

নদী ও জীবন
NODI O JIBON



Quarterly Report
October - December 2007

Submitted by

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1.0 Note from the desk of Country Representative

The quarter was noteworthy for two reasons: 1) JOBS completed its Cow Fattening Pilot Project that was implemented in three different chars under Pabna region; and 2) the value-added crop cultivation pilot project has begun in four chars under Lalmonirhat and Nilphamari districts.

Despite the adversity faced during the cow fattening project in the form of natural disasters (two floods and one cyclone) which led to a scarcity of cow feed, in most cases the pilot has shown exceptional results in terms of “return on investment”.

In most cases, when controlling for the higher than expected feed costs and the rare cases of sick and dead cows the profit per cow either met or exceeded our initial estimate of 3000 taka. The participants under JSKS fared best with 87% of the cows generating an average of nearly 5500 taka – more than 180% higher than our initial estimate!

However, the participants under UDP’s area of responsibility fared less well with 93% of the cows earning an average profit of less than 2000 taka – 33% less than our initial estimates. The reason for the much lower earnings was the relatively poor quality care provided to the cattle, especially over the last few months of the project.

In the value-added crop cultivation pilot, JOBS partnered with 166 farmers in different chars of Lalmonirhat and Nilphamari districts, and is confident that the value-added crop cultivation will positively impact the lives of the char dwellers.

Under this project, the JOBS team completed 298 demonstration plots in 4 different chars. The project participants received the best available quality seeds for 15 varieties of crops along with the appropriate knowledge, technology and skills to successfully cultivate these crops

In the coming quarter, JOBS plans to continue working on these successful projects. JOBS is also planning to establish “Small Scale Model Village

Processing Plants” in the char areas. This initiative will provide guaranteed markets for crops and will allow the char dwellers to add further value to their production in addition to providing opportunities for income generation and employment.

During the reporting quarter, JOBS invited Dr. Narin Tongsiri, an international expert on Food Science and Food Processing who carried out an intensive assessment on the potential of the agro processing on the northern char islands.

Dr. Narin has recommended a number of steps which can be taken to realize the potential of agro-processing in the char areas. Potato chips, banana chips, dried tomatoes, and many other products can easily be produced under hygienic conditions through the development of small agro-processing units including solar dryers. Based on Dr. Narin’s recommendation, JOBS will provide technical and entrepreneurship training assistance to the project participants. The processing units will be owned by the participants and the profits will be shared among them. Dr. Narin will visit the char areas again in the next quarter to initiate and demonstrate the feasibility of these small processing units in the char areas.

I believe that all of the above initiatives will contribute significantly to the livelihoods of the project participants of the Nodi O Jibon Project.

A. Imran Shauket
Country Representative

2.0 Highlights of JOBS Activities (October - December 2007)

JOBS has completed its Cow Fattening Pilot Project implemented in collaboration with BOSS, JSKS and UDPS in different chars under Pabna region. During implementation the project faced adverse situation caused by natural disasters and scarcity of cow feed. However, in the middle of such adverse situation the cow fattening program has shown promising results.

The following sections demonstrate the overall implementation process and the achievements of the project;

2.1 Cow Fattening Pilot Project

2.1.1 Introduction:

In the middle of several natural disaster and market instability, JOBS has successfully completed its Cow Fattening Pilot Project with three Pabna based PNGOs. The project was designed to improve the livelihood of the targeted project participants who are the poorest segment of the char dwellers.

In order to make the program successful, JOBS in collaboration with the NOJ partners established links with private sector partners to have a guaranteed market for cattle and maximize the profit. In addition to Pabna based meat processing facility (Bengal Meat), JOBS also has identified several local markets around Pabna and Dhaka regions which were found more profitable and easily accessible for the project participants. Though the project experienced natural disasters in the form of two severe flooding and a cyclone, the household income of the target participants has to some extent increased with the benefit of the project. The project has created employment options with sustainable income generating opportunities of the participants. The pilot also increased the level of investment in the char regions by the private sector and local donor agencies, as well as access to microfinance and government services throughout the selected chars.

The length of the pilot project was six for months and the success in most cases depended on the close collaboration and participation of all the stakeholders.



2.1.2 Objective:

The objective of this pilot initiative was to demonstrate a sustainable livelihood development strategy for the vulnerable char dwellers by establishing linkages with private sector entities operating in the mainland.

2.1.3 Approach:

The pilot project was based on a partner-led implementation approach and demonstrated the effectiveness of using the partner organizations as the primary technical and financial facilitators to the project participants. This approach not only tested how the pre-existing relationship between the partners and participants benefits the project, but also helped to identify the constraints and opportunities associated with extending microfinance to the targeted chars.

3.0 Implementation Process:

3.1 Household Selection:



JOBS worked closely with 3 PNGOs to select 15 households in 3 Chars under Bera and Pabna Sadar Thanas of Pabna District. In selecting the household, JOBS followed the following selection criteria in selecting household that;

- Demonstrates a significant need for increased household income;
- Demonstrates the manpower capacity to rear three cows;
- Can manage sufficient space to construct cow shed;
- Demonstrates the willingness to participate in the project;

3.2 Cluster Formation:

JOBS, in collaboration with PNGOs, organized 9 production clusters with selected 5 households in each and trained them on how efficiently fatten the cows as per the specifications of meat processing industry, and local markets. JOBS in close coordination with PNGO staff also provided advisory and intensive monitoring assistances to the cluster members.

JOBS also worked closely with PNGOs to raise the awareness of the selected households on the potential benefits of the project. This was accomplished through group meetings which took place on a weekly basis.

3.3 Cattle Distribution:

In order to implement the pilot project, 45 cattle were purchased from three different markets in June, July, and August and distributed primarily among the 15 households (each household received 3 cows) in three different chars (each char having 5 households).

After the devastating flood, the selected 5 project participants of BOSS (one of the NOJ partners) expressed their inability to take care of the cows they

have received because they were facing constraints in managing food and other stuff for the cows including security reasons. Under such situation JOBS and BOSS in consultation with Concern had to identify alternative options and distributed those cows among 11 new participants instead of 5.

3.4 Private Sector Linkage & Local Market Introduction to the Participants:

Through this pilot initiative, linkages have been established between the cluster members, meat processing industry and local market located in Pabna Sadar, Chaturhat in Bera, Arichahat in Manikgonj and Bagrahat in Munshiganj. JOBS explored these markets while selling the cows during the Eid markets in December 2007. This created a wider market for the project participants that were previously not explored by the participants due to their knowledge and ideas. While participating in the new markets, JOBS found significant differences of price of the markets located near by the chars.

Moreover, JOBS worked to strengthen the linkages by facilitating communication, helping to resolve problems, conducting follow-on trainings, and other support services.

3.5 Technical Skill Development Training:

JOBS, in collaboration with Bengal Meat and the PNGOs, organized and delivered intensive technical skills development training to the project participants to raise the quality of the cattle to the standards of Bengal Meat and the local markets.

3.6 Resource Development of PNGOs:

JOBS worked to develop the resources of the Nodi o Jibon partner organizations with the objective of ensuring continuous advisory, counseling and financial services to the cluster members throughout the project period. This has strengthened the capacity and skills of the partner organizations. This has also increased the confidence of the project participants as they have received institutional support from the partner organization.

4.0 Monitoring and Evaluation:

JOBS developed and implemented a comprehensive Monitoring and Evaluation plan to measure the impact of the pilot project on the households' level. This monitoring tool has been used by the PNGO resources in the field. The tool focused on the areas mentioned below;

- Growth monitoring on a monthly basis
- Feed preparation, quality and quantity and feeding time daily, weekly and monthly
- Health check-up: disease, illness/ sickness, injured – quick response and treatment as per the

requirements

- Properly and timely vaccination, de-worming etc.
- Follow up of the participants

JOBS team frequently visited the field to monitor the pilot activities and share problems encountered by the PNGOs. JOBS also monitored the program on a regular basis by telephone calls to the field staff of the PNGOs.

5.0 Data analysis:

The following graph shows the profit analysis of the pilot project for the partner organizations.

As can be seen in the chart, our cow fattening pilot project is successful in the JSKS' working area. Excluding one sick and one dead cow, the remaining 87% of cows generated an average profit of more than



4000 taka per cow. This is 133% more than our initial estimate of 3000 taka per cow. If the project had not faced higher feed costs due to the flooding, the earnings would have been much higher – nearly 5,500 taka per cow or over 183% more than our initial estimates!

The participants in BOSS' area of operation did slightly less well, with 87% of cattle sold for a profit of just less than 1300 taka per cow. However, once again controlling for the higher than expected feed cost, the participants earned nearly 3100 taka per cow – in line with the initial estimates.

The most challenging Char was found to be the char under UDP. Even when controlling for sick cattle, the participants of the project under UDP's working area barely broke even, earning on average a profit of around 300 taka per cow. Even when controlling for the higher than expected feed costs, the participants earned just less than 2000 taka per cow. The main reason for this lower than expected profit realization is the poor care given to cows, especially in the last few months of the pilot.

6.0 Constraints faced:

- Disruption of char dwellers life by unprecedented flood: During the pilot phase, the life of the

project participants disrupted by natural disaster. Finding no other alternative, many char dwellers were forced to move towards to cities leaving behind their properties.

- **Feed cost increase:** The floods led to a decrease in the availability of locally available feed (green grass and straw), which led to higher than expected feed costs for the project. In fact the cost of feed increased by 600-700% from about 1 taka per kg of straw to 6-7 per kg. At the same time the price of the concentrated feed increased from 12 taka/kg to 25 taka/kg after the floods.
- **Expected growth of the cows:** The flooding and the lack of locally available feed also led to slower than expected growth of the cattle, which meant that the cattle could not be sold after 4 months as per the initial plan. In consultation with the project participants and representatives of Concern and partners, it was decided to sell the cows at one time, just before Eid al Azha, when the price of cattle was expected to peak.
- **Unfavorable working condition:** While implementing the pilot project, JOBS encountered problems in one char where the project participants faced social security constraints in implementing the project. JOBS in consultation with the PNGO and Concern moved the cows from the selected households to a new char and distributed among new project participants with an understanding that the original participants would receive cattle in the future, once they no longer faced the unfavorable conditions.
- **Lack of capacity:** As we work with the poorest segment of society, it was observed that some of project participants lack the capacity to manage 3 cows at a time despite their expression of interest in participating in the pilot project. Furthermore, the capacity of some of the participants were stretched to the breaking point during and after the flooding and the resulting increase in the price of the fodder and other related commodities.
- **Participants' perception:** During implementation, the pilot project provided cattle feed and other related expenses to the participants with an understanding that these costs would be added to the total price of the cattle at the selling point. However, many of the participants believed that these assistances were subsidized by the project which hindered the development of ownership of the cattle by the participants.
- **Middleman' participation:** In the first round of cattle purchasing during the pilot phase we took help from the middlemen to identify appropriate cows for the project with a competitive price. The middlemen misguided us in many cases and

recommended cows that were not appropriate for the fattening in terms of size, age and price.

- **Influence by the political and natural disaster:** As the country experienced two consecutive floods, a cyclone and a political state of emergency, the market price of cattle during Eid was significantly lower than expected. Due to the lower than expected price, the project participants were unable to get the expected return on investment.
- **Flexibility:** Selling and purchasing cows on a pre-determined time per the prescribed duration by fattening program may discourage the participants from getting the best possible price for their cattle. For instance, one of the fattening cycles ended when the country was experiencing flooding and the market price was at its nadir. Therefore, depending on the situation the sale of cattle was deferred to ensure the best competitive price in the market to ensure profitability. In the same way when the price is in its best pick should not be recommended to buy cows for the fattening program. Therefore, lessen learned to be flexible in procuring and selling cows for the vested interest of the project participants.

7.0 Lessons Learned:

JOBS provided food cost support to the project participants as they were the hardcore poor. The support was given with an understanding to realize the cost upon selling the cow. This was not possible to recover due to unprecedented floods.

- The scope of the flooding was unanticipated, however, in the future arrangements will be made to store feed prior to the monsoon season in case of severe flooding.
- During the first round of cattle purchasing, JOBS was unable to identify the cattles of the appropriate size and age for fattening. Additionally, the price paid during the first round was high due to market conditions, lack of expertise in cattle procurement by JOBS, PNGOs, and the participants. Based on the lessons learned during the first round, the cattle procurement during the second and third rounds were significantly better in terms of quality and pricing.
- Medicine and vaccination costs were initially purchased from the local market. During the second and third rounds, medicines were collected free from the Government Livestock Office.
- We looked for potential markets during Eid ul Azha which allowed JOBS to gain information on the different markets and marketing opportunities. This experience will be used in the future to maximize the profit for the project participants.

- Selection of appropriate project participants is one of the key factors for the project. Project may encounter natural, economical and social challenges and the participants should have courage to face those constraints.
- Allocation of cattle per household should be dependent on the availability of adequate manpower, economic conditions and capacity of the participants. Otherwise, project will be threatened from the management perspective.

8.0 Further continuation as a large scale cow fattening project:

JOBS would like to continue the fattening project at a large scale with the PNGOs to create more revenue, commercial environment and new markets for the char dwellers.

Under the large scale initiative, JOBS will apply all those lessons learnt from the pilot project for having a more efficient and result oriented program.

8.1 Household selection:

JOBS will apply the following revised criteria to identify appropriate households;

- Each household demonstrates a significant need for increased household income;
- Each household demonstrates the manpower capacity to rear one or two cows;
- Each household can manage sufficient space to construct cow shed;
- Households can manage or storage straw for one or two cows.
- Households have physical capacity to collect green grasses for one or two cows?
- Households demonstrate motivation and cooperation with JOBS & PNGOs and willingness to participate in the project;

8.2 Participants orientation on new system:

- JOBS, in collaboration with the PNGOs, will organize and deliver intensive technical training to the households in order to increase the quality of their cattle as per the specifications of Bengal Meat and local markets.
- Brief on the methodology of the project and give the participants the idea that this is not an asset transfer but a commercial venture.
- Participants will purchase their own cows in the presence of PNGOs and JOBS. All parties will participate in the decision to purchase specific cattle based on the quality and price.
- Project participants will provide feed and transportation costs during the rearing period. In case of extra feed requirements, JOBS and the



PNGOs will coordinate to determine the appropriate action to ensure the efficacy of the program.

- If cows are sold at a lower price than the invested amount, the participants will be liable for the difference.
- If we found that participants are not rearing cows properly then at any time PNGOs can change participants.

8.3 Group/Cluster Formation:

- JOBS, in collaboration with PNGOs, will organize the selected households into production clusters that will train and work together to rear and fatten locally procured cattle for Bengal Meat or local buyers;
- JOBS will provide advisory services and monitor the progress of the clusters in close coordination with PNGO staff;
- Each cluster will consist of at least 10 households during the next phase and may expand much larger.

8.4 Cow purchasing and distribution:

- JOBS, in collaboration with the PNGOs, will organize and deliver intensive technical training to the households in order to improve the quality of their cattle as per the specification of Bengal Meat or local markets. The participants will be responsible for purchasing the cattle subject to the approval of JOBS and the PNGOs.
- PNGOs will take the decision as to which households are capable to fatten one or more cows and will distribute cattle accordingly.

8.5 Duration of fattening cycle:

- The duration of the fattening cycle will be determined by all parties depending on the appropriateness of time, prevailing market situation, and household and cluster size.

8.6 Feed distribution:

- If needed the PNGOs will provide UMS and

concentrated feed packages for the last two months to the households once a week (on the day of the weekly meeting). The price of the package will be subtracted from the sale proceeds.

- The PNGOs will purchase the concentrated feed in bulk on a weekly or monthly basis, depending upon availability of feed in the market and the storage capacity of each respective PNGO;
- The amount of feed distributed to each household will be recorded in a database which will be kept at the PNGO offices.

8.7 Medicines:

- PNGOs and JOBS will try their best to mobilize the government to collect free medicine support for the project participants. If government subsidized medicines are not available, JOBS and the PNGOs will manage the required medicines from the local markets and will charge to the project funds unless otherwise determined by JOBS and Concern.
- Emergency drugs and injections which are not available from the government mechanisms will be purchased by JOBS or PNGOs for the local markets.
- If emergency illnesses occur, the cluster coordinators will inform the livestock officers through the PNGO Field Organizers (FOs). The emergency drugs will be kept at the PNGO offices and will be distributed in case of emergency;
- Necessary instruments and tools such as one vaccine carrier, one vaccine gun and an ample supply of syringes will be required for the PNGO livestock officers.
- The amount and type of medicine distributed to each household will be recorded in a database and kept at the PNGO offices.

8.8 Vaccines:

- Vaccines for Anthrax, BQ, FMD and HS will be sourced from Government resources and will be provided to the PNGOs for distribution;
- If the GoB source for any reason cannot provide specific vaccines, the PNGOs will source them from other sources. The cost involved will be subtracted from the sale proceeds unless otherwise determined by JOBS and Concern.
- The type and number of vaccines distributed to each household will be recorded in a database and kept at the PNGO offices.

8.9 Market linkage:

- Linkages have been established between the clusters and Bengal Meat. JOBS will work to strengthen the relationship by facilitating

communication, helping to resolve problems, conducting follow-on trainings and providing other forms of support as needed.

- JOBS and the PNGO will also look for potential markets that are easily accessible with minimal cost and effort to ensure the best price available for the cattle and to maximize the profit of the project participants.

8.10 10% Contingency fund:

- The project should have a provision for the contingency fund which will be determined by all parties prior to project implementation.

9.0 Value-Added Crop Pilot Intervention:

JOBS believes that the value added crop cultivation will contribute to a positive impact to the life of the char dwellers. JOBS team completed the implementation of 298 demonstration plots in 4



different char lands among 166 beneficiaries with the collaboration of four (4) PNGOs (ASOD, OVA, UDP & Concern). JOBS provided the best quality seeds of 15 variety crops among the project participants.

The agricultural potential of chars is fully dependent on soil quality and JOBS in this regard is very active in facilitating the project participants with appropriate knowledge and technology including skills and inputs supply. In the past the project participants were totally ignored in accessing to the knowledge and resources they require to enrich themselves.

The project helped them in getting appropriate knowledge and skills to maximize the return from their lands.

9.1 Planning Workshop:

At the onset of the project, JOBS in collaboration with PNGOs had organized planning workshops with potential project participants. In the workshop, it was decided that JOBS would provide some different types of seeds for trial demonstration..

9.2 Cultivated Plots by Crop:

| Sl # | Crops List | Plot no – PNGO wise | | | | Sub-Total |
|--------------------|---------------------|---------------------|-----------|-----------|-----------|------------|
| | | UDP | OVA | ASOD | Concern | |
| 1 | Bitter Gourd/ Ustay | 3 | 3 | 2 | 2 | 10 |
| 2 | Bottle Gourd / Lau | 6 | 6 | 7 | 0 | 19 |
| 3 | Brinjal | 4 | 4 | 6 | 8 | 22 |
| 4 | Carrots | 9 | 10 | 14 | 8 | 41 |
| 5 | Chilli | 5 | 6 | 4 | 3 | 18 |
| 6 | Cucumbers/ Khira | 3 | 3 | 3 | 1 | 10 |
| 7 | Ground Nuts | 1 | 2 | 4 | 2 | 9 |
| 8 | Maize | 3 | 3 | 2 | 1 | 9 |
| 9 | Maize White | 1 | 1 | 1 | 1 | 4 |
| 10 | Onion | 3 | 3 | 4 | 3 | 13 |
| 11 | Potatos - Granula | 22 | 21 | 16 | 18 | 77 |
| 12 | Potatos - Patroniz | 7 | 8 | 5 | 12 | 32 |
| 13 | Red Amarenth | 2 | 1 | 2 | 0 | 5 |
| 14 | Spinach | 5 | 6 | 6 | 0 | 17 |
| 15 | Tomato | 2 | 4 | 4 | 2 | 12 |
| Grand-Total | | 76 | 81 | 80 | 61 | 298 |

9.3 JOBS Philosophy:

What is JOBS philosophy? Why JOBS didn't provide the same crops for all? There are debates : if JOBS provides only one kind of seeds for all, JOBS can't realize what crops are more profitable for the char lands. Through multi support, JOBS can say which crops are more profitable for the char lands.

9.4 Demonstration Plots:

The demonstration plots are growing well. We were late for this season for some natural disaster; however, the plots are seemed to be very green now. PNGOs are working closely and monitoring the demonstration plots properly.

9.5 Participants Attitude:

Participants' attitudes are changed towards business development. JOBS has been able to make them understand about the purpose of the demonstration plots and why JOBS working with them to grow a high value added crops. They believe that the program should continue to meet their livelihood.

9.6 Technology:

Generation to generation the project participants have been cultivating crops using traditional technology and skills. There was the conflict between the New Technology that JOBS recommends and Traditional Technology that the participants are practicing. By demonstrating the difference, JOBS has been able to

make the participants realized the effectiveness and importance of the New Technology and encouraged them to apply.

9.7 Monitoring:

The project activities are monitored by JOBS and PNGO representatives on a regular basis. Project progress, constraints and assumptions are being documented through prescribe monitoring format.

9.8 Recommendation:

There are some recommendations that may help overcoming the challenges;

1. Building up of strong communication network with PNGO, JOBS, project participants and inputs suppliers.
2. Develop more effective monitoring mechanisms.
3. Sharing of information/findings

10. Planned Activities in the Next Quarter (January – March 2008)

10.1 Value Added Crop Cultivation:

During the next quarter JOBS will continue supporting the value added crop cultivation program. JOBS will provide seeds along with related supports for seasonal crops like groundnuts, maize, bringles, chili, jute and other vegetables to the existing project participants. JOBS is planning to include new participants as it is getting continuous request from the potential farmers.

10.1 Large Scale Cow Fattening Project:

JOBS has planned a discussion sessions with Concern, PNGOs and project participants to define the next level of action plan for cow fattening program. The objective of the session is to get the grassroots recommendations for efficient implementation of the large scale program intervention.

10.2 Sheep Fattening Pilot:

- Meeting with PNGOs and finalize Sheep ratio per household
- Orientation and technology transfer - how to know
- Purchasing and distribution of sheep
- Vaccination of sheep

10.3 Small Scale Model Village Processing Plant (an innovative initiative for the NoJ project participants)

'Agro processing' describes the transformation of agricultural produce into a different physical state. It describes the numerous activities that take place between harvest or slaughter of the raw product and production of the final product. Agro processing businesses play an important role in the economy of



all countries.

It is a dynamic and fast growing sector and therefore has the potential to provide opportunities for income generation and employment. This is particularly important because agriculture and the formal sector are unable to absorb growing labor forces in many countries. The UN Food and Agriculture Organization has pointed out that value added through marketing and processing raw products can be much greater than the value of primary production itself. More than 60% of the labor force of Sub-Saharan Africa finds work in small-scale food processing and between one and two thirds of value added manufacturing is based on agricultural raw materials. Agro processing plays a number of vital roles beyond income generation. It can reduce the food insecurity of the people who do not have enough to eat, by reducing losses, increasing the range of food products, making food safe to eat, and preserving food for 'lean periods' when food is not readily available in the marketplace.

Processing can preserve food for longer than its fresh shelf-life, and can salvage waste food. Small-scale agro processing is particularly suited to poverty eradication as it builds on the assets of poor women and men (such as indigenous knowledge and skills as well as local natural resources) and is not dependant on assets that are in short supply such as finance. It

can be practiced and promoted on a wide scale and involve 100s of families and individuals.

Agro-processing for value-addition has tremendous potential for success in char lands. Potato, banana chips etc can easily be produced under hygienic conditions through the development of small agro-processing units. The products will vary depending on market demand and seasonal availability. Depending on the situation of the char lands, technical and entrepreneurship training can benefit a wide range of individuals including women, youth, or adolescents. The village processing units will be owned by the project participants, and profits will be shared among the cluster members if the processing unit is established by the cluster approach. JOBS can also link small scale village processing plants to potential private sector operating in the mainland. A schematic of a village level processing plant has been shown here under.

11. Conclusion:

During the pilot phase JOBS gained experience on how to face constraints under pressure and adverse situation. However, in the middle of such constraints JOBS and the PNGO teams were very confident in achieving the objectives and creating demand of the project.

NoJ project works with the poorest segment of the chars who has been able to understand that their economic development may possible if they participate effectively with business attitude. This attitude was found when the cows were sold during Eid markets. The participants proactively participated in the market with their cows which was completely new environment for them instead of selling at home. The approach also leads them to bargain with the buyers to get the competitive price. Therefore, JOBS believes that throughout the NoJ project life a good number of entrepreneurs will run their enterprises efficiently and competing with the enterprises operating in the mainland.

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