

**Research Report**

**On**

**“Role of NGO in Socio-Economic development of Rural Poor: BRAC as a Case”.**

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## **ABSTRACT**

Since the early 80s, NGOs in Bangladesh, have launched their projects and programs targeting the socio-economic development of the rural poor.

The study is primarily intended to examine the selected NGOs' programs & projects concerning socio – economic development of rural poor and also to examine the effects of NGO program interventions in overall advancement of rural poor.

It has been observed that large NGO such as, BRAC & RDRS have introduced combined programs & projects for the socio – economic development of rural poor. On the question of advancement of rural poor because of NGO program intervention, it is revealed that the rural poor of the studied NGOs have benefited from various programs undertaken by these NGOs.

Their monthly income has increased through income generating activities by using micro-credit loan. Their asset ownership like cattle, leasing land, furniture, silver & gold ornaments, have been increased. Now, all the NGO beneficiaries of micro-credit program deposit savings regularly, as they realize the advantages of having savings.

The condition of dwelling houses of the rural poor has improved matter NGO membership. It has been observed that the food intake of the NGO beneficiaries has increased considerably. The nutritional status has also improved. NGO beneficiaries now avail healthcare services more than before. Now all the NGO beneficiaries' households drink safe water. Sanitation practices of the NGO beneficiaries have improved than before too. With respect to education, the rural poor children have more access to education.

Now the NGO beneficiaries control over the family as well as the community & they enjoy increased decision making power as a result of their economic empowerment. Their status has increased in society after NGO membership. It has been observed that Socio- Economic condition of the rural poor changes and development is taking place.

It has been also observed that in terms of long term sustainability, the trend of economic development is very slow and there is a lack of integration and coordination among socio-economic development programs.

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Abbreviation

VO – Village Organization

BM – Branch Manager

PO – Program Organizer

SK – Shastho Korme

CEP – Community Empowerment Program

HRLS – Human Rights & Legal Aid Services

NGO – Non –Government organization

## Role of NGO in Socio Economic Development of Rural Poor: BRAC as a Case

### I. INTRODUCTION

#### 1.1 BACKGROUND

Non government Organizations (NGOs) in Bangladesh have virtually grown into a movement through the last two decades of the independent existence of the country. It has been observed that from the late seventies, NGOs have been attaining an increasingly important role in the nation's development process (Haque, 1995). Moreover, their ability to make positive contributions in many spheres of national development is being increasingly recognized in current development process. Such recognition has been provided on the basis of the success NGOs have achieved in bringing about, to a great extent, the required changes at the grassroots level to facilitate implementation of need based development programs to improve the quality of life of the rural poor.

The conventional development approach with its declared focus on 'economic growth' and with hardly any concern for developing human resources pursued by the government has not resulted in much success in ensuring socio – economic development of the rural poor who constitute the bulk of the population of the country. The process of centralized planning and the top –down implementation approach through the rigid, non-responsive bureaucratic apparatus, has failed to a great extent to accommodate the needs and priorities of the poor and the under privileged. In fact, most of the resources provided by the government gravitated towards the richer section of the population which enjoyed power and political patronage, (Huda, 1987).

On the other hand, on account of certain characteristic advantages such as, rapid response, flexibility in financial and operational matters and close relationship with people to be observed. It is worth mentioning that the NGO activities have been especially reported in the following areas: poverty alleviation through credit extension and income generating activities, literacy program, and health care, women development programs, population planning, legal education and various community development programs for socio- economic development of rural poor.

Bangladesh is a village based developing country. The area of Bangladesh is about 1, 47,570 square kilometer and population around 160 million. Most of the people live below the poverty line. As Bangladesh is a poor country, Government alone cannot take all initiatives required for the socio-economic development of the rural poor. Development is the holistic approach. The NGO sectors are working as a development partner for promoting and achieving development of rural poor. NGOs are the formal nonprofit & non political organizations which have mission, vision, innovative machinery, and resource & strategies for launching multidimensional programs. NGO sectors provide need base services door to door of rural poor.

## **1.2 Analysis of the Research Problem**

Right now Non-Governmental Organizations or NGOs have become an extensively discussed issue in Bangladesh. The NGOs have appeared as the savior of countless number of people without food, cloth, education and basic health facilities. With the record of being the most densely populated country on earth and feeble manpower competency, Bangladesh is facing massive challenge to meet up the demand of her ever-increasing population. Although agriculture sector is the main source of income for this rural-agro based country. Considering these overall situations, the NGOs are working on poverty eradication by directly involving the poverty stricken population. Their target groups are basically the poor and vulnerable ones with hardly any possessions. Their main tasks are to organize these people, create awareness in them and make them development oriented. These organizations are working based on the assessed need and demand of the grass root level poor pupil. By involving the beneficiaries directly, they are working within the context of socio -economic development.

There are 30050 NGOs in Bangladesh. These NGOs are working economic and social development of the poor people. Bangladesh in recent years has made some impressive achievements on the social and economic fronts. The improvements that one notices in education, health, water and sanitation, and poverty alleviation can be explained as the result of “more effective state action and the expansion of service delivery by NGOs” (Sen and Hulme 2006:4)

However, one basic question that remains to be resolved is to what extent these successes and achievements will trickle down to the vast multitude of people who are still live below the poverty line in rural areas. How extreme their condition is improving? Are these NGOs using the rural poor as a target group to assimilate their own interest? These questions usually arise because the rate of poverty in

Bangladesh does not decrease dramatically. These questions answer will come out through this study. As a result of overleaping of NGOs programs rural poor people fall into a poverty cycle in the name of Economic Development. Social development programs have lack of sustainability.

BRAC is the largest NGO in the world. BRAC has been working over 36 years in Bangladesh for the Economic and Social development of the rural poor. BRAC now reaches an estimated 113 million people across 64 districts of Bangladesh. In this study, BRAC activities will be examined as a case to identify the limitations of economic and social development programs of rural poor. This research initiative will try to find out the gaps and constraints and suggest a way forward in the form of recommendations to enable BRAC to maximize the benefits of these programs for the betterment of those for whom these are being implemented.

In this research work a comparative scenario will search among BRAC & other NGOs which are working for the rural poor. Most of the NGOs transparency and accountability are not ensuring with this regard Government & NGO regulatory forums policies will be examined through this study.

### **1.3Relevance of the study**

From the inception of the BRAC in Bangladesh numerous works on this or alike have been done, but BRAC Socio- Economic programs are not combinly undertaken as research study. Remarkable studies have done nationally and internationally either on BRAC economic program or in BRAC social program. Many researches focus BRAC rural poverty eradication. In this arena this research work will emphasis on socio –economic development of rural poor. Therefore, through this paper an attempt has been made to explore the prospective aspects of BRAC socio –economic development activities for rural poor.



## **Objectives of the Study**

### **1.4 General Objective:**

To assess the role of NGOs in promoting the role of rural poor in the development process of Bangladesh; to analyze NGO programs and implementation strategies in areas of socio-economic development.

The main objectives of the study are as follows:

1. To examine the current initiative and practices of NGOs in socio-economic development of the rural poor people of Bangladesh.
2. To evaluate and compare the role played by the BRAC & other NGOs in this arena.
3. To assess the real scenario of BRAC activities regarding development as a holistic approach.
4. To identify the gap between NGOs mission, vision and practices.
5. To suggest measures & approaches for the Government & NGO regulatory forums to enhance its policies & practices to ensure NGOs transparency and accountability.

### **1.5 Scope of the Study**

The scope of the study has been limited because of time, financial and human resources constraints. However, this study has concentrated on two NGOs namely, BRAC and RDRS Bangladesh. To observe the socio-economic development of rural poor, this study seeks to inquire into income earning activities, health care, education and legal awareness programs of the above mentioned NGOs. This study also focuses on effects of these NGOs activities on changing socio-economic condition of the rural poor.

## Chapter II

### II. Research Methodology

#### 2.1 Research Concept

The research was designed to be more qualitative because it is the most appropriate way to analyse an understanding of issues and needs (Brunt, 1977). Quantitative method also used for collecting data and information. For the field survey, quantitative method is used.

The survey was carried out with semi – structured questionnaire. The qualitative method was used for in-depth interview of the NGO officials at various levels. For this pre-designed checklists were used. The qualitative method also helped to produce qualitative data by studying respondents' narration and observable behaviors. Fact finding were also made to study areas in order to understand the local situation and be familiar local people. Collected data were processed through SPSS. The research concept is presented in figure 2.1.

The rural poor's development has been studied by applying the socio –economic tools include income, savings, investment, food, housing, education, health, awareness, participation & status in community and so on. The indicators include changes in Socio- Economic condition of rural poor is presented through the conceptual framework of the study in figure 2.2.

#### 2.2 Selection of NGOs

The study have to comprehensive insight into various programs, planning and implementation of the activities in line with the objectives of the study, two NGOs, namely BRAC, RDRS Bangladesh were selected for focused study. The program coverage, history, nature focus activities were the factors that have contributed in the selection of these NGOs & purpose of the study.

BRAC and RDRS Bangladesh are the oldest and large NGOs that started working for the poor in the 70's. BRAC can into existence in 1972, While RDRS Bangladesh started to implementation. Its programs since 1976; and the program focus of the NGOs are on the rural poor. BRAC Annual Report 2012 claims that its programs cover 5.84 million village organization members who are rural poor. The RDRS annual report 2012 states that there are 2.25 million programme participants are rural poor.

### **2.3 The study Areas**

Six villages under two districts of Bangladesh were selected as the study areas. These villages also fall under the integrated program areas of the selected NGOs. The villages were Ramdia, Lotefabad, and Moksodpur under the district Kishorgonj (BRAC), Modonpur, Durakoti Dookin Para, and Harivanga under the district Lalmonirhat RDRS Bangladesh.

### **2.4 Sample Selection**

Two types of samples were drawn for conducting the study, namely, NGO program beneficiaries and NGO officials. As the study was conducted in selected program areas of BRAC, RDRS Bangladesh beneficiary sample units were drawn from said areas and programs. The number of NGO program beneficiary was 60. The sample was drawn on the basis of the availability of the NGO beneficiaries during visits to the villages. Constraints of the time and resources were the reasons for adopting this sampling method. On the other hand, the total number of other sample category, i.e., NGO officials was 20. Samples from this category were drawn to suit the purpose of the study.

The sample distribution was as follows:

NGO program beneficiaries: 60. Thirty beneficiaries from each NGO;

NGO officials: NGO Top Officials: 4, 2 from each NGO: Manager: 6, 3 from each NGO

NGO Program field officials: 10, 5 from each NGO.

## **2.5 Information Collection Techniques**

Information were collected both from primary sources. The primary level information was collected through semi – structured questionnaire, in – depth interviews and observation.

### **2.5.1 Primary Data Collection**

Primary data and information were collected through beneficiary house hold survey, Focus group discussion, in depth interviews and observations. Prior to data collection, fact-finding, visits to the selected villages were undertaken to collect basic information and to get introduced to local people and local NGO officials because it was necessary to make further contacts with beneficiary respondents. During these visits, purpose of the study was explained to them and basic information of the villages was collected.

Officials constituted the other source of primary information. To collect data from them, of respective NGO offices both at the headquarters level as well as local program level undertaken. During these visits, purpose of the study was explained to them and their concentration was sought for the collection of both primary and secondary data and information.

#### **2.5.1.1 Household Survey**

Beneficiary household survey was carried out with semi – structured questionnaires. One questionnaire was designed to solicit information from the respondents of sampled house holds. Respondents were all women. The semi – structured questionnaire was pretested of the actual survey to check if there was any inconsistency in the questionnaire. Change and modifications in the questionnaire were made on the basis of feedback received from the pre-test.

Household survey was conducted to gather to assess the impact of NGO interventions in socio-economic development of rural poor. In total, 60 NGO beneficiaries from each NGO households were selected for the survey. All the samples were women. The household survey, two students of the University of Dhaka assisted the researcher.

### **2.5.1.2 In- depth Interviews**

In-depth interviews were conducted with 20 NGO officials belonging to two NGOs. In –depth interviews were conducted with the help of pre-designed checklist, so as to them informal and to keep the areas for questions open. The purpose of these interviews conducted to gather information from the NGO officials of various levels regarding the socio-economic concerns of these NGOs and the changing socio-economic condition of the rural poor. The checklist included questions on socio- economic development policy framework, analysis, implementation, monitoring and evaluation, constraints faced by the respective NGOs in addressing socio- economic issues at the beneficiary level as well as organization level.

### **2.5.1.3 Focus Group Discussion**

Focus group discussion meetings with NGO beneficiaries, two in each study area, were conducted. In each meeting, on an average, ten NGO beneficiaries, mostly women had attended. The main purposes of these focus group discussion meetings were to solicit information from them about various aspects of NGO operations, their effects on their socio-economic and cultural lives.

## **2.5.2 Secondary Data Collection**

To collect data and information from secondary sources, both published and unpublished materials were studied. These included books, journals and relevant literature on NGO activities in general and on the selected NGOs in particular. The policy and program/ project documents, annual reports etc., of the selected NGOs were also consulted.

## **2.6 Observation**

Observation visits to NGO offices, both headquarters and local, program/project areas i.e. villages were undertaken to acquire first hand information. A detailed observation on socio-economic development related activities such as health, education, income generating activities, decision making was carried out. Local level meetings and NGO beneficiary group discussion meetings were attend to observe the participation of women and men.

Figure 2.1 Schematic Presentations of Research Method

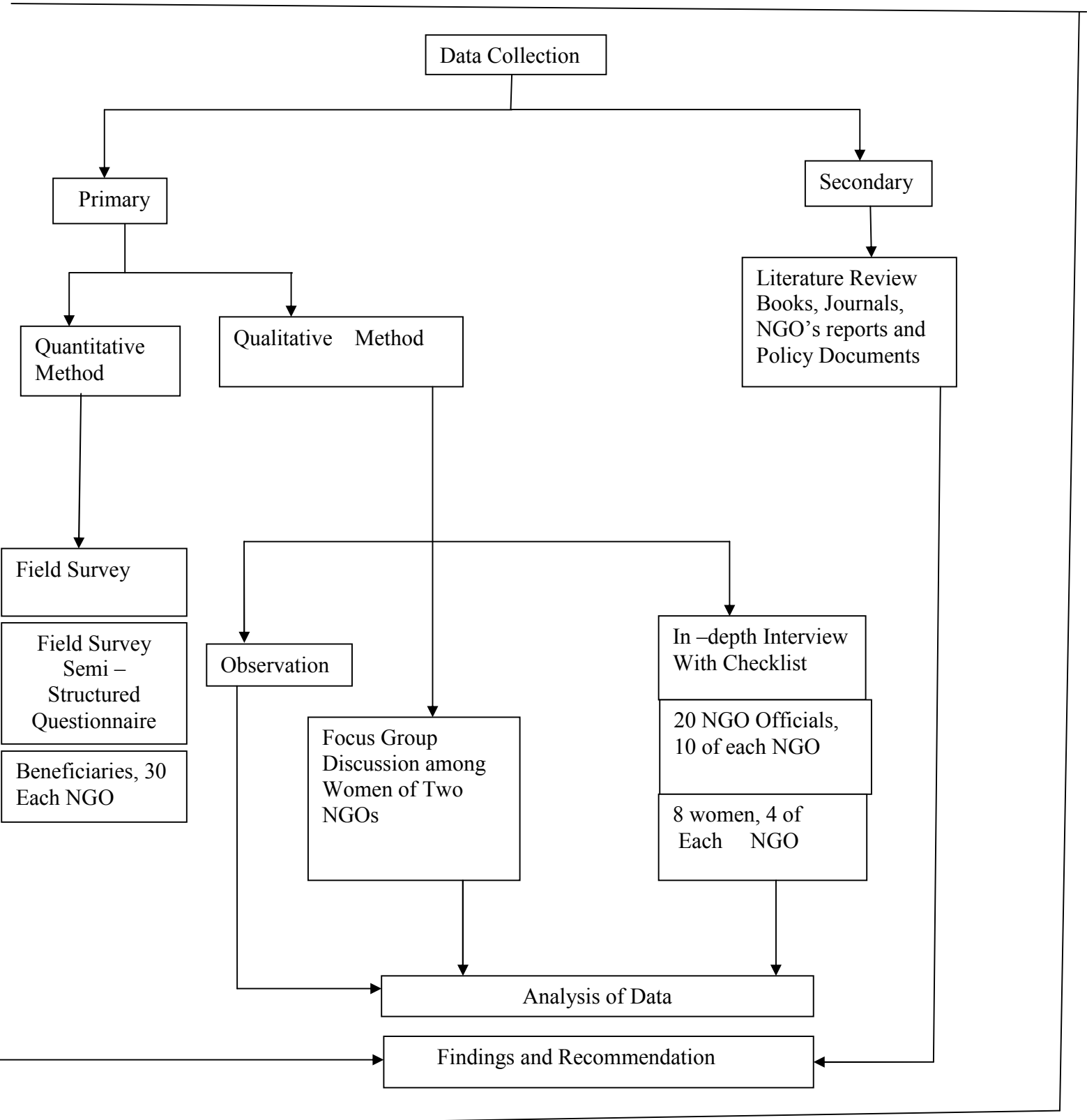
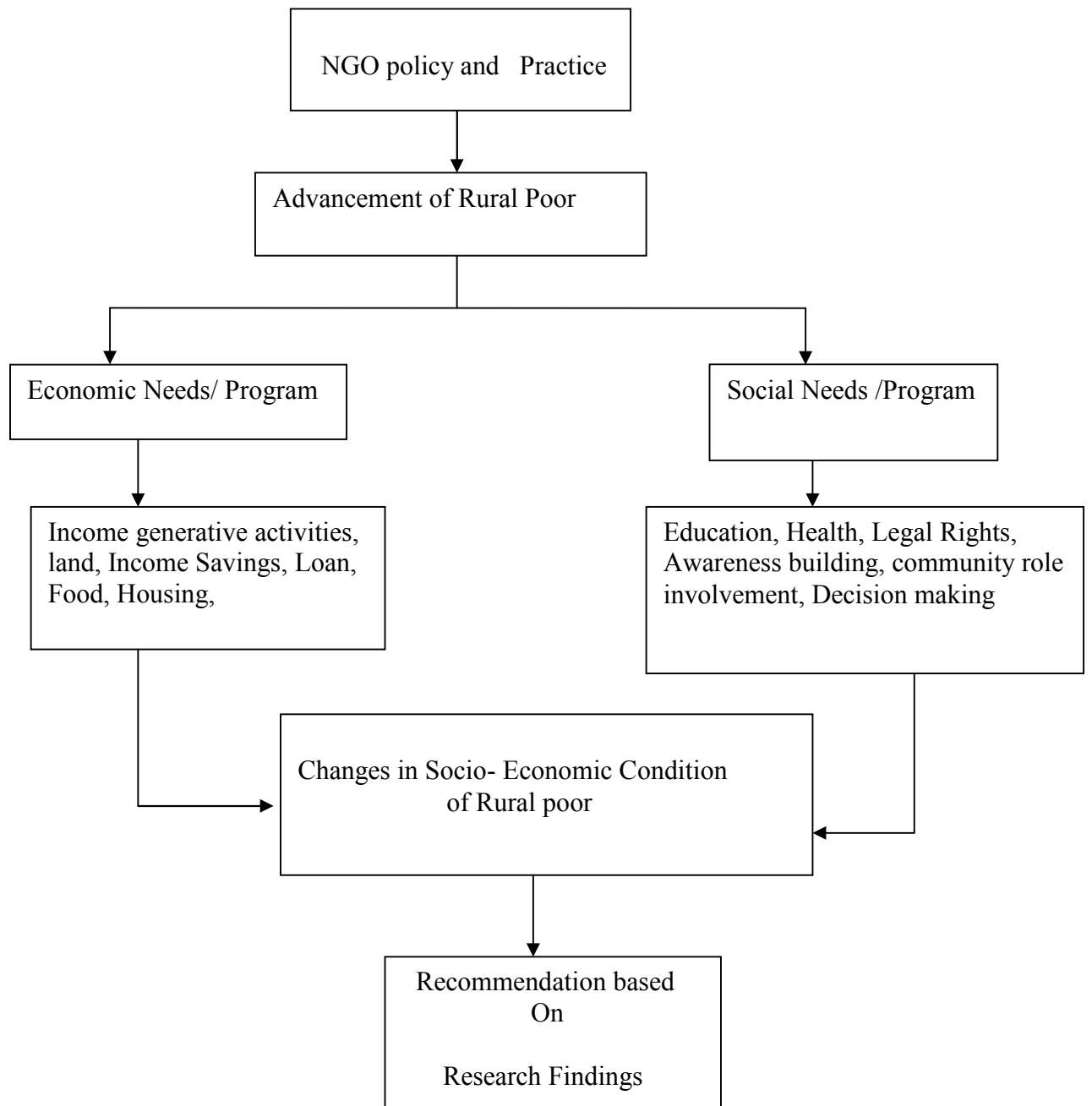


Figure 2.2 Conceptual Framework of Analysis



**Chapter  
III**

**CONCEPTIONS AND DEFINITIONS**

**3.1 Non – Governmental Organization (NGO)**

The diversity of NGOs strains any simple definition. They include many groups and institutions that are entirely or largely independent of government and that have primarily humanitarian or cooperative rather than commercial objectives. NGOs are self-governing, private, not-for-profit organizations that sources are geared to improving the quality of life for disadvantaged people. A non-profit voluntary, service-oriented/development oriented organization, either for the benefit of members (a grassroots organization) or of other members of the population (an agency). In a word social - economic development organization that assists for empowerment of people. In essence, the terminology all those organizations which are involved in various development activities with the objective of bringing qualitative change in the lives of the people in general, and the sections of the population in particular.

**3.2 Emergence of NGOs in Bangladesh**

History of NGOs in Bangladesh can be traced back to the British colonial period. Since British era, NGOs in its traditional form have been working in Bangladesh as different trust based schools, hospitals, orphanages, and social reformist groups. However, Bangladesh went through a great transformation and turned into agents of development through the post-liberation period.

After the independence, a large number of foreign voluntary agencies came to help the war affected country with the task of relief and rehabilitation. A number of national organizations and the personal initiative of a few committed people also emerged during this period. There are 30,050 NGOs in Bangladesh, of which about 95 percent are national NGO. Most of these NGOs are directly involved in organization and implement of development programs specially geared towards the need of the rural poor and disadvantaged class. At present the program coverage of the NGOs has been geographically at 487 Thanas. Initially NGOs were mostly involved in relief work, among the people affected by different times. But later on, they also involved themselves in the construction of houses for the affected families, mobilization and construction of transport facilities, development of infrastructure, distribution of productive assets, etc. (Huda, 1984). Eventually, the NGOs have come part of the institutional



framework for rural development, poverty alleviation and disaster management in Bangladesh. In recent years, the NGOs have entered into an operational arena which has traditionally been the 'exclusive domain' of the public sector. As a matter of fact, given their operational efficiency and experience, the NGOs are entering into the development scenario with increasing forces.

This research work explores the role of NGOs (Non Government Organizations) in socio-economic development of rural poor and how they are performing. Hence the discussion of the theoretical background of NGOs, a detailed understanding of the term rural poor, socio – economic development is essential. It was found with supportive references how the NGOs of this country are playing a positive and essential role for the betterment of the poor and the needy. The mission and activities of NGOs revealed the fact that the NGOs are omnipresent with their multifaceted and multidimensional projects aimed at providing informal and non-formal education, health, nutrition, and empowerment of rural poor etc. NGOs have organized the rural poor and taught them the benefits of forming groups/cooperatives, supplied them with inexpensive agricultural technology, leadership development, social forestry through usage of government owned 'khas' land etc all of which helps in poverty eradication. Bangladesh has the strong tradition of NGO activities and Bangladesh's NGOs are among the most active in the world. NGOs are working to improve living condition of the poor. NGO services such as micro-credit for start-up businesses, non-formal education, and social mobilization help to strengthen poor communities and amplify their voice.

### **3.3 Rural Poor:**

Those who are landless farmer and small or marginal farmer they are usually identified as the rural poor. Hossain Zillur Rahman advocated for identifying rural poverty by the capability of earnings of the village populace to satisfy their needs and wants. He also emphasized on nutrition and safety. Mr. Mostafa Kamal Mujeri on the other hand talked about usage of various socio-economic variables identifying rural poor.

These are

- Family Size
- Adult literacy rate
- Health and Nutrition facility
- Cultivable land and elements
- Security
- Family income and savings

In one special seminar organized and broadcasted by “Voice of America” during September 1987 held in USA, then the first lady of USA Nancy Regan said that those who live in the rural area, suffer from continuous starvation and malnutrition generally uneducated or insufficiently educated, lack basic housing and clothing facility and unable to maintain basic amenities due to very limited purchasing power to buy food and other daily essentials can be termed as the rural poor.

From the above discussions it can be understood that rural poverty is a negative socio-economic-cultural state of affairs, which is exhibited in the form of lower standard of living; lower income, consumption, savings and social security; and little social welfare. In a simplified manner it can be said that rural poverty is that level of living standard for rustic population where their inability to meet up basic necessities is exhibited. As for Bangladesh, the basis and dimension of rural poverty is simply vast. Some aspects of rural poverty are:

- Lower income
- Rapid/easy fall in income
- Lack of coping crisis ability
- Limited access to the social resources
- Insufficiency or total deprivation from social and civic
- Insufficient health and nutrition service

So, in general poor people living in rural areas share several characteristics including: low levels of educational attainment; a relatively large number of children relatively low accesses to material sources, social and physical infrastructure and higher susceptibility to community- wide exogenous.

### **3.4 Socio –Economic Development**

In order to understand this concept, we can define development at first; development is defined as a state in which things are improving. In the socio- economic contexts, development means the improvement of people’s lifestyles through improved education, incomes, skills development and employment. Socio – economic development emphasis on equal access to the outcomes of development, and equal opportunities for upward economic and social mobility.

### **3.5 Rural Poor and Socio – Economic Development Issues in Selected NGOs: BRAC and RDRS.**

For example, Gona Shasthya has its root in a mobile medical unit that provided support to the freedom fighters in 1971; RDRS started its activities by providing post war rehabilitation services and supporting infrastructure development in the north-west region; and BRAC commenced its activities by providing relief and rehabilitation assistance to the community of fishermen in the north-east, who were displaced due to the atrocities during 1971. The decade of 1990s experienced noticeable improvements in human development and empowerment of women among the rural population

The study is aimed at analyzing the role of NGO in socio-economic development of rural poor. In this arena BRAC lunched activities for the improvement of the condition of rural poor will be examined as BRAC is working since liberation war & has become a largest NGO in the world. Sir Fazle Hasan Abed founded the Bangladesh Rural Advancement Committee (now formally called BRAC) in 1972 in response to the acute needs of the millions of refugees who returned to East Pakistan (modern-day Bangladesh) from India after the War of Independence. Once the war ended, BRAC began to provide assistance to families working to rebuild their homes and Livelihoods.

BRAC's mission was to improve the quality of life for the poor by working with the community and focusing on increasing autonomy. Sir Abed founded BRAC to handle with the long-term task of improving the living conditions of the rural poor. Soon it became a community development organization providing health, family planning, education and economic support to different sectors of the rural community, but with particular emphasis on the most disadvantaged, such as women, fishermen and the landless. Since 1977, however, BRAC has been working exclusively with disadvantaged sections of the community.

In a span of only three decades, BRAC grew to become the largest development organization in the world in terms of the scale and diversity of its interventions. As BRAC grew, sir Abed ensured that it continued to target the landless poor, particularly women, and a large percentage of who live below the poverty line with little or no access to resources or conventional development efforts.

It is now one of the world's largest NGOs with 1, 06,507 BRAC staff. BRAC's socio –economic development activities for rural poor are administered through its development program such as; economic development this is a 'credit plus 'program with savings and credit supported by range of poultry, livestock, fisheries, agriculture, forestry and sericulture and so on. Social development covers the health, primary education, community empowerment, human rights and legal aid services, water, sanitation and hygiene. BRAC now operates in more than 69 thousand villages of Bangladesh.

**Chapter  
IV**

**Overview of the Literature**

The NGOs throughout the world have evolved in the specific context of the society. The context of the developed countries and developing countries are definitely different. Since the independence of Bangladesh, the state has largely failed to assist the poor or reduce poverty, and NGOs have grown dramatically, allegedly to fill this gap. From its birth as an independent nation in 1971, Bangladesh became a site for Non Government Organizations. Initially focused on relief and rehabilitation activities following the war of liberation and succeeding natural calamities, International and local NGOs turned their efforts to longer term development in the absence of state capacity to deliver welfare.

Bangladesh is a rural agro based country. Most of the people live in rural areas. The rural sector is basically the foundation of the country. No national development can be held without this foundation. Based on this view multidimensional economic program have been taken at different times by government to improve the socio-economic condition of the country. But the riddle is after the decades the rural sector and people still remain grossly under development. So the upliftment of rural population with the assistance of the government many NGO's like Care, BRAC, PROSHIKA Grameen Bank etc have taken socio -economic programs for the development of rural poor. NGOs in Bangladesh like Bangladesh Rural Advancement Committee (BRAC), Proshika, RDRS Swanirvar Bangladesh and Grameen is working hard to develop the socio-Economic condition of the rural poor.

To undertake the study, the few literatures have been reviewed enabling us to oversee the role of NGO in socio-economic development of rural poor, to some extent:

**ROLE OF NGOS IN RURAL POVERTY ERADICATION:**

BRAC University Journal, vol. I, no. 1, 2004, pp. 13-22

**A BANGLADESH OBSERVATION** Syeda Feroza Begum **Institute of Social Welfare & Research** (ISWR) Dhaka University, Dhaka –1000, Bangladesh

### **Humanitarian Progress and Structural Development of Organizations for Rural Poor**

Despite the fact that poor people have vast experience about life, still they are incapable of developing exact ways to scientifically analyze and fix their problems and whatever possessions they have. In this case, efforts of the NGOs are worth mentioning to help these people analyze the society and problems in the backdrop of old, superstitious, anti life perspectives. For example: primary training, improved training, organizing exchange of views program among different groups or areas, regular adult education activities, weekly analytical discussion etc. Different NGOs are playing essential role for humanitarian development through joint analysis and seeking solution through different seminars and workshop, joint social activities, and application of socio-economic projects. Besides, they have introduced certain essential concepts like developing small groups, credit based cooperatives, mother welfare society and cooperatives etc. for homeless/ landless etc. and thus have strengthened the root of organizational structure for rural poverty

### **Assessment of Social Impact of Microfinance Operations: A Study on BRAC**

**Mohammad Kamal Hossain**

Assistant Professor, Department of Accounting, National University  
Gazipur, Bangladesh

**Mohammad Kamal Hossain** focused on Microfinance, Social Poverty, Socio-economic Development, Social Impact, Poverty Alleviation and Impact of Microfinance. In his study emphasis given on economic development of poor people is inevitable to ensure their Social development. He attempted to assess the social impact of microfinance operations of BRAC on the life cycle of the clients. And he stated that there is a correlation in Socio-Economic development of the clients/target group.

### **Empowering Women in Rural Bangladesh:**

#### **Impact of Bangladesh Rural Advancement Committee's (BRAC's) Programme**

**Dilruba Banu**

**Fehmin Farashuddin**

**Altaf Hossain**

They stated in their studies how the BRAC Microfinance program empowered the rural women that enable them to influence decision making process. Due to their involvement in BRAC, women have begun to acquire positive self-perceptions of their own personal interests. These self-perceptions will allow them to assert themselves and make demands for their rights in their struggle towards socio-

economic empowerment. On the other hand they suggested that to sustain the women empowerment BRAC should play an effective role in bringing about changes in the mind set of society. In their studies they emphasis on economic empowerment in boarder aspect but social aspect has given partial prominence.

**ASSESSMENT OF THE ROLE OF MICROCREDIT  
IN THE DEVELOPMENT OF SOCIAL  
CAPITAL.**

Lund University  
Centre for East and South-East Asian Studies  
Masters Programme in Asian Studies  
South Asia Track  
Autumn 2005  
Masters Thesis  
Author: T. M. Abdullah Al Mamun

In his thesis the writer stated Grameen Bank & BRAC lunched Micro-finance program and has shown how the Micro Credit program play role in the development of social capital of the of the target beneficiaries. He suggested that social capital is a development target for the sustainability of the livelihood of the Poor. The author focused on BRAC lunched Education and Health program creates opportunity to social networking & women empowerment.

**The Effectiveness of Adolescent Development Program of  
Bangladesh Rural Advancement Committee (BRAC) in  
Strengthening Awareness Regarding Social Issues among  
Rural Adolescent Girls in Bangladesh: An Empirical Study  
Faraha Nawaz\* and Salahuddin Ahmed\*\***

**\*\*Ashland University, OH, USA**

The study focuses on rural adolescents, who now able to change their outlook regarding various social phenomena of rural societies in Bangladesh. **Faraha Nawaz and Salahuddin Ahmed** sated the impact of BRAC Adolescent Development Program. Concerning various Social issues like HIV/AIDS, Early marriage, Sexual violence, Drug addiction perception level of Adolescent Development Program (ADP) member before and after join in BRAC ADP. After conducting a comprehensive research on Adolescent Development Program, they emphasis that this program has been able to crate a positive impact on rural poor adolescents' of Bangladesh in terms of their awareness rising regarding social issues

**Poverty status and health equity: Evidence from rural Bangladesh**

**F. Karim\*, A. Tripura, M.S. Gani, A.M.R Choudhury**

**Research and Evaluation Division, BRAC, 75 Mohakhali, Dhaka 1212, Bangladesh**

In this research work they discussed on the health services provides by BRAC lunched Health program. Health practices and compared its impact on the extreme poor; moderate poor; on poor. They stated that for socio-economic development of the rural poor education and health indicators are important. They suggested that The overall condition of the extreme and moderate poor warrants a special policy, strategy and pro-poor programme with a more appropriate ‘safety net’ to addressing the pressing health needs of the different subgroups of the poor.

**BRAC – An Enabling structure for Social – Economic Development.**

**Christian Seelo and Johamamair January -2006**

In this research discussion made on the gradual improvement of BRAC lunched socio- economic development program for the rural poor which focused on BRAC organogram.

Above literature show that there is no comprehensive research work on Role of NGO in Socio-Economic development of rural poor. There lies a research gap. The selected research project titled ‘Role of NGO in Socio-Economic development of rural poor: BRAC as a Case’ has been selected for fulfilling the research gap. The availability of information and urgency of the problem is a great source of encouragement to do the work.



**Chapter  
V**

**NGO Approach to Socio - Economic Development of Rural Poor**

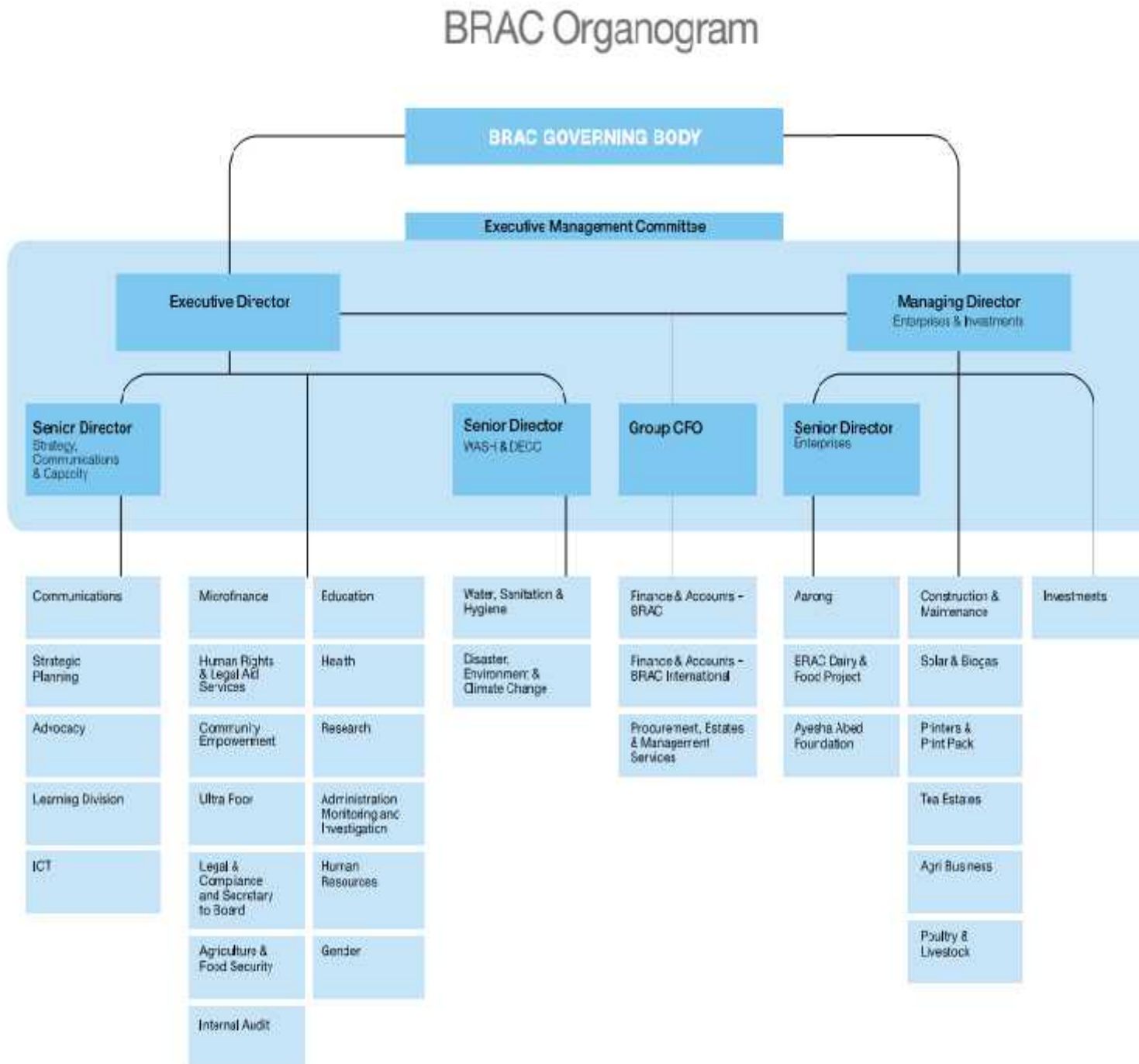
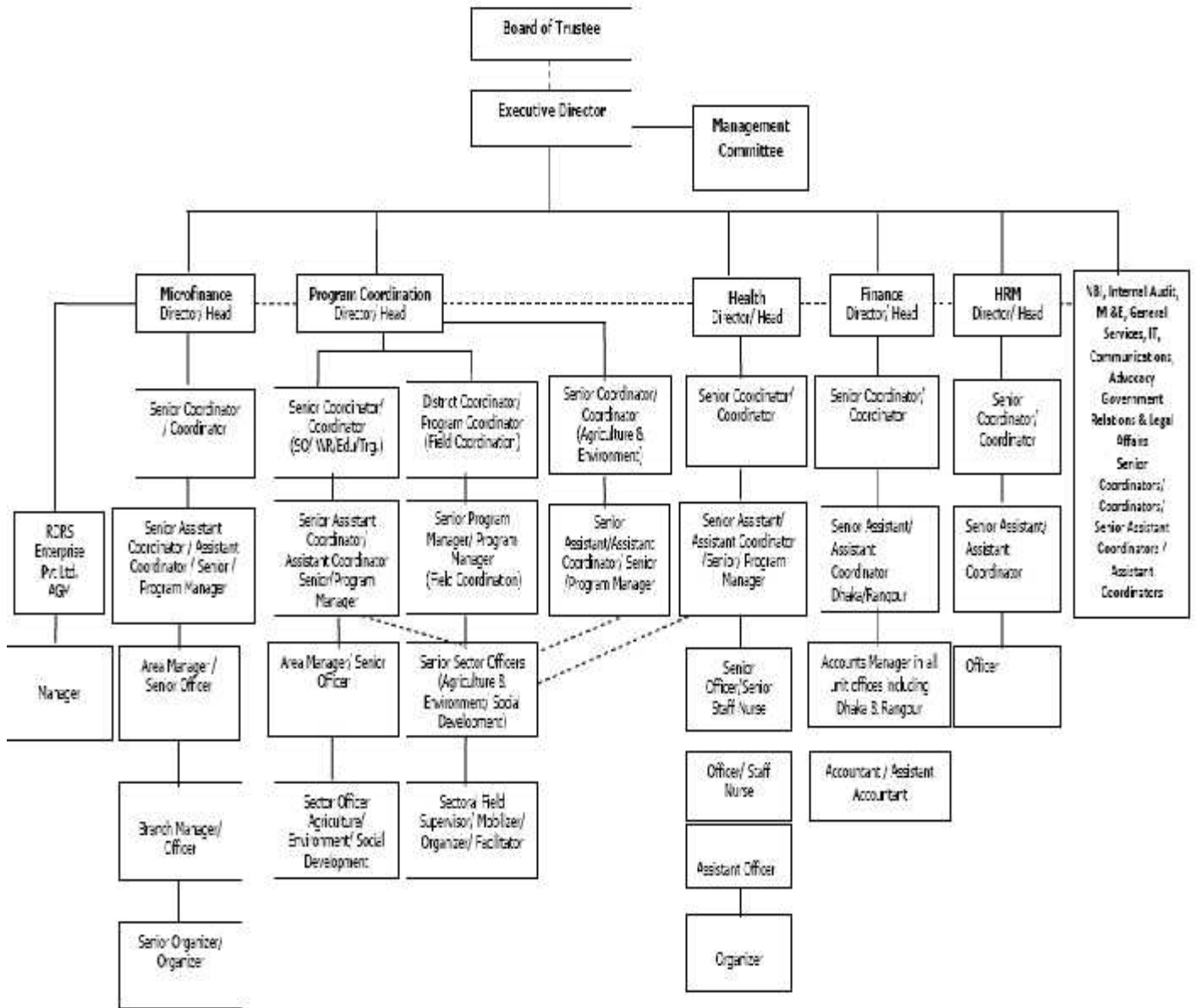


Figure 3.1  
Source: www.bracnet.com

## RDRS Bangladesh Organogram



Organogram 1.June 2012

Figure 4.1

Source: RDRS HRD, Hs 43, RD 10, Sector 6, Uttara, Dhaka-1230

## 4.1 Socio-Economic Policies and Strategies of the Studied NGO

BRAC uses the approach of operating comprehensive program of multi-sectoral development activities for the development of the rural poor. BRAC recognizes and puts an emphasis on women and the ultra-poor and their empowerment.

**Learning experience:** BRAC is a learning organization. The learning's are constantly used in redefining the development strategies. Ever since its inception continuous learning has been the mode of policy planning in BRAC.

**Social mobilization:** Social mobilization is the sine qua non for the empowerment of the poor. The process of social mobilization starts with the identification of the poor (i.e., target groups). Through the conscientization program, the poor are made aware of the society around them. So that they can analyze the reasons for the existing exploitative socioeconomic and political system around them and find out ways to change it in their favor.

**Participation of women in development process:** BRAC has been promoting anew culture in the development field with women in the forefront of all activities. For example, most of the recipients of credit are women (96% at the end of 1998); 70% of students and 80% of the teachers of BRAC schools are female; and health and poultry workers are also all women.

**Scaling up:** BRAC intends to serve as a large number of the poor people as possible. BRAC believes that 'small' is beautiful but 'big' is necessary. The 'seeds of change' which has been sown need to be multiplied for utilization of the benefits and also for the sake of greater impact and sustainability.

**Sustainability:** BRAC looks at sustainability from two angles – sustainability of the impact of BRAC intervention on its participants and sustainability of BRAC itself.

RDRS strategies and approach of launching its development programs emphasis on

**Intensive geographic focus and concentration:** The continued regional concentration of RDRS activities overwhelmed northern Bangladesh rural poor community. It can be said that the geographic concentration of RDRS's work intensive and integrated area approach.

**Integrated and multidisciplinary approach:** RDRS programme pursues a holistic integrated development towards poverty and empowerment. The concept of core programme imp both continuity and integration – a holistic development foundation as offering the best means of empowerment.

**The centrality of rural poor:** RDRS approach always focuses on the empowerment of the rural poor of the north-west.

**Building realistically on the present:** Effective development must start from where the people are. Thus the strategies of RDRS are seldom radical – departures but the logical development of past and present work.

RDRS will establish and sustain an efficient, dedicated, quality organization fit – for the purposes which ensure optimal use of organizational resources and are dynamic in promoting innovation, professionalism and effective external relations. Approaches change, people and methods evolve but RDRS demonstrates its loyalty and commitment to its working area and, especially the poor.

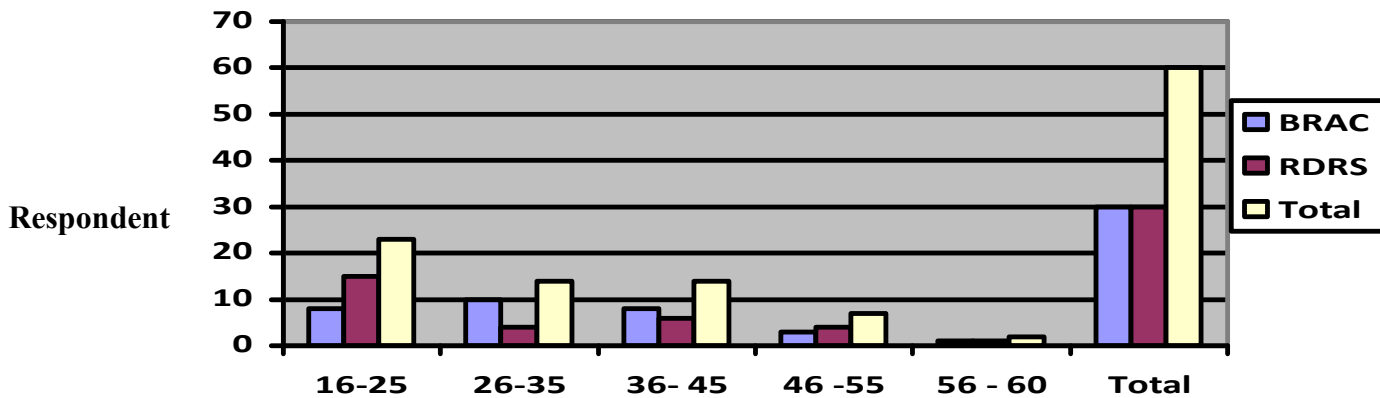
## Chapter VI

### Socio-Economic Characteristics of Beneficiary Respondents

#### 5.1 Introduction

It is accepted that socio-economic factors play an important role in humane lives. To have a fair understanding the socio-economic background of the beneficiary respondents a number of parameter such as age, educational background, marital status, religion, household size income level, occupation etc. have been taken into consideration. Relevant data and information on these factors were collected. These are presented below.

#### 5.2 Age Fig. 5.2 Distribution of Respondents by Age Group



**Table 5.2 Distribution of Respo Age Range Group**

Name of NGO	Age Range					
	16-25	26-35	36-45	46-55	56-60	Total
<b>BRAC</b>	<b>8</b>	<b>10</b>	<b>8</b>	<b>3</b>	<b>1</b>	<b>30</b>
<b>RDRS</b>	<b>15</b>	<b>4</b>	<b>6</b>	<b>4</b>	<b>1</b>	<b>30</b>
<b>Total</b>	<b>23</b>	<b>14</b>	<b>14</b>	<b>7</b>	<b>2</b>	<b>60</b>

(Total n = 60)

**Source: Field Survey, 2014**

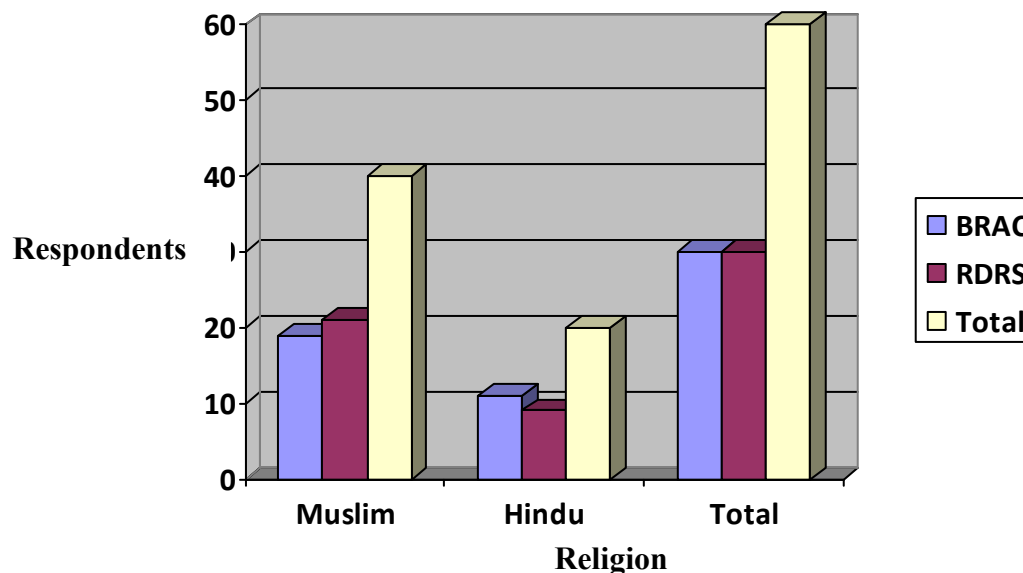
The table presented below projects the distribution of sampled respondents by age. It can be observed that majority of them out of total of 60 (85%) respondents belong to the age group 16-45. Only 12% respondents belong into age group 46-55. On the other hand rest of the 3% respondents comes from the age group 56-60.

**Table 5.3 Distribution of Respondents by Religion**

Name of NGO	Religion		
	Muslim	Hindu	Total
BRAC	19	11	30
RDRS	21	9	30
<b>Total</b>	<b>40</b>	<b>20</b>	<b>60</b>

Source: Field Survey, 2014

Religion serves as an important factor in study the socio- economic background of a target population. Bangladesh is a predominantly a Muslim majority country. More than 86.6 % of the populations are Muslims. Other religious groups comprise ViZ. Hindus 12.1% & rest 1.2 of the total population of the country belongs to other religions. The studied data on the beneficiary respondents' religion also present almost the similar distribution. 40 respondents out of total 60 are Muslim by religion. Rest 20 belong Hindu religion. NGO wise distribution of respondents by religion also presents the Picture in case of BRAC and RDRS.

**Fig. 5.3 Distribution of Respondents by Religion**

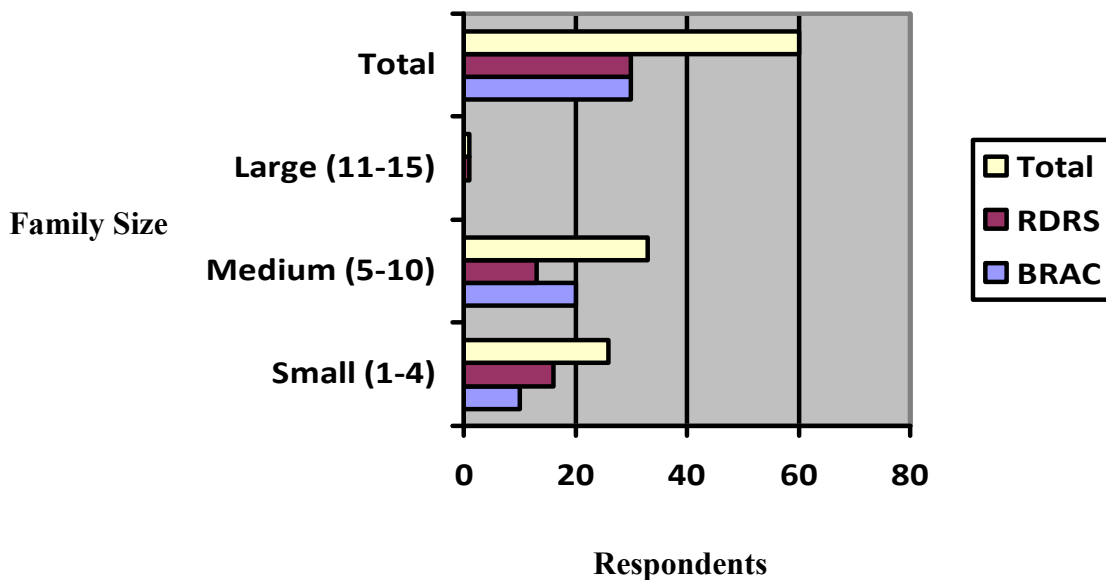
**Table 5.4 Distribution of Respondents by Family Size**

Name of NGO	House hold Family Size			
	Small (1-4)	Medium (5-10)	Large (11-15)	Total
<b>BRAC</b>	10	20		<b>30</b>
<b>RDRS</b>	16	13	1	<b>30</b>
<b>Total</b>	<b>26</b>	<b>33</b>	<b>1</b>	<b>60</b>

Source: Field Survey, 2014

House hold family size was determined as small, medium and large consisting of 1-4 members, 5-10 members and 11-15 respectively, collected data presented in the table given suggested that 55% of the total respondents' have a medium sized family. The Second largest category (43%) is the small household consisting of 1-4 members. Large households consisting of 11 or more members are 1% of the total beneficiary respondents. NGO wise distribution projects more or less similar distribution pattern.

**Fig .5.4 Distribution of Respondents by Family Size**



### 5.5 Distribution of Respondents by Household Land Holding

Name of NGO	House hold Land Holding (in Decimal)				
	1- 10	11- 20	21- 30	31 – 40	Total
<b>BRAC</b>	29	1			<b>30</b>
<b>RDRS</b>	22	3	4	1	<b>30</b>
<b>Total</b>	<b>51</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>60</b>

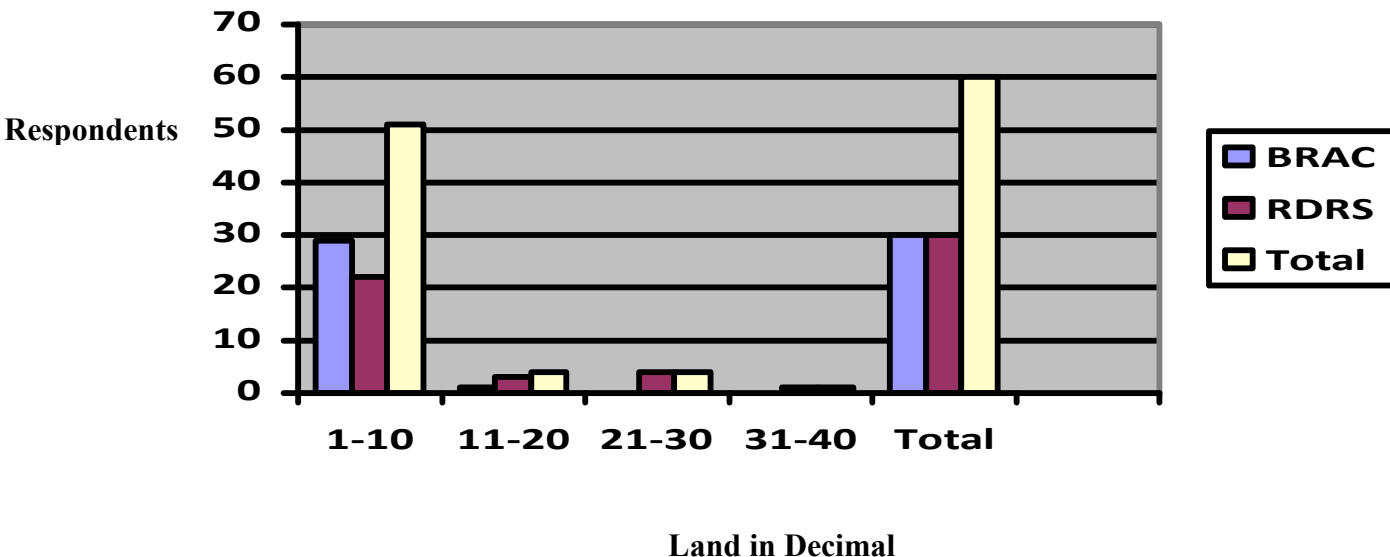
1 Hector = 247.5 Decimal

[Total n = 60]

**Source: Field Survey, 2014**

To judge the economic situation of the beneficiary respondents another set of data and information were collected regarding their household land holding. Ownership of landed property is an important socio-economic indicator in a developing society. It can be seen from the table that about 85% of the total beneficiary respondents belong to the category of landholding of 1-10 decimal. NGO based distribution also projects the similar pattern in the same category. The next large group's land holding is about 11-20 decimal. Only one respondent of a total of 60 has reported that her household possesses more than 31-40 decimal.

**Fig. 5.5 Distribution of Respondents by Household Land**





**Table 5.6. Distribution of Respondents by Household Average Cash Income in a month**

Name of NGO	Average Household Cash Income level in a Month (In Taka)				
	5,000 - < 5000	6000 - 10,000	11000- 15000	15000>	Total
<b>BRAC</b>	20	7	2	1	30
<b>RDRS</b>	11	16	1	2	30
<b>Total</b>	<b>31</b>	<b>23</b>	<b>3</b>	<b>3</b>	<b>60</b>

Source: Field Survey, 2014

Data and information on the income level of the beneficiary respondents' households were also collected to assess their economic situation. These are presented in the table (have to put serial wise table no.5). It is observed from the table that about almost half (51.7) of the respondents' households have an average monthly income in between 5000 - < 5000. Another 38.3% of the total beneficiary respondents' have monthly household income of about 6000 – 10,000.5% households have monthly income 11, 000-15,000. And the 5% households have monthly income of over Taka 15000.

### 5.7 Education

Education is one of the factor through which socio-economic standing of an individual in the community could be measured. The awareness level of respondents concerning their socio –economic situation also could be identified through education. For this purpose, data and information on the level of education of the beneficiary respondents were also collected. This information is presented in the following table.

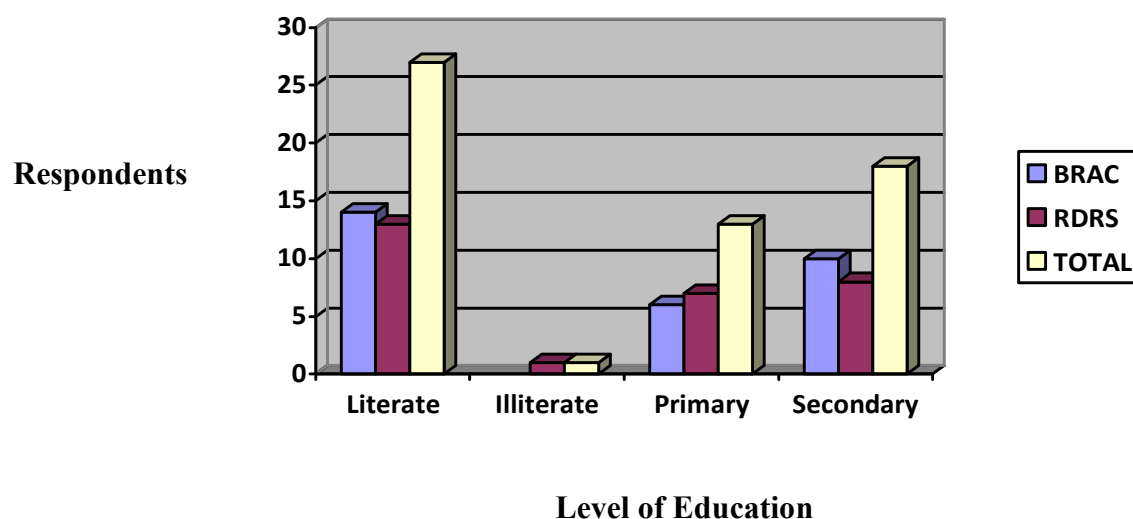
**Table 5.7 Distribution of Respondents by Level of Education**

Name of NGO	Distribution of Respondents by Level of Education		
	BRAC	RDRS	Total
Literate	14	13	27
Illiterate		1	1
Primary	6	7	13
Secondary	10	8	18
Higher	Nil	1	1
Total	30	30	60

[Table n =60]

Source: Field Survey, 2014

Attainments in terms of education were categorized as, literate, illiterate, primary, secondary and higher. Literate in Bangladesh is defined as one who can write his name. From the survey data it has been observed that the a little more than half (45%) of the total number of the beneficiary respondents are literate. It also revealed in the table that a very little only 1% beneficiary respondent is illiterate. Respondents with education up to primary (up to class V) level constitute about 21.7% of the total number 30% have education above the primary level. And only 1% is attain in higher level of education.

**Fig. 5.7 Distribution of Respondents by Level of Education**

### Occupation

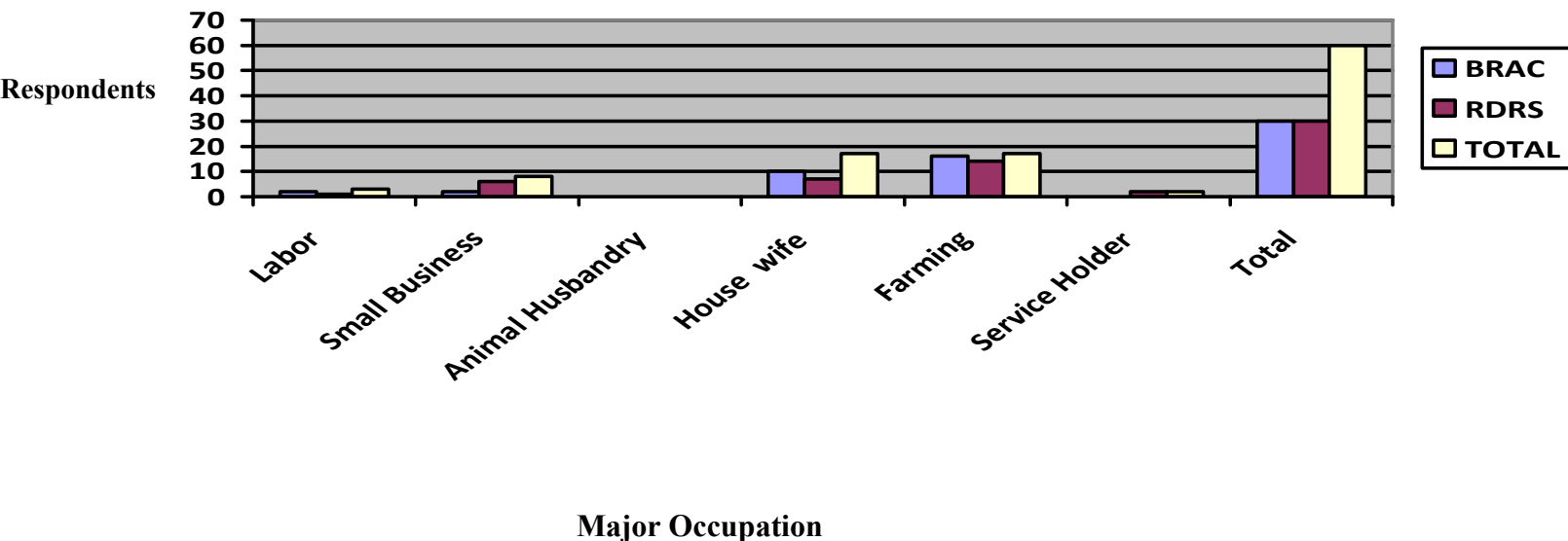
It can be observed from the table (5.7.) that the beneficiary respondents have varied in occupations. Farming constitutes the maximum numbers about 50% of the total respondents. Other occupations' house wife is 28.3%, small business 13.3%, labor 5%, service holder 3.3%, animal husbandry 0%. NGO wise distribution shows that in the case of BRAC Farming constitute the majority. In the cases of RDRS, the scenario is almost same.

**Table 5.8 Distribution of Respondents by Major Occupations**

Name of NGO	Major Occupations of Beneficiary Respondents						
	Labor	Small Business	Animal Husbandry	House wife	Farming	Service Holder	Total
<b>BRAC</b>	2	2	0	10	16	0	30
<b>RDRS</b>	1	6	0	7	14	2	30
<b>Total</b>	<b>3</b>	<b>8</b>	<b>0</b>	<b>17</b>	<b>30</b>	<b>2</b>	<b>60</b>

Source: Field Survey, 2014

**Fig .5.8 Distribution of Respondents by Major Occupations**



## Chapter VII

# Current initiatives and practices of NGOs in socio-economic development of the rural poor in Bangladesh.

## 6.1 Introduction

Rural poor in Bangladesh are extremely disadvantaged in terms of standard measurements of human development. Their low status in the society is due to low literacy rates, wage rates, life expectancy, and most importantly lack of access to economic and informal resources. In fact these disadvantages situation is not only a direct consequence of lack of access to resource but also values and attitudes all levels of society. With due respect it is known all of us that public sector has been in effective in improving socio-economic condition of the rural poor. Bangladesh has one of the most dynamic NGO sectors in the developing world. NGOs are working to fill up the gap of government in this arena.

## 6.2 NGO Initiatives and socio-economic advancement of rural poor

NGO initiatives in development are indented to have positive impact on socio – economic condition of rural poor. BRAC and RDRS are the contemporary NGOs have been working actively early seventy's for the advancement of the rural poor. BRAC uses the approach of operating a comprehensive program of multi-sectoral development activities focuses on development of the rural poor. As one of the world's poorest countries, 49.8% of the country's population lives below the poverty line, and of that 20% to 34% are considered to be the extremely. BRAC strategies emphasize on the empowerment of the rural poor through changing their socio-economic condition. Overwhelming the strategies BRAC lunched multidimensional development programs that can be stated as follow a

- ➔ Economic Development
- ➔ Health Program
- ➔ Education Program
- ➔ Community Empowerment Program
- ➔ Human Rights & Legal Aid Services
- ➔ Disaster Management, Environment & Climate Change
- ➔ Agricultural & Food Security
- ➔ Water, Sanitation & Hygiene
- ➔ Gender Justice and Advocacy

Under the economic development core of BRAC's initiative, the areas covered include microfinance, institute building, income generating activities, and program support enterprise. This element of BRAC's work provides a firm basis for the self – sustainability of the participants in the development process. In promoting awareness of social, political and economic issues and building local –level social institutions, poor women are empowered to develop voice and leadership to take action when their basic rights are being infringed upon and violated.

Education initiatives in the form of the non formal primary education programme for the children of the disadvantaged rural people. It works for achieving two broader objectives: poverty alleviation and empowerment. This is approached through three major programmes: rural development, health and education. BRAC believes that the raising of educational level is one of the most effective ways to improve the country by human development records. However, many children are deprived of education because of poverty and sex. BRAC, thus, developed non-formal primary education (NFPE) programme for those children who are left out or who drop out of the system. It is believed that NFPE will help them participate effectively in socio-economic development by increasing their literacy, numeracy and required life skills.

Health Programmes addressing the health and nutritional status of women and children. A wide range of health services such as pregnancy care, reproductive tract infection, sexually transmitted diseases, education on human immunodeficiency virus/acquired immunodeficiency syndrome, adolescent reproductive health education, nutritional supplementation for children and pregnant women, community-based control of acute respiratory infections and tuberculosis, and deworming. These initiatives seek to develop and strengthen the capacity of the communities to sustain health related activities.. Administrative and technical support services that facilitate BRAC's programme activities, e.g., training, research, monitoring and so on.

Community empowerment programme (CEP) strengthens the initiatives to empower the rural poor. Among its many activities, the program emphasis established 12,000 Polli Shomaj (community-based groups of women), which help women raise their voices to secure their rights in society, play a strong role in preventing violence against women, and help women access government-NGO services

BRAC's human rights and legal aid services programme (HRLS) strengthened its efforts to ensure the rights of the poor at the local level, pushing for justice and equality. HRLS, through its legal aid clinics countrywide, continues to reach the grassroots people with legal assistance. Another major undertaking of the programme is the component of legal literacy to orient women on human rights and laws.

BRAC's disaster, environment and climate change (DECC) unit instigated psychosocial training for its staff so that they can provide trauma therapy to disaster victims. As an adaptation technique to the environmental changes, alternative livelihood options for women were introduced in 40 vulnerable sub districts.

Through its innovative approach in promoting safe water, sanitation and hygiene (WASH), BRAC under this program has provided sanitary latrine for hardcore poor and safe drinking water. The program beneficiaries have been imparted safe sanitation practices, hygiene education forming WASH committee at different level.

Through the agricultural and food security program BRAC emphasizes on the sustainable food security.

Gender Justice and Advocacy Program under its initiatives emphasize on gender sensitivity among the BRAC staff as well as its program beneficiaries.

RDRS strategic aims to guide its development interventions. Its strategic aims are to ensure the exercise of their rights by the rural poor and for them to enjoy the full benefits of citizenship. The organization challenge the exclusion, discrimination and exploitation, against the landless, char dwellers, ethnic minorities, ultra-poor and physically challenged. RDRS supports its programme participants in their demand for access to sustainable livelihoods, social services, security and in their efforts to organize, be represented at local, regional and national levels, and to have their voices hard. The RDRS strategy is operationalised through the vehicle of four mainstream programmes.

The mainstream programmes and their thematic priorities are:

### **Civil Empowerment**

#### **Priorities 1: Active Citizens, Civil Society & Justice**

- ⇒ Empowerment of Citizens, CBOs, CSOs
- ⇒ Accountable Local Government
- ⇒ Gender equality and Women's Empowerment
- ⇒ Action against domestic violence, trafficking/Kidnapping and injustice
- ⇒ Enhancing awareness and skills

### **Quality of life (Health, Education)**

#### **Priorities 2: Quality of Life**

- ⇒ Communicable diseases and reproductive health including HIV/ AIDS
- ⇒ Safe Water, Sanitation and hygiene
- ⇒ Access to Basic Health Care
- ⇒ Quality Education for Children, Adolescents

### **Natural Resources and Environment**

#### **Priorities 5:**

- ⇒ Climate Change adaptation and mitigation  
Disaster risk and vulnerability reduction
- ⇒ Food Security and Sovereignty
- ⇒ Access to livelihood resources, skills and technologies

### **Economic Empowerment**

#### **Priorities 4: Economic Empowerment**

- ⇒ Access to Financial services
- ⇒ Enterprise and market linkage
- ⇒ Reduction of seasonal unemployment and hunger

BRAC and RDRS have various components through which these NGOs are working for the socio-economic development of the rural poor. As this study is self financed, for time and resource constraints it is not possible to examine all initiatives and practices. However the key programs which are influencing socio-economic development of the rural poor both of the NGOs are stated below.

### 6.3 Micro-credit

Micro-credit programmes extend small loans to very poor people for self-employment projects that generate income for their survival, allowing them to care for themselves and their families. Developed over the last twenty years, micro-credit is now considered as one of the most effective tools that we have to fight poverty. It is often said that entering into micro-credit programmes is helpful and sometimes essential as seed money to begin or to run a micro enterprise to transform the lives of helpless poor from extreme poverty to an extent of dignified self-sufficiency. BRAC provides collateral-free, low-interest small loans to communities in need.

Microfinance falls into the following categories for poor beneficiaries:

- Dabi (Economically Active Poor)
- Challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor
- Employment and Livelihood for Adolescent

The poor according to the severity of the poverty they face. Therefore while the “moderate poor” in Bangladesh can use conventional micro-credit packages dabi very effectively, the ultra poor need a package that combines both protection and promotion of livelihoods/livelihood strategies. CFPR is a special investment programme targeted towards the ultra poor, which started in January 2002 in three districts of northern Bangladesh. The goal of this programme is to develop a new model that can produce sustainable improvements in the lives of the ultra poor in safety net component to assist poor household Bangladesh. The model consists of a combined package involving the promotion of new income generating activities as well as social to cope with various shocks such as ill-health, or natural disasters. The main components of this programme are:

**Special Investment:** Providing a productive asset and a stipend to targeted ultra poor households social safety net component: provision of support and counseling on an individual basis as well as through groups, on best ways to develop livelihood strategies of ultra poor families. Helping them cope with crises. Here we have selected BRAC and RDRS Microfinance package for moderate poor as the program lunched in large scale coverage of the rural poor. From the following table and graph we can be able to get socio- economic picture of BRAC and RDRS Micro –credit beneficiaries



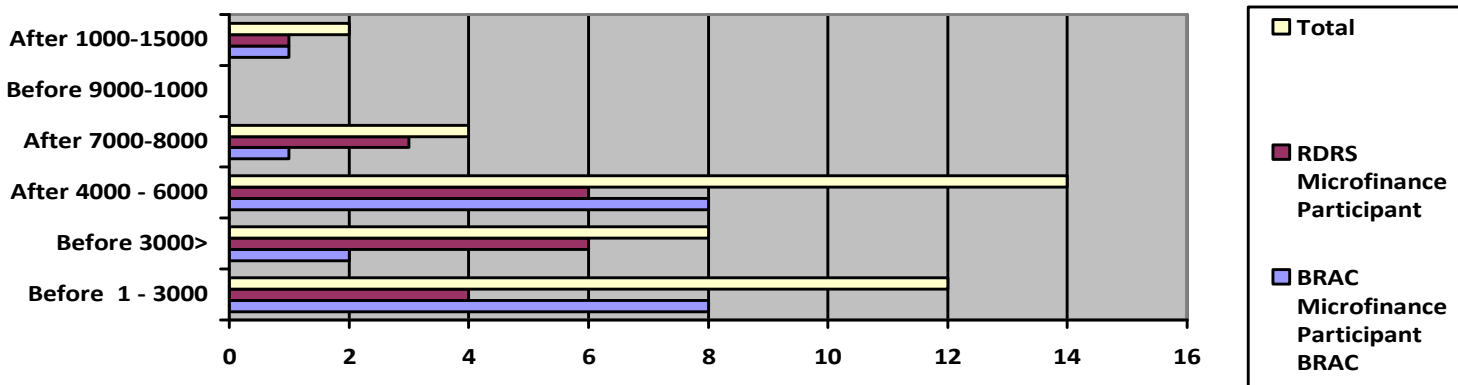
**Table.6.4 Distribution of Respondent by Monthly Cash income**

Name of NGO	Distribution of Respondent by Monthly Cash income							
	Monthly Income before/after NGO Membership						Total	
	Before 1- 3000	Before 3000>	After 4000-6000	After 7000 -8000	Before 9000-1000	After 1000-15000	B	A
<b>BRAC Microfinance Participant BRAC</b>	8	2	8	1		1	<b>10</b>	<b>10</b>
<b>RDRS Microfinance Participant</b>	4	6	6	3		1	<b>10</b>	<b>10</b>
<b>Total</b>	<b>12</b>	<b>8</b>	<b>14</b>	<b>4</b>		<b>2</b>	<b>20</b>	<b>20</b>

Source: Field Survey, 2014

Income is an important socio- economic indicator to judge the level of development and advancement. To have a clear picture of the income level of the beneficiary respondents, data and information were collected of their income before and after becoming NGO membership. Whether there has been a changed in their income level through the income generating activities of NGOs and whether these have any effect on increasing their level of income. It can be observed from the table that before NGO membership 60% of the beneficiary respondent’s monthly income had in between 1000- 3000 Taka but after NGO membership 70% beneficiary respondents’ monthly income have become increased in between 4000-6000 Takas.

**Fig .6.4 Distribution of Respondent by Monthly Cash income**



It is mentioned that before NGO membership 40% beneficiary respondents’ monthly income had above 3000Taka. After NGO membership 20% beneficiary respondent’s monthly income have increased in between 7000 -8000 Taka. Only 10% beneficiary respondent’s monthly income have increased in range of 10000-15000. So it, can be said that through NGO membership economic situation is improving slowly.

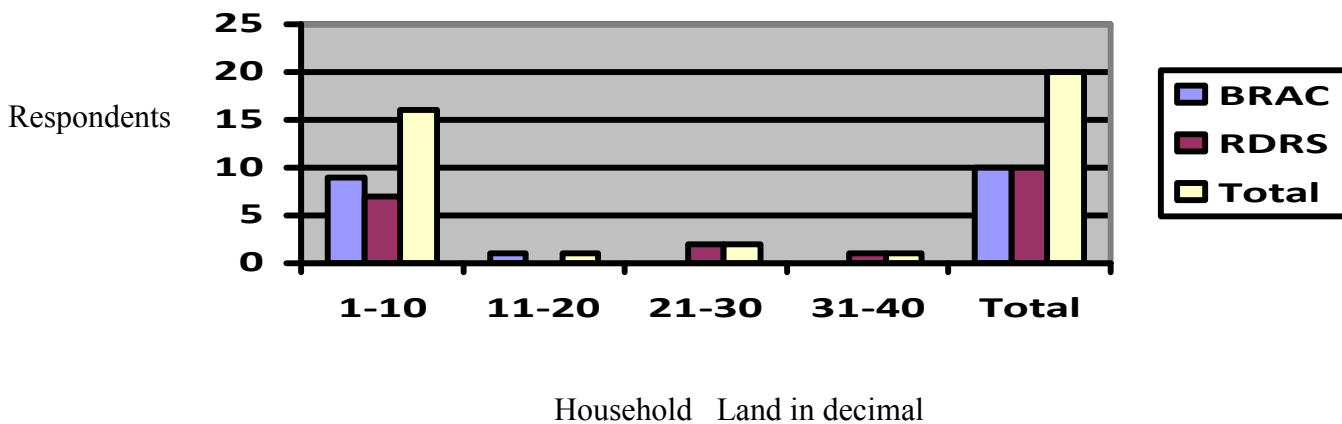
**Table 6.5 Distribution of Respondents by Household Land Holding**

Name of NGO	House hold Land Holding (in Decimal)				
	1- 10	11- 20	21- 30	31 - 40	Total
<b>BRAC Microfinance Participant BRAC</b>	9	1			<b>10</b>
<b>RDRS Microfinance Participant</b>	7		2	1	<b>10</b>
<b>Total</b>	<b>16</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>20</b>

Source: Field Survey, 2014

House land holding is another economic indicator. From the study it can be observed that 80% beneficiary respondents' belong to the category 1-10 decimal. 10% beneficiary respondents' belong to the category 21-30 it is noted that only RDRS beneficiary constitutes this category. And 5% respondents' belong to the category 11-20 decimal. Only one respondent of a total 20 respondents' has reported that her house hold posses more than 31-40 decimal of land.

**Fig.6.5 Distribution of Respondents by Households Land Holding**



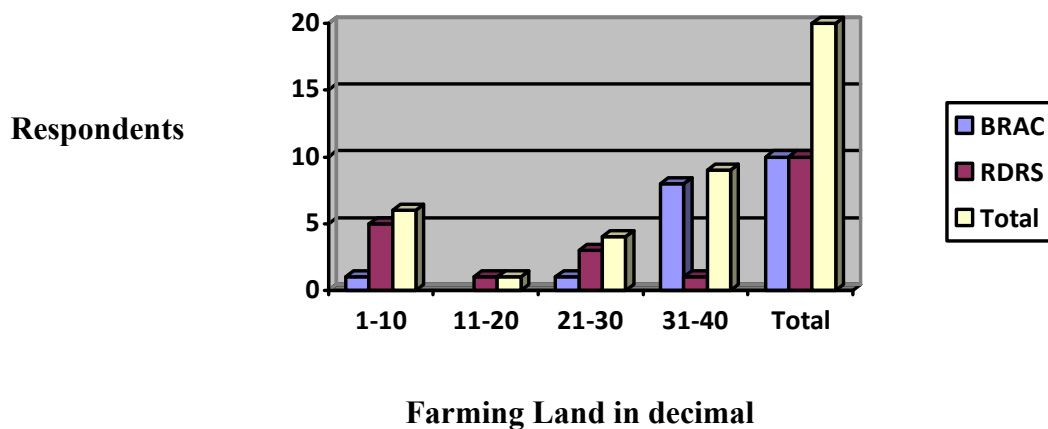
**Table 6.6 Distribution Respondents in Farming Land holding**

Name of NGO	Farming Land (in Decimal)				
	1- 10	11- 20	21- 30	Not have land	Total
<b>BRAC Microfinance Participant BRAC</b>	1		1	8	<b>10</b>
<b>RDRS Microfinance Participant</b>	5	1	3	1	<b>10</b>
<b>Total</b>	<b>6</b>	<b>1</b>	<b>4</b>	<b>9</b>	<b>20</b>

Source: Field Survey, 2014

Farming land is one of the important indicators to measure up the socio-economic development. It is shown in the above table that 45% beneficiary respondents' have no farming land. It is noticeable that only one RDRS respondent fall in this category. The next group's 30% belong to the category 1-10 decimal in this category majority respondents belong to RDRS. 20% constitutes the category 21-30 decimal. In this category majority respondents also belong in RDRS. Only one respondent out of total 20 respondents belong to the category 11- 20 decimal.

**Fig.6.6 Distribution Respondents in Farming Land holding**

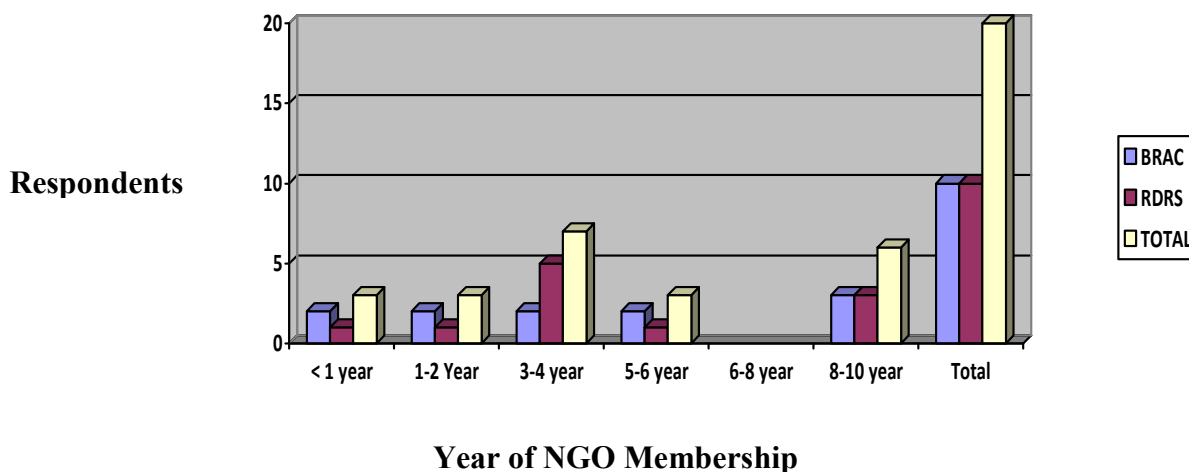


**Table 6.7 Distribution of Respondents by Year of NGO Membership**

Name of NGO	Duration of Respondents by Year of NGO Membership						
	< 1 year	1 – 2 Years	3- 4 years	5 -6 Years	6 -8 Years	8-10	Total
<b>BRAC Microfinance Participant BRAC</b>	2	1	2	2		3	<b>10</b>
<b>RDRS Microfinance Participant</b>	1		5	1		3	<b>10</b>
<b>Total</b>	<b>3</b>	<b>1</b>	<b>7</b>	<b>3</b>		<b>6</b>	<b>20</b>

Source: Field Survey, 2014

The reported data on the year of NGO membership of the beneficiary respondents reveal that 35% of them become members of the studied NGOs belong to in between 8-10 years. 30% are associated with the NGOs from 3-4 years. 15% respondents belong to NGOs from 5-6 years. 15% belong below 1 year. Only 5% fall in the category 1- 2 years.

**Fig. 6.7 Distribution of Respondents by Year of NGO Membership**

**Table 6.8 Distribution of Respondents by withdraw loan amount in taka till now**

Name of NGO	Distribution of Respondents by withdraw loan amount in taka till now						
	3000 - 5000 T k	6000- 1000 TK	1500- 20000TK	25000 - 30000Tk	35000-40000 Tk	45000 - 50000TK	Total
<b>BRAC Microfinance Participant BRAC</b>		1	2	2	2	3	<b>10</b>
<b>RDRS Microfinance Participant</b>		1	1	3		5	<b>10</b>
<b>Total</b>		<b>2</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>8</b>	<b>20</b>

Source: Field Survey, 2014

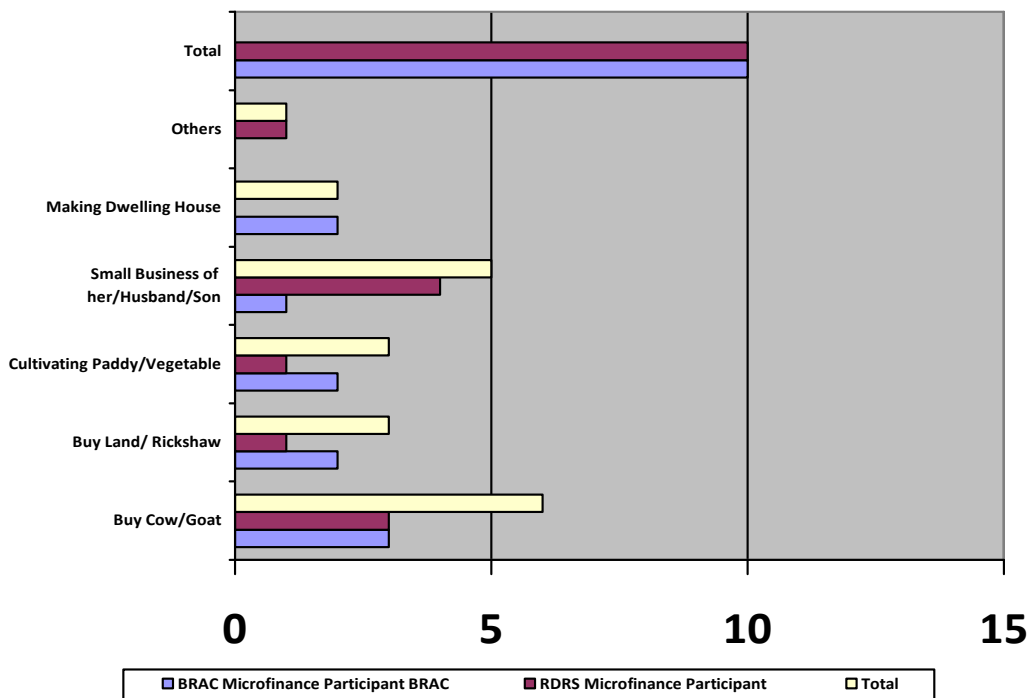
It is to be observed from the table that 40% beneficiary respondents have withdrawn loan fall in range 45000- 50000Tk. In this range RDRS respondents are majority. 25% respondents belong to the category 25000-30000Tk.15% respondents belong to the category 15000-20000Tk.Both these categories NGO based scenario is almost the same.10% respondents fall in the range 35000 – 40000Tk.Only 10% respondents belong the range 60000- 10000Tk.It is notable that both the NGOs there is no respondents out of 20 respondents belong to the category 3000- 5000TK.Most of the respondents both the NGOs shared that at first they withdrawn 3000 -5000 Tk as a loan. As a result of investing in income generating activities, gradually they demanded for more loans.

**Table. 6.9 Distribution of Respondents by investment of loan**

Name of NGO	Distribution of Respondents by investment of loan						
	Buy Cow/Goat	Buy land/Rickshaw	Cultivating Paddy/Vegetable	Small Business of her/Husband/Son	Making Dwelling House	others	Total
<b>BRAC Microfinance Participant BRAC</b>	3	2	2	1	2		<b>10</b>
<b>RDRS Microfinance Participant</b>	3	1	1	4		1	<b>10</b>
<b>Total</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>1</b>	

Source: Field Survey, 2014

**Fig.6.9 Distribution of Respondents by investment of loan**



It can be observed from the studied NGOs that 30% beneficiary respondents have invested loan to buy cow/goat. The next large group (25%) has invested in small business of her/husband /son.15% respondents have invested to buy land / rickshaw. Another group (15%) has invested in cultivating paddy /vegetable. 10% out of total 20 respondents have used for making dwelling house.Only 1 respondent belong to the other category. It is revealed from the above table through microcredit respondents have varied in income generating arena.

**Table .6.10 Distribution of Respondents by using profit of loan**

Name of NGO	Distribution of Respondents by using profit of loan						
	Food of family	Making Dwelling House	Education of Children	Set up Tube well/Latrine	Buy/ lease Land	Farming	Total
<b>BRAC Microfinance Participant</b>	2	4	2		2		<b>10</b>
<b>RDRS Microfinance Participant</b>	1	1	3	2		3	<b>10</b>
<b>Total</b>	<b>3</b>	<b>5</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>20</b>

**Source: Field Survey, 2014**

It can be observed from the studied NGOs that 25% beneficiary respondents have used their profit for their children education. Another 25% beneficiary respondents have used for making dwelling house. In this category BRAC beneficiaries are majority.15% respondents out of total 20 respondents have used to manage food for their family. Another15% respondents have used in their farming. 10% respondents have used to set up tube -well /Latrine. Only RDRS respondents belong to this category. Another 10% respondents have used in farming. Here Only BRAC respondents belong to this category. From the above table it is disclosed that micro-credit are playing active role in improving socio-economic condition of the rural poor.

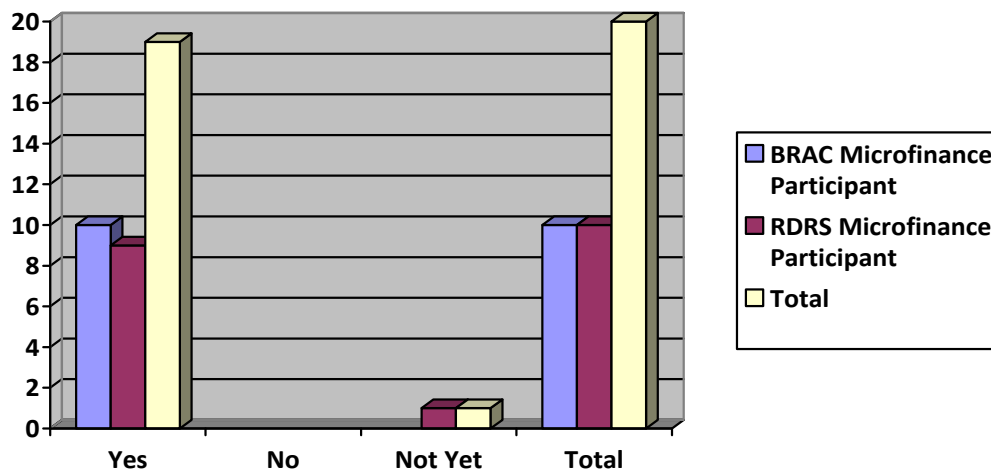
**Table. 6.11 Distribution of Respondents by using loan in income generating activities whether average income increasing**

Name of NGO	Distribution of Respondents by using loan in income generating activities whether average income increasing			
	Yeas	NO	Not Yet	Total
BRAC Microfinance Participant	10			10
RDRS Microfinance Participant	9		1	10
<b>Total</b>	<b>19</b>		<b>1</b>	<b>20</b>

Source: Field Survey, 2014

Majority of the beneficiary respondents stated their household income has increased after NGOs membership. They opined that micro credit facilities, training and advice in income generating activities and supply of inputs by NGOs have helped them in diversifying their household income.

**Fig. 6.11 Distribution of Respondents by using loan in income generating activities whether average income increasing**





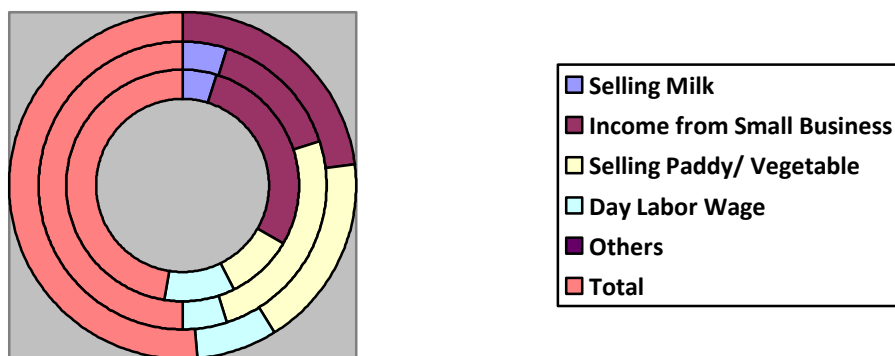
**Table. 6.12 Distribution of Respondents by collecting Money loan installment**

Name of NGO	Distribution of Respondents by collecting Money of loan installment					
	Selling Milk	Income from small Businesses	Selling Paddy/ Vegetable	Day labor wage	Others	Total
<b>BRAC Microfinance Participant</b>		6	2	2	0	10
<b>RDRS Microfinance Participant</b>	1	3	5	1	0	
<b>Total</b>	<b>1</b>	<b>9</b>	<b>7</b>	<b>3</b>	<b>0</b>	<b>20</b>

Source: Field Survey, 2014

From the above table it can be observed that 45% respondents source of collecting loan installment money from income of small business. In this category majority respondents belong to BRAC.35% respondents out of total 20 belong to the source of vegetable selling paddy.15% belong to the source of day labor wage.Only 1 respondent collects from the source of selling milk. From the survey it is revealed that almost majority of the beneficiaries have become small entrepreneur through using microcredit.

**Fig. 6.12 Distribution of Respondents by collecting Money loan installment**



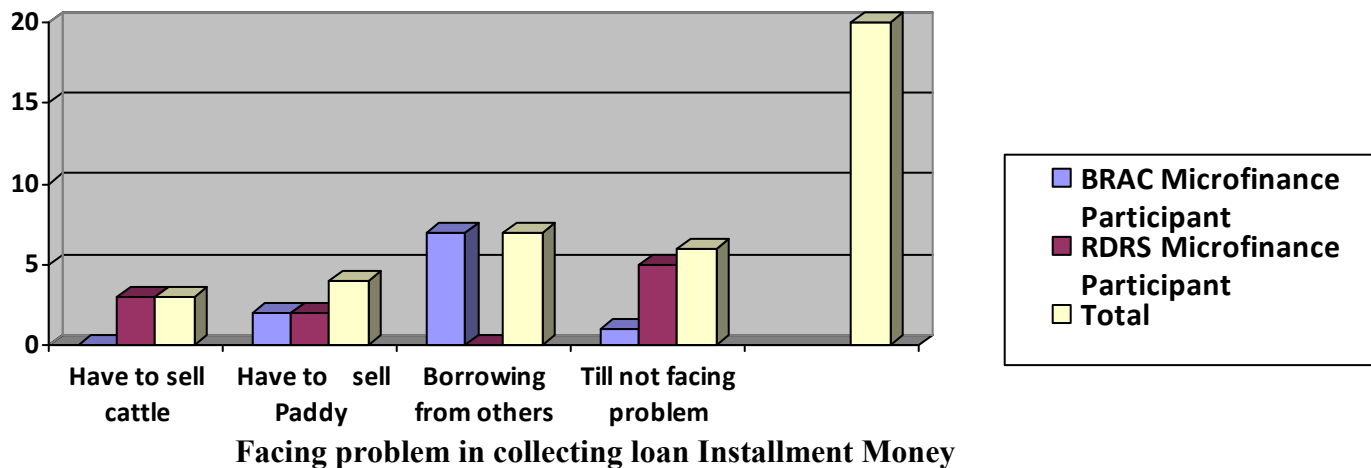
**Table.6.13 Distribution of Respondents by facing problems for collecting loan installment Money**

Name of NGO	Distribution of Respondents by facing problems for collecting loan installment Money				
	Have to sell Cattle	Have to sell storage paddy for Family food	Borrowing from others	Till not facing problem	Total
BRAC Microfinance Participant		2	7	1	10
RDRS Microfinance Participant	3	2		5	10
<b>Total</b>	<b>3</b>	<b>4</b>	<b>7</b>	<b>6</b>	<b>20</b>

Source: Field Survey, 2014

From the studied NGOs it can be observed that 35% respondents have to collect money for loan installment borrowing from others. Only BRAC respondents belong to this category. 20% respondents have to sell storage paddy for family food.15% respondents out of total 20 respondents have to sell cattle. It is noticeable that 30% respondents till not facing problem. Majority of the RDRS respondents are in this category.

**Fig.6.13 Distribution of Respondents by facing problems for collecting loan Installment Money**



**Table.6.14 Distribution of Respondents by Attending Monthly Meeting Regularly**

Name of NGO	Distribution of Respondents by Attending Monthly Meeting Regularly		
	Yes	No	Total
<b>BRAC Microfinance Participant BRAC</b>	9	1	10
<b>RDRS Microfinance Participant</b>	10		10

**Source: Field Survey, 2014**

Information on the state of attendance in monthly meeting, it can be observed that 95% beneficiary respondents have attended in the meeting. NGO wise scenario is almost same. The respondents opined that they can understand the benefit of attending in the meeting through NGO membership. Parvin one of the BRAC micro finance members shared that she also regularly attends in the parents meeting of her child school. Only 1 member said that she cannot attend in the monthly meeting regularly because of her business with household work.

**Table.6.15 Distribution of Respondents by the membership of other NGO**

Name of NGO	Distribution of Respondents by the membership of other NGO		
	Yes	No	Total
<b>BRAC Microfinance Participant BRAC</b>	3	7	10
<b>RS Microfinance Participant</b>		10	10
<b>Total</b>	<b>3</b>	<b>17</b>	<b>20</b>

Source: Field Survey, 2014

It can be observed from the studied NGOs that 15% respondents out of total 20 respondents are associated with other NGOs. Only the BRAC beneficiary respondents belong to this criterion. They have told that they are also the member of Grameen Bank. As BRAC has started monthly installment system, it is easy for them. They also shared that they will leave Grameen Bank. It is observed that the beneficiary respondents do not want to disclose about their dual membership.

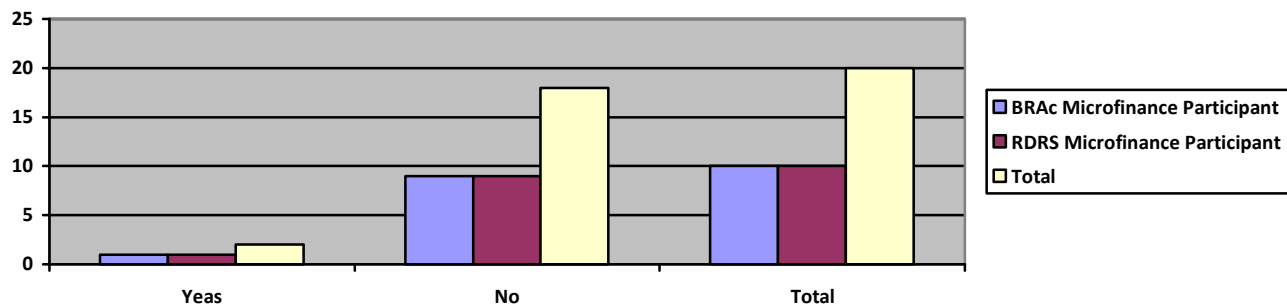
**Table.6.16 Distribution of Respondents by the Saving Practices before NGO Membership**

Name of NGO	Distribution of Respondents by the Saving Practices before NGO Membership		
	Yes	No	Total
BRAC Microfinance Participant	1	9	10
RDRS Microfinance Participant	1	9	10
<b>Total</b>	<b>2</b>	<b>18</b>	<b>20</b>

**Source: Field Survey, 2014**

Savings practice is an important indicator to measure up the socio-economic condition. In the studied NGOs it can be observed that only 10% respondents had savings practices before NGO membership. 90% respondents out of total 20 had no savings practices before NGO membership. The same scenario is revealed from both of the NGOs.

**Fig 6.16 Distribution of Respondents by the Saving Practices before NGO Membership**



**Table 6.17 Distribution of Respondents by Depositing Money for Monthly Saving**

Name of NGO	Distribution of Respondents by Depositing Money for Monthly Saving					
	Tk 10-20	TK 30-50	TK 100	TK 200	TK> 200	Total
<b>BRAC Microfinance Participant</b>		1		5	4	10
<b>RDRS Microfinance Participant</b>	3	5			2	10
<b>Total</b>	<b>3</b>	<b>6</b>		<b>5</b>	<b>6</b>	<b>20</b>

Source: Field Survey, 2014

From the studied NGOs it can be observed that 30% respondents deposits more than 200 TK as a savings. Majority of the respondents belong to BRAC. Another 30% respondents deposit 30-50 TK. In this category majority belong to RDRS. The next large groups belong to the category 200. Only 15% beneficiary respondents belong to the range 10 -20Tk. Most of the respondents both the NGOs shared that at first of their membership they deposited small amount. But gradually they have started to increase their savings deposit as they can understand the advantages of savings.

**Table 6.18 Distribution of Respondents by withdrawing Savings whenever they needed.**

Name of NGO	Distribution of Respondents by withdrawing Savings when they need.		
	Yes	No	Total
<b>BRAC Microfinance Participant</b>	7	3	10
<b>RDRS Microfinance Participant</b>	9	1	10
<b>Total</b>	<b>16</b>	<b>4</b>	<b>20</b>

**Source: Field Survey, 2014**

From the above table it is revealed that 80% respondents out of total 20 have withdrawn savings whenever needed. 20% respondents opined that they can not withdraw saving according to their need. In this category majority respondents belong to BRAC.

**Table 6.19 Distribution of Respondents by Using Savings**

<b>Name of NGO</b>	<b>Distribution of Respondents by Using Savings</b>					
	<b>Education of offspring</b>	<b>offspring wedding</b>	<b>Medical Treatment</b>	<b>Making/Repairing House</b>	<b>Buying Cattle/Leasing Land</b>	<b>Total</b>
<b>BRAC Microfinance participant</b>	2	1		4	2	10
<b>RDRS Microfinance Participant</b>	1	4	2	2	2	10
<b>Total</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>6</b>	<b>4</b>	<b>20</b>

Source: Field Survey, 2014

Using savings is an important indicator of socio-economic condition. It seems that 30% of beneficiary respondents used their savings in making/repairing house. BRAC respondents' ratio is high in this arena. The next large group (25%) used in offspring wedding. 20% respondents used their savings in buying cattle/leasing land. NGOs wise the ratio is almost same. Only 15% respondents used their savings for the education of their offspring. 10% respondents using savings in medical treatment. It is revealed from the studied NGOs that savings influencing the socio-economic condition of the rural poor.



**Table 6.20 Distribution of Respondents by Receiving Training**

Name of NGO	Distribution of Respondents by Receiving Training				
	Income generating	Leadership	Awareness raising	No Training Receive Yet	Total
<b>BRAC Microfinance Participant</b>	6			4	<b>10</b>
<b>RDRS Microfinance Participant</b>	5	2	3		<b>10</b>
<b>Total</b>	<b>11</b>	<b>2</b>	<b>3</b>	<b>4</b>	

**Source: Field Survey, 2014**

In general, NGOs organize training programs on various income generating activities for beneficiaries. Collected data and information on training presented that 55% respondents have received some kind of training on income generating activities from their respective NGOs. Only RDRS (15%) respondents received training on awareness rising and 10% respondents on leadership. RDRS respondents belong to both these categories. It is notable that 20 % respondents of BRAC till now received no raining.

**Table 6. 21 Distribution of Respondents by having number Meals in a day**

Name of NGO	Distribution of Respondents by having number Meals in a day							
	One Time		Two times		Three times		Total	
	Before	After	Before	After	Before	After	Before	After
<b>BRAC Microfinance Participant</b>			5	-	5	10	10	10
<b>RDRS Microfinance Participant</b>			5		5	10	10	10
<b>Total</b>			<b>10</b>		<b>10</b>	<b>20</b>	<b>20</b>	<b>20</b>

**Source: Field Survey, 2014**

Situation in terms of having meals by the household in a day after NGO membership has marked improvement. It can be observed from the table that all the beneficiary house holds have meals two times in a day. Now 100% respondents' households out of total 20 respondents are having meals in a day. This improvement could be attributed to the positive change in the purchasing power of the beneficiary households.

Data and information were also collected to observe whether any change has been taken place in the food contents of the beneficiary respondents after becoming NGO members. These are presented in the following table.

**Table .6.22 Meal contents in a Week Before /After NGO Membership**

Name of NGO	Meal contents in a Week Before /After NGO Membership											
	Rice		Vegetables		Pulses		Fish		Meat		Milk	
	B	A	B	A	B	A	B	A	B	A	B	A
<b>BRAC microfinance Participant</b>	10	10	10	10	10	10	4	9	1	7	4	9
<b>RDRS Microfinance Participant</b>	10	10	10	10	10	10	4	9	2	9	3	7
<b>Total</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>8</b>	<b>18</b>	<b>3</b>	<b>16</b>	<b>7</b>	<b>16</b>

[Total n = 20], A = after and B= before

Source: Field Survey, 201

On the question of food contents before NGO membership, it was found that all the beneficiary households had three common items such as rice, vegetables and pulses in their meals. The distribution pattern was also the same for the households. But changes in the food contents can now be observed after becoming NGO members. Now the beneficiary households take more fish, meat, and milk in a week. It indicates that a positive change has taken place in terms of intake of protein and nutritious foods by the beneficiary household after NGO membership.

## Housing

Housing is one of the basic human needs. Nature and type of dwelling house indicate the socio-economic condition of the households. Data and information of the beneficiary respondents collected on the nature and type of their dwelling houses. Efforts were made to see the change in condition of the dwelling house before and becoming NGO members. Dwelling houses have been categorized into thatched meaning houses made of bamboo and straw; tin roofed indicating roof made of corrugated tin sheets; semi pucca means brick walled house with tin roof; and pucca is house made of brick walls with roof made of concrete.

**Table .6.23 Distribution of Respondents by the Nature and Condition of Dwelling House**

Name of NGO	Nature and Condition of Dwelling House							
	Thatched		Tin Roofed		Semi Brick Constructed		Brick Constructed	
	Before	After	Before	After	Before	After	Before	After
<b>BRAC Microfinance Participant</b>	7		2	8		1		
<b>RDRS Microfinance Participant</b>	8	-	2	7	0	4	-	-
<b>Total</b>	<b>16</b>		<b>4</b>	<b>15</b>	<b>0</b>	<b>5</b>		

[Total n = 20], Source: Field Survey, 2014

It can be observed that from the following table those considerable improvements have taken place in the condition and nature of the dwelling house of the beneficiary respondents after becoming NGO members. 80 % respondents out of a total 20% respondents had thatched dwelling house, 20% respondents had tin roofed dwelling house and no one had semi brick constructed dwelling house before becoming NGO members. But situation changed for the better after becoming NGO members. Now no one beneficiary household has thatched dwelling house. 15% respondents have tin roofed house and 5% respondents have semi brick constructed. The condition of the households has improved because of rising their income level for involving in various income generating activities by using loan.

**Table.6.24 Distribution of Respondents concerning Awareness of Legal Rights**

Name of NGO	Awareness of Legal Rights			
	Inheritance of Property		Marriage/ Divorce	
	Yeas	No	Yeas	NO
<b>BRAC Microfinance Participant</b>	3	6	3	6
<b>RDRS Microfinance Participant</b>	9	-	9	-
<b>Total</b>	12	6	12	6

**[Total n = 20], Source: Field Survey, 2014**

Awareness of legal rights is an important indicator to measure up socio-economic development. From the above table it is revealed that 12 of the beneficiary respondents are aware of their right to inherit of property. 12 are aware of their legal rights with respect to marriage and divorce. It is noticeable that 6 of BRAC respondents are not aware of inheritance of their property right and also 6 of BRAC respondents are not aware marriage and divorce. Though BRAC has separate Legal Services Program for the rural poor and popular theatre under CEP program to make aware about these common issues. On the question, whether NGOs assist them in establishing their rights. They stated that they do not especially (BRAC Respondents) receive any assistance from NGOs in this regard.

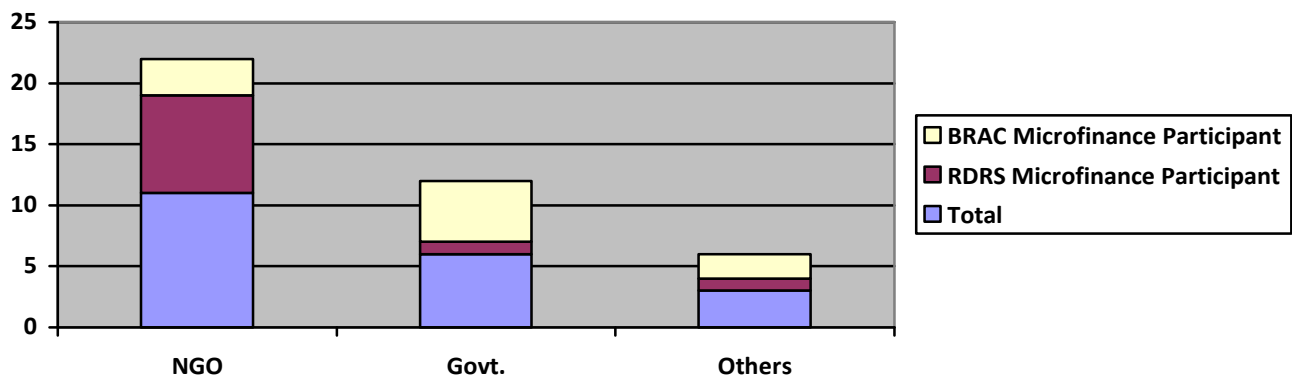
**Table 6.25 Distribution of Respondents by Awareness of Legal Rights on the basis of Sources**

Name of NGO	Distribution of Respondents by Awareness of Legal Rights on the basis of Sources		
	NGO	Govt.	Others
BRAC Microfinance Participant	3	5	2
RDRS Microfinance Participant	8	1	1
<b>Total</b>	11	6	3

Source: Field Survey, 2014

On the question from which source, they can know about their legal rights. It can be shown that 55% stated the NGOs as a source. In this category majority belong to RDRS. The next large group (30) % belongs to government source such as (Radio and Television). In this category majority are BRAC respondents only 15% fall in others.

**Fig.6.25 Distribution of Respondents by Awareness of Legal Rights on the basis of Sources**



**Table 6.26 Distributions of Respondents by When Started to Attend Community Level Meeting**

Name of NGO	Attend in Community Level Meetings		
	Before	After	Total
<b>BRAC Microfinance Participant</b>	1	8	9
<b>RDRS Microfinance Participant</b>		8	8
<b>Total</b>	<b>1</b>	<b>16</b>	<b>17</b>

**Source: Field Survey, 2014**

Attending community level meeting is a significant indicator of the social development of rural poor. From the studied NGOs it was revealed that before NGO membership participation in community level meeting is very poor. As their economic condition was not good for this reason they have no importance in community as well as the society. But after NGOs membership their economic condition has been improved. Amena Khatun the group leader of BRAC micro –credit program shared that for becoming group leader community people come to take her advice. Becoming NGO member their participation has increased in community level meeting.

**Table 6.27 Distribution of Respondents by improved status in Community**

Name of NGO	Improved status in Community	
	Yes	No
<b>BRAC Microfinance Participant</b>	8	1
<b>RDRS Microfinance Participant</b>	9	
<b>Total</b>	<b>17</b>	<b>1</b>

**Source: Field Survey, 2014**

From the studied NGOs it can be observed that 85% beneficiary stated that their status has improved in society. They opined that there are several reasons behind it. These are as follow as:

- As economic condition has been improved
- For collecting loan needs signature the group leader
- Community people come to take advice
- As they have the power to collect loan
- As they can be abled to live better than before



## **7.1 Education**

Education is an inevitable ingredient of socio-economic development of rural poor. BRAC and RDRS both the NGOs have launched education programs for the children of the rural poor. BRAC and RDRS work mainly in rural areas. BRAC has operated multifaceted constructive education program focused on quality of education services and management. BRAC operated education programs can be stated in the following way.

- ➡ Pre-Primary School**
- ➡ Primary School**
- ➡ Gonokendro Patagor**
- ➡ Mobile Library**
- ➡ Adolescent Development Centres**
- ➡ Meda Bekas**

The pre-primary level is the first and foremost decision and basis of educational life of a child. So we select the BRAC and RDRS pre-primary school as a field of our study. From the below presented data and information, we can get the scenario how the NGOs are contributing for providing quality education of the rural poor children.

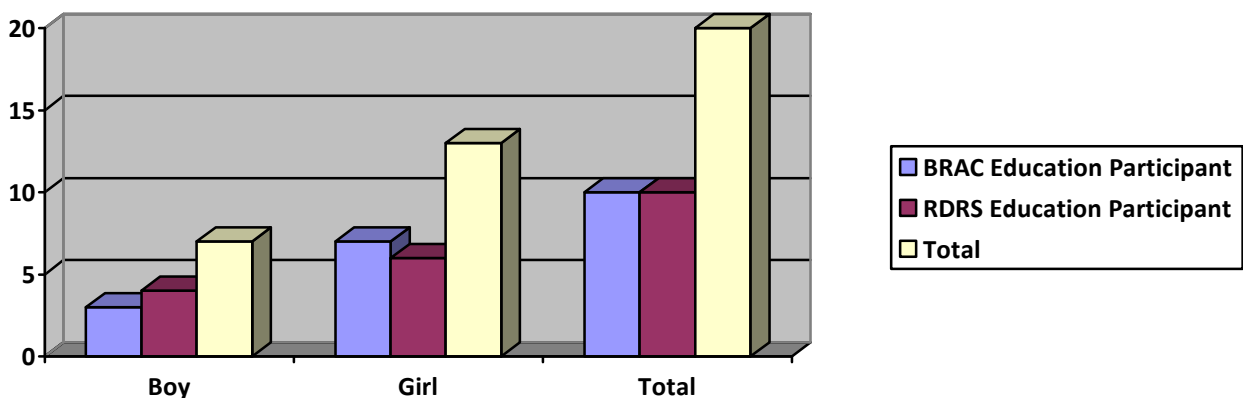
**Table 7.2 Distribution of Respondents by gender going to School**

Name of NGO	Distribution of Respondents by gender going to School		
	Boy	Girl	Total
BRAC Education Participant	3	7	10
RDRS Education Participant	4	6	10
<b>Total</b>	<b>7</b>	<b>13</b>	<b>20</b>

Source: Field Survey, 2014

Education is an important indicator to measure the socio-economic condition of the rural poor. From the studied NGOs it is revealed that 65% female children of beneficiary respondents study in the NGOs school. Only 35% male children of beneficiary respondents study in the NGOs school. It is a good trend for the education of girl child of rural poor. This information also indicates that the consciousness about girl child education among rural poor has increased.

**Fig.7.2 Distribution of Respondents by gender going to School**



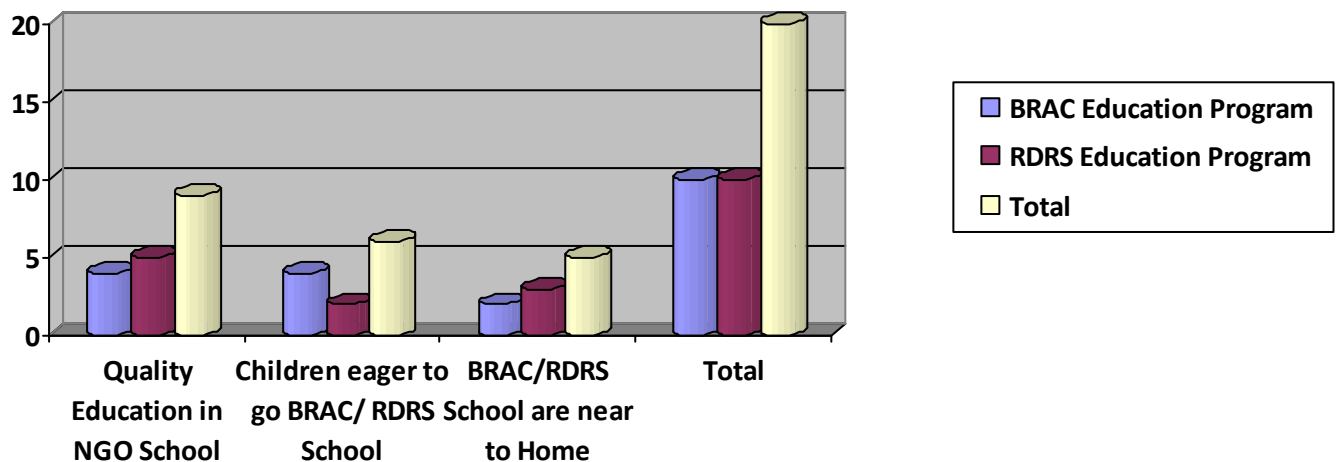
**Table 7.3 Distribution of Respondents by Admitting their children in NGO School instead of Government Primary School**

Name of NGO	Distribution of Respondents by Admitting their children in NGO School instead of Government Primary School			
	Quality Education in NGO School	Children eager to go BRAC/ RDRS School	BRAC/ RDRS School are near to Home	Total
BRAC Microfinance Participant BRAC	4	4	2	10
RDRS Microfinance Participant	5	2	3	10
<b>Total</b>	<b>9</b>	<b>6</b>	<b>5</b>	<b>20</b>

Source: Field Survey, 2014

It can be observed from the above table 45% beneficiary respondents opined that NGOs school provides better education. NGO wise ratios of the respondents' opinion are almost same. 30% respondents opined that their children eager to go NGOs school. They shared that NGO education is more attractive for the children as the education provided through story telling, dancing, singing and playing. 25% respondents opined that they have admitted their children in NGOs school as the schools are near to home. Shopnaw on of the parent shared that as the school is near, her time saves and time to time she can see whether the child has concentrated on reading or not.

**Fig 7.3 Distribution of Respondents by Admitting their children in NGO School instead of Government Primary School**



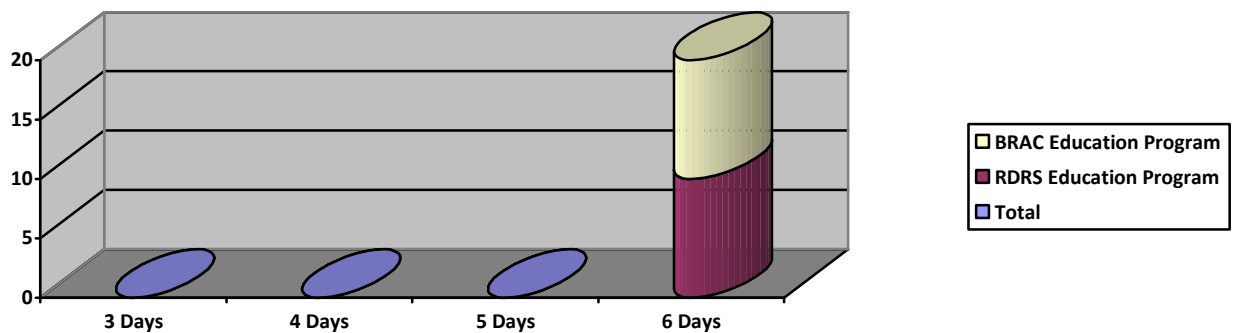
**Table 7.4 Distribution of Respondents by their children going to School number day in a week**

Name of NGO	Distribution of Respondents by their children going to School number of day in a week			
	3 - Days	4 - Days	5 - Days	6- Days
BRAC Microfinance Participant BRAC		-	-	-
RDRS Microfinance Participant				10
<b>Total</b>				<b>20</b>

Source: Field Survey, 2014

From the studied NGOs it can be observed that all respondents’ children go to NGOs schools 6 days in week. It is revealed 100% and the ratio is same for both the NGOs. It is a good sign to reduce children from drop out of schools. Rahima said that she want to go to her brother’s marriage ceremony but her girls starts to weep cause she does not want to absent in the school. This scenario indicates that NGOs school education being the source of attraction of the children of the rural poor.

**Fig 7.4 Distribution of Respondents by their children going to School number day in a week**



**Table 7.5 Distribution of Respondents by Learning in to NGO School of their Children**

Name of NGO	Distribution of Respondents by Learning in to NGO School of their children					
	Can tell Name and Address	Can Tell Letter	Can Tell Poem and Story	Can Singing and Dancing	All of These Total	
<b>BRAC Education Participant</b>	1	1		1	7	<b>10</b>
<b>RDRS Education Participant</b>	1		2	1	6	<b>10</b>
<b>Total</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>13</b>	<b>20</b>

Source: Field Survey, 2014

From the table it can be observed that 65% out of total 20 respondents opined that their children have learnt all of these. Only 10% beneficiary respondents opined that their children can tell their name and address. Another 10% viewed that their children can tell poem and story and the next opined that their children can singing and dance. 1 respondent said that her child can tell letter. Majority of the respondents told that their children have learnt all of these in delight as the learning process is based on co-curriculum activities.

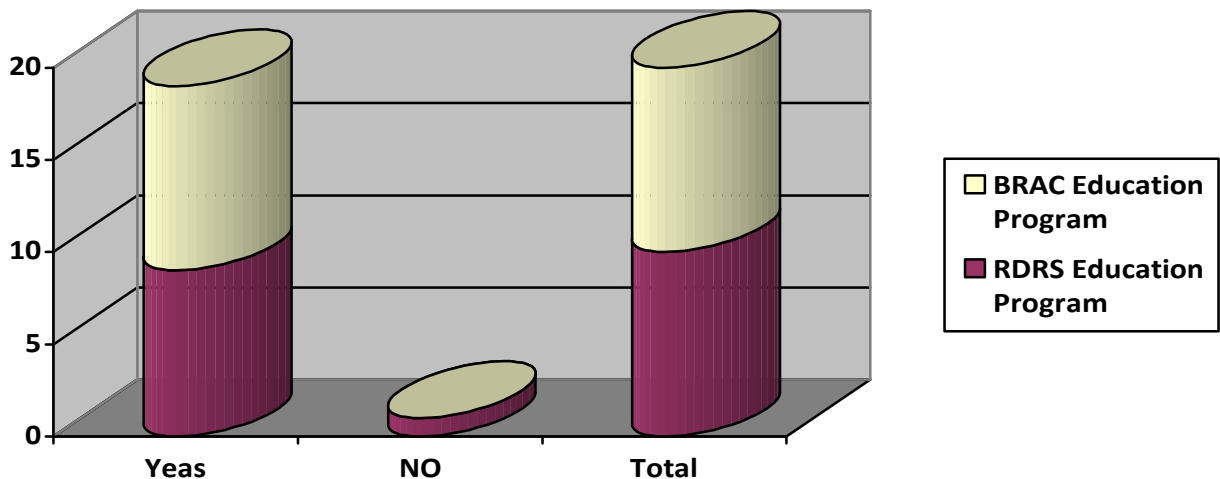
**Table 7.6 Distribution of Respondents by Attend in Parents Meeting regularly**

Name of NGO	Distribution of Respondents by Attend in Parents Meeting regularly		
	Yeas	NO	Total
BRAC Education Participant	10		10
RDRS Education Participant	9	1	10
<b>Total</b>	<b>19</b>	<b>1</b>	<b>20</b>

Source: Field Survey, 2014

From the studied NGOs it can be revealed that 95% beneficiary respondents regularly attend in the parents meeting. It is a positive sign in the arena of socio – economic development of the rural poor. It indicates that they can understand the importance of their children education. It is notable, only 1 respondent shared that she did not attend meeting regularly.

**Fig.7.6 Distribution of Respondents by Attend in Parents Meeting regularly**



**Table 7.7 Distribution of Respondents by the Issues discussed in Parents Meeting**

Name of NGO	Distribution of Respondents by the Issues discussed in Parents Meeting					
	Importance of coming in to School regularly	Importance of drinking pure water	Net and cleanness	Child Growth	Dowry/early Marriage	All of these
<b>BRAC Education Participant</b>	1	1				<b>8</b>
<b>RDRS Education Participant</b>	1		2			7
<b>Total</b>	<b>2</b>	<b>1</b>	<b>2</b>			<b>15</b>

**Source: Field Survey, 2014**

75% respondents out of total 20 opined that they are awarded all of these issues in parents meeting.

10% respondents opined about net and cleanness. Another 10% respondents opined about importance of coming in to school regularly. Only 1 respondent opined about neat and cleanness. The beneficiary respondents also shared that they are also aware how to attitude with their children. First aid and primary treatment, process of cooking nutrition food, mothers learn games to play with children. Monowara one of the respondents of RDRS education program told that story book given her by the NGO school to tell story of her girl.

## 8.1 Health

BRAC Health program emphasis on sensitization of the rural poor to healthcare needs. Healthcare of the poor is seen as a basic right with services that addresses the specific health needs related to prenatal care, anti – natal care, immunization, nutrition education, safe water supply, sanitary toilets, family planning, TB control, malaria, and basic curative services provided by specially-trained health providers along with essential drugs, equipment and supplies has been ensured. RDRS also continues to fight for better health among its rural poor clients through provision of preventive and curative health care measures as which overwhelmed the reproductive health services, HIV and aids, Tuberculosis and leprosy, eye care, water, sanitation and hygiene and so on.

In our study we have made effort to examine the overall Healthcare service providing for the rural poor.

**Table 8.2 Distribution of Respondents by the Issues discussed in Health Meeting**

Name of NGO	Distribution of Respondents by the Issues discussed in Health Meeting							
	General Diseases and Net and Cleanness	Importance of drinking pure water and Using Latrine	Rule of hand washing	Rule of Nutrition Food Cooking	Pregnant Mother Care and Risks	Child Immunization Advantage of Small Family	Dowry/ Early Marriage	All of these
BRAC Health Participant	1			1	1			7
RDRS Health Participant	1	1	1					7
<b>Total</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>			<b>14</b>

Source: Field Survey, 2014



From the studied NGO it can be observed that 70% beneficiary respondents know all of these health issues. 10% respondents out of total 20 opined that they know the issue of diseases and neat and clean ness. 5% respondents know about the importance of pure drinking water. Another 5% know rule of food cooking, 5% know pregnant mother care and risks and 5% know about the rule of hand washing. From the table it is revealed that majority of the respondents know all the health issues. It is a good trend that health caring awareness is increasing among the rural poor.

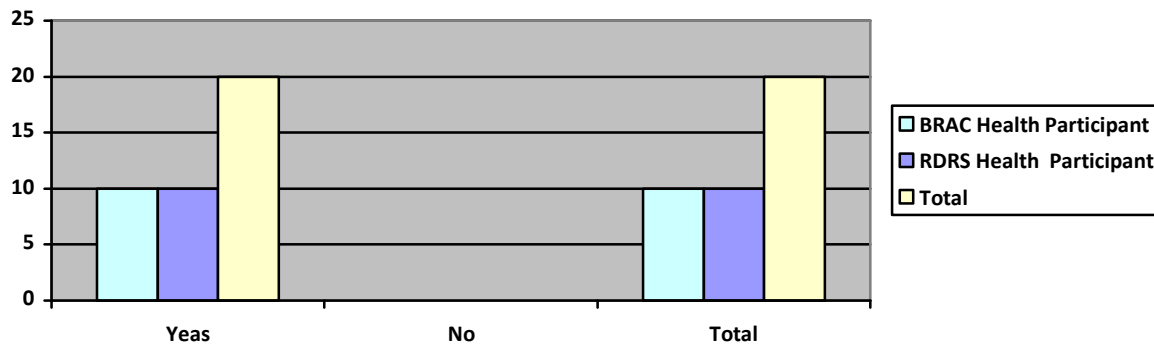
**Table 8.3 Distribution of Respondents by Attend Health Meeting regularly**

Name of NGO	Distribution of Respondents by Attend Health Meeting regularly		
	Yeas	NO	Total
BRAC Health Participant	10	-	10
RDRS Health Participant	10	-	10
<b>Total</b>	<b>20</b>	<b>-</b>	<b>20</b>

Source: Field Survey, 2014

From the table revealed that the 100% respondents attend in health meeting regularly. The NGO wise scenario is same. Kano Bala one of the respondents shared that by attending in health meeting not only one can know about health tips but also can get health checkup. The regular attendance in health meeting indicates that rural poor can start to understand the advantages of health meeting.

**Fig 8.3 Distribution of Respondents by Attend Health Meeting regularly**



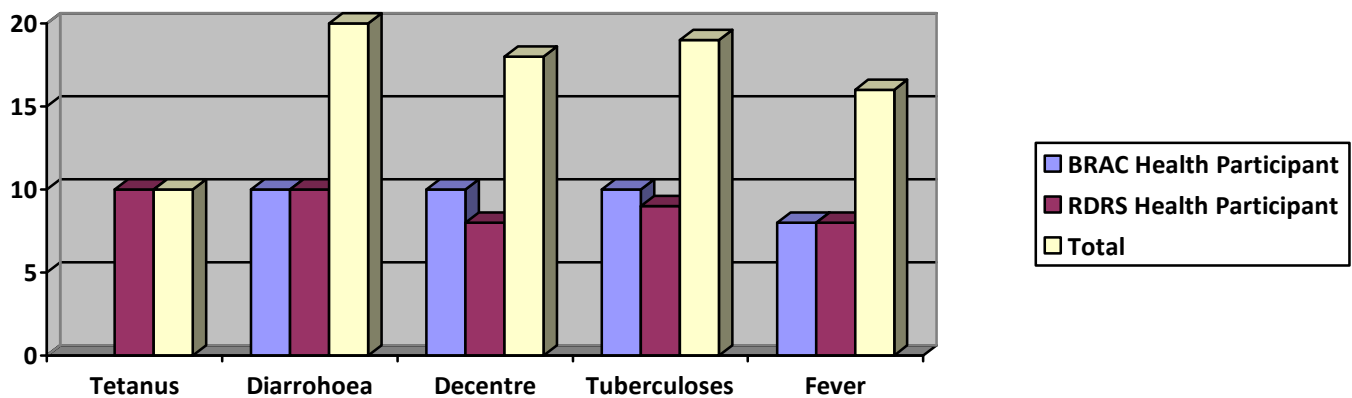
**Table 8.4 Distribution of Respondents by Know about the Diseases**

Name of NGO	Distribution of Respondents by Know about the Diseases				
	Tetanus	Diarrhoea	Decentre	Tuberculoses	Fever
BRAC Health Participant	10	10	10	10	8
RDRS Health Participant	10	10	8	9	8
<b>Total</b>	<b>20</b>	<b>20</b>	<b>18</b>	<b>19</b>	<b>16</b>

Source: Field Survey, 2014

From the studied NGOs it can be observed that out of total 20 respondents 20 opined that they know about the Tetanus and Diarrhea. Respectively 18, 19 & 16 respondents' opined that they aware about decency, Tuberculoses and fever. During field survey they shared that their superstition concerning these diseases treatment after becoming NGOs member.

**Fig.8.4 Distribution of Respondents by Know about the Diseases**



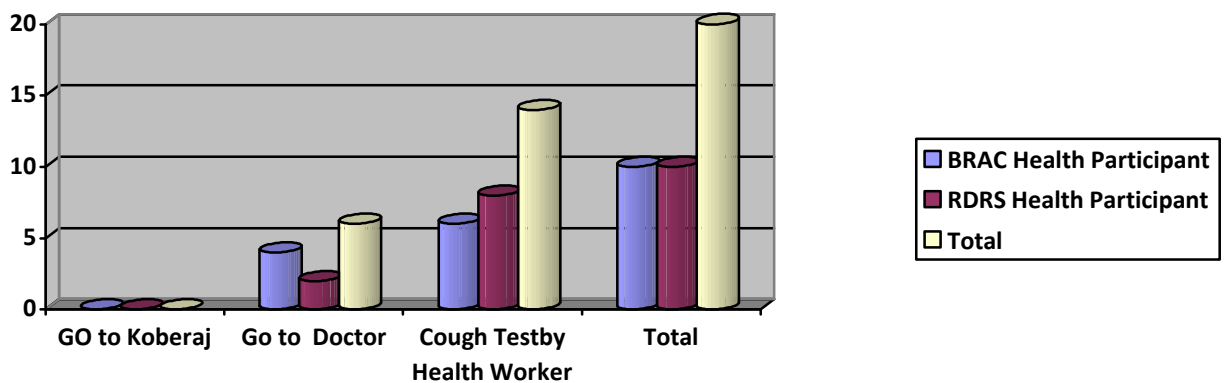
**Table 8.5 Distribution of Respondents by Diagnosis of Tuberculoses**

Name of NGO	Distribution of Respondents by Diagnosis Tuberculoses			
	GO to Koberaj	Go to Doctor	Cough test by Health Worker	Total
BRAC Health Participant		4	6	10
RDRS Health Participant		2	8	10
<b>Total</b>		<b>6</b>	<b>14</b>	<b>20</b>

Source: Field Survey, 2014

From the table it can be revealed that out of total 20 respondents 70% tested cough by the health worker to diagnosis tuberculose.30% respondents go to doctor. It is noticeable that no respondent goes to Koberaj. The respondents both NGOS shared during the field visit that they went to Koberaj but becoming after becoming NGO membership they do not go to Koberaj. Because their superstition and misunderstanding and have been removed becoming NGO member and now they can understand that to get right and proper treatment they have to test cough to diagnosis the Tuberculoses.

**Fig.8.5 Distribution of Respondents by Diagnosis of Tuberculoses**



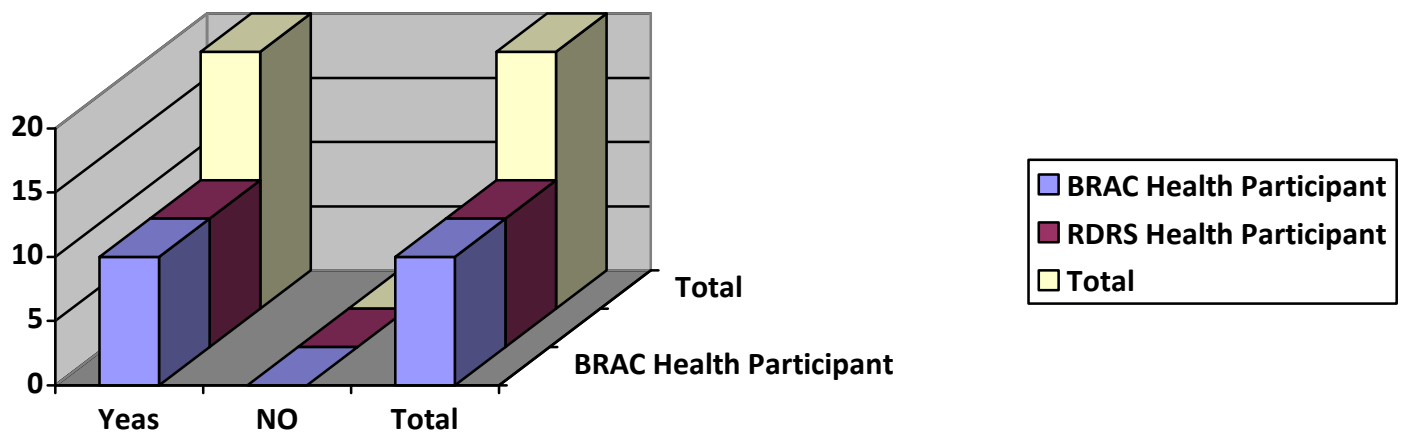
**Table 8.6 Distribution of Respondents by the advantages of Health worker advice for their family**

Name of NGO	Distribution of Respondents by the advantages of Health worker advice for their family		
	Yeas	NO	Total
BRAC Health Participant	10	-	10
RDRS Health Participant	10	-	10
<b>Total</b>	<b>20</b>	<b>-</b>	<b>20</b>

Source: Field Survey, 2014

On the answer of a question during field survey wheather the respondents think that the health worker advices are good to their family or not.100% respondents opined that the health worker advices are useful for health care of their family member. They said that as a result of following the advices they are less attacked by the common diseases. So, they have to expense less money for themselves and their family health treatment.

**Fig.8.6 Distribution of Respondents by the advantages of Health worker advice for their family**



**Table 8.7 Distribution of Respondents by know the diseases and Health tips before joining the Health Program**

Name of NGO	Distribution of Respondents by know the diseases and Health tips before joining the Health Program				
	Yeas	No	Little bit know	Do not know so clearly	Total
<b>BRAC Health Participant</b>	1		5	4	<b>10</b>
<b>RDRS Health Participant</b>		2	4	4	
<b>Total</b>	<b>1</b>	<b>2</b>	<b>9</b>	<b>8</b>	<b>20</b>

Source: Field Survey, 2014

On the question of awareness about diseases and health tips before joining health program.45% respondents told that that could know little bit. 40% opined that could not know so clearly.10% respondents fall in to the category “No”. Only 1 respondent falls in to the category "Yes". Majority of the respondents both the NGOs opined that becoming NGOs member their awareness has been increased. They have known various health diseases and their doings to be safe themselves against the diseases. Amana one of the members of BRAC Health program told that she has learnt about hygiene of cooking and having meal from health worker of BRAC health program. Now she practices in her every day life. The respondents have become more aware about negative impact of child marriage, dowry, malnutrition of pregnant women and children, reasons of maternal and child mortality, adverse effect of social superstitions.

**Table 8.8 Distribution of Respondents by Taking Health Service number of times in a year**

Name of NGO	Distribution of Respondents by Taking Health Service number of times in a year					
	Before NGO Membership		After NGO Membership			Total
	1- 6	7-10	2 – 3 times	4times	5 times	
<b>BRAC Health Participant</b>	6	4	6	3	1	10
<b>RDRS Health Participant</b>	5	5	5	5		10
<b>Total</b>	<b>11</b>	<b>9</b>	<b>11</b>	<b>8</b>	<b>1</b>	<b>20</b>

Source: Field Survey, 2014

Collected data on receiving health care services before and after becoming NGO members show that the situation has improved considerably. The table projects that there is a different frequency of receiving health care services before and after NGO membership. Majority respondents opined that after becoming NGO member they can learn many things concerning health care. Now they fall in diseases less than before. Some participants shared that before becoming a NGO member they go to Koberaj for health treatment but after NGO membership they go to doctor and health worker for treatment.

**Table 8.9 Distribution of Respondents by the reason of taking Health treatment**

Name of NGO	Distribution of Respondents by the reason of Taking Health treatment			
	Treatment of Diseases	Family Planning Measures	Family welfare service	Total
<b>BRAC Health Participant</b>	5	3	2	10
<b>RDRS Health Participant</b>	3	2	5	10
<b>Total</b>	<b>8</b>	<b>5</b>	<b>7</b>	<b>20</b>

Source: Field Survey, 2014. On the question of taking health treatment out of total 20 respondents 40% go for treatment of diseases.35% respondents for family welfare service. Only 25% respondents go for family planning measures. Now the beneficiary respondent households avail health care services for the prevention and treatment of different ailment more than before.

**Table .8.10 Distribution of Respondents by the source of Health Service**

Name of NGO	Distribution of Respondents by the source of Health Care Service			
	Govt. Clinic/Hospital	NGO Shastho Kendro	NGO Shastokorme	Total
BRAC Health Participant	4	2	4	10
RDRS Health Participant	4	3	3	10
<b>Total</b>	8	5	7	20

**Source: Field Survey, 2014**

Beneficiary receives health care services from number of sources. Basically, these are categorized into two, government and NGO sources. The government source services run hospitals and clinics. From the studied NGOs revealed that 40% beneficiary respondents receive health care services from the government run hospital and clinic. 25% respondents receive from NGO Shastho Kendro and 35% receive from NGO Shastokorme. The beneficiary respondents reported that they prefer to go to government run clinics and hospitals for the purpose of vaccinating their children. The majority of the beneficiary respondents belonging to selected NGOs receive health care services from the NGO sources. BRAC and RDRS respondents visit more NGOs run healthcare centers. As both the NGOS run health care center for their beneficiary. Both BRAC and RDRS have trained health worker who provide advisory and other preliminary health care services to rural poor. They get general guide lines and health checkup from NGO Shastokorme.

**Table 8.11 Distribution of Respondents by Awareness about family Planning and Immunization of Pregnant Mother and Child**

Name of NGO	Distribution of Respondents by Awareness about family Planning and Immunization of Pregnant Mother and Child				
	Shastokorme (NGO)	Govt.	Radio	Television	Total
<b>BRAC Health Participant</b>	9	1	-	-	<b>10</b>
<b>RDRS Health Participant</b>	6	1	1	2	
<b>Total</b>	<b>15</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>20</b>

**Source: Field Survey, 2014**

Bangladesh is a densely populated country. In terms of population, it is the eight largest countries in the world. Family planning and population control is an important agenda for socio-economic development of rural poor to NGO as well as to government. Immunization of child and pregnant mother is another concern for NGO and government. NGOs are promoting various family planning measures among their beneficiaries. On the other hand NGO health workers work for promoting child immunization among their beneficiaries. Majority of the respondents 75% reported that NGO health worker help them to understand the benefit of small family and child immunization. 10% opined that they were aware by the government and another 10% respondents by television. Only one respondent reported by radio.

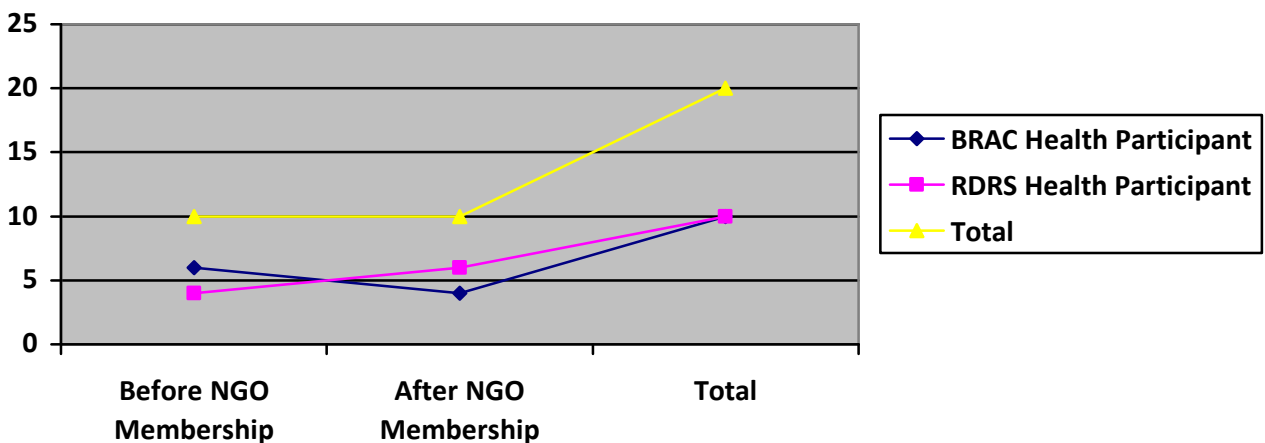


**Table 8.12 Distribution of Respondents by Set up Latrine**

Name of NGO	Distribution of Respondents by Set up Latrine		
	Before NGO Membership	After NGO Membership	Total
BRAC Health Participant	6	4	10
RDRS Health Participant	4	6	10
<b>Total</b>	<b>10</b>	<b>10</b>	<b>20</b>

Source: Field Survey, 2014

Sanitation practice is an important indicator of social development and advancement. Poor sanitary facilities can lead to a number of diseases. The poor sanitary condition may pollute the water supply and create issues. Latrine facilities do indicate the extent of hygienic living condition. The NGOs in their health worker try to make their beneficiaries conscious about the health hazards of rural poor. During the survey of beneficiary respondents, data and information were collected on set up latrine. It can be observed that out of total 20 respondents 50% have constructed latrine before NGO membership and another 50% have constructed latrine after becoming NGOs member. It is notable that BRAC has WASH program through which provide latrine free of cost for hard core rural poor.

**Fig.8.12 Distribution of Respondents by Set up Latrine**

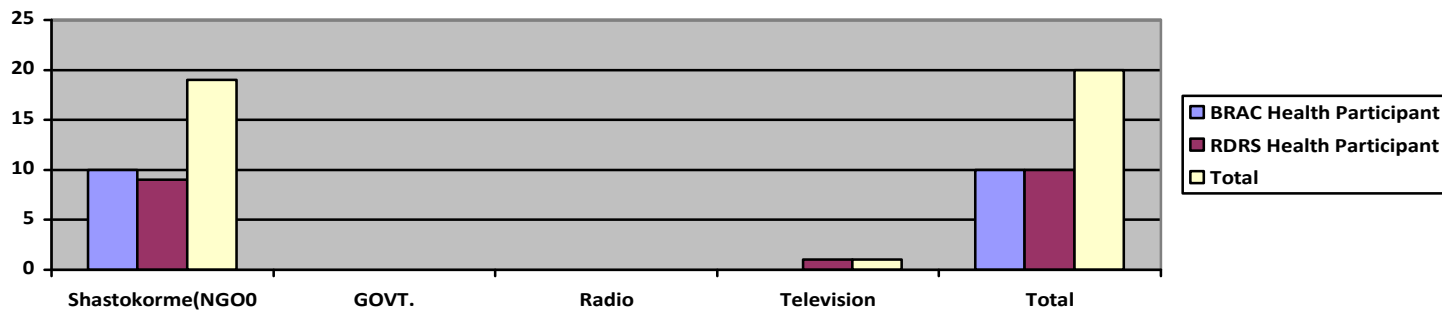
**Table 8.13 Distribution of Respondents by Net and cleanness of Latrine & doing after using the Latrine**

Name of NGO	Distribution of Respondents by Net and cleanness of Latrine and doing after using the Latrine				
	Shastokorme (NGO)	Govt.	Radio	Television	Total
BRAC Health Participant	10				10
RDRS Health Participant	9			1	10
<b>Total</b>	<b>19</b>			<b>1</b>	<b>20</b>

Source: Field Survey, 2014

From the collected data during field survey revealed that 95% beneficiary respondents opined that they learned the neat and cleanness of using latrine and doing after using the latrine by NGO health worker. Only one respondent opined by Television. It is notable that the majority respondents opined that as they know proper use and maintain hygiene of latrine, now they attacked disease less than before. During the survey, the beneficiary respondents revealed NGOs have played a great role in raising consciousness among them in using hygiene latrine.

**Fig.8.13 Distribution of Respondents by Net & cleanness of Latrine & doing after using the Latrine**



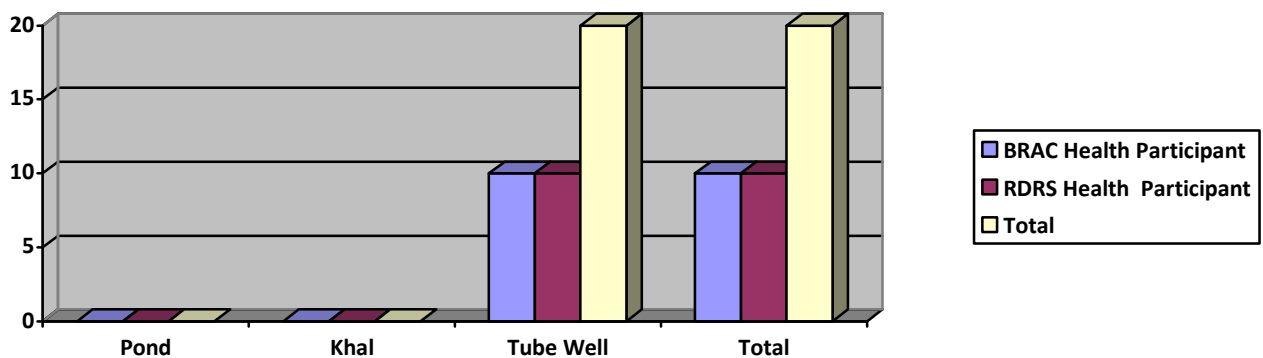
### 8.14 Distribution of Respondents by the sources of Drinking water

Name of NGO	Distribution of Respondents by the sources of Drinking water				
	Pond	Tube well	Khal	River	Total
BRAC Health Participant	-	10	-	-	10
RDRS Health Participant	-	10	-	-	10
<b>Total</b>		<b>20</b>			<b>20</b>

Source: Field Survey, 2014

Drinking water is essential for healthy and hygienic life. NGO are putting efforts in making aware the people especially, the poor of the necessity of fresh drinking water. The NGOs help to install tubewells. Data and information collected on the source of drinking water of the beneficiary respondents suggest that currently around 100 % of the beneficiary respondent households get their water from hygienic sources. The overwhelming majority depends on Tubewell. During field survey most of the respondents shared that now they can mark the Tube well which is arsenic free and which has arsenic.

**Fig.8.14 Distribution of Respondents by the sources of Drinking water**



**Evaluate & compare the role played by the BRAC & other development partners in this Arena.**

### **9.1 Introduction**

There are many types of NGOs in Bangladesh. Overwhelming different strategies, approach vision; mission NGOs have been launching various development programs for the socio – economic development of rural poor. It is observed that there are certain similarities exist among the types of NGOs in Bangladesh with regard to role playing in socio – economic development of the rural poor.

BRAC as largest NGO in Bangladesh also played significant role through implementing various development programs and projects. RDRS also played role for the socio-economic development of the rural community simultaneously of BRAC. If we go through our study it was observed that

### **9.2 Evaluation & Comparison**

BRAC Microfinance initiated monthly loan installment for its beneficiaries which minimized the financial and mental pressure of program beneficiaries. on the other hand RDRS BRAC Microfinance provided loan on the condition of weakly loan installment which is burdeanable for the beneficiaries. But, it was also observed that the RDRS Microfinance field staffs are more committed to provide service to the beneficiaries than BRAC microfinance field staffs. RDRS field staffs attachment with the beneficiaries than BRAC Microfinance field staffs.

BRAC education programs especially pre-primary which studied during field visit, it was observed that the BRAC pre-primary education is more systematic, process oriented, disciplined, training and co-curriculums based than RDRS pre-primary education. BRAC pre-primary school program teachers are more skilled and capable in teaching than RDRS pre-primary school program. Community leaders' involvement with BRAC Pre-Primary School program is strong than RDRS pre-primary School program. Monitoring and evaluation system of BRAC is held efficient and regular basis. BRAC has long-term sustainable education policy.

It was observed that BRAC health programs provided comprehensive and coordinated services for the program beneficiaries. BRAC has organized and trained field level health staff including program organizer, Shastokorme and Shastho Sebeka who provide door to door services for the rural poor.

BRAC has long-term visionary health policy. On the other hand RDRS also has organized health program but RDRS has change the vision of its health policy from now instead of providing health services directly RDRS has worked to aware people to receive government provide health services. It was observed that BRAC Health programs targeted beneficiaries received health services up to the mark. But the BRAC other programs beneficiaries such as Microfinance, Education and so on have not proper orientation about BRAC health program services.

Focusing on social and legal rights awareness BRAC has lunched Community Empowerment Program, Human Rights and legal aid services. RDRS also has social organizations consisting of rural poor works for the social and legal rights awareness. RDRS union federation structure is more strong and active than BRAC. On the other hand BRAC Human Rights and legal Aid services program is more organized and effective than RDRS.

RDRS vision mission and directly focuses on rural poor and their socio-economic and political development. On the other hand in BRAC vision, mission focuses on community development.

BRAC emphasizes on holistic approach operating comprehensive programs for the development of the rural poor. BRAC intends to serve as large a number of the poor people as possible.

RDRS emphasizes on multi-sectoral approaches for operating comprehensive program to enhance the development of the rural poor. RDRS works intensive and integrated area approach focusing on the northern Bangladesh rural poor community.

## Chapter IX

### **The real scenario of BRAC activities regarding development as a Holistic Approach:**

**Introduction:** BRAC is called the learning organization. From the perspectives of community need and demand of time, BRAC initiated various development programs. BRAC examined and measured the program's output. On the basis of program evaluation BRAC changed its approach and reached the decision that any single approach is not satisfactory for human development of the beneficiaries'. From that realization BRAC initiate holistic approach for development of the beneficiaries'.

#### **10.2 Holistic Approach**

Just after the Liberation of Bangladesh BRAC started its journey in 1972 by helping the refugees returning home from India to shall a remote and inaccessible village at the northeastern order of the country. The refugees had to start life anew in their war-torn homes and villages. BRAC helped the villagers by providing them materials needed for house construction and tools used in earning a livelihood. Within a short while realized that relief and reconstruction oriented activities could serve only as stopgap measures meeting the immediate need of the villagers. Thus, in order to meet long-term need of the people BRA launched in 1973 a program with integrated community development approach in 200 villages in the same area including Shalla. The program offered a service package including agriculture, horticulture, fisheries, adult education, health care, family planning, and vocational training. The approach was based upon two sets of assumptions. First, the rural masses being passive and needed to be conscientized, the attitudes of the rural mass could be changed through education/training; and the village community although not homogeneous, could be called upon to work cooperatively and at times to pool their resources (Chen 1991).

Second, the extension of essential services and demonstration of their use to people would motivate them to use the services, which in turn would lead to their development. Development, however, did not follow. Adult education program failed to attract villagers and vocational training offered was found to be out of context in the village. Besides, the development of village-wide community spirit was not Satisfactory (Chen 1991; Lovell 1992).The failure of the integrated community development approach led BRAC to adopt an alternative approach to development – participatory development program.

It was a system in which people had participated to development in their own environment by actively taking part in the planning of development and in their implementation. Besides, the failure to unify the whole village under a single interest led BRAC to believe that a village was a conglomeration of groups with different interests (Lovell 1992). Thus, in 1974 BRAC launched a credit cooperative program for some of the poorer subgroups namely, the land-less, the fishermen, and women. The program worked side by side with the participatory development program in some of the villages in which it was already in action. With the passage of time BRAC observed that due to the existence of fundamental relationship within the rural power structure the distribution of resources through community development approach was in fact benefiting the rich at the cost of the poor in the village. Thus, BRAC was convinced that: (1) program designed for the poor must address the rural power structure, and (2) in order to address the rural power structure, the capacities and the institutions of the poor must be developed.

Consequently in 1978 BRAC shifted from the notion of credit cooperatives for the poor to the concept of organizing groups of the poor – target group approach (Chen 1991). The approach reorganized and mobilized the poor into Village Organizations (VO). Villagers owning less than half-an-acre of land and at least one member of their families selling manual labor for a minimum of 100 days annually were eligible to join it. As soon as an adequate number of the poor showed definite interest in organizing themselves a VO was formed by them under the aegis of BRAC. It was believed that the input for development could be distributed best by organizing the poor (Khandakar, 1998). A VO plans, initiates, manages, and controls group activities, both in social and economic fields.

BRAC supports the self-sustained growth of the groups' activities by providing training, extension of credit and logistical assistance. BRAC believes that poverty is not only lack of income or employment but also a complex syndrome manifested in a variety of dimensions. Therefore, along with income and employment generation, BRAC works for the development of organizations of the poor, conscientization and awareness building, mobilization of saving, children's education, health, gender equality, and training for human resources development and so on. Poverty is looked upon holistically

All these observations and learning geared BRAC to turn from relief organization to a sustainable institution with a broader perspective of human development. BRAC being a learning organization takes full advantage of its interaction with the people. That is why its programmes became more down to

earth, practical, and acceptable to the people and thus more effective. BRAC today is an established, comprehensive and multifaceted development organization working all over the country. Alleviation of poverty and empowerment of the poor is its major objectives. It promotes income generation for the poor, mostly landless rural women, through micro-finance, health, education and human resource development programmes. Training for the participants and research on their livelihoods are two integral parts of BRAC activities. BRAC recognizes that poverty is a complex syndrome that must be attacked through a holistic approach, and innovative interventions are important in the process. Up to the end of 2012, 3.65 million poor landless people (99.5% of whom are women) were organized into more than 113 thousand village organizations (BRAC 2001, 2002). These groups serve as forums and collectively address key structural impediments to their development. There are some support enterprises earning of which is used in development activities.

Actually BRAC lunched multi faced programs overwhelmed the socio-economic aspects of its poor beneficiaries. The real scenario is that the poor beneficiary of village organization gets the services of BRAC Microfinance, Education Health, WASH, Disaster Management, HRLS, Community Empowerment program and so on. That is to say, the beneficiary gets the multi dimensional services required for the development of their human life sheltering under the same umbrella of BRAC programs. Through recognizing the multidimensional nature of poverty, BRAC seeks a holistic approach to its programs. The comprehensiveness of programs acknowledges the socio – economic development of the rural poor cannot occur without development in all essential areas including health, education, economic and social spheres in a strategic approach to counteract poverty through livelihood generation and sustainability.

But during field study, it was observed that in some cases BRAC individual program beneficiaries are getting targeted program services. As for example, the Microfinance beneficiaries' are not properly oriented about BRAC Education, Health, WASH, Disaster Management, HRLS, and Community Empowerment program services. It was also observed that the program staffs' had only hurries to collect loan installment money from the beneficiaries.



**Chapter  
X**

**Gap between NGOS mission, Vision and practices.**

**11.1 Introduction:** Non Governmental Organizations (NGOs) are launched with various purposes. Based on the region or local demand and problems, divergence in each NGO targets and objectives can be observed. But everywhere the main purpose of NGOs is the much-desired development of poverty stricken deprived people. The missions and goals with which the NGOs are established and conducting their operations in Bangladesh are:

- Assisting the poor and suffering people as well as exercising self-control through utilization of own resources.
- Identifying native assets, local leadership and ensuring effective utilization of these for welfare and development.
- Coordinating the poor and deprived ones through formation of co-operatives and thus facilitate the socio-economic progress.
- Health and Nutrition development.
- Acting as the associate of the government and no as competitor.
- Generating alternatives to overcome special social problems and hurdles besides taking necessary steps to aware the general population.
- Creating positive attitude of the society, annihilation of superstition and belief against development and bringing in the deprived ones in the main stream of development.
- Giving priority to women in loan scheme by involving them directly in production process and thus creating scope of additional income in the family, which gradually leads to self-sufficiency.
- Continuing the assistance towards poor so that they can create own investment by saving at a growing rate from upward income.
- Creating awareness and developing leadership for the landless and relatively less facilitated ones.
- Helping out people in coping with the changing societal environment.

BRAC and RDRS have specific vision and mission through which BRAC and RDRS Development programs have been lunched for their beneficiaries.

## **11.2**

### **BRAC Vision**

A world free from all forms of exploitation and discriminations where everyone has the opportunity to realize their potential.

### **11.2.1**

#### **BRAC Mission**

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

### **11.3 RDRS Vision**

The rural poor and marginalized achieve meaningful political, social and economic empowerment, quality of life, justice and a sustainable environment through their individual and collective efforts.

#### **RDRS Mission**

RDRS works with the rural poor and their organizations in order to establish and claim their rights as citizens; to build their capacity and confidence to advance their empowerment, and resilience to withstand adversity; and to promote good governance among local institutions and improved access by the marginalized to opportunities, resources and services necessary to fulfill decent lives.

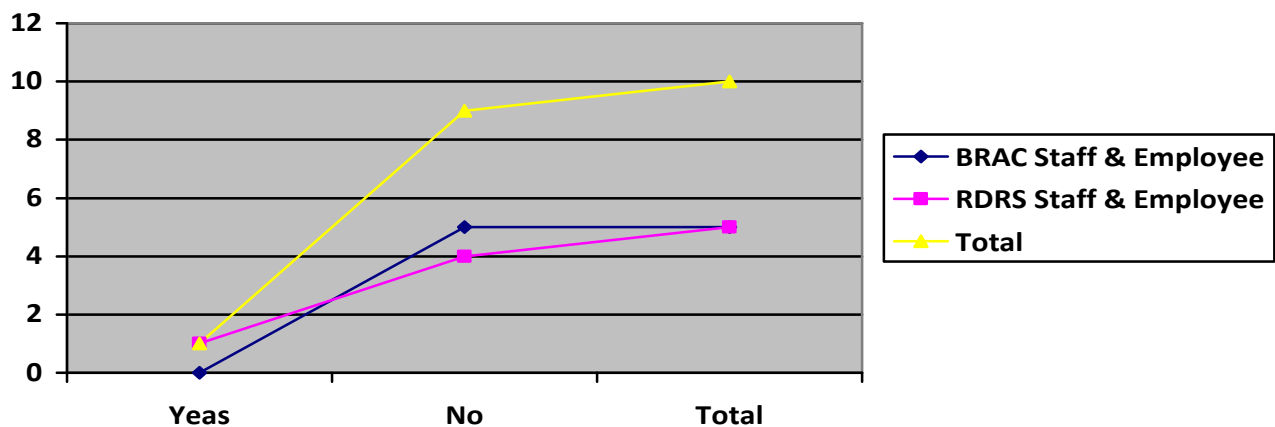
**Table 11.4 Distribution of Respondents by the Vision& Mission are fulfilled of NGO at Field level**

Name of NGO	Vision& Mission are fulfilled of NGO at Field level		
	Yeas	NO	Total
<b>BRAC</b>	-	5	5
<b>RDRS</b>	1	4	5
<b>Total</b>	<b>1</b>	<b>9</b>	<b>10</b>

Source: Field Survey, 2014

Most of the NGO stuffs opined that NGOs programs are implemented at field level on the basis of its vision, mission. From field observation it is revealed that managers and stuffs of both NGOs are orally stated that there are some gaps as well as shortcomings of NGOs vision and mission and practices at field level programs implementation. But in questionnaire they feel hesitation to express their view because they think that if they express their views in written, they may face difficulty with their job.

**Fig .11.4 Distribution of Respondents by the Vision& Mission are fulfilled of NGO at Field level**



**Chapter  
XI**

**Qualitative Analysis:**

**12.1 Qualitative Analysis at a glance**

During the field visits respondents stated their economic condition was not so good before their NGOs membership. They do not know the proper way of farming. They could not have meal three times in a day. They took money with high interest from local Borjouya. But after becoming NGO member most of them shared that they are now relieved from the local Borjouya. Attending weekly and monthly meeting their knowledge have been enriched to utilize the loan they have bought cattle, tailoring machine, auto rickshaw and doing nursery, fisheries, set up small shop and working with bamboo and cane, leasing land and so on. They also opined that they did not know about savings before NGO membership but through NGO membership their knowledge have been increased by caring out the loan installment. They made up their mind for savings and they can understand the advantages of savings for facing unavoidable situation. Their savings are increasing day by day as they deposit their money for savings regularly. They can understand that through savings money they increase and can earn profit.

Most of them stated that they had thatched and soil made dwelling house. Now they have built tin roofed semi brick constructed and brick constructed dwelling house. Through NGO membership their dwelling house condition has been improved.

They stated that before NGO membership they did not have their meal three times in a day with their children. They had to eat kolar mocha, kochor dera, alor sutke, potato and wheat jao, water mar and did not buy rice in time. They had no knowledge about nutrition of food and vegetable. After NGO membership they are able to take meal three times in a day with their children and also know about the nutrition of food and vegetables. Now they can have fish, egg, milk, lentil and meat with their family member.

They opined that they did not aware concerning their children education. They did not understand the importance of teaching their children. They did not buy the reading material of their children due to lack of money. Being the NGO member they become conscious about their children education. The importance of child education is discussed in the issue meeting of their village organization. Alongside, by doing small business and farming they have become able to buy reading material and tuition fee of

their offspring. As they stated that as their money crises are slow down, they have the courage in mind concerning children education.

They stated that they had slight knowledge regarding health issue. They shared that if any of them attacked by diarrhoea, they gave him juice of tree leaf and did not let him drinking water. They did not know and understand about their doings. They used latrine in bare foot. Their tube-well ground was not brick constructed. They did not know how to hand wash properly. After NGO membership they become aware, their health, nutrition and food. They know about neat and cleanness, danger signs of pregnant mother, tuberculosis, cough, gag and diarrhoea disease; know the rule of uses of latrine. They also stated that now they do the pregnant mother health check- up regularly, they go to latrine wearing sandal; they washed their hand by soap after use the latrine. They can identify the red and green marks of Arsenic. They know in which arena they have to boil water to drink. They can wash their hands before and after cooking and having meal. They know that the vegetables are to be washed before cutting. They are conscious about the diet food of pregnant mother and immunization of pregnant mother as well as their child.

The respondents opined that before NGO membership they had no honor in the community. As become poor they did not aware of their rights. They had no importance. They were ignored by the society. Their husbands did not evaluate their opinion in family matters. Through NGO membership their economic condition improved, as a result their status has been increased in the society as well as in their family. As they can collect loan from the village organization (cooperative), their status has been increased to their husbands, children and in the society as well.

## **12.2 Research Findings**

Analysis of primary and secondary data and information from both quantitative and qualitative perspectives reveal that the rural poor beneficiaries of studied NGOs have benefited from various programs undertaken by these NGOs.

It has been observed that the food intake of the NGO beneficiaries has increased considerably. Now almost 100% of the beneficiary household members have three meals in a day. The nutritional status has also improved. Now the beneficiary household members more frequently have food contents like fish,

egg, milk and meat in their meals. It can be referred that the increase in the house hold income for income generating activities has contributed to the increase of food intake and food content.

Condition of the dwelling houses of the beneficiary households has improved after NGO membership. Earlier majority of the households had thatched. Now the majority of them possess tin roofed houses. Majority of the NGOs beneficiaries opined that as a result of using loan in income generating activities, their monthly incomes have been increased though the trend is very slow. Majority of the respondents collect loan installment money from their small business and cattle. It is noticeable that 30% beneficiaries invest loan in domestic animals, 25% percent in small business and 15% in buying rickshaw and leasing land. The second largest sector is small business which indicates that through microcredit entrepreneurship started to rise slowly among the rural poor. 35% Beneficiaries faced problems for managing loan installment money and they borrowed from others. 20% beneficiaries have to sell storage paddy for family food. Though the 35% and 30% beneficiaries' length of NGO membership respectively 8 to 10 years and 4 to 6 years but their household land holding and farming land holding almost same as before NGO membership. In this arena the scenario of change is very poor except one or two exceptional cases of RDRS beneficiaries.

90% beneficiaries told that they had no savings practices before NGO membership. After NGO membership 100% beneficiaries deposited savings regularly according to their ability and they have used the savings of their family welfare activities. It is mentionable that 20% respondents told that they could not withdraw savings whenever they needed. They have to depend on the wish of the NGOs staff.

In the aspect of training 55% of BRAC and RDRS Microfinance program beneficiaries have received income generating training for their. It is noticeable that RDRS another 35% beneficiaries have received leadership and awareness raising training where as rest of the BRAC Microfinance program beneficiaries did not receive this type of training.

NGO beneficiaries now avail of more health care services than before. As the government provided health care services have limited scope, the NGOs in this arena provide services in large scale especially on the awareness rising about pregnant mother risk and diet, child immunization, common diseases,

family planning and so on. It is inferred that awareness programs of health care run by the NGOs stimulated the beneficiary households to take more health care.

Sanitation practices of the NGO beneficiaries have improved than before. After NGO membership 50% of the NGO beneficiary households have constructed sanitary latrine. This positive change in the sanitation situation of the NGO households may be attributed to increase in the awareness level about hygienic living and also to the rise in the income level.

Almost all the NGO beneficiary households' drink safe water. The main source is tube-well. The tubewell, in most of the cases, were installed by the beneficiaries' level own cost. Approximately 95% beneficiaries' become aware about neat and cleanliness, and hygiene practices of latrine from the sources NGOs. 40% respondents told that they did not know clearly about common diseases and health tips before NGO membership. Rahima BRAC health beneficiary respondent shared that she had superstition on Diarrhoea. Before joining NGO in the cases of Diarrhoea of a particular family member she did not give water to drink because of her traditional ideas. But after NGO membership she can understand her fault. Now she knows the right doings.

In the matter of education, now the rural poor have more access to education. Educational advancement level of the NGO beneficiaries has also increased. All the beneficiaries are literate. They can at least sign their name. Here it may be mentioned that able to sign name is a precondition for NGO membership. Now the female children of the beneficiary households are going to schools in increasing numbers. This is the accretion of the non-formal schools by the NGOs. It was found that 65% female children study in the NGOs school. Now parents are more conscious about better education for their children.

The parents of the children of NGOs pre-primary school told that they admitted their children here for a number of reasons, these are: flexible school timing, close to the students' houses, small class size managed by local female teachers, little or no homework, child-friendly environment, and relevant curriculum that provides a basic education, To be more co-curriculum based children are eager to go to school. Close involvement of parents and communities in school management. Majority of the RDRS and BRAC beneficiaries of BRAC pre-primary school told that during winter their children find it difficult to study sitting on the cold floor.

The socio – economic status of the NGO beneficiaries has increased now. They enjoy more respect in the household and in their community. Monowara Begum, group leader of BRAC microfinance told that, at first while she was admitted in the NGOs and worked with the vo member the community people slanged them. But now the scenario has been changed. But now she is an elected member of local union council.

Majority of NGOs beneficiaries' respondents community level participation and status have been increased as their economic condition improved than before and they have played

Both NGOs have endeavoured to make beneficiaries aware of their legal rights in context to inheritance property, marriage and divorce. In the study it was found that most of the beneficiaries aware about their legal rights. But it is noticeable majority of the BRAC beneficiaries say no about these rights.

The majority of the respondents of this study had been participating in NGO activities for the last few years. It does appear from the respondents' views and the data and information that the NGO beneficiaries enjoy a relatively better life compared to many non-beneficiaries. However, it will therefore be improper to suggest any significant change is the non-availability of benchmark information for comparison. The study depends on recall method. Having realized these limitations in identifying change through this study, an attempt was made to know from the respondents what changes they experienced as a result of their participation in NGO activities in the last few years. The respondents revealed the social and economic changes they have experienced in their lives.



### 13.1 Conclusion

The rural poor of Bangladesh are extremely underprivileged in terms of standard measurements of development. Their low standard is due to low literacy rate, low access of socio –economic resources and lack of knowledge of utilizing their human capabilities. Actually they were not aware of their socio – economic condition. The emergence of NGO in Bangladesh can be traced back to history. In the beginning they were primarily involved in relief operations. But in the mid–1970’s NGOs have changed their operational emphasis to various sectors development. NGOs have started to lunch various program and projects through a continuous process enhancing socio-economic condition of the rural poor. NGOs believe that increase income is not enough for the emancipation of rural poor. So the NGOs, emphasis on integrated approach for socio-economic development of the rural poor. Through this study an effort was made to study the NGOs concerns for socio-economic development of the rural poor.

Presently NGOs beneficiaries have more access to resources such as credit, marketing, training production inputs etc. This has happened because NGOs are making many of these resources available to them. In terms of long term sustainability the scenario is not positive. It is notable that some of BRAC microfinance beneficiaries told that they withdraw loan only to build their house after that they will leave the BRAC microfinance program because the loan is a burden for them. It is observed that 60 % of the microfinance beneficiaries’ face multifarious problems to collect loan installment. It is also found that some microfinance beneficiaries of BRAC opined that they did not withdraw their savings when they needed. It is noted that 35%NGOs beneficiaries of microfinance program did not receive any training.

Rural poor education and health status have been improved for NGOs efforts. It is prevailed that NGO provided quality education for the rural poor children but there is an infrastructural problem in NGO schools. In winter season the children suffer from cold, as they have to do schoolwork sitting on the floor. It is found that no respondents identify dowry and early marriage as a parents meeting issue. Early marriage is a rising issue in rural poor family.

In the matter of legal rights awareness there is a lack of coordination among the NGO operated programs. It was found that all programs beneficiaries are not aware of their legal rights. Though the beneficiaries' status has increased in society after NGOs membership, their participation in community level decision making is still very low.

## **13.2 Recommendations**

Following suggestion and recommendations are made on the basis of the research findings discussed earlier. These are made to make the studied NGOs more focused on socio-economic development of the rural poor.

### **13.2.1 Policy Level**

Recommendations for policy level:

- Needs-based training programmes should be developed and efforts should be taken to implement the training programmes extensively by RDRS.
- BRAC needs to improve the knowledge and skills of rural poor in income generating activities as well as the legal rights issues. BRAC training policy should be redefined. BRAC should give more focuses on beneficiaries' training massively. And the initiatives should take to monitor these training programs from time-to-time to improve effectiveness and to assess the impact.
- Policy should develop both the NGOs so that particular program beneficiaries can know all the services provided by others programs.
- BRAC has introduced monthly loan installment in few branches. BRAC should take initiative to introduce monthly loan installment in its all microfinance branches. RDRS did not introduce this monthly loan installment for microfinance beneficiaries. It is recommended that RDRS should introduce monthly loan installment.

- BRAC saving policy should be redefined. Early marriage and dowry should be incorporated in parents meeting issues of NGOs pre-primary schools. Rational initiative should be taken to improve infrastructure of BRAC and RDRS pre- primary School.

### **13.2.2 Program Level**

Program documentary including all programs services are provided by the NGOs should be shown in every village organization so that particular program beneficiary can orient properly concerning other programs and services of the NGOs. RDRS should develop program for community leader engagement with pre- primary school. Taking into account of the unique characteristics of the situations of the rural poor, NGOs should develop programs emphasizing on farming, cattle development, and improvement of community level decision making participation. BRAC should take specific motivational measures for organizational staff which will stimulate them to more attachment with the rural poor beneficiaries.

### **13.2.3 Organizational Level**

During the field study, manager level staff of the RDRS shared that they have lack of skilled manpower. RDRS should take initiative for training of their field level staff. BRAC female staff shared that the distance of the village is long from their field office and they have to walk on foot. So BRAC should take specific measures which will encourage female staff to do their responsibilities properly.

### **13.2.3 Government & NGO Regulatory Forum**

To ensure NGOs transparency and accountability government and NGO Regulatory Forum do the monitoring and audit of NGOs accounts. But these two authorities should go to the rural poor who are the program beneficiaries of the NGOs for sharing opinion and to know the concerns of the beneficiaries.

Taken as a whole of this study, it is revealed that for the NGOs effort socio- economic development of rural poor situation is improving gradually but not dramatically. NGOs should emphasis on economic development as well as socio development of rural poor equally. NGOs should take coordinated initiative to overcome the shortcomings find out through this study.

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## **Questionnaire for General Survey of Microfinance Program**

Date of Interview:

Starting Time:

Ending Time:

### **A.Questionnaire Identification**

1. Questionnaire Identification No.      2. Name of Village:                      3. Name of Union:  
4. Name of Upzilla:                                  5. Name of District:                      6. Name of Village  
Organization:    7. Name of District                          8. Name of NGO:  
9. Name of Program/Project:                      10. Name of Interviewer

### **B. Respondent’s Personal Information.**

11. Respondent’s Name  
12. Respondent’s Husband/ Father Name  
13. Age  
14. Sex:      Male                       female   
15. Education: Illiterate       Only can write own name       Can Read & Write   
      Primary Level       Secondary Level  
16. Marital Status: Married       Single       Divorced       Widow   
17. Religion:      Muslim                       Hindu                       Boosda                       Christian   
18. Occupation:      House Wife       Farming       Service Holder       Small Business  
Others   
19. Occupation of Husband/ Father: Farming       Service Holder       Small Business   
Day Labor       Rickshaw Pooler       Others   
20. Number of Family Member:  
Four       Five       Six       Eight       Ten       Others   
21. Current income of the family:  
3000       4000       5000       6000   
22. Household land holding  
3 Decimal       5 Decimal       8 Decimal       10 Decimal       Others   
23. Farming Land Holding  
5 Decimal       10 Decimal       20 Decimal       25 Decimal       Others

24. Year of NGO Microfinance Program Membership

1 Year  1 2 Years  2 3 Years  3 4 Years  4 5 Years  5 Others  6

25. How much Taka do you withdraw as a loan till now?

3000 -5000 Tk  1 6000- 1000 TK  2 1500-20000TK  3 25000 -30000Tk  4  
35000-40000 Tk  5 45000 -50000TK  6

26. What have done by loan?

Buy Cow/Goat  1 Buy land/ Rickshaw  2 Cultivating Paddy/Vegetable  3  
Invest in Small Business of her/ Husband/Son  4 Making Dwelling House  5 others

27. What have you done by the profit of loan?

Use in Food of family  1 Making Dwelling House  2 Use for Education of Children  3  
Set up Tube well/Latrine  4 Buy/lease Land  5 Use in Farming  6 others  7

28. How much had your monthly income before NGO Membership?

3000Tk  1 4000Tk  2 5000Tk  3 6000Tk  4 7000  5 8000  6  
Others  7

29. Have your income increased as a result of using loan in income generating activities?

Yeas  1 NO  2 Not Yet  3

30. Are you the Member of others NGO?

Yeas  1 NO  2

If Yeas Please State why

31. Did you have savings before joining this Program?

Yeas  1 NO  2

If Yeas Please State How much?

32. How much money do you deposit as a weekly/ monthly Savings?

10 Tk  1 20 Tk  2 30 TK  3 50Tk  4 100Tk  5 Others  6

33. Can you withdraw savings on the basis of your need?

Yeas  1 NO  2



34. In which sector have you expensed your Savings?

Education of offspring  wedding of offspring  Medical Treatment

Making/Repairing House  Buying Cattle/Leasing Land  Others

35. Have you received Training?

Yeas  NO

If Yeas Please State which type of training

Incomegenerating  Leadership  Awearnessraising  NO Training

Receive Yet

36. How many meals the household had/have in a day before becoming NGO Group Member?

One time  Two Times  Three Times

37. How many meals the household have in a day after becoming NGO Group Member?

38. Before becoming NGO group member and after becoming NGO group member how many times your house holds had? Have the below described food items?

Before becoming NGO group member		After becoming NGO group member	
Rice		Rice	
Vegetables		Vegetables	
Lentil		Lentil	
Fish		Fish	
Meat		Meat	
Milk		Milk	

39. Do you think that your status have increased in the community as to be a NGO Member.

Yeas  NO

If Yeas Please State

40. When have you started to Attend Community Level Meetings?

Before NGO membership  After NGO membership

41. Do you think that your opinion received importantly in the Community Level Meetings?

Yeas  NO

If Yeas Please State

42. The Nature and Condition of Dwelling House before and after NGO membership

Before NGO Membership		After NGO Membership	
Thatched		Thatched	
Tin Roofed		Tin Roofed	
Semi Pucca		Semi Pucca	
Pucca		Pucca	

Please state the causes of improvement of dwelling House.

43. Do you aware about Legal Rights?

Legal Rights	Yeas	No
Inheritance of Property		
Marriage/ Divorce		

If yeas, please state the source

a) NGO Govt. b) others c)

44. What type of measures should you opined to take for the betterment?

### **Questionnaire for General Survey of Microfinance Program**

Date of Interview:

Starting Time:

Ending Time:

#### **A. Questionnaire Identification**

- |                                     |                         |                    |
|-------------------------------------|-------------------------|--------------------|
| 1. Questionnaire Identification No. | 2. Name of Village:     | 3. Name of Union:  |
| 4. Name of Upzilla:                 | 5: Name of District:    | 6. Name of Village |
| Organization:                       | 7. Name of District     | 8. Name of NGO:    |
| 9. Name of Program/Project:         | 10. Name of Interviewer |                    |

#### **B. Respondent's Personal Information.**

11. Respondent's Name

12. Respondent's Husband/ Father Name

13. Age

14. Sex: Male  female

15. Education: Illiterate  Only can write own name  Can Read & Write   
 Primary Level  Secondary Level

16. Marital Status: Married  Single  Divorced  Widow

17. Religion: Muslim  Hindu  Boodda  Christian

18. Occupation: House Wife  Farming  Service Holder  Small Business  
 Others

19. Occupation of Husband/ Father: Farming  Service Holder  Small Business

Day Labor  Rickshaw Pooler  Others

20. Number of Family Member:

Four  Five  Six  Eight  Ten  Others

21. Current income of the family:

3000  4000  5000  6000

22. Household land holding

3 Decimal  5 Decimal  8 Decimal  10 Decimal  Others

23. Farming Land Holding

5 Decimal  10 Decimal  20 Decimal  25 Decimal  Others

24. Year of NGO Microfinance Program Membership

1 Year  2 Years  3 Years  4 Years  5 Years  Others

25. Who read in BRAC/RDRS School?

Girl  Boy

26. In Which class do your Girl/ Boy read?

Pre- Primary  Class II  Class III  Class IV  Class V

27. Why have you admitted your Children in BRAC/RDRS School instead of Government or Private School?

Quality Education of NGO School  1 Children are eager to go BRAC/ RDRS School  2  
 BRAC/ RDRS School are near to Home  3 Others  4

28. How many days your children go to School in a week?  
 3 – Days  1 4 - days  2 5-Days  3 6- Days  4

29. What have your children learnt in NGOs School?  
 Can tell Name & Address  1 Can Tell Poem& Story  2 Can Tell Letter  3  
 Can Singing & Dancing  4 All of These  5

30. Do you attend in parents meeting regularly?  
 Yeas  1 No  2

If no please state

31. Which matters are discussed in the Parents Meeting?

Importance of coming into School regularly  1 Importance of drinking pure water  2  
 Net & cleanness  3 Child Growth  4 Dowry/early Marriage  5 All of these

32. Have your children faced any problem reading in NGOs School?  
 Yeas  1 No  2

If Yeas please state

### **Questionnaire for General Survey of Health Program**

Date of Interview: Starting Time: Ending Time:

#### **A.Questionnaire Identification**

1. Questionnaire Identification No.      2. Name of Village:      3. Name of Union:  
 4. Name of Upzilla:      5: Name of District:      6. Name of Village  
 Organization:      7. Name of District      8. Name of NGO:  
 9. Name of Program/Project:      10. Name of Interviewer

#### **B. Respondent's Personal Information.**

11. Respondent's Name

12. Respondent's Husband/ Father Name

13. Age

14. Sex: Male  female

15. Education: Illiterate  Only can write own name  Can Read & Write

Primary Level  Secondary Level

16. Marital Status: Married  Single  Divorced  Widow

17. Religion: Muslim  Hindu  Boodda  Christian

18. Occupation: House Wife  Farming  Service Holder  Small Business  
Others

19. Occupation of Husband/ Father: Farming  Service Holder  Small Business

Day Labor  Rickshaw Pooler  Others

20. Number of Family Member:

Four  Five  Six  Eight  Ten  Others

21. Current income of the family:

3000  4000  5000  6000

22. Household land holding

3 Decimal  5 Decimal  8 Decimal  10 Decimal  Others

23. How long do you have in this NGO Program?

One Year  Two Years  Three Years  Four Years  Five Years

24. Do you attend in the weekly Health Meeting Regularly?

Yeas  No   
If no Please state

25. Which matters are discussed in the Health Meeting?

General Diseases Net & Cleanness  Importance of drinking pure water & Using Latrine   
Rule of hand washing  Rule of Nutrition Cooking Food  Pregnant Mother Care   
& Risks  Child Immunization Advantage of Small Family  Dowry/ Early Marriage

All of these

25. Which types of diseases have you known?

Tetanus  1 Diarrohea  2 Decntre  3 Tuberculoses  4 Fever  5  
Cold & Headache  6 All of these  7

26. Whether have you attacked by Tuberculoses to know it? What do you do?

Go to Kaberaaj  1 Go to Doctor  2 Cough tested by Health Worker  3

27. Do you think that you learned from Health Worker is beneficial for you & your Family?

Yeas  1 No  2

If Yeas Please State

28. Did you know these matters before NGO membership?

Yeas  1 No  2 little bit know  3 Do not know so clearly  4

29. Do you agree with the opinion as a result of this program Mother & Children death have reduced?

30. Yeas  1 No  2

31. Taking Health Service number of times in a year?

Before NGO membership	After NGO membership

32. The reasons of receiving Health Care?

Treatment of Diseases  1 Family Planning Measures  2 Family welfare service  3

33. Sources of Health Care

Govt. Clinic/Hospital  1 NGO Shastho Kendro  2 NGO Shastokorme  3

34. Sources of Awareness about family Planning & Immunization of Pregnant Mother & Child

Shastokorme (NGO)  1 Govt.  2 Radio  3 Television  4

35. When did you set up the Latrine?

Before become NGO Membership  1 After become NGO Membership  2

36. From which Sources have you known the Net & cleanness of Latrine & doing after using the Latrine?

1 Shastokorme (NGO)  2 Govt.  3 Television  4 Radio

37. The sources of Drinking water

Pond  1 Tube well  2 Khal  3  4 River

## Questionnaire for NGOs Staff & Officials

Date of Interview: \_\_\_\_\_ Starting Time: \_\_\_\_\_ Ending Time: \_\_\_\_\_

### A. Questionnaire Identification

- |                                     |                          |                    |
|-------------------------------------|--------------------------|--------------------|
| 1. Questionnaire Identification No. | 2. Name of Village:      | 3. Name of Union:  |
| 4. Name of Upzilla:                 | 5. Name of District:     | 6. Name of Village |
| Organization:                       | 7. Name of District      | 8. Name of NGO:    |
| 9. Name of Program/Project:         | 10. Name of Working Area | 11. Designation    |

### B. Respondent's Personal Information.

12. Respondent's Name \_\_\_\_\_
13. Respondent's Husband/ Father Name \_\_\_\_\_
14. Age \_\_\_\_\_
15. Sex: Male  1 female  2
16. Education Qualification: \_\_\_\_\_
17. Marital Status: Married  1 Single  2 Divorced  3 Widow  4
18. Religion: Muslim  1 Hindu  2 Boodda  3 Christian  4

### C. Program Related:

19. How long have you been working in this Program?
20. Do you think that the goals of the program fulfilled?
21. Which types of problems have you faced in implementing the Program?
22. According to your opinion which types of measures should be taken to overcome the problems for achieving the goals?
23. Is there any inconsistency with NGOs Vision Mission in implementing the program at field level? If Yes, Please State.

### **Photographs**

**Photo 1: Group Discussion**



**Photo 2: Discussion With the beneficiaries**





**Photo 3:** Champa Rani has continuously used loan for income generating activities.



**Photo4:** Kano Bala has constantly used loans for income generating behind her plant bed.



**Photo 5:** Health Chack-up



**Photo 6:** Health Meeting



**Photo 7:** Pre-Primary School Students



**Photo8:**Pre Pre-Primary School Student Sowpna



**Photo 9:** Pre – Primary Students Salma with her Floating Mother



**Photo 10:** Pr-Primary Parents Meeting



**Photo 10: Unchangelled Leader Rabeya Begum Right (White Share)**



**Photo 10: Unchangelled Leader Parvin Akhter Left (Yellow Share)**