Telephone 815306-09, 819625-29, Fax 813062

The job of a single parent

is hard because they have to

fulfil two roles (mother and

father) simultaneously. They

have to shoulder the entire

responsibility and stress of

the family by themselves.

This becomes even harder

when it comes to Bangladeshi

single mothers. She has to

face many social obstacles

flike limited economic op-

portunity, social disapproval

etc.) and keep her family in-

ging Partner of Gift Craft, is a

single mother and a

successful entrepreneur. She

has proved that single

mothers and their families

can survive too in this 'man's

world not out of choice but

out of necessity," says Afzal.

She was not receiving any fi-

nancial support from her

family or husband after her

divorce in 1984. But she had

three children and herself to

take care of. So she joined

the American Express Bank

and worked there for seven

bank brought her many acco-

lades and promotions. Afzal

was recognised as the

Accounts Officer to bring in

the largest single deposit

(seven million US dollars in

local currency) in the 24-year

history of the bank. However,

work responsibilities.

ule, says Alzal.

promotions meant more

The bank timings were

timings so that I could work

around my children's sched-

workings of the business

world through her banking

career and decided to start a

business of her own. "It was a

big risk but I took the plunge

because my children were my

in 1991, she and a sister

of hers started Gift Craft, an

Bangladeshi crafts. Her sister

is part-financier, while Afzal

is the working partner. "I

also put in the money from

my provident fund which I

my family also helped out a

brothers and six sisters) and

they helped her in any way

they could. "They gave me

personal loans, they took

care of my children when-

ever I needed them to. Most

importantly, they encouraged

priorities," she says.

lot," she says.

She was familiar with the

Her performance at the

"I entered the working

Khadija Afzal, 45, Mana-

tact through it all.

world

vears.

CARS THAT MAKE SENSE

Abdullah Al Noman addresses day-long seminar

# Strategies should be framed to develop open water fisheries

in national fisheries production, strategies should be framed to transform those who catch fish from the open

The minister was speaking as the chief guest at the inaugural session of a daylong seminar on "Development of fisheries resources desh Agricultural Research Council (BARC) auditorium

Fisheries and Livestock Moveen Khan as the special

Presided over by the Fisheries Secretary AH Mofazzal Karim, the session was also addressed by the didepartment M Liaquat Ali and He said to develop the chief scientific officer of the department M Abdul Matin.

> Referring to the abolition of lease system of open water bodies Noman said the lease holders give priority on catching fish instead of culturing them while the fishery farmers give priority on sustaining the catches as they are their bread and butter.

Emphasising the need for and its contribution on the increasing production and economy" held at the Bangla- reduction of cost in shrimp culture by introducing modern scientific methods the Fisheries Minister said The inaugural session was Bangladesh was still following

cultured on 2.5 lakh acres of land in an unplanned and unscientific manner. Only 300 acres were brought under semi-intensive cultivation which was not fully scientific and even then it was facing some problems.

He said in any future project, strategy should be framed so that both production of shrimp and development of mangrove could go side by side on the same land keeping in view the longterm environmental and ecological effects.

Referring to the facilities provided to the marginal fish farmers, he said this should be increased further to meet

State Minister for Planning Dr. Moyeen Khan said for development of pisforts should be taken to improve the socio-economic

He suggested formation of a 'fishermen bank' like the Krishi Bank to provide credit facilities to the fish farmers. He said the credit should be extended without any collateral so that they could reap the benefit of the licencing system of the open water bodies which the government have introduced now by abolishing the lease system.

Side by side, he also suggested-introduction of insurance system for effective implementation of the modern pisciculture technology

### Lecture on computer graphics

By Staff Correspondent

In the exciting world of computer, especially in the city vesterday.

architectural design with the help of Computer Aided Design (CAD). The accuracy of designing by this system is very good, exciting and innovating. A designer can bring about a lot of changes with the help of Auto CAD in mod-

After designing he can store and modify it. He can even take it in slide or in pic-

Applying Auto CAD any expert can design buildings.

very rigid and did not allow Aizal much time with her children. For example, Saturdays were school holidays but full work days in the bank. "I wanted more flexible



A programme on "Computer Graphics: Photorealistic Rendering Slide presentation and lecture by Dr Iftekhar M Khan of King Faisal University, Dammam, Saudi Arabia was - Star photo organised in the city yesterday.

Khadija Afzal

The company provided a marketing outlet for many rural and urban women entrepreneurs. It also lends support to many crafts and women development programmes of several NGOs by creating employment opportunities for their trainee pro-

"A large part of the perexport-oriented outlet for sonal satisfaction I get from this business comes from knowing that I am helping other women generate income too," says Afzal.

Most of Afzal's suppliers received from the bank, but are independent producers from outside Dhaka. They come on week-ends to meet Afzal has a large family (six with Afzal. She is hoping to take a loan and set up her own production unit as this will mean increased direct supervision and so better quality control.

whole production process

"It will also make the

to have a local showroom. However, the returns were too slow while the fixed expenses (shop rent, electricity bill etc) were very high. "Only 10 cr 12 people came in per day. While in exporting

ficient," says Afzal. "My pro-

I'll be able to train them

the different samples pro-

vided to me."

Women Entrepreneurs

Khadija Afzal: Managing partner of Gift Craft says

Business allows flexible

timing to look after family

me through their words and

support. I could not have

done all this without them,"

has producer groups all over

Bangladesh. They blend in-

dustrially produced materials

with traditional Bangladeshi

craftsmanship to create qual-

ity gift and commodity items

for the international market.

For example, they are creat-

ing crocheted long vests for

the US market. They also

produce hand embroidered

table and bedroom linens, T-

shirts and leather items.

Gift Craft, based in Dhaka.

she acknowledges.

the returns are in 90 days and we have better volume,

better organised and time ef-She says her children (2 sons and I daughter in the 12 ducers won't have to spend too many hours travelling and to 18 years of age group) have never complained about her busy schedule. "They undermore easily and quickly from stand that I am doing this out of necessity, to make a liv-Originally Gift Craft used ing," says Afzal. "They are very accommodating, if I am

not at home, my daughter

takes care of the house." Afzal says that she is where she is due to her parents. They were always encouraging her siblings and her to do their best. "My father always advised us to lead a balanced life. He told us to say prayers (namaj) regularly as well as learn how to drive cars. In fact, he personally taught each of us sisters to drive," she recalls.

She personally believes that Islam provides much freedom to women. "I read the Holy Quran everyday and I think the problem is caused by wrong interpretation and implementation," she says.

Bangladesh does not have any social structure supportive of single parents, laments Afzal. She suggests that childcare facilities should be provided by companies. Also, most children have to go for tutoring anyways after classes. If tutoring and lunch were provided by their schools, it would be more convenient for working mothers and single parent. "Longer hours at the same school would mean a mother wouldn't have to interrupt her work and go to fetch the children, feed them and drop them elsewhere," she explains.

Alzal thinks both the private sector and the government should také measures to better accommodate single parent (especially mothers) "Not only would we benefit, supplying other export but they would get maximum productivity out of us," she Running a business is a says

hard work. Afzal devotes al-As for social disapproval, most 12 hours daily to her an important factor that hinbusiness. "But knowing that I ders many women. Afzal says can do it makes it all worth it all depends on the woman's attitude. "You Afzal is also teaching shouldn't think of working as Commerce on a part-time ba- a women versus men issue. sis at Scholastica. She is do- You have to look at it like its ing this because she feels just something that has to be

that all her training on bank- done and do it," she says. ing in the United Kingdom According to Afzal, her and her practical experience banking career helped make would be of some help to her her aggressive, where necessary. "If someone says no, I'll "Most of my students go there three times to come from families of the change their minds if

business community and will needed." she laughs. form the future business "I entered the business community. So, I think we world out of necessity, but should give our best to once I started. 'my success them," says Afzal. "Also, I fueled me. My work and my don't believe an education children keep me moving should be wasted by not using forward," concludes Afzal.

utmost priority to extending vey, the minister said living rural electrification network for covering the remaining 64 per cent households to ensure country's rapid and sustainable development, reports UNB

yesterday.

standard had developed 27 per cent more in an electrified village than a nearby village without power. "This indicates that overall devel opment of agriculture, health and sanitation wholly depends on electrification."

After assuming power, the minister said, then BNP government approved REB's nine development projects which will invest Tk 1360 and Tk 886 crore in local and foreign currency respectively in this vital sector.

The government has allocated Tk 516 crore in 1995-96 fiscal year against Tk 215 ture for the rural people," he crore and Tk 100 crore in

1994-95 and 1993-94 fiscals respectively for rural electrification development, he

The minister urged REB members to bring down its system loss below 15 per cent from present 15.08 per cent and extend new 9,000 kilomile electricity lines to rural areas during current fiscal year.

Energy Secretary M Faizur Razzaque, REB Chairman Brig Md Enamul Haq, team leader of National Rural Electric Cooperative Association (NRECA) Bob E Shiller and REB zonal executives M A Wadud and Biswas Mohammad Alauddin also addressed the inaugural ses-

REB Chairman Brig Md Enamul Haq said the Board had extended electricity to 15.623 villages having a total of 11.37 lakh consumers till June 30 this year. REB sold out power worth Tk 210.13 crore against collection of Tk 208.66 crore in 1994-95. Rate of bill collection is 95.70 per cent.

NRECA team leader Bob E Shiller said since 1978, when the REB came into being, many organisations and donors had been investing money in Bangladesh.

Measuring REB's performance in 1993-94 and 1994-95 fiscal years. Shiller said operating revenue increased 18.3 million US dollars or 33 per cent. Operating margins came from a negative 406 thousand dollars to a positive 1.5 million dollars.

Net margins went from 5.6 million dollars to 8.2 million or 47 per cent increase. Total utility plant increased 76 million US dollars or 24 per cent. Cash and temporary investments in Palli Bidyut Samitys (PBSs) increased to 32 million US dollars, he

"We must look to the future to increase REB's load factor, productivity utilizing computers and new technologies in engineering, mapping, accounting and management information systems," he added.

#### BR earnings from container transportation up Bangladesh Railway earned

about Tk 11.09 crore carrying some 2,332 containers in the first month (July) of the new fiscal year, reports UNB. The record amount of

earnings from container transportation in a single month was disclosed at a review meeting of BR in the Rail Bhaban Conference Room here yesterday, said a press release.

The meeting was informed that in the same month of last fiscal (1994-95) the BR had earned about Tk 7.09 crore carrying some

"This represented an increase of 51 per cent in earnings and 48 per cent in container transportation, the meeting was further told

# Tk 25cr BRDB project in Noakhali

During the project period,

Bangladesh Rural Development Board (BRDB) has undertaken a Taka 25 crore Greater Noakhali Rural Poor Cooperative Support Project towards poverty alleviation, a BRDB press release said here yesterday, reports BSS.

The project covering 16 thanas of the greater Noakhali district will be completed in five years from July

Under the project, 32,000 assetless (bittyaheen) men and women will be organised into 1200 cooperative societies for assisting them in their social development

through training and providing them with credit and other inputs for income generating activities.

Taka 14.35 crore would be disbursed as credit among the target group members for various income generating activities. Besides, Taka 90 lakh revolving fund would be created for each thana Bittyaheen Central Cooperative Association for self-sustainability.

The project stimulates formation of 800 cooperative societies consisting of 5,000 assetless men and women

and provide them with skill development training in the first year of the project period. Taka two crore would be disbursed among them as credit. Apart from group formation and credit operation the project has under taken a capital formation of Taka 16.64 lakh through their deposit as savings.

she says. As a result they now

concentrate on exporting and

it," she says.

students.

On successful implementation of the project, 32,000 bittyaheen people are expected to be able to continue and manage their own organisation by themselves and improve their socio-economic condition.



Mahbubur Rahman Khan, Deputy Governor, Bangladesh Bank, speaking as the chiefguest while inaugurating the seminar on "Impact of Ancillary Business on Profitability of Banks" organised by Bangladesh Institute of Bank Management in the city yesterday. A H M Nurul Islam Choudhuri, Director General, BIBM, presided over the inaugural function. Bankers, professionals and high officials of banks attended the function.

### Kopenhagen **Fashion** Fair ends

International Fashion Fair 95 which began on August 12 in the Danish capital Kopenhagen concluded on Friday, reports UNB.

Seven garment manufacturing and exporting companies from the country took part in the fair with the help of Export Promotion Bureau and the Bangladesh Embassy in Kopenhagen.

Various garment items including shirts, pants, Jackets, T-shirts and leather jackets were displayed in the Bangladesh stalls, according to a message received here yesterday.

Two Bangladeshi firms received an instant order of 22,082 dozens of shirts and sportsware worth six lakh US dollars while another two received a prospective order of items worth eight lakh US

#### Indo-Bangla trade review talks by month end

Bangladesh-India ministerial level trade review talks will take place in Dhaka toward the end of the current month, the foreign secretary, Farooq Sobhan, said here yesterday, reports BSS.

The two countries could not hold trade review talks each year as they agreed to earlier, he said replying to a question.

## Microwave Oven Sole Distributor in Bangladesh 100, Kazı Nazrul Islam Avenue, Dhaka-1215

# Minister Abdullah Al-Noman vesterday underscored the need for development of

open water fisheries to achieve the expected national production output in the sec- rector general of fisheries tor, reports BSS. open water fisheries, which contributes 75 to 80 per cent

water into fish farmers.

addressed by the State the traditional practice. Minister for Planning Dr. A

the requirements.

ciculture in the country ef-He said shrimp is being conditions of the fishermen.

field of structural designing. a slide presentation and lecture on Computer Graphics; Photorealistic Rendering' was presented by Dr Iftekhar M Khan of King Faisal University. Damam, Saudi Arabia at the La Galerie in the This technology is for the

ern technology.

ture form.

bridges and furniture etc.

There is a lot of facilities like autovision. PC lens for correction, bitmap editor and so on in the CAD system.

# Mosharraf urges REB members to bring down system loss below 15 pc The government has given said. Referring to a BIDS sur-

This was viewed by Energy and Mineral Resources Minister Dr Khandkar Mosharraf Hossain at the inaugural session of Rural Electrification Board's annual Performance Target Agreement (PTA) meeting at Russian Cultural Centre auditorium

"Power is not only luxury item for the urban elite, it is an indispensible infrastruc-

spent for road

dev in Rajshahi

RAJSHAHI, Aug 20: State

Minister for Land Kabir

Hossain said the government

will spend Tk 32 crore for

the development of the roads

and streets of Rajshahi divi-

sional city this year, reports

guest at a public meeting at

Laxmipur crossing of the city

The minister said the pre-

sent government has set an

unique example of develop-

ment in every sector such as

providing health care facili-

ties and construction and re-

Fish Fortnight '95

inaugurated

in Tangail

Minister for Industries Lutfur

Rahman Khan has said pisci-

culture can open a new vista

for creating employment in

He said this while inaugu-

State Minister said pisci-

rating the Fish Fortnight '95

at Ghatail, Tangail, on

culture is an important sec-

ter which can play a vital role

to build up a self reliant

economy. It will also meet

the demand for protein of

He urged the youth for

utilising the facilities giren by

the people, he added.

the country, reports BSS.

TANGAIL, Aug 20: State

He was addressing as chief

UNB.

on Saturday.

pair of roads.

Saturday.

#### Tk 32cr to be Saifur lays foundation stone

## Bridge over Kora to be constructed at Tk 5cr

SYLHET, Aug 20: A 500feet long bridge over the river Kora at Golapgani thana of the district will be constructed in the next two years at a cost of Tk five

crore, reports UNB. Finance Minister M Saifur Rahman laid the foundation stone of the proposed bridge on Friday. Undertaken by the Roads and Highways Department the entire expenditure of the proposed bridge will be met from the government's own resources, said an official handout.

After the completion of the bridge, the long-standing demand of the local people,

#### 'Sukarno made revolution fund worth \$1m'

JAKARTA, Aug 20: A senior minister yesterday denied that billions of dollars in gold and cash had been gathered as a "revolution fund" by Indonesia's founding president Sukarno, reports AFP.

State Secretary Murdiono said only slightly more than a million dollars had been deposited in two overseas bank and at Bank Indonesia, and the money had long since been returned to state coffers.

ture and poultry for their Government investigators uncovered the fund in 1987. self-reliance.

would establish direct road link between Golapgani and Dhaka via Bhadeswar-Sherpur and Moulvibazar.

Addressing as chief guest at a big public meeting on the occasion, the Finance Minister said in line with the present government's policy of attaching top priority to build bridges over the major rivers, 'works on Tk 3600 crore Jamuna Bridge Project, Dhaleswari-I and Dhaleswari-Il bridge project, Buriganga-Il bridge project at Babubazar are going on in full swing.

He said construction work on the Rupsa Bridge Project will also be started soon. The minister said besides

work on the Sitalakhya 11 bridge, the foundation stone of the proposed Meghna Bridge at Bhairab Bazar will be laid in near future. The government is also contemplating to build another bridge over the river Padma at Paksey within a shortest possible time, he added. The Finance Minister said

for the successful implementer referring to the hartal call

tation of the welfare-oriented uplift programmes, peaceful and congenial atmosphere is an essential prerequisite. In this regard, the minis-

1,576 containers. of September 2-3 by the opposition said it is very unfortunate for the nation that oppositions still are indulging in anti-economic activities.