

---

REPORT ON  
AYESHA ABED FOUNDATION



SEPTEMBER 1983 TO DECEMBER 1983

BANGLADESH RURAL ADVANCEMENT COMMITTEE  
66, MOHAKHALI C/A  
DHAKA - 12

---

## I. Introduction

Ayesha Hassen Abed was an Executive Assistant at BRAC for six years before her death on July 11, 1981. As Executive Assistant she became involved in a wide range of BRAC activities. She directed:

BRAC's Materials, Development and Research Units;

Coordinated BRAC's rural craft centre, design workshop and traditional craft revival scheme; and was responsible for public relations by serving as BRAC's representative to various development associations and briefing visitors to BRAC.

Her wisdom and harmony was felt throughout BRAC. After her death the Ayesha Abed Foundation was established by her family and close friends as a non-profit trust, not only to perpetuate her memory, but as a testament to her commitment to the disadvantaged women in regard to their education, training and employment. A Board of Trustees operate the Foundation which is registered in Bangladesh as the Ayesha Abed Foundation.

## II. Aims and Objectives

1. To assist those disadvantaged members of the society who are struggling for socio-economic emancipation.
2. To establish training institutions for the rural poor, especially the women, for their education and occupational skills. It will also provide consultancy, administrative and training support to various organisations.
3. To provide during times of calamities emergency relief, and initiate rehabilitation and development programme for the affected people.
4. The Foundation will provide scholarships and financial assistance to needy meritorious students.
5. The Foundation's ultimate aim is to develop self-reliance in the social and economic spheres for the disadvantaged people.

### III. Manikganj Centre

#### A. Genesis

Ayesha Abed was closely associated with BRAC's Manikganj Integrated Project (HIP). Here she noticed that women were a neglected part of society, and their long and arduous hours of household work were not considered productive as it did not generate an income. It was her belief that women's labour must be given proper recognition. Moreover, she sought to make the same development resources available for women as they are for men, such as training, credit, extension and logistics support.

The Foundation decided that its first project would be in Manikganj, and the purpose of the project would be to promote the economic viability and growth of rural enterprises for women through the formation of producers groups that are capable of providing full and part-time occupations for its members.

BRAC's experience in HIP had demonstrated the feasibility of having non-farm economic schemes employing large numbers of women, provided they received training technological support, credit and access to markets. A Training-Production-service Centre was constructed for rural enterprise development by the Ayesha Abed Foundation (AAF) in Manikganj. The objective of the Centre was to institutionalize the capacity to provide timely and affordable services to new and existing small scale producer groups. The services provided include:

- skills training
- producer workspace
- appropriate technology, design and product diversification
- enterprise formation
- purchase and storage of raw materials and finished products
- financial management and cost accounting
- quality control and marketing.

The Centre started functioning from September 3, 1983. It was designed to complement and strengthen BRAC's HIP and

5

increase the number of women directly engaged in rural enterprises. The services available from the Centre are expected to increase the viability and growth potential of the newly formed and existing producer groups, in order that they organise and sustain themselves, independent of the Centre, of the services offered at the Centre. These women producer groups had been formed by BRAC through its MIP. They underwent a process of mobilization, Functional Education and were ready to take up economic activities. The AAF Centre at Manikganj currently has the following economic schemes: sericulture, oriculture, weaving, block-printing, embroidery, tailoring, food processing and poultry/animal husbandry. The AAF Centre provides training in the following skills: Block Printing; Embroidery; Tailoring; Seri and Eri culture and Weaving.

Once trained the women purchase raw materials from the Centre and take them home or to one of the 5 MIP sub-centres for production. The finished goods are then brought back to the Centre and sold. The AAF Centre has trained and experienced technicians for each of these skills.

B. Funding: Appropriate Technology Inc.(ATI) and OXFAM(AMERICA)

The Centre's recurring costs are met by BRAC's MIP project funds. Likewise, Centre's staff will be financed by and seconded from the MIP for at least 3 years. Gradually over time, these costs will be covered from the profits of production of the Centre and the 5 sub-centres. Leaders from women's groups are being developed as "Section Heads" for the various industries.

C. Economic Schemes

The AAF Centre has taken up some economic schemes with the BRAC organised women's groups, for income/employment generation. These schemes are: Sericulture, Oriculture, Block Printing, Embroidery, Tailoring, Weaving, Poultry farming/Animal Husbandry, Pisciculture, Food Processing, Bamboo, Jute goods and Fishing nets.

mulberry leaves. It is a new activity in the Manikganj area as the cultivation of silk worms and producing silk has been traditionally associated with the northern regions of Bangladesh. NIP started this scheme on an experimental basis. Seeing the success of sericulture in Manikganj, the Bangladesh Sericulture Board established Manikganj office to assist the sericulture programme. The Centre is presently extending the following services: supply of mulberry plants, extension of credit, technical advice on rearing of worms, and purchase of cocoons.

Currently, 154 persons are engaged in mulberry cultivation. In September 1983, the Centre purchased 150 locally produced Kahons ( 1 Kahon equals 1,260 cocoons ).

Eri-culture: is the cultivation of castor plants which the worms feed on to make ondi silk. This scheme is especially suited for the rural women as they can rear the worms and spin the yarn at home. Those engaged in this scheme have substantially increased their income by selling the yarns to the Centre, a close-at-hand market. The Centre provides: timely supply of eggs, training support, spinning wheels, castor seeds, cash payment for yarns and credit for building sheds for worms and spinning wheels.

The Centre is doing its utmost to make eri-culture a permanent and steady source of income for the rural disadvantaged women. In September 1983, when the AAF Centre opened there were 64 villages covered by this scheme.

	Villa- ges.	Spinni- ng whee- ls.	Persons Invol- ved(Spi- nning)	Worm Rearing.	Families attached	Produc- tion of yarns.	Average monthly Income of 1 woman
1978 - Sept. '83	64	349	365	72	370	75,903	Tk.140/-
Dec. '83	10	156	183	26	147	40,988	Tk.147/-
Total	74	505	548	98	517	116,891	

Total number of woman trained since 1978 to December 1983, 592.

Block Printing: is a completely new occupation for the women of Manikganj. Starting from scratch in 1977 under NIP, it has grown to be a steady and substantial source of income. Groups of 10 - 15 women work in <sup>the</sup> 3 sub-centres in Jetila, Gorpara and Habogram and they come from 25 villages. Presently 60 women are involved in Block Printing each earning Tk. 300/- per month as wages. Before September 1983, they earned Tk. 250/- per month. The finished products are sold through Aarong as well as in the open market. BRAC loaned Tk. 94,000 to the Manikganj Bromojibi Mohilla Shakti (MEMS) whose members work at the Centre for this scheme.

Embroidery: is done at the Centre, sub-centres and at homes. Skills training had already been imparted to the women by the NIP. The Centre provides the raw materials as well as takes orders. The finished products are paid for at the Centre after proper assessment, and then marketed. A workshop is organised for those involved in this scheme to acquaint them of consumers' tastes and market trends. The number of women involved in embroidery has grown from 42 in 1983 to 68 currently. Tk. 15,000 was allocated for this scheme.

Tailoring: is done by group members from group funds and a few outsiders assist them during peak season. The workers are paid wages and work with sewing machines at the Centre. The MEMS handles activities finances, for which they were given Taka 9,500.00 by BRAC.

Female Workers	14
Male Workers	6
Total Workers	<u>20.</u>

Weaving: like block printing, it is a home-based activity. Raw materials are bought from, and finished products sold at the AAF Centre. The Centre extends technical advice and marketing

facilities. So far, Tk.30,000 has been extended for this scheme. The number of persons involved are :

Sept. '83	72
Dec. '83	96 (84 females and 12 males)

Poultry Farming and Animal Husbandry: Poultry farming is a cheap and easy source of income for the rural, disadvantaged women. With a minimal capital a woman can rear the birds. What is essential is training, advice and follow up support which includes on time supply of vaccines and improved variety of eggs and birds, which the Centre provides. The Centre gives training to key rearers and a para veterinary(paravets).

Zonal workers in different unions are being developed to assist the villagers on the technical and management side. In addition, model rearers in each village are being groomed.

Workers trained from the AAF Centre since September 1983

Workers	Key Rearers	Refresher Course	Total Workers	Total Key Rearers(1978-1983)
63	150	87	403	969.

Besides this, 63 people from different organisations and the private sectors were provided consultancy service. Logistic support is provided by the AAF Centre for NIP's 5 sub centres. So far 154 villages have been brought under the poultry programme. The projected target for the poultry programme for 1984 is an additional:

Villages	Workers	Key Rearers	Model Rearers
6	50	631	160

By the end of 1984, the AAF Centre expects to have 10 key rearers in each of the 160 villages covered by this programme.

Altogether 5,335 people have benefitted from the Centre's poultry programme. The number of persons who have taken up poultry farming because of the Centre's service is 3,557.

within the MIP organised groups. The number of subsidiary beneficiaries is 537. Moreover, 500 workers and key rearers earn an additional income by providing vaccination services to the villagers.

AAF Centre's services:

<u>Items</u>	<u>Upto Sept. 1983</u>	<u>Sept. 1983 - Dec. 1983</u>
HYV Cocks	225	195
Chicks	377	115
HYV Eggs	12,677	834
Vaccines (Doses)	94,531	39,396

Animal Husbandry: those living in remote villages have been deprived of the services of the Thana Livestock Office. BRAC felt that animal husbandry was an important potential source for income generation. Since September, 1983 the Centre has given training, organised refresher courses, provided technical advice, supplied medicines and vaccines. So far, 62 group members in 47 villages have been trained as paravets. The Centre plans to provide higher training to 30 persons to work as rural veterinary surgeons. The Medical supplies are bought by paravets from the AAF Centre at cost from group funds.

Pisciculture: It is a novel occupation for women, even so, women group members have started pisciculture in ponds. 131 women and men have been trained for this purpose. To date 50,000 fingerlings such as Catfish and *Haliotis* have been supplied for cultivation in small ponds. For larger ponds, 25,000 fingerlings of Ruhi and Salmon have been distributed.

Food Processing: includes manufacture of pickles, chhanachar and spices.

A group of 20 women are engaged in the manufacturing of pickles and operate this scheme with their own funds. They buy the raw materials, fix the wages and keep account of the expenditures. Expertise and adv. so is provided by the Centre.



Chanachur is a snack food. The workers are given credit to rent a factory space, purchase cooking implements and the ingredients. The AAF Centre helps them to sell the Chanachur at fixed prices in the markets. A technician trains the women on how to prepare the snacks, and handles the paper work. Presently 22 women are working here.

Ground spices is a new venture. Those involved are given credit by MIF to buy the raw spices. BRAC provides expertise for increasing efficiency and packaging of products. The finished products are bought and stored at the Centre before being marketed. 12 women are engaged in this activity.

#### Bamboo, and Jute goods, and Fishing Nets

Bamboo goods: Because of unsteady market owing to price and demand of bamboo goods it is not a profitable scheme. Goods are produced on order basis after an advance is paid for the purchase of raw materials. Only 3 women and 2 men are involved in this scheme.

Jute goods: Primary and refresher training for making jute items is given by the Centre. Credit is extended to buy the jute, and items are produced on order from the Centre. At present 22 women manufacture jute goods.

Fishing Nets: MIF has given credit to the women for making fishing nets. The 51 women who work in this project buy the thread from the Centre and sell the fishing nets both to the Centre (on order) and to outside markets. They repay their loans to MIF from the profits.

#### Status of Centre

The AAF Centre is supported by MIF. Gradually, over a period of 3 years, it is expected that the Centre will be self-supporting from the profits of production. At present, 74 members of MIF - organised Manikganj Gramajibi Mohilla Shakti (MUMS) are involved with the Centre's activities, and BRAC has loaned them Tk. 148,000

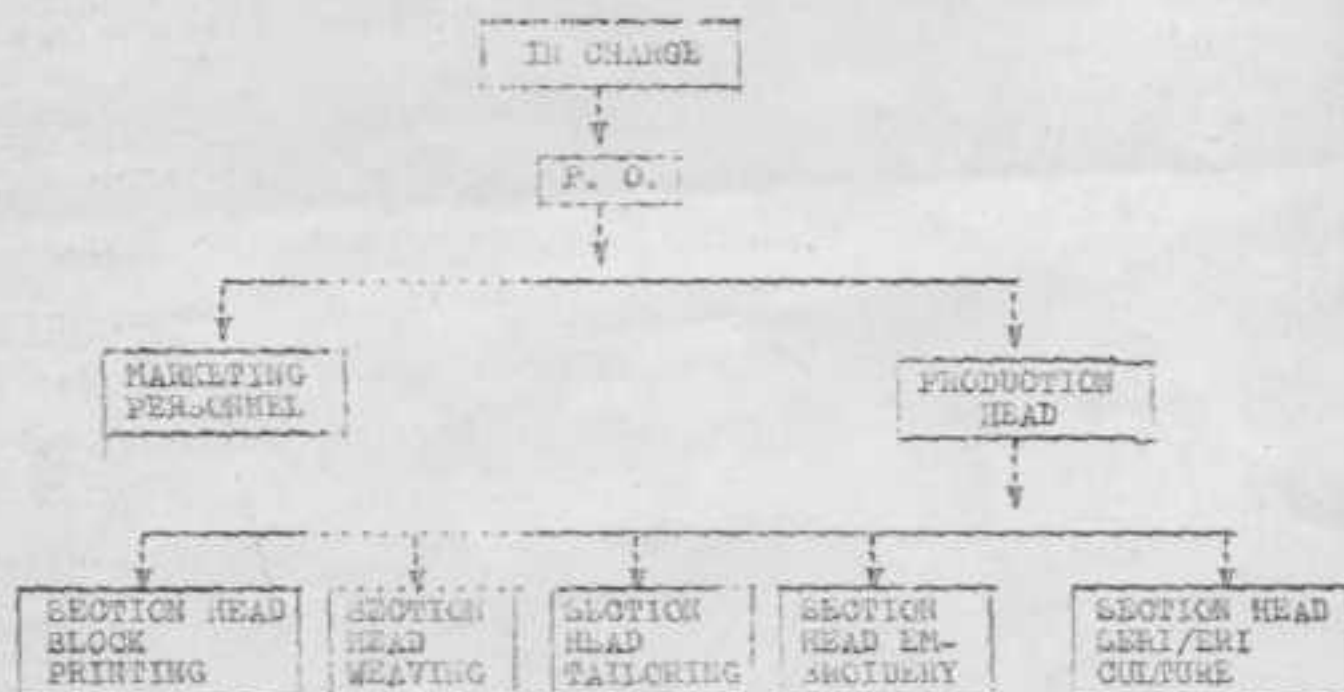
to operate and run the Centre. This loan is used to purchase raw materials, buy finished goods from the producers, and extend to them small loans. The loans are given only for the production of goods which the Centre sells the raw materials for, and buys back as finished goods.

1. Viability and growth of existing producer groups: After initial, false starts the MSMS, whose members work at AAF have become very systematic and efficient in their operations. The weekly sales and purchases are on-going; credit is extended in methodical manner and market exploration is emphasized. Due to the increased sale there is now a staff member whose job is to see only to the marketing. From MSMS small groups of women carry on the economic activities.
2. Formation of new producer groups and their viability and growth: Previously, those selected for training and economic schemes lived in scattered homesteads. This resulted in irregular attendance at training which were held at particular member's home, and was time consuming, for the training period became extended from 7 days to 15 days. New groups being developed now engage in production:
  - at AAF Centre itself.
  - four or five women of the same area form a group and erect a tin shed sub-centre out of their earnings near their homes.
  - at their homes.

This expansion of activities at three different levels, and selection of trainees living in the same area has resulted in increased income-generating activities with peripheral influence on non-members.

### Centre's Staffing and Management

At present the administration and personnel at the AAF Centre in Manikganj is organised as follows:-



The Centre's affairs in respect to its various economic schemes are managed by a committee. For example, the Block Printing Committee, consists of: Incharge, P.O., Production Head and the Section Head. They discuss materials to be used, design, price structure, quality control, and marketing of finished goods related to block printing. Thus it is for the other schemes, the Incharge, P.O., Production Head and the concerned Section Head of the scheme form the committee. The AAF Centre's Incharge is accountable to the Project Administrator, MIA.

## Increase in Nat. Family

Whom and how has the AAF Centre benefitted the people of Manikganj is illustrated below in 3 case studies.

1. Name: Halima; Divorced. Has a son who lives with his paternal grandparents and a daughter who lives with her. Halima returned to her parents home after her divorce. Financial problems led her to a women's rehabilitation centre in Manikganj where she learned weaving. She then joined a MIP group where she earned Tk.150/- per month for weaving cotton. After 6 months, she started weaving endi silk and earned Tk.250/- per month. With the establishment of the AAF Centre, she became head of the weaving section. At the Centre she has learnt a new technique for rolling yarn on drums, receiving training on management and accounting. Her income has also gone up. She now earns Tk.300/- to Tk.350/- as wages for weaving.
2. Rokoya Begum: widow, 2 children - a daughter 11 years old and a son of 7 years. After her husband's death, her in-laws asked her to leave. After returning to live with her family, her brothers and their wives taunted her and said she had to work for a living. She joined a MIP Functional Education Course. After the course she helped form and organise a producer group trained in spinning. She was loaned a spinning wheel by MIP which she utilised for making yarns at home earning about Tk.40.00 per week. Family problems due to her home-based work led her to block printing. Initially she was given Tk.100/- per month as wages plus food by the block printing section of MIP. When she became proficient she was paid Tk.280/-. At the AAF Centre, she makes about Tk.330/- per month. Moreover, she buys HYV eggs from the Centre and rears roasters and chickens which she sells. Her two children are in school and she pays for their education.
3. Salis Begum: With 5 women built a tin shed sub-centre with

MIP funds for block-printing. The sub-centre is near their homes and hence saves travel time. They bought tables, blocks and trays with their group funds. safia, the group leader, buys raw materials from the Centre on credit and brings back finished goods. After deduction of cost of raw materials she receives a lump sum every month. From this, the nightwatchmen of their shed is paid and a certain amount goes into the group reserve fund and the rest is divided among the women as wages. Her net income increase has been Tk.30.00 per month because of the groups ability to buy raw materials on credit, and receive cash payment for their produce at the time of delivery.

#### Conclusion:

The AAF Centre was formally opened on September 3, 1983 by the President of Bangladesh. As such, it is still too early to make an evaluation of the Centre's activities as the assessment would be premature. However, there are encouraging indications that it is progressing smoothly. The MEMS, who run the Centre's activities are doing an excellent job. It is heartening to note that these landless women with little education, have taken on the management, administration and accounting of such a large venture. The MEMS members decide at monthly meetings how things will be done, and what activities will be taken up. They also decide on the amount of credit to be made available to groups or individuals. BRAC as an interested party provides advice, consultancy service, logistic support and training. The AAF Centre has enlarged the field of economic activities of the landless women. It has also provided them with a place of their own to meet and discuss problems. It will be interesting to note the degree of self-reliance and financial independence these will have achieved after 3 years, when BRAC withdraws its active support.

AYAZHA Land Consolidation

Training, Production and Service Centre for Women,  
Manikganj.

Receipts & Payments Statement up to December 31, 1983

Heads of Accounts	Amount
<b><u>R E C E I P T S :</u></b>	
Donation Received from OXFAM-America	15,30,308
Donation Received from Appropriate Technology International (A.T.I.)	14,89,409
Donation Received from BRAC (Land)	2,25,604 ✓
Sundry local Donations	2,06,000 ✓
	Taka : 34,51,321
	-----
<b><u>E X P E N D I T U R E S :</u></b>	
<b>1. Capital Cost :</b>	
a) Cost of Land : 0.62 acres land donated by BRAC (Manikganj Project)	2,25,604
b) Building	32,14,099
c) Retention Wall (Part)	30,879
<b>2. Block Printing Section :</b>	
a) Furniture	Tk. 40,940
b) Equipment	4,983
	<u>45,923</u>
<b>3. Sericulture section :</b>	
a) Equipment (Airconditioner)	12,025
b) Sundry fittings for egg production	16,575
	<u>28,600</u>
<b>4. Silk Spinning :</b>	
a) Furniture & Fixtures	5,463
b) Reeling Machines	28,429
	<u>33,892</u>
<b>5. Weaving :</b>	
a) Furniture & Fittings	10,927
b) Looms (Weaving Machine)	33,112
	<u>44,039</u>
	-----
	Balance c/o Tk. 36,23,036
	-----

Balance 3/8		36,23,036
6. <u>Tailoring Section :</u>		
a) Sewing Machine	25,082	
b) Furniture	<u>8,186</u>	33,268
7. <u>Poultry Service :</u>		
Refrigerator		15,000
8. <u>Dyeing &amp; Finishing :</u>		
Sundry Equipment		8,195
9. <u>Training Centre :</u>		
Training Room, Dormitory, Furniture & Fixture		34,724
10. <u>Office Room :</u>		
Furniture, Fixture & Equipment		29,475
11. <u>Store &amp; Ware House :</u>		
Furniture, Fixture & Fittings		26,827
		<u>37,70,525</u>
	Defecit fund from BRAC	<u>3,19,204</u>
	Taken :	<u>34,51,321</u>
		-----