



Inspiring Excellence

Internship Report

On

Critical Evaluation on „Health Security Scheme“ of AAF Artisans

Submitted to

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Submitted by

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10th November, 2017

Mr. MdTamzidul Islam

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Sub: Submission of internship report

Dear Sir,

This is to inform you that I have completed the internship report. In writing this case, I have followed your instructions for report writing so as to present my experience, views and understanding in the easiest way. This report is reflection of my experience and knowledge about Aarong.

I faced some challenges as I make the report with limited information. I would like to to thank you for giving me this opportunity. Lastly, I would request you to kindly accept my internship report and acknowledge my hard work. However, I will be glad to clarify any discrepancy that may arise.

Thank you.

Sincerely,

Syed Abeer Hasan

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BRAC University

Acknowledgements

Making an internship report successfully is really a great pleasure to me. Yet all these will not have been possible if not for help, persistence and cooperation from the colleagues, seniors and my academic supervisor. I would like to extend my sincerest appreciation to the following people who helped me to accomplish the Internship report. They are the people who contributed much for the success of this endeavour.

First of all, I would like to thank my parents and benefactors who have shown their unending support. I also want to thank my Supervisor Fahad Bin Rahman for his supervision and encouragement. Then, I would like to thank my Academic Supervisor, Mr. Md Tamzidul Islam Assistant Professor, BRAC Business School, BRAC University, for giving me the opportunity to work with the project and also for giving me the privilege to explore my journey at Aarong in writing and for showing a great deal of patience through the time.

Executive Summary

Aarong is a flagship of Bangladeshi heritage and tradition. BRAC established Aarong in 1978 as a supporting unit. The social enterprise was dedicated to creating economic opportunity for underprivileged artisans and rural women through the revival and marketing of their traditional handicrafts. Currently Aarong supports over 65,000 Bangladeshi artisans of whom majority are women. The vision is to help the artisans by re-establishing their pride and self-esteem, reviving Bangladesh's traditional Art and Craft. Another aim was to confirm the women rights and to launch them as an asset for the society. Through a network of 13 production centres and 658 sub-production centres, Aarong has developed a platform for the disadvantaged artisans across the country. Aarong works in cooperation with the Ayesha Abed Foundation, which provides the artisans the platform to exercise their expertise. Additionally, thousands of independent artisans, small entrepreneurs also earn their livelihood by marketing their craft products through Aarong. Internship is a compulsory academic requirement to complete the Bachelor of Business Administration program of BRAC Business School, BRAC University. It's very important to for a business student to gain practical knowledge along with academic knowledge. In this report, I focused on both type of knowledge to prepare it. My internship topic is Health Security Scheme for AAF Artisans. Social Compliance and Producers Development department is responsible to provide financial assistance for artisans' health related problem. I have worked in the „Health Security Scheme“ project looked after by SCPD department for my internship. In this report I tried to share my knowledge, views and experience about the „Health Security Scheme“. I have studied about the project and discussed my understanding about Health Security Scheme. I have included my recommendations which will help the project to overcome the challenges I have faced during my project work.

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Chapter 1: Introduction

Origin

This internship report was assigned as a part of my academic requirement to complete the Bachelor of Business Administration program of BRAC Business School, BRAC University. The goal was to give an opportunity to the students to achieve a real life experience by working in a practical environment before their graduation. For my internship, I got the chance to work in the Social Compliance and Producer Development department of Aarong Center (head office). I have worked in the Research and Design Unit to assist in the Health Security Scheme project for the artisans of Ayesha Abed Foundation. During my internship period, my supervisor was Mr. Fahad Bin Rahman, Senior Officer, Research and Design Unit, Social Compliance and Producer Development (SCPD). My Academic Supervisor was Mr. Mohammad Tamzidul Islam, Assistant Professor, BRAC Business School, BRAC University.

Background

Aarong is a social enterprise of BRAC. BRAC is the largest non governmental development organization in the world based in Bangladesh. BRAC started its journey in 1972, after the liberation war. Initially, BRAC worked as a relief operations committee for a designated amount of time. After finishing their relief operation project, they realized that distributing a limited amount of relief is not a solution to poverty. As a result, they shifted their focus from relief distribution to empowering the poor people of Bangladesh specially the women. This is because; women were most disadvantage group at that time. BRAC figured out that, women were primarily involved in agricultural works. Although the profit of their work was taken by their male family members as they used to sell the products in the market. Thus, BRAC realized the need to establish an alternative opportunity to earn for women. In 1978, BRAC started a sericulture project to support poor women in rural areas of Manikganj and Jamalpur to produce high quality silk and traditional hand stitched Nakshikatha. Then, it became visible that there were not enough buyers for their products. Most importantly, there was no platform for the poor women to sell their products so that they can support their families. BRAC took the challenge to establish a platform to support the poor women to sell their products. Hence, Aarong was launched in 1978 to work as a link between women in rural areas and urban sellers. Today, Aarong has spread beyond Manikganj to all over the country. Since its establishment, Aarong, has been functioning for BRAC's mission of poverty lessening through economic progress and human competence building, with a specific focus

on women empowerment. This report is basically a reflection of my work experience with Aarong. Most importantly, the impact of Health Security Scheme on Ayesha Abed Foundation's Artisans life.

Objective

The objective of the report is to fulfil the academic requirement to complete my Bachelor of Business Administration program. Besides, get an overall understanding of organizational functions through Aarong. Moreover, understanding the Health Security Scheme and find out the impact on Ayesha Abed Foundations artisans life.

Scope

There is an undeniable limit to cover this report. This report is a distinctive approach of finding the importance of Health Security Scheme of Ayesha Abed Foundations artisans and its impact on their life. Along with these, it gives an overall idea about the company, its mission, vision and values. The report also discusses about Aarong relation with BRAC, its key achievement etc. This report has been made through general discussion with the managers, executives, suppliers and buyers. Throughout this report there is a first hand understanding of a noble step taken by a prominent fashion house Aarong for its workers to protect their health. This type of initiative is rare as it's requires many things such as fund, skilled workforce, good intention etc.

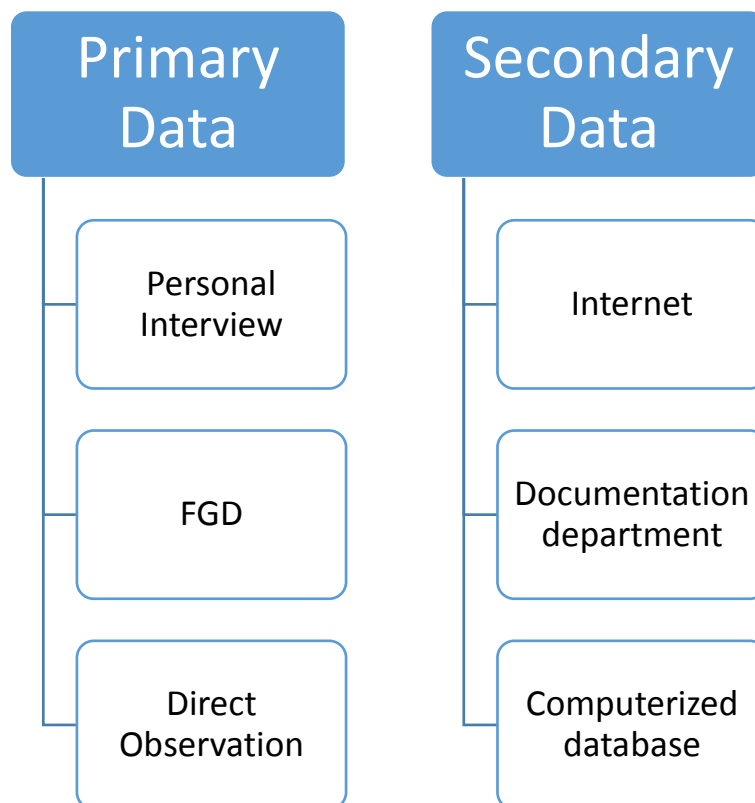
Limitations

Its been a great opportunity to make a report on "Health Security Scheme" of Aarong. I attempted to prepare well informed report. Unfortunately, I encountered some difficulties when preparing this report. I attempted to overcome the problems. Firstly, the main problem time constrain as I have worked only for twelve weeks in "Social Compliance and Producers Development" (SCPD) department of Aarong. Twelve week is not sufficient to know about an organization. Apart from that, it was also not possible for me to cover all the significant activities of the department. This is because; I have worked mainly in the HSS project under the research and design unit. Then, due to the code of conduct of Aarong most of the employees were not interested to share information about the organization. Last but not the

least, intern do not have any access in important documents. Thus, as an intern it was very challenging for me to make the report with such limited information. However, I have tried my level best to prepare the report with such a short period of time.

Methodology:

For preparing any report, most of the data should be taken that will reveal the real situation. To make this report, different types of primary and secondary data are collected. Hands-on work experiences as an intern in SCPD Department of Aarong under the supervision of Fahad Bin Rahman, Senior Officer, SCPD. In addition, I also got support from all of the members of SCPD team. Primary data were collected by attending meeting with the SCPD team. Secondary data were gathered from Aarong archive and documentation department. Another most significant source is the interview that I have taken to make this report informative.



Primary Sources

Personal Interview

I have talked face to face with Ayesha Abed Foundation centers managers, SCPD and Marketing manager in Aarong center. In addition, I had face to face conversation with different unit's officers, senior officers and executives of SCPD department to get a proper picture about the organization and the Health Security Scheme (Please see Appendix A). I have also visited few sub centres to talk to artisans and sub centre in charge of different Ayesha Abed Foundation.

FGD

A focus group discussion (FGD) is basically a discussion conducted between a small group of people. The ideal size for a focus group discussion is between six to twelve people. A focus group discussion assists to examine two to three issues. However, it should be conducted in a controlled environment. Most importantly, people involved in the discussion have to be specialists in their field or at least well-informed about the issues concerned. For the purposefulness of this report FGD has been conducted with the officers, senior officer's, executives of different units of SCPD and AAF artisans (Please see Appendix A).

Direct Observation

Direct observation always provides us a real life picture of anything. I have seen how the health security scheme is supporting the AAF artisans and their family members financially to protect their health. Health Security Scheme is a blessing for AAF artisans as most of the artisans are very poor. I had observed a large number of artisans at different sub centers of AAF to understand their situation, needs and demands.

Secondary sources:

Some of the data have been collected from the internet. To be precise, official website of Aarong. Besides, data also collected from Aarong archive, documentation department and computerized database.

Chapter 2: The Organization

About Aarong

Aarong is a chain of retail stores located in the metropolitan cities of Bangladesh. It is one of 13 social enterprises of BRAC. BRAC is the leading non-governmental development organization in the world based in Bangladesh. The Bengali meaning of "Aarong" is village fair. Currently, Aarong has 18 domestic outlets in different cities. The total size in square feet 2,61,064 sft. The products of Aarong are also exporting in many European, North American and Asian countries. Aarong started its journey in 1978. There are currently 65,000 artisans are working for them. Most of the artisans are women. They have 658 productions sub-centers and 13 main centers. Aarong has created a platform for the disadvantaged artisans across to earn money by applying their skills (Who we are, 2017). Aarong works in partnership with the Ayesha Abed Foundation, which offers the artisans a platform to implement their skills. In addition, thousands of independent artisans, entrepreneurs also earn their living by selling their craft products through Aarong. They sell different kind of products which include Nakshikantha, pottery, crafts on brass, jute, wood, candles, leather, hand woven cloth and silk products, jewelry and a wide variety of trendy yet indigenous products. Most importantly, Aarong plays the role of a protector and marketer of traditional Bangladeshi products and designs. It is undeniable that currently Aarong is the most popular fashion house for local handicraft. Besides, Aarong's product designs have brought customer attention back to the products that are inherent to Bangladesh. Aarong has a large design library where remnants of our rich craft culture like Nakshikantha art and Jamdani patterns. These have been extensively researched and archived for present as well as future use. Besides, they are specialized in producing Nakshikantha and Jamdani sarees. Furthermore, Aarong has changed the life many helpless women in rural areas of Bangladesh by providing education, work, healthcare and training. From the beginning, Aarong has tried its level best to bring the tradition and culture of Bangladesh

A Fair Trade Organization

Aarong is certified by WFTO as a fair trade organization in 2007. Aarong always promotes fairness in its social business. The organization has figured out three basic limitations for profitable employment of lower income people in the rural areas of Bangladesh. Those are lack of capital, marketing support and prospect for skills development. In order to fulfil these gaps, Aarong offers a wide range of services for its artisans and producers. They are as follows:

- Immediately clear payments of producers after product delivery to increase their productivity.
- Provide advance to producers against purchase order when necessary.
- Quality control to aware producers about the significance of quality.
- Training for producers and artisans to increase their efficiency.
- Support in design and development of products.

These principles reflect fair trade standards which have been established by registered Fair Trade Organizations all over the world.

Mission, Vision & Values

Mission:

“Our mission is to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve large scale, positive changes through economic and social programs that enable men and women to realize their potential”

Vision:

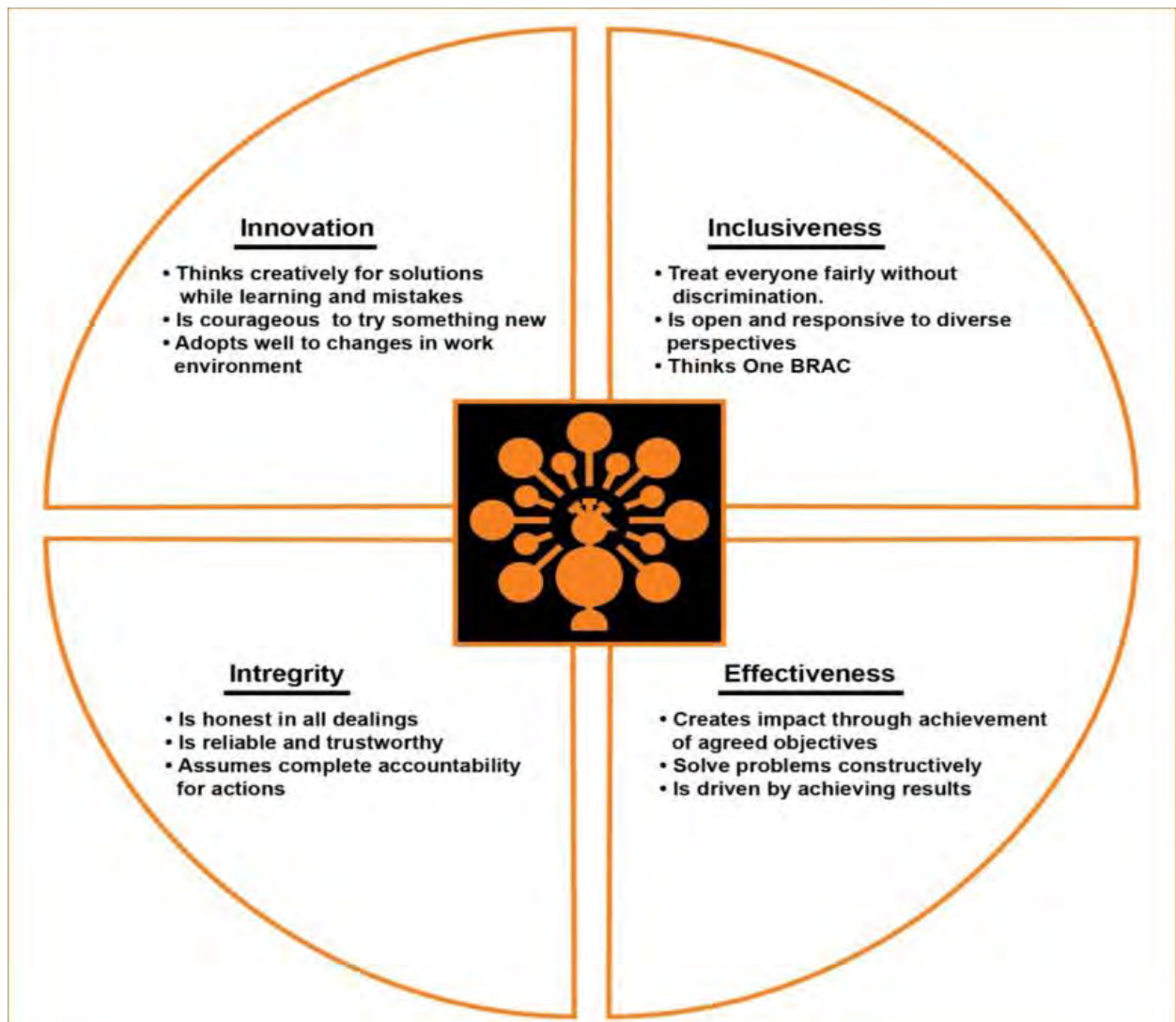
“A world free from all forms of exploitation and discrimination where everyone has the opportunity to realize their potential”

Values:

Aarong follows four key values to run their social business. They are given below

1. Innovation
2. Inclusiveness
3. Integrity

4. Effectiveness



Values of Aarong

Innovation, Inclusiveness, Integrity and Effectiveness are the reasons behind their fundamental skills (Values, 2017). Innovation is a very important skill for Aarong and they always encourage trying something new. Another important aspect of Aarong is integrity. Aarong is doing their social business with honesty. Being responsible and aware of own actions are important to Aarong's work ethics. Besides, everyone is equal at Aarong as there is no discrimination in terms of colour, race, religion, age, gender and socioeconomic condition. They strongly believe that whole BRAC organization is like one big family. Lastly, efficiency is another important aspect of Aarong's social business. Aarong likes to offer challenges to people who work for them directly and indirectly. They also focus on achieving results and problem solving skill to increase their efficiency.

Organizational Profile

The organizational profile of Aarong (as of September 2017) is given below

<ul style="list-style-type: none">• Name: Aarong
<ul style="list-style-type: none">• Year of establishment: 1978
<ul style="list-style-type: none">• Type of business: Handicraft (Not for profit organization)
<ul style="list-style-type: none">• Number of products line: 109
<ul style="list-style-type: none">• Number of Outlets: 18
<ul style="list-style-type: none">• Metropolitan cities cover: Dhaka, Chittagong, Khulna and Sylhet
<ul style="list-style-type: none">• Number of franchise: 1 in London, England
<ul style="list-style-type: none">• Customers served: 9 million
<ul style="list-style-type: none">• Total main production centre: 13
<ul style="list-style-type: none">• Number of production sub centre: 658
<ul style="list-style-type: none">• Number of AAF artisans: 30000
<ul style="list-style-type: none">• Total artisans: 65000
<ul style="list-style-type: none">• Number of exporting countries: 20
<ul style="list-style-type: none">• Independent producers in total: 648

Logo



There is a peacock in Aarong logo which represents pride and the presence of ego. Additionally, Aarong's self esteem & pride of tradition and culture resembles with the Phrase "Proud as a Peacock". There are two colors used in the logo. It comes with orange color in a black background. Orange color expresses warmth, energy and encourages socialization. Black is about professionalism which also reminds a sense of potential and possibility.

Organizational Objective

There are five organizational objectives of Aarong. They are given below:

Objective 1. Local cultural heritage (crafts, art and design) effectively promoted, innovated and linked to viable markets.

Objective 2. Aarong's pool of affiliated independent producers and artisans (and artisan families) benefit from Aarong and BRAC's safety nets and development programs.

Objective 3. Aarong's corporate efforts respect or exceed national and international standards for social responsibility in business.

Objective 4. Aarong contributes opportunities and enterprise-wide related knowledge to BRAC programs.

Objective 5. Aarong's commercial enterprise will enable a viable business that yields a meaningful surplus for transfer to BRAC.

Product line

Aarong offers a various types of products from traditional and western outfit to household goods, shoes, bags, jewellery and leather accessories (Who we are, 2017). The clothing lines include Shalwar Kameez, Sarees, Taaga, Men's Punjabi, Executive Shirts, and Children's wear. They are mainly made from quality materials such as silk, muslin, handloom and cotton. Every clothing line is special with a variation of textures, designs and embellishments. Aarong's jewellery line includes traditional silver, gold ornaments and modern day ensemble earrings, necklaces, bracelets and bangles. Besides, pearls are also available in classy designs. The leather line range from leather wallets, belts, hand bags, purses and sandal. Aarong's home accessories collection contains of different products ranging from various forms of basketry in jute, bamboo, cane, traditional and modern dinnerware in terracotta, ceramics and wood, brass, candle stands with different shape of candles etc. The woven bedcovers, table linens and cushions come in beautiful colors and designs. Aarong also make beautiful NakshiKantha wall hangings, bedcovers, cushions and table accessories. NakshiKantha is a traditional form of hand embroidery portraying rural stories of Bangladesh in multi-coloured stitches.



Target Group

Usually, upper middle class and middle class of all age group are main target group of customers for Aarong products. Foreigners and Bangladeshi people who live abroad are also targeted as Aarong products always reminds the culture and tradition of Bangladesh. Besides, Aarong products are also exported to other countries. From the above mentioned group it might seem that Aarong products are very expensive but fact is not true. Most of the Aarong products are handmade. To illustrate, in dress they mainly use hand loom fabrics, andy, khadi materials, which is quite expensive. The artisans who make home decor, leather bags, shoes, jewelry, brass, metal wood products do not have modern machineries and expertise. They are providing their physical labor to make all these products with great effort and care which deserves well payment. For example, an exclusive Jamdani saree takes at least five to six months to be completed. In this case a weaver gets 2200 taka to 2500 taka for every week. The market price of these Jamdani sarees is around 80000-100000 taka. It also includes material cost, packaging cost and marketing budgets are included.

The beginning

Aarong was established in 1978 by BRAC as a supporting unit of their NGO (About Aarong, 2017). After the liberation war of Bangladesh, a social business was compulsory which will provide a source of income for the thousands of war victims all over the country. This is because a onetime financial assistance is not a permanent solution. At that time Sir Fazle Hasan Abed, the founder of BRAC, was working hard to make a way for the needy people of the new born country since 1972. The idea of Aarong happened because of the dream of his wife Ms. Ayesha Abed, who was like her husband; she was also trying to find a permanent solution of poverty. IN 1976, she started Ayesha Abed Foundation, which is an organization currently accompanying the backward value chain of Aarong. At the beginning, Ayesha Abed Foundation used to provide different production support to the artisans in rural areas who had skills in traditional handicraft. Ayesha Abed Foundation used to supply the products in the urban market. They were targeting people who value the folk art of Bangladesh. However, the need to set up an outlet was compulsory. One of the objectives was to market the products of those artisans of rural areas. Besides, ensuring fair trade all along the value chain triggered the beginning of the retail chain of Aarong.

Today's Aarong

The brand creates a strong emotional bond and loyalty while bringing people together to showcase the finest products made by Bangladesh's highly skilled artisans. Additionally, Aarong is currently a leading fashion house with a strong brand value in Bangladesh. Aarong is a one-stop shopping location from clothing to household items, gifts and fashion accessories to children's toys. Aarong outlets have various convenient features such as parking areas and in-store cafes for its customers. Aarong's customers are not only limited to the urban middle to upper class Bangladeshis and expatriates. It also includes Bangladeshis living abroad who are looking for products that connect them to their country and root. It also represents their identity as a proud Bangladeshi. Customers also include foreigners who are visiting or living Bangladesh as Aarong is a must visit destination that has a prominent mention in The Lonely Planet guide to Bangladesh. It is also a place to pick up a piece of Bangladesh with a souvenir to remind visitors about the culture, vibrancy and warmth of the people and the country. Aarong has unique position in the market as a „Bangladeshi Brand of Pride“. Moreover, its visionary and pioneering role in protecting, promoting Bangladeshi crafts make them different from other brands.

BRAC & Aarong

BRAC is the first Bangladeshi NGO, established in 1972 by Sir Fazle Hasan Abed. BRAC is the largest non governmental development institute in the world (BRAC, 2017). They are currently operating in 14 countries including Bangladesh with 111000 employees. They are also covering 138 million people all over the world. BRAC has 13 social enterprises. Aarong closely with BRAC as Aarong is one of their social enterprises. Most of the artisans of Aarong are women. Most importantly, they are also financially not stable. Through Aarong they have been offered a way to lead a decent life with their family. The benefits that they receive do not include simply the wages they earn for their products. Every woman who works for Aarong-owned production centers is also a beneficiary of BRAC's multifaceted development programs. As a supporting unit of BRAC, 50% of Aarong's earnings go directly into supporting the NGO's development programs in healthcare, education, economic and social development. Artisans of Aarong's production centers are also members of BRAC's Village Organizations (VOI).

Key Achievements of Aarong

From the beginning, Aarong has achieved a lot. Some key achievements of Aarong are mentioned below:

- Most recognized local retail brand in Bangladesh.
- A proud member of WFTO
- Creator in developing a market for Bangladeshi craft.
- Trendsetter in local fashion industry.
- Revival of NakshiKantha and Jamdani.
- Introduction of Azo, PCP free dyes in cotton fabric production.
- Increase of their customer base to involve more middle income households.
- Significant contribution in expanding and promoting the cotton handloom industry
- Increase their overall production capacity and transferred huger portion of their work to remote rural areas to create employment opportunities.
- Aarong got the prestigious 2012 UNESCO Award of Excellence for Handicrafts in South-East Asia Asia for bridal jewelry box.
- It has been also granted the prestigious 2012 UNESCO Award of Excellence for Handicrafts in South-East Asia and Asia for Jamdani Stole.
- The Asian Marketing Federation (AMF) has given Aarong with the Marketing 3.0 award on 2016.

Women Empowerment

Women in urban areas of our country have come a long way in terms on empowerment. However, women in rural areas had to fend for themselves when the fates didn't smile on them. For instance, more than a decade ago Shondhya Rani Sarkar joined the local village organization in Manikganj to find a source of income to feed her family (Our Artisans, 2017). She had been recently widowed and had a baby boy who was hardly a year old. She was then recommended to work in Aarong Production Centre, where women like her could earn a decent living without endangering their dignity. Today she is one the most experienced and skilled block print workers at her centre. She also gives training to the new recruiters. Today she supports her family of three, her son and her mother in law with pride and honour. Aarong has changed thousands of helpless woman life like Shondhya Rani Sarkar through their social business.



Social Compliance

Social compliance means how a business treats its employees, the environment and their perception on social responsibility. Social compliance is basically a continuous process. In this process involved parties always look for better ways to protect the health, safety, and basic rights of their employees. Additionally, protect the environment and improve the community and in which they are operating. Aarong's Social Compliance and Producer Development department (SCPD) conducts social audits annually by their social audit unit. They specially focus on the compliance mentioned in the Bangladesh Labour Law – 2006 to assess compliance of independent producers' factory. Standard of Social Audit varies between large and small production sites. Aarong follow some specific criteria ensure social compliance. The criteria of Social Audit conducted by social audit unit are given below

1. Environmental management
2. Structural facilities
3. Product and personal security
4. Fire safety and system
5. Ensuring no child and forced labor
6. Employee management
7. Working environment

Aarong use "Source trace" software and a grading policy for this purpose. Every producer must get minimum 67 marks out of 100 marks to ensure there is no violation of social compliance at their workplace. SCPD also undertakes different producer and artisan development initiatives which goal is to establish a more socially compliant workplace.

Ayesha Abed Foundation

Ayesha Abed Foundation is basically Aarong's mother production centre. There are 13 main production centres (Please see Appendix B1) in Bangladesh with 15 to 90 sub centres in each main centre. There are in total 658 sub centres. Every centre has a Centre Manager and every sub centre has an in charge with other staffs (Please see Appendix B2 and B3). Currently total 30000 artisans are working for the foundation. Ayesha Abed Foundation is established to admire the effort and memory of late Mrs. Ayesha Abed (Ayesha Abed Foundation: How an institution turned out to be an inspiration). She was a co-worker and wife of Founder of BRAC Sir Fazle Hasan Abed. Ayesha Abed Foundation is a symbol of hope to the under privileged rural women as it provides education, training and employment opportunities. Mrs Ayesha Abed established it in 1976 at Manikgonj. In Ayesha Abed foundation, women can apply their skills on numerous crafts with financial and technical aids, proper training and suitable environmental conditions. The goal of the foundation is women empowerment through income generating activities in rural and semi-urban areas. The artisans can receive training, apply their skills, and earn money to support their family. The finished products of the foundation are reached to the market with the support of Aarong which includes designs, raw materials and financial assistance. Ayesha Abed Foundation has successfully played its role by pulling these poor women from their boundaries and giving them the break to become a part in a viable social enterprise. The Ayesha Abed Foundation is connected with different programs especially with BRAC and Aarong. Different well being programs are also taken for artisans of the Ayesha Abed Foundation such as Health Security Scheme, Artisans Development Initiative. In the Health Security Scheme registered artisans get financial help (1000 taka to 10000) when they face health issue. Each artisan can include five members of his/her family for the scheme. Each registered artisan gets 2 episodes a year. Health Security Scheme is a blessing for them as most artisans are very poor and treatment in Bangladesh is expensive. Every artisan pays 25 taka per month from their salary for the scheme. In addition, 0.50% billing amount of the Ayesha Abed Foundation is provisioned for Health Security Scheme fund. This fund is only used for health Security Scheme purpose. The Artisans Development Initiative helps to increase the livelihood of artisans in some specific areas such as health, hygiene, financial stability, legal issues and empowerment. Thus, artisans became more dedicated at their workplace and program take place at their workplace. Besides, Artisans Development Initiative spread awareness about BRAC. The artisans of the Ayesha

Abed Foundation are also eligible for Artisans Retirement Benefits. It requires at least five years of continuous service at the Ayesha Abed Foundation.

Retail stores

As we already know Aarong is a chain of retail stores located in the major cities of Bangladesh. They also sell their products through online. At present Aarong has 18 outlets in Bangladesh.

Locations of the outlets are given below

1. Dhanmondi 1& Dhanmondi 2
2. Gulshan
3. Uttara (Flagship store)
4. Maghbazar
5. Jamuna Future Park
6. Banani
7. Mirpur
8. Bashabo
9. Wari
10. Bashundhora city
11. Bogra
12. Narayanganj
13. Sholosahar
14. Halisahar
15. Khulna
16. Comilla
17. Shylet

Chapter 3: The Job

SCPD

I have worked at Aarong Center (head office) for my internship. I was placed in the Research and Design unit of Social Compliance and Producers Development (SCPD) department. I have worked in the “Health Security Scheme” (HSS) project for artisans of Ayesha Abed Foundation. The SCPD department of Aarong responsibility is to ensure that all production centers where are operating in standards that are acceptable to society without exploitation taking place. They also conduct social audit to ensure social compliance. Another important duty of SCPD department is development of producers of Aarong. SCPD department offer different training program and help them to increase their production capacity. SCPD department also offer guidelines in working environment, wage levels, worker benefits, health & safety facilities, working hours & working developments which are standardized and implemented by the producers. Most importantly, SCPD gives the producers a platform to express their views and grievances on how the working relationship between Aarong and its producers can be improved. Complaints and grievances are filed to the SCPD directly by the producers. Then SCPD works with other department for resolution. Similarly, a complaint or investigation raised about a producer is also seen at by SCPD department. The department tries to find actual facts regarding conflicting issues which will bring win-win resolution for both parties. There are four units in the department. They are

1. Social Audit Unit
2. Producers Communication and Capacity Building (PCCB) Unit
3. Field Operations Unit
4. Research and Design Unit

Social Audit unit conduct social audit to ensure social compliance. Producers Communication and Capacity Building unit handle producer application, grievance and offer training program and capacity building. The Field Operations unit look after the “Health Security Scheme”. The Research and Design unit gather data and conduct various researches for the well being of producers and artisans. The unit also provides support in Health Security Scheme and other units when necessary.

Job Description

The core responsibilities of my internship program are described below

- Data Management for Aarong Health Security Scheme (HSS). I was responsible to provide support in calculating data of monthly report and making case details of HSS project every month.
- Cross checking of different Health Security Scheme report to identify the errors for project evaluation.
- Performs as a substitute of Health Security Scheme hotline. I used to assist in HSS hotline to record the health regarding problem of artisans. In addition, contact them for their Bkash number or to ensure they have received the payment.
- Another responsibility is to visit different main production centers and sub centers of Ayesha Abed Foundation for sensitization.
- Updating business files of Aarong producers. I was responsible to check their trade license, factory rental agreement, ownership deed and subcontractor information. If these documents are not updated, then request the producers to provide the updated documents.
- Maintain communication with prospective producers regarding their application.
- Perform any other tasks assigned by the supervisor.

Learning

Due to my internship, I have learned many things from Aarong. Although, three months is a very short time. I have also got the opportunity from my Supervisor, department head and other colleagues. Because of this internship, I have built a professional network with them. Some of my learning through the internship are discussed below

Apply classroom knowledge

I have got the chance to apply my classroom of Human Resource Management, Economics, Marketing, and Business Communication to workplace. There is no use of knowledge if its can not be applied.

Skill development

During my internship, I have met and worked with a many people at Aarong. My communication skills were not that good but communication was one of my duty. So gradually, I have improved my communication skills. In addition, I have learned many soft and technological skills from my seniors at Aarrong.

Real Word Experience

I am business student still I did not have a proper idea how a social business works. Aarong is a social enterprise of Aarong. I have got the chance to work hands on in a professional environment and understood how a social business works.

Time Management

The internship program helped to build time management skill. I have learned how to finish maximum amount of tasks within a short time. Time management skill is very important to sustain in a fast paced professional environment.

Self Confidence

My self confidence has increased by working in a professional environment. It helped became more confident in my abilities which will help me in future to build up my career in future.

Chapter 4: The Project

Health Security Scheme

Introduction

The goal of the health security scheme is “Strengthen economic empowerment of all artisans by improving their financial security for catastrophic health shocks. “Health Security Scheme is a project by Aarong to provide financial assistance to the registered artisans of Ayesha Abed Foundation when they get sick and admitted to the hospital. Currently, there are 30000 artisans are working for Ayesha Abed Foundation mostly in different rural areas of Bangladesh. Majority of the artisans are very poor and helpless. Thus, if they get sick its tough for them to bear the cost of treatment even in public hospitals or clinics. Under the health security scheme an artisan can get 1000 taka to up to 10,000 taka (Please see Appendix B). This scheme is a blessing for all the disadvantage artisans as it provides security to their health. The Field Operations unit handles the project with help of Research and Design unit. The Field Operations unit also takes help from other units when necessary. The Field Operations unit visits every main production center and sub center for sensitization (Please see Appendix C). Sensitization is basically explaining about the scheme to artisans and also does registration at the same time.

The process

The process starts with sensitization. The Field Operations unit visits each and every main production center and sub center for sensitization. Artisans in the rural areas get two numbers to inform about their health related problem. There is a special hotline service for this scheme. They also get a unique code which helps Dhaka office to find necessary information about them. Its need to be mentioned that except for emergency the artisans will not get any financial assistance if they are not admitted to the hospital. Artisans must inform about health issue to Dhaka office when they are in hospital. The Field Operations unit will send a officer of that area to go the clinic or hospital to check if the artisan is really admitted or not. Another important thing is artisans must have admitted to the listed hospitals for the scheme. Otherwise it would be tough for them to get the benefit. Then, the field officer will inform about the case to Dhaka Office. In addition, they will also send important documents such as HSS form, clearance of hospital (after release) etc. Then the officer from Dhaka Office will check everything and call artisan to give his/her Bkash number. Artisans must give their personal bkash number to get the payment. After that, the officer sends money to artisans Bkash account account. Artisans can get 1000 taka to 10000 taka depending on their sickness.

Health Security Fund (HSF)

A special fund is created to financing the scheme. The fund is created by the contribution of Aarong and the artisans of Ayesha Abed Foundation. Every month every artisan gives 25 taka for the scheme. In addition, 0.50% billing amount of Ayesha Abed Foundation is provisioned for Health Security Fund. The fund is solely used for Health Security Scheme purpose.

Registration terms

All Ayesha Abed Foundation artisans are eligible to be registered under Health Security Scheme. To get the benefits of HSS the artisans must be registered for the scheme. An application form is filled out and signed by artisan and Sub-centre/Section/Wing In-charge upon sensitization. Additionally, four persons who reside in the same household as the artisan can be included under the scheme. In the case of artisan being married, the spouse of artisan and unmarried children of artisan who are 18 years old or younger is eligible for registration. In the case of artisan being single, parents of artisan and unmarried children of artisan who are 18 years old or young are eligible. Children with disabilities above 18 years old can also be registered under exceptional cases. However, it should be reported during registration of artisans.

Payment Criteria

An artisan can receive minimum 1000 Taka to maximum 10000 Taka. All payments as part of one incident are termed as one episode. Before each payment the following criteria are verified. Payment is only possible if all of the criteria are met:

- The artisan has worked for four or more months within the past six months from the date of the episode
- The artisan must be registered under Health Security Scheme
- During maternity leave the artisan will remain covered under HSS for up to 6 months
- Payments can be obtained for up to two episodes (incidents) annually.

For exceptional cases, sometimes payment is given even if the artisan did not work at Ayesha Abed Foundation for four months within last six months. But this type of case is rare.

Payment Amount

All the payment is made through Bkash. Artisans must give their personal Bkash number to receive the payment. Payment will not transfer to an agent number. Besides, Artisans of Ayesha Abed Foundation get the payment with Bkash expense (2%). The payment is made in three ways.

- Artisans or their registered family members will get 1000 taka for emergency cases like accident, pain in stomach etc.
- If an artisan gets admitted to hospital for sickness, then he/she will be able to receive 1000 taka to 3000 taka.
- An artisan and their dependents will get 3000 taka to 10000 taka if any surgery is required. They can get 3000 taka for minor operations such as normal delivery, 6000 taka for medium operations like C section. Furthermore, artisans may get 6000 taka to 10000 taka for major operations like appendices, tumor removal etc
- Some times an artisan may get extra amount for extreme cases. For example, few months ago an artisan of Ayesha Abed Foundation was suffering from cancer. The artisan got 80000 taka for his treatment.

Challenges

The field operations unit often face some challenges to run the project. These problem often affect the process. The challenges are mentioned below

- Artisans sometimes do not go the listed hospital which creates problem as the rule is artisan must go to the listed hospital for their treatment. Although they get the payment but it takes some extra time which slower the process.
- Artisans are more interested to take treatment in private clinics and hospitals.
- Artisans often give Bkash agent number instead of personal number. They have to provide personal number to receive the payment
- They sometimes inform their problem after coming home from hospital. It also creates problem as it's important to check for field operation unit whether they are admitted to the hospital or not.
- Agents of different private clinics often mislead the artisans and influence them to admit in private clinics.

Findings

- Most of the artisans are informed about the Health Security Scheme as Field Operations unit visit each and every sub center and main productions centers for sensitization.
- Health Security Scheme is also work as a guideline as most of the artisans live in the rural areas. So they do not enough information of proper treatment.
- The artisans of Ayesha Abed Foundation pay 25 taka per month for the Health Security Scheme. Thus they have a sense ownership about the project.
- Treatment in Bangladesh nowadays is very expensive. Artisans of Ayesha Abed Foundation are very poor. Thus, the scheme gives them strength to fight with their sickness.
- The scheme covers the artisans including his/her family which is a blessing for them. The married artisans can include their children and spouse. On the other hand, unmarried can include their parents for the scheme.

Recommendation

- The number of episodes should be increased. The artisans only get two episodes per year. Only two episodes are not enough as every has family with minimum 3 to 5 members. If the numbers of episodes are increased, then everybody will be able to take the benefits of the scheme.
- The hotline service is only available to Sunday to Thursday from 8.30 am to 5 pm. Artisans can not contact on Friday and Saturday for weekly holidays. If it would be better if hotline service is provided seven days a week.
- The artisans do not get any benefits if they are not admitted to hospitals (except emergency case). In my view, monthly allowance can be given to artisans who have serious health issues like diabetics or heart problem.
- Episodes should not be counted in C section and normal delivery cases when baby died.
- More field officers can be recruited so that Dhaka Office get information as soon as possible. It will reduce the process time and artisans will receive payment quickly.
- Very few private clinics are listed for the scheme. Aarong can contact different private clinics for co operations to run the project and request discounts for artisans' treatment.

Conclusion

Aarong is one of the most prominent brands of fashion industry. The three months internship program at Aarong is one the most memorable experience of my life. I have met many new people, gained real world experience. In addition, I have learned many new skills including soft and technological skills. The work environment of Aarong is very supportive for its employees. Aarong is a supporting unit of world's largest non governmental development institute BRAC. As an Organization BRAC and Aarong can teach many things which an employee can apply in his personal life like norms, key values, pride for own culture etc. I feel proud that I have worked for Aarong and was a part of it. My internship at Aarong is successful. I could not be more thankful as I have learned new skills, meet new people, developed myself and build a professional network.

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Appendix

Appendix A

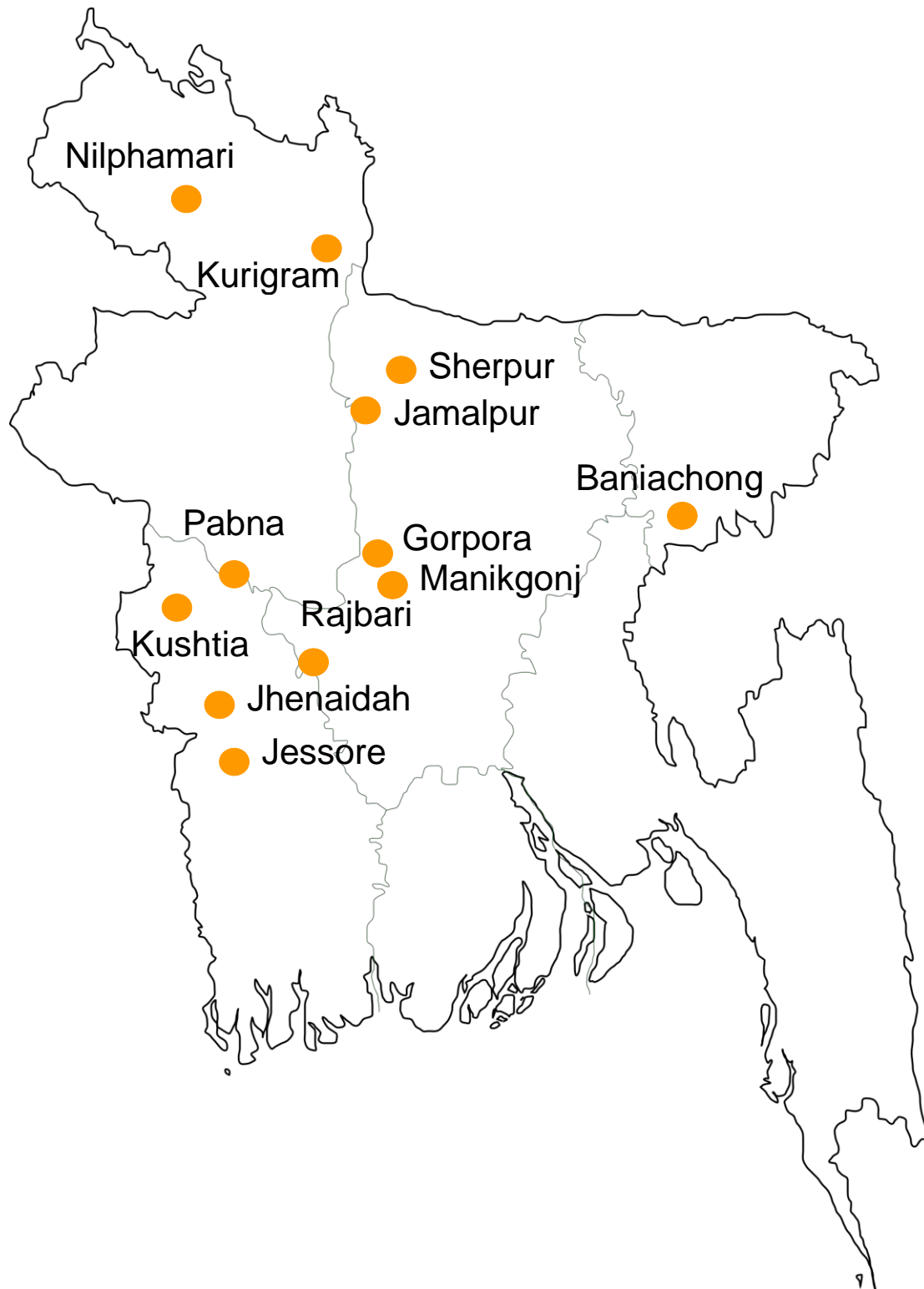
Questionnaire for FGD and Personal Interview

1. What is the goal of SCPD department?
2. How does the SCPD department work?
3. What is the role of each unit of SCPD department?
4. What is Ayesha Abed Foundation and how does it work?
5. What benefits are given to the artisan of Ayesha Abed Foundation receive?
6. Why the Health Security Scheme was launched?
7. What is the source of fund of Health Security Scheme?
8. Who are eligible for the Health Security Scheme?
9. Are the artisans of independent producers eligible for the scheme?
10. How does the whole process of Health Security Scheme work?
11. Are all artisans of AAF aware about the scheme?
12. Are two episodes enough for an artisan's entire family?
13. Is there any possibility to increase episodes number for artisans in the future?
14. How the artisans can contact with Dhaka office?
15. What happened if an artisan does not take treatment in the listed hospitals?
16. Do the artisans get payments based on their expense?
17. How Aarong check the authenticity of each artisan's case?
18. Can artisans get payment for their tests?
19. What happened if the artisans informed about the problem after coming home?
20. How Ayesha Abed Foundation provide support in the Health Security Scheme?

Appendix B

Appendix B1

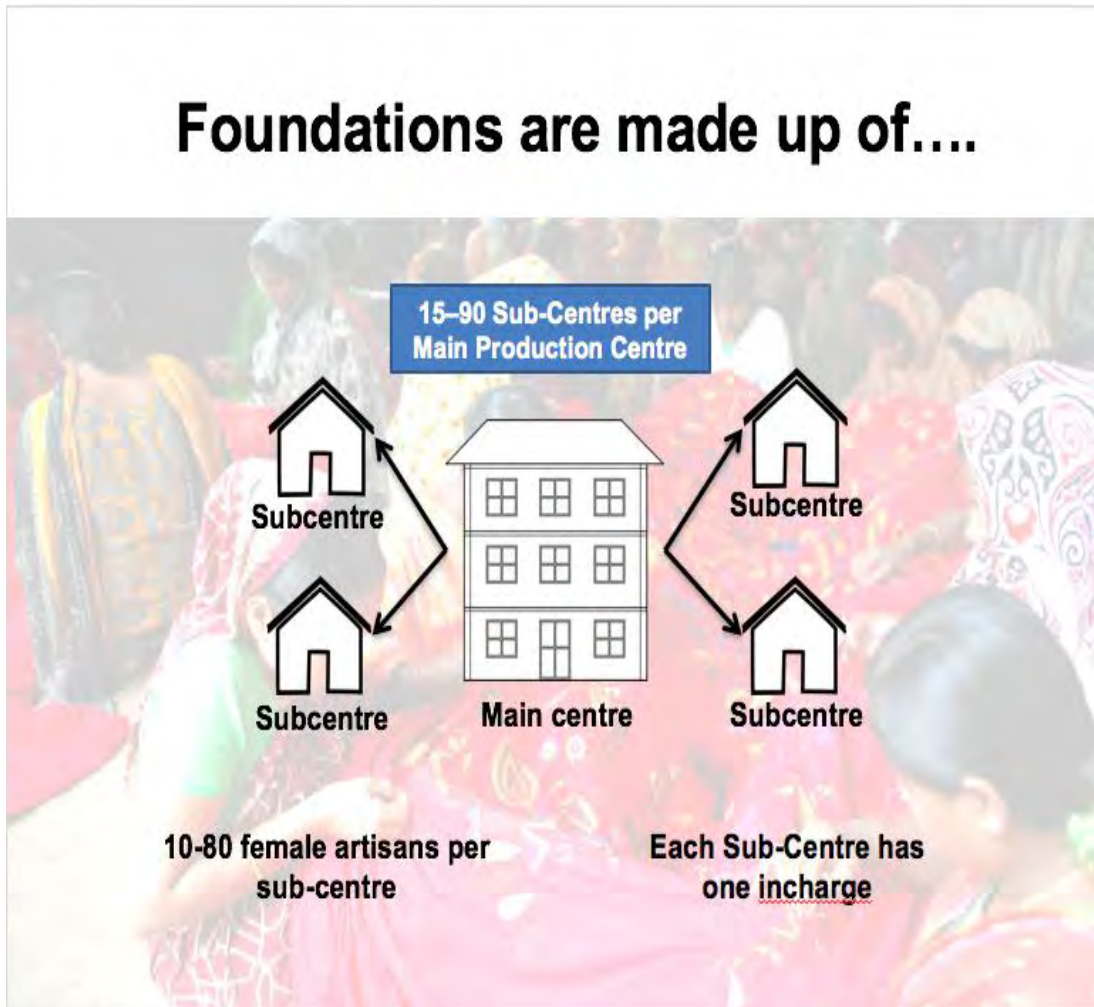
Main productions centers of Ayesha Abed Foundations in Bangladesh



Main Centre Information

*100-400 men & women work
in many sections:*

Block Print	Sampling	Main Responsible AAF Officials
Cleaning	Screen Print	Centre Manager
Day Care	Tailoring Baby Clothes	
Dryer	Tailoring Panjabi	Section In charge
Dyeing	Tailoring SKD	
Erri	Tailoring Taaga	Accounts
Hand Embroidery	Tracing	
Ironing	Turpai	Admin
Machine Embroidery	Tye Dye	
Quality Control	Washing	Cluster In charge



Appendix C

The poster of Health Security Scheme

স্বাস্থ্য নিরাপত্তা স্কিম | HSS

Health Security Scheme

নিশ্চিত করবে আপনার ও পরিবারের স্বাস্থ্য সুরক্ষা

সুবিধা পাবেন আপনি ও আপনার পরিবার

বিবাহিত হলে:
স্বামী ও স্ত্রী, সন্তান (১৮ বছরের
কম ও অবিবাহিত)



অবিবাহিত/ একক হলে:
বাবা, মা, সন্তান (১৮ বছরের
কম ও অবিবাহিত)



*১৮ বছরের বেশি প্রতিবন্ধী বা শারীরিকভাবে অক্ষম সন্তানও এই সুবিধা পাবেন।

যে সকল সুবিধা পাবেন



১,০০০ টাকা জরুরি
চিকিৎসা সেবা



১,০০০ - ৩,০০০ টাকা
হাসপাতালে ভর্তি



সিঞ্জার- ৬,০০০ টাকা
নরমাল ডেলিভারি- ৩,০০০ টাকা



৩,০০০ - ১০,০০০ টাকা
অপারেশন

*হেট অপারেশনের জন্য ৩,০০০ টাকা, মাকারি অপারেশনের জন্য ৬,০০০ টাকা, বড় অপারেশনের জন্য ১০,০০০ টাকা পাবেন।

শর্ত হলো



সুবিধা সমূহ
বছরে ২ বার
পাবেন



সুবিধা পেতে
সর্বশেষ ৬ মাসের মধ্যে
৪ মাস কাজ করতে হবে



মাতৃত্বকালীন ছুটিতে
থাকা অবস্থায় এ
সুবিধা পাবেন

ফান্ডের উৎস



কাজ থাকলে আপনি
দিনে ২৫ টাকা



প্রয়োজনীয় বাকি টাকা
আড়ং প্রদান করবে



HSS সুবিধার জন্য
ফান্ডের অর্থ ব্যবহৃত হবে

স্বাস্থ্য নিরাপত্তা স্কিমের সুবিধা পেতে এবং বিস্তারিত জানতে নিচের হটলাইনে যোগাযোগ করুন:



01730305793
01730305842

২৪ ঘণ্টা
জরুরি প্রয়োজনে

অফিসিয়াল সময়:
রবি-বৃহস্পতি
০৯:০০টা-৫:০০টা