

Job Opportunities and Business Support Program (JOBS)

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

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# JOBS/IRIS Project

4<sup>th</sup> Quarter Report

FY2001 - At A Glance

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QUARTERLY REPORT NUMBER 16  
(4<sup>th</sup> Quarter of FY2001)

FY2001 - AT A GLANCE

**JOBS**

A USAID FUNDED INITIATIVE  
ASSISTING ENTERPRISES TO  
CREATE EMPLOYMENT

**Job Opportunities and Business Support Program (JOBS)**

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

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

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**QUARTERLY REPORT NUMBER 16  
(4<sup>th</sup> Quarter of FY2001)**

**FY2001 – AT A GLANCE**

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L Introduction

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This Quarterly Report, as opposed to the previous quarterly reports, is a summary of activities and achievements for the JOBS Project in FY 2001 (FY2001 – At A Glance).

Much of the fourth quarter of FY2001 was spent analyzing lessons learned and putting together the Project's final Work/Business Plan. This process and the efforts put into it are explained in detail in the Introduction submitted to USAID, and hence there is no need to duplicate the efforts and information again. However, despite the intensity of these activities, the Project has continued to build upon past successes reaching new milestones during the quarter, which are inclusive of the year's ending achievements. The Project succeeded all USAID R4 targets and exceeded some benchmarks. During this quarter, JOBS continued to maintain its focus on SME expansion, sales generation, and facilitating the creation of an environment conducive for business growth.

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The next quarter and the final year (reference FY2002 Work Plan) will reflect a continuation of previous interventions and TA in all Project activities that were set in motion in the final quarter of FY2001. These will provide impetus for lasting positive impacts to Bangladeshi enterprises and overall economic development. The end result will be greater job opportunities, as well a significant increase in job growth.



## I. Introduction

This Quarterly Report, as opposed to reporting on the previous quarter and discussing planned activities for the next quarter, will instead provide an overview of activities and achievements for the JOBS Project in FY 2001 (FY2001 – At A Glance).

Much of the fourth quarter of FY2001 was spent analyzing lessons learned and putting together the Project's final Work/Business Plan. This process and the efforts put into it are explained in depth in the Work Plan submitted to USAID, and hence there is no need to duplicate the efforts and information again. However, despite the intensity of these activities, the Project has continued to build upon past successes reaching new milestones during the quarter, which are inclusive in the years ending achievements. The Project succeeded all USAID R4 targets and its own in-house benchmarks. During this quarter, JOBS continued to maintain its focus on KRAs and overall impacts to SMME expansion, sales generation, and facilitating the creation of an environment conducive for business growth.

The SMME Development Programs continued to move forward with greater enthusiasm and thrust during this quarter. The SMME programs continued to transition through an intensification of efforts that will not only increase export sales and generate employment, but also strengthen some of the underpinning of the economy. The entire Project continues to focus much more on developing and facilitating mechanisms and 'processes' that will help spur and support economic growth rather individuals. The other primary shift will be emphasizing quality activities and TA rather than quantity.

The recent Policy victories in the areas of 'Secured Finance' and 'EC/ICT' have been put on hold due to the national elections. The future of both these Policy agendas is somewhat unclear for now and the Project may have to change our approach and/or create a new base of advocates. Once things settled down from the elections, each area will be reassessed as to how to best proceed.

During the year the Project's programs have been fully involved in all program designing, planning and implementation, which has resulted in accomplishments not even conceived possible in previous years. JOBS has now transition into one of multiple complementary and cost-effective programs in which, to a large degree, it is able to control where its resources are being utilized.

However, our ultimate objective was to move beyond the assigned tasks that were designed to reach the yearly USAID benchmarks. For what we do is much more than numbers, it is the 'value-added' and the satisfaction that 'things' are better because of what we have contributed. JOBS accomplished this well beyond expectations during the year as it grew into a dominant force within the development world of Bangladesh. The credit for this extraordinary turnaround and the resulting multiple accomplishments on the following pages are truly the achievements of the JOBS staff.

The next quarter and the final year (reference FY2002 Work Plan) will reflect a continuation of previous interventions and TA in all Project activities that were set in motion in the final quarter of FY2001. These will provide impetus for lasting positive impacts to Bangladeshi enterprises and overall economic development. The end result will be greater job opportunities, as well a significant increase in job growth.



**FY2001 - At A Glance**  
**SME Development Program**

Activities	Prior to October 2000 (Relates to same activities)	During October 2000-September 2001	Impact
Cluster Development	<p><b>Footwear:</b></p> <ol style="list-style-type: none"> <li>Savar cluster trained 60 people in association with Women Development Samity, Savar.</li> <li>Mirpur cluster trained 115 people in Dhaka.</li> </ol>	<p><b>Footwear:</b></p> <ol style="list-style-type: none"> <li>Shafipur cluster in association with Apex trained 40 people.</li> <li>Bhola cluster in association with Poura Kathali women's welfare Association trained 50 people in Bhola.</li> <li>New Savar cluster in association with Women Development Samity trained 40 people in Dhaka.</li> <li>Gazipur cluster in association with Legacy Footwear Ltd. trained 40 people in Gazipur.</li> <li>Hazaribug cluster in association with RMM international trained 80 people in Dhaka.</li> <li>Daudkandhi cluster in association with Surma Footwear trained 40 people in Comilla.</li> <li>Bahadurpur cluster in association with SORD, trained 50 people at Gazipur.</li> </ol> <p><b>Textile:</b></p> <ol style="list-style-type: none"> <li>Narayganj Cluster trained 50 unskilled workers in association with Tanti Samaity.</li> </ol> <p><b>Leather:</b></p> <ol style="list-style-type: none"> <li>Jessore cluster in association with K.S.C trained 40 people in Jessore.</li> <li>Munshiganj cluster in association with Apex Leather craft trained 150 people in Munshiganj.</li> </ol>	<p>Created backward support linkages for the exports focused firms.</p> <p>Created employment opportunity for the poor women and men.</p> <p>Developed a trend in small industries and the individuals to grow</p>

Activities	Prior to October 2000 (Relates to same activities)	During October 2000-September 2001	Impact
Improvement of Health & Hygiene	<p><b>Bakery:</b> Trained 176 Bakery owners in 8 different districts all over the country.</p>	<p>Sector was deleted from further direct TA</p>	<p>Created awareness on Health &amp; Hygiene in bakery production. Forced the bakery workers to maintain hygienic environment in the factory.</p>
Skill Development Training.	<p><b>Footwear:</b></p> <ol style="list-style-type: none"> <li>1. Trained 350 people at Gazipur in association with Legacy Footwear.</li> <li>2. Trained 115 people at Comilla in association with Surma leather Footwear Ltd.</li> </ol> <p><b>Textile &amp; Handicraft:</b></p> <ol style="list-style-type: none"> <li>1. Block printing - trained nine semi skilled workers at Dhaka in association with Aranya Crafts.</li> <li>2. Block printing - trained 28 semi skilled workers at Jhenaidha in association with Banaj Barnali.</li> </ol>	<p><b>Footwear:</b></p> <ol style="list-style-type: none"> <li>1. 110 People Trained At Shafipur, Dhaka in association with Apex Footwear.</li> <li>2. 120 People Trained At Gazipur in association with Madina Footwear.</li> <li>3. 90 People Trained At Mouchak, Gazipur in association with H.N. Shoes.</li> <li>4. 80 People Trained At Shampur, Dhaka in association with Jennys' Footwear.</li> <li>5. 90 people trained at Savar in association with Macro Footwear Ltd.</li> <li>6. 90 people trained at Gazipur in association with Land Mark Footwear Ltd.</li> </ol> <p><b>Textile:</b></p> <ol style="list-style-type: none"> <li>1. Salesmanship Training for 19 Sales Executives</li> <li>2. Buyer Communication Training for 18 Marketing Executives</li> <li>3. Export Documentation Training for 14 Export Managers/Executives</li> <li>4. Salesmanship Training for 30 Sales Executives</li> <li>5. Buyer Communication Training for 30 Marketing Executives</li> </ol>	<p>Created skilled manpower for the industry. Improved productivity. Reduce production cost. Developed workers efficiency.</p>

Activities	Prior to October 2000 (Relates to same activities)	During October 2000-September 2001	Impact
	<p>3. Vegetable dyeing - trained 20 semi skilled workers at Dhaka in association with Aranya Crafts.</p> <p>4. Vegetable dyeing - trained 26 semi skilled workers at Jessore in association with Banaj Barnali.</p>	<p>6. Training On Design, Pattern Making &amp; Quality Control in association with FID for 20 semi skilled workers in Sylhet.</p> <p><b>Handicraft:</b></p> <ol style="list-style-type: none"> <li>1. Vegetable Dyeing - trained 21 semi skilled workers in Dhaka in association with Aranya Crafts.</li> <li>2. Vegetable Dyeing - trained 28 semi skilled workers in Faridpur in association with Banaj Barnali.</li> <li>3. Block Printing - trained nine semi skilled workers in Dhaka in association with Aranya Crafts.</li> <li>4. Block Printing - trained 25 semi skilled workers in Faridpur in association with Banaj Barnali.</li> <li>5. Salesmanship Training for 16 Sales Executives.</li> <li>6. Buyer Communication Training for 21 Marketing Executives.</li> <li>7. Export Documentation Training for 26 Export/Marketing Executives</li> <li>8. Salesmanship Training for 20 Sales Executives.</li> <li>9. Buyer Communication Training for 20 Marketing Executives.</li> <li>10. Designing &amp; Quality Control conducted by FID for 16 semi-skilled workers.</li> <li>11. Product Development TA conducted by FID for 16 semi skilled workers.</li> </ol> <p><b>Leather:</b></p> <ol style="list-style-type: none"> <li>1. Trained 40 workers at Kafrul, Dhaka in association with Crown Leather.</li> <li>2. Trained 100 workers at Tejgoan, Dhaka in association with Apex Leather Craft &amp; Fashion Accessories Co.</li> </ol>	<p>Technical ability to compete in international markets, especially U.K, U.S.A, Japan and Europe.</p> <p>Product cost by over 25% while decreasing by 33% the rejection rate of foreign buyers.</p> <p>Contributed in the expansion and development of the industry.</p> <p>Build the capacity for the industry.</p> <p>Solved the lacking of knowledge about the international markets.</p>



Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
Technology Transfer	<p><b>Textile &amp; Handicrafts:</b></p> <ol style="list-style-type: none"> <li>1. 15 participants from five organizations were trained by UK consultant Daphny Wolnough &amp; USA consultant Kathy Borus</li> </ol>	<p>3. Trained 25 workers at Tongi, Dhaka in association with Northern Leather.</p> <p>4. Trained 25 workers at Islampur, Dhaka in association with Kohinoor Leather.</p> <p>5. Trained 30 workers at Wari, Dhaka in association with OASIS International.</p> <p><b>Electrical &amp; Electronics:</b></p> <ol style="list-style-type: none"> <li>1. Trained 29 Electricians at Dhaka in association with Energypac.</li> </ol>	<p>Pending</p>
	<p><b>Footwear:</b></p> <ol style="list-style-type: none"> <li>1. Designing TA for Japan Market in collaboration with a Japanese designer for 22 executives.</li> <li>2. Supervisors training with FDDI India for 20 supervisors from four firms.</li> <li>3. Pattern making and grading training for 20 supervisors from four firms.</li> <li>4. Design development training for Europe and Australia, for 20 supervisors from four footwear firms.</li> <li>5. Quality control training with FDDI for 20 supervisors at Surma in Comilla.</li> </ol> <p><b>Textile:</b></p> <ol style="list-style-type: none"> <li>1. 33 participants from 10 organizations were provided TA by USA consultant Cindy Owings in preparation for exporting to the US &amp; European markets.</li> </ol> <p><b>Handicrafts:</b></p> <ol style="list-style-type: none"> <li>1. Cindy Owings provided TA on export development for 21 participants from nine organizations.</li> </ol>	<p>Increased ability to compete in International markets, especially U.K, U.S.A, Japan and Europe.</p> <p>Reduce cost by over 25% while decreasing by 33% the rejection rate of foreign buyers.</p> <p>Contributed in the expansion and development of the industry.</p> <p>Built the capacity for the industry.</p> <p>Solved the lacking of knowledge about the International markets.</p>	

Activities	Prior to October 2000 (Relates to same activities)	During October 2000-September 2001	Impact
		<p><b>Leather:</b></p> <ol style="list-style-type: none"> <li>1. Design development training by German trainer for 10 people from five leather goods firms.</li> <li>2. Sewing training by local expert for 40 people at Apex Leather Craft &amp; Fashion Accessories Co. in Dhaka.</li> </ol>	<p>Improved technical know-how. Developed production and personnel management improvements.</p>
Market Linkage	<p><b>Footwear:</b></p> <ol style="list-style-type: none"> <li>1. Savar cluster taped the local market.</li> <li>2. Mirpur cluster linked with the Fulbaria Market.</li> </ol> <p><b>Textile &amp; Handicrafts:</b></p> <ol style="list-style-type: none"> <li>1. Linked K.M Colors and Folk Bangladesh for UK market.</li> <li>2. Action in Development of Jhenaida linked with Grameen Uddog.</li> </ol>	<p><b>Footwear:</b></p> <ol style="list-style-type: none"> <li>1. Shafipur cluster linked with Apex Footwear for their local market products.</li> <li>2. Daudkandhi Cluster linked with France market in association with Surma Footwear Ltd.</li> <li>3. Gazipur cluster linked with Far East (France) in association with Legacy Footwear Ltd.</li> </ol> <p><b>Textile:</b></p> <ol style="list-style-type: none"> <li>1. Linked Jamdani Tanti Samaity at Narayangang and Folk Bangladesh for France &amp; Netherlands market</li> <li>2. Linked Sumon weaving Jamdani and Sylhet Jamdani House</li> <li>3. Linked Palki international and Aakor for USA market.</li> </ol> <p><b>Leather:</b></p> <ol style="list-style-type: none"> <li>1. Munshiganj Leather Goods Cluster linked with Japan Market in association with Apex leather craft.</li> <li>2. Jessore cluster linked with the southwest regional markets in country.</li> </ol>	<p>Enterprises taped new markets Business expanded Increased sales. New job creation.</p>

Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
International Trade Fairs	<p><b>Footwear:</b></p> <ol style="list-style-type: none"> <li>1. FAA Johannesburg, South Africa. Orders received - USD 0.35 million.</li> <li>2. FAA Durban, South Africa. Orders received - USD 0.4 million</li> <li>3. ISF Japan. Orders received USD 2.2 million</li> </ol> <p><b>Textile &amp; Handicrafts:</b></p> <ol style="list-style-type: none"> <li>1. New York Home Textile Fair resulted in export orders of USD .68 million for seven organizations.</li> <li>2. TCF Fair in Australia resulted in export orders of USD .05 million.</li> <li>3. Birmingham Autumn Fair in UK resulted in export orders of USD .20 million.</li> </ol>	<p><b>Footwear &amp; Leather:</b></p> <ol style="list-style-type: none"> <li>1. ISF Japan. Orders received - USD 3.8 million</li> </ol> <p><b>Textile:</b></p> <ol style="list-style-type: none"> <li>1. New York Home Textile Fair. Spot orders received - USD .40 million for four organizations.</li> </ol> <p><b>Handicrafts:</b></p> <ol style="list-style-type: none"> <li>1. Singapore Gifts &amp; Premium Show. Spot orders received - USD .10 million</li> <li>2. Birmingham Autumn 'Handicraft' Fair. Spot orders received USD .20 million.</li> </ol> <p><b>Leather:</b></p> <ol style="list-style-type: none"> <li>1. ISTF Dubai, U.A.E. Spot orders received USD 0.13 million.</li> </ol>	<p>Helped to build Bangladesh image in the International marketplace.</p> <p>Established new markets.</p> <p>New jobs created.</p> <p>Increased export sales.</p> <p>Developed relationship with different foreign buyers for long-term business.</p>



Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
New product development.	<p><b>Footwear:</b> New product developed for South Africa, Japan and Australia market.</p> <p><b>Textile &amp; Handicrafts:</b> New product developed for USA, Australia, Europe &amp; UK markets.</p>	<p><b>Footwear:</b> New product developed for Europe, Gulf markets, and Japan markets.</p> <p><b>Textile:</b> New product developed for USA, UK, Europe &amp; Singapore markets.</p> <p><b>Handicrafts:</b> New product developed for USA Singapore &amp; UK markets.</p>	<p>Expanded market penetration</p> <p>Created positive image of quality for Bangladeshi products</p> <p>Significant increase in overall export growth</p>
Regional Trade Fair	<ol style="list-style-type: none"> <li>1. JOBS Gulshan Trade Fair. Spot sales-USD 51,092 &amp; follow-up orders of USD 121,563.</li> <li>2. Women Fashion Trade Fair, Dhaka. Spot sales-USD 65,133 &amp; follow-up orders of USD 57,895.</li> <li>3. JOBS Sylhet Trade Fair. Spot sales-USD 677,951</li> <li>4. Exhibition of Vegetable Dyed and Leather Goods.</li> </ol>	<ol style="list-style-type: none"> <li>1. JOBS Gulshan Trade Fair. Spot sales-USD 72,541 &amp; order received USD 9,143</li> <li>2. JOBS Sylhet Trade Fair. Spot sales-USD 81,958 &amp; orders received USD 79,926. (Note: Fair was cut in half due to storm that destroyed the fair grounds in Sylhet.)</li> </ol>	<p>Small enterprises got access to new markets.</p> <p>Positive interaction among prospective buyers and sellers.</p> <p>Significant number of orders placed with smaller producers.</p> <p>Small producers got expanded market exposure.</p>

**FY 2001 - At A Glance**  
**ME Development Program**

Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
<p>Selection of new stakeholders.</p> <p>Establishment of "Cost Sharing and Joint Management" concept.</p>	<p>Process and negotiation initiated.</p> <p>Prepared the concept paper and circulated among the possible stakeholders.</p>	<p>Program started with 5 new stakeholders (TMSS, CDS, BT, SSS and SF).</p> <p>5 stakeholders considered the concept.</p>	<p>9,400 MEs are benefited.</p> <p>The concept has developed a cohesive relationship between the implementing and supporting organizations.</p> <p>The cost per recipient including follow-up, counseling and support services has been reduced to US \$31 from US \$80.</p>
<p>Establishment of "Coordinated Approach" in program planning, designing and implementation.</p>	<p>Under process for adoption.</p>	<p>Program designed and implemented with newly selected stakeholders.</p>	<p>Program's ownership developed by the stakeholders.</p> <p>Participatory program planning and implementation has been possible.</p>
<p>Contractual agreement with stakeholders for TOT and Entrepreneurship Development and</p>	<p>Started processing for developing draft contracts.</p>	<p>All contracts signed by both stakeholders and JOBS.</p>	<p>Efficient and cost effective ME development program was possible.</p>

JOBS - FY2001 AT A GLANCE

Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
Business Management (EDBM) training.	Ongoing	Ongoing	Skills gained to operate own businesses and complete.
Selection of Enterprise Development Workers (EDWs).		154 EDWs were selected among the participating stakeholders.	EDWs gained knowledge to carry forth work begun by JOBS.
TOT on EDBM.		12 days TOT offered to 154 EDWs.	Human resource developed at stakeholder level.
ME selection criteria development.		The criteria was developed and circulated among the participating stakeholders.	Pending
Selection of participating MEs.		9,400 MEs were selected according to the set criteria established by JOBS.	MEs selected have now gained knowledge and skill sets to sustain business
Profile information collection of participating MEs.	Prepared the format for collecting information.	Collected profile information of 9,400 MEs.	Pending
EDBM module review and acceptance by the stakeholders.	Update the existing JOBS modules.	All stakeholders used these modules for EDBM courses for developing respective MEs.	Appropriate EDBM module used for clients.
EDBM training to selected MEs		9,400 MEs were provided with EDBM training.	9,400 MEs have gained knowledge on business management and promotion, quality and competitive price analysis, financial management and marketing.
TOT to EDWs on Enterprise Development Training (EDT) to be involved in FY2002 program.		Participant selection completed. Training will be offered in October 2001.	Pending



Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
Follow-up and Counseling including support services to the MEs who received EDBM training.		9,400 MEs were provided regular follow-up services by the trained EDWs.	MEs improved their knowledge and understanding on proper business management, market demand and price analysis, financial management, market linkages, availability of local resources and alternate sources of capital etc. Moreover, numbers of MEs were introduced with new markets to increase their sales and to maximize their profit on investment.
Market linkages.		29 MEs were directly linked with markets located in different geographical areas.	Sustainable markets created for the assisted MEs. Linkage with producers and buyers established.
Introducing MEs to new products.		23 MEs introduced new product lines.	Business management proficiency improved.
Selling skill training.		46 individual MEs were selected across the country and provided with a 3-day long training on Selling Skills.	Participating MEs gained knowledge on salesmanship, buyers' motivation, and marketing.
Enterprise Development Training (EDT) for MEs to be selected for FY2002.		Finalized the module to be used for EDT. The participant selection in under process and the courses will be offered from November 2001.	Pending

JOBS - FY2001 AT A GLANCE

Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
MEs participation at the Trade Fair.	ME selection process was initiated.	29 MEs having different product lines participated in the fair. Participating MEs generated sales of US \$17,662 in this three-day event.	Introduced MEs with new geographic markets and new products.
Determination of FY2002 strategic direction in accordance with lessons learned		Draft Business Plan with specific objectives and budget for 2002 was prepared through SMART planning sessions.	Pragmatic Business Plan with a focused direction that will point a 'new' strategic direction and change for the ME development community.
Business Association (BA) development		7 BAs were formally organized at BURO Tangail, TMSS, CDS and SSS.	Pending
Skill development training for the BA members.		Assess the needs of the BAs completed and contractual arrangements are under process.	Pending
Contribution to BDS at the ME level	NONE	Designed and developed programs that have contributed significantly in the financial sustainability of mid-level NGOs/MFIs involved in the program	JOBS stakeholders have been able to demonstrate their development program positively to PKSK for financial assistance. PKSK has taken this emerging approach into account and started evaluating activities in the field to recommend to others
			Seven organizations were evaluated for further assistance from PKSK to strengthen their programs. Four were approved immediately the other three are pending.

**Comments:**

Program Accomplishment of Forth Quarter (July-September' 2001)

During the final quarter of FY2002, the ME Development Program achieved all its major benchmarks for the year.

1. The EDBM courses for 9,400 MEs were completed on schedule.
2. All MEs were brought under regular follow-up and counseling program that will improve their business management capacity. The EDWs of the stakeholder organizations were responsible for providing the services while the ME monitoring team of JOBS verified the performance of the EDWs when they were in the field.
3. Business Associations (BAs) development with like-minded MEs is considered one of the prime objectives of JOBS for its FY2002 program. During this quarter, the ME team was directly involved in organizing BAs among the MEs assisted in FY2001. The objective is to bring the MEs into a platform, from where they will participate effectively in new, high potential markets and contribute to the economic growth of the country. JOBS going to work with the stakeholder NGOs to transition them into BDS for MEs and offer business management and specific skill development TA to both the BA members and the sponsoring NGOs. This will produce better results in the areas of increased product quantity and sales, reduced production cost, new markets identification, and linkages with producers and buyers.
4. Lesson Learned
  - Participatory program planning and implementation develops a cohesive environment between the implementing and supporting organizations.
  - Collective approaches help reach bigger opportunities.
  - Marketing linkages helps in improving the quality of products.
  - The stakeholders always appreciate demand driven programs. The BA development concept has been considered as one of the more effective vehicles to help mainstream MEs.



**FY2001 – At A Glance**  
**Micro Policy & Marketing Linkage Program**

Activities	Prior to October 2000 (Relates to same activities)	During October 2000-September 2001	Impact
Business strategic plan for ME marketing	None	An effective business plan has been established.	Very effective, participatory and sustainable program direction is in place
Collective marketing plan	None	Generated among national NGOs & prepared plan for collective marketing with inclusion of donor agencies for future support & promotion of marketing activities.	Co-operative marketing is popular in different places of Bangladesh.
Concept of Producers Association developed	None	Generated the concept among the clients & experimental Associations formed in Sirajgonj & Modhupur	Individual ME's & related organizations accepted Association as a sustainable means of poverty alleviation.
Initiate change in ME training & operation	No change	<ul style="list-style-type: none"> <li>a. Significant changes in ME operation mode like focus on producers and cost sharing,</li> <li>b. Alternative financing, marketing &amp; local resources utilization incorporated in the training module.</li> </ul>	<p>Comprehensive training and operation plan in place to allow MEs access to;</p> <ul style="list-style-type: none"> <li>a. Technical assistances</li> <li>b. Potential Market &amp;</li> <li>c. Access to local resources</li> </ul>
Training module focused on collective marketing	None	Specific need focused training was highly appreciated by the trainees.	An advanced training module developed by JOBS.
Formation of Associations	None	35 associations have been formed.	Associations functioning independently as a platform of the MEs for further growth and expansions.

Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
Arrange Business capital for the Associations and individual MEs	None	Taka 5-lac funded for Madhupur Association & another 17-lac is in process to release very soon. Taka 20-lac is in process of financing to individual clients in Chittagong Associations.	Association's ensured with operating capital for smooth business.
Established sustainable Marketing linkages	No linkage	Effective and sustainable marketing strategies developed by which producers from various sectors like textile, handicraft, pineapple, milk and other agro based producers are linked to wider markets.	Producers have easy access to marketing facilities, quality knowledge and T.A. Average sales growth has been over 40%.
Skill development training to milk producers by Milk Vita & JOBS.	No initiatives	Total 120 marginal farmers from 22 Associations been trained on Milking cow rearing and management who in turn will disseminate their learning to another 1100 producers in their respective society. These producers have ensured market at milk Vita where they receive better price & others benefits.	Farmers are skilled up about better caring of their cows and expanding business. Well equipped with knowledge of Association Management.
EDBM program at Chittagong (GF, YPSA & GH)	No initiatives	Successfully completed EDBM training to the 800 entrepreneurs. Five Associations have been formed. SIBL is prepared to finance the Associations and is considering the same for some individual members. CARE already financed Tk 1.5 m to YPSA for ME development. Ghashful is in process of financing from CARE	Trained MEs are running businesses individually and confidently with their earned expertise.

JOBS - FY2001 AT A GLANCE

Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
Facilitated to finance through USAID assisted intermediaries	None	Arrange \$ 0.02m Capital from USAID assisted financial Intermediaries (Prime Bank Limited).	Create easier access to business capital for SMMEs
Facilitate financing to Associations	None	Facilitated financing to Modhupur Pineapple Association amounting to \$ 0.01m	Associations of producers are more eligible for institutional financing and in some cases, actually favored by the banks.
Bank Officer's training program	Five training workshop on "Understanding and Financing the Special Needs of SMEs" held in Dhaka participated by 100 credit officers from 17 different national and private commercial banks.	Five training workshops on "Understanding and Financing the Special Needs of SMEs" in Dhaka and Chittagong. A total 128 credit officers from 15 different national and private commercial banks participated these workshops.	The Bank officers are pro active in financing to SMMEs
Bank SMME client training under the MEDU program of Agrani Bank	Seventeen workshops on "Strengthening Business and Marketing Development with CEFE Based Entrepreneurship Development Module" for Agrani Bank, Micro Enterprise Development Unit (MEDU). A total 328 SMME clients from the Bank participated on these workshops.	Three workshops on "Enterprise Development and Business Management Training for SMME clients of Social Investment Bank Limited, throughout the country. A total 66 Bank SMME client participated on these training workshops.	Enhanced capacities of ME borrowers and eligibility of institutional lending



Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
MEDU Branch Managers Training	One workshop on "Strengthening Business and Marketing Development" for Agrani Bank, Micro Enterprise Development Unit (MEDU) Branch Managers. A total 15 Branch Managers participated this training workshop.	Program discontinued due to unsatisfactory performance of the officers	Better understanding of the needs financing to SMMEs.
Evaluation training workshop	None	Organized workshop for trained Bank officers where 20 Bank Officers from 13 different private and national commercial banks participated.	The Bank officers are confident in financing to potential SMEs

**Comments:**

The Micro Policy & Marketing Program was formed during the last quarter of 2000. Upon formation, the team has concentrated on developing of strategies and mechanisms for reaching profitable markets through 'Associations of the Producers'. This has also enhanced accessibility to institutional business capital. Based on this success and looking at the greater opportunities of institutional financing to Associations, the program has incorporated the work of LFP into ME marketing from the beginning this calendar year.

Therefore, it is important to note that the achievement cover the performance of the program for the period of 6-9 months.

**FY 2001 - At A Glance**  
**Macro Policy - Access to Credit**

Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
Identify barriers to accessing credit by SME and develop strategic objectives to reduce those barriers.	Prepared report "Secured Finance for SME in Bangladesh."	Prepared the Policy Unit Strategies: "Accessing Credit in Bangladesh: Barriers and Proposed Strategies", March 11, 2001.	Established priorities, objectives and allocation of resources for the Policy Unit. USAID approved March 2001.
Prepare a final draft secured transactions law to be presented to the Government of Bangladesh.	Conducted discussion workshop on the concepts of moveable asset financing.  Prepared working draft of a moveable asset financing law for discussion purposes only.	Formed 5 member legal drafting team of lawyers and conducted twelve technical drafting sessions.  Recruited experienced Bangladeshi legal draftsman and finalized the law in proper legislative form (English & Bangla language).  Signed a letter of collaboration with BILIA to advocate the secured transactions law.	Clearly identified the barriers to accessing credit by SMEs.  Developed local ownership of the secured transactions initiative.
		Held 4 discussion workshops on: "Moveable asset financing and its legal implications in Bangladesh."  Conducted a series of meetings with Government policy makers and the financing community.  Held a national level workshop for policy functions of an electronic registry and offered a law draft.	Added value to final draft through local practical experience.  Published Secured Transactions Act, 2001 and distributed to financial community and policy makers creating greater awareness of the proposed law.

Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
Build advocacy of the secured transactions law to the financial community and government policy makers.		<p>Held numerous one-on-one educational meetings with policy makers on the needs, features, and benefits of the Secured Transaction Law.</p> <p>Presented the Secured Transactions Law to the Government of Bangladesh, June 21, 2001.</p> <p>Wrote a "Concept Paper" on moveable asset financing and the need for a Secured transactions Law.</p>	Simplified publication of concepts for a secured transactions law. Increased awareness and understanding of the barriers to financing by the financial community and policy makers. Completion of a publication available for future distribution.
Provide Moveable Asset Financing seminars to students at the BIBM		Conducted 4 seminars on Moveable Asset Financing at the BIBM.	Introduced moveable asset financing concepts to commercial lending officers (students). Working capital cycle model enhanced impact of moveable assets financing.
Completed an assessment of JOBS potential assistance to develop enhancements to the CIB.		Held a series of meetings with the Bangladesh Bank representatives and discussed potential technical assistance agreement.	Lack of interest in CIB enhancements by the Bangladesh Bank. Allocation of JOBS resources can be better served elsewhere.
Prepare a report on establishing the operation and a five-year business plan for a collateral registry.		<p>Conducted a series of interviews with Government policy makers and the financing community.</p> <p>Held a collateral registry workshop for policy makers and lenders to present the operational functions of an electronic registry and offered a live demonstrations.</p>	Created awareness of an electronic collateral registry among the financial community and government policy makers.



Activities	Prior to October 2000 (Relates to same activities)	During October 2000-September 2001	Impact
		<p>Prepared written Report: "Protection of Computers and the Collateral Registry System."</p> <p>Prepared a written report on the need for a unique identifying system for individuals in Bangladesh.</p> <p>Prepared a written report on the operations of a collateral registry, including a 5-year business plan and cost analysis.</p>	<p>Expanded awareness of the features and benefits of the Secured Transactions Law.</p> <p>Created additional publications available for future distribution on individual aspects of a collateral registry.</p>

**Comments:**

**Fourth Quarter Summary Report:**

The Policy Team completed several important work products in the 4 quarter. The Bangla version of the Secured Transactions Law has been correlated and verified to the English version of the law. Copies of the draft law have been printed, bound and are available for distribution.

Collateral registry expert Phyllis Raymond completed her STTA and submitted her report on implementing an electronic collateral registry. Her report is based on the proposed Secured Transactions Legislation. The report includes the required functions of a registry and details the capital requirements necessary to implement the registry. On September 26, 2001 she presented her report and a live on-line demonstration of a fully functioning electronic registry. The event was well attended by bankers, leasing companies, and policy makers. Attendance totaled 58 participants.

Last, two papers were prepared by the policy unit in support of the collateral registry initiative:

- "Protection of Computers and the Collateral Registry System."
- "How to Uniquely Identify A Person for An Electronic Collateral Registry"

**FY 2001 - At A Glance**  
**Macro Policy - EC/ICT**

Activities	Prior to October 2000 (Relates to same activities) Sept. 2000 - Jan. 2001	During October 2000-September 2001	Impact
Initiated a study of E-Commerce in Bangladesh: Status, Potential and Constraints.	Completed and analyzed	This paper highlighted the status, statures, potential and constraints to E-commerce development in Bangladesh. The paper also lists specific policy changes aimed at bringing improvements to the legal and regulatory environment affecting commerce-commerce.	JOBS received substantial recognition (publicity in publication, banners, panel discussion participation, etc) in the Tech Bangla convention and was introduced as a "Player" in Bangladesh ICT arena.
Sponsored the study on E-commerce readiness assessment of Bangladesh	N/A	JOBS sponsored the first study on E-commerce readiness of Bangladesh. Tech Bangla conducted the study.	All the relevant stakeholders to agreed on the 35 recommendations required in bringing Bangladesh to the E-commerce era.
Jointly organized a conference with Ministry of Planning and Ministry of Science & Technology on E-commerce in Bangladesh: Potential and Policy priorities	N/A	Held highly acclaimed E-conference with participation of high level officials and stakeholders	Enthusiasm of the conference led to actual formation of the IT Task Force (ITTF) 10 days after the conference. Note: The formation of this body was under discussion for over a year.

Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
Commented on the IT Policy of Bangladesh	N/A	JOBS is the only donor group program (aside from World Bank) invited to comment on the IT Policy of Bangladesh	Recognized as a leading expert of IT and E-commerce in terms of setting policy priorities and advocating to the Government of Bangladesh to encourage the growth of E-commerce in the country.
Published a report on the conference	N/A	A 47-page report of the conference was published and presented to Ministry of Planning, Ministry of Science & Technology and other stakeholders.	Ministry of Science & Technology presented the report and the recommendations as a working paper for the IT Task force.
Launched a Pilot project to host Government forms in the Internet.	N/A	Under JOBS lead, and in collaboration of MOST, BCC and Tech Bangla, forms of MOST have been uploaded on the Internet.	Implementation of recommendation relating to E-governance is in progress.
Participation in preparing policy briefs for the ICT Task-force, organized by CPD.	N/A	These policy briefs, primarily based on the recommendations derived from the JOBS E-commerce conference were provided to the political parties for policy consideration and debate during the general elections of Oct 2001.	Develop a proper policy and subsequent implementation for integration of ICT, economic and social activities to prepare for a quantum shift in status of Bangladeshi economy.



Activities	Prior to October 2000 <i>(Relates to same activities)</i>	During October 2000-September 2001	Impact
Sponsor policy makers of GOB to participate in International conferences	N/A	<p>JOBS sponsored the participation of Secretary Planning to attend an ICT Conference in Stockholm, Sweden.</p> <p>Sponsored the participation of two senior officials of BTTB to attend the Asia Regional Telecommunication Policy conference in Jakarta, Indonesia.</p>	Provide training to the stakeholders to the participants on the best practices, methods, advantages, etc. of ICT application for economic growth.
Develop the IT Act of Bangladesh.	N/A	JOBS has been requested by the Ministry of Planning to develop the IT Act of Bangladesh.	Pending due to the recent change in government but it is anticipated that the ACT will provide legal environment to foster the growth of E-business in Bangladesh.
Developed a web page for the policy reforms process	N/A	Developed a web page to provide various forms of information useful for the policy reforms process. The URL of this web page is <a href="http://www.iris.umd.edu/adass/proj/econre/sources.asp">http://www.iris.umd.edu/adass/proj/econre/sources.asp</a>	<p>The compilation and dissemination of this information will allow for:</p> <ul style="list-style-type: none"> <li>- Transparency in policy making,</li> <li>- Promotion of better understanding of ICT and educated policy making,</li> <li>- JOBS/IRIS and USAID will have a significant impact in policy making.</li> </ul>

Activities	Prior to October 2000 (Relates to same activities)	During October 2000-September 2001	Impact
Participation in ICT seminars	N/A	<ul style="list-style-type: none"> <li>Participated in a roundtable conference on <b>Telecom in Bangladesh: emerging issues</b> which focused on current status, emerging issues and reform policy of the Telecom sector to cultivate ICT growth.</li> <li>Participated in a seminar on <b>Telemedicine in Bangladesh</b> organized by Ministry of Health and Family welfare to emphasize the role of Telemedicine in the Health care and the need of IT infrastructure to facilitate the operations of tele-centers.</li> <li>Participated in the seminar <b>Closing the Gap: Human Development Report 2001 and Bangladesh</b> organized by Tech Bangla and UNDP.</li> </ul>	Established JOBS/IRIS and USAID as a leading stakeholder in terms of advocacy and setting policy priorities.
Sponsor to develop an IT Register of the firms involved in the industry in Bangladesh.	N/A	JOBS has sponsored Tech Bangla to develop an IT Firm Register. A searchable database of the IT Firms in Bangladesh to disseminate information systematically about their capabilities and potentials of software development expertise, project experience, marketing and financial process etc.	<ul style="list-style-type: none"> <li>Building capacity for the IT Firms in Bangladesh.</li> <li>Market the product of the IT Firms in Bangladesh through use of IT and networking.</li> <li>Provide a comprehensive picture of the IT industry to the government and policy makers.</li> </ul>



**FY2001 - At A Glance**  
**Training Programs**

Training Activities	4 <sup>th</sup> Quarter FY 2001 (Per person days) & (total recipients trained)				YTD for FY	Target (YTD)	% Target Achieved	Project Total to-date	Causes of Major Deviation
	YTD to last Qtr.	Current Quarter	Person Days	Total Recipients					
EDBM Training for MEs	Person Days	5518	6006	61524	6006	100%	105684		
	Total Recipients	9253	1001	10254	1001	100%	17614		
TOT on EDBM for EDWs	Person Days	1849	300	2149	0	α	4297	Done, due to project need	
	Total Recipients	152	25	177	0	α	356		
Refreshers on TOT of EDBM for EDWs	Person Days	225	48	273	69	70%	273		
	Total Recipients	85	16	101	23	70%	101		
Training on selling skills for ME clients	Person Days	138	0	138	0	-	138		
	Total Recipients	46	0	46	0	-	46		
Local cluster training on footwear for ME	Person Days	0	0	0	2250	0%	0	Postponed due to upcoming PUZA and EID festival	
	Total Recipients	0	0	0	25	0%	0		
Workshop on marketing network for ME	Person Days	0	200	200	200	100%	200		
	Total Recipients	0	200	200	200	100%	200		
Workshop on marketing network for the staff of recipient NGOs for ME	Person Days	0	39	39	20	195%	39		
	Total Recipients	0	39	39	20	195%	39		
Skill development training on milking cow rearing and management for ME	Person Days	0	840	840	0	α	840	Done, due to project need.	
	Total Recipients	0	120	120	0	α	120		
Need Based Skill Development Training for ME	Person Days	0	0	0	0	-	20625		
	Total Recipients	0	0	0	0	-	6250		
Vegetable Dying Training for ME	Person Days	0	0	0	0	-	425		
	Total Recipients	0	0	0	0	-	85		
Accounts and Financial Management for ME	Person Days	0	0	0	0	-	784		
	Total Recipients	0	0	0	0	-	112		
Savings and Credit Management for ME	Person Days	0	0	0	0	-	1261		
	Total Recipients	0	0	0	0	-	202		
Experience Sharing Workshop	Person Days	0	0	0	0	-	233		
	Total Recipients	0	0	0	0	-	233		



JOBS - FY2001 AT A GLANCE

Training Activities	4 <sup>th</sup> Quarter FY 2001 (Per person days) & (total recipients trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD to last Qtr.	Current Quarter	YTD for FY					
Skill Development (Macro, Lanmark) on Footwear for SME	Person Days	25140	16200	41340	1620	100%	59365	
	Total Recipients	310	180	490	180	100%	1015	
Local Cluster Training (Dandkandi, Bhola, Gazipur) on Footwear for SME	Person Days	14820	0	14820	0	-	14820	
	Total Recipients	170	0	170	0	-	170	
Cluster Development with RMM International, Bahadurpur (International market) on Footwear for SME	Person Days	0	11700	11700	9900	118%	11700	
	Total Recipients	0	130	130	110	118%	130	
Training on Pattern Making for Footwear of SME	Person Days	600	0	600	0	-	600	
	Total Recipients	20	0	20	0	-	20	
Advanced Training at Daudkandi Cluster on Footwear for SME	Person Days	9180	3600	12780	3600	100%	12780	
	Total Recipients	110	40	150	40	100%	150	
Technical Training at H.N. Shoes for Footwear of SME	Person Days	8100	0	8100	0	-	8100	
	Total Recipients	90	0	90	0	-	90	
New Technical training in Savar Cluster for Footwear of SME	Person Days	3600	0	3600	0	-	3600	
	Total Recipients	40	0	40	0	-	40	
Advanced new Technical training in Savar Cluster for Footwear of SME	Person Days	0	3600	3600	3600	100%	3600	
	Total Recipients	0	40	40	40	100%	40	
Training on quality control with FDDI at Sarma on Footwear for SME	Person Days	600	0	600	0	-	600	
	Total Recipients	20	0	20	0	-	20	
Designing Training on Footwear (Japan) for SME	Person Days	462	0	462	0	-	462	
	Total Recipients	22	0	22	0	-	22	

JOBS - FY2001 AT A GLANCE

Training Activities	4 <sup>th</sup> Quarter FY 2001 (Per person days) & (total recipients trained)					Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD to last Qtr.	Current Quarter	YTD for FY	Person Days	Total Recipients				
Supervisor Training with FDDI on Footwear for SME	600	0	600	0	0	0	600	-	
	20	0	20	0	0	0	20	-	
Design Development Training for Europe and Australia on Footwear for SME	600	0	600	0	0	0	600	-	
	20	0	20	0	0	0	20	-	
Specialized Training at Madina on Footwear for SME	0	600	600	600	600	600	600	100%	
	0	20	20	20	20	20	20	100%	
Sewing Training Apex Leather on Leather Craft for SME	0	3600	3600	3600	3600	3600	3600	100%	
	0	40	40	40	40	40	40	100%	
Skill Development Oasis on Leather Craft for SME	12300	2250	14550	2250	2250	2250	14550	100%	
	150	25	175	25	25	25	175	100%	
Local Cluster Training- Jessor on Leather Craft for SME	11700	3600	15300	3600	3600	3600	15300	100%	
	150	40	190	40	40	40	190	100%	
Advanced Training at Munshigan cluster on Leather Craft for SME	13500	0	13500	0	0	0	13500	-	
	150	0	150	0	0	0	150	-	
Workers Training at Crown Leather Products Ltd. on Leather Craft for SME	960	0	960	0	0	0	960	-	
	40	0	40	0	0	0	40	-	
Design Development Training on Leather Craft for SME	200	0	200	0	0	0	200	-	
	10	0	10	0	0	0	10	-	
Skill Development on Vegetable Dying for SME	266	0	266	0	0	0	266	-	
	49	0	49	0	0	0	49	-	
Skill Development on Block printing for SME	54	203	257	203	175	175	591	116%	
	9	29	38	29	25	25	75	116%	

JOBS - FY2001 AT A GLANCE

Training Activities	4 <sup>th</sup> Quarter FY 2001 (Per person days) & (total recipients trained)					Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD to last Qtr.	Current Quarter	YTD for FY	Person Days	Total Recipients				
Designing & Quality Control Training on Handicrafts for SME	80	0	80	0	0	-	80		
	16	0	16	0	0	-	16		
Product Development and designing Training on Handicrafts for SME	1040	0	1040	0	0	-	1040		
	48	0	48	0	0	-	48		
Salesmanship Training on Handicrafts for SME	80	84	164	80	80	105%	164		
	16	21	37	20	20	105%	37		
Export Documentation Training on Handicrafts for SME	130	0	130	0	0	-	130		
	26	0	26	0	0	-	26		
Buyer communication Training on Handicrafts for SME	84	60	144	60	60	100%	144		
	21	20	41	20	20	100%	41		
Designing Training with FID on Textile for SME	495	126	621	126	126	100%	621		
	33	9	42	9	9	100%	42		
Quality Control Training on Textile for SME	495	200	695	200	200	100%	695		
	33	20	53	20	20	100%	53		
Salesmanship Training on Textile for SME	95	120	215	132	132	91%	215		
	19	30	49	33	33	91%	49		
Export Documentation Training on Textile for SME	70	0	70	0	0	-	70		
	14	0	14	0	0	-	14		
Buyer Communication Training on Textile for SME	54	90	144	99	99	91%	144		
	18	30	48	33	33	91%	48		
Health and Hygiene Training-Bakery for SME	0	0	0	0	0	-	176		
	0	0	0	0	0	-	176		



JOBS - FY2001 AT A GLANCE

Training Activities	4 <sup>th</sup> Quarter FY 2001 (Per person days) & (total recipients trained)				Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD to last Qtr.	Current Quarter	YTD for FY					
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	165	135	300	135	100%	2584	
	Total Recipients	55	45	100	45	100%	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	710	342	1052	360	95%	2052	
	Total Recipients	71	57	128	60	95%	228	
EDBM training to the selected entrepreneurs of SIBL	Person Days	63	135	198	180	75%	198	
	Total Recipients	21	45	66	60	75%	66	
MEDU Branch Bank Officer	Person Days	0	0	0	0	-	90	
	Total Recipients	0	0	0	0	-	15	
Office 2000 for SME	Person Days	0	0	0	0	-	360	
	Total Recipients	0	0	0	0	-	20	

JOBS - FY2001 AT A GLANCE

Training Activities	4 <sup>th</sup> Quarter FY 2001 (Per person days) & (total recipients trained)					Target (YTD)	% Target Achieved	Project Total to-date	Major Causes of Deviation
	YTD to last Qtr.	Current Quarter	YTD for FY	Person Days	Total Recipients				
JOBS Staff Training on LAN Administration	Person Days	6	0	6	0	-	6		
	Total Recipients	2	0	2	0	-	2		
JOBS Staff Training on EDBM TOT	Person Days	35	0	35	0	-	95		
	Total Recipients	7	0	7	0	-	12		
Computer training on fundamental of Computer, Operating System and File Management for JOBS staff	Person Days	34	4	38	12	33%	38		
	Total Participants	17	2	19	6	33%	19		
	Person Days	33	42	75	54	78%	75		
	Total Participants	11	14	25	18	78%	25		
Computer training on LAN Operation for JOBS staff	Person Days	28	4	32	7	57%	32		
	Total Participants	28	4	32	7	57%	32		
Computer training on Microsoft Outlook 2000 for JOBS staff	Person Days	48	10	58	20	50%	58		
	Total Participants	24	5	29	10	50%	29		
JOBS Yearly Retreat	Person Days	60	0	60	0	-	60		
	Total Participants	20	0	20	0	-	20		
Grants administration and financial management	Person Days	20	0	20	0	-	20		
	Total Participants	4	0	4	0	-	4		

Comments:

- Without involving an external training resource organization, the Project's training team conducted 12-day long EDBM-TOT training for 25 EDWs of SSS and BURO, Tangail and a 3-day EDBM refresher training for 16 EDWs of YPSA, Gashful and Green Hill. This reduced costs, as well as increasing the capacity and competency of the recipient organizations. It was also discovered that the results and participant satisfaction of the product delivered by JOBS was far outstanding to those previously delivered by others.
- Based on learning's gained over the year, the Project made the decision to develop an Enterprise Development Training (EDT) Module, materials, and visual aids for the top-end MEs. In Bangladesh there is lot of interventions and training programs/modules that exist for MEs but nothing that helps micro enterprises to transition to the small, 'employer' enterprises - this model will help go a long way in that effort. The Project intends to introduce this model to selected NGOs and field operations in October 2001.



**VIII JOBS - R4 Recap**

**Strategic Objective 5 - Growth in Agribusiness and Small Business  
Period: Fourth Quarter FY 2001 (July-September 2001) & YTD FY 2001**

Reporting Period	Quarter	YTD-Total	R-4 Target	R4 Variance	Benchmark
<b>SO Indicator</b>					
1. Sales growth (million \$)	5,145	17,392	9,320	8,072	10,000
2. Exports growth (million \$)	1,660	5,110	0,080	5,030	0,090
3. Jobs growth (Total)	8,301	17,472	14,224	3,248	15,600
Male	5,665	11,678	7,538	4,140	8,268
Female	2,636	5,794	6,686	-892	7,332
<b>IR Indicator</b>					
<b>5.1 More market-oriented policies, laws and regulations</b>					
1: # of new market oriented policies, laws, regulations & practices adopted	0	6	3	3	4
<b>5.2 Stronger business support institutions</b>					
1: Value of capital provided by USAID assisted financial intermediaries (\$M)	0.670	0.670	0.420	0.250	0.465
2: # of IFIs supported	0	41	60	-19	35
<b>5.3 Stronger market/product development</b>					
1: # of enterprises that enter new geographic markets	336	550	2	548	10
2: # of enterprises that introduce new products/services	122	460	0	460	5
<b>5.4 Improved products and services</b>					
1: # of enterprises that improve product/service quality	243	715	0	715	2
2: # of enterprises that reduce unit production costs	220	570	0	570	2
<b>5.5 Increased access to capital</b>					
1: Value of capital raised from all external sources (\$M)	0.339	1.117	0.240	0.877	0.269
<b>OTHERS</b>					
# of enterprises/households assisted	1,375	17,978	6,017	11,961	8,000
Male	389	3,972	1,854	2,118	2,425
Female	986	14,006	4,163	9,843	5,575