

নদী ও জীবন  
NODI O JIBON



*Quarterly Report*  
*October - December 2008*

Submitted by

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## 1.0 Executive Report

The reporting quarter demonstrates the progress and success of the project interventions. During the reporting period, JOBS focused on continuing and expanding many of the initiatives started in earlier quarters including beef fattening, value added crop cultivation, sheep rearing, fruit sapling distribution as well as non traditional activities with the goal of creating livelihoods and employment opportunities for the char dwellers.

The cow fattening program has been in progress with success in terms of creating additional income for the target households. During the reporting period 105 cows were fattened of which 96 were sold targeting to Eid market. The average profit is Taka 8,000 per cow or nearly 60 taka per day which is very promising for the project and encouraging for the project participants to continue the program. This has only happened when JOBS has identified several local markets in Pabna and Dhaka regions and encouraged project participants to participate in those markets.

The sheep fattening program is running well though it faced at its initial stage some problems by getting adequate number of sheep from the local markets. Additional markets were identified and the project attained its target.

As part of the non-traditional activities in the chars, JOBS in collaboration with UDP has developed embroidery, Karchupi and chumki setting clusters in two different chars of Lalmonirhat district. 50 women are working in the clusters after having skill development training on the relevant trades.

The lessons learnt from the pilot interventions on value added crop cultivation led JOBS to initiate its large scale interventions. JOBS in collaboration with Concern and PNGOs initiated the program with 376 project participants and expecting to have a reasonable profit after harvesting of the products in the next quarter.

**A. Imran Shauket**  
Country Director

## 2.0 Highlights of JOBS Activities (Oct - Dec 2008)

The following sections explain the overall implementation process and achievements of the project.

### 2.1 Large Scale Beef Fattening Program in Pabna

The reporting quarter was the demonstrative quarter for JOBS to demonstrate the success of the cow fattening program. The earlier was not a total

success due to natural disaster, high price of fodder and other costs. This quarter gave JOBS to invest their skills, energy and resources to establish its commitment to improve the livelihood of marginalized char dwellers through a challenge which is relatively high in-terms of capacity and skills of the target project recipients. JOBS has successfully demonstrated that the extreme poor having no education, skills and capacity can undertake bigger initiative such as cow fattening program and can reap the benefit of the business.

JOBS has successfully completed the second cycle of the cow fattening program with BOSS, JSKS and UDPS in different chars of Pabna region. JOBS team in collaboration with Partner organizations procured 105 cows for the project participants. Prescribed specifications were followed during procurement and the cows were properly vaccinated prior distribution. This time the cows were reared from 3-6 months to get the optimum result against investment. All partners and participants were pleased with the results of the program. The following table demonstrates the procurement and sales per the partner organizations;

**Table-1: Cattle Distribution PNGO wise**

PNGO	No of Cattle Procured	No of Cattle Sold	Not Sold
BOSS	48	46	2
JSKS	30	30	0
UDP	27	20	7
Total	105	96	9

JOBS activities during the reporting quarter were mainly focused on assisting project participants to establish forward market linkages to maximize the earning potential of the participants. In addition to Bengal Meat's Pabna based meat processing facility JOBS also identified several local markets in and around Pabna and Dhaka regions which are easily accessible for project participants and which were found to often be the most profitable markets.

The PNGOs (UDP, JSKS, and BOSS) assisted the project participants sell the cows in these newly identified markets. However, JSKS focused more on to the markets nearest to Dhaka.

### 2.1.1 Profits Distribution among the Participants:

This time the project attained its expected income that JOBS envisages to earn. Of the 105 cattle distributed, 95 were sold during the quarter targeting two Eids and Shab-e-Barat markets. All of the cattle sold earned profit, but the highest profits were realized by JSKS' participants who sold their cattle in the markets near by Dhaka.

During the distribution of profits among the participants, on December 17, 2008, Mr. Lal

Hossain, TNO, Bera Upazila, Pabna expressed his satisfaction seeing the profits of the program and expressed his desire for the continuation and expansion of the program in the future. Mr. Monzed ED, JSKS stated that this program is one of the most effective programs to reduce poverty in the char islands and JSKS is committed to help poor to establish their livelihood security.

The total profits by participants by PNGO are as follows:

**Table- 2: Profit PNGO wise**

PNGO	Total Cost	Sales Price	Total Profits
BOSS	913,274.	1,125,700	2,59,746
JSKS	637,076	1,059,741	4,22,901
UDP	447,157	395,340	87,260
<b>Total</b>	<b>1,997,507</b>	<b>25,80,781</b>	<b>5,83,274</b>

However, of more interest than the total profits earned by the participants are the average profits, and more importantly the average profit per day of care given to the cattle.

**Table-3: Average Profit PNGO wise**

PNGO	Average Profit per Cow	Average Profit per Day
BOSS	5,646.65	56.84
JSKS	14,096.73	77.14
UDP	4,592.63	34.67
<b>Total</b>	<b>8,104.29</b>	<b>58.81</b>

As can be seen in the table above, the average profit for all participants was over 8,000 taka and the average profit per day of care given was nearly 60 taka. Stuningly, the average profit per day of care for JSKS participants was more than 77 taka, which means that the extra daily income for JSKS participants increased by more than \$1 per day!

### 2.1.2 Market Linkage

During the reporting period, JOBS has invested lot of time and effort to strengthen the market linkages initiative by facilitating communication, helping to resolve problems, conducting follow-on trainings and providing other forms of support services as needed to the PNGOs and project participants. Several local markets around Pabna and Dhaka regions were identified which were more profitable and easier for the project participants to access. Linkages between the project participants, these markets have been established, ensuring that the project participants can maximize their earnings. JOBS and the partner organizations will continue to look for more potential markets that are easily accessible for the project participants with minimal costs and efforts.

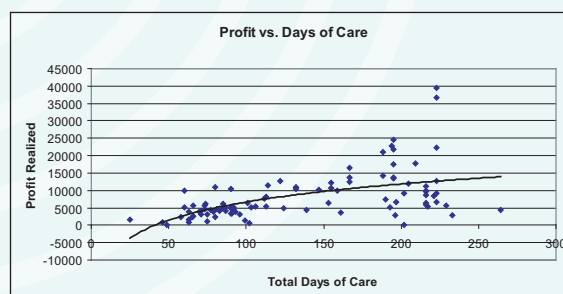
### 2.1.3 Technology Transfer

JOBS believes that improved rearing techniques are integral to increasing the earnings of the project participants. Accordingly the selected households were trained to prepare high quality feed and how to take care of the cattle in a proper way. JOBS also provided quality services (technical/non technical) to raise healthy cattle. These trainings were facilitated by the respective PNGO's livestock officers.

### 2.1.4 Fattening Cycle

There are several opinion on the fattening cycle and JOBS wanted to arrive at a reasonable time frame which is suitable for the char situation depending on the geographical and ecological situation and more importantly market demand. Accordingly the issue was widely discussed at the coordination meeting of December 31, 2007, where participants from PNGOs, JOBS and Concern decided to follow a 6 months cycle for our cow fattening program. Cow can be sold by reason, any time during the cycle and in that situation, the partner organizations, JOBS and Concern representatives will help in selling cows and replace accordingly. The chart below shows, the extension of fattening cycle contributed to the increase in the levels of profit realized by the project participants.

*Chart-1: Profit vs. Days of Care*



### 2.1.5 10% Contingency fund

A flat rate of 10% service was charged by the PNGOs per annum on the principal amount invested to each project participant. The PNGOs is committed to refund the service charge at a rate of 4.5% to JOBS which will be added to the principal amount and will be reinvested for similar program. The remaining 5.5% of the service charges are kept by the PNGOs to generate capital funds for their organization in the hope that they will continue lending activities after the end of the project period.

### 2.1.6 Monitoring

JOBS representatives frequently visited the char areas to monitor the ongoing project activities. Livestock officers from each PNGO regularly visited the chars to monitor the growth of the cows.

Additionally JOBS also keeps in close communication with the PNGOs over the phone to receive updated information on the program activities. This close monitoring ensured the smooth operations of the project activities.

### 2.2 Sheep Fattening Program in Lalmonirhat and Nilphamari

At the initial stages of the sheep rearing program faced some problems due to a scarcity of sheep in the local markets. However, during the reporting quarter additional markets were identified and by the end of the reporting period the sheep rearing program is running well with all partners have reached their targets.

UDP, OVA & ASOD procured 4 female and one male sheep (4:1) for each household and distributed accordingly. The numbers of the household are: UDP-10; OVA-10; ASOD-10;

**Table-3: Sheep Distributed PNGO wise**

Org	Target	Purchased	Death	Lambs
UDP	50	87	6	0
OVA	50	32	8	8
ASOD	50	28	1	13

While implementing, the project has faced some difficulty with a number of sheep dying due to an unknown disease. The cause of death is still unknown but the best efforts of JOBS and PNGO staff, the mortality has reduced and the health of the sheep has improved.

### 3.0 Value-Added Crop Intervention

Three PNGOs of north (UDP, OVA and ASOD) and the direct delivery of Concern implemented the 3rd round of crops cultivation with JOBS' input, technical, and marketing support in Lalmonirhat and Nilphamari District. Having tested the soil quality and nature during earlier rounds JOBS is active in facilitating knowledge and technology exchanges with participants. Project participants were given input supplies as well as skills trainings to allow them to successfully cultivate these higher value crops. JOBS team visited the project area several times and provided intensive support services to the project participants. The participants are hopeful that they will get maximum return from the lands.

#### 3.1 Winter Crops Interventions in Lalmonirhat and Nilphamari

JOBS in collaboration with Concern and PNGOs initiated large scale production during this quarter. While writing this report, the crops were still in the field and reported better production. JOBS and the partner organizations are expecting to have a reasonable profit after harvesting of the products in

the next quarter. The program covers 376 households which have been shown in the table below;

**Table-4: Crops distributed PNGO wise**

Org	Households No	Remarks
UDP	182	
OVA	30	Each Participant received 3 variety of crops
ASOD	14	
Concern (Dim)	150	
Total	376	

#### 3.2 Winter Crop Distribution in Lalmonirhat and Nilphamari



JOBS distributed numerous varieties of winter crops among the project participants of PNGOs and Concern Direct Delivery. The amount of crops distributed can be seen in Table 5 below:

**Table-5: Crops wise Requirements**

Crops	Variety	Amount (Kgs)
Maize	900M	1,290.00
Maize	900 M Gold	270.00
Maize	984	390.00
Maize	717	240.00
Maize (White)	7314	429.00
Maize	888	45.00
Potato	Granula	3,486.00
Onion	Taherpuri	6.20
Onion	Taherpuri	285.00
Wheat	Bijoy	600.00
Wheat	Shourov	650.00
Carrot	New Kureda	5.35
Pumpkin	EAL	46.00

#### 3.3 Winter Crops Intervention in Pabna Region

In addition to the activities in Lalmonirhat and Nilphamari, pumpkin seeds were also distributed among the PNGOs in Pabna district. JOBS

distributed 46 Kgs of pumpkin seeds among the project participants of JSKS, UDPS and BOSS.

### 3.4 Monitoring of Crops



JOBS in collaboration with Concern and the PNGOs closely monitor the field activities. Some crops were found affected by diseases or insects. In order to increase the awareness of the producers/project participants, JOBS and the partners had increased the number of field visits through agricultural expert and farmers' meeting which resulted significant reduce of outbreak of the diseases.



## 4.0 Non Traditional Activities

### 4.1 Embroidery Training

JOBS in collaboration with UDP has develop 2 production clusters on hand embroidery, Karchupi and chumki setting work in two different chars of Lalmonirhat district. JOBS also arranged skill development training for 50 cluster participants on the above trades. Following the training, JOBS began searching for private sector partners to facilitate market linkages so that the producer can sell their products. Recently a MOU signed between Tanvir Jori, JOBS and UDPS to establish permanent business relationship with the buyer. Under this MOU Tanvir Jori will provide continuous orders throughout the year, which will create sustainable

income opportunity for our project participants.

### 4.2 Wage Based Employment

JOBS has signed an MOU with Din Apparels, a leading sweater factory located in Mirpur, Dhaka. The objective of the MOU is to create wage based employment for the char dwellers and to create revenue earning source for them. Under the MOU 30 project participants (15 from BOSS (Pabna), and 15 from UDP (Lalmonirhat) were chosen) were placed into wage-based employment in Din Apparels. Unfortunately, despite JOBS' best efforts including the provision of counseling and medical support the char dwellers were unprepared to cope up with the life of Dhaka. Many of the participants became ill with Hepatitis disease. However, none of the participants completed their three month training.

JOBS still believes that wage based employment including out migration from the chars is an important development opportunity which should continue to be explored as the remittances from out migrants can be an important source of income for char dwellers. Because of the health issues faced by char dwellers in Dhaka, secondary urban centers may be more appropriate areas for wage based employment of char dwellers. However, due to the problems faced during this pilot and the limited amount of funds available, JOBS has suspended seeking to place char dwellers in wage based employment.

### 4.3 Training on Cap (Tupi)

One participant from each PNGO participated in a 7day long training program in Feni to learn how to make embroidered tupis for the export market. Following the completion of the training program, in the next quarter each organization will train 20 participants to form a production cluster. During this second training program JOBS will facilitate any technical support needed by the participants. Once the clusters are formed JOBS will provide forward linkages with Mamun Handicrafts to ensure continuous supply.



## 5.0 Lessons Learned

- The cow fattening program continues to be a huge success in the char islands to generate livelihood opportunities for the poor and vulnerable.
- One cow for each household has yielded much better results than multiple cows per household. Two may be allocated for some depending on the availability of adequate manpower, economic conditions and capacity of the participants.
- Extending the length of the fattening cycle has led to higher earnings of the cattle fattening program participants.
- Delays in planting restricts the expected result/growth of the high value added crops. It is essential to ensure timely seed distribution and planting to maximize returns.
- Appropriate technology should be designed and transferred well ahead of cultivation. The right technology will save time, energy and will increase the total production.
- JOBS must continue to gather information on new markets and marketing opportunities which will be used in the future to maximize the profits for all of the various activities.
- Project participant commitment is a prerequisite for the success of the project. It develops the

project's ownership and helps in realizing the maximum return on investment.

## 6.0 Planning for the Next Quarter

- Continuation of Large Scale Beef Fattening Program
- Sheep Rearing
- Crop Cultivation
- Cap making training in Pabna region with three PNGOs (JSKS, UDP and BOSS)
- Follow up for market linkage program for embroidery/karchupi products with the private sector



### Compliments:

Bangladesh Organization for Social Service (BOSS)  
Own Village Advancement (OVA)  
Jumuna Samaj Kallyan Sangstha (JSKS)  
Uttara Development Program Sangstha (UDPS)  
Assistance for Social Organization and Development (ASOD)

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