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IRIS Center
University Research Corporation (URCI)
JOBS Project Bangladesh
House #1-A, Road #23
Gulshan-1, Dhaka – 1212
info@jobsiris.dhaka-bd.net

For queries, please contact: Imran Shauket, Project Director, JOBS

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EXECUTIVE SUMMARY

The JOBS Project, now in its fifth year promoting micro, small and medium size businesses in Bangladesh, has become a household word in the Dhaka development scene because of the impressive successes enjoyed by its innovative, “top down” and “bottom up” approach to business enterprise development.

JOBS’ intervention typically begins with basic skill development training for under privileged, marginalized individuals entering the work force for the first time. JOBS then goes on to identify business sub-sectors that promise growth, and assists in the formation of worker “production clusters” and/or business associations of like-minded micro enterprises to manufacture the desired products. JOBS facilitates skill development of the clusters by providing specific technical assistance, and ensures sales of the products by forward-linking the cluster to a lead buyer. To complete the “circle of success” JOBS also assists the lead buyer in expanding his market – internationally and/or domestically, through various mechanisms.

In the past year, **JOBS has facilitated the formation of approximately 40 clusters which have engaged 2000 personnel/micro enterprises.** These clusters are producing an array of products including handmade paper, footwear, corporate gift and stationary, wool carpets, floor coverings, leather goods, handicraft, weaving and sewing products, livestock, etc. It has been documented that the majority of the beneficiaries – approximately 80% - have been women and the average worker’s earnings have been between Taka 2000 – 4000 per month, depending on the skill level and the products being manufactured.

In another scenario, JOBS provides Business Development Services (BDS) to the small and medium sized enterprises that hire the newly trained workers. Additional assistance is provided to access loans and explore new markets to expand those businesses, while entrepreneurs that are ready to enter the export market receive guidance in product design and promotion and during their first forays into the sophisticated world of international trade fairs. The success of JOBS sales promotion efforts, primarily through exports, is evident from the fact that **during the past year JOBS assisted clients increased their sales to \$26 million,** approximately \$10 million higher than the previous year.

Finally, at the highest levels, JOBS advocates with the GoB, academia, and stakeholders for policy changes to establish a regulatory environment that will encourage and enhance, rather than inhibit, the growth of private enterprise in Bangladesh.

During past year, JOBS has continued to focus its activities in three primary areas:

- Working with the Government of Bangladesh (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, and sales generation.

The Project operates six distinct but inter-related programs:

- The **Small and Medium Enterprise Development Program (SME)** works in a variety of sectors to improve business practices, generate employment, expand markets and facilitate exports;
- The **Micro Enterprise Development Program (ME)** works with NGO and non-NGO clients to build sustainable business model for the smallest enterprises;
- The **Micro Policy & Marketing Linkage Program** works to improve institutional support and develop sound “grassroots” business practices;
- The **Macro Policy Access to Credit Program** works to ensure that small, medium and micro enterprises are able to get the financing they need to succeed;
- The **Macro Policy E-Commerce, Information and Communication Technology (EC/ICT) Program** works to encourage and facilitate the use of information technology for business and government; and
- The **Training Program** supports all of the above programs through a number of need-based, custom-designed training activities.

Brief highlights of the successes experienced by each of these programs during the past year follow. Since the project has been submitting detailed quarterly reports over the year, to prevent redundancy, this report will focus on presenting the activities undertaken during the last quarter of 2002. However, the performance/results figures are composite for the year.

THE SME DEVELOPMENT PROGRAM

SME Program objectives are to expand markets, increase exports, and ensure the sustainability of Bangladesh’s small and medium sized businesses. Much of the team’s effort during the past year was on identifying new sectors and expanding its activities into new areas of the country. Currently, activities focus on six business sectors: ***Footwear and Leather Goods, Home Textiles, Handmade Paper and Stationery, Handmade Floor Coverings, Personal Protective Equipment, Corporate Gifts, and Light Electrical Equipment.***

The Project’s involvement in the **Footwear and Leather Goods** sector dates from the beginning of its activities in Bangladesh; recent efforts have therefore been focused on expanding its involvement into new geographical regions and to needier elements of the population. Highlights of these efforts include:

- JOBS recently began working with small footwear producers in Chittagong for the first time.
- JOBS is providing technical and marketing assistance to BRAC to develop two handmade footwear clusters in Rangpur and Nilphamari in northern Bangladesh in an effort to expand employment opportunities for very poor women. Currently, 80 women are being trained.
- Three small leather goods and shoe producers visited the Al-Hida International Trade Fair in Sharjah, UAE under JOBS auspices. This first-ever exploration into the Middle East market resulted in orders worth \$650,000. A separate order of \$230,000 for ladies handbags came from Carrefour, one of the biggest retail outlets in the area.

During the coming year, JOBS plans to open two new export-oriented shoe clusters and will continue to sponsor visits to international fairs in an effort to expand market opportunities.

The demand for Bangladesh’s **Home Textiles**, another sector that has benefited from JOBS’ assistance since the Project first commenced, is expected to increase in the coming years. During the past year, Nipun Textiles and Palki Ltd. participated in the New York Home Textile Fair and sold \$30,000 worth of quilts and sheets. JOBS will continue to train textile workers in technical skills and

design development and will initiate advanced training in block making for block printed home textiles so local producers no longer need to rely on expensive, imported blocks.

Recently the SME team began working with three handmade carpet producers in anticipation of a leading handmade carpet fair to be held in Germany in January. The producers will receive product and design development training to produce export quality knotted cotton carpets. Another carpet cluster in northern Bangladesh now being developed is expected to have almost 200 members; it will also focus on producing carpets for export.

The **Handmade Paper and Stationary** sector is a relatively new beneficiary of JOBS assistance, one that is striving to gain a share of the lucrative \$10 billion world market. JOBS, in association with BRAC and Creation Private Ltd., has developed three new clusters which are expected to create employment for 110 women. JOBS is providing technology transfer, product development, and market access support to these clusters. The Project is also planning to work with Prabartana Ltd. to develop a cluster on handmade mulberry paper, which comprises a large and increasing segment of the world market.

Personal Protective Equipment (PPE) is another new sector for The JOBS Project. A week-long workshop for local PPE producers, arranged by JOBS in association with the Netherlands based Center for Promotion of Imports from Developing Countries, provided marketing, production and technical guidelines. JOBS also took seven PPS producers to fairs in Singapore in September and the Netherlands in October to gain experience and explore new markets. PPE producers will work with garment manufacturers at two workshops in Dhaka and Chittagong to explore opportunities in this area.

Two other new sectors are **Corporate Gifts** and **Light Electrical**. In regard to the former, JOBS is developing a cluster in the Rangamati Hill Tracts which will use fabrics and leather unique to the area to produce gift products. The cluster is expected to employ 50 tribal women. In regard to the latter, three training programs will focus on basic technical and safety issues, which are often not adhered to.

JOBS is planning to expand its area of assistance to promote SME clusters which will manufacture products based on **jute, coconuts, cane**, and similar locally available raw materials.

THE ME DEVELOPMENT PROGRAM

The main ME Program objectives are to mainstream the smallest of Bangladesh's entrepreneurs, both private concerns and those associated with NGOs or Micro Finance Institutions (MFIs), into the formal economy and to enhance their success in order to expand the employment opportunities they are able to provide and to increase their contributions to the economy.

During the past year, the ME team helped

- Organize **226 weaving enterprises** into six clusters; members of the clusters then received long-term skill development training in design development, dying techniques and color matching, and quality control and improvement of their silk and cotton fabrics. JOBS is also assisting the new clusters to establish marketing links with larger, established enterprises;
- Train **151 individual MEs**, recently brought together in a six sewing clusters, to improve the design and color combinations used in their products, as well as the stitching, finishing, and quality control techniques employed;
- Train **150 associated handicraft MEs** in six clusters in product quality development;
- Organize **125 MEs** in business associations and agro based clusters;

- Demonstrate JOBS' ME development model to other donor agencies, including Helen Keller International and the International Labor Organization (ILO), which have enthusiastically adapted the JOBS' concept to their work in other developing countries.

Of the 25 clusters that have been organized in FY 2001-2002, 16 clusters are fully operational while the others are under training. The 16 operating clusters have shown significant sales increases in local and regional markets as a result of the assistance and training that they have received. These clusters have **achieved total sales of \$571,850 over the past six months since coming into operation.**

THE MICRO POLICY AND MARKET LINKAGE PROGRAM

The Micro Policy team's objective is the development of sustainable BDS providers that can provide MEs with the ongoing support and services necessary for them to mainstream into the regional and national economy and enjoy sustained development. Towards this end, the team has been involved in the development of two particularly successful associations that are rapidly become independent BDS providers.

One of these is the **Enterprise Development Forum, Chittagong (EDFC)**, which has been registered under the Company Act, and is presently selecting a management committee, writing an action plan for the year and developing a fund-raising unit. EDFC, which has approximately **50 NGO members with a membership base exceeding 100,000 NGO clients**, has begun delivering their own field level enterprise development training to members; they are also establishing links with commercial banks and the Palli Karma Shalaya Foundation (PKSF) to ensure funding for future, expanded training efforts. The ILO's Women's Empowerment Through Decent Employment (WEDE) project has expressed interest in providing funds to the EDFC and will have their MEs trained by the Forum.

The EDFC has established a database of its members and published a brochure describing its activities. JOBS is planning a training session on corporate management to give EDFC managers the knowledge and skills they need to access resources and services and maintain fruitful relationships with other stakeholders and the GoB.

To date, **105 individuals associated with 53 EDFC member MFIs have received TOT under JOBS** auspices; however, because all of these individuals are now capable of and, by the conditions under which they were first trained, required to impart their new knowledge to their colleagues, JOBS' intervention is to provide a multiplier training effect. It is expected that each of the 105 individual will conduct multiple training sessions and that the eventual training will reach tens of thousands. Having created this sustainable environment, **JOBS is planning to phase out its activities with the EDFC** within the first half of the new year.

JOBS has also been instrumental in establishing a financial linkage between two EDFC partners, IDF and Young Power in Social Action (YPSA), under **which each organization will receive Taka 600,000 for a six month period to be used toward staff and program operation costs.** A long term contract will be signed in January 2003 based on the organizations' performance during the interim.

JOBS will be facilitating the EDFC's efforts to develop three more business associations: the Guava Association in Patia, the Vegetable and Agro-product Association in Sitakunda, and the Horticultural Association in the Rangamati Hill Tracts. Two associations of honey producers, in Sitakunda and Bandarbon, will be formed following JOBS-sponsored training in apiculture.

These new associations will be modeled on the **Modhupur Pineapple Association**, another notable JOBS success story. Although this association is now also functioning independently, JOBS'

continues to facilitate its development, most recently by helping to link association members with a large pineapple juice, jam, and jelly processor. This connection provides not only an assured, fixed market for their crop, but knowledge of processing operations that may eventually be applied to the development of their own plant.

The Modhupur Association is financially secure, thanks to its excellent past performance and established credit history; in fact, its reputation is so strong that banks are willing to extend credit to newer, developing associations based solely on the Modhupur Pineapple Association's recommendation. Representatives of the ILO and UNDP visited Modhupur recently to learn about its operations.

The JOBS' Micro Policy team's interventions with commercial banks, which include training of credit officers and interactive workshops with bankers and SME representatives, have started yielding impressive results. More **than \$1 million is disbursed monthly from 25 commercial banks to JOBS SMME clients**. The Sharee Handloom Producers of Tangail, which recently received its first loan from SIBL, is only one of the many beneficiaries of this effort of JOBS.

THE MACRO POLICY ACCESS TO CREDIT PROGRAM

Efforts in this area have remained focused on JOBS' long-term goal of ushering the Secured Transaction Act through Parliament by the end of 2003. JOBS has further strengthened support for enactment of this act by joining hands with The World Bank-IFC funded SEDF Project. **JOBS also has introduced the Act to the incoming Minister for Law, Justice and Parliamentary Affairs** of the BNP government in a seminar jointly organized with FBCCI and obtained his commitment to have the Law Commission "formally" review the proposed Act. JOBS will continue to jointly advocate for the passage of this act, which will provide:

- Clear rules for creditor's rights in moveable property used as collateral for loans;
- A collateral registry system of all assets for all creditors;
- Rules for establishing the priority of claims;
- A clear codified law allowing for the rapid settlement of claims; and
- The creditor's right to take possession of the collateral upon default.

MACRO POLICY EC/ICT PROGRAM

The EC/ICT team has made significant progress this year in forwarding its stated goal of "creating an enabling environment for E-commerce in Bangladesh in order to enhance development, diversify the economy, penetrate new markets and capture unrealized opportunities."

Most notably, JOBS has secured the acceptance of the draft **Information Technology Law**, the passage of which will allow Bangladesh to take full advantage of the unique business and development opportunities offered by E-commerce and new information and communication technologies.

Other highlights of the program this year include:

- JOBS facilitated a concerted and coordinated effort by four stakeholders – JOBS, SDNBD, the Canadian International Development Agency (CIDA) and the Law Commission – to deliver the benefits of IT to a government organization. CIDA provided 24 computers to the Law Commission, while JOBS coordinated with SDNDB to provide IT training to officials of the Law Commission to promote the use of information technology in the day to day business of the office and to encourage its use as an E-governance tool. Furthermore, as part of this

effort, JOBS will develop the Law Commission's new website with the eventual goal of bringing transparency and participation to the development of laws.

- JOBS signed an MOU with the Bangladesh Association of Software and Information Services (BASIS) to build the capacity of ICT SMEs in Bangladesh.
- JOBS facilitated the sponsorship of three high GoB officials to participate in a two-day workshop on The Legal Framework for Combating Cyber Crime. Lessons learned at the workshop will assist in the development of the Cyber Appellate Tribunal, called for by the IT Act and designed to ensure computer and network security.
- JOBS has signed an MOU with SDNBD – a UNDP funded project – to advocate for E-governance in Bangladesh.

THE TRAINING PROGRAM

Numerous JOBS' clients continue to benefit from the training team's two long standing training modules: Enterprise Development and Business Management (EDBM) training, a foundation level course of study for beginning entrepreneurs, and Enterprise Development Training (EDT), an advanced course of training for more experienced businessmen. These training modules are now being taught to NGO and MFI staff members as "TOT" – Training of Trainers. These new trainers have gone on to extend the benefits of JOBS training to around 3,000 small and medium business enterprises around the country. The JOBS team has provided TOT on Enterprise Development to staff members of **Helen Keller International, SATU, Tangail, and PKSF**.

As the pool of trained businessmen becomes larger, the JOBS training team has continued to fine-tune its training offerings to meet the needs of these more sophisticated entrepreneurs. Among the new training courses now being offered are Management Development Training, Basic TOT on Fundamental Issues of Training, Advanced TOT on Training Course Design and Curriculum Development, Organizational Development Training, Training on Monitoring and Evaluation, and Gender and Enterprise Development.

Almost 50% of JOBS' training is now conducted and implemented using internal resources and its own staff, which has not only improved the quality of training but reduced training costs and allowed us to address the specific needs of individual participants and build strong partnerships with participating NGOs. Furthermore, **JOBS training team is increasingly becoming self sustaining and has started to market its training modules at competitive rates**. It is envisaged that in the coming year, not only will the team continue to support the various project teams vis a vie their training needs, but will provide this support at negligible cost to the JOBS Project due to their income generation activities.

In summary, JOBS Project has met and exceeded its stated goals over the past year. We are looking forward to further fine tuning our activities in the coming year for maximum impact and towards best utility of USAID funds. The market increasingly recognizes us as a leader in SMME development through the "cluster" approach. Furthermore, JOBS is being increasingly called upon to facilitate the implementation of the action steps for the success of the ICT sector in Bangladesh, and the coming year will see JOBS three pronged approach – e-policy, e-governance, and e-commerce – to advance the prodigious ICT sector. We continue to become "a leaner, more efficient" organization. **Our operating expenditures continue to decline, our staff continues to reduce, BUT our impact on the economy continues to exponentially increase.**

SME Development Program

JOBS Small and Medium Enterprise Development Program objectives are to expand markets, increase exports, and ensure the sustainability of Bangladesh's small and medium sized businesses. Much of the team's effort during the past year was on identifying new sectors and expanding its activities into new areas of the country. Currently, activities focus on six business sectors: ***Footwear and Leather Goods, Home Textiles, Handmade Paper and Stationary, Handmade Floor Coverings, Personal Protective Equipment, Corporate Gifts, and Light Electrical Equipment.***

What follows is a summary of the major achievements of the program in the past year, but as mentioned in the executive summary, the narrative will focus on the last quarter since elaborate quarterly reports have covered the achievements over the year. This section will also cover key lessons learnt, and will finally go into details of the program's future.

Major Achievements

- The program expanded its activities in the handmade paper, floor coverings and personal protective equipment (PPE) sectors. The team drafted sector intervention plans during the last quarter and significant results have already been achieved in these sectors. Meanwhile, the program's intervention in the footwear and home textile sectors was expanded into other areas of the country, including the Chittagong region.
- To create employment for very poor women in the northern region of the country, JOBS developed two handmade footwear clusters in Rangpur and Nilphamari in association with BRAC. JOBS is providing technical and marketing assistance to BRAC to develop these clusters to expand the business of their members, provide training and increase employment opportunities. Currently 80 unskilled women are being trained in these two clusters.
- With the US\$10 billion world market in mind, JOBS developed two new clusters on handmade paper production. The two clusters, organized in association with Creation Private Limited and BRAC, are expected to create employment for 110 women. JOBS is providing technology transfer and market access support to these clusters in rural areas outside of Dhaka.
- The program assisted three small leather goods and shoe producers to participate for the first time in the Al-Hida Fair in Sharjah, UAE to explore possibilities in the Middle East market. Their participation proved to be a major success because of design and quality of the products presented in the Bangladesh pavilion. An order made for travel wallets amounted for US\$650,000, Carrefour, one of the largest retail outlets in the Middle East, ordered US\$230,000 worth of mesh ladies' bags.
- The world market for personal protective equipment is currently US\$40 billion and expanding at a rate of 4% per year. Aware of both the market opportunities and Bangladesh's competitive advantage, JOBS significantly expanded its activities in the sector during the last quarter by arranging, in association with the Center for Promotion of Imports from Developing Countries (CBI), a Netherlands based organization, a seven-day long workshop for the local PPE producers. A consultant from CBI selected PPE producers for the program and provided marketing and technical guidelines to help them enter the international market. To advance the program further, JOBS facilitated an experience-gaining visit for seven PPE producers to a large PPE fair in Singapore from September 10 to 12, 2002.

- Two home textile producers, Nipun and Palki Limited, participated in the New York Home Textile fair during March 2002 and received a new order of quilts and bed sheets worth US\$30,000 in the last quarter of the year.
- JOBS has begun to put greater emphasis on the handmade knotted and woven carpet sector, which enjoys a world market in the area of US\$30 billion. In the last quarter of the year JOBS began working with three handmade carpet producers to prepare them to attend a large handmade floor coverings fair in Germany in January 2003.

Lessons Learned

- The team's extensive background and experience of successful interventions in sectors already assisted enabled the program to rapidly expand into new sectors.
- Coordination and joint interventions with other donors brings better results in sector development programs. A good example of this is the rapid intervention in the PPE sector realized through the collaboration of JOBS and CBI.

Deviation from Action Plan

- After reviewing the sector intervention strategy and current market information, the team decided not to participate in the Malaysian Gift fair as planned.

Future SME Focus

The SME team will continue with the transition to the areas described in the extension business plan. Two major objectives during this period will be:

- Intervention in new prospective export growth sectors, and
- Expansion of ongoing activities into new areas of Bangladesh.

The major focus will be on developing export markets and the skills needed to supply and sustain them. Special emphasis will be given to promoting the value and use of the cluster concept to different industries and cooperating partners. These efforts will concentrate on cluster development, market linkage programs and international trade fairs.

Footwear Sector

- Establishing new clusters: JOBS plans to open two new export-oriented handmade shoe clusters, in Shingair in association with RMM International, and in Shampur with Jennys Footwear Limited. The clusters will create linkages between small producers and lead exporters and will create new employment in the sector.
- New market exploration program: JOBS will facilitate the participation of three leading exporters in the up-market, competitive Garda Fair in Italy in January 2003.

Home Textile Sector

- Strengthening market linkages for the Jamdani Cluster: Jamdani Fabrics is producing what has become the most-demanded home textile material from Bangladesh and experts predict that this demand will continue to increase in the coming years. The program will strengthen its two

existing clusters by providing them with technical and design development training and establishing market linkages.

- Technical support to quilt producers: JOBS has been working with this cluster for last two years and plans to provide continuous technical support to sector members.
- Block making training: Block printed home textile materials are one of the highest selling items in local markets and support many small businesses in the sector. A major problem faced by these entrepreneurs is the unavailability of quality, low-cost blocks for printing. At present, blocks are being imported from neighboring countries. To address this issue, the program plans to arrange training on advanced techniques of block making with an expatriate trainer.

Handmade Paper and Stationary Sector

- Strengthening market linkage program for developed cluster: JOBS recently developed three new clusters on handmade paper and will be focusing on both developing market linkages for these clusters to make them sustainable and on facilitating product development workshops for cluster members.
- Develop a cluster on Handmade Mulberry Paper Production: Paper made from mulberry leaves comprises a large and increasing segment of the world market for handmade paper. The program will work with Prabartana Limited, a leading handmade producer, to develop a cluster around this particular product.

Handmade Floor Coverings Sector

- Development of Satranji Cluster: The program will work on developing the hand-made knotted cotton carpet industry in the northern region of the county with almost 200 cluster members. The cluster will focus on exporting handmade carpets to Europe and USA.
- Design and product development workshops for handmade carpets: The program will facilitate participation of three leading handmade carpet producers in the Domotex Fair in Germany in January 2003. To prepare the participants for the fair, JOBS will facilitate a product and design development training for cluster members.

Personal Protective Equipment

- Facilitate participation of PPE Producers in Expro 2002: JOBS and CBI will jointly facilitate the participation of seven leading PPE producers in the Expro PPE Seminar in Rotterdam, The Netherlands in October 2002. The program will cover advanced marketing and production techniques of PPE equipment.
- Workshop with BGMEA: The program will arrange workshops with garment manufacturers in Dhaka and Chittagong to explore opportunities in the PPE sector.

Corporate Gift Sector

- Rangamati Cluster: The program is working on developing a corporate gift cluster in the Rangamati Hill Tracts based on fabric and leather designs unique to tribes in the area. The cluster will create employment opportunities for 50 tribal women in the region.

Light Electrical Sector

- Training with Energypac: Three training sessions will be arranged for electricians, focusing on the basic technical and safety issues not always followed in current practice.

Objectives

The SME team's objectives are to increase exports, expand markets and increase sustainability for selected SME clients in targeted economic growth sectors. This will be accomplished by:

- Developing backward support linkages for exporting SME clients.
- Providing technical assistance in production management and quality control.
- Providing marketing support through market preparation and international fair participation.

ME Development Program

The Micro Enterprise Development team has emphasized developing business associations and clusters with potential micro enterprises and helping them access regional markets through appropriate technology transfer. Effort was also given to identifying potential sector based Micro Enterprises (MEs) at the NGO/MFI level and facilitating their subsequent development. Mainstreaming both private and NGO/MFI-affiliated MEs into the formal economy to create real employers has been the major area of concentration.

The program also concentrated in making the Business Development Services (BDS) concept more accessible to NGOs and private sector service providers. Participating organizations have accepted the concept and implement the program on a cost-sharing basis.

In the fourth quarter pragmatic changes were made in the program's direction and strategy and planning for implementation of the defined objectives has begun for the 2003 extension period. This includes the facilitation of private sector involvement in establishing ME clusters to enhance downward supply channels and market linkages. The ultimate goal is to encourage private sector initiatives to establish permanent business relationships with lead firms that have wider distribution channels locally and, to some extent' internationally.

Technical assistance and services were centered on:

- Identifying financially feasible business sectors with potential for expansion;
- Selecting potential lead firms for establishing backward marketing channels;
- Appropriate market development;
- Product cost and profit analysis;
- Local resource mobilization;
- Development of input (raw material) suppliers
- Designing appropriate technology transfer;
- Promoting efficient operation and management of associations and clusters;
- Improving product development and quality control;
- Insuring the fair marketing of products through collective participation in higher potential markets;
- Strengthening the BDS capacity of both private and NGO/MFI-affiliated providers.

Major Achievements

- Nine associations of 227 individual MEs in the weaving industry have been formed, three private and six in association with NGOs/MFIs. Collective participation in production and demand driven supply are the major goals of this initiative. JOBS is providing long term skill development training of 30 to 60 days, including design development, graph drawing, color matching, dying, and quality improvement and control of silk and cotton fabric. The lead firms are investing time and money to achieve the expected results in terms of standard and volume of products. JOBS is also providing efforts to link the producer MEs to other lead enterprises.
- Six associations with 150 individual MEs were formed with partnering NGOs/MFIs in the sewing sector. JOBS has been transferring appropriate technology to make the MEs competent in competitive markets. The association members are receiving a 90 day long skill development training program on improved design, color combination, stitching, finishing and quality control.

- Six associations with 153 MEs involved in handicraft production were organized and facilitated with demand driven BDS. The members of the BA have been given a 30 day long quality development training.
- Three associations with 77 MEs involved in livestock rearing and milk production were organized. These associations were provided with demand driven skill development assistance with facilities available from the local public sector. The members have been provided with intensive training on livestock rearing, preventive measures of disease control and marketing.
- An association of 50 producers involved in banana cultivation was formed to participate collectively with wholesale markets. Resource personnel from the Agriculture Extension Department of the GoB helped develop the quality of their product.
- Sixteen associations that were organized at the beginning of 2001-2002 have shown significant growth in terms of selling their products in both local and regional markets. During the most recent quarter, sales increased about US\$72,794 while the previous increase was US\$213,666. Meanwhile, they have received loans in the amount of US\$47,728 for the expansion of their businesses.
- JOBS has continued to provide follow-up and counseling services to the 11,200 client businesses assisted since 2001.
- The team has successfully demonstrated the JOBS' ME development model to other donors. The International Labor Organization and Helen Keller International have both accepted the concept and are in the process of adopting it for the enterprises they support through partnering organizations.
- The ME team has identified 19 more potential associations which are being observed to access their maturity in terms of cohesiveness, interpersonal relationships and the attainment of common objectives among members.
- As part of our technical assistance, 1,800 MEs completed Enterprise Development Training to run their businesses more efficiently.
- During the year a total of 50 Enterprise Development Workers associated with JOBS' Program recipient organizations have received the Training of Trainers course on Enterprise Development Training to deliver an effective support service to the selected enterprises.
- The ME team had six sessions on BDS with 50 Enterprise Development Workers associated with JOBS Program recipient organizations to strengthen the BDS capacity of the providers.

Lessons Learned

- Collective approach helps MEs penetrate potential markets.
- Participatory program implementation increases the accountability of the actors.
- Production oriented MEs have growth potential.
- Skill and capacity development raises the level of confidence to compete with relatively larger competitors.
- The survival of MEs depends on quality products, demand driven supply, competitive pricing and appropriate market identification.
- Quality BDS depends on the efficiency of the service providers.

- Most private sector MEs have not received any sort of formal capacity or skill development training. They are interested in increasing their abilities and skills to run their businesses more efficiently, to participate more effectively in more markets and to make a greater contribution to the economy.
- Collective participation through clusters helps develop sustainable enterprises by enabling small MEs to access more lucrative regional markets.
- Lead firms can play a significant role in developing enterprises. They provide an appropriate mechanism to identify demand driven products. They are instrumental in analyzing the demand and supply chain and can guide producers in measuring production volumes.
- Lead firms are able to expand their businesses if the quality and volume of product is ensured.
- MEs receive the most benefit from backward linkage initiatives. Ensured supply is a prerequisite for the sustainability of MEs. Moreover, ensured supplies in accord with established standards and specifications encourage buyers to enter into on-going business relationships.
- The success of Business Development Services relies on the full participation of lead firms. The involvement of lead firms brings commercial value to MEs and helps recover the cost of services because all parties benefit.
- Procurement of BDS through cost sharing increases the sense of ownership among participants and helps deliver cost effective and efficient program interventions.
- Production oriented enterprises have growth potential. Skill and capacity development raises the level of confidence to compete with larger competitors.

Objectives

- To mainstream MEs by working with NGOs/MFIs to develop business associations among like-minded MEs to ensure their collective participation in potential markets.
- Encourage and facilitate private sector involvement in establishing associations to enhance down ward supply channels and market linkages.

Interventions include:

- Facilitate the formation of associations among top-end, like-minded MEs to promote their participation in and contribution to the regional and national economy.
- Develop and strengthen the capacity of regional NGOs/MFIs to assist in mainstreaming MEs by providing Business Development Services.
- Facilitate private sector lead firms to organize clusters and initiate permanent business relationships with private sector enterprises.

Other plans include:

- Develop **nine** new Private Sector Clusters.
- Develop **nine** new BAs with SSS, TMSS, BT, Swallows and Ashar Alo.
- Organize **six** Enterprise Development Training batches for BA members.
- Organize **nine** Skill Development Training batches for Private Sector Cluster members.
- Organize **nine** Skill Development Training batches for BA members.

Micro Policy and Market Linkage

The Enterprise Development Forum Chittagong has begun functioning with its own identity. JOB- trained trainers from EDFC member organizations have started field level training on enterprise development and are simultaneously establishing linkages with commercial banks and PKSf to finance the growth and expansion of the trained enterprises. The EDFC has published a descriptive brochure and prepared a database of its partners and working areas to identify opportunities and weaknesses and the potential for future development. Initiatives on local public resource mobilization have maximized the performance of both MFIs and MEs in associations.

Training on corporate management for the EDFC is planned for the beginning of the next quarter. This training will equip the management of EDFC with strategic knowledge and skill to access resources and services and the ability to maintain functional relationships with PKSf, CDF, CBS, chambers of commerce, government authorities and other relevant sectors.

The Modhupur Association is able to manage its affairs independently. They have the market linkages and access to financial and technical sources that will help them grow smoothly. JOBS has also initiated marketing links between the association and other private sector initiatives, including a processing plant producing pineapple juice, jam and jelly. This linkage will help free from insecure markets, as they will always have a fixed amount of pineapples to sell on a particular place. In addition they will be learning skills and gaining knowledge about processing, which will be useful if they establish a processing plant of their own.

The stakeholders' dialogues on policy and practices have been suspended for the time being. This activity is scheduled to begin in the next quarter.

Some of the scheduled training sessions were not conducted during last quarter, among them LVA for Milk Vita, management training for EDFC, and textile training for EDFC associations. However, this did not affect the team in reaching its targets.

Accomplishments

- The registration of EDFC under the Company Act has given it an independent identity. The ad hoc management committee has been re-formed with local leaders from member organizations. They will select a full management committee, develop a year-long action plan and establish a fund raising unit.
- ILO's WEDE project has expressed willingness to provide seed money to EDFC to strengthen its movement. In they are also willing to provide training for the women MEs from EDFC to help in raising funds from their services.
- The Team Leader of Micro Policy & Marketing was invited to attend a policy dialogue program sponsored by GTZ and organized by CDF a resource person. Participants will use the JOBS marketing strategy as role model. As an outcome of this workshop, representatives of the ILO and UNDP visited the Pineapple Association in Modhupur in July.
- The MP team has been facilitating funding from other donors for ME promotion activities to our assisted MFIs. The Team was successful in establishing a financial linkage between the ILO/WEDE

project and two of its EDFC partners for the next 30 months. YPSA and IDF have received Tk 600,000 each for six months period. A 2-year contact will commence in January 2003 based on their performance in the interim. Under the agreement both organizations are to be supported with staff, program operations costs and other assistance aimed at enhancing their capacity for graduating women enterprises through association formation, and market, technical and financial linkages.

- The Modhupur Pineapple Association is managing well and JOBS plans to phase-out direct assistance beginning next quarter. Banks, donors and development agencies have been impressed by their excellent performance in graduating their members into the formal economy. The association has earned the complete confidence of lending institutions, to the extent that they will willingly finance other associations based on recommendation of the central association.
- The Sharee Handloom Producers of Tangail received their first loan from SIBL. This will significantly enhance their income by freeing them from moneylenders and middlemen, who charge excessive interest and had been purchasing their products on credit at a lower cost.
- JOBS interventions with commercial banks, including training credit officers on the special needs of SMMEs and interactive workshops with bankers and SMEs, have yielded impressive results. More than US\$1 million is disbursed every month from 25 JOBS assisted commercial banks to SMME clients.
- JOBS facilitated a two-day workshop for participants from partner organizations of ILO's WEDE project in August as part of our collaboration with ILO in the transfer of technology to the project.
- Basic business management and skill development training has begun for three potential new associations, a guava association in Patia, a vegetable and agro-products association in Sitakunda, and a horticultural association the Rangamati Hill tracts. These associations will be associated with the EDFC through regional MFIs. Two associations of honey producers, after training on apiculture, will be formed in Sitakunda and Bandarban.
- Impressed with YPSA's leadership in the formation of the EDFC, CIDA and ARD awarded the organization short-term grants to implement activities on Gender Promotion and Good Governance. Program activities have already begun. Satisfactory performance in these activities will lead to a longer-term agreement.
- JOBS has facilitated financing of US\$0.850 million to different SMMES through banks and US\$0.922 million to NGO beneficiaries. We have assisted 14,863 beneficiaries, and showed sales growth of US\$1.459 million and total job growth of 187. We welcomed 5 new members to the EDFC. At present we have 58 member NGOs in the EDFC. We have 10 new enterprises entering new geographic markets, 3 new enterprises introducing new products or services, 10 enterprises adopting new management techniques or practices, 8 enterprises improving product or service quality, and 8 enterprise that reduced unit production cost.
- The Modhupur Pineapple Association quickly repaid their loan and applied for the additional financing. The association has already received about 20 Lac taka from SIBL bank.

Upcoming Events

- The functional capacity of the EDFC will be strengthened through workshops, training and interactions with CDF, PKSF, commercial banks, chambers of commerce, donor agencies and organizations intervening for ME promotions.
- The Paramedics LVA training will be conducted for milk associations. An agreement with Milk Vita stipulates that after this training the LVAs will be employed by Milk Vita.
- Skill development training on apiculture, textiles and agriculture will continue.
- Training for the new Management Committee of EDFC will be accomplished.
- Three new leading associations will be formed in EDFC areas.
- Formal marketing linkages between processing plants and the Modhupur Pineapple Association will be established.
- Financing will be facilitated for associations and top end SMEs with high potential.
- Loan Facilitation Training will be organized for EDFC staff and associations.

Notes on target setting for FY03

To date, 105 individuals associated with 53 EDFC member MFIs have been trained under JOBS auspices; however, because all of these individuals are now capable of and, by the conditions under which they were first trained, required to impart their new knowledge to their colleagues, JOBS' influence doesn't stop there. If each of the 105 individuals conducts one training session for 25 colleagues, 2,625 individuals have been reached. In addition, if these 25 individuals represent, on average, 10 different business associations, their influence can be assumed to reach some 21,000 MEs through the 1,050 associations they are affiliated with. Thus the final influence of these training programs is widespread indeed.

Objectives

The Micro Policy team is devoted to developing integrated, participatory, and sustainable BDS activities that enhance the capacity of MEs and create easier access to the support and services essential for their growth and expansion, and to mainstreaming the sector into the regional and national economy by

- Creating easier access to domestic markets;
- Creating easier access to institutional finance; and
- Developing a networking forum to support regional MFIs/NGOs and MEs.

Macro Policy: Access to Credit

Efforts in this area have remained focused on JOBS' long-term goal of ushering the Secured Transaction Act through Parliament by the end of 2003. JOBS has further strengthened support for enactment of this act by joining hands with The World Bank-IFC funded SEDF Project. JOBS also has introduced the Act to the incoming Minister for Law, Justice and Parliamentary Affairs of the BNP government in a seminar jointly organized with FBCCI and obtained his commitment to have the Law Commission formally review the proposed Act. JOBS will continue to jointly advocate for the passage of this act, which will provide:

- Clear rules for creditor's rights in moveable property used as collateral for loans;
- A collateral registry system of all assets for all creditors;
- Rules for establishing the priority of claims;
- A clear codified law allowing for the rapid settlement of claims; and
- The creditor's right to take possession of the collateral upon default.

Major Achievements

- JOBS presented the Secured Transactions Act to the Law Minister jointly with the Federation of Bangladesh Chamber of Commerce and Industry (FBCCI).
- The Ministry of Law has sent the Secured Transactions Act (STA) to the Law Commission for legal vetting.
- JOBS is coordinating with the Asian Development Bank (ADB) and the World Bank (WB) to further advocate the enactment of the Secured Transactions Act. Both ADB and WB are interested moving forward the STA jointly with JOBS.

Lessons Learned

Changes in the social and political environment plays a significant role in the course of advocating policy changes in Bangladesh. Due to election held in the 2001 and formation of new government in Bangladesh, JOBS had to redesign the advocacy strategy for the enactment of Secured Transactions Act as a completely new set of policy makers appeared in the tier of decision makers. For the first entrance in the government system for approval and enactment, the law had to face much criticism as it was first propose to GOB in the time of the previous government. Few points that are important to mention here are; recommendation for policy changes should to be locally owned and proposed, political allies should be carefully selected keeping time factor in mind and lastly private sector represented by chambers can play a critical role in advocating policy changes if they are carefully maneuvered.

Objectives

- Assist Law Commission to understand and re-draft Secured Transactions Act
- Develop joint advocacy program with IFC and Asian Development Bank.
- Launch nationwide advocacy campaign jointly with FBCCI to educate the private sector on the importance of the law and
- Enactment of Secured Transactions Act

Ongoing Activities

- Social advocacy through publishing articles in national dailies
- Meeting with new set of policy makers and stakeholders to educate them on the elements and importance of Secured Transactions Act
- Developing joint advocacy strategy with IFC and Asian Development Bank
- Launching nationwide campaign jointly with FBCCI to educate the private sector
- Assisting Law Commission in understanding and re-drafting Secured Transactions Act
- Advocating to Ministry of Commerce and Ministry of Industry to champion the Secured Transactions Act to parliament

Macro Policy: E-Commerce and Information and Communication Technology

To achieve its goal of creating an E-Commerce enabling environment in Bangladesh the EC/ICT team identified practical and concrete steps to promote E-Commerce and E-Governance. The team was also effective in providing support to small software and information service providers in Bangladesh.

Major Achievements

- JOBS coordinated the participation of three government officials in a two-day workshop on the Legal Framework for Combating Cyber Crime. The workshop will help MOSICT establish the Cyber Appellate Tribunal as proposed in the IT act for computer and network security developed by the Law commission.
- As part of the E-Governance initiative, JOBS provided IT training to the officials of the Law Commission to enhance the human capacity of the GOB and promote the use of IT in day to day office work.
- JOBS and the Bangladesh Association of Software and Information Services (BASIS) signed an Memorandum of Understanding to build the capacity of ICT SMEs in Bangladesh

Lessons Learned

The software and information service sector holds tremendous potential for contributing towards the economic prosperity of Bangladesh. The worldwide market for outsourcing software and information services, currently dominated by the by USA and Europe, has reached revenues of \$609 billion and is expected to grow to \$1.3 trillion by 2004. A small share of this market would generate employment in the IT sector and contribute significantly towards the economy of Bangladesh. There is a limited window of opportunity for Bangladesh to build a software industry capable of tapping into this huge market. JOBS assistance and expertise in the SME sector can make a contribution of significant value to this effort.

Objectives

Create an E-Commerce enabling environment in Bangladesh in order to enhance the development and diversity of the economy by penetrating new markets and capturing unrealized opportunities in the areas of:

- E-Policy
- E-Governance, and
- E-Commerce (Capacity Building of ICT SMEs)

Ongoing Activities

- Organize a one-day seminar on E-Commerce and Digital Signature legislation;
- Develop the official website of the Law Commission;
- Provide technical assistance through international market experts to BASIS for marketing software and Information services at the COMDEX Fair in Las Vegas, USA.

Training Programs

Almost 50% of JOBS' training is now conducted and implemented using internal resources and its own staff, which has not only improved the quality of training but reduced training costs and allowed us to address the specific needs of individual participants and build strong partnerships with participating NGOs. Furthermore, JOBS training team is increasingly becoming self sustaining and has started to market its training modules at competitive rates. It is envisaged that in the coming year, not only will the team continue to support the various project teams vis a vie their training needs, but will provide this support at negligible cost to the JOBS Project due to their income generation activities.

Outlined below are some of the major achievements of the Training Team which we expect to capitalize on to market JOBS training skills in the coming year.

Major Achievements

- Using effective tools and methodology, the team selected 7 training resource organizations and held training programs for member SMMEs that significantly increased the quality and cost effectiveness of training programs and reduced time and paper work.
- Introduced the Competency Based Economy through Formation of Enterprises (CEFE) method, a non-literate EDBM training system that provided impressive results for participating MEs. The CEFE method is widely accepted and used in different parts of the world with proven results.
- The team began outreach and capacity building efforts to offer JOBS' knowledge and expertise on a cost recovery base by providing technical assistance and specialized training to a variety of SMMEs and NGOs/MFIs. As a part of this effort the team provided Training Of Trainers (TOT) on Enterprise Development to PKSF, Helen Keller International and SATU, Tangail and developed 68 resources in this field for 23 MFIs/NGOs.
- Based on past experience and lessons learned, we have developed two training modules for MEs, EDBM training and EDT training. The EDBM training is a foundation level training provided to top end IGAs to develop their entrepreneurship and business management capacity for smooth transitioning to MEs. EDT is advanced level training to mainstream top end MEs into the national economy. Following these training modules, we provided TOT to almost 200 NGO/MFI staff from 57 NGOs, and in turn they provided training to about 3,000 MEs.
- Based on identified training needs, the JOBS training team developed a 7 day-long training package on Designing Training Curriculum and Improving Facilitation Skills for trainers and training managers. The objective of this module is to enable participants to design, develop and implement need-based training modules for their respective organizations. The module covered the contents of training needs assessments, designing and development curriculum and session plans, quality implementation and evaluation of training programs, and report writing. Following the BDS approach, the team has trained 45 trainers and managers from 26 NGOs/MFIs to date.
- Responding to the changing needs of the SMMEs, NGOs and MFIs that are themselves becoming skilled BDS providers, the training team developed six new courses: Management Development Training (MDT), Basic TOT on Fundamental issues of Training, Advanced TOT on Designing Training Curriculum & Improving Facilitation Skills, Organizational Development Training (ODT), Training on Monitoring and Evaluation (M&E), and Gender and Enterprise Development (GED). Along with these courses, the team will continue to offer need-based training.

- Initially, all JOBS training used external resource people; more recently, the training team has begun to use JOBS' internal resources. This has improved the consistency and quality of training and enabled us to reduce costs, address the specific needs of participants and establish effective partnerships with PNGOs. Now almost 50% of JOBS' training is implemented using its own resources.

Results Reports

The following pages outline the results for the targets and the actual results for the past year. Please note that the first chart “R4 and Summary of Indicators” varies from the consolidated numbers in the second chart “R4 NUMBERS REVISED”. This revision was necessitated based on the new parameters conveyed by the sponsor for measuring indicators.

R4 and Summary of Indicators (Original)

Reporting Period	1st Qtr. Total	2nd Qtr. Total	3rd Qtr. Total	4th Qtr. Total	YTD Total	Target	YTD +/-
Strategic objective Indicator							
a: Sales growth - Total (million \$)	3.365	4.905	8.052	9.839	26.161	16.030	10.131
Intermediate Result Indicator							
5.1 More market-oriented policies, laws and regulations established							
a: Number of market oriented policies and/or practices adopted	0	1	1	1	3	2	1
GoB / National Level	0	0	0	1	1	1	1
NGOs and Private Institutions	0	1	1	0	2	1	1
5.2 Stronger business support institutions							
a: Value of capital provided by USAID assisted financial intermediaries (million \$)	10.080	11.468	9.149	8.581	39.278	0.324	38.954
b: Number of non financial institution assisted	39	32	98	19	188	105	83
5.3 Improved performance of USAID-assisted enterprises in targeted sectors							
a: Number of formal enterprises that enter new geographic markets	29	36	152	78	295	100	195
b: Number of enterprises that adopt improved technologies or management practices	29	42	124	45	240	124	116
c: Value of financial resources raised by USAID assisted enterprises from all sources (million \$)	0	0	1.420	1.88	4.061	1.194	2.867
OTHERS							
Number of enterprises/households assisted	1,298	2,635	10,313	18,814	33,060	15,900	17,160
Male owned/operated	985	1,341	4,502	6,333	13,161	7,490	5,671
Female owned/operated	313	1,294	5,811	12,481	19,899	8,410	11,489
\$ expended (in million) JOBS	0	0	0	0	0	0	0
\$ expended (in million) JOBS & IRIS	0	0	0	0	0	0	0
Accounts payable not included in expended	0	0	0	0	0	0	0

R4 Results: October 2001 – September 2002 (Revised)

JOBS project				
		FY02	Target FY 02)	FY 2003 Projection
Reporting Period				
Strategic objective Indicator				
1	a: Sales growth - Total (million \$)	19.634	16.030	19.150
	Domestic growth (million \$)	12.414	7.630	4.690
	Exports growth (million \$)	7.220	8.400	14.460
Intermediate Result Indicator				
5.1	More market-oriented policies, laws and regulations established			
	a: Number of market oriented policies and/or practices adopted (Milestone score for JOBS: IT Law and STL)	100 basis points		125 points
Stronger business support institutions				
5.2	a: Value of capital provided by USAID assisted financial intermediaries (million \$)	1.470	0.324	1.250
	b: Number of non financial institution assisted	11		15
5.3	Improved performance of USAID-assisted enterprises in targeted sectors			
	a: Number of formal enterprises that enter new geographic markets	105	100	32
	b: Number of enterprises that adopt improved technologies or management practices	145	124	60
	c: Value of financial resources raised by USAID assisted enterprises from all sources (million \$)	2.490	1.194	1.562
OTHERS				
	Number of enterprises/households assisted	7,080	6,000	6,500
	Male owned/operated	4,412	3,000	3,500
	Female owned/operated	2,668	3,000	3,000
	\$ expended (in million) JOBS			0
	\$ expended (in million) JOBS & IRIS			0
	Accounts payable not included in expended			0

Activity Implementation Schedule

Objective A	Tangible Results/Benchmarks Expectations Actual		Impacts Critical Issues / Comments Next Steps
Activity Implementation	Quantity and Dates		
1. Number of Non Financial Institutions (NFI) assisted. (Number of Business Associations/private sector cluster assisted)	(25) - Total (7) – TMSS (7) – BT (6) – SSS (2) – CDS (3) - Private Sept. 2002	(25) - Total (7) – TMSS (7) – BT (6) – SSS (2) – CDS (3) - Private Sept. 2002	Enterprise Development Workers (EDWs) provide BDS to BAs on a regular basis. The participating BAs are more mature in terms of market identification, product development, supply and demand analysis, etc. BAs are procuring orders according to buyer’s specification. They are more concerned about local resource mobilization, reduction of unit production cost, technology development, alternate capital accumulation and maximum profit on investment.
2. Number of Enterprise Development Workers (EDWs) trained on Enterprise Development Training (EDT) to strengthen the BDS capacity of the providers.	(50) - Total (15) – TMSS (14) – BT (11) – SSS (6) – CDS (4) - SF Sept. 2002	(50) - Total (15) – TMSS (14) – BT (11) – SSS (6) – CDS (4) - SF Sept. 2002	JOBS assisted organizations have developed a resource base. Effective and efficient BDS have become possible.
3. Marketing assistance provided to selected BAs.		(16) - Total (5) – BT (4) – SSS (5) – TMSS (2) - CDS Sept. 2002	The BAs are continuously supplying products to buyers. The sales record of BT - US\$ 79,822; SSS - US\$ 47,509; CDS - US\$ 8,401; TMSS – US\$ 10,476 = total US\$ 146,208

Objective A	Tangible Results/Benchmarks Expectations Actual		Impacts Critical Issues / Comments Next Steps
Activity Implementation	Quantity and Dates		
4. Number of Intermediary Financial Institutions (IFI) assisted.	(7) - Total TMSS BT SSS CDS Priyanka Adarsha Al-Nur Sept. 2002	(7) - Total TMSS BT SSS CDS Priyanka Adarsha Al-Nur Sept. 2002	The partnering organizations transition to BDS providers. Increased the BDS capacity of their staff and strengthened their relationship with MEs and BAs. The EDWs of these organizations are using the knowledge gained from TAs received from JOBS. JOBS also provides them with information related to BDS in order to make them more knowledgeable to support their MEs and/or BAs.
5. Assisting MEs and BAs to enter new geographic markets.		(58) - Total (30) – TMSS (15) – BT (8) – SSS (2) – CDS (3) - Private Sept. 2002	BAs have been able to expand their markets at the regional level.
6. Assisting MEs and BAs to introduce new products into their product line.		(11) - Total (7) – BT (3) – TMSS (1) - SSS Sept. 2002	Assisted BAs have introduced new product lines.

Objective A	Tangible Results/Benchmarks		Impacts Critical Issues / Comments Next Steps
	Expectations	Actual	
Activity Implementation	Quantity and Dates		
7. Assisting BAs for adopting new technology to improve quality and quantity of their product.	(22) - Total (7) – TMSS (7) – BT (6) – SSS (2) – CDS Sept. 2002	(22) - Total (7) – TMSS (7) – BT (6) – SSS (2) – CDS Sept. 2002	All BAs are practicing advanced levels of technology after receiving capacity and skill development training.
8. Assisting BAs to reduce unit production costs		(11) - Total (2) – TMSS (7) – BT (2) – SSS Sept. 2002	This is a continuation of the previous quarter. The participating BAs are making ongoing efforts to reduce unit production costs to compete with prevailing market prices. This is being done through collective purchase of raw materials and supply of products, considering single transportation cost and increasing volume of production.
9. Follow-up, counseling and BDS.		On going	BAs and MEs have a better understanding of business management, market identification, documentation, product development, and demand analysis.
10. Orientation sessions with EDWs at stakeholders level.	On going	At TMSS, BT, SSS and CDS Sept. 2002	JOBS is sharing BDS information with management and the EDWs.

Objective B	Tangible Results/Benchmarks		Impacts
	Expectations	Actual	Critical Issues / Comments Next Steps
Activity Implementation	Quantity and Dates		
1. Identification and formation of new ME Clusters in private sector.	(3) - Total Sept. 2002	(3) - Total Sept. 2002	Clusters were formed three lead firms: Al Noor Benarashi House, Prinka Benarashi House, and Adersha Silk Industry The clusters are formed around Benerashi and Rajshahi silk products. 76 MEs were selected to receive skill development training to improve the quality and design of their products and to establish sustainable marketing channels.
2. Skill Development Training to newly selected cluster members.	(76) - Total Sept. 2002	(76) - Total Sept. 2002	Cluster members gained knowledge and skills on improved design, color combination, finishing and quality control.

Objective B	Tangible Results/Benchmarks		Impacts
	Expectations	Actual	Critical Issues / Comments Next Steps
Activity Implementation	Quantity and Dates		
3. Develop lead Firms as Business Development Services (BDS) providers at private sector		(3) Total	<p>Selected private sector lead firms are motivated to develop enterprises from which they regularly buy products. The lead firms are informed about the hands-on services that contribute to the growth of their enterprises. This has expanded their knowledge and understanding of product marketing and the availability of local resources.</p> <p>They are also provided information about resources available from the private sector, marketing of products, market assessment, availability of input (raw material) suppliers, new technology, infrastructure development and access to finance. The firms are sharing the cost of technology transfer.</p>

Objective A	Tangible Results/Benchmarks		Impacts Critical Issues/Comments Next Steps
	Expectations	Actual	
Activity Implementation	Quantity and Dates		
Form and Develop Producers' Associations: <ul style="list-style-type: none"> ▪ Prepare work plan for formation of associations. ▪ Feasibility study on association/product in terms of internal & external markets. ▪ Visit formed associations and assist in forming linkages w/others. ▪ Discussion of primary rules for cooperatives & regulations with formed associations. ▪ Monitor monthly activities of associations. ▪ Provide technical support to formed associations ▪ Provide marketing support to associations ▪ Assist associations to link up with the alternative financial sources. ▪ Link small associations with the core association. 	21 associations Pineapple-5 EDFC-5 All other activities on going	10 associations July-Sep '02 do July-Sep '02	In the last quarter of FY 2002 we are ahead of our targeted 87 associations, having already formed 158 associations 71 more than planned. The association approach has had a great impact on business performance. Members are enjoying better prices, better volume and sustainable markets, and have been linked with different commercial banks and financial institutions. There is a need for frequent follow up with existing associations for their long-term sustainability. The associations need continued basic skill development and management training.
Provide Technical Assistance to Associations, Clusters & Forums <ul style="list-style-type: none"> ▪ Specialized skill development training. ▪ Basic management training. ▪ Arrange for venue and other support. ▪ Provide follow up training. ▪ Organize workshops 	Field level EDBM for 150 person Skill training for 60 Milk Vita participants Forum workshop for 100 persons 100 field level EDTs Association Management training for 40	July-Aug 150 Postponed July-Se ',02 July-Sep '02 100 Postponed	Training successfully completed. Training could not completed due to contractual problems with new management of Milk Vita. It has been shifted to next quarter. Workshop successfully completed. It increased confidence of MEs in marketing their products at good prices. Training successfully completed. Delayed as per request from partners of EDFC.

Objective A	Tangible Results/Benchmarks		Impacts Critical Issues/Comments Next Steps
	Expectations	Actual	
Activity Implementation	Quantity and Dates		
	Skill training on textiles for 20	Postponed	Training could not be completed because the concerned MFIs are unable to pay such a large share of the cost. Negotiations continue.
	Skill training on apiculture for 40	Sep '02 20	Training successfully completed. This will reduce production costs, improve product quality & increase production. Members need more training on this.
	Skill training on agriculture for 40	Sep '02 25	Do
	Skill training on textiles for 20	Postponed	Training could not be completed due to contractual problems with EDFC. It has been shifted to next quarter.
	Capacity building management training for 40	Postponed	Training could not be completed and has been shifted to next quarter.
	EDBM on selected MEs from commercial banks for 20.	Postponed	Management is not in favor of conduction of this training, which has been canceled.
	Training on loan facilitation & business plans for 20	Postponed	To be conducted next quarter.
Establish Sustainable Marketing Linkages <ul style="list-style-type: none"> ▪ Established marketing linkage with different 	Pineapple Milk	Pineapple Milk	New linkages with markets are being generated weekly, making it difficult to keep track. Information is collected

Objective A	Tangible Results/Benchmarks		Impacts Critical Issues/Comments Next Steps
	Expectations	Actual	
Activity Implementation	Quantity and Dates		
organizations, markets & stores.	Handicraft Textile Agriculture products	Handicraft Textile Agriculture products	every quarter.

Objective B	Tangible Results/Benchmarks		Impacts
	Expectations	Actual	Critical Issues / Comments Next Steps
Activity Implementation	Quantity and Dates		
<p>Provide training on bank loan application procedures for associations.</p> <ul style="list-style-type: none"> ▪ Discussion of association rules & regulations ▪ Provide assistance to form new associations ▪ Deliver session on banking procedures and rules ▪ Newly formed association's activities linked up with the core association. 	None	None	<ul style="list-style-type: none"> ▪ Informal orientation and practical demonstrations of bank financing were given to Sharee and the pineapple association.
<p>Facilitate financing for individual SMMEs.</p> <ul style="list-style-type: none"> ▪ Collect financial information from enterprises ▪ Help to prepare business plans ▪ Submit business plans to banks ▪ Assist in preparing loan application form and other documents ▪ Facilitate disbursement 	\$0.775 Million	\$0.936 Million	<ul style="list-style-type: none"> ▪ 3 JOBS assisted clients were financed, to their complete satisfaction.
<p>3. Facilitate financing for associations.</p> <ul style="list-style-type: none"> ▪ Meeting with banks ▪ Arranging client visits to banks ▪ Assistance to prepare loan application forms and other documents ▪ Supervise timely submission by association members of documents and reports ▪ Facilitate disbursement 	In progress	Approved by the bank	<ul style="list-style-type: none"> ▪ SIBL agreed to finance the Tangail Sharee Association. ▪ 3 members of the association will be financed ▪ 5 Members of the Modhupur Pineapple Association paid back their loans within 4 months ▪ A third loan of Tk0.75 million has been approved
<p>4. Facilitated financing for NGOs.</p> <ul style="list-style-type: none"> ▪ Meeting with banks ▪ Preparing and submitting proposals to banks ▪ Meeting with the head office ▪ Visiting clients with bankers ▪ Assisting in preparation of loan application forms and other documents ▪ Facilitating disbursement 	\$ 0.00 Million	\$0.00 Million July –Sep '02	<ul style="list-style-type: none"> ▪ No financing initiatives taken this quarter.

Objective C	Tangible Results/Benchmarks		Impacts
	Expectations	Actual	Critical Issues / Comments Next Steps
Activity Implementation	Quantity and Dates		
Formation of Enterprise Development Forum in Chittagong Organize workshops and meetings to disseminate idea among interested MFIs /NGOs in Chittagong	Two	Two	A series of meetings were held with selected MEs from Forum organizations to disseminate the idea of the EDFC
Organizing planning workshop with 58participating MFIs	Two	July – Sep '02	Shifted to the next quarter.
Registration of EDFC with government	Done	Not done	Registration process completed.
Development of basic rules & regulations of EDFC operation	Done	Done	Constitution written & approved by EDFC committee members.
Strengthening of Information Dissemination Center	Continues	Done	The information center is an opportunity for people to gather to build relations, initiate dialogue for future collective action and share information.
Initiate to build up strategic relationship with other forums / donors and actors	On going	July-Sep 2002	Dialogue continues with CARE, PKSF, CDF and AAB to assist the growth of EDFC.
Link up commercial bank with Forum NGOs	Continue	July- Sep 2002	ILO has shown interest in providing assistance to the EDFC CARE, CIDA, ARD & PKSF have already financed Forum NGOs.
		July - Sep '02	BASIC and SIBL bank have financed Forum members.

(E-Policy) Objective A	Tangible Results/Benchmarks		Impacts Critical Issues / Comments Next Steps
	Expectations	Actual	
Activity Implementation	Quantity and Dates		
1. Coordinated the participation of three GOB officials in a two-day workshop on the Legal Framework for Combating Cyber Crime.	August 17-18. 2002	August 17-18.2002	The workshop assisted the Ministry of Science and Technology regarding the need to establish the Cyber Appellate Tribunal and to develop a legal framework to address the security and privacy needs of computer networks to combat crimes perpetrated in the Internet.
2. Organized a day-long seminar on E-Commerce and Digital Signature legislation.	2nd Quarter	October 28 th 2002	<p>The seminar will assist policy makers on the legal, regulatory and legislative issues of E-Commerce and the Digital Signature Law and contribute to forwarding the IT act developed by the Law Commission.</p> <p>The seminar will provide first-hand experience for the IT stakeholders and policy makers on the legal and regulatory framework to promote E-Commerce. Experts from JOBS/IRIS, United Nation Commission on International Trade Laws (UNCITRAL), United National Conference on Trade and Development (UNCTAD) and World Intellectual Property Organization (WIPO) provided their expertise on international models of E-Commerce and Digital Signature legislation and policies to facilitate E-Commerce in Bangladesh. JOBS jointly with Ministry of Science and ICT and BASIS organized the seminar during the BASIS Softexpo Bangladesh 2002 in October.</p>

Objective B (E-Governance) Activity Implementation	Tangible Results/Benchmarks Expectations Actual Quantity and Dates		Impacts Critical Issues / Comments Next Steps
1. Provide IT Training to officials of Law Commission	August 01-24. 2002	August 01-24. 2002	<p>Promote the use of IT as a tool in day to day office work and enhance the human capacity of the GOB.</p> <p>JOBS provided IT training to 7 employees of the Law Commission to better understand the implication and implementation of Information Technology in day to day office work.</p>

Objective C (E-Commerce, Capacity building of the ICT SMEs)	Tangible Results/Benchmarks		Impacts Critical Issues / Comments Next Steps
	Expectations	Actual	
Activity Implementation	Quantity and Dates		
1. JOBS and BASIS signed a Memorandum of Understanding to build the capacity of small and medium manufacturers and exporters of software and information services in Bangladesh.	September 2nd. 2002	Sept 2 nd . 2002	JOBS will provide technical assistance to BASIS to build the capacity of the ICT SMEs by facilitating market expansion activities by organizing IT related fairs to display the potential and capability of Bangladesh's software and IT service providers, organize skill development training to enhance the human resource capabilities through international training institutions, develop promotional CDS, website and other electronic marketing tools to market their products.

Training Details

Training Activities	4 th Quarter FY 2002 (Per person days) & (total recipients trained)				Target (YTD)	% Target Achieved	Project Total to-date	Causes of Major Deviation
		YTD to last Qtr.	Current Quarter	YTD for FY				
EDBM Training for MEs	Person Days	3600	900	4500	900	100%	110184	
	Total Recipients	600	150	750	150	100%	18364	
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	140	0	140	0	-	140	
	Total Recipients	20	0	20	0	-	20	
EDT Training for MEs	Person Days	14700	700	15400	1400	50%	15400	Due to overlapping of skill Dev. Training.
	Total Recipients	2100	100	2200	200	50%	2200	
Skill Dev. Training on Livestock & Milk Growers for MEs	Person Days	2205	0	2205	420	0%	3045	Milk Vita was unable to provide training
	Total Recipients	315	0	315	60	0%	435	
Skill Dev. Training on Weaving for MEs	Person Days	3000	1500	4500	1500	100%	4500	
	Total Recipients	100	50	150	150	100%	150	
Skill Dev. Training on Sewing for MEs	Person Days	4500	6750	11250	4500	150%	11250	
	Total Recipients	50	75	125	50	150%	125	
Skill Dev. Training on Handicraft for MEs	Person Days	2109	750	2859	0	α	2859	Done due to project need
	Total Recipients	54	25	79	0	α	79	
Skill Dev. Training on Banana Cultivation for MEs	Person Days	200	0	200	0	-	200	
	Total Recipients	50	0	50	0	-	50	
Skill Dev. Training on Benarashi Sharee	Person Days	0	3000	3000	3000	100%	3000	

	Total Recipients	0	50	50	50	100%	50	
Skill Dev. Training on dying, printing & designing for Private Sector MEs	Person Days	0	750	750	750	100%	750	
	Total Recipients	0	25	25	25	100%	25	

Training Activities	4 th Quarter FY 2002 (Per person days) & (total recipients trained)				Target (YTD)	% Target Achieved	Project Total to-date	Causes of Major Deviation
		YTD to last Qtr.	Current Quarter	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	1050	0	1050	0	-	1050	
	Total Recipients	50	0	50	0	-	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	-	138	
	Total Recipients	0	0	0	0	-	46	
Workshop on marketing network for ME	Person Days	600	100	700	100	100%	900	
	Total Recipients	600	100	700	100	100%	900	
Workshop on marketing network for the NGO staff for ME	Person Days	0	0	0	0	-	39	
	Total Recipients	0	0	0	0	-	39	
Skills Dev. Training on Agriculture for MEs	Person Days	60	100	160	160	63%	160	
	Total Recipients	30	25	55	40	63%	55	
Skills Dev. Training on Apiculture for MEs	Person Days	0	300	300	600	50%	300	
	Total Recipients	0	20	20	40	50%	20	
Skills Dev. Training on Textile for MEs	Person Days	600	0	600	500	0%	600	Trainer was not available
	Total Recipients	25	0	25	25	0%	25	
Management Dev. Training for EDFC members	Person Days	0	0	0	400	0%	0	Forum shifted due to valid reason
	Total Recipients	0	0	0	40	0%	0	
Workshop on Banking Procedure	Person Days	53	0	53	0	-	53	
	Total Recipients	53	0	53	0	-	53	
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	

Training Activities	4 th Quarter FY 2002 (Per person days) & (total recipients trained)				Target (YTD)	% Target Achieved	Project Total to- date	Causes of Major Deviation
		YTD to last Qtr.	Current Quarter	YTD for FY				
Skill Development (Landmark) on Footwear for SME	Person Days	0	7200	7200	7200	100%	66565	
	Total Recipients	0	80	80	80	100%	1095	
Local Cluster Training (Rangpur, Nilfamari) on Footwear for SME	Person Days	17100	10800	27900	10800	100%	42720	
	Total Recipients	190	60	250	60	100%	420	
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	540	540	540	100%	1140	
	Total Recipients	0	6	6	6	100%	26	
Advanced Cluster Training Kishorganj on Footwear for SME	Person Days	23400	0	23400	0	-	36180	
	Total Recipients	260	0	260	0	-	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	
Advance training on leather procurement & cutting at Apex on Footwear for SME	Person Days	0	12000	12000	12000	100%	12000	
	Total Recipients	0	100	100	100	100%	100	
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 Activities	4 th Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
		YTD to Last Qtr.	Current Quarter	YTD For FY				
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	
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	

Training Activities	4 th Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
		YTD to Last Qtr.	Current Quarter	YTD For FY				
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	
Salesmanship Training on Handicrafts for SME	Person Days	0	0	0	0	-	164	
	Total Recipients	0	0	0	0	-	37	
Export Documentation Training on Handicrafts for SME	Person Days	0	0	0	0	-	130	
	Total Recipients	0	0	0	0	-	26	
Buyer communication Training on Handicrafts for SME	Person Days	0	0	0	0	-	144	
	Total Recipients	0	0	0	0	-	41	

Training Activities	4 th Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)			Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
		YTD to Last Qtr.	Current Quarter				
Designing Training with FID on Textile for SME	Person Days	0	0	0	-	621	
	Total Recipients	0	0	0	-	42	
Quality Control Training on Textile for SME	Person Days	0	0	0	-	695	
	Total Recipients	0	0	0	-	53	
Salesmanship Training on Textile for SME	Person Days	0	0	0	-	215	
	Total Recipients	0	0	0	-	49	
Export Documentation Training on Textile for SME	Person Days	0	0	0	-	70	
	Total Recipients	0	0	0	-	14	
Buyer Communication Training on Textile for SME	Person Days	0	0	0	-	144	
	Total Recipients	0	0	0	-	48	
Cluster Training on Jamdani for the unskilled weavers on Textile for SME	Person Days	4500	0	4500	-	4500	
	Total Recipients	50	0	50	-	50	
Advance Cluster Training on Jamdani weavers on Textile for SME	Person Days	3600	3600	7200	100%	7200	
	Total Recipients	40	40	80	100%	80	
Skill Dev. Training on Natural Woolen Carpet (cluster) on Textile for SME	Person Days	2700	0	2700	-	2700	
	Total Recipients	30	0	30	-	20	
Advance Natural Woolen Carpet on Textile for SME	Person Days	1800	0	1800	-	1800	
	Total Recipients	20	0	20	-	20	
Design, Quality Control and Pricing NY Home Textile for SME	Person Days	300	0	300	-	300	
	Total Recipients	15	0	15	-	15	

Training Activities	4 th Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)			Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation	
		YTD to Last Qtr.	Current Quarter					YTD For FY
Cluster Training at Mymensingh on Corporate Gifts and Handmade paper for SME	Person Days	0	9900	9900	0	α	9900	Done due to project need
	Total Recipients	0	55	55	0	α	55	
Cluster Training at Shirajganj on Corporate Gifts and Handmade paper for SME	Person Days	0	2700	2700	2700	100%	2700	
	Total Recipients	0	30	30	30	100%	30	
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	4 th Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
		YTD to Last Qtr.	Current Quarter	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	
IT training on Computer for Law commission's staff	Person Days	0	35	35	0	α	35	Done due to project need
	Total Recipients	0	7	7	0	α	7	
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	4 th Quarter FY 2002 (Per Person Days) and (Total Recipients Trained)			Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
		YTD to Last Qtr.	Current Quarter				
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
Training to the outside JOBS as a BDS provider							
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	286	0	286	0	-	286
	Total Participants	22	0	22	0	-	22