

Job Opportunities and Business Support Program (JOBS)

Competitive Agreement number 385-A-00-97-00013-00

JOBS/IRIS Project

Implementing Agency

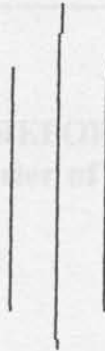
Coordinating Gantt Agency

Coordinating Gantt Entity

FY 2002

First Quarter Report

(October 1, 2001-December 31, 2001)



QUARTERLY REPORT NUMBER 17
(1st Quarter of FY2002)

JOBS

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

Job Opportunities and Business Support Program (JOBS)

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

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

**QUARTERLY REPORT NUMBER 17
(1st Quarter of FY2002)**

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I. Introduction

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

Each of the Project’s six major components is functioning as an autonomous component, yet with a synergistic relationship between them. This has allowed the Project to develop a total ‘holistic’ approach that is setting new milestones and proactively changing the way ‘business’ is conducted in Bangladesh at all levels. Each of the components is accomplishing results and pioneering areas never before thought.

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

The full realization and lasting impacts of each of these components is best described within the appropriate section of this report.

The key challenges faced by the Project were centered in two areas; the global economic slow down and the loss of key personal for a variety of reasons. Mr. Mostafiz Rahman, Team Leader – SME Program, left for a position with the Australian Aid program. Mr. Roger Bird, Senior ‘Financial’ Policy Advisor will leave in January but his pending departure, necessitated by strategic Project decisions, affected aspects of that program.

The other key challenge, the global recession, is also having an impact. Bangladesh’s economy, like others, is going through an enormously difficult and complex time; highlighted by world events during the quarter. This has affected the enterprises and several of the sectors in which JOBS works.

The major consequences of the recession are decreases in export earnings, cancellation or temporary delay of outstanding orders, ‘hard’ negotiations from the buyer’s, low utilization of production capacity and high overhead cost.

The export footwear producers who are currently working with JOBS faced a decrease of 13-15% on an average in expected export earnings. There were several negotiated export orders from the United States, which have been either delayed temporarily or cancelled permanently. In one incident, an order of 40,000 pairs of mesh leather shoes was cancelled by a US buyer due to the current economic situation - the producer had to incur financial losses due to a previous investment in sample development and pre-production related areas. The export sales in Japan, which is the biggest market for Bangladesh export footwear in terms of sales, decreased by almost 11% compared to previous expectations by the exporters, even considering the recession. This was mainly due to the decrease in sales of the big Japanese shoe

retailers. The overall offering price to the buyers had to be reduced by almost 7%, which also contributed in the decreasing export sales.

In the export textile sector the situation is quite similar. The home textile sector, which is now a focus area of JOBS and deemed to have significant potential, faced 18-20% decrease in export sales during this period. However, this figure varies from buyer-to-buyer. The exporters who have been working with big stores like Wal-Mart and IKEA have not faced the problem to the same degree as those who have worked with medium range buyers. The products that are affected also vary from product to product. Items like woolen rugs, terry towels, etc. did not have to face the slow down in sales during this period.

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

- Achieved export orders of USD 2.8 million through visiting six export factories from 10 participants in the 23rd JSE Fair in Tokyo, Japan - October 24 - 26. It was JOBS that participated in Japan to develop the market and promote the Bangladeshi footwear industry.
- Opened two new clusters in the textile sector to serve as a backward support linkage for the exporting firms. One cluster was opened in Rungai in association with the Text Society of Myanmar to train unskilled workers on handloom production. The other cluster was opened in association with Folk Bangladesh to train workers on handloomed woven paper production. Both of the clusters will support the industry in better exporting export orders.

Lessons learned through observing the results:

- Marketing will play a vital role in growing, both locally and internationally.
- Proper execution of the orders is paramount to sustained buyer interest in Bangladeshi products.
- Backward support and linkage programs benefit both the exporters as well as those supplying.
- Backward linkages for exporters also improve the quality of domestic goods produced by the clusters.

Modification of Action Plan and Reasons:

Two new clusters were opened in Dhaka and Chittagong, which were not in the business work plan for FY2002. Several exporters approached the Project after observing the tremendous success of existing clusters. The additional clusters will help to create firms to better supply the anticipated increase in orders, both internationally and domestic.

II. SME Development Program

The SME Development Program continued its momentum from the previous quarter, moving forward with its planned program for the development of the footwear and home textile sectors. There were significant achievements during the quarter, which not only increased sales and generated employment but also strengthen some of the underpinning of the economy.

During the quarter the Program remained focused on its client-participation methodology to sustained development – approaching all activities in a consultant-client relationship environment. The targeted TA and business relationship developed with sector leaders, plus the sustained thrust on the major growth and expansion issues, continues to reap rewards.

Highlights of the major achievements during this quarter:

- Generated spot sales of Tk. 2.3 million (USD 40, 400) from its annual JOBS Trade Fair'2001 held at the Gulshan Youth Club, December 5th to 8th. 109 small, medium and micro enterprises from a variety of sectors and regions of the country participated. The US Ambassador to Bangladesh and the Minister of Commerce inaugurated the event.
- Achieved export orders of USD 3.8 million through assisting six export footwear firms to participate in the 23rd ISF fair in Tokyo, Japan - October 24 – 26. It was JOBS third participation in Japan to develop the market and promote the Bangladesh footwear industry.
- Opened two new clusters in the textile sector to serve as a backward support linkage for the exporting firms. One cluster was opened in Rupganj in association with the Tanti Samity of Rupganj to train unskilled workers on Jamdani production. The other cluster was opened in association with Folk Bangladesh to train workers on handmade woolen carpet production. Both of the clusters will support the industry in better executing export orders.

Lessons learned through achieving the results:

- Marketing still plays a vital role in growing, both locally and internationally.
- Proper execution of the orders is paramount to continued buyer interest in Bangladeshi products.
- Backward support and linkage programs benefit both the exporters as well as those supplying.
- Backward linkages for exporters also improve the quality of domestic goods produced by the clusters.

Modification of Action Plan and Reasons:

Two new footwear clusters were opened in Dilalpur and Shafipur, which were not in the business/work plan for FY2002. Several exporters approached the Project after observing the tremendous success of existing clusters. The additional clusters will help footwear firms to better supply the anticipated increase in orders, both internationally and domestic.

JOB Project
Economic & Enterprise Development
SME Development Program
1st Quarter - FY2002

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

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

FOOTWEAR SECTOR:

Objective A

Activity Implementation for Quarter

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

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

Objective B		Tangible Results/Benchmarks Target - Actual <i>(Quantity) and Dates</i>		Impacts Critical Issues / Comments Next Steps
Activity Implementation for Quarter				
1. Design Development Training <ul style="list-style-type: none"> Design development training by an Italian Designer was planned and implemented keeping the Japan fair and other major international fairs in mind 	(1)- RMM International Oct. '01	(1)- RMM International Oct. '01	40 new designs were developed during the training that was displayed in the Japan fair and in other major international fairs during the season. The workshop has improved the quality of the local designers and has helped the firms in gaining continued export orders from both the Japan and Italian markets during the season.	

Objective C		Tangible Results/Benchmarks Target - Actual <i>(Quantity) and Dates</i>		Impacts Critical Issues / Comments Next Steps
Activity Implementation for Quarter				
1. Attending International Trade Fairs <ul style="list-style-type: none"> 23rd ISF Fair in Tokyo was participated by 7 export footwear firms 	(1)- Oct. '01	(1)- Oct. '01	This was third participation by the footwear industry in Japan with JOBS's assistance. The fair helped the industry to gain export orders worth over US\$3.8 million.	

TEXTILE SECTOR:

Objective A

Activity Implementation for Quarter

1. Cluster Development
 - Two new clusters were developed during this quarter
 - The clusters were developed to provide backward support for the export Jamdani and rug producers.

Tangible Results/Benchmarks Target - Actual	Impacts Critical Issues / Comments Next Steps
<p><i>(Quantity) and Date</i></p> <p>(1) - Tanti Samity- Oct.'01</p> <p>(1) - Folk Bangladesh- Nov.'01</p>	<p>The training in the Jamdani Cluster was arranged with the Tanti Samity in Rupgonj. The training will have an impact in solving the need of skilled manpower in the sector. The cluster has already received orders from exporters for Jamdani fabrics.</p> <p>The handmade cluster was developed keeping the export market in mind and is being developed in association with Folk Bangladesh. The three months of training for the cluster is now producing trail orders for international buyers.</p>

Objective B		Tangible Results/Benchmarks Target - Actual		Impacts Critical Issues / Comments Next Steps
Activity Implementation for Quarter		<i>(Quantity) and Dates</i>		
1. Preparation for the training with Cindy Owing	(1)- Oct-Dec '01	(1)- Oct-Dec '01		Cindy Owing, the designing consultant will arrive in coming quarter and conduct a designing workshop for the home textile producers who will participate in the New York Home Textile Fair. Preparation was taken in this quarter for the workshop by selecting the participants, assessing their needs and designing the workshop. Ms. Owing will work directly with the participants who will be representing the country in the 'Bangladesh Pavilion'.

Objective C		Tangible Results/Benchmarks Target - Actual		Impacts Critical Issues / Comments Next Steps
Activity Implementation for Quarter		<i>(Quantity) and Dates</i>		
1. Preparation for participating new York Home Textile Fair	(1)- Oct-Dec '01	(1)- Oct-Dec '01		JOBS will assist 5 home textile producers to participate in the New York Home Textile Fair in April 2002. In the last quarter significant resources and time was devoted in selecting participants, and providing TA in regards to their product line and production units.

SME Focus for Second Quarter

The emphasis for the second quarter will continue on the previous path. The major focus will be on developing the export markets and the necessary skills to supply and sustain them. This will concentrate on cluster development, design development training and international trade fairs.

Footwear Sector:

Cluster Development

- Advance Cluster Development Training at Dilalpur: advance skill training will be given to 50 trainees for 90 days at Dilalpur Cluster.
- Advance Cluster Development Training at Satkhira: In the last quarter JOBS opened a cluster in Satkhira on handmade footwear production. An advanced training will be given to 40 trainees of the cluster for 90 days.
- Advance Cluster Development Training at Jessore: JOBS will give an advance skill development training to 40 trainees of Jessore Cluster for 90 days on hand made footwear production.
- Cluster Development Training at Kishorgonj: JOBS will open a new cluster at Kishorgonj in this quarter and will arrange a skill development training for 30 trainees of the cluster for 90 days on hand made shoe production.

Design Development

- Design Development Training: JOBS will arrange design development training for selected export footwear producers to assist them in capturing European markets for the coming season.

International Trade Fair

- MIDEF Fair, Paris: JOBS will help four export footwear firms to participate in the MIDEF Fair - the biggest footwear event in France, March 9-11, 2002.

Textile Sector:

Cluster Development

- Jamdani (Cluster) Advance Training for the Weavers in association with Tarabo #2 ward Prathomik Tanty Samity: Last quarter JOBS opened a cluster with Tarabo Tanty Samity on Jamdani production. In this quarter JOBS will deliver advance training to the 30 trainees of the cluster for 60 days.
- Advanced Training on Natural Woolen Carpet (cluster) Production in association with Folk Bangladesh: JOBS will open a cluster in the last quarter in association with Folk Bangladesh as a support linkage. The project will deliver an advanced training in the cluster to 20 trainees for 60 days.

Design Development Training

- Design Development Training- JOBS will arrange design development training for 5 export home textile producing firms who will participate in the New York Home Textile Fair to be held in New York in April, 2002.
- Cindy Owing, our international textile consultant, will be arriving in mid-January to spearhead client preparation for the NY Fair. She will be focusing on design, production management and quality control issues.

III. ME Development Program

During the quarter the Project began reaping benefits from the 'new' integrated program that was design and implemented during the previous quarter. The ME Program continues this strong momentum through implementing its Business Association (BA) development program in an effort to mainstream MEs into the economy. This effort is expect to produce a lasting impact in the ME development arena and enhance the marketing of products in more diverse markets. The objective of the intervention is to make the Business Development Service (BDS) concept more accessible to MEs in order to have an environment conducive for their growth and sustainability. During the quarter the ME Team has so far organized 16 associations among 'top end' MEs of BURO Tangail, TMSS, CDS, and SSS.

Materializing the BA development concept is the most significant achievement of this quarter. The participating NGOs/MFIs (BURO Tangail, TMSS, CDS and SSS) have 'bought into' the concept and are implementing the program on a cost-sharing basis. After establishing the **cost-sharing** concept among the participating organizations, JOBS is going to **extend the concept at the beneficiaries level**. During the current year, JOBS has successfully been able to motivate the beneficiaries to contribute to the services they are continuously receiving from their respective organizations. The participating MEs are contributing in terms of transportation, and miscellaneous and incidental expenses – though small, this concept is totally unique from previous practices in the industry. In some cases, the MEs are actually beginning to pay a participation fee upfront – we expect this practice to continue to increase as the demand increases. This approach has improved the ownership of the program, as well as positive and lasting impact on the socio-economic life of the participating MEs through accepting responsibility and accountability.

The BA development and marketing linkages were established jointly with the participating organizations utilizing the **participatory approach concept** in program implementation. This approach increased both the value and sustainability of our efforts.

This 'new' approach to development intervention has also achieved the following results:

- JOBS has been able to create a demand for BA development by creating awareness among the NGOs/MFIs working in the field of micro-financing activities. Requests are being received from different organizations to get assistance from JOBS to develop BAs among their potential MEs.
- JOBS has been able to demonstrate there are BDS markets available at the grassroots to assist MEs and the stakeholders.
- There has been a demonstrated commitment by the BDS providers about their roles and responsibilities towards the MEs. For example, the government staff working at the field level is committed to provide regular follow-up services on a free basis to the MEs who received skill development training on livestock and banana cultivation from them from the BDS. The private resource organization that delivered skill development training is committed to continued development and facilitating sales of the weavers at different markets.
- Five large buyers who have outlets in Dhaka are now purchasing from the BAs. The significant achievement is we have been able to encourage buyers to go to the sites of the BAs to purchase products according to their specifications. This was not possible prior to the Associations as they were unable to source a specific producers group to

buy bulk product that met their needs. JOBS is the first to institute this concept and practice in the ME Development arena.

- During the quarter, the Project was able to help the MEs to improve the quality and design of products according to buyers' specifications via several trade based, skill development training courses being offered to the members of the Associations.
- A series of discussions have begun with the staff of the JOBS supported organizations and the assisted MEs regarding the BDS concept and how these services can be explored to enable better functioning of their businesses. This brainstorming between the participating MEs and the Enterprise Development Workers (EDWs) in another positive and proactive mechanism to improve development that is new and unique at this level.

The above achievements provided a wide range of learning for future development activities:

- Collectively MEs can penetrate markets with greater potential.
- Participatory program implementation increases the responsibility and accountability of all the players, especially at the ME level.
- Financial contribution increases the ownership of the program by all affected parties.
- Locally sustainable support services (BDS) contribute to the growth of the MEs.
- Ensured supply and delivery consistence encourages buyers to reach to the ME producers.
- Improved product quality increases the acceptance of producers to buyers. This also reduces the rate of rejection of products that help producers to get maximum return on investment.

JOBS Project

Economic & Enterprise Development

Micro Enterprise Development Program

1st Quarter - FY 2002

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

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

Objective A	Tangible Results/Benchmarks		Impacts Critical Issues / Comments Next Steps
	Target	Actual	
Activity Implementation for Quarter	<i>(Quantify) and Dates</i>		
1. Selection of MEs for forming Business Association (BA).	(425) - Total (150) - TMSS (125) - BT (100) - SSS (50) - CDS Oct.'01	(431) - Total (153) - TMSS (125) - BT (104) - SSS (49) - CDS Oct.'01	Business Associations are formed with potential MEs.
2. Business Association development	(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS Dec.'01	(16) - Total (5) - TMSS (5) - BT (4) - SSS (2) - CDS Dec.'01	Business groups are developed and responding collectively according to the buyers demand and specifications.

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

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

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

ME Focus for Second Quarter

- Continue to identify and assist in developing Market Linkages for BAs. (10)
- Identify, source and facilitate 'relationships' of BAs with local BDS providers. (8)
- Identify and introduce BAs and MEs to new geographic markets. (7)
- Increase the number of BAs that adopt new production and management technologies. (6)
- Increase the number of BAs that reduce unit production cost. (9)
- Facilitate the delivery of EDT Training to targeted MEs. (1,100)
- Facilitate Skill Development training to BA members on weaving, embroidery, handicrafts, bamboo and cane product, and banana cultivation. (225)
- Organizing orientation workshops on collective marketing and business development services at stakeholders level. (4)

VI. Micro Policy & Market Linkage Program

This is an extremely crucial time for the Micro Policy and Market Linkage Program. Considering the initiatives and activities associated with BDS development at the ME level, there is limited time remaining to implement the support mechanisms necessary. The work is being focused in two primary areas:

- The development of ME Marketing/Business **Associations**
- **Forum** that will be supporting growth and expansion of MEs to assist in mainstreaming them into the regional economies.

The **Associations** are developed as part of an empowerment process for MEs to facilitate increasing their capacities to access services needed for sustainability, coupled with future growth and expansion. The **Forum** will be a group of NGOs & MFIs committed to act as a safety net and support mechanism, as well help link them to the regional and national economy.

The concept of "Producers Associations" has quickly gained popularity among many MEs as a secure and sustainable means for their growth. The connection to formal financial institutes, local government services, etc. has become much more accessible and affordable by many who never dreamed of such easy of access in the past. The easier and more economical access to these resources has resulted in reduced cost of production and marketing, minimized risk factors and maximized production, improved quality and performance. This has had a multiplier effect of greater secured income for further investment and livelihood improvements. In addition, the assisting intermediary organizations, MFIs or Industries like Milk Vita, who were originally suspicious and believed their business threatened; are now beginning to appreciate the concept of association building and support as they find their business and supply chains to be more secure with a higher quality of product:

- MFIs and Commercial Banks are discovering the excellent financial performance of the Associations
- Milk Vita has got secure and regular supply of Milk to maximize its earning by reducing importing milk powder as well maximizing utilization of their plants.

The significant budget constraints of the Project this year has limited the TA and impetus JOBS can provide in regards to Association and Forum development. However, because we believe so strongly the Project has a rare opportunity to change the practices and mode of operation at this level, plus develop an indigenous support and development mechanism, the Micro Policy Team was forced to look for alternative sources of funding and linkages. With this purpose in mind, the Team:

- a. Began of initiating dialogues with CDF, PKSF, CARE and Action Aid for supporting the budget short-falls, plus taking a proactive role in assisting in the growth of the Associations as a sustainable means of poverty reduction.
- b. Successfully advocated NGOs, donors and the private sector to participate in the emergence of the first Forum in Chittagong (EDFC) as pioneer for mainstreaming MEs through an integration of resources and capacities. The successes of ME growth will have significant impact in the development sector, especially within the NGO and Donor community.

The Forum is receiving quite a bit of attention as JOBS initiative is demonstrating the successes of economic growth through ME promotion. Many established national organizations like, the Credit & Development Forum (CDF), representing the micro-finance industry, and Bangladesh Freedom Foundation & CARE's GG Projects, representing good governance projects have expressed their interest to collaborate with the Forum. However, EDFC will need to strengthen its management and operational capacities prior to collaboration with others – JOBS is working with the members on this objective. Additionally, the placement of staff for EDFC is essential to carryout planned activities with all 39 NGOs members. This will require fulltime involvement of three to four employees to manage programs in 6 districts of the region. The constitution of the Forum is in progress and government registration should be completed by March.

The establishment of a Training Center at YPSA was an important achievement this quarter that has great long-term potential. The Center will permit the Forum to extend training supports to its members, plus assist them to build capacities, organize sharing workshops, and extend training supports to MEs and their Associations. Because there is an absence of sufficient training facilities in the region, this Training Center (if properly equipped) could be a source of revenue to meet Forum expenses. The training institute has already completed two batches of TOT training for the member MFIs and more are scheduled.

One of the Project's most significant accomplishments is the realization of our goal to facilitate use of and access to existing resources that had been either not used or under-utilized previously. Access to local resources has begun by the Modhupur Pineapple Associations, the Milk Vita Associations throughout the country, and in the greater Chittagong areas.

- Local Agriculture Officers will be training Modhupur Association members on "Pineapple and Banana cultivation this month.
- Government Horticulture and Agriculture Officers are providing orientation and training supports to JOBS assisted MEs in different thanas of the Chittagong districts.
- Milk Vita Associations are getting access to livestock services along with grazing land allocation from the government.

JOBS Project
Economic & Enterprise Development
Micro Policy & Marketing Linkage Program
1st Quarter - FY2002

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

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

Objective A	Tangible Results/Benchmarks Target - Actual	Impacts Critical Issues / Comments Next Steps										
<p>Activity Implementation for Quarter</p> <p>2. Formation and Development of Producers Associations:</p> <ul style="list-style-type: none"> • Prepare work plan for formation of associations. • Feasibility study on association/product in terms of internal & external market. • Visit formed associations and help linkage w/ others • Discussion on primary co-operatives rules & regulation with formed associations. • Monitor monthly activities of associations. • Provide technical support to the formed associations • Provide marketing support to the associations • Assist them to link up with the various alternative financial sources. • Link small associations with the core association. 	<p align="center"><i>(Quantity) and Dates</i></p> <table border="0"> <tr> <td>21 Association</td> <td>20 Association</td> </tr> <tr> <td>MV-10</td> <td>Oct. '01</td> </tr> <tr> <td>YPSA-4</td> <td>Nov. '01</td> </tr> <tr> <td>Pineapple-6</td> <td>Nov. '01</td> </tr> <tr> <td><u>Total = 20</u></td> <td></td> </tr> </table>	21 Association	20 Association	MV-10	Oct. '01	YPSA-4	Nov. '01	Pineapple-6	Nov. '01	<u>Total = 20</u>		<p>Due to Eid, Christmas, year end holidays & budget reduction we are little away to reach our target.</p> <p>Need frequent follow up for formation of association.</p>
21 Association	20 Association											
MV-10	Oct. '01											
YPSA-4	Nov. '01											
Pineapple-6	Nov. '01											
<u>Total = 20</u>												

Objective A	Tangible Results/Benchmarks Target - Actual		Impacts Critical Issues / Comments Next Steps
	<i>(Quantity) and Dates</i>		
<p>Activity Implementation for Quarter</p> <p>3. Arrange / provide Technical Assistance to Associations.</p> <ul style="list-style-type: none"> • Specialized / skill development training to the association. • Basic management training to the Association/cluster • Arrange venue & others support. • Follow up training. 	<p>Field level EDBM - 25 person</p>	<p>Nov. '01</p>	<p>Training successfully completed for MEs of EDFC members.</p>
	<p>TOT EDBM 24 persons.</p>	<p>Nov. '01</p>	<p>Training successfully completed for the members of EDFC.</p>
	<p>Workshop on marketing network for ME-100 person</p>	<p>Oct-Nov. '01</p>	<p>Workshop of MEs have completed successfully.</p>
<p>4. Establish sustainable Marketing linkage</p> <ul style="list-style-type: none"> • Established marketing linkage with different organization/ market & stores. 	<p>Pineapple Milk Handicraft Textile</p>	<p>On going</p>	<p>Every week new linkages with the market is being generated. It is also difficult to follow-up due to resources constraints.</p>

Objective B	Tangible Results/Benchmarks Target - Actual	Impacts Critical Issues / Comments Next Steps
<p><u>Activity Implementation for Quarter</u></p>	<p><i>(Quantity) and Dates</i></p>	
<p>1. Training on Bank Loan application procedure for Associations</p> <ul style="list-style-type: none"> • Discussion on association rules & regulations • Provide assistance to form new association • Deliver session on Banking procedures and rules • Newly formed association's activities linked up with the core association. 	<p>(5) - New Association in Modhupur Dec. '01</p>	<p>Newly formed Association's have understood the rules and procedures on how to link with banks</p>
<p>2. Facilitated Financing to individual SMMEs.</p> <ul style="list-style-type: none"> • Collect financial information from the enterprises • Prepared the business plan • Submit the business plan to the bank • Assisted to fill up the bank loan application form and others documentations • Facilitation up to disbursement 	<p>Million \$ (\$ 0.086) Dec. '01</p>	<p>Associations have knowledge on preparing documentation to submit in the bank.</p> <p>Two clients business plan didn't submit to bank due to delay in delivering their financial information This two clients will be financed in the next quarter</p>
<p>3. Facilitated Financing to Associations</p> <ul style="list-style-type: none"> • Meeting with the bank • Visit the clients along with bankers • Assisted to complete bank requirements • Facilitation up to disbursement 	<p>Million \$ (\$ 0.03) Financing is in process</p>	<p>Business Plan submitted for 2nd phase financing. Bank approved financing but association's members didn't submit the related documents in time, so they will obtain approved financing next quarter.</p>
<p>4. Facilitated Financing to NGOs.</p> <ul style="list-style-type: none"> • Meeting with the branch • Prepared the proposal and submit to the bank • Meeting with the Head Office • Visit the clients along with bankers • Facilitation up to disbursement 	<p>Million \$ (\$ 0.06) Financing is in process</p>	<p>Business Plan submitted to Head Office. Head office approved the proposal and shifted it in the local branch for necessary inquiry. Local Branch contacted with YPSA officials for necessary documentation. They will get financed in the next quarter</p>

Objective C	Impacts Critical Issues / Comments Next Steps
Tangible Results/Benchmarks Target - Actual <i>(Quantity) and Dates</i>	
<p>Activity Implementation for Quarter</p> <p>1. Formation of Enterprise Development Forum in Chittagong</p> <ul style="list-style-type: none"> • Organize workshops / meeting to disseminate the idea among the interested MFIs /NGOs in Chittagong • Organizing planning workshop with participating 39 MFIs in the region • Inauguration of EDFC • Development of basic guiding rules & regulation of EDFC for its operation • Establishment of Information Dissemination Center at EDFC office. • Initiate to build up strategic relationship with other forums / donors and actors • Establishment of training center for the Forum 	<p>A series of workshops and meetings held with the selected 40 organizations to disseminate the ideas of EDFC. This has resulted in the participation of 39 NGOs in the EDFC</p> <p>A planning workshop was held in Chittagong where the 39 MFIs participants decided on the role of EDFC in terms of promotion of MEs in the region.</p> <p>Participation of people from leading MFIs, other Forums, Chamber, Banks, University, Press & Media, charitable organizations have provided good exposure for EDFC</p> <p>The information center is an opportunity of gathering people together to build relations as well to initiate dialogues for future collective actions in addition to storing & sharing information.</p> <p>Dialogue begun with CARE, PKSF, CDF and AAB aiming to assist in the growth of EDFC.</p> <p>The coordinating organization YPSA has successfully built a training center at their own cost to serve EDFC members.</p>
<p>4- Oct. '01</p> <p>Oct. '01</p> <p>Nov. '01</p> <p>Quarter 2.</p> <p>Nov. '01</p> <p>FY2001</p> <p>Nov. '01</p>	<p>5- Oct. '01</p> <p>Oct. '01</p> <p>Nov. '01</p> <p>In progress</p> <p>On going</p> <p>Nov. '01</p>

Micro Policy & Market Linkage Focus for Second Quarter

Activities with Forum and Associations at this stage of their development requires frequent field visits by JOBS to keep the progress moving forward. The development of these groups is occurring under a very challenging environment where several of the large national-level NGOs and their established networks for dominating small and medium MFIs are feeling threatened by the 'a better alternative'.

The new interventions, which are challenging to present development strategies, require strong monitoring and supervision, as well as support services to grow and successfully play a role as this sector finally evolves. However, the Project is confident it can help develop the capacities of these infant organizations and the EDFC management to interact with other stakeholders like Commercial Banks, Forums, Donors, etc.

Specific focus in the second quarter of FY2002 will concentrate on:

- Continuation of the effort to develop Associations and strengthening Forum activities.
- Finalization of the constitution for the Forum.
- Preparation for the registration of the Forum under the Company Act.
- Organization of workshops and skill training for the Forum members.
- Organization of a workshop with other stakeholders (GoB, Banks, Chambers, Donors, Media etc.)
- Facilitating financing from commercial sources to Associations, Forum and individual SME clients.
- Initiate funding and strategic linkages with additional donors and forums.

V. Macro Policy Program – ‘Secured Finance’

During the course of FY2001, the Project designed, developed and submitted a modern law based on the concept of accepting and utilizing ‘Moveable Assets’ as a form of legitimate collateral for businesses to access credit. The Secured Finance Act of 2001 was officially submitted and accepted by the then Secretary of Finance. The following is background and successes of the initiative to-date.

Why Secured Finance

Economic growth and the prosperity of Bangladesh are being held back by the lack of credit to businesses. Businesses that do not own land and buildings, the majority of small and medium sized business in Bangladesh, are unable to access credit because lenders operate in a legal environment where they cannot effectively use moveable property as collateral for loans. To correct this situation, a secured transactions law is needed to offer lenders the confidence that moveable assets can be a viable and valuable source of collateral.

Secured transactions law reforms are not considered the most exciting subjects in Bangladesh; yet a secured transactions law will help to build a foundation to support trade and commerce, and economic growth through greater access to credit. Once rules for *fair practices* between creditor and debtors are established, creditors will have an incentive to lend, and at a lower interest rate because moveable assets as collateral will have tangible value. Also, borrowers will have an incentive to pay because the rules of default will be more clearly defined, giving lenders the right to take possession of moveable assets in the event of a default. Therefore, secured transactions legal reforms can unleash credit potential, promote trade and commerce, create new employment, and provide for economic growth.

Comments & Observations

Policy makers in Bangladesh have given little attention to the secured transactions reform agenda for reasons ranging from higher priorities to the belief that the existing laws are sufficient, even though the current system compromises the integrity of the financial institutions, and the court system is clogged with defaulted loan cases. One would think that the commercial community would have the most interest in secured transactions and insolvency law reforms since the reforms are intended to empower their commercial productivity. While it has peaked their interest, it seems that they have little faith in the government to take the appropriate action. Generally, the commercial sector is seeking solutions that offer instant gratification, but the only solutions they offer tend to treat the symptoms (debt recovery), not the problem (lack of legal foundation).

The limited interest by government and banking officials in secured transactions law is understandable considering the complexity of the issues and the fact that initiating legal reforms is sensitive and requires careful consideration. If it is done correctly, the credit capacity in Bangladesh can be unleashed. If it is done poorly, the country can slip further away from a functional banking sector that might otherwise support economic growth.

Facilitating changes in government policies is more often a result of political influence rather than based on a country’s needs or a particular issue. Bangladesh, like all countries, has prescribed government procedures that are very bureaucratic and require a great deal of patience and time. In addition, to effectuate a change in policy or law, there must be, “the will of the government.”

In 1998, the Project had Patrick Meagher of IRIS prepare a report in which he identified lack of financing on moveable assets was identified as a barrier to SMEs in Bangladesh. After some initial work on this subject, it was determined that the World Bank was already working on this issue under a Technical Assistance Agreement with the Bangladesh Bank. However, in 2000, JOBS learned that the World Bank had abandoned its work on moveable asset financing. The secured transactions initiative was then adopted as part of the Project's agenda for that point.

Project Actions & Achievements

Though the Project and USAID had verbal support from certain GoB officials, there was no 'formal' letter of support or commitment from the GoB. However, the issue was deemed to be of enough importance that the decision was made to proceed with the secured transactions initiative without first building a formal coalition with a ministry or through a technical assistance agreement. Since there was no GoB sponsor, the Project needed to build local support.

In October 2000, Allen Welsh - a legal expert on moveable asset financing - provided the necessary research and prepared an initial draft law. The goal was to draft the legislation and present it to the government prior to the elections. The objective was build participatory support among receptive GoB officials, bankers and the private sector. This was done by choosing a team of practicing local attorneys to participate in the drafting of the law and by holding workshops with government ministries and private sector stakeholders (banks, leasing companies, and chambers).

Despite an optimistic objective and an assortment of barriers, a draft law, "The Secured Transactions Act-2001," was presented to the government in June 2001. Other notable results include:

- A drafting team of practicing local lawyers was formed and completed numerous drafting sessions. IRIS staff member Allen Welsh, a lawyer and expert on secured transactions law, facilitated the drafting team.
- Four workshops were organized and conducted to better understand the barriers faced by lending institutions and businesses in using moveable assets as collateral and to identify the secured transactions concepts most fundamental to Bangladesh. Participants included financial institutions, business associations, donor agencies, academics, and policy makers (stakeholders).
- A concept paper, "Moveable Asset Financing and its Legal Implications in Bangladesh" (Roger Bird, May 2001), was prepared and presented to the stakeholders. Head table speakers included: Prof. Ali Ashaf, MP and Chairman, Finance Committee; Khairuzzaman Chowdhury, Additional Secretary - Ministry of Finance; Kazi Habibul Awal, Joint Secretary - Ministry of Law; and Wilbur Rahman, Director - Bangladesh Institute Legal and International Affairs.
- A draft law, "Secured Transactions Act 2001, was completed. The law has been prepared in the statutory language format, in both English and Bangla. An English version is available for review on the IRIS web site at:
<http://www.iris.umd.edu/adass/proj/BDsecuredlendinglaw.pdf>
- A conference was held in June 2001, during which the final draft version of the law was presented for the Government of Bangladesh. Attendees were all stakeholders and the head table speakers included: Prof. Ali Ashaf, MP and Chairman, Finance

Committee; Dr. Akbar Ali Khan, Secretary – Ministry of Finance, US Ambassador Mary Ann Peters, and Wilbur Rahman, Director – Bangladesh Institute Legal and International Affairs.

- A five (5) year business plan and implementation strategy was completed for an electronic registry in Bangladesh. Phyllis Raymond, a collateral registry expert from Canada, facilitated a team of technicians, and presented a written report and findings to the stakeholders at a conference in September 2001.

BILIA Collaboration

The collaboration relationship built by the Project with the Bangladesh Institute of Law and International Affairs (BILIA) was instrumental in advocating local buy-in. BILIA is an organization independent of the government, however its executive committee is comprised of senior government officials and chief justices. The Project formed a more formal collaboration with BILIA in order to facilitate local, "buy in," of the secured transactions initiative. BILIA was an important link persuading key attendees to attend and participate in the secured transactions workshops. They also assisted in arranging meeting with government officials, and serving as participants and guest speakers at conferences.

BILIA has served a very important role for the Project by facilitating the appearance of a locally driven initiative (not donor driven) and providing access to government officials. Although future collaboration with BILIA could also prove useful, several factors should be considered first – namely, the Director, a strong supporter of the Project's initiatives, serves as an advisor to the 'now' opposition party. The executive committee appoints the Director's position and with the change in government it is plausible that Mr. Rahman could be replaced. It should be noted that BILIA has had a good working relationship with the Ministry of Law and Law Commission, two important agencies in the vetting process once the law is formally introduced.

Current Situation

In Bangladesh, businesses need the expertise of the donor community to improve business skills, make technological advancements, understand market linkages, and for some, develop international markets. But, in order for this activity to result in economic growth and become sustainable, businesses need access to credit.

Valuable resources are being invested in Bangladesh for economic development programs. These donor-funded programs are important and necessary to improve business practices and the economic activities of the country. However, without the availability of credit, all economic programs suffer limitations in their sustainability. Without secured transactions and insolvency reforms, businesses will continue to lack the needed capital to expand and Bangladesh will continue to lag behind the annual growth rates needed to reduce poverty, improve its balance of payments, and compete globally.

The Project has met its objective to prepare a draft law and to introduce it to the government prior to the elections. Unfortunately, since the elections, all of the government officials who supported the initiative are no longer with the government. However, critical substantive work has been accomplished and is not affected by the change in government. Mid and long-term activities should now shift to a methodical campaign directed towards educating the government and the private sector on the needs, features and benefits of the secured transactions law. Additionally, it is important to build a coalition with either the Ministry of

Finance or Ministry of Commerce, to aid in sponsoring the law in order for the government to take ownership of the issue and formally introduce it to the cabinet.

Next Steps

The next steps that need to be implemented should be focused on three components: education, advocacy, and law. Education and advocacy are both directed at the identified stakeholders, while the law is directed at the vetting process of the government and required amendments of related laws (insolvency laws) to help strengthen the Secured Transactions Act. The efforts of these three components need to be orchestrated in order to introduce the Law to the cabinet for consideration by the Government and to proactively assist in the process and ultimate adoption of the Secured Transaction Act. Unfortunately, at this stage of the Project and considering the resources needed vs. what is available, JOBS is not in a position to effectively move the process substantially further. Therefore, the Project will engage in a series of activities to "keep it warm" and work towards cooperating with the ADB to "hand things off" from its current status' and continue the process.

Asian Development Bank's Interest

The Project has maintained an open dialogue with Mr. Omkar Shrestha, resident representative for the Asian Development Bank (ADB), on the secured transactions initiative. He has been very enthusiastic and supportive about all efforts and progress to date. Since 1999, the ADB has made a strong regional commitment in Secured Transactions and Insolvency Law, but to date no work has commenced in Bangladesh. The ADB is currently working on finalizing their 2003 mission objectives. A 5-year, \$80 million, SME project is under consideration that would include a secured transactions component. Currently, there is a short-term mission in Bangladesh working on the terms of reference for the proposed project. The ADB has discussed the possibility of, and their interested in, moving the start date of the secured transactions component up to June 2002. The original thought was to overlap the JOBS program activities and carry on where JOBS ended. Their board has not yet made a decision on this alternative.

JOBS Project
Economic & Enterprise Development
Macro Policy Program - 'Secured Finance'
1st Quarter - FY2001

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

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

Objective A		Tangible Results/Benchmarks Target - Actual	Impacts Critical Issues / Comments Next Steps
Activity Implementation for Quarter			
1. Initiated a comparative study between Secured Transactions Act 2001 and Financial Institutions Act 1998.	N/A	Dec. '01	The report is anticipated to provide the basis for the Bangladesh Bank to withdraw the Financial Institutions Act 1998 and support the Secured Transactions Act 2001. The report is due by the 2 nd quarter.
<ul style="list-style-type: none"> • Hired Justice Abdul Quddus Chowdhury to do the comparison between the proposed laws. 			

Objective B		Tangible Results/Benchmarks Target - Actual	Impacts Critical Issues / Comments Next Steps
Activity Implementation for Quarter			
1. Assisted the ADB in preparing to enhance the secured transactions initiative.	N/A	Nov.- Dec. '01	The ADB is initiating a 5-year SME project that will include a secured transactions component. Coordinating with the ADB will ensure continuity of the JOBS efforts and a continued support of the drafted Secured Transactions Act 2001 after JOBS. Efforts are underway to transition.

Secured Transactions Focus for Second Quarter

The Project will undertake the following activities in the second quarter of FY2002 to continue its needs and benefits advocacy.

- Finalize and submit the comparative study between Secured Transactions Act 2001 and the Financial Institutions Act 1998. Utilizing the outcome of this study, facilitate the GoB and the Bangladesh Bank to withdraw future consideration of the Financial Institutions Act.
- Have one-on-one meeting with government officials and private sector leaders to educate and obtain support for the Secured Transactions Act 2001.
- Build support from the Ministry of Commerce to advocate the need and for passage of the Secured Transaction Law.
- Identify synergies and tie support for the Secured Transaction Act with other policy initiatives – the IT Act currently being developed.
- Keep the ADB informed of JOBS secure transactions activities to facilitate the ADB in their upcoming SME project that is scheduled to include a secure transactions component.

VI. Macro Policy Program – 'e-Commerce & ICT

In the emerging world of globalization and the WTO, Bangladesh cannot afford to loose its existing markets, plus it must also penetrate new ones to promote what is becoming a more diversified economy. Recognizing this substantial over-riding need, the Project embarked on an initiative to facilitate an enabling environment for e-Commerce. To help this goal become a reality, the Project has been focusing on a series of objectives that will address legal and policy issues, as well as to facilitate the application of e-Commerce through use of modern communication technology. Considerable emphasis is also being given to create awareness among policy makers so they may better understand the cross cutting issues of e-Commerce. With the ultimate goal in mind, the EC/ICT Team of the Project is following a systematic approach to accomplish its multiple objectives. However, it should be noted that due to the various agendas and parties involved, flexibility will be a significant factor for success. The following are the major activities undertaken during the quarter in each of the Project's four primary objectives.

1. Expedite and facilitate the developing of an IT Act for Bangladesh

The impact of an Act on the business environment of Bangladesh and the potential export growth is beyond calculation at this point. The passage of an Act will help Bangladeshi enterprises to participate in a medium that is expected to reach worldwide B2B sales of \$7.29 trillion by the year 2004.

- Formation of an Advisory team of International experts to provide technical assistance
- Compiled, reviewed and distributed relevant Acts of other countries to the policy stakeholders
- Initiated campaign to gain support from the stakeholders

2. Facilitate in placing GOB forms in the Internet

Successful implementation of this objective will lead the GoB to take its first steps towards e-Governance. A pilot project was implemented, successfully hosting the forms of the Ministry of Science and Technology on the Internet. A 'cost-sharing' proposal has been given to the GoB to implement this project government wide.

3. Facilitate dissemination of Policy making process for e-Commerce and ICT

This objective will create a collaborative and transparent environment of Policy making which will lead to development of policies that address the issues raised by all stakeholders.

- Developed a web-page to gather information beneficial to the policy reform process
- Posting of information to assist the process

4. To realize and act upon opportunities to promote e-Commerce

This objective will facilitate the applications of e-Commerce through the use of modern communication technologies that will positively enhance macro aspects of the economy and build capacity of SMEs in Bangladesh.

- Sponsored the IT Registry of Bangladesh
- Facilitate the creation of a portal for the SMEs

JOBS Project
Economic & Enterprise Development
Macro Policy Program - 'e-Commerce and ICT'
1st Quarter - FY2001

OBJECTIVES for YEAR: Create an e-Commerce enabling environment in Bangladesh in order to enhance the development and diversity of the economy through penetrating new markets and capturing unrealized opportunities.

- A: Expedite and facilitate the development of an IT Act for Bangladesh
- B: Facilitate in placing GOB forms in the Internet
- C: Facilitate dissemination of the Policy making process for EC & ICT
- D: To realize and act upon opportunities to promote e-Commerce

Objective A	Tangible Results/Benchmarks Target - Actual <i>(Quantity) and Dates</i>	Impacts Critical Issues / Comments Next Steps
<p>Activity Implementation for Quarter</p> <p>1. Provide technical assistance through a team of International experts</p> <ul style="list-style-type: none"> • Identify the laws that should be incorporated in the IT Act is the primary step of developing the IT Act. 	<p>Oct. - Nov. '01</p>	<p>The team of International experts as well as the local experts has reached a consensus on the laws and the regulations that should be incorporated in the IT ACT. The elaboration of these laws has been presented to the Secretary of Ministry of Planning.</p>
<p>2. Compile, review and distribute relevant Acts of other countries</p> <ul style="list-style-type: none"> • Facilitate the decision making process of policy makers for comparison of existing Acts that may be adapted considering the national information structure and environment. 	<p>Oct. - Dec. '01</p>	<p>From the elaboration of these laws the Government gets a clear view of the very nature of the IT Act</p> <p>Relevant Acts of 14 countries have been compiled in the policy web -page of IRIS for easy access of the Policy makers.</p> <p>The Project is now working with Policy makers on dissemination and application.</p>

Objective A	Tangible Results/Benchmarks Target - Actual <i>(Quantity) and Dates</i>	Impacts Critical Issues / Comments Next Steps
<p>Activity Implementation for Quarter</p> <p>3. Initiated advocacy campaign to gain support for the IT Act.</p> <ul style="list-style-type: none"> • Hold a series of meeting with all the relevant stakeholders to provide updates of the initiative and to gather their inputs 	<p>Oct-'01 Dec-'01</p> <p>Ongoing</p>	<p>Inputs from other stakeholders established JOBS/IRIS as a leading expert to advise on building a comprehensive legal infrastructure for Bangladesh to foster in e-Commerce.</p> <p>Continuing process</p>
<p>4. Develop a web page to disseminate information beneficial to the policy reform process.</p>	<p>Nov-'01 Nov-'01</p>	<p>Working on page</p> <p>Website is operational. The URL of the site is http://www.irc.gov.bd</p>
<p>2. Funding mechanism to enable this policy reform process.</p> <ul style="list-style-type: none"> • Facilitate to pool the resources of the ITTF countries • Complete draft of IT ACE-02 in consultation • Final version of the IT Policy of Bangladesh • ICE Task Force Report on GDP 	<p>Oct-'01 Nov-'01</p>	<p>All activities have been completed. This has resulted in creating a multi-lateral and transparent mechanism for policy decision-making and for scope of reform to be mutually agreed upon. The highest level of synergy in the overall policy decision process.</p>

Objective B	Tangible Results/Benchmarks Target - Actual	Impacts Critical Issues / Comments Next Steps
<p>Activity Implementation for Quarter</p> <p>1. Proposed to the Government to split cost to implement this project over the next 6-9 months</p>	<p><i>(Quantity) and Dates</i></p> <p>Ongoing</p>	<p>Proposal has received little attention from the GoB due to changes in responsibilities with the new government.</p> <p>Proposal is still pending.</p>

Objective C	Tangible Results/Benchmarks Target - Actual	Impacts Critical Issues / Comments Next Steps				
<p>Activity Implementation for Quarter</p> <p>1. Identify a common website for information gathering</p> <ul style="list-style-type: none"> • Develop a web page to gather information beneficial to the policy reform process. <p>2. Posting information to assist the policy reform process</p> <ul style="list-style-type: none"> • Translate & post the deliberation of the ITTF meeting • Compile relevant IT ACT of 14 countries • Final version of the IT Policy of Bangladesh • ICT Task Force Report of CPD 	<p><i>(Quantity) and Dates</i></p> <table border="0"> <tr> <td>Oct.- Nov.'01</td> <td>Oct.- Nov.'01</td> </tr> <tr> <td>Oct.- Nov.'01</td> <td>Oct.- Nov.'01</td> </tr> </table>	Oct.- Nov.'01	Oct.- Nov.'01	Oct.- Nov.'01	Oct.- Nov.'01	<p>Established JOBS/IRIS as the prime facilitator of the policy making process</p> <p>Website is operational. The URL of the site is: http://www.iris.umd.edu/adass/proj/ecomresources.asp</p> <p>All activities have been completed. This has resulted in creating a collaborative and transparent environment for policy decision-making and for access of information to individual organizational efforts. The impact will be a synergy on the overall policy decision process.</p>
Oct.- Nov.'01	Oct.- Nov.'01					
Oct.- Nov.'01	Oct.- Nov.'01					

Objective D	Impacts Critical Issues / Comments Next Steps
<p>Activity Implementation for Quarter</p> <ol style="list-style-type: none"> Sponsored the IT Registry of Bangladesh <ul style="list-style-type: none"> Develop a systematic approach for electronic marketing of the software companies of Bangladesh. Work with Tech Bangla to complete the survey of IT companies and compiled the data in a searchable format 	<p>All activities have been completed but the activity will remain ongoing.</p> <p>The newly established a registry as a legal channel for software marketing. This will generate export earning and economic development. The registry will also build capacity of the software industry in Bangladesh.</p>
<p>Tangible Results/Benchmarks Target - Actual</p> <p>Oct.- Dec.'01</p>	<p>Oct.- Nov.'01</p>
<p>3rd Quarter</p>	<p>Ongoing</p>
<ol style="list-style-type: none"> Facilitate the creation of a portal for the SMEs <ul style="list-style-type: none"> In collaboration with E-Vistra & Data Soft 	<p>Once completed the portal will build capacity of the SMEs to compete on a global scale.</p> <p>The features of the "Export Pavilion of Bangladesh" have been finalized through a series of meeting with the SME clients of JOBS to identify their needs of facility.</p>
	<p>Oct.- Dec.'01</p>

e-Commerce & ICT Focus for Second Quarter

During the second quarter of FY22002, the Project will continue efforts in its four primary objectives. Activities for each of the objectives will be accomplished in cooperation and appropriate collaboration with the various stakeholders and the GoB.

1. Expedite and facilitate the developing of an IT Act for Bangladesh

- Reached a consensus of the laws and regulations that need to be incorporated in the IT Act at the Government Policy level
- Collect the text of these laws in order to determine the current status
- Obtain local resource to draft the Act in the appropriate legal language

2. Facilitate in placing GOB forms in the Internet

- Continue advocating for the GoB to cost-share the initiative.

3. Facilitate dissemination of Policy making process for e-Commerce and ICT

- Promote JOBS/IRIS as the main facilitator in policy decisions
- Posting comments/feedback on the IT Action Plan in order to develop an effective IT Policy for Bangladesh through participation of stakeholders

4. To realize and act upon opportunities to promote e-Commerce

- Help develop a comprehensive marketing plan to promote the IT Registry
- Identifying an Association or organization for managing the e-Commerce

The Project launched the EDT effort to ensure it would "leave behind" something tangible that could be used to continue the JASS goal of sustainable employment creation at the MI level. To maximize the completion of this training module, the Project has started discussions with additional NGOs who are working in the enterprise-developing field and have sought to use the module in their development activities. The EDT course and system will be translated to English and both the English and Bangla versions will be put on CD-Rom for distribution.

In order to increase the capacity and delivery of quality TA at the "grassroots" level, JOBS is utilizing its own expertise (with-out involving external training organizations), to conduct 12-day EDM-TUT training to the 24 EDWs (staff) of 21 NGOs who are members of the Bangladesh Development Forum of Emerging (EDN/C). Not only are better quality services being provided by the JOBS Training Team, but time are reduced and the capacity and independence of the recipient organization are substantial increased as they transition into HDG providers for JASS. In addition to the other benefits, the result of this in-house training delivery were substantial increase in participants' satisfaction and retention.

The Training Team also co-ordinated efforts on addressing certain needs of entrepreneurs through its launch of new skill development training programs in livestock, income-generation, and pottery. The learning's and skills of this training will help them in product quality, cost reduction and protection of the product. This will contribute greatly in income-generation, business expansion, the creation of employment and establishing business process.

VII. Project Training Team

Based on past experience and lesson's learned, the Project discovered that the vast majority of the capacity building and TA interventions were focused primarily on Training Programs that targeted IGAs and MEs. Most of these were not much more than an introductory course and were repetitive – none considered enterprise grow and expansion. There were no Training/Capacity Building Programs that would address the “top end MEs - those that had grow potential into a ‘legitimate’ small enterprise. Therefore, JOBS decided to capture this opportunity through developing its own module that would focus on the real issues faced by these enterprises and which would help facilitate the prospect for growth and expansion into wage-based employers at this level of the economy. Hence, the Project's Training Team developed the Enterprise Development Training (EDT) module to aid in this transition.

The EDT module, along with the visual aids and other related materials, is aiding in developing a resource base of recipient/BDS organizations through delivering 13 day EDT – TOT courses to select NGOs. These organizations will then conduct seven day EDT courses to the grassroots MEs with a high potential for business acumen. In the 1st quarter the Training Team conducted 2 batches of EDT- TOT for the 50 EDWs (trainers) of BURU Tangail, TMSS, SF, SSS and CDS.

This initiative will help the recipient organizations to develop a resource base that can deliver and follow-up the essentials of the EDT course. The resource base will help develop and increase the business capacity of their ‘top end’ entrepreneurs to be successful small enterprise owners. This effort will also significantly help the participants to generate more income – a result that will ultimately play a very positive role in their personal, family and social life.

The Project launched this EDT effort to ensure it would ‘leave behind’ something tangible that could be used to continue the JOBS goal of sustainable employment creation at the ME level. To maximize the utilization of this training module, the Project has started discussions with additional NGOs who are working in the enterprise-developing field and have sought to use the module in their development activities. The EDT course and system will be translated to English and both the English and Bangla versions will be put of CD Rom for distribution.

In order to increase the capacity and delivery of quality TA at the ‘grassroots’ level, JOBS is utilizing its own expertise (without involving external training organizations), to conducted 12-day EDBM-TOT training to the 24 EDWs (staff) of 21 NGOs who are members of the Enterprise Development Forum of Chittagong (EDFC). Not only are better quality services being provided by the JOBS Training Team, but cost are reduced and the capacity and competency of the recipient organization are substantial increased as they transition into BDS providers for MEs. In addition to the other benefits, the result of this in-house training delivery was a substantial increase in participants' satisfaction and retention.

The Training Team also concentrated efforts on addressing certain needs of entrepreneurs/clients, via launching new skill development training programs on livestock, banana cultivation, and pottery. The learning's and skills of this training will help them in product quality, cost reduction and promotion of the product. This will contribute greatly in income generation, business expansion, the creation of employment and establishing business goodwill.

Training Activities	1 st 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	0	0	0	0	-	105684	
	Total Recipients	0	0	0	0	-	17614	
TOT on EDBM for EDWs	Person Days	0	0	0	0	-	4297	
	Total Recipients	0	0	0	0	-	356	
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	0	325	325	325	100%	325	
	Total Recipients	0	25	25	25	100%	25	
EDT—TOT for the old EDWs	Person Days	0	250	250	250	100%	250	
	Total Recipients	0	25	25	25	100%	25	
EDT Training for MEs	Person Days	0	1400	1400	1400	100%	1400	
	Total Recipients	0	200	200	200	100%	200	
Skill Dev. Training on Livestock for MEs	Person Days	0	525	525	525	100%	525	
	Total Recipients	0	75	75	75	100%	75	
Skill Dev. Training on Weaving for MEs	Person Days	0	750	750	750	100%	750	
	Total Recipients	0	25	25	25	100%	25	
Skill Dev. Training on Mini Garments for MEs	Person Days	0	2250	2250	2250	100%	2250	
	Total Recipients	0	25	25	25	100%	25	
Skill Dev. Training on Handicraft (basket) for MEs	Person Days	0	609	609	609	100%	609	
	Total Recipients	0	29	29	29	100%	29	
Skill Dev. Training on Banana Cultivation for MEs	Person Days	0	100	100	100	100%	100	
	Total Recipients	0	25	25	25	100%	25	

JOBS - First Quarter - FY2002

Training Activities	1 st 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	0	504	504	504	100%	504	
	Total Recipients	0	24	24	24	100%	24	
EDBM-TOT for the EDFC member organization's EDWs	Person Days	0	288	288	288	100%	288	
	Total Recipients	0	24	24	24	100%	24	
Training on selling skills for ME clients	Person Days	0	0	0	0	-	138	
	Total Recipients	0	0	0	0	-	46	
EDBM Training for the MEs of EDFC	Person Days	0	150	150	150	100%	150	
	Total Recipients	0	25	25	25	100%	25	
Workshop on marketing network for ME	Person Days	0	100	100	100	100%	300	
	Total Recipients	0	100	100	100	100%	300	
Workshop on marketing network for the NGO staff for ME	Person Days	0	0	0	0	-	39	
	Total Recipients	0	0	0	0	-	39	
Skill development training on milking cow rearing and management for ME	Person Days	0	0	0	0	-	840	
	Total Recipients	0	0	0	0	-	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	

Training Activities	1 st 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 (Macro, Lanmark) on Footwear for SME	Person Days	0	0	0	0	0	-	59365	
	Total Recipients	0	0	0	0	0	-	1015	
Local Cluster Training (Shatkhirra, Shafipur, Dilalpur) on Footwear for SME	Person Days	0	12600	12600	12600	12600	100%	27420	
	Total Recipients	0	140	140	140	140	100%	310	
Cluster Development with RMM International, Bahadurpur (International market) on Footwear for SME	Person Days	0	0	0	0	0	-	11700	
	Total Recipients	0	0	0	0	0	-	130	
Training on Pattern Making for Footwear of SME	Person Days	0	0	0	0	0	-	600	
	Total Recipients	0	0	0	0	0	-	20	
Advanced Cluster Training (RMM International) on Footwear for SME	Person Days	0	7200	7200	7200	7200	100%	19980	
	Total Recipients	0	80	80	80	80	100%	230	
Technical Training at H.N. Shoes for Footwear of SME	Person Days	0	0	0	0	0	-	8100	
	Total Recipients	0	0	0	0	0	-	90	
New Technical training in Savar Cluster for Footwear of SME	Person Days	0	0	0	0	0	-	3600	
	Total Recipients	0	0	0	0	0	-	40	

Training Activities	1 st 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					
Advanced new Technical training in Savar Cluster for Footwear of SME	Person Days	0	0	0	0	-	3600	
	Total Recipients	0	0	0	0	-	40	
Training on quality control with FDDI at Surma on Footwear for SME	Person Days	0	0	0	0	-	600	
	Total Recipients	0	0	0	0	-	20	
Designing Training on Footwear (Japan) for SME	Person Days	0	0	0	0	-	462	
	Total Recipients	0	0	0	0	-	22	
Design Dev. Training at RMM International on Footwear for SME	Person Days	0	150	150	150	100%	150	
	Total Recipients	0	10	10	10	100%	10	
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	

Training Activities	1 st 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					
Skill Development Oasis on Leather Craft for SME	Person Days	0	0	0	0	-	14550	
	Total Recipients	0	0	0	0	-	175	
Local Cluster Training-Jessor on Leather Craft for SME	Person Days	0	0	0	0	-	15300	
	Total Recipients	0	0	0	0	-	190	
Advanced Training at Munshigang cluster on Leather Craft for SME	Person Days	0	0	0	0	-	13500	
	Total Recipients	0	0	0	0	-	150	
Workers Training at Crown Leather Products Ltd. on Leather Craft for SME	Person Days	0	0	0	0	-	960	
	Total Recipients	0	0	0	0	-	40	
Design Development Training on Leather Craft for SME	Person Days	0	0	0	0	-	200	
	Total Recipients	0	0	0	0	-	10	
Skill Development on Vegetable Dying for SME	Person Days	0	0	0	0	-	586	
	Total Recipients	0	0	0	0	-	109	
Skill Development on Block printing for SME	Person Days	0	0	0	0	-	591	
	Total Recipients	0	0	0	0	-	75	
Designing & Quality Control Training on Handicrafts for SME	Person Days	0	0	0	0	-	80	
	Total Recipients	0	0	0	0	-	16	
Product Development and designing Training on Handicrafts for SME	Person Days	0	0	0	0	-	1040	
	Total Recipients	0	0	0	0	-	48	

Training Activities	1 st 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					
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	
Designing Training with FID on Textile for SME	Person Days	0	0	0	0	-	621	
	Total Recipients	0	0	0	0	-	42	
Quality Control Training on Textile for SME	Person Days	0	0	0	0	-	695	
	Total Recipients	0	0	0	0	-	53	
Salesmanship Training on Textile for SME	Person Days	0	0	0	0	-	215	
	Total Recipients	0	0	0	0	-	49	
Export Documentation Training on Textile for SME	Person Days	0	0	0	0	-	70	
	Total Recipients	0	0	0	0	-	14	
Buyer Communication Training on Textile for SME	Person Days	0	0	0	0	-	144	
	Total Recipients	0	0	0	0	-	48	
Cluster Training on Jamdani for the unskilled weavers on Textile for SME	Person Days	0	4500	4500	4500	100%	4500	
	Total Recipients	0	50	50	50	100%	50	

Training Activities	1 st 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					
Skill Dev. Training on Natural Woolen Carpet (cluster) on Textile for SME	Person Days	0	2700	2700	100%	2700		
	Total Recipients	0	30	30	100%	30		
Health and Hygiene Training-Bakery for SME	Person Days	0	0	0	-	176		
	Total Recipients	0	0	0	-	176		
Workshop on Footwear for SME	Person Days	0	0	0	-	119		
	Total Recipients	0	0	0	-	119		
Basic Business Management, Marketing & Loan Application Procedure	Person Days	0	0	0	-	2584		
	Total Recipients	0	0	0	-	836		
Costing, Pricing & Promotion for Woman SME	Person Days	0	0	0	-	235		
	Total Recipients	0	0	0	-	97		
Workshop on SME Development Issues for SME	Person Days	0	0	0	-	257		
	Total Recipients	0	0	0	-	257		
Workshop on handloom/ Handicrafts Marketing & Development Assistance for SME Bank SME Client Training	Person Days	0	0	0	-	220		
	Total Recipients	0	0	0	-	110		
Understanding and Financing Special Needs of SMEs for Bank Officer	Person Days	0	0	0	-	984		
	Total Recipients	0	0	0	-	328		
	Person Days	0	0	0	-	2052		
	Total Recipients	0	0	0	-	228		

Training Activities	1 st 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	
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 Focus for Second Quarter

Training Activities	1 st 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					
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 Focus for Second Quarter

Training Course	# of Participants	Duration
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ME Program

- | | | |
|-----------------------------------|------|---------|
| • EDT - MEs | 1100 | 7 days |
| • Skill Dev. - Weaving | 75 | 30 days |
| • Skill Dev. - Embroidery | 25 | 90 days |
| • Skill Dev. - Bamboo Product | 50 | 21 days |
| • Skill Dev. - Cane Product | 25 | 21 days |
| • Skill Dev. - Handicraft | 25 | 60 days |
| • Skill Dev. - Banana Cultivation | 25 | 4 days |

Micro Policy & Market Linkage Program

- | | | |
|---|-----|---------|
| • Skill Dev. - Milk Growers | 120 | 7 days |
| • EDT-TOT for current EDWs | 22 | 10 days |
| • EDT-TOT for the new EDWs | 25 | 13 days |
| • EDBM - MEs of EDFC | 425 | 6 days |
| • EDT - MEs of EDFC | 100 | 7 days |
| • Skill Dev. - Textile | 25 | 24 days |
| • Training on Association Management
for the Association Members | 25 | 3 days |
| • Skill Dev. - Agriculture | 30 | 2 days |
| • Workshop on Marketing
Network for MEs | 300 | 1 day |

SME Program*(Footwear)*

- | | | |
|------------------------------------|----|---------|
| • Advance Cluster Dev. - Dilalpur | 50 | 90 days |
| • Advance Cluster Dev. - Shatkhira | 40 | 90 days |
| • Advance Cluster Dev. - Jessore | 40 | 90 days |
| • Cluster Dev. - Kishorgonj | 30 | 90 days |
| • Design Development | 10 | 15 days |

(Textile)

- | | | |
|---|----|---------|
| • Advanced Cluster - Jamdani
for the Weavers | 30 | 60 days |
| • Advanced Natural Woolen Carpet | 20 | 60 days |
| • Design, Quality Control and
Pricing for the New York Home Textile Show '02 | 15 | 20 days |

VIII JOBS - R4 and Summary of Indicators Recap
Strategic Objective 5 - Growth in Agribusiness and Small Business
Period: First Quarter and YTD for FY2002

Reporting Period	Quarter	YTD-Total	R-4 Target	R4 Variance
SO Indicator				
1. Sales growth (million \$)	3.365	3.365	9.500	-6.135
Domestic growth (million \$)	1.995	1.995	5.500	-3.505
Exports growth (million \$)	1.370	1.370	4.000	-2.630
3. Jobs growth (Total)	3,073	3,073	5,750	-2,677
Male	1,860	1,860	3,047	-1,187
Female	1,213	1,213	2,703	-1,490
IR Indicator				
5.1 More market-oriented policies, laws and regulations				
1: New market oriented policies & practices adopted	0	0	3	-3
GoB	0	0	1	-1
NGOs and Private Institutions	0	0	2	-2
5.2 Stronger business support institutions				
1: Value of capital provided by USAID assisted financial intermediaries (million \$)	0.000	0.000	0.250	-0.250
2: Number of NFIs strengthened	39	39	4	35
3: Number of IFIs supported	43	43	15	28
5.3 Stronger market/product development / Improved performance of enterprises				
1: # that entered new geographic markets	29	29	95	-66
2: # that introduced new products and/or services	27	27	55	-28
3: # adopting new tech and/or management practices	29	29	25	4
5.4 Improved products and services				
1: # that improved product and/or service quality	24	24	64	-40
2: # that reduce unit production cost	27	27	50	-23
5.5 Increased access to capital				
1: Value of financial resources raised by USAID assisted enterprises from all sources (million \$)	0.220	0.220	0.600	-0.380
OTHERS				
# of enterprises / households assisted	1,298	1,298	0	1,298
Male	985	985	0	985
Female	313	313	0	313
\$ Expended (in million)			Expended (4/97-12/01):	
JOBS Accounts Payable not included	0.173			