate on how to make this become a reality or if it ever will. The data is limited as to whether 'private'/non-NGO BDS providers are a sustainable reality or model for MEs. As of now the entire concept (be it NGO or private) is still in its infant stages of being accepted by prospective ME clients.
- More focused and collaborative efforts are required for establishing 'real' BDS mechanisms at both the private and non-government sectors if they are to reach the ME level of the economy.

**JOBS Project**  
**Economic & Enterprise Development**  
Micro Enterprise Development Program

**OBJECTIVES for YEAR:** *To begin mainstreaming MEs by working with selected NGOs/MFIs to develop Business Associations (BAs) among the like-minded MEs to ensure their collective participation and access to higher potential markets.*

- A: Facilitate the formation of Business Associations among 'top-end/like-minded' MEs to promote their participation and contribution in the regional and national economy.
- B: Develop and strengthen the Business Development Services (BDS) capacity of regional NGOs/MFIs to assist mainstream MEs.

<b>Objective A – 1<sup>st</sup> Quarter</b>	<b>Tangible Results/Benchmarks</b> Target - Actual	<b>Impacts</b> Critical Issues / Comments Next Steps
<p><b>Activity Implementation for Quarter</b></p> <p>1. Selection of MEs for forming Business Association (BA).</p>	<p>(425) - Total                      (150) - TMSS                      (125) - BT                      (100) - SSS                      (50) - CDS                      Oct.'01</p>	<p>Business Associations are formed with potential MEs.</p>
<p>2. Business Association development</p>	<p>(16) - Total                      (5) - TMSS                      (5) - BT                      (4) - SSS                      (2) - CDS                      Dec.'01</p>	<p>Business groups are developed and responding collectively according to the buyers demand and specifications.</p>

<p><b>Objective A – 1<sup>st</sup> Quarter</b> Facilitate the formation of Business Associations among 'top-end/like-minded' MEs to promote their participation and contribution in the regional and national economy.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>3. Need assessment for possible technical assistance to selected BAs.</p>	<p>(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS Nov.'01</p>	<p>Specific areas of support services identified.</p>
<p>4. Training of Trainers (TOT) on Enterprise Development Training to Enterprise Development Workers (EDW's).</p>	<p>(50) - Total (15) - TMSS (14) - BT (11) - SSS (6) - CDS (4) - SF Oct.'01</p>	<p>The participants have been able to conduct EDT for selected MEs.</p>
<p>5. Skill Development training to the Business Association members in batches.</p>	<p>(8) - Total (3) - TMSS (2) - BT (1) - SSS (2) - CDS Dec.'01</p>	<p>The participants have been able to recognize and address preventive measures during a critical situation. Also gained knowledge of the local resources available via the Government of Bangladesh and at the private sectors, and how to begin accessing the same.</p>

<b>Objective A – 1<sup>st</sup> Quarter</b>	<b>Tangible Results/Benchmarks</b>	<b>Impacts</b>
<b>Facilitate the formation of Business Associations among 'top-end/like-minded' MEs to promote their participation and contribution in the regional and national economy.</b>	<b>Target - Actual</b>	<b>Critical Issues / Comments</b>
<b>Activity Implementation for Quarter</b>	<b>(Quantity) and Dates</b>	<b>Next Steps</b>
6. Marketing assistance provided to select BAs.	Ongoing  (10) - Total (1) - TMSS (5) - BT (4) - SSS Dec. '01	The BAs are introduced with buyers at different markets. The sales record of TMSS US\$ 2,656 BT US\$ 5,928 SSS US\$ 17,150 = US\$ 25,734
7. Follow-up, counseling and Business Development Services (BDS).	Ongoing	The participating MEs under BA development program have better understanding on their business management, documentation, product development, and demand analysis. MEs are introduced with local BDS providers such as Thana Livestock Officers, Livestock Field workers, Agriculture Extension Officer, Agriculture Field Supervisors and wholesalers.



<b>Objective A - 2<sup>nd</sup> Quarter</b>	<b>Tangible Results/Benchmarks</b>	<b>Impacts</b>
<b>Facilitate the formation of Business Associations among 'top-end/like-minded' MEs to promote their participation and contribution in the regional and national economy.</b>	<b>Target - Actual</b>	<b>Critical Issues / Comments</b>
<b>Activity Implementation for Quarter</b>	<b>(Quantity) and Dates</b>	<b>Next Steps</b>
1. Skill Development training to the Business Association members in batches.	(7) - Total (2) - TMSS (2) - BT (3) - SSS Mar. 2002	The participants have been able to recognize and address preventive measures during critical situation. Also gained knowledge on local resources available via Government of Bangladesh and at the private sectors and how to begin accessing the same.
2. Marketing assistance provided to select BAs.	(8) - Total (5) - BT (3) - SSS Mar. 2001	The BAs are introduced with buyers at different markets. The sales record of BT - US\$ 3,213 SSS - US\$ 3,407 = US\$ 6,620
3. Number of Non Financial Institutions (NFI) assisted.	(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS Mar. 2002	BAs are provided with Enterprise Development Training, need-based skill development training, counseling on resource mobilization, marketing of product, new technology adoption, information on market demand and supply, how to reduce the unit production cost and get maximum profit on investment.

<p><b>Objective A - 2<sup>nd</sup> Quarter</b> Facilitate the formation of Business Associations among 'top-end/like-minded' MEs to promote their participation and contribution in the regional and national economy.</p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p><i>(Quantity) and Dates</i></p>		
<p><b>Activity Implementation for Quarter.</b></p>		
<p>4. Number of Intermediary Financial Institutions (IFI) assisted.</p>	<p>(6) - Total TMSS BT SSS CDS SF IVS Mar. 2002</p>	<p>Facilitated the JOBS assisted NGOs/MFIs on the development and transition in to Business Development Services (BDS) providers. Strengthened their relationship with MEs and BAs. The Enterprise Development Workers (EDWs) of these organizations are using their knowledge gained from TOT on EDT received from JOBS. Also facilitating them on a regular basis with information related to BDS in order to make them more knowledgeable to support their MEs and/or BAs.</p>
<p>5. Assisting BAs to enter new geographic markets.</p>	<p>(5) - Total (2) - TMSS (1) - BT (2) - SSS Mar. 2002</p>	<p>Over the period continuous efforts were provided to ensure the access of BAs to the regional markets. Some of the BAs have been able to create their potential at different markets in Dhaka.</p>
<p>6. Assisting BAs to introduce new products into their product line.</p>	<p>(3) - Total (2) - TMSS (1) - SSS Mar. 2002</p>	<p>The BA involved in sewing and tailoring was introduced and trained on embroidery. As part of establishing inter-relationship between the BAs, the cane product association of SSS was introduced with the TMSS basket making association. The cane product association was trained on basket making with straw.</p>

<p><b>Objective A - 2<sup>nd</sup> Quarter</b> Facilitate the formation of Business Associations among 'top-end/like-minded' MEs to promote their participation and contribution in the regional and national economy.</p> <p><u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>7. Assisting BAs for adopting new technology to improve the quality and quantity of their product.</p>	<p>(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS Mar. 2002</p>	<p>All BAs were provided with skill development training. All are practicing the advance level of technology and business management.</p>
<p>8. Assisting BAs to reduce the unit production costs</p>	<p>(8) - Total (2) - TMSS (4) - BT (2) - SSS Mar. 2002</p>	<p>The participating BAs have been able to reduce the production costs through collective purchase of raw materials and supply of products, considering single transportation cost and increasing number of production.</p>
<p>9. Follow-up, counseling and Business Development Services (BDS).</p>	<p>On going</p>	<p>The participating MEs under BA development program have better understanding on their business management, documentation, product development, and demand analysis.</p> <p>BAs are being introduced with local public and private sector resources for better operations.</p>
<p>10. Orientation sessions with Enterprise Development Workers (EDWs) at stakeholders' level.</p>	<p>TMSS, BT, SSS and CDS Feb. 2002</p>	<p>The EDWs have gained knowledge on the non-financial services required for enterprise development.</p>



<p><b>Objective A – 3<sup>rd</sup> Quarter</b> Facilitate the formation of Business Associations among 'top-end/like-minded' MEs to promote their participation and contribution in the regional and national economy.</p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p><i>(Quantity) and Dates</i></p>		
<p><u>Activity Implementation for Quarter</u></p>	<p>(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS June 2002</p>	<p>(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS June 2002</p>
<p>1. Skill Development training to the Business Association members.</p>	<p>(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS June 2002</p>	<p>The participating BA members are supplying quality products. Some BAs have introduced new designed according to buyers specification. Public resources are continuously receiving by BAs.</p>
<p>2. Marketing assistance provided to selected BAs.</p>	<p>(15) - Total (5) - BT (3) - SSS (5) - TMSS (2) - CDS June 2002</p>	<p>The BAs are introduced with buyers at different markets. The sales record of BT - US\$ 26,556 SSS - US\$ 12,594 CDS - US\$ 463 TMSS - US\$ 1,444 = US\$ 41,057</p>
<p>3. Number of Non Financial Institutions (NFI) assisted.</p>	<p>(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS June 2002</p>	<p>BAs are on a regular basis provided with business development services such as enterprise development, local resource mobilization, marketing aspects of product, reduction of unit production cost, technology development, alternate capital accumulation, demand and supply side interventions and maximum profit on investment.</p>



<p><b>Objective A – 3<sup>rd</sup> Quarter</b> Facilitate the formation of Business Associations among 'top-end/like-minded' MEs to promote their participation and contribution in the regional and national economy.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>4. Number of Intermediary Financial Institutions (IFI) assisted.</p>	<p>(4) - Total TMSS BT SSS CDS June 2002</p>	<p>Transition to Business Development Services (BDS) providers. Strengthened their relationship with MEs and BAs. The EDWs of these organizations are using their knowledge gained from TAs received from JOBS. JOBS also facilitating them with information related to BDS in order to make them more knowledgeable to support their MEs and/or BAs.</p>
<p>5. Assisting BAs to enter new geographic markets.</p>	<p>(23) - Total (13) - TMSS (6) - BT (2) - SSS (2) CDS June. 2002</p>	<p>Continuous efforts were provided to ensure BAs access to regional markets. BAs have been able to create their potential at different markets in Dhaka.</p>
<p>6. Assisting MEs and BAs to introduce new products into their product line.</p>	<p>(4) - Total (1) - TMSS (3) - BT June 2002</p>	<p>JOBS assisted enterprises have initiated new business alongside with the existing ones. The capacity development training such as EDBM and EDT has encouraged them to initiate new ventures.</p>
<p>7. Assisting BAs for adopting new technology to improve the quality and quantity of their product.</p>	<p>(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS June 2002</p>	<p>All BAs have been practicing advance level of technology and business management after receiving capacity and skill development training offered by JOBS.</p>

<p><b>Objective A – 3<sup>rd</sup> Quarter</b> Facilitate the formation of Business Associations among ‘top-end/like-minded’ MEs to promote their participation and contribution in the regional and national economy.</p> <p><u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>8. Assisting BAs to reduce unit production costs</p>	<p>(8) - Total (2) – TMSS (4) – BT (2) – SSS June 2002</p>	<p>This is the continuation of the previous quarter. The participating BAs are increasingly provided efforts to reduce the unit production costs to compete with the prevailing market price. This is being done through collective purchase of raw materials and supply of products, considering single transportation cost and increasing number of production.</p>
<p>9. Follow-up, counseling and Business Development Services (BDS).</p>	<p>On going</p>	<p>The participating BAs and MEs have better understanding on their business management, documentation, product development, and demand analysis.</p>
<p>10. Orientation sessions with Enterprise Development Workers (EDWs) at stakeholder’s level.</p>	<p>On going</p>	<p>BAs are being introduced with local public and private sector resources for better operations.</p> <p>The EDWs have gained knowledge on BDS required for enterprise development.</p>

<p><b>Objective B – 1<sup>st</sup> Quarter</b>                      Develop and strengthen the Business Development Services (BDS) capacity of regional NGOs/MFIs to assist mainstream MEs.</p> <p><u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>1. Identification of new MEs to access Business Development Services (BDS).</p>	<p>(900) - Total                      (250) - TMSS                      (250) - BT                      (250) - SSS                      (150) - CDS                      Nov-Dec.'01</p>	<p>(900) - Total                      (250) - TMSS                      (250) - BT                      (250) - SSS                      (150) - CDS                      Nov-Dec.'01</p> <p>Potential MEs are selected to access hands-on services on business management and development.</p>
<p>2. Enterprise Development Training to newly selected MEs.</p>	<p>(200) - Total                      (25) - TMSS                      (100) - BT                      (50) - SSS                      (25) - CDS                      Nov-Dec.'01</p>	<p>(200) - Total                      (25) - TMSS                      (100) - BT                      (50) - SSS                      (25) - CDS                      Nov-Dec.'01</p> <p>Trained MEs have been able to benefit from the advance level of business management and development.</p>
<p>3. Counseling on Business Management, Business Development Services such as local public and private resources mobilization, marketing of products, market assessment, availability of input (raw material) suppliers, new technology transfer, infrastructure development and access to finance.</p>	<p>(425) - Total                      (150) - TMSS                      (125) - BT                      (100) - SSS                      (50) - CDS                      Oct-Dec.'01</p>	<p>(425) - Total                      (150) - TMSS                      (125) - BT                      (100) - SSS                      (50) - CDS                      Oct-Dec.'01</p> <p>Entrepreneurs are more informed of the hands-on services that contribute to the growth of their enterprises. This has expanded their knowledge and understanding on product marketing and the available of local resources, which were impossible in the past.</p>



<p><b>Objective B – 2<sup>nd</sup> Quarter</b>                      Develop and strengthen the Business Development Services (BDS) capacity of regional NGOs/MFIs to assist mainstream MEs.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual                      (Quantity) and Dates</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>1. Identification of new MEs to provide Business Development Services (BDS).</p>	<p>(100) - Total                      (275) – TMSS                      (275) – BT                      (275) – SSS                      (275) – CDS                      Jan-Mar 2002</p>	<p>Potential MEs are selected to access hands-on services on business management and development. Target was not possible to attain due Eid festival. The difference will be adjusted during 3<sup>rd</sup> quarter.</p>
<p>2. Enterprise Development Training to newly selected MEs.</p>	<p>(975) - Total                      (250) – TMSS                      (275) – BT                      (200) – SSS                      (250) – CDS                      Jan-Mar 2002</p>	<p>Trained MEs have been able to know the advance level of business management and development. Target was not possible to attain due Eid festival. The difference will be adjusted during 3<sup>rd</sup> quarter.</p>
<p>3. Counseling to MEs on Business management and Development such as local public and private resources mobilization, marketing of products, market assessment, and availability of input (raw material) suppliers, new technology, infrastructure development and access to finance.</p>	<p>On going</p>	<p>Entrepreneurs are more informed on the hands-on services that contribute to the growth of their enterprises. This has expanded their knowledge and understanding on product marketing and the available of local resources, which were impossible in the past.</p>



<p><b>Objective B – 3<sup>rd</sup> Quarter</b>                      Develop and strengthen the Business Development Services (BDS) capacity of regional NGOs/MFIs to assist mainstream MEs.</p>	<p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual                      (Quantity) and Dates</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>1. Identification of new MEs to provide Business Development Services (BDS).</p>	<p>(625) - Total                      (225) - TMSS                      (125) - BT                      (250) - SSS                      (25) - CDS                      June 2002</p>	<p>(625) - Total                      (225) - TMSS                      (125) - BT                      (250) - SSS                      (25) - CDS                      June 2002</p>	<p>Potential MEs were selected to provide TA on business management and development. This was the last chunk to complete the target of the fiscal year.</p>
<p>2. Enterprise Development Training to newly selected MEs.</p>	<p>(625) - Total                      (225) - TMSS                      (125) - BT                      (250) - SSS                      (25) - CDS                      June 2002</p>	<p>(625) - Total                      (225) - TMSS                      (125) - BT                      (250) - SSS                      (25) - CDS                      June 2002</p>	<p>Trained MEs gained knowledge on the advance level of business management and development.</p>
<p>3. Follow-up and Counseling to MEs on business management and development such as local public and private resources mobilization, marketing of products, market assessment, availability of input (raw material) suppliers, new technology, infrastructure development and access to finance.</p>	<p>On going</p>	<p>On going</p>	<p>Entrepreneurs are informed on the hands-on services that contribute to the growth of their enterprises. This has expanded their knowledge and understanding on product marketing and the available of local resources.</p>

### ME Focus for Fourth Quarter

The ME Development Program will continue promoting and facilitating the BDS concept to regional NGOs/MFIs. In addition, the Program will begin implementing aspects of the FY2003 Work Plan as it facilitates private sector involvement in establishing ME-Business Associations (clusters) to develop downward supply channels and market linkages. The ultimate objective will be to encourage private sector SMEs (lead firms) to establish permanent business relationships with ME-Business Associations. It is projected that this will increase market access and distribution for MEs, while at the same time creating a more reliable supply source for the lead firm. The ME and SME teams will be working together closely as this initiative develops.

Benchmarks for the quarter will include.

- Development of Private Sector Clusters 4
- Develop new BAs with SSS, TMSS, BT 6
- Organize Enterprise Development Training (EDT) to BA members 4 Batches
- Organize Skill Development training to Private Sector Cluster members 3 Batches
- Organize Skill Development training to BA members 4 Batches
- Assist the private sector clusters and BAs in identifying probably market linkages 6

## ***VI. Micro Policy & Outreach Program***

The successes of the Micro Policy and Outreach Program, and its innovative approaches for modeling ME-BDS structures and activities, have begun to get considerable attention from a variety of donor and implementing agencies. The ILO's "Women Empowerment through Decent Employment" (WEDE) project has on principle accepted the EDFC and Association model. The model emphasizes the successful economic graduation of MEs through meaningful market linkages, easier access to flexible capital, technical assistances, and services from public and private sources. Another bilateral project between the ILO and GOB (funded by UNDP) plans to replicate the EDFC model in other four divisions. This will be accomplished by linking the government's Technical Training Centers and the NGO expertise in economic graduation through wage-based employment – a methodology developed by the program and then provided to the NGOs through intensive training and TA. The Project will be helping facilitate this collaboration.

In addition, the Program has launched an initiative with PKSf and CDF. The group/forum will discuss and disseminate best practices in the field. Among the issues will be ongoing barriers, limitations and possible ways of overcoming them, changing implementing strategies, greater functional partnerships, and how to best influence policies that are hindering/impeding the growth and expansion at the ME level of the economy. The first meeting of the working group will have representatives from SDC, GTZ, PKSf, UNDP, Commercial Banks, the World Bank, Development Consultants and Educators from IBA of Dhaka University. The kick off is scheduled for July.

### **Highlights of the Major Achievements:**

- The Modhupur Pineapple Association is beginning to phase out from JOBS direct assistance. They have proved their capacity to efficiently handle their own business and development affairs by themselves. The Association now has been able to establish a reliable access to institutional financing (the last capital size was Tk.2.5m), market available technical supports and services and excellent marketing linkages. The process should be completed by the end of the next quarter.
- UNESCO has selected YPSA as the regional resource base for their youth development program. This recognition of YPSA is based on their excellent performance will also provide a greater opportunity for employment generation among the youth through increased development of skill sets. Though not directly involved in this program, YPSA is a regional 'partner' and JOBS helped facilitate their current status.
- An agreement in concept with the ILO WEDE project has been finalized for collaboration at the field program implementation level.
- The Team Leader of Micro Policy was invited by CDF (Credit Development Forum (the apex forum of 1200 leading MFIs) to participate as a resource person in the upcoming Stakeholders Forum/Workshop.
- The EDFC has progressed far enough where the original management committee will now be replaced by an elected group of members that will manage the organization.



- Six more medium sized organizations have joined the EDFC bringing the total to 53.
- Two more ILO projects have visited EDFC and commented on the high performance level of its NGO/MFI members in regards to being BDS providers and their enterprise development and employment creation efforts.
- The formation of the Association of Guava Farmers in Patia, Chittagong was initiated. Due to pricing and marketing inequities a large number of farmers are deprived from maximizing their potential every year. It is estimated that over 20% of the crop is damaged due to bad marketing and lack of linkages; plus the farmers are receiving approximately 60% less than market prices due to the lack of organization and sustainability of reliable market linkages. It is expected that the successes with the Modhupur Pineapple Association will also be captured with this Association.
- The ILO WEDE project will copy the JOBS marketing strategies via the formation of "Producers Associations" under the technical guidance of EDFC and JOBS.
- The Ministry of Labor and Employment & Ministry of Women Affairs and ILO invited the Program's Team Leader to facilitate a workshop a two day planning workshop on the Community Based Training (CBT) model. The engagement was successful.



**JOBS Project**  
**Economic & Enterprise Development**  
Micro Policy & Outreach Program

**OBJECTIVES FOR THE YEAR:** *Developing integrated, participatory, and sustainable BDS activities that enhance capacities of MEs in an effort to create easier access to supports and services essential for their growth and expansion, and aid in mainstreaming the sector into the regional and national economy.*

- A: Creating easier access to Domestic Markets for Small & Micro Enterprises.
- B: Creating easier access to Institutional Finance for Small, Medium & Micro Enterprises.
- C: Development of Networking Forum to be a support mechanism for regional MFIs/NGOs & MEs.

<b>Objective A – 1<sup>st</sup> Quarter</b> Creating easier access to Domestic Markets for Small & Micro Enterprises.	<b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i>	<b>Impacts</b> Critical Issues / Comments Next Steps
<b>Activity Implementation for Quarter</b>  1. Formation and Development of Producers Associations: <ul style="list-style-type: none"> <li>• Prepare work plan for formation of associations.</li> <li>• Feasibility study on association/product in terms of internal &amp; external market.</li> <li>• Visit formed associations and help linkage w/ others</li> <li>• Discussion on primary co-operatives rules &amp; regulation with formed associations.</li> <li>• Monitor monthly activities of associations.</li> <li>• Provide technical support to the formed associations</li> <li>• Provide marketing support to the associations</li> <li>• Assist them to link up with the various alternative financial sources.</li> <li>• Link small associations with the core association.</li> </ul>	21 Association  Oct. '01- MV-10  Nov. '01 YPSA-4  Nov. '01 Pineapple-6	Due to Eid, Christmas, year end holidays & budget reduction we are little away to reach our target.  Need frequent follow up for formation of association.

<p><b>Objective A – 1<sup>st</sup> Quarter</b>                      Creating easier access to Domestic Markets for Small &amp; Micro Enterprises.  <u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual                      (Quantity) and Dates</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>2. Arrange / provide Technical Assistance to Associations &amp; Forum.</p> <ul style="list-style-type: none"> <li>• Specialized / skill development training to the association.</li> <li>• Basic management training to the Association/cluster</li> <li>• Arrange venue &amp; others support.</li> <li>• Follow up training.</li> </ul>	<p>Field level EDBM - 25 person                      Nov.'01 EDBM - 25 person</p> <p>TOT EDBM 24 participants                      Nov.'01 24 persons</p> <p>Workshop on marketing network for 100 ME participants                      Oct-Nov.'01 100 ME participants</p>	<p>Training successfully completed for MEs of EDFC members.</p> <p>Training successfully completed for the members of EDFC.</p> <p>Workshop of MEs have completed successfully.</p>
<p>3. Establish sustainable Marketing Linkage</p> <ul style="list-style-type: none"> <li>• Established marketing linkage with different organizations/ markets &amp; stores.</li> </ul>	<p>Pineapple                      Milk                      Handicraft                      Textile</p> <p>On going</p>	<p>Every week new linkages with the market are being generated. It is also difficult to follow-up due to resources constraints.</p>

<p><b>Objective A – 2<sup>nd</sup> Quarter</b>                      Creating easier access to Domestic Markets for Small &amp; Micro Enterprises.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual                      (Quantity) and Dates</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>1. Formation and Development of Producers Associations</p> <ul style="list-style-type: none"> <li>• Prepare work plan for formation of associations.</li> <li>• Feasibility study on association/product in terms of internal &amp; external market.</li> <li>• Visit formed associations and help linkage w/ others</li> <li>• Discussion on primary co-operatives rules &amp; regulation with formed associations.</li> <li>• Monitor monthly activities of associations.</li> <li>• Provide technical support to the formed associations</li> <li>• Provide marketing support to the associations</li> <li>• Assist them to link up with the various alternative financial sources.</li> <li>• Link small associations with the core association.</li> </ul>	<p>21 association</p> <p>Jan - March Milk Vita-18</p> <p>Jan EDFC - 10 Pineapple-2</p> <p>Jan -Feb YPSA - 2</p> <p>Other activities on going</p>	<p>This time we are quite ahead of our targeted association (21).</p> <p>The association approach has created a great impact to their livelihood. Members are enjoying better price, better volume &amp; sustainable market. Same time they have been linked up with various commercial bank/Institution.</p> <p>Need frequent follow up of this association. &amp; Proper nursing for their longer sustainability.</p> <p>Need association based skill development/ management training to the association.</p>
<p>2. Arrange / provide Technical Assistance to Associations &amp; Forum</p> <ul style="list-style-type: none"> <li>• Specialized / skill development training to the association.</li> <li>• Basic management training to the Association and clusters.</li> <li>• Arrange venue and necessary supports.</li> <li>• Follow up training.</li> <li>• Organize and Facilitate need-based workshops.</li> </ul>	<p>TOT EDT EDFC- New(25)</p> <p>TOT EDT - refresher (22)</p> <p>Skill dev. agri Madhupur-30</p> <p>Block &amp; Batik 25 persons</p>	<p>The TOT was provided to the Forum members and with positive reactions from the member NGOs/MFIs.</p> <p>Training successfully completed. Additional follow-up will be needed.</p> <p>Training successfully completed. Additional follow-up needed.</p>



**Objective A - 2<sup>nd</sup> Quarter**

Creating easier access to Domestic Markets for Small & Micro Enterprises.

**Activity Implementation for Quarter**

2. Arrange / provide Technical Assistance to Associations & Forum
  - Specialized / skill development training to the association.
  - Basic management training to the Association and clusters.
  - Arrange venue and necessary supports.
  - Follow up training.
  - Organize and Facilitate need-based workshops.
  
3. Establish sustainable Marketing Linkage
  - Established marketing linkage with different organizations/ markets & stores.

**Tangible Results/Benchmarks**  
Target - Actual

*(Quantity) and Dates*

Field level EDBM - 425 participants	March 425 completed
Skill dev. trg. Milk Vita 90 participants	Jan 90 completed
Skill dev. trg. Milk Vita 30 participants	Feb 30 completed
Workshop on marketing network - 300 participants	Feb - March 300 completed
Field level EDT - 100 participants	Postponed
Association Management - 25 participants	Postponed
Pineapple Milk Handicraft Textile	Pineapple Milk Handicraft Textile

**Impacts**  
Critical Issues / Comments  
Next Steps

Successful - follow-up needed by NGOs

Training successfully completed. Results have reflected reduced production cost, improved product quality & increase production overall. Members need continued follow-up.

Workshop of MEs have completed successfully. Results pending.

Due to lack of field level trainer, training shifted to next quarter.

Training was to be provided to the association after the loan disbursement. As the disbursement was delayed, the training was shifted to next quarter.

Every week new linkages with the market are being generated. It is also difficult to follow-up due to resources constraints.



<p><b>Objective A – 3<sup>rd</sup> Quarter</b>                      Creating easier access to Domestic Markets for Small &amp; Micro Enterprises.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual                      (Quantity) and Dates</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>1. Formation and Development of Producers Associations</p> <ul style="list-style-type: none"> <li>• Prepare work plan for formation of associations.</li> <li>• Feasibility study on association/product in terms of internal &amp; external market.</li> <li>• Visit formed associations and help linkage w/ others</li> <li>• Discussion on primary co-operatives rules &amp; regulation with formed associations.</li> <li>• Monitor monthly activities of associations.</li> <li>• Provide technical support to the formed associations</li> <li>• Provide marketing support to the associations</li> <li>• Assist them to link up with the various alternative financial sources.</li> <li>• Link small associations with the core association.</li> </ul>	<p>21 association</p> <p>Milk Vita-38</p> <p>April-May</p> <p>April-June</p> <p>All other activities on going</p>	<p>At this point we are quite ahead of our targeted association (21).</p> <p>The association approach has created a great impact to their livelihood. Members are enjoying better price, better volume &amp; sustainable market. Same time they have been linked up with various commercial bank/Institution.</p> <p>Need frequent follow up of this association. &amp; Proper nursing for their longer sustainability.</p> <p>Need association based skill development/ management training to the association.</p>
<p>2. Arrange / provide Technical Assistance to Associations &amp; Forum</p> <ul style="list-style-type: none"> <li>• Specialized / skill development training to the association.</li> <li>• Basic management training to the Association and clusters.</li> <li>• Arrange venue and necessary supports.</li> <li>• Follow up training.</li> <li>• Organize and Facilitate need-based workshops.</li> </ul>	<p>38 association</p> <p>April - 150</p> <p>April - 90</p> <p>May - 30</p>	<p>Short term suspension of program implementation due to project extension procedure we could not meet our set target.</p> <p>Training successfully completed &amp; which have reduced production cost, improved product quality &amp; increase production. Members need more training on this.</p>

<p><b>Objective A – 3<sup>rd</sup> Quarter</b>                      Creating easier access to Domestic Markets for Small &amp; Micro Enterprises.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual                      (Quantity) and Dates</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>2. Arrange / provide Technical Assistance to Associations &amp; Forum</p> <ul style="list-style-type: none"> <li>• Specialized / skill development training to the association.</li> <li>• Basic management training to the Association and clusters.</li> <li>• Arrange venue and necessary supports.</li> <li>• Follow up training.</li> <li>• Organize and Facilitate need-based workshops.</li> </ul>	<p>Workshop on marketing network for ME - 200</p> <p>April-May 200</p>	<p>Workshop has successfully completed. It has increased confidence of MEs in marketing their product at good price.</p>
	<p>Field level EDT - 300</p> <p>May - 300 participants</p>	<p>Training successfully completed.</p>
	<p>Advance TOT 20 participants</p> <p>June - 20 participants</p>	<p>Training successfully completed &amp; members need more training on this.</p>
	<p>Association Management training - 25</p> <p>Postponed</p>	<p>Due to project extension procedure &amp; expense postponement we could not complete our target.</p>
	<p>Skill dev. training on textile - 25</p> <p>Postponed</p>	<p>Due to project extension procedure &amp; expense postponement we could not complete our target.</p>
	<p>Workshop on banking procedure - 45</p> <p>May - 45 participants</p>	<p>Workshop has successfully completed. The concerned MFIs are capable to help their MEs with institutional finance.</p>
	<p>Skill dev. training on Apiculture- 20</p> <p>Postponed</p>	<p>Due to project extension procedure &amp; budget expense postponement we could not complete our target.</p>

<p><b>Objective A – 3<sup>rd</sup> Quarter</b>                      Creating easier access to Domestic Markets for Small &amp; Micro Enterprises.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual                      (Quantity) and Dates</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>2. Arrange / provide Technical Assistance to Associations &amp; Forum</p> <ul style="list-style-type: none"> <li>• Specialized / skill development training to the association.</li> <li>• Basic management training to the Association and clusters.</li> <li>• Arrange venue and necessary supports.</li> <li>• Follow up training.</li> <li>• Organize and Facilitate need-based workshops.</li> </ul>	<p>Skill dev. training on Agriculture- 25</p> <p>Skill dev. training on Agriculture- 60</p>	<p>Postponed</p> <p>Postponed</p> <p>Due to project extension procedure &amp; budget expense postponement we could not complete our target.</p> <p>Due to project extension procedure &amp; budget expense postponement we could not complete our target.</p>
<p>3. Establish sustainable Marketing Linkage</p> <ul style="list-style-type: none"> <li>• Established marketing linkage with different organizations/ markets &amp; stores.</li> </ul>	<p>Pineapple Milk Handicraft Textile Agriculture product</p> <p>Pineapple Milk Handicraft Textile Agriculture product</p>	<p>Every week new linkages with the market are being generated. It is extremely difficult of keeping track as we do not visit them every month.</p>



<p><b>Objective B – 1<sup>st</sup> Quarter</b>                      Creating easier access to Institutional Finance for Small, Medium &amp; Micro Enterprises.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual                      (Quantity) and Dates</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>1. Training on Bank Loan application procedure for Associations</p> <ul style="list-style-type: none"> <li>• Discussion on association rules &amp; regulations</li> <li>• Provide assistance to form new association</li> <li>• Deliver session on Banking procedures and rules</li> <li>• Newly formed association activities linked up with the core association.</li> </ul>	<p>(5) – New Association in Modhupur                      Dec.'01</p>	<p>Newly formed Association's have understood the rules and procedures on how to link with banks</p> <p>Associations have knowledge on preparing documentation to submit in the bank.</p>
<p>2. Facilitated Financing to individual SMMEs.</p> <ul style="list-style-type: none"> <li>• Collect financial information from the enterprises</li> <li>• Prepared the business plan</li> <li>• Submit the business plan to the bank</li> <li>• Assisted to complete bank loan application forms and necessary documentations</li> <li>• Facilitation process up to disbursement</li> </ul>	<p>Million \$ (\$ 0.086)                      Dec.'01</p>	<p>Two clients business plan didn't submit to bank due to delay in delivering their financial information                      This two clients will be financed in the next quarter</p>
<p>3. Facilitated Financing to Associations</p> <ul style="list-style-type: none"> <li>• Meeting with the bank</li> <li>• Visit the clients along with bankers</li> <li>• Assisted to complete bank requirements</li> <li>• Facilitation process up to disbursement</li> </ul>	<p>Financing is in process</p>	<p>Business Plan submitted for 2nd phase financing.                      Bank approved financing but association's members didn't submit the related documents in time, so they will obtain approved financing next quarter.</p>
<p>4. Facilitated Financing to NGOs.</p> <ul style="list-style-type: none"> <li>• Meeting with the branch</li> <li>• Prepared the proposal and submit to the bank</li> <li>• Meeting with the Head Office</li> <li>• Visit the clients along with bankers</li> <li>• Facilitation process up to disbursement</li> </ul>	<p>Financing is in process</p>	<p>Business Plan submitted to Head Office. Head office approved the proposal and shifted it in the local branch for necessary inquiry.</p> <p>Local Branch contacted with YPSA officials for necessary documentation. They will get financed in the next quarter</p>

<p><b>Objective B – 2<sup>nd</sup> Quarter</b>                      Creating easier access to Institutional Finance for Small, Medium &amp; Micro Enterprises.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>1. Training on Bank Loan application procedure for Associations</p> <ul style="list-style-type: none"> <li>• Discussion on association rules &amp; regulations</li> <li>• Provide assistance to form new association</li> <li>• Deliver session on Banking procedures and rules</li> <li>• Newly formed association activities linked up with the core association.</li> </ul>	<p>(2) – New Association</p> <p>February Modhupur– 1</p> <p>March Tangail - 1</p>	<ul style="list-style-type: none"> <li>• Association members realized the benefits of the association for getting finance from bank.</li> <li>• Informed to the association members about the rules and procedures on how to link with bank</li> <li>• Members are realizing for expanding their business and for using their maximum potentiality they wanted to switch them off lending from NGOs to Commercial banks. By which they can facilitate larger loan and lower interest rate.</li> </ul>
<p>2. Facilitated Financing to individual SMMEs.</p> <ul style="list-style-type: none"> <li>• Collect financial information from the enterprises</li> <li>• Prepared the business plan</li> <li>• Submit the business plan to the bank</li> <li>• Assisted to complete bank loan application forms and necessary documentations</li> </ul>	<p>Million \$ (\$ 0.015)</p> <p>Jan-March</p>	<ul style="list-style-type: none"> <li>• The facilitated clients are fully satisfied through assistance of JOBS Project.</li> <li>• Folk Bangladesh and Salam Electrical Industries expressed their highly gratitude for JOBS assistance to acquire the finance.</li> </ul>
<p>3. Facilitated Financing to Associations</p> <ul style="list-style-type: none"> <li>• Meeting with the bank</li> <li>• Visit the clients along with bankers</li> <li>• Assisted to complete bank requirements</li> <li>• Monitor Association performance in procurement</li> <li>• Facilitation of process up to disbursement</li> </ul>	<p>Disburse \$ 0.03M approx. April 10<sup>th</sup></p>	<ul style="list-style-type: none"> <li>• All most all task completed</li> <li>• Business Capital disbursement ceremony will be held in 10<sup>th</sup> April 2002</li> <li>• Association members are glad to be getting financing just in time of their seasonal product. They will use this investment for seedling, irrigation, fertilizing, protection from insects and proper plantation.</li> </ul>
<p>4. Facilitated Financing to NGOs.</p> <ul style="list-style-type: none"> <li>• Meeting with the branch</li> <li>• Prepared the proposal and submit to the bank</li> <li>• Meeting with the Head Office</li> <li>• Visit the clients along with bankers</li> <li>• Facilitation of process up to disbursement</li> </ul>	<p>Million \$ (\$ 0.071)</p> <p>Million \$ (\$ 0.156)</p>	<ul style="list-style-type: none"> <li>• This quarter we are quite advanced of our targeted financed</li> <li>• Next quarter we will provide Loan Facilitation and Business Application Procedure Training Program to Association &amp; EDFC</li> </ul>

<p><b>Objective B – 3<sup>rd</sup> Quarter</b>                      Creating easier access to Institutional Finance for Small, Medium &amp; Micro Enterprises.</p> <p><u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual                      (Quantity) and Dates</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p>1. Training on Bank Loan application procedure for Associations</p> <ul style="list-style-type: none"> <li>• Discussion on association rules &amp; regulations</li> <li>• Provide assistance to form new association</li> <li>• Deliver session on Banking procedures and rules</li> <li>• Newly formed association activities linked up with the core association.</li> </ul>	<p>None</p>	<p>During this quarter no training provided to the association.</p>
<p>2. Facilitated Financing to individual SMMEs.</p> <ul style="list-style-type: none"> <li>• Collect financial information from the enterprises</li> <li>• Prepared the business plan</li> <li>• Submit the business plan to the bank</li> <li>• Assisted to complete bank loan application forms and necessary documentations</li> </ul>	<p>Million \$ (\$ 0.027)</p> <p>April-June</p>	<p>The facilitated clients are fully satisfied through assistance of JOBS Project.</p> <p>SMME clients expressed their highly gratitude for JOBS assistance to acquire the finance.</p>
<p>3. Facilitated Financing to Associations</p> <ul style="list-style-type: none"> <li>• Meeting with the bank</li> <li>• Visit the clients along with bankers</li> <li>• Assisted to complete bank requirements</li> <li>• Monitor Association performance in procurement</li> <li>• Facilitation of process up to disbursement</li> </ul>	<p>On going</p>	<p>Business Plan of Tangail Sharee Association already submitted to the Bank</p> <p>Facilitate to finance through bank are in progress</p>
<p>4. Facilitated Financing to NGOs.</p> <ul style="list-style-type: none"> <li>• Meeting with the branch</li> <li>• Prepared the proposal and submit to the bank</li> <li>• Meeting with the Head Office</li> <li>• Visit the clients along with bankers</li> <li>• Facilitation of process up to disbursement</li> </ul>	<p>Million \$ (\$ 0.35)</p>	<p>This quarter the targeted for was exceeded by over 50%</p> <p>Provided Loan Facilitation and Business Application Procedure Training Program to Association &amp; EDFC. 52 participants of EDFC 52 partner organizations have participated in this training program</p>



<p><b>Objective C – 1<sup>st</sup> Quarter</b> Development of Networking Forum to be a support mechanism for regional MFIs/NGOs &amp; MEs.</p>	<p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>1. Formation of Enterprise Development Forum in Chittagong</p> <ul style="list-style-type: none"> <li>• Organize workshops / meeting to disseminate the idea among the interested MFIs/NGOs in Chittagong</li> <li>• Organizing planning workshop with participating 39 MFIs in the region</li> <li>• Inauguration of EDFC</li> <li>• Development of basic guiding rules &amp; regulation of EDFC for its operation</li> <li>• Establishment of Information Dissemination Center at EDFC office.</li> <li>• Initiate to build up strategic relationship with other forums / donors and actors</li> <li>• Establishment of training center for the Forum</li> </ul>	<p>4- Oct. '01 Oct. '01 Nov. '01 Nov. '01 FY2001 Nov. '01</p>	<p>5- Oct. '01 Oct. '01 Nov. '01 In progress On going Nov. '01</p>	<p>A series of workshops and meetings held with the selected 40 organizations to disseminate the ideas of EDFC. This has resulted in the participation of 39 NGOs in the EDFC</p> <p>A planning workshop was held in Chittagong where the 39 MFIs participants decided on the role of EDFC in terms of promotion of MEs in the region.</p> <p>Participation of people from leading MFIs, other Forums, Chamber, Banks, University, Press &amp; Media, charitable organizations have provided good exposure for EDFC</p> <p>The information center is an opportunity of gathering people together to build relations as well to initiate dialogues for future collective actions in addition to storing &amp; sharing information.</p> <p>Dialogue begun with CARE, PKSF, CDF and AAB aiming to assist in the growth of EDFC.</p> <p>The coordinating organization YPSA has successfully built a training center at their own cost to serve EDFC members.</p>

<p><b>Objective C – 2<sup>nd</sup> Quarter</b></p> <p>Development of Networking Forum to be a support mechanism for regional MFIs/NGOs &amp; MEs.</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b></p> <p>Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b></p> <p><b>Critical Issues / Comments</b></p> <p><b>Next Steps</b></p>
<p>1. Formation of Enterprise Development Forum in Chittagong</p> <ul style="list-style-type: none"> <li>• Organize workshops / meeting to disseminate the idea among the interested MFIs /NGOs in Chittagong</li> <li>• Organizing planning workshop with participating 47 MFIs in the region</li> <li>• Register EDFC with the Government</li> <li>• Development of basic guiding rules &amp; regulation of EDFC for its operation</li> <li>• Strengthening of Information Dissemination Center at EDFC office.</li> <li>• Initiate to build up strategic relationship with other forums / donors and actors</li> <li>• Link commercial banks(s) with EDFC NGOs</li> </ul>	<p>One</p> <p>Jan -March</p> <p>Completed in March</p> <p>In process</p> <p>March, 02</p> <p>March, 02</p> <p>Jan - March</p> <p>Jan - March</p>	<p>A series of meetings held with the selected Forum organizations to disseminate the ideas of EDFC</p> <p>In participation of 47 MFIs a planning workshop was held in Chittagong where the participants decided on the role of EDFC in terms of promotion of MEs in the region.</p> <p>Government registration will be done by April.</p> <p>Constitution completed and approved by the EDFC committee members.</p> <p>The information center is an opportunity of gathering people together to build up relations as well initiates dialogues for future collective actions in addition to storing &amp; sharing information.</p> <p>Dialogue begun with CARE, PKSF, CDF and AAB aiming to assist the growth of EDFC.</p> <p>ILO &amp; Ford fisheries shown interest to provide assistance to the EDFC</p> <p>Care &amp; PKSF has already financed to Forum NGOs.</p> <p>BASIC bank has already financed to the Forum NGOs.</p>

<p><b>Objective C – 3<sup>rd</sup> Quarter</b>                      Development of Networking Forum to be a support mechanism for regional MFIs/NGOs &amp; MEs.</p>	<p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b>                      Target - Actual</p>	<p><b>Impacts</b>                      Critical Issues / Comments                      Next Steps</p>
<p><u>1. Formation of Enterprise Development Forum in Chittagong</u></p> <ul style="list-style-type: none"> <li>• Organize workshops / meeting to disseminate the idea among the interested MFIs/NGOs in Chittagong</li> <li>• Organizing planning workshop with participating 53 MFIs in the region</li> <li>• Register EDFC with the Government</li> <li>• Development of basic guiding rules &amp; regulation of EDFC for its operation</li> <li>• Strengthening of Information Dissemination Center at EDFC office</li> <li>• Initiate to build up strategic relationship with other forums / donors and actors</li> <li>• Link commercial banks(s) with EDFC NGOs</li> </ul>	<p>(Quantity) and Dates</p> <p>April-June</p> <p>May-June</p> <p>Complete</p> <p>Complete</p> <p>Ongoing</p> <p>Ongoing</p> <p>Ongoing</p>	<p>Two</p>	<p>A series of meetings held with the selected Forum organizations to disseminate the ideas of EDFC</p> <p>In participation of 53 MFIs a planning workshop was held in Chittagong where the participants decided on the role of EDFC in terms of promotion of MEs in the region.</p> <p>Constitution done and approved by the EDFC committee members.</p> <p>The information center is an opportunity of gathering people together to build up relations as well initiates dialogues for future collective actions in addition to storing &amp; sharing information.</p> <p>Dialogue begun with CARE, PKSf, CDF and AAB aiming to assist the growth of EDFC.</p> <p>ILO &amp; Forth fisheries shown interest to provide assistance to the EDFC</p> <p>Care &amp; PKSf has already financed to Forum NGOs.</p> <p>BASIC bank has already financed to the Forum NGOs. SIBL financed to the Forum NGOs.</p>



### Micro Policy & Outreach Program Focus for Fourth Quarter

The Program will launch its 'Stakeholder Dialogue Forum' initiative with PKSF and CDF scheduled for July.

The Modhupur Pineapple Association will phase out from JOBS direct assistance, having proven the capacity to efficiently manage their own business affairs and relationships, including access to institutional finance (the last loan was approximately \$43,000 - Tk.2.5m), technical supports and services, and market linkages. The project will continue to follow-up and monitor.

Other activities will be focusing on beginning implementation of the FY2003 Work Plan which will include:

- Continued development of Associations and strengthening Forum activities
- Facilitation of workshop and training for the Forum members to continue their sustainability journey
- Organization of workshop with other stakeholders (Banks, Chamber, Media, etc.) as MEs are mainstreamed
- Facilitate financing to Associations, Forums and individual SMEs with creditable lending institutions
- Initiate strategic links and collaborations with other donors and forums
- Finalize MoU with the ILO WEDE project
- Support the "*Policy Dialogue of Stakeholders*" and document outcomes for dissemination
- Organize management training for the members of the new EDFC Management Committee on "*Corporate Management*"
- Preparations for the Mission's "*AMERICA WEEK*" in Chittagong scheduled for the 3<sup>rd</sup> week of September

V. Macro Policy Program – ‘Secured Finance’

The passage of the Secured Transactions Act (STA) which was presented to the ‘former’ GoB by the Project has turned out to require more resources than the Project can provide at the present time. This issue has been discussed at length on several occasions in a variety of forums. Therefore, our efforts have remained focused on a long-term advocacy movement.

The Project is in process of forming a working relationship and alliance with the ADB in which the ADB will be taking the lead in early 2003, with JOBS acting as a support mechanism and non-financial resource as we both try to move this important initiative to reality. In addition to the ADB relationship, the Project’s advocacy efforts are moving forward concentrating on meeting with the Bangladesh Bank, FBCCI, and other stakeholders to enlist their active support. At present the support is there but passive – the Project is attempting to make this a higher priority of their respective agendas.

Through developing relations with the new government and current apex chamber of commerce (FBCCI), it has been discovered that there is an interest for financial sector reform with FBCCI taking a pivotal private sector advisory role. The Project has begun to use this platform to revive private sector and GoB advocacy to help facilitate a receptive environment for the concept of Moveable Asset Financing through the Secured Transactions Act; and the Electronic Collateral Registry. These efforts will greatly intensify towards the end of the fourth quarter and into FY2003.

## JOBS Project

### Economic & Enterprise Development

#### Macro Policy Program – ‘Secured Finance’

**OBJECTIVES for YEAR: Facilitate the access to credit for businesses through recognition of a Secured Finance Law and the acceptance of ‘moveable assets’ a legitimate form of collateral.**

- A. Initiate a comparative study between "Secured Transactions Act 2001" and "Financial Institutions Act 1998".
- B. Collaborate with the ADB, GoB, and various ‘stakeholders’ to foster advocacy that will enhance the future passage of the Secured Transactions Act.

	Tangible Results/Benchmarks Target - Actual <i>(Quantity) and Dates</i>	Impacts Critical Issues / Comments Next Steps
<p><b>Objective A – 1<sup>st</sup> Quarter</b></p> <p>A comparative study between "Secured Transactions Act 2001" and the "Financial Institutions Act 1998".</p> <p><b>Activity Implementation for Quarter</b></p> <p>1. Initiated a comparative study between Secured Transactions Act 2001 and Financial Institutions Act 1998.</p> <ul style="list-style-type: none"> <li>• Hired Justice Abdul Qudus Chowdhury to do the comparison between the proposed laws.</li> </ul>	<p>N/A</p> <p>Dec '01</p>	<p>The report is anticipated to provide the basis for the Bangladesh Bank to withdraw the Financial Institutions Act 1998 and support the Secured Transactions Act 2001. The report is due by the 2<sup>nd</sup> quarter.</p>
<p><b>Objective A – 2<sup>nd</sup> Quarter</b></p> <p>A comparative study between "Secured Transactions Act 2001" and the "Financial Institutions Act 1998".</p> <p><b>Activity Implementation for Quarter</b></p> <p>1. Initiated a comparative study between Secured Transactions Act 2001 and Financial Institutions Act 1998.</p>	<p>N/A</p> <p>Complete</p>	<p>Finalize and submit the comparative study between Secured Transactions Act 2001 and the Financial Institutions Act 1998. Utilizing the outcome began advocating for the GoB and the Bangladesh Bank to withdraw future consideration of the Financial Institutions Act of 1998.</p>



<b>Objective B 1<sup>st</sup> Quarter</b>		<b>Impacts</b>	
<b>Collaborate with the ADB, GoB, and various 'stakeholders' to foster advocacy that will enhance the future passage of the Secured Transactions Act.</b>		<b>Critical Issues / Comments</b>	
<b>Activity Implementation for Quarter</b>		<b>Next Steps</b>	
<b>Objective</b>	<b>Tangible Results/Benchmarks</b>		
	<b>Target - Actual</b>		
	<b>(Quantity) and Dates</b>		
<p>1. Assisted the ADB in preparing to enhance the secured transactions initiative.</p>	<p>N/A</p>	<p>Nov.- Dec.'01</p>	<p>The ADB is initiating a 5-year SME project that will include a secured transactions component. Coordinating with the ADB will ensure continuity of the JOBS efforts and a continued support of the drafted Secured Transactions Act 2001 after JOBS. Efforts are underway to transition.</p>
<b>Objective B 2<sup>nd</sup> Quarter</b>		<b>Impacts</b>	
<b>Collaborate with the ADB, GoB, and various 'stakeholders' to foster advocacy that will enhance the future passage of the Secured Transactions Act.</b>		<b>Critical Issues / Comments</b>	
<b>Activity Implementation for Quarter</b>		<b>Next Steps</b>	
<b>Objective</b>	<b>Tangible Results/Benchmarks</b>		
	<b>Target - Actual</b>		
	<b>(Quantity) and Dates</b>		
<p>1. Collaborate with the ADB in facilitating and enhancing their agenda secured transactions initiative.</p> <p>2. Work independently in advocating with various entities within the Private Sector and GoB</p>	<p>N/A</p>	<p>Ongoing</p>	<p>Conducted one-on-one meeting with government officials and private sector leaders to educate and obtain support for the Secured Transactions Act 2001.</p> <p>Built support form the Ministry of Commerce to advocate the need and for passage of the Secured Transaction Law.</p> <p>Identified synergies and tie support for the Secured Transaction Act with other policy initiatives – the IT Act currently being developed.</p> <p>Kept the ADB informed of JOBS secure transactions activities to facilitate the ADB in their upcoming SME project that is scheduled to include a secure transactions component.</p>

<p><b>Objective B 3<sup>rd</sup> Quarter</b> Collaborate with the ADB, GoB, and various 'stakeholders' to foster advocacy that will enhance the future passage of the Secured Transactions Act.</p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p><u>Activity Implementation for Quarter</u></p>		
<p><i>(Quantity) and Dates</i></p>		
<p>1. Developed strategy to launch nationwide divisional workshops jointly with FBCCI</p>	<p>Complete</p>	<p>JOBS and FBCCI, the apex body representing the private sector, have decided to jointly launch 6 divisional workshops to educate the entrepreneurs on the importance, impact and implementation of moveable asset financing and Secured Transactions Act. These will be half day workshops starting from August, 2002.</p>
<p>2. Meetings with Bangladesh Bank to consider Secured Transactions Act.</p>	<p>N/A</p>	<p>JOBS policy team had a meeting with Mr. Nazrul Huda, Executive Director, Bangladesh Bank, in charge of initiating reforms related to laws that will structure and set or change rules for the financial sector in Bangladesh. Secured Transactions Act will redefine the way of offering and collecting loans by any creditor. Mr. Huda has showed keen interest to encompass the law in the current financial system.</p>
<p>3. Developed Business Plan for the final year of operations</p>	<p>Complete (flexible)</p>	<p>Will serve as the guideline for the 6<sup>th</sup> year of operation of policy unit.</p>
<p>4. Meetings with ADB on activities related to Secured Transactions Act</p>	<p>Ongoing</p>	<p>ADB is initiating a 5-year SME project that will include secured transactions component. JOBS is coordinating with the ADB to ensure continuity of JOBS efforts and a continued support of the drafted Secured Transactions Act after JOBS.</p>

### Secured Transactions Focus for Fourth Quarter

- Organize and implement six nationwide divisional conferences in collaboration with FBCCI beginning August, 2002.
- Organize a workshop/ seminar with stakeholders of the Secured Transactions Act, to educate the new set of policy makers. This seminar will be a part of the e-Commerce seminar that will be organized by the Project's EC/ICT team. It is anticipated that Allen Welsh will be brought it as an 'International Expert'.
- Keep ADB informed and involved in the Project's secure transactions activities in order to help facilitate a smoother collaboration regarding the Bank's upcoming SME and Financial Reform Initiative.



## ***VI. Macro Policy Program – ‘e-Commerce & ICT***

The Project has become the recognized leader in facilitating the creation of an e-Commerce enabling environment in Bangladesh since the formation of its EC/ICT team in December 2000. In addition, it has positioned itself to be a leading authority in ICT within the country. Hence, the Project will remain advising and facilitating a variety of stakeholders ranging from the private sector to the GoB, and from Institutions to a variety of donors to advance the passage of a ‘good’ IT Policy for the country and make it a reality.

To date, JOBS has facilitated or directly undertaken numerous activities in this endeavor. These have included sponsoring and conducting studies, providing TA to policymakers, organizing advocacy campaigns, funding technical conferences, conducting training in IT, facilitating e-Marketing, and e-Governance.

### **Highlights of the Major Achievements:**

- Reviewed and commented on the draft IT Law of Bangladesh utilizing internationally recognized experts in ICT regulatory development.
- Coordinated the sponsorship of three GOB Ministry officials to participate in a two day workshop on the “Legal Framework for Combating Cyber Crime.”
- Facilitate the survey and organize a conference to identify the opportunities and challenges for Bangladesh to capture a place in the international market on IT enabled services.
- Disseminate information regarding best practices and global regulatory development to create the legal framework for e-Commerce. This will be fostered through participating in seminars, roundtables and delivering analysis, knowledge and information from IRIS experts.

### **Lesson Learned:**

There is a distinct bureaucracy within the Government that has been reluctant to fully embrace ICT tools and applications. The Project’s proposal for sharing the cost of hosting Government forms online has been pending for decisions with little or no movement. There has been considerable talk but little action from the Ministries.

In an effort to bypass this bureaucratic hassle, the EC/ICT Team has decided to help in the hosting of websites for individual institutions within the GOB. Once completed these sites will promote e-Governance for better efficiency, transparency and accountability of the government and thus enhance the development of a knowledge based economy. In time, it is expected/hoped that the Ministries will take a more proactive role in this transformation.



<p><b>Objective A – 1<sup>st</sup> Quarter</b> Expedite and facilitate the development of an IT Act for Bangladesh</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>3. Initiated advocacy campaign to gain support for the IT Act.</p> <ul style="list-style-type: none"> <li>Hold a series of meeting with all the relevant stakeholders to provide updates of the initiative and to gather their inputs</li> </ul>	<p>Oct.- Dec.'01</p> <p>Ongoing</p>	<p>Inputs from other stakeholders established JOBS/IRIS as a leading expert to advice on building a comprehensive legal infrastructure for Bangladesh to foster in e-Commerce.</p> <p>Continuing process</p>
<p><b>Objective A – 2<sup>nd</sup> Quarter</b> Expedite and facilitate the development of an IT Act for Bangladesh</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>1. Review and comment on the working paper of Bangladesh Law Commission for the IT Act of Bangladesh.</p>	<p>March – May.'02</p> <p>March – May.'02</p>	<p>Provide technical assistance to Bangladesh Law Commission through International experts to provide information regarding some regional legislation and international model legislation on electronic signature and e-commerce.</p>
<p><b>Objective A – 3<sup>rd</sup> Quarter</b> Expedite and facilitate the development of an IT Act for Bangladesh</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>1. Reviewed and commented on the working paper of Bangladesh Law Commission for the IT Act of Bangladesh.</p>	<p>May</p> <p>May</p>	<p>Commented on the draft IT Law using internationally recognized experts in ICT regulatory development. A package was developed and distributed to the IT policy stakeholders with comments from Dr. Catherine Mann, Senior Fellow, Institute for International Economics and Ms. Jody Westby JD, President, The Work IT Group. The Secretary of the law Commission commented with high acclaim that they were the most complete and valuable from any stakeholder.</p>



<p><b>Objective B – 1<sup>st</sup> Quarter</b> Facilitate in placing GOB forms in the Internet <u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>1. Proposed to the Government to split cost to implement this project over the next 6-9 months</p>	<p>Ongoing</p>	<p>Proposal has received little attention from the GoB due to changes in responsibilities with the new government. Proposal is still pending.</p>
<p><b>Objective B – 2<sup>nd</sup> Quarter</b> Facilitate in placing GOB forms in the Internet <u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>1. Re-proposed the Government to split cost to implement this project (lost in bureaucracy)</p>	<p>Ongoing</p>	<p>The proposal is still pending.</p>
<p><b>Objective B – 3<sup>rd</sup> Quarter</b> Facilitate in placing GOB forms in the Internet <u>Activity Implementation for Quarter</u></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>1. Began facilitating the promotion of e-Governance and e-Government discussions which are underway for providing training on computer fundamentals to officers and develops the Website of the Law Commission.</p>	<p>Ongoing</p>	<p>EC/CT Team has gathered information to host the website and provide basic computer fundamental training to the staff of the Law Commission. In joint collaboration with SDNP the website will host all legal documents, forms etc of the law Commission. The Computer training will start in July and the work of the Website will start in August.</p>

<b>Objective C – 1<sup>st</sup> Quarter</b>		<b>Tangible Results/Benchmarks</b>		<b>Impacts Critical Issues / Comments Next Steps</b>
<b>Facilitate dissemination of the Policy making process for EC &amp; ICT</b>		<b>Target</b>	<b>Actual</b>	
<b>Activity Implementation for Quarter</b>		<b>(Quantity) and Dates</b>		
1. Identify a common website for information gathering <ul style="list-style-type: none"> <li>Develop a web page to gather information beneficial to the policy reform process.</li> </ul>		Oct.- Nov.'01	Oct.- Nov.'01	Established JOBS/IRIS as the prime facilitator of the policy making process  Website is operational. The URL of the site is: <a href="http://www.iris.umd.edu/adass/proj/ecomresources.asp">http://www.iris.umd.edu/adass/proj/ecomresources.asp</a>  All activities have been completed. This has resulted in creating a collaborative and transparent environment for policy decision-making and for access of information to individual organizational efforts. The impact will be a synergy on the overall policy decision process.
2. Posting information to assist the policy reform process <ul style="list-style-type: none"> <li>Translate &amp; post the deliberation of the ITTF meeting</li> <li>Compile relevant IT ACT of 14 countries</li> <li>Final version of the IT Policy of Bangladesh</li> <li>ICT Task Force Report of CPD</li> </ul>		Oct.- Nov.'01	Oct.- Nov.'01	
<b>Objective C – 2<sup>nd</sup> Quarter</b>		<b>Tangible Results/Benchmarks</b>		<b>Impacts Critical Issues / Comments Next Steps</b>
<b>Facilitate dissemination of the Policy making process for EC &amp; ICT</b>		<b>Target</b>	<b>Actual</b>	
<b>Activity Implementation for Quarter</b>		<b>(Quantity) and Dates</b>		
1. Participated in the round table meeting on the legal barriers on IT organized by the Ministry of Science and Technology.		Jan 16.'02	Jan 16.'02	On the meeting JOBS submitted a paper that included comments on the IT policy by IRIS panel of International experts and donor agencies like European Commission.  The seminar was part of the advocacy campaign for effective policy that will facilitate the availability of the Internet service at an affordable price.
2. Participated in the seminar organized by ISP association on the future of Internet.		Mar 28.'02	Mar 29.'02	

<p><b>Objective C – 3<sup>rd</sup> Quarter</b> Facilitate dissemination of the Policy making process for EC &amp; ICT</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual <i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> Critical Issues / Comments Next Steps</p>
<p>1. Participate in the Roundtable Conference on Draft IT ACT organized by FBCCI.</p>	<p>May May 02</p>	<p>JOBS/IRIS and USAID is considered as the leading advocator on the legal issues of e-Commerce and ICT based on the comments made by International experts on the draft IT Act that has been circulated among the IT stakeholders; BASIS, BCS, MOSICT, ISPA, donors.</p> <p>The same was also reflected in the roundtable conference on Draft IT Act organized by FBCCI as Mr. Reid B. Lohr, Mr. Imran Shauket of JOBS and Mr. Allen Fleming of USAID were the main discussants on the roundtable conference.</p> <p>FBCCI's Chair of IT Policy drafting committee has requested JOBS input and assistance to help formulate the FBCCI action plan for IT.</p>



<b>Objective D – 1<sup>st</sup> Quarter</b>		<b>Tangible Results/Benchmarks</b>		<b>Impacts Critical Issues / Comments Next Steps</b>
<b>To realize and act upon opportunities to promote e-Commerce</b>		<b>Target - Actual</b>		
<b>Activity Implementation for Quarter</b>				
		<i>(Quantity) and Dates</i>		
1. Sponsor the IT Registry of Bangladesh		Oct.- Dec.'01	Oct.- Nov.'01	All activities have been completed but the activity will remain ongoing.  The newly established a registry as a legal channel for software marketing. This will generate export earning and economic development. The registry will also build capacity of the software industry in Bangladesh.
<ul style="list-style-type: none"> <li>Develop a systematic approach for electronic marketing of the software companies of Bangladesh.</li> <li>Work with Tech Bangla to complete the survey of IT companies and compiled the data in a searchable format</li> </ul>				
2. Facilitate the creation of a portal for the SMEs in collaboration with E-Vistra & Data Soft		3 <sup>rd</sup> Quarter	Ongoing	Once completed the portal will build capacity of the SMEs to compete on a global scale.
			Oct.- Dec.'01	The features of the "Export Pavilion of Bangladesh" have been finalized through a series of meeting with the SME clients of JOBS to identify their needs of facility.
<b>Objective D – 2<sup>nd</sup> Quarter</b>		<b>Tangible Results/Benchmarks</b>		<b>Impacts Critical Issues / Comments Next Steps</b>
<b>To realize and act upon opportunities to promote e-Commerce</b>		<b>Target - Actual</b>		
<b>Activity Implementation for Quarter</b>				
		<i>(Quantity) and Dates</i>		
1. Sponsor Tech Transfer convention 2002		January 18-20.'02	January 18-20.'02	Established JOBS as a leading stakeholder in advocating the policy issues for Information Technology.
<ul style="list-style-type: none"> <li>Actively participated in the policy seminars of Tech Bangla convention</li> </ul>				

<p><b>Objective D – 2<sup>nd</sup> Quarter</b> To realize and act upon opportunities to promote e-Commerce</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> <b>Critical Issues / Comments</b> Next Steps</p>
<p>2. Facilitate the creation of a portal for the SMEs in collaboration of Bheet e-commerce and Data Soft</p>	<p>3<sup>rd</sup> Quarter</p> <p>Ongoing</p>	<p>The portal will insure the participation of SMEs in the global scale using state of the art information communication technology.</p> <p>The functional requirements and specification of the portal has been finalized to meet the demand of SMEs to participate in the global B2B marketplace.</p> <p>The study will identify specific steps that can improve the competitiveness of Bangladesh in the IT enabled service market.</p>
<p>3. Facilitating the survey on the prospect of IT enabled services in Bangladesh funded by USAID.</p>	<p>Jan-Mar.</p> <p>Ongoing</p>	
<p><b>Objective D – 3<sup>rd</sup> Quarter</b> To realize and act upon opportunities to promote e-Commerce</p> <p><b>Activity Implementation for Quarter</b></p>	<p><b>Tangible Results/Benchmarks</b> Target - Actual</p> <p><i>(Quantity) and Dates</i></p>	<p><b>Impacts</b> <b>Critical Issues / Comments</b> Next Steps</p>
<p>1. Facilitate the creation of a portal for the SMEs in collaboration with Bheet e-commerce and Data Soft</p>	<p>Ongoing</p>	<p>“Bangladesh Export Pavilion” the B2B exchange /export portal will insure the participation of SMEs in the global scale using state of the art information communication technology. The functional requirements of the portal had been gathered through series of meetings with JOBS clients. The portal will be officially launched on the Internet in the next quarter.</p>
<p>2. Organized a Conference on “Bangladesh and the International Market for Information Technology Enabled Services (ITES): Opportunities and Challenges” jointly with CARANA Corporation.</p>	<p>April</p>	<p>Established JOBS/IRIS as the leading facilitator to help with competitive entry into the International Market on IT Enabled Services. The conference was jointly sponsored by the Ministry of Science and Information &amp; Communication Technology and USAID.</p>

### **e-Commerce & ICT Focus for Fourth Quarter**

During the next quarter, the Project will transition its efforts from the four primary objectives that were outlined in the FY2002 Work Plan to those in the FY2003 Work Plan. Activities will remain focused on appropriate collaboration and building 'informal' coalitions with various stakeholders and the GoB.

- Technical collaboration with the SDNP project of UNDP to promote e-Governance by developing websites and training officials of government institutions
- Provide training on computer fundamentals to the officers of the Law Commission and develop the website
- Facilitate the creation of "Bangladesh Export Pavilion" a B2B exchange portal for SMEs to trade and market their product electronically
- Finalized the activities that will be undertaken to build the capacity of small and medium sized manufacturers/exporters providing software and IT services
- Collaborate with Bangladesh officials to develop the legal framework needed to address security and privacy issues of computer networks and to combat crimes perpetrated via the Internet.
- Facilitate the establishment of a "Cyber Appellate Tribunal" proposed in the working paper on the IT Law.
- In an effort to begin implementing recommendations from the ITES survey, USAID has asked the Project to provide financial assistance for training officials of the Bangladesh Telecommunication Regulatory Commission (BTRC) on "M2-312 Radio Spectrum Monitoring Techniques and Procedures". Therefore, building the capacity of BTRC will be an ongoing activity to commence in this quarter. This will begin with sponsoring training for two officials from the BTRC at the United States Telecommunication Training Institute (USTTI) scheduled for the 1<sup>st</sup> quarter of FY2003.



### **VII. Project Training Team**

The Project's Training Team began to extend its outreach and capacity building efforts during the quarter beyond its 'normal' training activities. The intent is to offer JOBS knowledge and expertise on a cost-recovery base through providing technical assistance and specialized training to a variety of SMMEs and NGO/MFIs in order to build their capacity to either deliver services and/or receive such services. This aspect of JOBS is emerging as an effective BDS provider. The Training Team will begin to explore more opportunities to take advantage of its capabilities with the intention of a possible spin-off at the end of the Project.

An example of this new outreach was the 13-day TOT course on Enterprise Development Training (EDT) provided to SATU (Social Advancement Through Unity), Tangail. This was part of a collaborative effort between JOBS, CIDA and SATU using the EDT Training Module that was designed and developed by the Project's Training Team. The initiative was the first of its kind for an MFI - SATU serves over 50,000 borrowers. The Commissioner of Tangail District attended the closing ceremony and events to honor the occasion. Upon completion, SATU began an intervention to develop the business and management capacity of 400 Weavers. The joint collaborative effort between CIDA and JOBS helped address some immediate opportunities; plus began developing the internal resources of SATU to provide business development services at the micro enterprise level. The team's efforts in these areas help support one of the Project's goals of changing the manner in which business is conducted at this level of the economy.

As the Training Team evolves, increased focus is being given to the development of packages that address the needs of an ever changing business environment. In addition to the EDT module, which has been translated and put on CD Rom for international use, the Project developed and conducted a pilot (7-day training course) on designing and curriculum development. The module covers issues related to using an adult learning approach, training need assessment, setting training objectives, training methodologies, curriculum development, designing session plans, use of training materials, and monitoring and evaluation of training activities. Twenty trainers from 16 EDFC organizations in Chittagong received this training - all gave it an overwhelming favorable response. This training is part of a collaborative effort with EDFC to develop professional trainers; who will develop, design and provide need-based training courses for their own organizations and EDFC.

Responding to this changing need and the ME-BDS evolution, the Training Team also developed a "Management Development for Executives" course targeted to the leaders of regional Associations, Forums, NGOs and MFIs. This is a 10-day training course that covers planning, organizing, leading, motivating, coordinating and controlling activities, and managing the organization. The objective is to increase the organizational management capabilities of those responsible for delivering services and facilitating entrepreneurial development. In the coming quarter, this training package will be offered to 40 such Executives in the Chittagong region.

In addition to the above initiatives, the team continued to serve the needs of the other JOBS Programs and address areas for new skill enhancement/development training programs.

JOBS - Third Quarter - FY2002

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per person days) & (total recipients trained)				Target (YTD)	% Target Achieved	Project Total to-date	Causes of Major Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY	YTD for FY				
EDBM Training for MEs	Person Days	2700	900	3600	1800	50%	109284	
	Total Recipients	450	150	600	300	50%	18214	
TOT on EDBM for EDWs	Person Days	288	0	288	0	-	4585	
	Total Recipients	24	0	24	0	-	380	
Refreshers on TOT of EDBM for EDWs	Person Days	0	0	0	0	-	273	
	Total Recipients	0	0	0	0	-	101	
EDT—TOT for the new EDWs	Person Days	624	0	624	0	-	624	
	Total Recipients	48	0	48	0	-	48	
EDT—TOT for the old EDWs	Person Days	490	0	490	0	-	490	
	Total Recipients	49	0	49	0	-	49	
Advance TOT on Training Course Designing & Curriculum Dev. for the staff of EDFC	Person Days	0	140	140	175	80%	140	
	Total Recipients	0	20	20	25	80%	20	
EDT Training for MEs	Person Days	8225	6475	14700	6475	100%	14700	
	Total Recipients	1175	925	2100	925	100%	2100	
Skill Dev. Training on Livestock & Milk Growers for MEs	Person Days	1365	840	2205	840	100%	3045	
	Total Recipients	195	120	315	120	100%	435	
Skill Dev. Training on Weaving for MEs	Person Days	3000	0	3000	0	-	3000	
	Total Recipients	100	0	100	0	-	100	
Skill Dev. Training on Sewing (Mini Garments, Embroidery) for MEs	Person Days	4500	0	4500	0	-	4500	
	Total Recipients	50	0	50	0	-	50	
Skill Dev. Training on Handicraft (basket) for MEs	Person Days	2109	0	2109	0	-	2109	
	Total Recipients	54	0	54	0	-	54	
Skill Dev. Training on Banana Cultivation for MEs	Person Days	200	0	200	0	-	200	
	Total Recipients	50	0	50	0	-	50	

JOBS - Third Quarter - FY2002

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per person days) & (total recipients trained)				Target (YTD)	% Target Achieved	Project Total to-date	Causes of Major Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY					
Skill Dev. Training on Handicraft (pottery) for MEs	Person Days	504	0	504	0	-	504	
	Total Recipients	24	0	24	0	-	24	
Skill Dev. Training on Bamboo Product for MEs	Person Days	525	525	1050	525	100%	1050	
	Total Recipients	25	25	50	25	100%	50	
Skill Dev. Training on Cane Product for MEs	Person Days	525	0	525	0	-	525	
	Total Recipients	25	0	25	0	-	25	
Training on selling skills for ME clients	Person Days	0	0	0	0	-	46	
	Total Recipients	0	0	0	0	-	46	
Workshop on marketing network for ME	Person Days	400	200	600	200	100%	800	
	Total Recipients	400	200	600	200	100%	800	
Workshop on marketing network for the NGO staff for ME	Person Days	0	0	0	0	-	39	
	Total Recipients	0	0	0	0	-	39	
Training on Association Mgt. for the MEs	Person Days	0	0	0	75	0%	0	Due to project extension procedure budget propounded.
	Total Recipients	0	0	0	25	0%	0	Due to project extension procedure budget propounded.
Skills Dev. Training on Agriculture for MEs	Person Days	60	0	60	280	0%	60	Due to project extension procedure budget propounded.
	Total Recipients	30	0	30	85	0%	30	Due to project extension procedure budget propounded.
Skills Dev. Training on Apiculture for MEs	Person Days	0	0	0	300	0%	0	Due to project extension procedure budget propounded.
	Total Recipients	0	0	0	20	0%	0	Due to project extension procedure budget propounded.
Skills Dev. Training on Textile for MEs	Person Days	600	0	600	500	0%	600	Due to project extension procedure budget propounded.
	Total Recipients	25	0	25	25	0%	25	Due to project extension procedure budget propounded.
Workshop on Banking Procedure	Person Days	0	45	45	45	100%	45	
	Total Recipients	0	45	45	45	100%	45	
Need Based Skill Development Training for ME	Person Days	0	0	0	0	-	20625	
	Total Recipients	0	0	0	0	-	6250	
Vegetable Dying Training for ME	Person Days	0	0	0	0	-	425	
	Total Recipients	0	0	0	0	-	85	
Accounts and Financial Management for ME	Person Days	0	0	0	0	-	784	
	Total Recipients	0	0	0	0	-	112	
Savings and Credit Management for ME	Person Days	0	0	0	0	-	1261	
	Total Recipients	0	0	0	0	-	202	
Experience Sharing Workshop	Person Days	0	0	0	0	-	233	
	Total Recipients	0	0	0	0	-	233	



JOBS - Third Quarter - FY2002

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per person days) & (total recipients trained)			YTD for FY	Target (YTD)	% Target Achieved	Project Total to-date	Causes of Major Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY					
Skill Development (Macro, Lanmark) on Footwear for SME	Person Days	0	0	0	0	-	59365	
	Total Recipients	0	0	0	0	-	1015	
Local Cluster Training (Kishorganj) on Footwear for SME	Person Days	17100	0	17100	0	-	31920	
	Total Recipients	190	0	190	0	-	360	
Cluster Development with RMM International, Bahadurpur (International market) on Footwear for SME	Person Days	0	0	0	0	-	11700	
	Total Recipients	0	0	0	0	-	130	
Training on Pattern Making for Footwear of SME	Person Days	0	0	0	0	-	600	
	Total Recipients	0	0	0	0	-	20	
Advanced Cluster Training Kishorganj on Footwear for SME	Person Days	18900	4500	23400	0	α	36180	Done due to Project need
	Total Recipients	210	50	260	0	α	410	
Technical Training at H.N. Shoes for Footwear of SME	Person Days	0	0	0	0	-	8100	
	Total Recipients	0	0	0	0	-	90	
New Technical training in Savar Cluster for Footwear of SME	Person Days	0	0	0	0	-	3600	
	Total Recipients	0	0	0	0	-	40	

JOBS - Third Quarter - FY2002

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per person days) & (total recipients trained)				Target (YTD)	% Target Achieved	Project Total to-date	Causes of Major Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY					
Skill Dev. Training on Handicraft (pottery) for MEs	Person Days	504	0	504	0	-	504	
	Total Recipients	24	0	24	0	-	24	
Skill Dev. Training on Bamboo Product for MEs	Person Days	525	525	1050	525	100%	1050	
	Total Recipients	25	25	50	25	100%	50	
Skill Dev. Training on Cane Product for MEs	Person Days	525	0	525	0	-	525	
	Total Recipients	25	0	25	0	-	25	
Training on selling skills for ME clients	Person Days	0	0	0	0	-	46	
	Total Recipients	0	0	0	0	-	46	
Workshop on marketing network for ME	Person Days	400	200	600	200	100%	800	
	Total Recipients	400	200	600	200	100%	800	
Workshop on marketing network for the NGO staff for ME	Person Days	0	0	0	0	-	39	
	Total Recipients	0	0	0	0	-	39	
Training on Association Mgt. for the MEs	Person Days	0	0	0	75	0%	0	Due to project extension procedure budget propounded.
	Total Recipients	0	0	0	25	0%	0	
Skills Dev. Training on Agriculture for MEs	Person Days	60	0	60	280	0%	60	Due to project extension procedure budget propounded.
	Total Recipients	30	0	30	85	0%	30	
Skills Dev. Training on Apiculture for MEs	Person Days	0	0	0	300	0%	0	Due to project extension procedure budget propounded.
	Total Recipients	0	0	0	20	0%	0	
Skills Dev. Training on Textile for MEs	Person Days	600	0	600	500	0%	600	Due to project extension procedure budget propounded.
	Total Recipients	25	0	25	25	0%	25	
Workshop on Banking Procedure	Person Days	0	45	45	45	100%	45	
	Total Recipients	0	45	45	45	100%	45	
Need Based Skill Development Training for ME	Person Days	0	0	0	0	-	2062.5	
	Total Recipients	0	0	0	0	-	6250	
Vegetable Dying Training for ME	Person Days	0	0	0	0	-	425	
	Total Recipients	0	0	0	0	-	85	
Accounts and Financial Management for ME	Person Days	0	0	0	0	-	784	
	Total Recipients	0	0	0	0	-	112	
Savings and Credit Management for ME	Person Days	0	0	0	0	-	1261	
	Total Recipients	0	0	0	0	-	202	
Experience Sharing Workshop	Person Days	0	0	0	0	-	233	
	Total Recipients	0	0	0	0	-	233	

JOBS - Third Quarter - FY2002

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per person days) & (total recipients trained)			YTD for FY	Target (YTD)	% Target Achieved	Project Total to-date	Causes of Major Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY					
Skill Development (Macro, Lanmark) on Footwear for SME	Person Days	0	0	0	0	-	59365	
	Total Recipients	0	0	0	0	-	1015	
Local Cluster Training (Kishorganj) on Footwear for SME	Person Days	17100	0	17100	0	-	31920	
	Total Recipients	190	0	190	0	-	360	
Cluster Development with RMM International, Bahadurpur (International market) on Footwear for SME	Person Days	0	0	0	0	-	11700	
	Total Recipients	0	0	0	0	-	130	
Training on Pattern Making for Footwear of SME	Person Days	0	0	0	0	-	600	
	Total Recipients	0	0	0	0	-	20	
Advanced Cluster Training Kishorganj on Footwear for SME	Person Days	18900	4500	23400	0	α	36180	Done due to Project need
	Total Recipients	210	50	260	0	α	410	
Technical Training at H.N. Shoes for Footwear of SME	Person Days	0	0	0	0	-	8100	
	Total Recipients	0	0	0	0	-	90	
New Technical training in Savar Cluster for Footwear of SME	Person Days	0	0	0	0	-	3600	
	Total Recipients	0	0	0	0	-	40	



JOBS - Third Quarter - FY2002

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY					
Advanced new Technical training in Savar Cluster for Footwear of SME	Person Days	0	0	0	0	-	3600	
	Total Recipients	0	0	0	0	-	40	
Training on quality control with FDDI at Surma on Footwear for SME	Person Days	0	0	0	0	-	600	
	Total Recipients	0	0	0	0	-	20	
Designing Training on Footwear (Japan) for SME	Person Days	0	0	0	0	-	462	
	Total Recipients	0	0	0	0	-	22	
Design Dev. Training at Surma on Footwear for SME	Person Days	300	0	300	0	-	300	
	Total Recipients	20	0	20	0	-	20	
Supervisor Training with FDDI on Footwear for SME	Person Days	0	0	0	0	-	600	
	Total Recipients	0	0	0	0	-	20	
Design Development Training for Europe and Australia on Footwear for SME	Person Days	0	0	0	0	-	600	
	Total Recipients	0	0	0	0	-	20	
Specialized Training at Madina on Footwear for SME	Person Days	0	0	0	0	-	600	
	Total Recipients	0	0	0	0	-	20	
Sewing Training Apex Leather on Leather Craft for SME	Person Days	0	0	0	0	-	3600	
	Total Recipients	0	0	0	0	-	40	

JOBS - Third Quarter - FY2002

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY					
Skill Development Oasis on Leather Craft for SME	Person Days	0	0	0	0	-	14550	
	Total Recipients	0	0	0	0	-	175	
Local Cluster Training-Jessor on Leather Craft for SME	Person Days	0	0	0	0	-	15300	
	Total Recipients	0	0	0	0	-	190	
Advanced Training at Munshigang cluster on Leather Craft for SME	Person Days	0	0	0	0	-	13500	
	Total Recipients	0	0	0	0	-	150	
Workers Training at Crown Leather Products Ltd. on Leather Craft for SME	Person Days	0	0	0	0	-	960	
	Total Recipients	0	0	0	0	-	40	
Design Development Training on Leather Craft for SME	Person Days	0	0	0	0	-	200	
	Total Recipients	0	0	0	0	-	10	
Skill Development on Vegetable Dying for SME	Person Days	0	0	0	0	-	586	
	Total Recipients	0	0	0	0	-	109	
Skill Development on Block printing for SME	Person Days	0	0	0	0	-	591	
	Total Recipients	0	0	0	0	-	75	
Designing & Quality Control Training on Handicrafts for SME	Person Days	0	0	0	0	-	80	
	Total Recipients	0	0	0	0	-	16	
Product Development and designing Training on Handicrafts for SME	Person Days	0	0	0	0	-	1040	
	Total Recipients	0	0	0	0	-	48	

JOBS - Third Quarter - FY2002

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)			Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY				
Salesmanship Training on Handicrafts for SME	Person Days	0	0	0	-	164	
	Total Recipients	0	0	0	-	37	
	Person Days	0	0	0	-	130	
Export Documentation Training on Handicrafts for SME	Total Recipients	0	0	0	-	26	
	Person Days	0	0	0	-	144	
	Total Recipients	0	0	0	-	41	
Buyer communication Training on Handicrafts for SME	Person Days	0	0	0	-	621	
	Total Recipients	0	0	0	-	42	
	Person Days	0	0	0	-	695	
Designing Training with FID on Textile for SME	Total Recipients	0	0	0	-	53	
	Person Days	0	0	0	-	215	
	Total Recipients	0	0	0	-	49	
Quality Control Training on Textile for SME	Person Days	0	0	0	-	70	
	Total Recipients	0	0	0	-	14	
	Person Days	0	0	0	-	144	
Salesmanship Training on Textile for SME	Total Recipients	0	0	0	-	48	
	Person Days	0	0	0	-	4500	
	Total Recipients	0	0	0	-	50	
Export Documentation Training on Textile for SME	Person Days	0	0	0	-	144	
	Total Recipients	0	0	0	-	48	
	Person Days	4500	0	4500	-	4500	
Buyer Communication Training on Textile for SME	Total Recipients	0	0	0	-	50	
	Person Days	50	0	50	-	50	
	Total Recipients	50	0	50	-	50	
Cluster Training on Jamdani for the unskilled weavers on Textile for SME	Person Days	0	0	0	-	144	
	Total Recipients	0	0	0	-	48	
	Person Days	4500	0	4500	-	4500	
Cluster Training on Jamdani for the unskilled weavers on Textile for SME	Total Recipients	0	0	0	-	50	
	Person Days	50	0	50	-	50	
	Total Recipients	50	0	50	-	50	



Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY					
Skill Dev. Training on Natural Woolen Carpet (cluster) on Textile for SME	Person Days	2700	0	2700	0	-	2700	
	Total Recipients	30	0	30	0	-	30	
Advance Natural Woolen Carpet on Textile for SME	Person Days	0	1800	1800	0	α	1800	Done due to project need
	Total Recipients	0	20	20	0	α	20	
Advance Jamdani Cluster on Textile for SME	Person Days	3600	1800	5400	0	α	5400	Done due to project need
	Total Recipients	40	20	60	0	α	60	
Design, Quality Control and Pricing NY Home Textile for SME	Person Days	300	0	300	0	-	300	
	Total Recipients	15	0	15	0	-	15	
Health and Hygiene Training-Bakery for SME	Person Days	0	0	0	0	-	176	
	Total Recipients	0	0	0	0	-	176	
Workshop on Footwear for SME	Person Days	0	0	0	0	-	119	
	Total Recipients	0	0	0	0	-	119	
Basic Business Management, Marketing & Loan Application Procedure	Person Days	0	0	0	0	-	2584	
	Total Recipients	0	0	0	0	-	836	
Costing, Pricing & Promotion for Woman SME	Person Days	0	0	0	0	-	235	
	Total Recipients	0	0	0	0	-	97	
Workshop on SME Development Issues for SME	Person Days	0	0	0	0	-	257	
	Total Recipients	0	0	0	0	-	257	
Workshop on handloom/ Handicrafts Marketing & Development Assistance for SME	Person Days	0	0	0	0	-	220	
	Total Recipients	0	0	0	0	-	110	
Bank SME Client Training	Person Days	0	0	0	0	-	984	
	Total Recipients	0	0	0	0	-	328	
Understanding and Financing Special Needs of SMEs for Bank Officer	Person Days	0	0	0	0	-	2052	
	Total Recipients	0	0	0	0	-	228	

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY					
EDBM training to the selected entrepreneurs of SIBL	Person Days	0	0	0	0	-	198	
	Total Recipients	0	0	0	0	-	66	
MEDU Branch Bank Officer	Person Days	0	0	0	0	-	90	
	Total Recipients	0	0	0	0	-	15	
Office 2000 for SME	Person Days	0	0	0	0	-	360	
	Total Recipients	0	0	0	0	-	20	
JOBS Staff Training on LAN Administration	Person Days	0	0	0	0	-	6	
	Total Recipients	0	0	0	0	-	2	
JOBS Staff Training on EDBM TOT	Person Days	0	0	0	0	-	95	
	Total Recipients	0	0	0	0	-	12	
Computer training on fundamental of Computer, Operating System and File Management for JOBS staff	Person Days	0	0	0	0	-	38	
	Total Participants	0	0	0	0	-	19	
Computer training on Microsoft Excel 2000 for JOBS staff	Person Days	0	0	0	0	-	75	
	Total Participants	0	0	0	0	-	25	
Computer training on LAN Operation for JOBS staff	Person Days	0	0	0	0	-	32	
	Total Participants	0	0	0	0	-	32	
Computer training on Microsoft Outlook 2000 for JOBS staff	Person Days	0	0	0	0	-	58	
	Total Participants	0	0	0	0	-	29	

Training Activities	3 <sup>rd</sup> Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD last Qtr.	Current Qtr.	YTD for FY					
JOBS Yearly Retreat	Person Days	0	0	0	0	-	60	
	Total Participants	0	0	0	0	-	20	
Grants administration and financial management	Person Days	0	0	0	0	-	20	
	Total Participants	0	0	0	0	-	4	
<b>JOBS Training as a BDS Provider outside immediate clients</b>								
TOT on EDBM to the HKI's staff	Person Days	264	0	264	0	-	264	
	Total Participants	22	0	22	0	-	22	
TOT on EDT to the staff of PKSf partner organizations	Person Days	338	0	338	0	-	338	
	Total Participants	26	0	26	0	-	26	
TOT on EDT to the staff of SATU, Tangail	Person Days	0	286	286	0	-	286	As a part of capacity building on enterprise development, JOBS training team developed resource base for the staff of SATU, Tangail through providing TAs
	Total Participants	0	22	22	0	-	22	



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**Training Focus for Fourth Quarter**

Description	# of Participants	Duration
<b><u>ME Development Team</u></b>		
□ EDT Training to the MEs	100	7 days
□ Skill Dev. Training to BAs Developed by NGOs	100	TBD
□ Skill Dev. Training to private Sector cluster	75	TBD
<b><u>Micro Policy &amp; Outreach Team</u></b>		
□ Skill Dev. Training to Milk Growers (Milk Vita)	60	7 days
□ EDBM Training to the MEs of EDFC	150	6 days
□ EDT training to the MEs of EDFC	100	7 days
□ Management Development Training	40	10 days
□ Skill Dev. Training on Textile	25	20 days
□ Training on Association Management for the Association Members	40	7 days
□ Skill Dev. Training on Apiculture	40	15 days
□ Skill Dev. Training on Agro Product	40	4 days
□ Forum Workshop	100	1 day
□ EDBM to selected ME from C/bank	20	4 days
□ Training on loan facilitation and business plans	20	2 days
<b><u>SME Development Team</u></b>		
<i>Footwear</i>		
□ Leather procurement & Cutting Training	100	120 days
□ Cutting stitching & lusting training	80	90 days
□ Pattern grading Training	6	90 days
□ Nilphamary Cluster Training	30	180 days
□ Rangpur Cluster training	30	180 days
□ Rangamati leather Tex Cluster	30	90 days
□ Shatkhira Cluster	35	90 days
□ Shingire Cluster	50	90 days
<i>Textile</i>		
□ Hand made paper Cluster	30	90 days
□ Adv. Trg. on hand made paper products	20	30 days
□ Adv. Jamdani village development training	30	90 days

VIII JOBS - R4 and Summary of Indicators Recap					
Strategic Objective 5 - Growth in Agribusiness and Small Business					
Period: 3rd Quarter and YTD for FY2002					
Reporting Period	Quarter	YTD- Total	R-4 Target	R4 Variance	
<b>SO Indicator</b>					
1. Sales growth (million \$)	8.052	16.322	9.500	6.822	
Domestic growth (million \$)	2.880	7.468	5.500	1.968	
Exports growth (million \$)	5.172	8.854	4.000	4.854	
3. Jobs growth (Total)	1,956	6,930	5,750	1,180	
Male	1,017	4,022	3,047	975	
Female	939	2,908	2,703	205	
<b>IR Indicator</b>					
<b>5.1 More market-oriented policies, laws and regulations</b>					
1: New market oriented policies & practices adopted	2	3	3	0	
GoB	1	1	1	0	
NGOs and Private Institutions	1	2	2	0	
<b>5.2 Stronger business support institutions</b>					
1: Value of capital provided by USAID assisted financial intermediaries (million \$)	9.149	30.697	0.250	30.447	
2: Number of NFIs strengthened	118	169	4	165	
3: Number of IFIs supported	12	59	15	44	
<b>5.3 Stronger market/product development / Improved performance of enterprises</b>					
1: # that entered new geographic markets	152	208	95	113	
2: # that introduced new products and/or services	93	138	55	83	
3: # adopting new tech and/or management practices	124	182	25	157	
<b>5.4 Improved products and services</b>					
1: # that improved product and/or service quality	106	148	64	84	
2: # that reduce unit production cost	87	140	50	90	
<b>5.5 Increased access to capital</b>					
1: Value of financial resources raised by USAID assisted enterprises from all sources (million \$)	1.420	2.181	0.600	1.581	
<b>OTHERS</b>					
# of enterprises / households assisted	10,313	14,246	0	14,246	
Male	4,502	6,828	0	6,828	
Female	5,811	7,418	0	7,418	
\$ Expended (in million)	391,674	1,624,065	(4/97-6/02):	9,432,690	
JOBS Accounts Payable not included		302,753			