

Annual Report
October 2002 - September 2003

JOBS Project
A USAID Funded Initiative
Implemented by IRIS Center at
University of Maryland

JOBS
CREATING OPPORTUNITIES FOR BANGLADESH

Jobs Opportunities and Business Support Program (JOBS)

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

Implementing Agency	United States Agency for International Development – Bangladesh
Coordinating GoB Agency	Ministry of Industries
Coordinating GoB Entities	Ministry of Planning Bureau of NGO Affairs Palli Karma-Sahayak Foundation Economic Relations Division Ministry of Planning
Implementing Partner	IRIS Center University Research Corporation International University of Maryland, USA

**ANNUAL REPORT
(October 2002-September 2003)**

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Executive Summary

The Jobs Opportunities and Business Support Program (JOBS), implemented by the IRIS Center at the University of Maryland, endeavors to expand markets, increase exports, and ensure the sustainability of Bangladesh's small and medium sized businesses. In the last year the program has continued its activities in existing sectors – footwear, home textiles, leather goods, handicrafts, and light electrical and electronics – while exploring opportunities in new sectors: floor coverings, diversified jute products, personal protective equipment, handmade paper and stationery, and organic food products. Concurrently, JOBS has continued to assist in the development of the ICT sector. A few numbers illustrate JOBS' successes:

- JOBS generated sales growth of \$17.39 million, of which \$12.88 million was export sales. For every dollar invested in JOBS, the Program has generated \$10 in sales.
- JOBS assisted 1,535 enterprises, many of them small, private households, improving the lives of 730 males and 805 females.
- JOBS developed 44 clusters (23 under the SME and 21 in the ME program) and forward linked them to lead buyers and external markets.

Among our noteworthy activities over the past year are:

Export Diversification and the Post MFA regime: With the MFA scheduled to end in 2004, JOBS is working in a variety of sectors in an effort to diversify Bangladesh's export production. These include:

- **Handmade Paper:** JOBS is facilitating the formation of a handmade paper exporters' and producers' association. Fifteen enterprises have enrolled in the association. Last year they achieved total sales of \$0.33 million, of which \$0.26 million was export sales. We believe that with proper guidance, this sector can generate tens of millions in sales in four to five years.
- **Personal and Protective Equipment (PPE):** JOBS, in association with CBI, continues to foster PPE as an export substitute industry, incorporating 15 companies from RMG and the footwear and leather goods sectors. Two of these companies have attained CE certification (a formal entry barrier to European markets for PPE products), and JOBS facilitated their participation in the A+A fair in Germany.
- **Coconut Coir Products:** This highly labor intensive sector employs 200,000 women and generates more than \$40 million in sales yearly for the neighboring Indian state of Kerala.
- After a year of market research and planning, JOBS is starting to develop this sector in Bangladesh by facilitating a six-month training program for 100 workers on coconut coir products manufacturing in collaboration with a local firm. JOBS plans to take this firm to the Domotex Fair in Germany in January.

SME Export Development: To assist in business linkage and exports, JOBS developed in-house software to establish a searchable data base of its clients and is setting up a web-based market research cell and library.

e-HRD: JOBS has established the CISCO Networking Academy Program in Bangladesh with eight functioning academies, three outside of Dhaka, with current enrollments in excess of 500 students. Twenty more academies are expected to be commissioned in the future.

e-Policy: JOBS coordinated the work of MOSICT, stakeholders, the Law Commission, international experts, UNCITRAL, and UNCTAD, and assisted in the preparation of the IT Law for Bangladesh. The Law is currently with Hon. Minister A. Moeen Khan, and according to the new Secretary MOSICT will be presented in the upcoming parliamentary session.

e-Governance: JOBS has assisted in the development of the Law Commission website to create the first electronic record of key laws and documents in Bangladesh. Concurrently, 22 officials of the Commission have been trained in basic computer use and website development and maintenance.

e-Commerce: Serving as the USAID mission's ICT private sector development coordinator, JOBS has assisted in the following areas:

- **Local market access:** JOBS cosponsored the first Bangladesh Association for Software and Information Services (BASIS) Soft Expo 2002, held last October. This mega software exposition was the first step in the development of the domestic market for software and IT service providers.
- **International market access:** JOBS provided technical support to BASIS member companies to help them gain market share in the US and Europe, facilitating their participation in two international trade fairs, COMDEX in the US, and CeBIT in Germany.
- **Private sector development:** In collaboration with USAID Washington, JOBS assisted 60 leading software and IT companies to develop their marketing skills. Eight of these companies have been selected for further capacity building, culminating in a business linkage development tour of the US in January.

Capacity Building of the IT Association: To strengthen the institutional capacity of the IT associations in Bangladesh, JOBS has assisted BASIS, the Bangladesh Computer Samity (BCS), and the Internet Service Providers Association of Bangladesh (ISPAB) to develop effective policy work plans and procedures conducive to business growth through an IT Mentor Alliance program formed in collaboration with World Information Technology and Services Alliance (WITSA) and USAID/Washington.

Outreach: JOBS is arguably the most publicized donor-funded project in Bangladesh. It is regularly highlighted in the press, on an average of six times weekly. It has now become a part of our strategy to take the JOBS message beyond the borders of Bangladesh. As a result, JOBS' activities have been highlighted in the international arena in various forums,

most notably when JOBS was invited to present at the internationally renowned BDS conference at the ILO training center in Turin, Italy.

To summarize, JOBS has continued to deliver ahead of its stated goals. It has

- **surpassed its activity targets in the SMME arena,**
- **generated over \$17 million in sales growth,**
- **engaged 1,535 MEs in increasingly productive activity,**
- **provided BDS to 45 SMEs,**
- **established a partnership with CISCO to facilitate IT -relatedHRD by establishing eight academies,**
- **piloted numerous initiatives in the ICT arena,**
- **presented the innovative achievements of the program at a BDS seminar in Turin, Italy.**

Moreover, it has achieved all of the above in an increasingly efficient manner, as a result of which JOBS is well-positioned to carry forward a substantial amount of unexpended funds to perpetuate its success into its extension period through September 2005.

Highlights of JOBS successes during the past year follow. Since the project has been submitting detailed reports throughout the year, including a mid -year report, this report will avoid redundancy by focus ing on activities undertaken during the last half of the year. However, the performance figures are composite for the year, including a table of “Major Accomplishments” which provides accumulated figures since the inception of the program.

USAID’s contribution to the program has continued to decrease, currently constituting less than 50% of the 2004 budget, while the cost share of JOBS/IRIS and its partners has increased, to average 20% over the life of the program. IRIS was committed to providing 13% according to the COAG.

1.0 Introduction

The JOBS Project, funded by USAID and implemented by the IRIS Center at the University of Maryland, is entering its seventh, successful year promoting micro, small and medium-sized businesses in Bangladesh. JOBS' innovative sector development model, which takes a holistic approach to enterprise development, has become a subject of study at international forums.

JOBS' intervention begins by identifying sectors with sufficient unmet market demand: in other words, to be selected, sectors must have the potential to grow. Once a sector is identified, JOBS takes into account all the constraints on its growth, and looks for ways to overcome or get around them to make the most of the opportunities that are available. And, most importantly in Bangladesh, where poverty is widespread, JOBS ensures that all levels of the identified industry participate in the project's development efforts.

JOBS works with leading enterprises to help them expand their markets by providing design, product development, and advanced skill development training for their workers, and by facilitating their participation in international trade fairs. JOBS clients attended four major trade fairs in the past six months in Germany and the US.

To ensure that all levels of an industry, including the smallest, have a share in the expanded markets, JOBS

- Groups small entrepreneurs together in a cluster development model that allows them to achieve better economies of scale;
- Provides skill development training to industry workers to enhance their efficiency and productivity; and
- Links individual small businesses with large and medium sized enterprises.

In the past six months, JOBS helped form approximately 15 new clusters, comprising 400 small businesses. We established major backward support linkages for lead buyers and exporters in footwear, leather goods, home textile, crafts, handmade paper, and other sectors. JOBS provided training to almost 500 workers of various small and medium sized enterprises. Approximately 80% of our beneficiaries are women with average incomes of Tk. 2000 to 4000.

JOBS also continues to advocate with the Government of Bangladesh, academia, and stakeholders for policy and practical changes to establish a business enabling regulatory environment that will encourage and enhance the growth of the nation's enterprises. In the last six months, JOBS has focused its activities in three areas:

- Working with GoB, non-governmental organizations (NGOs), financial and business institutions, and the private sector to advocate for more market oriented policies, laws, regulations, and practices.
- Working to build stronger business support institutions that will continue to function as BDS providers.

- Working with selected enterprises in targeted sectors to enhance their performance in the areas of marketing, production, quality control, financial documentation, and management.

2.0 Sector Development Program

In the last six months, major emphasis was given to the handmade paper, personal protective equipment (PPE), home textile, specialized crafts, and footwear sectors, particularly handmade footwear. JOBS focuses its sector development assistance on the three areas that are most critical to business success: access to technology, access to financing, and a “buyers market.” Our recent assistance efforts in the identified sectors are described below.

2.1 Footwear Sector

- **Shafipur Cluster Linkage with Apex Footwear:** JOBS established this cluster in 2002. Recently, we facilitated a series of meeting between Apex Footwear Limited and the Shafipur cluster, as a result of which Apex placed an order for 3,200 pairs of shoes, valued at Tk.600, 000. JOBS’ loan facilitation unit is now working with Prime Bank to arrange a loan for the further expansion of the cluster.
- **Rangpur and Nilphamari Cluster Development Program:** The second phase of JOBS’ technical training for the Rangpur and Nilphamari clusters was completed in August. One hundred women are now producing leather sandals and shoes for local markets. BRAC has asked for additional EDBM training from JOBS to facilitate the successful transfer of ownership of the business to these women.
- **Design Development Training for Leatherex Footwear Limited:** Leatherex employs over 300 workers. The firm exports all its products, at present mainly to Japan. JOBS has arranged for Leatherex staff members to work with an Italian designer for three months to develop products for the Europe an market. The trainer will also work with three Bangladeshi designers to develop local design capacity. JOBS is providing 25% of the financing to hire the designer.
- **Technical Training for Uttara Cluster:** This is a 100% export-oriented cluster linked with Cosmic Footwear and RMM International, exporting their products mainly to Japan. After five months of skill development training, the second phase of which was completed this August, the monthly earnings of the 50 women working in the cluster have reached Tk.2500 to 3000. The cluster produces 100 pairs of handmade sandals a day.
- **Technical Training for Fullhar Footwear Limited:** Fullhar Footwear Limited, one of Bangladesh’s leading exporters of *espadrilles*, has been producing jute and leather sandals for markets in France and Japan for the last two years. With the demand for jute *espadrilles* increasing, the firm recently recruited 100 more unskilled workers (90% of them women) to expand their production. With 40% financing by JOBS, the firm was able to provide skill development training for these new workers.

2.2 Home Textile Sector

- **Linkage Between Jamdani Cluster and Shell Crafts Limited:** Shell Crafts Limited is one of Bangladesh’s leading exporters of home textile fabrics to Europe and the US. JOBS developed the Jamdani Cluster to provide market access support to the sector and is now working with Shell Crafts to develop new products made of the unique Jamdani material produced by the cluster, marketing them primarily

to Europe. This is the first such effort to develop Jamdani home textile fabrics in Bangladesh. Sample swatches of 80 patterns have been produced to date.

- **International Trade Fair Participation:** This year JOBS facilitated participation of three major Bangladeshi home textile producers in the New York Home Textile show for the fourth consecutive time. Buyers were most interested in the firms' newly developed products made from jute and Jamdani fabrics and the participants received orders worth US\$ 350,000. Cushion covers and kitchenware attracted the maximum number of orders.
- **Product Development Training:** Aware of the fact that kitchenware and home textiles were included on a recent General Sales Preference (GSP) schedule list of Bangladesh products appearing in US markets, JOBS arranged two product development workshops with Shristy International and Shell Crafts Limited. One workshop, which was covered by local television, developed unique cushion covers made of jute, leather, and muslin that proved to be very successful at international trade fairs, including Tendence in Germany, where orders worth US\$ 100,000 were received. The second workshop focused on producing kitchenware for the US market, specifically the next New York Home Textile Fair.

2.3 Handmade Paper Sector

- **Association Development:** With the handmade paper industry growing rapidly, JOBS is facilitating the formation of a handmade paper exporters' and producers' association that will help Bangladesh achieve a better position in the world market. JOBS is developing a web site featuring Bangladesh's handmade paper producers and exporters and relevant information about the industry. The entrepreneurs are preparing a draft resolution of association articles and a three-year strategy for market penetration.
- **Technical Training at Manikgonj Cluster:** A three-month technical training course has been completed with the Manikgonj Cluster, developed with SEDS, a local NGO. This is the first part of a long-term training program designed to develop the skills of 20 women who are producing handmade paper for the European market.
- **Handmade Paper Cluster Development at Mymensingh.** This cluster, developed by BRAC with technical expertise from JOBS, produced products for both local and international markets. In the second phase of the cluster's development, JOBS has provided basic skill development training to 100 workers on handmade paper production. A three-month advanced skill development training session is now underway.

2.4 Light Electrical and Electronics Sector

- **Technical Training with Energypac Limited:** To develop electricians' skills and the capacity of this growing industry, JOBS, in association with Energypac Limited, facilitated a three-day workshop in Cox's Bazaar. Twenty area electricians participated. Mr. Kazi Shahiduzzaman, MP from Cox's Bazar, attended the closing ceremony of the workshop.
- **Cluster Development with Micro Electronics Limited:** The JOBS SME team has been working to develop an electric coil making cluster. In association with Micro Electronics Limited, JOBS provided a 90-day session of advanced technical

training, subsequently linking the cluster with major markets through Micro Electronics.

- **Product Development Training with Silicon Valley:** A major constraint to Bangladesh's light electrical industry is its lack of both new products and the capacity to invest in research and development. As a result, the industry is unable to effectively tap either local or regional markets. To address the issue, JOBS is arranging a series of new product development workshops with Silicon Valley, a leading light electrical equipment producer. In the workshop recently completed, 30 electricians were trained on the development of remote control devices for fans, lights, AC, television, and other electrical appliances.

2.5 Personal Protective Equipment (PPE) Sector

- **Certification for Apex Leather Craft:** With the help of JOBS and CBI, Apex Leathercraft achieved Conformite European (CE) marking in August 2003. The certificate will help Apex tap the \$30 billion (with an annual growth rate of 4%) European market for PPE products.
- **PPE Workshop in Dhaka with Bangladesh Garment Manufacturers:** In June of 2003, 22 garment manufacturers attended a day-long workshop, arranged in association with CBI, to consider the possibility of diversifying to PPE in order to deal with the post-MFA crisis.

2.6 Handmade Floor Covering Sector

- **Coconut Coir Mat Production Training with Wax Lyrical:** Coconut coir mats comprise a large portion of the world handmade floor covering market. Because the raw material is available locally and the industry is labor intensive, the sector has great promise in Bangladesh. Last month JOBS began training 100 new workers at Wax Lyrical on coconut coir mat production. After six months of training, the project plans to take the firm to the Domotex Fair in Germany in January.
- **Cluster Development Process with Bengal Braided Rugs Limited (BBRL):** BBRL is Bangladesh's largest exporter of handmade braided jute carpets. At present the firm is exporting three 20-foot containers a month to the US. In order to meet the demand from buyers for an additional container a month, JOBS facilitated a three-month training course for 150 more factory workers. BBRL has also employed 300 village women to supply braided jute rope.
- **Technology Transfer in the Saranji Cluster in Rangpur:** Last year JOBS developed this traditional handmade cotton rug cluster with 250 workers and assisted Karupannya, the cluster's lead buyer, on a visit to the Domotex fair in Germany. Now JOBS is helping improve the competitiveness of the clusters' products by bringing in new technology from India, which will reduce production costs and make designs more market and season oriented. As a part of the program, JOBS facilitated a trip to India by the lead buyer to gather knowledge and locate a trainer for the cluster.

3.0 E-Commerce and ICT

To achieve its goal of creating an e-Commerce and ICT enabling environment in Bangladesh, the JOBS e-Commerce and ICT Team has taken practical, concrete steps in all the areas identified as part of the team's e-strategy.

3.1 e-HRD:

Between June and October, classes started in eight of the nine new CISCO networking academies, with over 500 students currently enrolled. In September, BUET completed training for over twenty instructors, allowing for a seamless transition between semesters as the academies progress through the course materials. The CISCO team has visited six of the academies, with a seventh on the schedule for November. Current efforts are focused on addressing the issues of low female involvement, attracting additional academies, and creating a placement office to assist graduates in securing positions. A joint USAID/CISCO initiative is offering scholarships to qualified females, with an application deadline of 28 February 2004. JOBS is working to raise awareness throughout the country about the opportunity this scholarship program promises. In regard to recruiting more academies, contact information is being gathered for all universities in the country and recruitment materials assembled. Two academies are currently in the pipeline for approval. Initial contacts regarding a graduate placement office have been made with Bangladesh's three ICT associations, BASIS, the Bangladesh Computer Society (BCS), and the Internet Service Provider Association of Bangladesh (ISPAB). As this initiative was originally taken on in response to a request by the private sector for the development of skilled human resources, there is interest on the part of many companies in employing the graduates upon certification. Currently CISCO offers over 20 professional certifications and specialist designations, all of which combine on-line curriculum with personal instruction and hands-on labs.

3.2 e-Policy:

To facilitate the development of an IT Act for Bangladesh, JOBS organized a seminar jointly with the Ministry of Science & ICT (MOSICT) and BASIS. The seminar "ICT Policy and Practice – Steps for the Future," provided the opportunity for all stakeholders to review the draft IT Act developed by the Law Commission and gain knowledge of development issues in ICT and e-Commerce presented by The Work-IT Group, UNCITRAL, and UNCTAD. JOBS also facilitated communications between the Law Commission and UNCITRAL, the UN organization that developed the model international law on e-Commerce and electronic signatures and facilitated the development of national IT laws in more than 52 countries, and assisted MOSICT by editing the IT Act to incorporate comments from all the stakeholders. The law is currently with Honorable Minister Abdul Moyeen Khan and, according to the new MOSICT Secretary, it will soon be presented in Parliament for enactment.

3.3 e-Governance:

To create a better regulatory environment in the country and to ensure civil participation in the formulation of its laws, JOBS has developed the official website of the Law

Commission (URL: <http://www.lascommissionbangladesh.org>). The website will facilitate the dissemination of the work of the Commission and promote civil participation in policy formulation. JOBS also provided IT training to 22 Law Commission officials on computer applications, basic networking, and website development and maintenance to enhance the human capacity of the Commission and promote the use of ICT in its daily work.

3.4 e-Commerce (Capacity Building of the ICT SMEs):

To promote the software and ICT services sector in Bangladesh, JOBS provided assistance to build the capacity of ICT SMEs through the following activities:

Local Market Access: JOBS cosponsored the first BASIS Soft Expo 2002 in October 2003. Forty one Bangladesh software companies showcased different types of world class software and IT services and 15 thousand people visited this mega software exposition, the first step in the development of the domestic market for software and IT services.

International Market Access: JOBS provided technical support to BASIS participating companies at two international trade fairs – COMDEX Fall 2002, held in the US in November, and CeBIT 2003, held in Germany in March – to gain market share in the US and Europe. Six companies visited COMDEX, where JOBS provided them with a US market consultant to assist networking with outsourcing agencies and to help develop new client relationships. At CeBIT, JOBS provided the five participating companies with a European consultant of CBI.

IT Business Development Program: To assist Bangladeshi ICT companies understand the US business market, improve their international business practices, and meet US companies with which they might form business alliances, JOBS has undertaken an IT Business Development Program with the assistance of USAID's ANE bureau. Sixty leading software and IT service providers participated in a two-day training workshop on "Strategic Business Development in the United States." JOBS is also working with the US-based Venture Capitalist (VC) company for additional capacity building of the sector. Out of 35 Bangladeshi ICT companies that expressed interest, VC selected eight to receive further training on marketing and business development techniques. The training will culminate with a business linkage tour of the US in February 2004.

Capacity Building of the ICT Associations: To strengthen the institutional capacity of Bangladesh's ICT associations, JOBS has assisted BCS, BASIS and ISPAB to develop effective policy work plans and procedures through an IT Mentor Alliance program, developed in collaboration with the World Information Technology and Services Alliance (WITSA) and USAID/Washington. The three associations were assessed in January to identify the assistance needed in the areas of policy advocacy and association development. Allen Miller, WITSA Vice President for Global Affairs, visited Dhaka in June 2003 to develop a policy advocacy work plan for each association and to identify specific areas where WITSA could support the associations. Consultants Patricia and James Hudson also provided technical support on institutional strengthening, developed procedure manuals, organization charts, annual plans, and operating budgets for the associations, and recommended follow up activities.

4.0 Loan Facilitation Unit

Bangladesh's SMMEs have limited access to financial support because of complicated loan sanction procedures and collateral requirements. This limits their ability to expand their businesses, enter new markets, or initiate new enterprises. The JOBS Loan Facilitation Program is working to promote easy access to business capital for SMMEs and provide loan facilitation assistance and business support.

The following table lists the loans facilitated by the program over the last six months:

LFP Over the Last Six Months			
SL#	Name of the Bank	Amount Tk.	Amount \$
1	Social Investment Bank Limited	26,25,000	45,379
2	Prime Bank Limited	55,00,000	95,000
3	BASIC Bank limited	15,00,000	26,000
	Total	96,25,000	166,379

Table 1: Loans disbursed through JOBS' facilitation in the last quarter

5.0 Training Unit

The JOBS Project training team had identified the following major areas of interventions:

- Provide capacity building support to MEs and SMMEs to strengthen their access local, national, and international markets.
- Assist in developing need-based, trade specific technical skill development training to SMMEs.
- Act as a BDS provider on a pay-for-service basis to NGOs/MFIs and the private sector.

The training team's activities in the above areas include:

Training for the Shakti Foundation: JOBS conducted a course on designing training curriculum and improving facilitation skills for 24 Shakti Foundation senior staff members in April 2003. The course was specifically designed to meet the needs of participants of the Shakti Foundation, which works with underprivileged women

Orientation Training for Peace Corps Volunteers: Fifteen Peace Corps Volunteers (PCVs), attended training sessions on Entrepreneurship Development and Business Management held at the JOBS office in April and June 2003. The courses were specifically designed for the volunteers with the objective of providing them with a basic knowledge of enterprise development that they could bring to bear in their work with participants of Department of Youth Development programs and in their contacts with JOBS' clients in their working areas.

EDBM Training for the Directorate of Youth Development (DYD): PCVs in Naogaon district quickly acted on their training by seeking further assistance from JOBS to help them provide training in business and financial management and alternative marketing management to entrepreneurs in their area. JOBS responded by conducting a seven-day EDBM course for DYD staff at the Naogaon office in July and August 2003.

EDBM Training for Mirpur Banarashi Palli: JOBS conducted EDBM training for 16 weavers of the Mirpur Banarashi Palli in September 2003.

Developing need based training curriculum: The Training Team developed need-based course curricula on:

- **Attending International Trade Fairs** to prepare entrepreneurs to participate effectively in such fairs to achieve sales and enter new markets.
- **Local Marketing** to prepare entrepreneurs to participate effectively in local trade fairs to the same end.

Electrical Handbook: The Training Team developed the Terms of Reference and content outline for an electrical handbook to be developed for the sector. A course curriculum for sector participants will also be developed.

Appendices

Appendix 1

R 4 SUMMARY October 1, 2002 – September 30, 2003

Reporting Period	1st Qtr. Total	2 nd Qtr. Total	3 rd Qtr. Total	4 th Qtr. Total	Target	Total All Qtr.	YTD +/-
Strategic Objective Indicator							
a: Sales growth – Total (million \$)	6.437	4.737	4.312	1.901	13.380	17.387	4.007
Domestic growth (million \$)	0.925	1.387	1.299	0.901	4.090	4.512	0.422
Export Growth (million \$)	5.512	3.350	3.013	1.000	9.290	12.875	3.585
Intermediate Result Indicator							
5.1 More market-oriented policies, laws and regulations established							
a: Number of market oriented policies and /or practices adopted	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GoB/ National Level	N/A	N/A	N/A	N/A	N/A	N/A	N/A
NGOs and Private Institutions	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5.2 Stronger business support institution							
a: Value of capital provided by USAID assisted financial intermediaries (million \$)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
b: Number of non financial institution assisted	13	2	10	6	28	31	3
5.3 Improved performance of USAID-assisted enterprises in target sectors							
a: Number of formal enterprises that enter new geographic markets	12	8	6	3	20	29	9
b: Number of enterprises that adopt improved technologies or management practices	31	15	8	3	25	57	32
c: Value of financial resources raised by USAID assisted enterprises from all sources (million \$)	3.000	1.000	2.100	1.500	24	7.600	-16.400
OTHERS							
a: Number of enterprises/ households assisted	455	270	595	215	675	1,535	860
b: Male owned/operated	250	140	280	60	425	730	305
c: female owned/operated	205	130	315	155	250	805	555

Appendix 2

List of Association formed in Year 2002-2003

Sl #	Name of the Clusters	Location	Sector	Products
Fiscal Year: 2002-2003				
Quarter: October - December 2002				
1	Shoe Manufacturing Association	Mirpur, Dhaka	Handmade Footwear	Ladies and gents sandal
2	Bhaoakhali Mohila Samity	Bhaoakhali, Narail	Handicrafts	Jute & Fabrics products (Bed cover, cushion cover, sofa cover, pillow cover, dresses etc.)
3	Tangail sadar business Association	Tangail Sadar	Livestock	Cow rearing & dairy milk
4	Narail Shoe Manufacturing Assoc.	Narail Sadar	Handmade Footwear	Ladies and gents sandal
5	Nayagola Ram Wool Product Association	Noyagola, Chapai.	Handicrafts	Ram wool products (Blanket, Prayer mat, Carpet etc.
6	Pushpo Rampur Mohila Samity	Balla, Tangail	Weaving	Cotton sarees
Quarter: January - March 2003				
7	Nakshi Samabaya Samity	Jamalpur Sadar	Handicrafts	Embroidered bed cover, pillow cover, kantha, wall mat, cushion cover, table cloth etc.
8	Masimdia Mohila Samity	Masimdia, Narail	Handicrafts	Jute & Fabrics products (Bed cover, cushion cover, sofa cover, pillow cover, dresses etc.)
9	Sandal Producers Association	Nazimuddin Road, Dhaka	Handmade Footwear	Ladies sandal
Quarter: April - June 2003				
10	Rampur Business Association	Balla, Tangail	Weaving	Cotton sarees

Appendix 3

Sector wise export sales information

(October 2002- September 2003)

2002-2003						
Sector Activities		1 st Qtr. Total	2 nd Qtr. Total	3 rd Qtr. Total	4 th Qtr. Total	Total
Footwear Sector	Export Growth (million \$)	1.154	0.715	0.685	0.285	2.839
Home Textile Sector	Export Growth (million \$)	1.132	0.765	0.675	0.125	2.697
Light Electrical Sector	Export Growth (million \$)	0.742	0.324	0.298	0.135	1.499
Handmade Paper Sector	Export Growth (million \$)	0.486	0.305	0.273	0.106	1.17
Floor Covering Sector	Export Growth (million \$)	0.248	0.175	0.125	0.065	0.613
PPE Sector	Export Growth (million \$)	0.485	0.325	0.295	0.089	1.194
Leather Goods Sector	Export Growth (million \$)	0.454	0.235	0.212	0.075	0.976
Jute Diversified Product Sector	Export Growth (million \$)	0.426	0.305	0.255	0.069	1.055
Other Sectors	Export Growth (million \$)	0.385	0.201	0.195	0.051	0.832
Grand Total		5.512	3.35	3.013	1.000	12.875