



**“Role of NGOs in Poverty Alleviation: A study on  
Bangladesh Rural Advancement Committee (BRAC)”**

**A dissertation submitted as requirement for the degree of ‘Master of  
Philosophy’ under the Department of Political Science in Dhaka University.**

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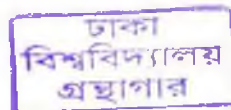
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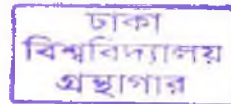
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## **Declaration**

I, hereby, declare that the thesis entitled “Role of NGOs in Poverty Alleviation: A study on Bangladesh Rural Advancement Committee (BRAC)” is my own work.

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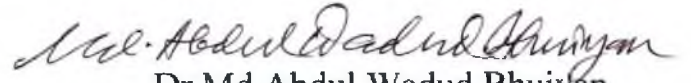


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## Certificate

This is to certify that the thesis entitled “Role of NGOs in poverty alleviation: A study on Bangladesh Rural Advancement Committee (BRAC)” is prepared by Noor Mohammad Kaikobad under my direct supervision as requirement for the degree of ‘Master of Philosophy’ in political science.

This is his own work. I recommend it to be evaluated for M.Phil. degree.

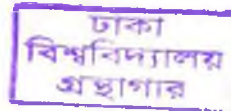
  
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## **Acknowledgement**

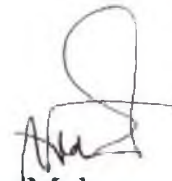
This report is the outcome of my research work on the issue of “Role of NGOs in Poverty Alleviation: A study on Bangladesh Rural Advancement Committee (BRAC)”. In preparing this thesis I received assistance, co-operation and active support from my friends, senior brothers, family members and institutions.

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Noor Mohammad Kaikobad.

**List of Abbreviation**

GO:	Government Organization
NGO:	Non Government Organization
ASA:	Association of Social Advancement
BRAC:	Bangladesh Rural Advancement Committee
MFI:	Micro Finance Institution.
PRSP:	Poverty Reduction Strategy Paper
EEC:	Education for Ethnic Children.
BEP	: BRAC Education Program
AIDS	: Acquired Immune Deficiency Syndrome
BPPS	: BRAC Pre Primary School
CFPR	: Challenging the Frontier Poverty Reduction
REP	: Rural Enterprise Project
SEP	: Small Enterprise Program
UNESCO	: UN Educational, Scientific and Cultural Organization
IUCN	: International Union for Conservation of Nature and Natural Resources.
NPO	: Non Profit Organization
UN	: United Nation
ECOSOC	: Economic and Social Council
GB	:Grameen Bank

**“Role of NGOs in Poverty Alleviation: A study on  
Bangladesh Rural Advancement Committee(BRAC)”**



## Chapter one

### 1.1 Introduction:

Bangladesh being a small piece of agricultural fertile land has never come out from the circle of underdeveloped part of the world. Rather from the very beginning of its birth it has been lying outside the developed class. From the historical evidence it has been known that development of the country has become merely a dream of the countrymen that never culminates in pragmatism. Bangladesh at present is on a significant crossroads in its quest for economic, political and social development. Since independence in 1971, it has been confronting multidimensional problem in the way to touching its goal. The absolute number of poor in Bangladesh has been increased steadily. People have been leading their lives regularly struggling with poverty.

Now Bangladesh is a third world poverty-ridden country where one of every two persons lives in poverty to quote world development report 2001." To be poor hungry, to lack shelter and clothing, to be sick and not cared for, to be illiterate and not schooled". the scenario in Bangladesh is same as the presumption of report . A lot of people in the country specially in rural areas suffer from hunger, malnutrition and extreme poverty around half of the population are in darkness of illiteracy and floating people specially in urban areas are in quest for shelter and struggling with nature to save their head from heat and rain. With this real scenario government, NGO's and donor agencies are continuing their effort to exterminate poverty, make the country free from illiteracy and ensure better lifestyle for the masses. But their achievement is very meager. As more than 40% people live under poverty line in Bangladesh, to take short run initiatives have become crying need for the government in collaboration with different poverty alleviation programs of NGOs.

### 1.2 Background of the study

Bangladesh evolved as a sovereign country in 1971, is the ninth populous country in the world having 129.2 million people with US\$ 310 per capita income (world bank, 1996, population census , 2001 ) The range from 45-50% of rural population are living in absolute poverty . At present about 116 million people are living in the country with having per capita income of US\$ 750. The women who constitute half of the total population of Bangladesh are not still free to move breaking the domestic prohibitive confines. Every year this country has suffers from different natural disasters. Sidre, cyclone or tidal bore hit all the coastal or off-shore islands in Bangladesh. Given the above circumstances combined with ineffective, nontransparent, unaccountable and poorly developed bureaucracy and state apparatus, the poverty situation has been augmented remarkably. In Bangladesh 57.7 % of the rural households and 40.2 % of the population were absolutely poor, while 9.8 % of the rural households and 5.2 % of the rural population were extremely poor (hye 1996). Foreign transfers as for the case of 1991( 38.6 % of the government budget and almost 100% of the



annual development plan) has been able to make little impact on widespread poverty that resulted in donors agencies encouraging NGO to be involved in development activities . Hence the direct assistance and cooperation of the NGOs have known by the government in poverty alleviation effort of the nation.

Today, NGOs working in the country have been emerged as significant development partners with the international agencies and government.

### **1.3 The nature of poverty :**

Poverty generally associated with deprivation of health, education, food, knowledge, and influence over one's environment and the many other things that make the difference between truly living and merely swing. Give us food or we will eat up the map of (Bangladesh)' rofique Azad A renowned poet. This line is one of the lines that express the degree of poverty in our country. Since the independence of the country poverty was a great obstacle in the process of national development. It was in British Bengal regim,it was in Pakistani province East Pakistan,and now in Independent Bangladesh. At present 47% of total population are living under the poverty line and 28% people live under extreme poverty line. Every end of the days 4 crore people go to sleep without any food at night.

Unemployment and under employment is the fundamental aspect of rural poverty. In rural areas people are relied on only agricultural work but, the supply of labor in this sector is much higher than available work. There have extremely limited opportunities outside this sector, which is inconsistent with increasing demand of the day. Rapid growth of population as well as high concentration of land owners resulted the oversupply of labor in the country . In 1991, the top 10% of landowners owned 60% of the land compared with 36% in 1960. The bottom 60% of landowners had only 1% of the land (compared with 25% in 1960).It can be observed that a substantial proportion of 50% to 60% of rural household are therefore functionally land less.

### **1.4 Statement of the problem :**

Several studies conducted by BIDS and other organizations on poverty shows the following scenarios of Poverty in Bangladesh.

(i) there is very little change in the poverty situation between 1963-64 and in 1989-90 and even after, establishing a horizontal trend line in other words. The magnitude of poverty in percentage is the same as it was in early sixties ; (ii) there have been wide fluctuations in the poverty variations between these two time periods; (iii) most improvements in poverty situation have largely benefited the moderate poor with little change in the living condition of the extremely poor; and (iv) there has been steady rise in poverty in rural areas from 1985-86 onward.

To day, a large number of NGOs are working with the aim to alleviate poverty of the mass population (Ahmed 2000). What service do they provide and how much does it help in alleviating rural and urban poverty? The largest NGOs in Bangladesh are not able to cover all the population but only a fraction of it under its programmes. NGO impact on poverty reduction has been minimal. NGO like BRAC prefer slightly better off clients among the poorest 50% who are the target population, as the less poor are more likely to repay their loans on time than the less-well-endowed and asset less (Ahmed 2000). It is estimated that the big NGOs reach only 10-20% of the land less households (hashemi, 1995; Zaman 1996). At present, NGO operation in Bangladesh have increasingly become a significant subject to question and criticisms from the state, political parties, intellectuals, civil society members and the public in general. Lately, the NGO activities and expenditure came under severe criticism in the national parliament. Some NGOs are flourishing simultaneously as the service oriented organization and also profit oriented business organization and thus the state is also being deprived of tax by NGOs taking advantage of loopholes in regulations (Bari, 2002; Jugantor 2002).

NGOs are constantly trying to reach the poor of the poorest and their poverty alleviation strategies have a tend create a constructive confrontation against the exploiters like rural moneylenders, landlords, sharecroppers, and pawnbrokers. There are more than 20,000 NGOs have been working in Bangladesh for the extermination of rural poverty. But the poverty situation in Bangladesh that shows a picture which is much higher in comparison with the East Asian countries as well as other the south Asian neighbors. Unfortunately more people are getting into poverty trap and the overall poverty incidence is going beyond control with making all development efforts futile. In 1985/86, 54.7% of the rural population lived below the poverty line. In 1989/90 the rate reduced slightly to 47.8% but after the lapse of seven years the situation remained almost unchanged i.e 47.1% populations lived below poverty line (Siddiqui 2000; hye 1996 lovell 1992) Rahman (2000) apprehended if the NGOs were the ideals for rural development then why poverty could not be alleviated from Bangladesh?

### **1.5 Rational of the study:**

Bangladesh is an agriculture based developing country in the world. Over population massive illiteracy poor health. Frequent natural disaster. Low agriculture production, industrial backward society unemployment problem. Vicious circle of poverty are the regular phenomena of this country. In recent years, political, unrest, violence in educational institutions, unbridled corruption, bureaucratic complexity, defect in international trade and so on have further weaken the economic acceleration of the national Moreover, the changing dimension of the national politics, deterioration of law and order situation terrorism have worsened the economic and social order more than before.

“Nearly 84 percent of total population lives in the rural areas of which 83 percent are below the poverty line. They cannot afford minimally acceptable level of food housing, clothing, medicine, education, sanitation and freedom of choice (UNDP. 199)”

In the recent vein, thirty five years after the independence nearly thousand multi-millionaires emerged in Bangladesh and at the sometime, the number of land less farmers. Poor people and educated but jobless people are increasing day by day (--- 1998)

Envisaging this alarming situation, Bangladesh government are conducting poverty alleviation and employment generation program through the development of human resources emphasizing on meaningful participation of the poor therefore, rural development and poverty alleviation government organization have become able to generate economic resource specially in the rural areas, create income and employment opportunities among the rural poor for bringing about the development of the country.

Poverty alleviation programmes conducted by NGO's now a days, have shaped into significant position, because of population explosion, flop of family planning, illiteracy rate, mismanagement and disorder in government and administration, social violence, political unrest, and nonetheless an unscientific agro based economy mostly dependent on foreign assistance and so on in the context of Bangladesh. Some examine works have been made on NGO activities on poverty alleviation in the development of Bangladesh. In my reasons study I will endeavor to examine the role of nongovernment organization in poverty alleviation and how they are contributing to accelerate the development wheel of the country.

### **1.6 Objective of the Study:**

Since last three decades NGOs in Bangladesh have been functioning for the sake of poverty alleviation as well as to positively change the socio-economic scenario of the country. The general objective of this study is to determine the extent and nature of NGO participation in development in order to exterminate poverty from the society by promoting economic and social status of general poor. Lack of job opportunity, obstacles to infrastructural development illiteracy rate, food crisis, human rights violation, and condition of the poor below the poverty line are the existing scenario of Bangladesh. The following tables show the reality.



Table-1

Percentage of poor in the population of South and South East Asia.

Country	1990	Before-1990
Bangladesh	43	43% (in 1963 44%)
India	35	35%
Srilanka	27	27%
Pakistan	23	23%
Indonesia	17	17% (1970 58%)

Moniruzzaman 2003

This is the comparative scenario which shows the strength of NGO operation contributing to poverty alleviation and development in Bangladesh, that is relatively poor picture in comparison with other countries of the world. Although the poverty level in Indonesia was 58 percent in 1970, within twenty years the percentage has been declined to 17 percent. In 1963, in East Pakistan 44 percent of the people were poor but 1 percent had been reduced in thirty years that is shown in a ADB report . The specific objectives of the study are-

- To briefly review the effort of government and NGOs toward poverty alleviation in Bangladesh.
- To analyze the role of NGOs in poverty alleviation through various programmes in terms of their impact on beneficiaries as well as on sustain able development of the country.
- To explore the operations of NGOs with regard to poverty alleviation and development and rate of success in the field level.
- To study the role of leading NGOs in the socio-economic development activities.
- To study the attitudes of NGO and NGO activities toward poverty alleviation of poor people of the country.
- To identify the problems and reasons behind the low rate of poverty reduction in natural level.
- To identify the limitation of NGO operation in reducing poverty.
- To explore the public private partnership of poverty reduction strategy.
- To discuss the possibility of future projection on poverty reduction strategy of NGOs in the country.
- To present a case study on Bangladesh rural advancement committee (BRAC) as leading NGO in the field of national development with alleviating poverty.

### **1.7 Hypothesis**

The following hypotheses have been tested in the above context to find out the role of NGO forward poverty alleviation through their various programmes.

- NGO are said to be heavily dependent on foreign funding.
- In the absence of accountability flow of money from outside can make the NGOs, corrupt, controversial and automatic.
- NGOs are non-democratic institution often dominated or directed by on individual. The therefore have a serious ownership problem.
- Inability of the NGOs to reach the poorest of the poor.
- It appears that NGO approaches are not really participatory and supportive of sustainable development and
- It is difficult to alleviate poverty as a whole, however, is possible to reduce the level of poverty through current NGO programmes.

### **1.8 Research Methodology :**

Qualitative research strategy has been followed in this study. The study entails a conglomeration of some characteristics of different cells of case study method such as holistic specify, empirical, historically interpretative and theoretically analytical.

I envisage both descriptive and exploratory approach to conduct this research because this study aims at unfolding realities of NGO activities for poverty alleviation. The research is based on information collected form primary and secondary sources. Moreover intervenes, intra personal communication play a very significant role pile up the basis of the study.

### **1.9 Primary Sources :**

In this study, data have been collected from primary sources like interviewing NGO members, non-members, NGO workers and stakeholders through structural questionnaires among them.

### **1.10 Secondary Sources :**

As appropriate tools of social research secondary information has been collected from relevant books, journals, magazines, publication and newspapers. The use of secondary help to give a perfect shape of the study directly and indirectly.

**1.11 Training of the data collectors:**

In this research the researcher himself collected data from different sources. As the researcher was present in every stage of research, no training about research method and data collection produce was become necessary.

**1.12 Literature review:**

Review of literature of general books relating to “NGO and poverty alleviation” would be relevant to maintain here some of notable works as a part of background of the present study. Besides these, several journal, articles, newspaper, columns, which are related with this study was reviewed.

## **Chapter Two**

### **2.1 Meaning of Poverty:**

According to UN, if a man can not buy 2122 calories of food for himself he is poor. And if a man can't buy 1805 calories of food, he is extreme poor.

Expert have defined and identified poverty from different dimension or necessity of human being.

In a report on poverty in Bangladesh, the North South Institute defines poverty as "Poverty is a state of Economies, Social and Psychological deprivation occurring or access to resource to maintain acceptable living standards. So both economic and non-economic matter are quiet significant factors for understanding poverty" (CDF 2001).

Poverty is the inability to attain minimum living standard of a human being. It is a multi-dimensional concept which involve maximum standard of nutrition, clothing, shelter, health care, education and political liberty.

Poverty refers to various forms of economic social and psychological deprivation among the people who lack adequate ownership, control or access to resources for achieving minimum level of living. It ushers several problems related to income, consumption, nutrition, education, housing, crisis coping capacity, access to credit and other aspect of living.(Motinur Rahman, AKM 2010)

The Nobel laureate Amartya Sen, has rightly pointed out that the concept of poverty must involve the issue of identification of poor and the issue of aggregation of the set of poor. (Sen, 1981)

A statement of Kenyam related to meaning of poverty is mentioned here-

Don't ask me what poverty is because you meet it outside my house. Look at the house and count the number of holes. Look at the utensils and the cloths I am wearing. Look at everything and write you see. What you see is poverty, poor man, Kenya (World Development Report 200/2001).

The words of poor in Bangladsh to have a life free from anxiety are the same as the voice of Keyan Poor.

### **Row tree's Defines**

Poverty as a level of earnings insufficiency to obtain the maximum necessities for the maintenance of "merely physical efficiency" including food, rent and other terms.

(World Development Report 2000/2001)



Poverty is lack of fulfillment of maximum required food, residence and clothing that are the basic necessities of human nation.

### **World Bank Defined Poverty**

Poverty is the inability to attain a maximum standard of living. Per capital house hold income and expenditure are used as the yardstick to measure the standard of living (World Bank, 1996).

## **2.2 Types of Poverty:**

There are many types of poverty exist in a society some of them are absolute poverty overall poverty and relative poverty.

### **2.2.1 Absolute Poverty**

Absolute poverty is generally defined as the lack of ability of a person, a community or a nation satisfactorily meet its fundamental needs. It is also defined as absolute deprivation which is most directly disclosed is not having sufficient food to eat, i.e hunger, starvation, malnutrition and visible hardship.

### **2.2.2 Overall Poverty**

Overall poverty is-

Lack of income and productive resource sufficient to ensure sustainable livelihood, hunger and malnutrition, ill health, limited or lack of access to education and other basic services increased morbidity and mortality from illness.

Homelessness and inadequate housing; unsafe environment and social discrimination and exclusion, lack of participation in decision making and in civil, social and cultural life (Gordon and Spiker, 1999).

### **2.2.3 Relative Poverty**

Relative poverty is usually defined in relation to a generally accepted living standard. People can be said to be in poverty line when they are in the lack of resources to take part in various activities and do not have the living conditions and amenities, which are customary in the society.

So, relative poverty is not simply the lacks of possession of money, food or clothing, but an exclusion from the customs of societies. It relates of feelings and conditions of deprivation (chamers, 1983) and it is difficult to fix criteria to measure such feelings.

There are two facets of relative poverty the first facet is the socially defined poverty attributed in absolute poverty. The second one is the comparison of the disadvantaged people to others in the society who are not poor.

#### **2.2.4 Forms of Poverty :**

There are three main forms of poverty transitory, attribution and chronic (Mullen, 1994; Easter 1993) the forms of poverty are interrelated in nature. People slide into poverty through contiguity transition and or attribution.

#### **2.2.5 Transitory Poverty :**

Transitory poverty is usually caused by natural and man-made disaster or damaging policy initiatives, general, war, flood, soil, erosion, cyclone and drought can result the people living in a society in dislocation and cause untimely death because of aggression, malnutrition and hunger.

#### **2.2.6 Attribution Poverty :**

Attribution poverty is usually caused by factors such as disease, malnutrition, physical and mental disability, color, race, class age and stage in life cycle, status, and position in the houses hold. It is also explained as ascribed deprivation.

#### **2.2.7 Chronic Poverty**

Permanent state of wealth deprivation, vulnerability, lack of access to resources, and opportunities and powerlessness are characterized as chronic poverty. Contingencies are five forms, social conventions, disaster, unproductive, expenditure, and exploitation and physical incapacity.

### **2.3 Poverty as per PRSP :**

In accordance with the definition given in PRSP 2004 (Poverty Reduction Strategy Paper) Poverty is as follows: -

Poverty

Poverty is conceptualized, as lack of income to meet basic needs (food, cloth, housing, education, health and security).

Poverty is the inability to have 1805-2221 Kilo Calorie intake per person daily (Ahmed, 2006). Other definitions provided by the participants are as follows:

Poverty refers to a situation where people are deprived of fundamental rights to lead normal life.

Poverty is the lack of access of poor people to fundamental rights, economics, social and environmental aspect of life.

Poverty -2

Poverty is the extreme discrimination in terms of nutrition's food, clothing, health, residence, health, wealth, enjoying, equality in social, political and judicial rights.

### **2.4 Causes of Poverty:**

Bangladesh is one of the poorest countries in the world. Nobel laureate Amartya Sen said as cause of poverty 'Social discrimination is the basic cause for poverty and underdevelopment in the human society.

Accordingly the opinion of economist Salim Jahan- In equal distribution of income is the cause of poverty.

In both state and personal level the nation has become idle due to three hundred years of undemocratic and colonial rule started from British rule. Undemocratic region develops dependency and destroys self-conscience. People in this rule think that not they but somebody will do for them. It makes up public minds to be dependents on alms than their own income. It is needless to say that it results in permanent poverty.

From the "Economic History of Bengal" it can be realized that intervention very often became positive. But we have been unlucky even to deserve it. Ruling British Royal Govt. had sent and other precious things and many produced goods, commodities in their native country if they left here anything, they left it in India. As a result of that we found us as a poorer nation in the world after we achieved our independence.

However the principal courses of poverty are as follows: -

#### **2.4.1. Scarcity of Land :**

About fifteen crore people live in 1,47,570 Square Kilometer land of Bangladesh. As a result normally per capital land is less than requirement. Never thankless this land is not equally distributed. Most of the land is owned by few land lords. As a result the real farmers are being poor to poorer with being deprived from agricultural land.

#### **2.4.2. Rapid increase of population :**

After independence people become two fold within 39 years. But the red land is not enhanced, but declaimed. Per capital land is decreasing day by day, production is decreasing and new poor nation has been created. Rapid population growth has long been recognized as one of most binding constructions to alleviate poverty in Bangladesh. It took six decades for the population to almost double from 29 million in 1901 to 53 million in 1961. But it regards 26 years to double again to job million in 1983. Now total population is about 150 million than population is the most immediate threat to the environment and sustainable development in Bangladesh.

#### **2.4.3. Low economic growth :**

Down ward slop of economic growth is the another cause of poverty. The average economic growth in nineties was 3.5% and in 2007 it reached in 6.21%. It is observed that economic growth has been denied with enhancement of population and poverty is increasing day by day.

#### **2.4.4. Scarcity of Wealth :**

Scarcity of wealth is one of the causes of poverty. Natural resource is not sufficient compared with requirement. So, economic activities becoming limited and poverty is enhancing.

#### **2.4.5. Unemployment :**

Unemployment is a curse for our country. Unemployment is destroying the valuable time. Country is depriving from service of unemployed people. As a result country is rapid forwarding to poverty.

#### **2.4.6. Natural Calamity :**

Bangladesh is a land of natural calamity. Every year either floods or droughts or cyclones hits this area. It destroy house, trees and crops. Therefore it damages our national economy. This situation courses seasonal and permanent poverty.



#### **2.4.7. Lack of employment:**

In accordance with economic shamikka 2008 the number of working land people in the country in fiscal year 2007-2008 is 4.95 crore. 40% of them are unemployed. They have no work to do. As per another report number of higher educated unemployed people are more than one lac. As a result, they are becoming destitute willing casing existing resource are becoming poor.

#### **2.4.8. Lac of proper education :**

Bulk of the people of the country illiterate. At present although it said that percentage of education is 64 big part of them literate in signature. As they have not proper education they are getting any task without giving physical labour.

#### **2.4.9. Lack of technical education:**

Almost 70% of our total population lives in the rural area. They hardly any education so cannot be a productive force. They who are educated are not technically educated so they either get critical job or sit idle. These situation helps the poverty last longer.

#### **2.4.10. Gender discrimination:**

Half of the total population of our country in are women. But gender discrimination is seriously hampering the contribution of women in the social development.

#### **2.4.11. Lack of good governance:**

To ensure good governance is the key issue of time for the development of country. But bad government in both public and private sector cannot protect the rights of the poor and distressed in the badly.

#### **2.4.12. Lack of proper distribution of land:**

Land ownership and income distribute pattern reflect very high inequality between the rural poor and rural elite which pages a serious threat to the traditional rural social structure. Millions of rural households have no land and for those who have little it is not enough to feed the increasing members of their households.

#### **2.4.13. Corruption:**

Bangladesh has been ranked the most corrupted country in the world for three times by best known of such survey's. Conducted transparence international in 2001, 2002, 2003 corrupted perception survey. Both public and private sectors are corrupted. So, this corruption is also a case of poverty.

The tiny elite class consisting of members of civil military services, businessman, professionals, politicians and landlords control the social and economic affairs as also acquire all the creature comforts and more and more assets, including the land of the poor.

It can be concluded with stating the complex rules of economics that survey makes money or capital brings benefit. In this context what happened to Bangladesh? Our common people have been peasant and they did not have any capital or money. They land money with high rate of return from Mohajons, and different NOGs with for their needs and being bound to repay it double and triple in my way. As a result, they cannot go out from the vision cycle of poverty.

## **2.5 Measures for removing poverty from Bangladesh**

Poverty is a multidimensional and complex problem which has economic, social, political and cultural dimensions. So, to alleviate poverty, economic, social and human resources sectors are must to develop rapidly. Different ministers of Govt. and NGOs has been continuing to apply their effort in the field of poverty alleviation since independence. As a result of their endeavor although poverty decreased slightly the rate of reduction is not up to the mark. Bangladesh is moving in to the visions circle of poverty. To come out from this vision cycle of poverty is the demand of time for the future development of the country.

### **2.5.1 Proper education:**

The easy way to remove poverty from Bangladesh is to convert the 15 crore people into asset from liability. In this case proper education and motivation can play significant role. So, these two things should be our primary motto. Proper education does not seem to read the syllabus. In true meaning education is the adoption of that knowledge, which inspire people to work. Actual education is the comprehension of economic, social cultural and political problem and finely out the meaningful way to remove those problems. Infertility of conception is the main cause of poverty. Motivation oriental education only can remove this infertility of conception, and to create great impetus to beautiful tomorrow with exterminating the course of poverty.

It is shown in a research of BIDS that, the income of heads of households who passed high school education is 27% higher than other uneducated families of the village. So, extension of education with formal and technical education has become the requirement of poverty alleviation.

### **2.5.2 Macro-economic condition**

Macro-economic condition of the country is to be stabilized through the strengthening of economic discipline. The loss of public banks including nationalized organization and other the oriented losses are to be minimized. The deficit in the national, budget is to be reduced through the collection of local resource and production of local commodities as well as through the development

of quality development of public expenditure. In the ways, if the country become able to hold the economic stability through economic reformation mobility in poverty alleviation programmes can be increased.

### **2.5.3 Economic growth:**

The average economic growth of Bangladesh in 1980 to 1990 was 15 percent which was 3 percent increased in 1990-2000 decade. Although the economic growth of Bangladesh is better than the low income generating countries of the world. It is not sufficient for alleviating poverty. According to Bangladesh report 2020 prepared with assistance of world Bank, for the reduction of existing poverty in Bangladesh with in next two decades, 7-8% growth is to be achieved.

### **2.5.4 Human Resources Development :**

Although Bangladesh achieved remarkable success in human resource development. It is not up to the mark for the alleviation of poverty. The rate of maternal and infancy death are much mark till now, although average expected age has been generated with removing leprosy and polior disease. Maternal death is six times more than Srilanka. Besides 1 of every 10 children are victims of malnutrition. The problem of AIDS and Arsenic pollution are becoming complex day by day. Scarify of expert manpower is enhancing. Quality educating of declining with enhancement of literacy rate. These are the obstacles in the way of human resources development. Poverty can be automatically needed if proper initiatives are taken with priority development of education, health and nutrition.

### **2.5.5 Industrialization :**

John Kinneth Galbraith mentioned industrialization as a measure of removing poverty. As per his opinion to get rid of poverty is possible through rapid industrialization. Economic development can be expedited with prioritizing the industrialization. Development in industrial sector is must for coming out from vision cycle of poverty. With the development of industrialization many people will be employed in the mills and factories. As a result of that these employed persons will be able to contribute in the national economy with alleviating their own poverty.

### **2.5.6 Infra structural development**

Infrastructure especially rural infrastructure development is must for poverty alleviation. Rural infrastructures include that bazar, road, ghat, bridge, culvert, water management, public toilets, tube-well, rural electrification, irrigation system, embankment etc. The development of these infrastructures are able to course agricultural development in rural ages, enhancement of employment, with increasing economic and business activities, which will play remarkable role in



alleviating poverty through income generation of rural people. A research of BIDS shows that the income of the households who have electricity facility is 14% more than the income of households who have no electric connectivity. The income of the villagers who served the well communication system is present more than the villagers who have less communication facility.

#### **2.5.7 To decrease load of loan:**

At present national poverty of our country is widely spreader and destructive. Load of loan in public life has been increased. Load of loan in national life is too heavy also. It is possible to be reduced from the loan through binding up the economic institutions. In Bangladesh, Loan and poverty are widespread. As a result development becoming out of dream. Extreme nuisance, indiscipline as well as negative programmes are going on in the name of development. The way to get rid of this situation is to establish firm economic institution and to direct our economy in productive way; to accept positive program with evading negative economic program.

#### **2.5.8 Rehabilitation of Land less People :**

A great number of landless people in the village have to be rehabilitated. For this khash land can be distributed among them. This land can be used for building house and farm. Khash land can also distributed among people for agriculture purpose. If landless people are rehabilitated, they will be able to alleviate poverty through enhancing income.

A steady increase in the number of landless household, which had reached our 50 percent of all household in 1994 is alarming, particularly in the context of the scarcity of alternative employed opportunities in rural farm and no-farm sectors landlessness has increased at almost the same rate of growth as the population in Bangladesh in the recent past (Farid) 1993. Between 1960 and 1984 the population of Bangladesh increased by about 84 percent. Farm households increased by about 64 percent from 6.14 million in 1960 to 10.05 million in 1986/84.

It has been estimated that in 1960 there were 210 million landless households, while in 1983/84 it was 3.77 million. The number of rural households increased from 8.24 million to 13.82 million within the same period. Therefore while the number of rural households increased at 2.2 percent per year, the number of rural landless households increased at 2.5 percent per year. A cross correction was found between landless and poverty (Sen 1996). The incidence of poverty was as high as 77 percent in the category of less than 5 households owning more than 5 acres. Land less people must be rehabilitated for extermination poverty of the country.

## **2.6 Measurement of Poverty :**

Poverty is a multidimensional and complex idea which sometimes becomes impossible to measure through a definite technique.. A poverty line can be absolute and relative. The absolute poverty line is measured on the basis of minimum income which is needed for a person to purchase the prefixed subsistence calorie based on the market price on a head-count basis. It is used for the measurement of minimum living standard of people.

“It is a problem to determine what a nutritionally adequate diet is not possible to draw one nutrition based poverty line for the whole world because of variation in individual adoption to multinational stress(Motinur, 2010).

“Country specific poverty lines showed constructed to avoid the problem of generation. However, country, specific poverty lines are not constructed for estimating figures on poverty (Khandker, 1999)”

The relative poverty line is generally in the above of the absolute poverty line that is usually defined as the minimum income level in a territory of any country. The countries where absolute poverty is no longer a major scenario relative poverty lines are relevant with that. The percentage of population below the poverty line is generally used to disclose the poverty situation of any country.

The poverty line does not totally help us to understand the depth of poverty as it does not take into consideration the qualitative variables which affect the standard of living. So it is measured as a poverty gap based on the total income deficit income distance of the poor from the poverty line (Khandoker, 1999).

The United Nations Development Program (UNDP) has introduced ‘human dimensions, as a alternative to these income based measures.

A number of composite indices has been introduced to measure poverty and poverty and level of deprivation; the human development index (HDI), the integrated poverty index. The based index, the food security index, the relative welfare index and the general, related development index (GDI, UNDP, 1990).

Each of these indications is equally significant in the way to use these for the sake of assessing a particular aspect of poverty situation. Poverty may be envisaged as a method in which a question of tangible deprivation and discrimination which leads to the lack ability to obtain minimum living standard that resulted in and caused through the intangible deprivation. In this process lack of income, asset, food immunity to diseases, health care services and education are understood as tangible deprivation of poverty and such as dependence, physical weakness, inequality, low status isolation, powerlessness and vulnerability are indicated as intangible deprivation.

## Chapter Three

### 3.1. Poverty in Bangladesh

According to Dr. Selim jahan a renowned economist working in UN agency. Unequal income disbursement causes the poverty that is shown from the following table

Table-1

Class	% of total population:-	% of National income
Rich	5%	2.1%
Upper Middle Class	15%	24%
Lower Middle Class	40%	36%
Wealth class	40%	19%

This chart says that 5% rich people Share 21% of national income and 40% of poor class share 19% our total income. the income differences are existed in all over the world but our difference is one of the highest apex.

Bangladesh is one of the poorest Countries in the world. About fifteen lac people live here. But, people of this Country are suffering from the distress of poverty. In accordance with the report published by UNO secretary General Kofi Anan in the UN millennium conference the per capita income of 2.8 billion people of the world is two dollars and daily per capita income of 1.2 billion is less than one dollar. A great part of this poverty ridden people live in the south Asia. Bangladesh is the residence of large number of poor people followed by china and India. Present, the number of poor people in Bangladesh is same as it has total population during the period of independence.

Food is one of the fundamental needs of people. The minimum quantity of having food and its purchasing power in everyday is the scenario of poverty that indicates the economic incapability or the standard of poverty. World Bank and Bangladesh Bureau of statistics have turned the subject matter as the scale for the measurement of poverty.

These are

- (I) Attaining per capita calorie or per capita actual expenditure
- (II) Poverty has to stand on for getting a minimum facility.



- (II) (III) Overall scale to over mine poverty among the people. As per this measurement scale, poverty in Bangladesh is 44% Accordingly. House hold expenditure survey 1985-96, on the bases of 2122 kilo caloric, 47.6% people live under poverty line and 24.6% are under poverty line based on having per capita kilocalorie 1805.

According to the information of that organization, in 1983-84 the number of poor people was 61.9% and in 1991-92 the number of .....poverty was 36.7% and 28.3% respectively. As per statistics the percentage of poor people in city area was 49.7. In 2001-2005 There was 40% poverty and 18% extreme poverty in the country. (Economic Samikha)

Besides Caloric taking prouder cost of basic need method has been taken to ....mining poverty in the survey of BBS (1995-96). In this method poverty has been classified in two stage. As per this method in two stages one is upper stage another is lower stage. As per this method in 1995-96 35.6% people were in lower state of poverty or extreme poverty and 53.1% people were in upper stage, of poverty Another report of BIDS says-in 1996 517% people live d in poverty, 22.5% of them were in extreme poverty in rural area.

At present there are 42% poverty and 19.5% extreme poverty in rural area.

United Nation Human Development Report points out that 86% of the people of Bangladesh live below the poverty line. (UNDP, 1993) Poverty has been measured in many studies on the basis of head- count ratio, which takes into consideration the concept of minimum consumption bundle that estimated for an average Bangladeshi contains 832 grams of food consisting 437 grams of cereals, 177 grams of tubers and vegetables, 40 grams of pulse, 58 grams of milk, 48 grams of fish, and 12 grams of meat, It Corresponds to an average per capita daily intakes of 2112 calories and 58 grams of protein

An overview of the annual development program (ADP) allocation also demonstrates a passive picture. In spite of all importance and priorities attached to poverty alleviation in the plan documents, over the years the years the actual allocation to PAPs and other projects with poverty alleviation components never received more than 14 percent of total ADP allocation (Ghafur, 1994). The trend of PAP allocations in the ADPs is also not found to be consistent. (Table:2). On average the ADPs over last ten years allocated about 10 percent resources to PAPs ranging from 7.04 to 14.07 percent.

Table 2: ADP Allocation to PAPs 1985-1995 (in million taka)

Year	Total ADP	Allocation for PAP	%of PAP Allocation
1985-86	3826	269.5	4.04
1986-87	4764	379.17	1.96
1987-88	5046	413.08	8.19
1989-90	5803	473.22	8.15
1990-91	5668	547.37	9.66

1991-92	7500	797.31	10.63
1992-93	8650	976.09	11.28
1993-94	9750	682.16	7.00
1994-95	11000	1254.83	11.41

Though different measurement techniques provide somewhat different data about the level and incidence of poverty, the general picture of poverty in Bangladesh is induced critical (when A.R 1990; Revelation, 1990 BIDS, 1993) The poverty treat of last two decades in shown from the following table though there has been a little long term development in poverty reduction, based on economic and environmental condition, a long fluctuation in the incidence of poverty over time.

Table-3

**Rural Poverty Measures: Head-Count Ratios in Various Studies**

Year	Ahmed & Hossain 1994/1996	Islam & Khan 1986	Muqtada 1988	Rahman & Haque 1988	Hossain 1989	BBS 1990
1973-74	61.1	47.7	55.9	65.27	77.3	82.9
1976-77	66.1	62.3	68.2			
1977-78	67.9					
1978-79	-		68.7			
1981-82	-			79.12	77.8	73.8
1983-84	-			49.81	52.1	57.0
1985-86	-			47.08	49.9	51.0
1988-89	-					40.0
1990-91	-					39.5
1994-95	-					
	52.0					

Note: Figures indicate percentage of rural population below poverty line.

Sources: Hossain and Sen (1992) and Hossain (1996)

Most of the controversies concerning poverty and poverty related policy originate from difference in, what is perceived to be the major determinates and causes of poverty. What causes poverty in a typical third world country like Bangladesh? In fact there is no single cause of poverty, the plight of some poor could be due to several factors, each contributing to some degree of observed poverty. (Aminuzzaman)

It is therefore so much significant to find out the extent of the situation to which each of these factors contributes to observed poverty. Failure to isolate the real causes of poverty may result in institutional and policy interventions that do not alleviate poverty rather could actually aggravate the cause to increase poverty.(Aminuzzaman) A comprehensive study undertaken by Hossain and Sen (1992) attempted to identify the determinant of incomes of poor and non-poor households in rural Bangladesh. Based on the regression models, Sen and Hossain noted that:

01. The size of land-owned by the household is the most important determinate of rural income. but the elasticity of rural income is low in regard to land-ownership.
02. The adoption of new technology contributes significantly to the increase of rural incomes.
03. The contribution of labor to household incomes is high. The contribution of a female worker is about 60 percent lower than that of an average male worker, implying that female workers are employed in lower productive activities and /or are paid lower than agricultural workers.
04. Higher education contributes significantly to the increase of rural incomes. However, the effect of higher education on income is greater for households engaged in non-farm activities than for farm households.
05. The adoption of new agricultural technology increase income for both groups of household, but the effect is greater for the poor households than for the non-poor.
06. In poor households, the income of the female workers is 52 percent lower than the income of the male workers. But the incomes of workers engaged in non-farm activities is 13 percent higher than that of the average agricultural worker.



### **3.2 Strategy for Poverty alleviation by GOB:**

#### **3.2.1 Security Cordon Project:**

For creating jobs for the people imbedded in absolute poverty govt. from 1995/96 Started allocates money the revenue budget. The following are the projects in details.

- (a) Food for Work.
- (b) Construction Relief
- (c) Test Relief
- (d) Vulnerable Group Development (VGO)
- (e) Vulnerable group feeding IVGN
- (f) Food for education/school feeding and
- (g) some other small project.

The following table shows the contribution of those projects :-

Table-4 Security cordon projects :

Name of projects	95196	98199	00101
Food for work	558.53	715.58	934.00
Test relief cons relief	400.76	210.23	193.00
VGD	0	208.90	236.00
VGf	0	548.81	217.00
School feeding	0	0	0
Others	1.74	0	0
Total	961.03	0	1580.00

(Amount in crore taka)

The security cordon projects really helped the poor to at least pull their life specially in danger time and in seasonal unemployment. so, the project are successful though it could bring no permanent solution to the poor community. But, still it could present hope to many hopeless and helpless.

#### **3.2.2 Special projects :**

##### **3.2.2.1 Allowance for poor aged people :**

Five aged poor woman and 5 aged poor men from every word of every union from every thana are being paid 100 taka per month. Social welfare Ministry is implementing the projects of more than 4 lacks people. In 2001/02 goft allocated 60.3 crore taka for the projects



### **3.2.2.2 Fund for Housing :**

This fund is raised for the homeless people who have been made homeless by the river erosion or other natural calamities. It started in 1997/98. In 2000/01 one hundred taka was allocated for 1.65 lakh homeless people. Prime minister himself looks after it.

### **3.2.2.3 Karmashanthan Bank:**

Bank for creating jobs this bank especially constituted to support the poor youths is out country for alleviating their poverty the bank provide loans for any earning based project. It started in 22<sup>nd</sup> sep. 1998. In 2000/2001 the bank disburse a loan of taka 25.32 crore to 8153 poor Jobless youths of 51 districts. This project is one of the most successful projects. Educated poor youth have found light before them.

### **3.2.2.4 Allowance for distress women :**

The project is for the helpless women and husband left women. In 1998 and 1999 more than 4 lakhs distressed women of 4479 unions under 461 upa-zillas. In year 2001/02 some 25 crore taka was allocated. From the project many distress women could manage their on ...meal at least other wise these women had to be street beggar.

### **3.2.2.5 Housing for distressed poor men and women :-**

This project is still under construction. In each division there will be a Stanti Nibash, in which 100 family (60 women + 40 men) will live. Expenditure of this project is estimated 13 crore taka.

### **3.2.2.6 Ashraion project (Housing project) :-**

From 1997/98 this project has been taken to provide cluster house for poor families. Proper training shall impart time to time to the rehabilitate families. From 1997/98- 2001/02 the amended estimated expenditure is 300 crore taka. Till now 50,000 families are harbored. Every year almost 1000 house is to be made for houseless people. This project has helped lakhs of poor families to be housed and to be jobbed. One home one yard project also helped the poor people to come out of poverty.

### **3.2.2.7 Rural Infrastructure development project :-**

Local Govt. Engineering department is the authority to implement this job generating project : From 1990/91 to 2001/02 this project generated 100 cr unit of day labor.

### ***3.2.2.8 Food for taking Care of Rural Infrastructure:-***

The objectives of Their project is to generate jobs for 5 lackhs women every year. Till today the project crore 4100 Unions under 435 Upazilla of 61 districts. This project has significant contribution on seasonal unemployment women.

### ***3.2.2.9 Bangladesh Rural Development Board :-***

BRDB works through cooperative and formal group network works for poverty alleviation of poor women and men. From 1990/91 to 2000/01 it disbursed 1710. 30 crore taka to 13.44 lach members under 51003 cooperative Bocety of 449 thanas. This is one of the oldest poverty alleviation project of the govt. This project corrs large area and it helped a lot of people in 449 Thanas.

### ***3.2.2.10 Poverty alleviation foundation:-***

It is a new step of the govt. it was founded on 30<sup>th</sup> Apr.2000. It consists of 139 wealth less control Cooperative Society. With the financial help of govt. they formed a capital of taka including 38.400 corrs of their own saving. It shows the though to some 15 thousand wealth less people.

### ***3.2.2.11 Rural development academy***

This oldest rural development academy is implementing landless labor development project under 30 thanas of 8 districts. Till 2000 they have 68342 miles and ....a loan of taka 60.03 crore taka. It contributes job to 7 thousand people in described area which is a significant step in poverty alleviation.

### ***3.2.2.12 Goat Farming:-***

Government led Bangladesh Nationalist Party took a project of goat farming in the rural area to alleviate poverty in rural area.

### ***3.2.3 National Food for work program:***

In line with the NCMP, National Food for Work Program was launched on November 14, 2004 in 150 most backward districts of the country with the objective to intensify the generation of supplementary wage employment. The program is open to all rural poor who are in need of wage employment and desire to do manual unskilled work. It is implemented as a 100 per cent centrally sponsored scheme and the food grains are provided to States free of cost. However, the transportation cost, handing charges and taxes on food grains are the responsibility of the States. The collector is the nodal officer at the district level and has the overall responsibility of planning, implementation, coordination, monitoring and supervision. For 2004-05, Rs. 2020 crore have been allocated for the program in addition to 20 lakh tones of food grains.

**Swaranjayanti Gram Swarozgar Yojana (SGSY):**

SGS, launched in April 1999, aims at bringing the assisted poor families (Swaozgaris) above the poverty line by organizing them into self help group (SHGs) through a mix of Bank credit and government subsidy.

**Sampoorna Grameen Rozgar Yojana (SGSY) :**

SGRY, launched in 2001, aims at providing additional wage employment in all rural areas and thereby food security and improved nutritional levels. The SGRY is open to all rural poor who are in need of wage employment and desire to do manual and unskilled work around the village/habitat. The program is implemented through the Panchayati Raj Institution (PRIs).

**Rural Housing- Indira Awaas Yojana (IAY) :**

The Indira Awaas Yojana (IAY) operationalised from 1999-2000 is the major scheme for construction of houses for the poor, free of cost. The Ministry of Rural Development (MORD) provides equity support to the Housing and Urban Development Corporation (HUDCO) for this purpose.

**Pradhan Mantri Gramodaya Yojana (PMGY):**

PMGY launched in 2000-01 envisages allocation of Additional Central Assistance (ACA) to the States and UTs for selected basic services such as primary health, primary education, rural shelter, rural drinking water, nutrition and rural electrification. For 2003-04 as well as 2004-05, the annual allocation of ACA for PMGY was Rs. 2,800 crore.

**Rural Employment Generation Program (REGP) :**

REGP, launched in 1995 with the objective of creating self-employment opportunities in the rural areas and small towns, is being implemented by the Khadi and Village Industries Commission (KVIC). Under REGP, entrepreneurs can establish village industries by availing of margin money assistance from the KVIC and bank loans, for projects with a maximum cost of Rs. 25 lakh. Since the inception of REGP, up to 31 March 2004, 1,86,252 projects have been financed and 22.75 lakh job opportunities created. A target of creating 25 lakh new jobs has been set for the REGP during the Tenth Plan. 8.32 lakh employment opportunities have already been created during 2003-04. For 2004-05, a target of creating 5.25 lakh job opportunities has been fixed.

**Prime Minister's Rozgar Yojana (PMRY)**

PMRY started in 1993 with the objective of making available self-employment opportunities to the educated unemployed youth by assisting them in setting up any economically viable activity. So far about 20 lakh units have been set up under the PMRY, creating 30.4 lakh additional employment opportunities. The targets for additional employment opportunities under the Tenth Plan and in 2004-05 are 16.50 lakh and 3.75 lakh, respectively. While the REGP is implemented in the rural areas and small towns (population up to 20,000) for setting up village industries without any cap on income, educational qualification or age of the beneficiary, PMRY is meant for educated unemployed youth with family income of up to RS.



40,000 per annum, in both urban and rural areas, for engaging in any economically viable activity.

**Pradhan Mantri Gram Sadak Yojana (PMGSY):**

The PMGSY, launched in December 2000 as a 100 per cent Centrally Sponsored, aims at providing rural connected habitations with population of 500 persons or more in the rural areas by the rural connectivity to habitations with population of 500 persons or more in the rural areas by the end of the Tenth Plan period. Augmenting and modernizing rural roads has been included as an item of the NCMP.

The program is funded mainly from the accruals of diesel cess in the Central Road Fund. In addition, support of the multi-lateral funding agencies and the domestic financial institutions are being obtained to meet the financial requirements of the program. Up to October 2004, with an expenditure of Rs. 7,866 crore, total length of 60,024 km. of road works has been completed. The National Rural Roads Development Agency (NRRDA), and agency of the Ministry of Rural Development registered under the Societies registration Act, provides operational and technical support for the program.

Drought Prone areas program (DPAP), Desert Development Program (DDP) and integrated wastelands Development Program (IWDP)

DPAP, DDP and IWDP are being implemented for the development of wastelands/degraded lands. During 2004-05 allocation of Rs. 3000 crore and Rs. 215 crore and Rs. 368 crore were provided for DPAP, DDP and IWDP, respectively. So far, during 2004-05, 2550 projects covering 12.75 lakh hectares, 16. Projects covering 8 lakh hectares and 165 projects covering 8.32lakh hectares have been sanctioned under DPAP and IWDP respectively.

**Antyodaya Anna Yojana (AAY):**

AAY launched in December 2000 provides food grains at a highly subsidized rate of Rs. 2.00 per kg for wheat and Rs. 3.00 per kg for rice to the poor families under the Targeted Public Distribution System (TPDS). The scale of issue, which was initially 25kg per family per month, was increased to 35 kg per family per month from April 1, 2002. The scheme initially 25 kg per family per month, was expanded in June 2003 by adding another 50 lakh BPL families. During 2003-04, Under the AAY, against an allocation of 45.56 lakh tons of food grains, 41.65 tones were lifted by the State/UT Governments. Budget 2004-05 expanded the scheme further from August 1, 2004 by adding another 50 lakh BPL families. With this increase, 2 crore families have been covered under the AAY.

**Swarna Jayanti Shahari Rozgar Yojana (SJSRY) :**

The Urban self employment program and the urban wage employment program are the two special components of the SJSRY, which, in December 1997, substituted for various extant programs implemented for urban poverty alleviation. SJSRY is funded on a 75.25 basis between the Centre and the States. The expenditure during 2003-04 was Rs, 103 crore. For

2004-05, the allocation is Rs. 103 crore, out of which Rs. 90.38 crore were utilized by December 31,2004.

**Valmiki Ambedkar Awas Yajana (VAMBAY):**

The VAMBAY launched in December 2001 facilitates the construction and up gradation of dwelling units for the slum dwellers and provides a healthy and enabling urban environment through community toilets under Nirmal Bharat Abhiyan, A component of the scheme. The Central Government Provides a subsidy of 50 per cent, the balance 50 per cent being arranged by the state Government. Since its inception and up to December 31, 2004. Rs, 753 crore have been released as Government of India subsidy for the construction/up gradation of 3,50,084 dwelling units and 49,312 toilet seats under the scheme. For the year 2004-05, out of the tentative Central Fund allocation of Rs. 280.58 crore. up to December 31,2004, an amount of Rs. 223.66 crore has been released covering 1,06,136 dwelling units and 20,139 toilet seats.

- State Governments to provide at least 100 days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work.
- Sampoorna Grameen Rozgar Yojana (SGRY) and National food for Work Program to be subsumed within the Scheme once the Act is in force.
- Until such time as a wage rate is fixed by the central Government, the minimum wage for agricultural laborers shall be applicable for the scheme.
  
- An applicant not provided employment within fifteen day, to be entitled to a daily unemployment allowance as specified by the State Government subject to its economic capacity, provided such rate is not less than a quarter of the wage rate for the first thirty days during the financial year and not less than a half of the wage rate for the remaining period of the financial year.
  
- Central Employment Guarantee Council to be constituted to discharge various functions and duties assigned to the Council for this purpose.
- Panchayat at the district level to constitute a standing committee of its members to supervise, monitor and oversee the implementation of the scheme within the district.
- For every Block, state Governments to appoint a program officer for implementing the Scheme.
- Gram panchayat to be responsible for identification of the projects as per the recommendations of the gram sabha and for exciting and supervising such works.
- Central Government to establish a National Employment Guarantee Fund. State Governments to establish state employment Guarantee funds for implementation of the Scheme.
- The Scheme to be self –selecting in the sense that those among the poor who need work at the minimum wage would report for work under the scheme.



## Chapter Four

### 4.1 Introduction:

Non-governmental organization, or NGO, is a legally constituted organization created by natural or legal persons that operates independently from any government. The term originated from the United Nations (UN), and is normally used to refer to organizations that do not form part of the government and are not conventional for-profit business. In the cases in which NGOs are funded totally or partially by governments, the NGO maintains its non-governmental status by excluding government representatives from membership in the organization. The term is usually applied only to organizations that pursue some wider social aim that has political aspects, but that are not overtly political organizations such as political parties. Unlike the term "intergovernmental organization", the term "non-governmental organization" has no generally agreed legal definition. In many jurisdictions, these types of organization are called "civil society organizations" or referred to by other names.

The number of internationally operating NGOs is estimated at 40,000. National numbers are even higher: Russia has 277,000 NGOs; India is estimated to have around 3.3 million NGOs in year 2009, which is one NGO for less than 400 Indians, and many times the number of primary schools and primary health centers in India.

### 4.2 Definition of NGO

NGOs are difficult to define and classify due to the term's inconsistent use. NGO, non-profit organization (NPO) and private voluntary organization (PVO) are the most used terms and are used interchangeably despite differing definitions. Classifying non-governmental organizations within defined boundaries excludes NGOs that fall outside each specific boundary. Additionally, it is beneficial for NGO networks to create a classification that allows similar organizations to exchange information more easily. To attempt a classification of NGOs requires a framework that includes the orientation and the organization's level of operation. An NGO's orientation refers to the type of activities an organization takes on. These activities might include environmental, development, or advocacy work. An NGO's level of operation indicates the scale at which an organization works on, like the difference in work between an international NGO and community or national NGO.

One of the earliest mentions of the term "NGO" was in 1945, when the UN was created. The UN introduced the term "NGO" to distinguish between the participation of international private organizations and intergovernmental specialized agencies. According to the UN, all kinds of private organizations that are independent from government control can be recognized as "NGOs." "NGOs" cannot seek to diminish a nation's government in the shape of an opposing political party; NGOs also need to be non-criminal and non-profit. Professor Peter Willets, from the City University of London, argues the definition of NGOs can be interpreted differently by various organizations and depending on a situation's context. He defines an NGO as "an independent voluntary association of people acting together on a continuous basis for some common purpose other than achieving government office, making

money or illegal activities." In this view, two main types of NGOs are recognized according to the activities they pursue: operational and campaigning NGOs. Although Willets proposes the operational and campaigning NGOs as a tool to differentiate the main activities of these organizations, he also explains that they have more similarities than differences. Their activities are unrestricted; thus operational NGOs may need to campaign and campaigning NGOs may need to take on structural projects.

### **Social work dictionary defined NGO**

NGO is a non-profit agency that services some public interest. NGO established to fulfill some social purpose other than monetary second to financial backers. Technically the term includes government or than supported but it is usually reserved for private voluntary social agencies and includes for profit proprietary social agencies.

### ***In accordance with Gorman:***

NGO is a non-government (Private) tax exempted non profitable agencies in overseas provision of service for relief and development purpose which be drive at least a portion of their fund from private charitable contributions.

### ***As per opinion of Dr. Mahfuzullah-***

An NGO stands for alternative model of development stimulating people participation and mobilization with resources for different down agencies aboard.

The OECD views NGO as organization "Established and governed by a group of private citizens for a started philanthropic purpose and supported by voluntary individual contribution.

### ***Former Chairman of ADB says –***

NGO is all types of organization which are formed by personal initiatives differ from the states operates and endeavor active variations goals which may be similar or different from those of governments.

### ***Novel Laureate Dr. Eunos opines –***

NGO is one kind of non-profitable institution which has no ownership.

### ***It is said in the explanation of Encyclopedia of public international law-***

NGOs means private association, federations, unions, institutions group, which are established or organized through the agreement into Govt. or inter- Govt.

Mario Pardon said, "These are in general private non-profit organization that are public registered (i.e have legal status) whose principal function is to implement development projects favoring the popular sectors, which receive financial support. The source of financial support is almost always non-governmental organizations themselves based in industrial countries operating in the frames work of international development corporation.

***Accordingly the opinion of Dr. Sayed Hashomi-***

Non-government organization means those organizations which conduct their activities for the purpose of welfare or development of neglected deprived or poor population of the society.

***The Asian Institute of Technology (AIT) defines NGO in the following way:***

It is an organization of private individuals who believe in certain basic social principles, and structure their activities to bring about development to the communities that they are serving. An organization or group of people working independently without any external control with specific objectives and aims to fulfill tasks that are oriented to bring about desirable change in a given community, area or situation.

NGOs in the landscape of rural development have provoked much interest among the development planners, development administrators and development workers who are keen to see the improvement in the quality of life of poor man, women and children of the rural communities. NGOs are working at the back and front, and sometimes abreast with movement agencies. But in operational sense, in some cases NGOs are supplementing the work of government agencies and in some other cases they are working with obscure target groups in the rural areas.

***NGOs are defined by the World Bank as***

"private organizations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development".

**NPOs and NGOs**

Common usage varies between countries - for example NGO is commonly used for domestic organizations in Australia that would be referred to as non-profit organizations in the United States. Such organizations that operate on the international level are fairly consistently referred to as "non-governmental organizations", in the United States and elsewhere.

There is a growing movement within the non-profit organization/non-government sector to define itself in a more constructive, accurate way. The "non-profit" designation is seen to be particularly dysfunctional for at least three reasons:

- 1) It says nothing about the purpose of the organization, only what it is not;



- 2) 2) It focuses the mind on "profit" as being the opposite of the organization's purpose;
- 3) 3) It implies that the organization has few financial resources and may run out of money before completing its mission.

Instead of being defined by "non-" words, organizations are suggesting new terminology to describe the sector. The term "social benefit organization" (SBO) is being adopted by some organizations. This defines them in terms of their positive mission. The term "civil society organization" (CSO) has also been used by a growing number of organizations, such as the Center for the Study of Global Governance.<sup>191</sup> The term "citizen sector organization" (CSO) has also been advocated to describe the sector — as one of citizens, for citizens. These labels, SBO and CSO, position the sector as its own entity, without relying on language used for the government or business sectors. However, some have argued that CSO is not particularly helpful, given that most NGOs are in fact funded by governments and/or profit-driven businesses and that some NGOs are clearly hostile to independently organized people's organizations. The term "social benefit organization" seems to avoid that problem, since it does not assume any particular structure, but rather focuses on the organization's mission.

#### 4.3 History of NGO

International non-governmental organizations have a history dating back to at least 1839. It has been estimated that by 1914, there were 1083 NGOs. International NGOs were important in the anti-slavery movement and the movement for women's suffrage, and reached a peak at the time of the World Disarmament Conference. However, the phrase "non-governmental organization" only came into popular use with the establishment of the United Nations Organization in 1945 with provisions in Article 71 of Chapter 10 of the United Nations Charter for a consultative role for organizations which are neither governments nor member states—see Consultative Status.

*The definition of "international NGO" (INGO) is first given in resolution 288 (X) of ECOSOC on February 27, 1950: it is defined as "any international organization that is not founded by an international treaty".* The vital role of NGOs and other "major groups" in sustainable development was recognized in Chapter 27 of Agenda 21, leading to intense arrangements for a consultative relationship between the United Nations and non-governmental organizations.

Rapid development of the non-governmental sector occurred in western countries as a result of the processes of restructuring of the welfare state. Further globalization of that process occurred after the fall of the communist system and was an important part of the Washington consensus.

Globalization during the 20th century gave rise to the importance of NGOs. Many problems could not be solved within a nation. International treaties and international organizations such as the World Trade Organization were centered mainly on the interests of capitalist enterprises. In an attempt to counterbalance this trend, NGOs have developed to emphasize humanitarian issues, developmental aid and sustainable development. A prominent example of this is the World Social Forum, which is a rival convention to the World Economic Forum

held annually in January in Davos, Switzerland. The fifth World Social Forum in Porto Alegre, Brazil, in January 2005 was attended by representatives from more than 1,000 NGOs. Some have argued that in forums like these, NGOs take the place of what should belong to popular movements of the poor. Others argue that NGOs are often imperialist in nature, that they sometimes operate in a racialized manner in third world countries, and that they fulfill a similar function to that of the clergy during the high colonial era. The philosopher Peter Hallward argues that they are an aristocratic form of politics. Whatever the case, NGO transnational networking is now extensive.

#### **4.4 Types of NGOs**

NGO type can be understood by orientation and level of co-operation.

NGO type by orientation

- Charitable orientation;
- Service orientation;
- Participatory
- Empowering orientation;

NGO type by level of co-operation

- Community- Based Organization;
- City Wide Organization;
- National NGOs;
- International NGOs;

Apart from "NGO", often alternative terms are used as for example: independent sector, volunteer sector, civil society, grassroots organizations, transnational social movement organizations, private voluntary organizations, self-help organizations and non-state actors (NSA's).

Non-governmental organizations are a heterogeneous group. A long list of acronyms has developed around the term "NGO".

These include:

- BINGO, short for Business-friendly International NGO or Big International NGO;
- National NGO: A non-governmental organization that exists only in one country. This term is usually rare due to the globalization of Non-governmental organizations, which causes an NGO to exist in more than one country.<sup>[6]</sup>
- CSO, short for civil society organization;
- DONGO: Donor Organized NGO;



- ENGO: short for environmental NGO, such as Greenpeace and WWF
- NNGO, short for Northern non governmental organization.
- IDCIs, short for international development cooperation institutions.
- SNGOs, short for Southern nongovernmental organizations
- SCOS, also known as social change organizations
- GONGOs are government-operated NGOs, which may have been set up by governments to look like NGOs in order to qualify for outside aid or promote the interests of the government in question;
- INGO stands for international NGO; Oxfam, INSPAD INSTITUTE OF PEACE AND DEVELOPMENT "A European Think Tank For Peace Initiatives" ;
- QUANGOs are quasi-autonomous non-governmental organizations, such as the International Organization for Standardization (ISO). (The ISO is actually not purely an NGO, since its membership is by nation, and each nation is represented by what the ISO Council determines to be the 'most broadly representative' standardization body of a nation. That body might itself be a nongovernmental organization; for example, the United States is represented in ISO by the American National Standards Institute, which is independent of the federal government. However, other countries can be represented by national governmental agencies; this is the trend in Europe.)
- TANGO: short for technical assistance NGO;
- TNGO: short for transnational NGO; The term emerged during the 1970s due to the increase of environmental and economic issues in the global community. TNGO includes non-governmental organizations that are not confined to only one country, but exist in two or more countries.
- GSO: Grassroots Support Organization
- MANGO: short for market advocacy NGO
- NGDO: non-governmental development organization

### **Environmental NGOs**

Environmental NGOs work on cases related to the environment. An example of an ENGO is Greenpeace. Just like other TNGOs networks, transnational environmental networks might acquire a variety of benefits in sharing information with other organizations, campaigning towards an issue, and exchanging contact information. Since Transnational environmental NGOs advocate for different issues like public goods, such as pollution in the air, deforestation of areas and water issues, it is more difficult for them to give their campaigns a human face than TNGOs campaigning directly for human rights issues.

Some of the earliest forms of transnational environmental NGOs started to appear after the Second World War with the creation of the International Union for the Conservation of Nature and Natural Resources (IUCN). After the UN was formed in 1945, more environmental NGO started to emerge in order to address more specific environmental issues. In 1946, the UN Educational, Scientific, and Cultural Organization (UNESCO) was created with the purpose of advocating and representing scientific issues and collaboration among environmental NGOs. In 1969, the Scientific Committee on Problems of the Environment (SCOPE) was funded to increase and improve collaboration among environmentalists. This collaboration was later reinforced and stimulated with the creation of UNESCO's Man and the Biosphere Program in 1971.

In 1972, the UN Conference on the Human Environment in Stockholm, tried to address the issues on Sweden's plead for international intervention on trans-boundary pollution from other European industrialized nations.

Transnational environmental NGOs have taken on diverse issues around the globe, but one of the best-known cases involving the work of environmental NGO's can be traced back to Brazil during the 1980s. The United States got involved with deforestation concerns due to the allegations of environmentalists dictating deforestation to be a global concern, and after 1977 the U.S. Foreign Assistance Act added an Environmental and Natural Resources section.

During the early 1980s the Brazilian government created the Polonoreste developing program, which the World Bank agreed to finance. The Polonoreste program aimed to urbanized areas of the Amazon, which were already occupied by local indigenous groups. Rapid deforestation in the Brazilian Amazon called the attention and intervention of UNESCO, who utilized its Program on Man and the Biosphere to advocate against the Polonoreste program, on the grounds of violating the rights of the indigenous groups living in the Amazon. In the case of deforestation of the Brazilian Amazon, the environment NGOs were able to put pressure on the World Bank to cancel the loans for the Polonoreste program. Due to the leverage that the U.S. has over the bank, in 1985 the World Bank suspended the financial aid to the Polonoreste Program. The work of environmental NGOs in the Brazilian case was successful because there was a point of leverage that made the targeted actor vulnerable to international pressure.

Even though the goals of environmental NGOs might have in common issues related to the environment, its exploitation and how to protect it, these organizations are very diverse and lack a central form of international hegemony. There is, however a clear distinction between the interests and goals among groups located in industrialized countries, often referred as the states of the north, and nations located in developing countries or southern states. Northern states mainly concern includes issues due to poverty, increase of population in developing countries and economic development in the north. In the other hand, southern states blame developing countries for over consumption and pollution resulting from industrialization. Groups from poorer nations blame the industrialized world for inequalities in the international economic system and negatively criticize the implementation of polluting companies in southern states.

There is also a distinction among groups that take on particular and specific socioeconomic issues related to the environment. The Women's Environment and Development Organization was created in 1990 with the purpose to advocate for gender inclusion in work



related to the Earth Summit. Other groups might focus on issues that include racial minorities and individuals from lower income backgrounds.<sup>[23]</sup>

### Activities

There are also numerous classifications of NGOs. The typology the World Bank uses divides them into Operational and Advocacy:

**Operational NGOs** Operational NGOs seek to "achieve small scale change directly through projects."<sup>[25]</sup> They mobilize financial resources, materials and volunteers to create localized programs in the field. They hold large scale fundraising events, apply to governments and organizations for grants and contracts in order to raise money for projects. They often operate in a hierarchical structure; with a main headquarters staffed by professionals who plan projects, create budgets, keep accounts, report, and communicate with operational fieldworkers who work directly on projects.<sup>[25]</sup> Operational NGOs deal with a wide range of issues, but are most often associated with the delivery of services and welfare, emergency relief and environmental issues. Operational NGOs can be further categorized, one frequently used categorization is the division into relief-oriented versus development-oriented organizations; they can also be classified according to whether they stress service delivery or participation; or whether they are religious or secular; and whether they are more public or private-oriented. Operational NGOs can be community-based, national or international. The defining activity of operational NGOs is implementing projects.<sup>[25]</sup>

**Campaigning NGOs** Campaigning NGOs seek to "achieve large scale change promoted indirectly through influence of the political system."<sup>[25]</sup> Campaigning NGOs need an efficient and effective group of professional members who are able to keep supporters informed, and motivated. They must plan and host demonstrations and events that will keep their cause in the media. They must maintain a large informed network of supporters who can be mobilized for events to garner media attention and influence policy changes. The defining activity of campaigning NGOs is holding demonstrations.<sup>[25]</sup> Campaigning NGOs often deal with issues relating to human rights, women's rights, children's rights. The primary purpose of an Advocacy NGO is to defend or promote a specific cause. As opposed to operational project management, these organizations typically try to raise awareness, acceptance and knowledge by lobbying, press work and activist events.

**Operational and Campaigning NGOs** It is not uncommon for NGOs to make use of both activities. Many times, operational NGOs will use campaigning techniques if they continually face the same issues in the field that could be remedied through policy changes. At the same time, Campaigning NGOs, like human rights organizations often have programs that assist the individual victims they are trying to help through their advocacy work.<sup>[25]</sup>

#### 4.8 Criteria of NGOs :

Asian NGO coalition for Agrarian Reform and the National NGO council of Srilanka chalk out the following criteria of NGOs :

- i. Non-government in the sense that is want not set up or has not been controlled by the government, and is not a part or appendage of state.
- ii. Non-profit in the sense that its activities are not governed by profit considerations (“Capitalistic motives”). Excess funds are not distributed among the members or used for private purposes. Whatever income gained used to further the objective of the organization concerned.
- iii. Non Political in the sense that is on affiliated to a political party. In other-words, it is a non-party social or political formation.
- iv. Secondary organizations, rather than a primary group or a single community organization.
- v. Development which refers to non-governmental development organizations (NGOs) engaged in economic, social or cultural activities which contribute to enhance the quality or life... such activities may be on economic development (agricultural, industrial or infrastructure), social development (education, health and sanitation, nutrition and housing) cultural and environmental or some combination of such activities (ANCRD and NNCS, 1989-7).

The NGO has been defined differently by different people. The most common definitions of NGOs are negative in nature. These organizations are not parts of the government and do not exist to make profit. Business exists to make profit and government exists to provide an essential structure of law to provide some services or advance some causes in the different sectors of life. NGOs are private organizations serving a public purpose (O’Neil, 1989:2).

Some writers find out some characteristics features of NGOs. Kane identifies the following criteria that are essential to quality for the term NGO :

- It should be privately set up and structured and sufficiently autonomous in its activity and financing. This above all, is what ensures its non-governmental character.
- It should be non-profit making this is what ensures its “Voluntary” or “benevolent” character.
- It should support development. This is what ensure its “public interest” character even if certain countries have introduced legislation to limit the areas in which this “Public interest” can be exercised” (Kane, 1987, 14-15).

Norman holds that the definitions of NGOs to be evolved on four factors (Beveridge, 1979:1-5):

- (1) method of formation, which is voluntary on the part of a group of people,
- (2) method of governing, with self governing organization to decide on its construction, its serving, its policy and its clients,
- (3) method of financing, with at least some of its revenues drawn from voluntary sources, and
- (4) motives with the pursuit of profit excluded (Johnson, Blackwell and Roberson, 1981:14).

Pardon identifies some of the main characteristics of NGOs such as; “they are formed by individuals, who receive payment for their duties and they are private, nonprofit and operate within a legal framework. They work through development project (or programs) to benefit people other than their own members and their financing come from sources outsides...” (Pardon, 1987:71). In conformity with him, between the two fundamental traits of NGOs, one is providing the benefit to other and another is the financial sources NGOs.

NGOs are organized association established by a group or sections of the people of any society inspired by their on their own initiatives for the resolution of their socio-economic problems with applying the methods and techniques of voluntary activities.

#### **4.9 NGOs in the East Pakistan Period**

In spite of its wealth of natural resources, East Pakistan also had its share of sufferings. McKinley (1979, p.19) reports ten tidal waves in the coastal area of Noakhali between 1960 and 1970. Floods were common and the disparity between the poorest and those who benefited from the natural wealth increased with each calamity.

One of the earliest institutions for rural development in East Pakistan was the Academy for Rural Development, based in Comilla, from which emerged the so-called 'Comilla Model' for small farmer cooperatives. The success of cooperatives of farmers with relative small landholding inspired a national scaling up or roll-out of the model through the Bangladesh Rural Development Board with links to the *Krishi* (Agriculture) Bank after the emergence of Bangladesh.

The non-government organisation CARE [2] initially distributed food parcels to survivors of World War II, mostly in Europe but according to CARE Bangladesh, also East Pakistan in 1949 ([http://www.carebd.org/about\\_care.html](http://www.carebd.org/about_care.html)). In the 1950's CARE distributed food aid more widely to newly emerging countries using American agricultural surpluses <http://www.care.org/about/history.asp>. In East Pakistan this took the form of powdered milk for schools from 1955 and lunches for school children from 1962, the year CARE established an office in Dhaka. In 1970 CARE sent relief to the victims of the cyclonic tidal wave which hit East Pakistan on 12-13 November, 1970 (<http://www.carebd.org/milestone.html>).



The Catholic agency CARITAS Pakistan had a branch in East Pakistan from 1967 (<http://www.drik.net/memisa/html/caritas.html>) but following the cyclone it was renamed Chittagong Organisation for Relief and Rehabilitation (CORR) in November 1970. It reorganised and became a national organisation called Christian Organisation for Relief and Rehabilitation in January 1971 with several Cyclone rehabilitation projects. (<http://www.caritasbd.org/about.html>). Then with the outbreak of conflict in the liberation struggle for Bangladesh on March 25 1971, CORR became heavily involved in sheltering vulnerable displaced people, particularly Hindus. At the end of the war CORR undertook to rehabilitate 200,000 families (<http://www.caritasbd.org/about.html>).

These early histories of CARE and CARITAS illustrate how the Cyclone of 1970, followed by the collapse of the democratic process and the slide into the Liberation War of Bangladesh changed the economic and social circumstances of Bangladesh and brought into the international consciousness a picture of a nation in crisis. They are also indicative of the way NGOs adapted to the changing environment in which they found themselves.

#### **4.10 NGOs in the independent of Bangladesh regime**

The suffering of the Bengali people due to a combination the cyclone of 1970 and the political turmoil that lead to the emergence of Bangladesh as an independent nation following liberation war from March to December 1971 prompted a massive response in multilateral, bilateral and non-government aid. In addition to the outside humanitarian organisations which responded, many local organisations were created to care for orphans and widows and assist the many refugees returning from neighboring India after the war ended. BRAC, the largest NGO in Bangladesh today, was formed in 1972 as the Bangladesh Rural Advancement Committee. Its early objective was to deliver relief and rehabilitation programmes for refugees returning from India to resettle in Bangladesh (BRAC, 2004, p.9). The Lutheran World Federation is typical of the many international NGOs which provided assistance with relief and rehabilitation:

R[angpur] D[inajpur] R[ehabilitation] S[ervice], then a field programme of the Lutheran World Federation, India, began providing relief and rehabilitation to some of the one million refugees returning home from India after the nine-month War of Independence. Food, shelter and health-care were the priorities; later, there was rehabilitation of the farms, the schools, the hospitals. With one disaster following quickly after another, RDRS also found itself providing emergency relief to those caught up in the famines and droughts that devastated the young country into the next decade. (RDRS, 2005, p7)

During the first years of Bangladesh's independence in December 1971, humanitarian agencies and media coverage were focussed on the apparently overwhelming needs of a mainly rural population living on the edge of subsistence in a 'disaster prone' environment while the national infrastructure was still being reconstructed from the destruction of guerrilla warfare during the struggle for independence. (Even as late at 1980, road travel in Bangladesh involved traversing many Bailey bridges, or ferries around bridges which had been strategically disabled by the Bangladeshi Freedom Fighters.) At the same time the machinery of government was also being rebuilt, replacing losses from the conflict and filling those roles previously provided by non-Bengalis under the National Government of Pakistan.

### 'NGOs from relief to development'

In spite of working in an extended emergency environment, the organisations involved in relief and rehabilitation soon saw their mission in terms of development. After only one year working with returning refugees in the Sulla area of North-East Bangladesh (Begum, 2004, p.104), BRAC commenced a 'program of integrated community development' seeking to develop 'agriculture and horticulture, fisheries, adult education, health and family planning, vocational and other training programs' (Chen, 1986, p.3).

RDRS also describes itself as shifting 'from relief-and-rehabilitation to Sectoral Development Programme' (RDRS, 2006, p7).

RDRS grew from a small, somewhat slapdash charitable body working in the remotest corner of Bangladesh into a major player in the country's development. It became known for its innovative spirit, its readiness to improvise according to the resources available and to the needs of the poor. (RDRS, 2005, p7)

Integrated Rural Development had become the 'dominant methodology' for community development (Hailey, 1999), so it was natural that the NGO sector would adopt this approach, especially in the context of multi-sectoral needs of Bangladesh. An organisation's credibility became tied to the comprehensive reach or 'holism' of its programme.

Alongside the increased focus on development, organisations also began to consolidate their Bangladeshi identity. For example *Gono Unnayan Prochesta* formed from a partnership between some Bangladeshis and the international Quaker Peace and Service organisation, whose representatives suggested that the Bangladeshi partners form their own organisation which the Quakers would fund (Gono Unnayan Prochesta, 1999). The organisations created directly by international NGOs and the great many more that have emerged endogenously following their example have diversified their funding sources and the role of those international NGOs is now much reduced (Stiles, 2002, p.836).

#### 4.11 Generation of NGO

Korten identifies NGO sector in Bangladesh within the framework of three generations. These are:

##### 4.11.1 First Generation

The first generation NGOs are charitable, focused on welfare, rehabilitation and relief, and their efforts are geared towards instantaneous delivery of goods and services to the poor and unfortunate people in response to the emergency situation that demands immediate and effective humanitarian action.



#### **4.11.2 Second Generation**

Due to the limitations of the welfare and relief approach NGOs make a transition from relief and welfare oriented activities to developing self-reliance organizations of the poor, increasing their capacity to meet their own needs with the resources they control and undertake various multicultural activities to promote their self-reliance. It is here where one notices a clear transition of NGOs from a mere operational role they have hitherto played to a more effective catalytic role in development. At this stage, NGOs engage in building intent, but their activities are confined to a limited area. Specific local groups of NGOs are assisting community development with a number of sectoral activities, e.g., agrarian reform, health, cooperatives and so on.

#### **4.11.3 Third Generation**

The third generation of NGOs stems from the re-examination of basic strategic issues relation to sustainability, import and recurrent cost recovery. They realize that they need to extend greater leadership in addressing dysfunctional aspects of the policy and institutional settings of the village and sectors within which they work. NGOs of this generation expand their program impacts ensuring sustainability through undertaking large-scale program system and involving various public and private organizations. The fully embraced NGOs of this generation discharge catalytic foundation- like role rather than an operational service delivery role directing its attention to facilitate development by other organizations, both public and private, of capacities, linkages and commitments required to address designated needs on a sustained basis. The third generation is also known as ‘sustainable systems development’ where NGOs extend the breadth of their programme, ensuring sustainability through undertaking large-scale programs, complementing the national development systems and involving various organizations and institutions. (Rahman,Motinur,2010)

### **4.12 Different NGOs working in Bangladesh**

Bangladesh has been perhaps the most important hearth on the globe for non-governmental organizations. Some estimates place the number of NGOs in Bangladesh in excess of 20,000. There are many types of NGOs in the country, but most focus on development or poverty alleviation. Bangladesh is often seen as the birthplace of the microcredit NGO, namely the Grameen Bank.,BRAC,ASA,PROSHIKA.

#### **4.12.1 International NGOs**

- Actionaid
- CARE Bangladesh
- Concern
- Manusher Jonno

- Oxfam
- Pathfinder International
- Practical Action Bangladesh (Intermediate Technology Development Group)
- SAP - South Asia Partnership
- Save the Children Australia
- Save the Children Canada
- Save the Children Germany
- Save the Children UK
- Save the Children USA
- TdH-Italy Terre des hommes Italia
- Terre des hommes Netherlands]
- USAID - U.S. Agency for International development
- USC Canada Bangladesh
- Voluntary Service Overseas
- Damien Foundation
- NBDP-North Bengal Development Program (Thakurgaon)
- Thengamara Mohila Sabuj Sangha (TMSS)

#### **4.12.2 Microfinance institutions (MFIs)**

BRAC: Bangladesh Rural Advancement Committee CCDB: Christian Commission for Development in Bangladesh PKKS: Prantic Krisak Kalyan Sangstha )

- AALO
- ARBAN (NGO) (Association for Realisation of Basic Needs)
- ASA
- BRAC
- BARSA [Bangladesh Association of Rural and Social Advancement], Satkhira.
- DORP ( Development Organisation of the Rural Poor)



- Grameen Bank
- GKP (Gono Kallayan Parishad)
- PARD (Palash Palli Unnayan Sangstha)
- POPI (People's Oriented Program Implementation)
- RDRS Bangladesh (Rangpur Dinajur Rural Service)
- TMSS (Thengamara Mohila Sabuj Sangha)
- PMUK (Padakhep Manabik Unnayan Kendra)

#### **4.12.3 NGOs working with Children**

- GKP - Gono Kallayan Parishad
- BSAF - Bangladesh Shishu Adhikar Forum
- DDF - Destitute Development Foundation
- STS - Shishu Tori Sangstha
- BCFDF - Bangladesh Child Fundamental Demand Foundation.
- TALF - Theater & Arts for Less Fortunate
- Compassion International
- Ayoti Women and Children Care Organization Bogra Bangladesh
- [PHULKI]
- MRDI

#### **4.12.4 Education related NGOs**

- ARBAN (Association for Realisation of Basic Needs)
- BEES - Bangladesh Educational & Environment Society
- CAMPE (Campaign for Popular Education)]
- CDL-Community Development Library
- DAM - Dhaka Ahsania Mission]
- GKP - Gono Kallayan Parishad
- DDF - Destitute Development Foundation

- FIVDB - Friends in Village Development Bangladesh]
- GSS - Gonoshahajjo Sangstha]
- SJA - Sylhet Jubo Academy
- Underprivileged Children's Educational Programs]
- Fahad khan Foundation
- HDF- Human Development Foundation
- LPS - Love The People and SoCiety
- DOT - Drop Out Theatre, Karimganj, Kishoreganj

#### **4.12.5 NGOs working on Health**

- Gonoshasthaya Kendra (GK) [www.gkbd.org](http://www.gkbd.org)
- GKP - Gono Kallayan Parishad
- Damien Foundation
- DDF - Destitute Development Foundation
- Marie Stopes
- Centre for Injury Prevention and Research, Bangladesh

#### **4.12.6 NGOs related with Human Rights and Humanitarian Organizations**

- ASK - Ain O Salish Kendra
- BATU-SAARC
- BILS - Bangladesh Institute of Labour Studies
- BRCT - Bangladesh Rehabilitation Centre for Trauma VictimsBRCT
- GKP - Gono Kallayan Parishad
- HDF- Human Development Foundation
- DDF - Destitute Development Foundation
- PARD - Palash Palli Unnayan Sangstha
- PRAN - Participatory Research & Action Network[4]
- HRCBM - Human Rights and Humanitarian Services Organization]

- KARMOJIBINARI (KN)
- THE HUNGER PROJECT
- SJA - Sylhet Jubo Academy
- Steps - Steps Towards Development
- BARSA [Bangladesh Association of Rural and Social Advancement], Satkhira.
- LPS - Love The People and Society

#### **4.12.7 NGOs for the right of Indigenous Communities**

- ECDO - Ethnic Community Development Organization, Sylhet
- DDF - Destitute Development Foundation
- PBM - Parbataya Bouddha Mission, Chittagong Hill Tracts]
- Farmers Advancement & Cultivating Effort-FACE

#### **4.12.8 NGOs working on Environment**

- BEES - Bangladesh Educational & Environment Society
- DDF - Destitute Development Foundation
- Water and Sanitation:
- SJA - Sylhet Jubo Academy
- GKP - Gono Kallayan Parishad
- NGOF for DWSS (NGO Forum for Drinking Water Supply and Sanitation)
- Participatory Research & Action Network- PRAN
- Farmers Advancement & Cultivating Effort-FACE

#### **4.12.9 NGOs working with Youth**

- YPSA - Young Power in Social Action
- SJA - Sylhet Jubo Academy
- DDF - Destitute Development Foundation
- sb - Surid Bangladesh
- TRDO - Teenager Research & Development Organization

#### **4.12.10 Research Organizations**

- PromPT - Promoting Participation & Training
- DDF - Destitute Development Foundation
- HDRC - Human Development Research Centre
- PPRC - Power and Participation Research Centre
- PPS-BD- PRA Promoters' Society- Bangladesh
- Unnayan Onneshan - The Innovators
- AMRF Society- Alternative Movement for Resources and Freedom Society
- Shamunnay
- Participatory Research & Action Network- PRAN
- Newsnet Information Ltd.- newsNet
- Farmers Advancement & Cultivating Effort-FACE

#### **4.12.11 Rural Development**

- GKP - Gono Kallayan Parishad
- DDF - Destitute Development Foundation
- SAP - South Asia Partnership-Bangladesh
- VARD - Voluntary Association for Rural Development
- Society for Integration of Rural Initiatives
- RDRS Bangladesh (Rangpur Dinajpur Rural Service)
- [Grameen Swapna]
- SJA - Sylhet Jubo Academy
- BSDS - Bangladesh Social Development Services (BSDS)
- ARD- Association for Rural development (ARD)
- TALF - Theater & Arts for Less Fortunate
- Farmers Advancement & Cultivating Effort-FACE



## Chapter Five

### 5.1 Functions and Roles of Non-Governmental Organizations

NGOs play multifaceted functions and role for the amelioration of the distressed people of the country. Mulyangi points out two broad role of NGOs. (i) Supplementing or complementing government program which today are often hampered by lack of resources; (ii) opening up new possibilities for reaching mobilizing the poor, something which governments may be opposed to especially when the programs go as far as altering the poor to structural industries, thereby calling into question the legitimacy for certain government policies and action (Mulyangi, 1990:46). Roy describes ten roles of NGOs under following heads (Bunker, 1987:458-60).

- i. To supplement government efforts and not to compete
- ii. To be the eyes and ears of the people at the village level
- iii. To set examples
- iv. To activate the system and make it responds
- v. To disseminate information
- vi. To illustrate how, local, villages and indigenous resources would be used for their own development
- vii. To make communities as self-reliant as possible
- viii. To train a cadre of grass-root workers who believe in professionalizing voluntarism
- ix. To mobilize financial resource from within the country; and
- x. To mobilize and organize the poor to demand quality service and impose community system of accountability on the performance of grass root government functionaries.

O'Neil (1989:14-15) summarizes eleven types of functions/roles, which NGOs may generally perform. These are as follows :-

1. Provide(s) society with a wide a variety of partially tested social innovations from which business, government and other institutions can select and institutionalize those innovations which seem most promising.
2. Provides a forum for countervailing definitions of reality and morality-ideologies, perspectives and worldviews-that frequently challenge the prevailing assumptions about what exists and what is good and what should be done in society.
3. provides for recreational or play, element of society.
4. facilitates integration in society.
5. Provides active help in preserving numerous old ideas.
6. characterizes its embodiment and representation in society of the sense of mystery, wonder, and the sacred.

7. provides encouragement and assistance to liberate the individual and permit the fullest possible measure of expression of personal capacities and potentialities within an otherwise constraining social environment.
8. acts as a source of “negative feedback” for the society as a whole.
9. provides specifically to the economic system of a society, especially in a modern industrial society.
10. plays a major role in providing for the general welfare of society through all manner of social services.
11. Constitutes an important resources for all kinds of goal attainment for the interest of the society.

Asian NGO Coalition for Agrarian Reform and Rural Development elaborately presents the following role of NGOs (ANGOC, 1987;13).

1. Role in the community
  - as an educational institution in the community which motivates and stimulates innovate approaches to all aspects of community life.
  - as a communicator and catalyst who can help people articulate their aspirations and translate development ideas into language that the community can readily understand and identify with.
  - as a facilitator and catalyst of suggestions and ideas about community development, responsive to community problems and needs.
  - as a change agent able to motivate people into action for change, by and for the community itself, and through internal change and external influence and
  - as a direct service provider and trainer.
2. Role in Assisting Target groups in Relation to society
  - as small group builders and as self motivators;
  - as educators and trainers of community groups in capital,
  - as advocates and formulators of the values of self reliance and social responsibility.
3. Role in civil society and Relationship with government
  - as a channel and mechanism for generating people’s feed-backs, criticisms and suggestions to help government in determining government policies.
  - as a direct partner of government in development process; and
  - as an advocate of development alternatives from the perspective of people themselves.

Singh is more specific in categorizing activities of NGOs. He divided them into seven broad categories (Singh, 1983: 45-47). Reddy summaries the activities under each of the seen categories in following way:

1. Charity : Giving food, clothing, medicine, land, building, etc. an alms in cash and kind.

2. Welfare : Providing facilities for education, health, drinking water, roads, communications etc.
3. Relief : Responding to all of duties during national calamities, like floods, drought, earthquakes, etc. and manmade calamities like refugee influx, ravages of war, etc.
4. Rehabilitation : Continuing and follow-up of the work in areas struck by calamities that are durable in nature.
5. Services : Building up infrastructure in depressed backward areas, such as tractor hiring services, providing or facilitating credit supply of seeds, fertilizers, technical know how etc.
6. Development of Socio-economic Environment Around Human Beings : Socio-economic transformation on the area basis, covering all the people in a given area or concentrating only on a particular group of neglected people in need of help.
7. Development of Human Beings : Consciousness raising, awakening, conscientising, organizing, recording of priorities to suit social justice redeeming the past and opening doors of opportunities to the oppressed the past and opening doors of opportunities to the oppressed and exploited” (Reddy, 187:548-549).

From the above discussion it is clear that NGOs role and functions are not restricted in a circle. Their role plays by the NGOs is very large which endeavour to cover almost all the in and outside affairs of the human life specially the people who lead their lives with touching backward phenomenon everyday.

## **5.2 Poverty alleviation program of NGO's**

Poverty alleviation program of NGO's under different sectors can be summed up as follows:

1. Legal Aid
2. Health
3. Family planning
4. Child home and orphanage
5. General Education
6. Primary and mass education
7. Rural and urban development
8. Women in development
9. Infrastructural development
10. Income generation
11. Agriculture
12. Fisheries and livestock development
13. Environment and forest development
14. Youth development



- 15.Cultural activities
- 16.Disaster management
- 17.Rehabilitation of flood and cyclone affected people
- 18.Water supply and sanitation
- 19.Microcredit
- 20.Housing
- 21.Sericulture
22. Assistance to national governments
23. Empowerment
23. Human resource development
- 24.Savings and credit program

### **5.3 Role of NGOs in Poverty Reduction**

Poverty is one of the important problems in our country. It creates other many problems for the people. In this situation, it is very much necessary to alleviate the poverty from Bangladesh. For poverty alleviation, different organizations, NGOs and associations have taken various effective programmes and steps. On the other hand government also has taken some plans and policies for poverty alleviation. In 2000-20001 fiscal year, government has declared a large amount of money for poverty alleviation and rural development now I would like to mention the following steps, programmes, plan and fiscal also should be followed for poverty alleviation Bangladesh.

- To decrease the population growth rate by giving proper training and facilities of health and family planning training center.
- To ensure the equal distribution of resources which is available in the country.
- To create the employment opportunities for the poor by expanding and establishing cottage and small-scale industries.
- To remove the poverty, it is necessary to increase the productivity by using modern technology and skilled manpower.
- To create skilled manpower by providing proper training for the unskilled manpower.
- We can reduce poverty through micro-credit facilities among the poor people.
- All cultivable land can be converted into three-cropped land by means of irrigation.
- To raise literacy rate by taking various programmes—Food for education programme, Compulsory primary education, adult education etc.



- Facilitate agriculture development through institutional support and expansion of irrigation.
- Increase basic physical infrastructure (roads, markets) in the rural area.
- Promote participation of women in development activities.
- Utilize the resource properly to reduce poverty.
- Remove the social corruption for poverty alleviation.
- Increase the awareness of poor people by teaching and proper training.
- Various NGOs can play a vital role for poverty alleviation. So, we should take the opportunities of different projects and programmes of NGOs and association, such as--- Grameen Bank Prokalpa (GBP), Small Farmers credit project (SFCP) etc.
- We can alleviate poverty by taking proper plan and utilization of resource

#### **5.4 NGOs: Microcredit Programmes**

Over the years, Bangladesh has emerged as the pioneer in innovating and managing microcredit programmes for income/employment generation along with social programmes and support activities. Microcredit programmes have a wide network in the country involving both the Government agencies and the NGO sector. The Bangladesh Rural Development Board (BRDB) disbursed more than Tk. 17 billion as microcredit to 1.3 million beneficiaries during 1991-2000.<sup>17</sup> There exist many other institutions which are involved in microcredit including the NGOs. The Palli Karma Sahayak Foundation (PKSF) is a Government financed institution which disbursed nearly Tk. 8 billion through NGOs till December 2000. The Grameen Bank's cumulative disbursement of microcredit was Tk. 137 billion till December 2000. While comprehensive statistics are difficult to arrive at, available information show that different microfinance NGOs distributed more than Tk. 109 billion to 10 million borrowers till June 2000 (CDF 2001). The microcredit activities, in general, are economically efficient which generate a net surplus for the poor borrowers. These programmes also create positive impact on socioeconomic indicators including children's schooling, nutrition, and fertility (Khandker 1998). What is impressive about microcredit is its massive expansion in recent years covering nearly half of the target households.

To bring the rural poor into mainstream of development, NGOS focuses on institution building as a strategy. NGOS believes that a common platform that is created and owned by the poor is a prerequisite through which the poor can make themselves count in the development process. The Village Organization (VO) is an association of the poor and the landless people who come together with the help of NGOS to try and improve their socioeconomic position. NGOS's approach to social and economic development of the poor, especially women, involves four inter-related strategies: institution building, service delivery, social mobilization and public sector mobilization.

## **5.7 Limitations of NGOs**

A UNDP sponsored study has made a thorough analysis of the NGO sponsored development programs in rural Bangladesh. The study noted that some of the NGOs have gross institutional limitations and have not been cost-effective. Major observations drawn by the UNDP study are as follows (UNDP, 1988).

01. The credit policy pursued by the NGOs comes only as a complementary component of a wider consciousness raising program. It is said that the credit is given only after some time has elapsed and that, too, is of small amounts. While NGOs argue that too much dependence on credit may distract the poor from their human development, it can also be argued that people can not survive on “consciousness” alone. They have abundant labor and if that can be matched by capital, they can be self-employed. So NGOs, in fact, slow down the pace of the development of the poor by withholding credit for longer periods of time.
02. NGOs are heavily dependent on foreign resources. In the absence of accountability, too much money from outside can make the NGOs corrupt, controversial and bureaucratic.
03. NGOs, despite a decade of their existence, have not made much dent. It is easy to show remarkable success in a village or two with small projects, but it may not be possible to replicate these success throughout the country.
04. NGOs lac legitimacy and political leverage, hence they are ineffective in running big projects that would affect significant number of rural poor.

A study conducted by S. Aminuzzaman, has summarized the critical issues related to NGOs in Bangladesh (Aminuzzaman, 1994).

- i. There is no clear-cut GOB policy on the role and functional coverage of the NGOs in Bangladesh. Whatever guidelines are there, these seem to be ambiguous and contradictory.
- ii. There is a general feeling of mistrust among the members of the public bureaucracy towards the NOGs;
- iii. Most of the NGOs alleged to have no long term plan which results in designing projects that generates temporary benefits than tangible long term impacts.
- iv. There is a noticeable lack of coordination among the NGO projects resulting in duplication and wastage of NGO resources and efforts.
- v. There are reports of lack of coordination between the NGOs and the local government bodies as well as the field level bureaucracy of the national government;

- vi. In many cases NGOs have faced resistance from the local interest groups.
- vii. NGOs in general have become more and more dependent on donor support and have failed to mobilize local resources. A number of the NGOs have to abandon their projects due to lack of continuous donor support.
- viii. Most national NGOs are poorly staffed and fail to retain professionals for longer period.

### **5.7 Poverty alleviation activities of three leading NGOs**

**ASA** (Association for Social Advancement) in Bengali means 'HOPE'. ASA is a non-governmental organization based in Bangladesh, which provides micro-credit financing. It was established in 1978 by Shafiqul Haque Choudhury who is also the current chairman. Its functioning is based on the institutional support system. Innovations and simplifications of staff training, monitoring and bookkeeping are the three areas responsible for ASA's ability to effectively manage established units and pursue bold growth initiatives simultaneously. This makes the operations smooth and efficient. This makes it simple and easy to operate both for the organization and for the clients, without the unnecessary delays of bureaucracy and red-tape. Its mission is to "reduce poverty and improve the quality of life of the poor through the provision of qualitative and responsive micro finance services in an innovative and sustainable way" (official web site of ASA)

ASA offers a successful alternative microfinance model to that of the Grameen bank. ASA combines low cost operations and high growth to fuel its success. ASA continues to perfect the role of financial intermediation by developing a variety of savings products that are quite successful at generating the necessary funds from local sources. The experiences of ASA's managerial dynamism and replication of its simple model have much to offer the diverse microfinance sector as it accommodates demand for quality financial services by the poor masses. ASA is confident that a financially viable microfinance sector that provides competitive financial services to its customers will be able to expand outreach at a pace similar to its own.

ASA, at present, is implementing various credit programs for the poor to make them confident and self-dependent gradually. ASA offers different loan programs to the poor people. Those are:

- a. Small loan program for women and men.
- b. Small business loan program
- c. Small entrepreneur lending program
- d. Education loan program
- e. Flexible loan program
- f. Business development services



- g. Rehabilitation loan program for natural disaster victims
- h. Loan program for Hardcore poor.
- i. Agribusiness Loan
- j. Health Assistance
- k. Security fund called mini insurance
- l. Member security fund(Mini Life insurance)

*Grameen Bank:*

The history of origin of Grameen Bank can be traced back to 1976, when Professor Muhammad Yunus, head of the Rural Economics Program at the University of Chittagong, launched an action research project to examine the possibility of designing a credit delivery system to provide banking services targeted at the rural poor. The initial activities started from Jobra village (adjacent to Chittagong University) and some in the neighboring villages in the following years. Later in 1979, with the sponsorship of central bank and support of the nationalized commercial banks, the project was extended to Tangail, a district north of Dhaka. Later the Grameen Bank became an autonomous organization through the government legislation of October 1983. Today, Grameen Bank is mainly owned by the people whom it serves and they own 90% of its shares and remaining 10% are owned by the government.<sup>88</sup>

Based on its vision some the main objective and programs include:

- Extend banking facilities to poor men and women
- Eliminate the exploitation of the poor by money lenders
- Create opportunities for self-employment for the vast multitude of unemployed people in rural Bangladesh.
- Bring the disadvantaged, mostly the women from the poorest households, within the fold of an organizational format, which they can understand and manage by themselves.
- Reverse the age-old vicious circle of "low income, low saving & low investment", into virtuous circle of "low income, injection of credit, investment, more income, more savings, more investment, more income".

Grameen Bank official website ([www.grameen-info.org/](http://www.grameen-info.org/))

UNESCO, Annual Report, 2006



Grameen Bank offers very attractive rates for deposits. Minimum interest offered is 8.5 per cent. Maximum rate is 12 per cent. Grameen Bank are offering following programs to the poor for the sake of alleviating poverty of the country.

- a. Beggars As Members program
- b. Housing For the Poor
- c. Micro-enterprise Loans
- d. Scholarships
- e. Education Loans
- f. Grameen Kalyan:
- g. Loans Paid Off At Death
- h. Life Insurance
- i. Pension Fund for Borrowers
- k. Loan Loss Reserve
- m. Retirement Benefits Paid Out
- n. Telephone-Ladies
- o. Arsenic Mitigation Program

#### *PROSHIKA:*

Immediately after the 'WAR OF LIBERATION' in 1971, a group of young men, who could realize the inadequacy of the conventional development practices, began to plan development activities with an alternative approach. With an objective to contribute to rebuilding the war-ravaged country, they formed *Proshika Manobik Unnayan Kendra* (Proshika Centre for Human Development). The development process of PROSHIKA, one of the largest NGOs of Bangladesh, started in a few villages of Dhaka and Comilla districts in 1975, although the organization formally took its first step in 1976. Proshika is an acronym of three Bangla words, *proshikkhan* (training), *shikkha* (education) and *kaj* (action). PROSHIKA envisages a society, which is economically productive and equitable, socially just, environmentally sound, and genuinely democratic. The main mission of PROSHIKA is to conduct an extensive, intensive, and participatory process of sustainable development through empowerment of the poor. Through empowerment, the poor are organized and made aware of the real causes of their impoverishment, a leadership is developed among them, their material

resources are mobilized, income and employment is increased, and capacities are developed to cope with natural disasters.

Empowerment makes the poor functionally literate, enables them to take better care of their health, to get involved in environmental protection and generation, get elected in local government bodies and community institutions, and provides the poor with better access to public and common property resources.

PROSHIKA envisages a society in Bangladesh which is economically productive and equitable, socially just, environmentally sound, and genuinely democratic Mission PROSHIKA's mission is to conduct an extensive, intensive, and participatory process of sustainable development through empowerment of the poor

PROSHIKA's objectives are: i) structural poverty alleviation; ii) environmental protection and regeneration; iii) improvement in women's status; iv) increasing people's participation in public institutions, and v) increasing people's capacity to gain and exercise democratic and human rights.

These objectives are achieved through a broad range of programmes in education and training leading to income and employment generation, health education, building of health infrastructure, and environmental protection and regeneration. The programmes are supported by research activities and advocacy campaigns which increasingly call for cooperation with like-minded development partners at the national and international levels. Thus the network of activities in which PROSHIKA is involved links the poorest of the poor with like-minded development actors worldwide.

## Chapter Six

### 6.1 Funding

Large NGOs may have annual budgets in the hundreds of millions or billions of dollars. For instance, the budget of the American Association of Retired Persons (AARP) was over US\$540 million in 1999.<sup>[28]</sup> Funding such large budgets demands significant fundraising efforts on the part of most NGOs. Major sources of NGO funding are membership dues, the sale of goods and services, grants from international institutions or national governments, and private donations. Several EU-grants provide funds accessible to NGOs.

Even though the term "non-governmental organization" implies independence from governments, most NGOs depend heavily on governments for their funding.<sup>[11]</sup> A quarter of the US\$162 million income in 1998 of the famine-relief organization Oxfam was donated by the British government and the EU. The Christian relief and development organization World Vision United States collected US\$55 million worth of goods in 1998 from the American government. Nobel Prize winner Médecins Sans Frontières (MSF) (known in the USA as Doctors Without Borders) gets 46% of its income from government sources.

Government funding of NGOs is controversial, since, according to David Rieff, writing in *The New Republic*, "the whole point of humanitarian intervention was precisely that NGOs and civil society had both a right and an obligation to respond with acts of aid and solidarity to people in need or being subjected to repression or want by the forces that controlled them, whatever the governments concerned might think about the matter. Some NGOs, such as Greenpeace do not accept funding from governments or intergovernmental organizations.

### 6.2 Sources of Funding of NGOs in Bangladesh

The flow of fund for NGOs is crucial factor for the stability to continue their poverty alleviation activities in the country. They collect the fund which utilized for the socio economic upliftment of the society from internal and external sources. The internal source refers to own funds collected by the NGOs. The external sources refers the funds collected from outside that be from local and foreign sources.

The sources of fund building of NGOs in Bangladesh funding are as follows :

#### 6.2.1 Internal Sources

Internal sources of funding the collection of fees from members e.g. interest on credit, service charges e.g. for training, sale of publications, transfer from commercial ventures and others e.g. earning from investment and endowment funds and donations.



### 6.2.2 External Sources

There are two sources e.g. local and foreign.

### 6.2.3 Local Sources

Local sources of funding are the Government of Bangladesh, direct allocation, project partnership, subcontract or subvention mechanism, PKSF-to small NGOs private, donations from public, donation from business credit, borrowing from commercial banks.

### 6.2.4 Foreign Sources

Foreign sources of funding are, bi-and multilateral aid agencies through NGOs, Affaires Bureau, international NGOs, foreign private donations, offshore NGO funding, offshore funding for NGO training, contract research, embassy discretionary funds, collected through ERD and so on (World Bank, 1996).

The following table presents the amount of foreign funds released by the NGO Affairs Bureau during the period 1990 to 1998 (Begum, 2003). The following table presents the amount of foreign funds released by NGO Affairs Bureau during the period 1990-1998.

Table-1

Amount of foreign funds released by NGO Affairs Bureau

Period	Number of Approved Projects	Amount approved (Taka)	Amount released (Taka)
Brought forward	8	14,892,279.00	217,169,685.00
F.Y. 1990-1	464	6,341,680,229.33	4,264,080,522.19
F.Y. 1991-92	549	11,484,379,404.67	4,865,522,844.98
F.Y. 1992-93	626	15,995,368,116.77	7,828,230,680.78
F.Y. 1993-94	581	12,600,960,786.60	6,840,362,530.43
F.Y. 1994-95	579	17,627,496,279.39	8,380,189,748.61
F.Y. 1995-96	702	14,672,397,699.40	10,372,077,588.53
F.Y. 1996-97	746	10,259,187,684.80	10,410,941,131.80
F.Y. 1997-98	705	8,524,660,229.00	9,360,719,019.00

Source: NGO Affairs Bureau (1998)

*Bhattacharya and Ahmed* indicate that the total budget of the ten most important local and international NGOs in Bangladesh amounted to Tk. 189.42 million in 1990-91 and about 94 percent of this amount came from foreign sources. Out of this, about 8 percent accounted for health, family planning and sanitation; about 10 percent for education and training and about 21 percent for credit delivery. From 1990 to 1998, the total amount of money approved for different NGO projects gradually increased to a significant level.



Table -2  
Financial Transaction and volume of NGOs as of 2005

Sl. No.	Name of NGO	Finance Received / Income	Expenditure	Net Surplus
1	ASA	19,786,776,658	1,646,836,1741	2,818,414,917
2	BRAC	9,851,579,778	7,987,348,356	1,835,231,422
3	Grameen Bank	5,109,093,240	2,379,288,282	1,00,441,986
	Total	34,247,449,676	26,834,998,379	5,654,088,325

Source: Annual report (2005) ASA, BRAC and GB

The World Bank identified some additional sources of domestic funding for the NGOs (World Bank, 1996). These were :-

### 6.2.5 Partnership Programme with the Government

The collaborative programmes through government subcontracts to NGOs are currently the most promising sources of finance.

### 6.2.6 Linking up with Banking Sector

For replenishing their revolving funds, a growing number of NGOs are resorting to the nationalized commercial and agricultural banks.

### 6.2.7 NGO Financing Institution

The Government of Bangladesh has been financing micro-credit programmes of NGOs through Palli Karmo Shohayok Foundation (PKSF), a specialized agency, established in 1990 . PKSF is a non-profit organization which take part in micro-credit programs NGOs for measuring the activities of NGOs in Bangladesh . It provides funds to credit programmes of Non Government Organization, at a lower rate of return.

### 6.2.8 Supplements from Commercial Ventures

At present Big and more strong NOGs are in the trends of establishing their own commercial ventures for achieving long term profit. For instance, BRAC has already built up many commercial ventures like cold storage, printing press, educational institutions, banking industry, garments industry, handicraft production and sales , dairy farming, and so on. These long term commercial venture prove the strong financial stability of the relevant NGO.

### 6.2.9 Sales of Services :

NGOs build up fund from the Sale of services. Big and established NGOs are involved in providing service like training, constancy and research. The income from this source assist to raise the fund. .

Table -3  
Comparative Annual Picture of NGOs ASA, BRAC and Grameen Bank.  
Up to 31 December 2005

Name of NGOs	Total Bene	Total Lone	Total. L. Disb.	Total L. Outstanding	Saving Mobi	Service Change	Recovery Rate
ASA (Up to 31 Dec 2005)	5,988,134	4,181,594	148,197 (Million)	19379 Million with S. Charge	3,036 Million		99.88%
Grameen Bank (Up to 31 Dec 2005)	5,579,399	4,984,162	256,497.40 (Tk. Million)	27970.31 (Million TK.)	M-20138.37 NM-115221.19 (Million Tk.)	2,393.6 (Million Tk.)	99.01%
BRAC (Up to 31 Dec 2005)	4.84 Million Female 4.74 M Male - .10 M Total = 4.84 M		165794 (Million Tk)	17928 (Million Tk.)	9,159 (Million Tk.)		99.49%

Source : Annual report (2005) ASA, BRAC and GB

Meanings:

Ben : Beneficiary, L Dis-Loan Disbursement, L. Outstan = Loan Outstanding

Saving. Mobi. = Savings Mobilization, Rec. Rate = Recovery Rate, MT= Million Taka.

Table -4  
Comparative Annual Picture of NGOs ASA, BRAC and Grameen Bank.  
Up to 31 December 2004

Name of NGOs	Total Bene	Total Lone	Total. L. Disb.	Total L. Outstan ding	Saving Mobi	Service Change	Recovery Rate
ASA (Up to 31 Dec 2001)	2,996,660	2,772,719	109,983 (Taka in Million)	13,776 (MT)	282,827 (MT)		99.88%
Grameen Bank (Up to 31 Dec 2001)	4,059,632	3,696,812	217,313,91 (Taka in Million)	20,008,18 (Taka in Million)	Members 13793.14 (TKM) Non-Members 6,924.65 (TKM) T = 20717.79 (Taka in Million)	2,766.2	99.05 %
BRAC (Up to 31 Dec 2001)	4,858,763 (Taka in Million)	3,99 (Taka in Million)	1,33,212 (Taka in Million)	14,630 (Taka in Million)	7.657 (Taka in Million)		98.47 %

Source : Annual report (2004) ASA, BRAC and GB

Meanings:

Ben : Beneficiary, L Dis-Loan Disbursement, L. Outstan = Loan Outstanding

Saving. Mobi. = Savings Mobilization, Rec. Rate = Recovery Rate, MT= Million Taka.

## **Chapter Seven**

### **Bangladesh Rural Advancement Committee (BRAC)**

#### **7.1 Introduction**

BRAC, one of the oldest and presently the largest multi-sectoral NGOs first began operating as the Bangladesh rehabilitation assistance committee in the sullen area of sylhet in February 1972 (BRAC , 1999) . Its initial work was a relief and rehabilitation project for refugees of the liberation war . Within a year BRAC had renamed itself and began to develop a broader concept of sustainable development through building the capacity of the rural poor. This organization is also known as the mother of all NGOs in Bangladesh. Initially, it operated multicultural village development programmes, but based on early experiences it moved to a target group approach designed to avoid appropriation of benefits by the rural elite.

The primary target group served by BRAC is the landless (less than 0.5 acres) poor, who sell their manual labor for survival. This includes comparable groups such as fishermen ,artisans and manual transport workers . Women have become a major area of concentration for BRAC programmes. BRAC describes its twin objectives as poverty alleviation and empowerment , since it has found through experience that poverty was the outcome of powerlessness. Its interventions aim is to assist the rural poor to develop their own institutions, through which local leadership and organizational skills should be developed with the intention of enabling groups to function independently and on a sustainable basis .

Its entry into the area of rural poverty alleviation with programmes directly targeted on the poor took place much later . By 1997 , BRAC had reached a major turning point. .However ,it with an annual budget of US\$ 132 million , has become one of the largest NGOs in the world having more than 60,000 employees and 70 million beneficiaries (BRAC 1997). It has covered 56,000 villages in all the 64 districts of Bangladesh . its health programme covered 35 million populations till date , while its education programme running 35,000 non- formal primary schools. Its rural development programme has distributed about Tk 56,000 million (5,600 crore) among the poor (BRAC, 2001).



## **7.2 History:**

BRAC, a national, private organisation, started as an almost entirely donor funded, small-scale relief and rehabilitation project initiated by Fazle Hasan Abed to help the country overcome the devastation and trauma of the Liberation War and focused on resettling refugees returning from India. Today, BRAC has emerged as an independent, virtually self-financed paradigm in sustainable human development. It is one of the largest Southern development organisations employing 97,192 people, with 61% women, and working with the twin objectives of poverty alleviation and empowerment of the poor.

With its innovative approach to development, following no rigid model but constantly expanding and growing through experiential learning, BRAC today provides and protects livelihoods of 100 million of the 141 million people of Bangladesh. Diagnosing poverty in human terms and recognising its multidimensional nature, BRAC approaches poverty alleviation with a holistic approach. Through the unique integration of its core programmes, strategic linkages and constant evolution, BRAC has come to stand as a unique example of how a development organisation of the South can be sustainable without being largely dependant on donor assistance. BRAC's outreach covers all 64 districts of Bangladesh and 78% of the total number of villages in Bangladesh and has been called upon to assist a number of countries including Africa, the Middle East and Afghanistan.

From the time of its modest inception in 1972, BRAC recognised women as the primary caregivers who would ensure the education of their children and the subsequent inter-generational sustainability of their families and households and has thereby been committed to the empowerment of women and education and health of children. Its comprehensive approach combines Microfinance under BRAC's Economic Development programme with Health, Education and other Social Development programmes, linking all the programmes strategically to counter poverty through livelihood generation and protection. While BRAC believes that micro credit is an important tool in breaking the cycle of poverty, it also places equal emphasis on training its members in income generating activities and facilitating their linkage with consumer markets. Instituting linkages between producers and consumers, BRAC has assisted in the entire process of income generation, juxtaposing itself so as to counter market failures and make it possible for the poor rural producers to be linked to the market for sustainable livelihood.

BRAC has held to the belief that community partnerships and institution building go a long way in sustainable development and the spreading and transferring of knowledge to future generations. BRAC's Economic Development Programme has so far organised 4.86 million poor and landless people, mostly women into 142,117 Village Organisations (VOs). These Village Organisations serve as forums where the poor can collectively address the principal structural impediments to their development, receive credit, and open savings accounts and build on their social capital. BRAC's microfinance programme by offering credit to the poor and assisting and encouraging them to save, strives to ensure economic and social sustainability of the poor. In a country which ranks as one of the poorest and most densely populated in the world, with a per capita income of about US\$444 and 49.8% living below the "upper poverty line," BRAC's credit programme has so far disbursed Taka 133.21 billion (US\$2.59 billion) with a 98.7% recovery rate where no collateral is required. Members have saved up to Taka 7,657 million (US\$ 130.89) with BRAC. Its comprehensive approach combines Microfinance with Health, Education and other Social Development Programmes because BRAC recognises that its microfinance clients must be informed and aware enough to put their loans to the best use, must be cognizant of their rights, maintain good health and

hygiene and have the confidence to establish a means of income generation. Thus BRAC's strategy also includes human rights and legal education courses, provision of legal aid clinics, use of popular theatre to raise awareness and offer solutions to social problems, and household visits by volunteer health workers. Training is provided for gender equity, conscientisation, and awareness building that helps create an enabling environment in which the poor can participate in their own development.

Over the years BRAC realised that microfinance though a successful, thriving programme, was failing to reach the bottom 25% of the absolute poorest, composed of mostly women-headed families falling on the bottom rung of the poverty ladder. So in January 2002, BRAC introduced its Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor (CFPR-TUP) programme. Using a specific set of criteria to identify these families in the margins of society who are too poor to take advantage of standard micro finance options, BRAC designed a smart subsidisation scheme that included income generating assets, training and health care services, tailor made to create opportunity ladders for the ultra poor to help them transition onto the mainstream micro finance programmes. The programme has already received widespread national and international attention and is setting the standard for other development organisations to emulate.

Yet another one of BRAC's innovations that has been replicated in about a dozen countries is the Non Formal Primary Education programme set up in 1985. The programme started with 22 one-room schools and has grown to about 49,000 schools in 2004, accounting for about 11% of the primary school children in Bangladesh. It fulfills BRAC's goal of poverty reduction through access to education for those traditionally outside formal schooling. The BRAC schools teach the same competencies as the government schools. However, they enroll and retain a higher proportion of hard-to-reach children, such as girls who make up 65% of the student body. The importance of maintaining literacy outside the school setting has been addressed with BRAC's 878 rural community based libraries (Gonokendras) and 8,811 Kishori Kendras that give members access to a variety of reading materials. The Adolescent Development Programme (ADP) trains adolescent BRAC school graduates, both girls and boys, in vocational skills, health awareness including reproductive health, and leadership.

In Bangladesh, where only 36% of the population have access to primary health care services beyond childhood immunization and family planning, BRAC's Health, Nutrition and Population Programme takes a broad approach to the health needs of the poor by providing basic curative and preventive services to more than 97 million people. Trained health workers and volunteers work to raise awareness among the rural poor of health issues that directly impact their lives and families. It seeks to reduce maternal and child mortality and reduce vulnerability to common diseases. Services are offered to control infectious diseases like tuberculosis, acute respiratory infections, diarrhea etc. BRAC has collaborated with the government to immunise children and pregnant women. Under the Essential Health Care programme, with the help of Shastho Shebikas (Health Volunteers) and Shastho Kormis (Health Workers) immunisation coverage of the population today is 80%. The programme also provides services to pregnant women for improving their health and nutrition status. The reproductive health needs of the community in general, with particular focus on BRAC members, are addressed through education on family life, contraception, STD/RTI control, and awareness of HIV/AIDS.

Various Support Programmes some of which include the Training Division, Research & Evaluation Division, Advocacy & Human Rights Unit, Public Affairs & Communications, Administration & Special Projects, Internal Audit & Monitoring, Finance & Accounting,



Publications and Human Resources provide continuous support that is essential to the success and smooth functioning of BRAC's core programmes. The Training Division is engaged in all aspects of staff and VO member training, be it poultry rearing or development management. Seventeen residential Training and Resource Centres (TARC) and two BRAC Centres for Development Management (BCDM) have been established by the Training Division. Through its Global Partnership (GP) programme, BRAC offers post-graduate diploma in NGO Leadership and Management leading to a Masters degree. Fostering its development principles into its own policies, BRAC's Human Rights and Advocacy Unit has undertaken a number of initiatives to promote and protect human rights, particularly that of women.

BRAC is also the only NGO that has its own independent Research and Evaluation Unit set up in 1975 when BRAC was still very small, recognising the importance of evidence-based programming. The mandate is to provide analytical research support to improve existing programmes and provide direction to explore new avenues of development based on field experiences. Recently a discussion on the paradigm shift in development has been initiated by the division to provide new dimensions to BRAC's development activities.

BRAC has invested substantially in commercial enterprises one of which is Aarong (retail handicraft chain stores), that links poor rural producers, or in this case artisans, with the expanding urban markets. Such enterprises also include the BRAC Dairy and Food Project which is the second largest liquid milk plant in Bangladesh and has an integrated system of milk procurement from rural dairy farmers to the production of quality dairy products. Six Poultry Hatcheries and three Poultry Feed Mills have been set up to meet the increasing demand for healthy chicks and quality feed in rural areas as well as to provide supply access to women trained in a variety of aspects of poultry rearing. BRAC Printers, a Cold Storage, a Tissue Culture Lab, 15 sericulture process centres, 12 Fish and Prawn Hatcheries, an Iodised Salt Factory and a Bull Station to improve cattle breeds through artificial insemination are also among its Programme Support Enterprises. BRAC's Vegetable Export programme links poor farmers with international markets and in 2004 received the EUREPGAP Certification from FoodCert Netherlands to export high quality, fresh vegetables to countries under the European Union. Such commercial enterprises not only ensure economic sustainability for poor rural producers, but also earn revenues that the organisation can retain to fund its core development programmes.

BRAC operates on the ethical principles and practice and has maintained high levels of transparency in all its operations since it was established. BRAC has been able to maintain an unblemished reputation over the past three decades. The same principles of ethics and integrity that form the supporting pillars of all its activities whether of large scale or small, are also enforced in the organisation's policies and practices. BRAC was the first NGO to establish an office of the Ombudsperson in 2004 and also received an Honorary Mention from the Consultative Group to Assist the Poor (CGAP) which recognized BRAC for consistently maintaining high levels of transparency in its annual financial reporting. BRAC has formed important links with the government over the years, facilitating the emergence of other NGOs in Bangladesh and has expanded into an organisation operating on a national scale, side by side and in partnership with the government, other NGOs and organisations and contributing to 1.14% of the country's GDP. With an annual budget of US\$245 million, around 77% of which is self financed, BRAC has established itself nationally and internationally as a symbol of innovation and dynamism, always ready to experiment with innovative ideas. As a recognition of BRAC's dedicated work for the poor, BRAC received

the Gates Award for Global Health and BRAC Founder and Chairperson was honoured by the UNDP Mahbubul Huq Award for Outstanding Contribution in Human Development.

Its programmes have been replicated in about a dozen countries including Africa and the Middle East. In 2002, BRAC was registered in Afghanistan to rebuild the ancient country that had sustained decades of conflict and war. Since then BRAC has expanded to 20 out of 34 provinces, providing services in micro finance, health, education, income generation, and small enterprise development. The programme takes the best practices of BRAC in Bangladesh and tailors its initiatives according to the needs of the Afghan people. At the end of 2004, BRAC Afghanistan had 2184 staff, of which 2033 were Afghans.

In 2005 BRAC was registered in Sri Lanka to help the country back on its feet after it was hit by the recent, devastating Tsunami.

### **7.3 The chronology of establishing BRAC:**

1972: BRAC starts at Sulla (Sylhet) as a relief organisation

1973: Transition to a development organisation

1974:

- Relief work among famine and flood victims of Rowmari, Kurigram started
- Microcredit started

1975:

- Research and Evaluation Division (RED) established
- Jamalpur Women's Project commenced

1976: Manikganj Integrated Project initiated

1977:

- BRAC commences 'Targeted' development approach through Village Organisations (VO)
- BRAC Printers set up

1978:

- Training and Resource Centre (TARC) set up
- Aarong set up
- Sericulture started

1979:

- Outreach programme launched
- Rural Credit and Training Programme (RCTP) launched
- Poultry Programme commenced

1980: Oral Therapy Extension Programme (OTEP) launched

1983: Livestock Programme initiated

1985:

- Non-formal Primary Education Programme (NFPE)



- Rural Enterprise Project (REP) launched
- Income Generation for Vulnerable Group
- Development (IGVGD) Programme launched

1986:

- Rural Development Programme (RDP) formed by merging Rural Credit and Training Programme (RCTP) and Outreach programme
- Child Survival Programme (CSP) commenced

1988: Monitoring Department set up

1990:

- Rural Development Programme (RDP) Phase II commenced
- Sustainable Rural Credit Programme (RCP) commenced
- Management Development Programme (MDP) set up

1991:

- Women's Health Development Programme (WHDP) commenced
- Women's Advisory Committee (WAC) set up

1992: Centre for Development Management (CDM) established

1993: Rural development Programme (RDP) Phase III commenced

1994: Non-formal Primary Education programme (NFPE) launched in Africa

1995:

- Adult Literacy Centres opened
- Gender Quality Action Learning (GQAL) and Gender Resource Centre (GRC) set up
- Continuing Education (CE) Programme Started

1996:

- Rural Development Programme (RDP) IV commenced
- Micro-Enterprise Lending and Assistance (MELA) launched
- BRAC BD Mail Ltd. Company launched

1997:

- Urban Development Programme started
- Gender Policy Launched
- Delta BRAC Housing programme launched

1998:

- BRAC Dairy and Food Project commissioned
- Chittagong Hill Tracts Development Programme started

1999: BRAC Information Technology Institute launched

2001:

- BRAC University launched
- BRAC Bank Ltd. launched
- Post Primary Basic Education (PBEn) Programme set up

2002:

- Challenging the Frontiers of Poverty Reduction launched

- BRAC-Afghanistan Programme commenced
- BRAC Advocacy & Human Rights Unit set up

2003:

- BRAC Tea Companies launched
- Continuing Education & Post -Primary Basic Education Programme integrated into a single Programme renamed as Post Primary Basic and Continuing Education Programme (PACE)
- Documenta TM Ltd. launched
- TB Programme coverage expanded
- BU-IED initiated

2004:

- Office of the Ombudsperson established
- SHarE Unit set up
- Salma Sobhan Fellowship in Journalism for Women Programme launched

#### **7.4 Mission statement:**

BRAC works with people whose lives are dominated by extreme poverty, illiteracy, disease and other handicaps. With multifaceted development interventions, BRAC strives to bring about positive changes in the quality of life of the poor people of Bangladesh.

BRAC firmly believes and is actively involved in promoting human rights, dignity and gender equity through poor people's social, economic, political and human capacity building. Although the emphasis of BRAC's work is at the individual level, sustaining the work of the organisation depends on an environment that permits the poor to break out of the cycle of poverty and hopelessness. To this end, BRAC endeavours to bring about change at the level of national and global policy on poverty reduction and social progress. BRAC is committed to making its programmes socially, financially and environmentally sustainable, using new methods and improved technologies. As a part of its support to the programme participants and its financial sustainability, BRAC is also involved in various income generating enterprises.

Poverty reduction programmes undertaken so far have bypassed many of the poorest. In this context one of BRAC's main focuses is the ultra poor. Given that development is a complex process requiring a strong dedication to learning, sharing of knowledge and being responsive to the needs of the poor, BRAC places a strong emphasis on their organisational development, simultaneously engaging itself in the process of capacity building on a national scale to accelerate societal emancipation.

The fulfilment of BRAC's mission requires the contribution of competent professionals committed to the goals and values of BRAC. BRAC, therefore, fosters the development of the human potential of the members of the organisation and those they serve.

In order to achieve its goal, wherever necessary, BRAC welcomes partnerships with the community, like-minded organisations, governmental institutions, the private sector and development partners both at home and abroad.

### **7.5 Vision:**

With a vision of "a just, enlightened, healthy and democratic Bangladesh free from hunger, poverty, environmental degradation and all forms of exploitation based on age, sex, religion and ethnicity," BRAC started as an almost entirely donor funded, small-scale relief and rehabilitation project to help the country overcome the devastation and trauma of the Liberation War. Today, BRAC has emerged as an independent, virtually self-financed paradigm in sustainable human development. It is the largest in the world employing 97,192 people, with the twin objectives of poverty alleviation and empowerment of the poor. Through experiential learning, BRAC today provides and protects livelihoods of around 100 million people in Bangladesh. Diagnosing poverty in human terms and recognising its multidimensional nature, BRAC approaches poverty alleviation with a holistic approach. BRAC's outreach covers all 64 districts of the country and furthermore, has been called upon to assist a number of countries including Afghanistan and Sri Lanka.

From the time of its modest inception in 1972, BRAC recognised women as the primary caregivers who would ensure the education of their children and the subsequent inter-generational sustainability of their families and households. Its comprehensive approach combines Microfinance under BRAC's Economic Development programme with Health, Education and other Social Development programmes, linking all the programmes strategically to counter poverty through livelihood generation and protection.

### **7.6 Governing Body:**

The Governing Body consists of nine members. Apart from the Chairperson, who is the founder of BRAC, all the other members of the Governing Body are non-executive. Distinguished individuals with high reputation in business and professions with pro-poor mindset have been elected to the Governing Body to bring their diverse skills and wise counsel in the governance of BRAC.

Chairperson

Fazle Hasan Abed, Chief Executive Officer

Members

- Taherunessa Abdullah
- Shabana Azmi
- Debapriya Bhattachariya



- Timothy G. Evans
- Kazi Aminul Huque
- Syed Humayun Kabir
- Ainun Nishat
- Latifur Rahman
- Rokia Afzal Rahman
- Maria Otero

### **7.7 Governance:**

Apart from the Chairperson of BRAC, the rest eight members of the governing body are non-executive. Distinguished individuals with high reputation in business and professions with pro-poor mindset have been elected to the Governing Body to bring their diverse skills and wise counsel in the governance of BRAC. In the year 2004, four meetings of the Governing Body and an Annual general Meeting of the general body were held. The audit committee also held four meeting in the year 2004.

BRAC also appointed its first ombudsman on September 1, 2004 with a comprehensive mandate to investigate any incident of mal administration and misuse of power within BRAC. Clear-cut policy regarding authority of each level of staff has been laid down. The staffs are empowered to take decisions at area, regional and programme level. Procedure manuals and policy documents contain organizational policies and procedures, which are open to all.

The internal control of BRAC is dealt by Internal Audit, Monitoring and Financial monitoring section. 100% audits are conducted where irregularities are detected in the course of normal internal audit, which is on sample basis. The frequency of audit in each of the Area offices, Head offices and commercial projects is at least once a year but two or more are conducted at locations and programmes that warrant a close watch.

In 2004, a system of continuous audit, whereby all financial transactions at BRAC Head Office are checked within a week, and risk based auditing has been introduced. Internal audit, during 2004, was conducted in 2,915 locations and 26 reviews undertaken. These reviews were discussed in review meetings and corrective measures were taken. Quarterly reports are prepared on unsettled irregularities of the review meeting decisions and submitted to the audit committee.

BRAC Inventory & Internal Financial Monitoring Section consists of 14 staff, periodically monitoring on inventory and internal financial control at BRAC Head Office and projects. The total number of inventory monitoring spots/areas was 68 and the figure for financial control was 13 in 2004.

Audit reports for all projects, along with FD-4 certified by the Auditors, were submitted to the NGO Affairs Bureau, Prime Minister's Office. A total of 31 external auditing missions, from 6 audit firms, reported on different BRAC programmes in 2004. External Audit Groups include Ernst & Young, Malaysia Aziz Halim Anwar & Co; SF Ahmed & Co Ahmed Ahmed & Co; JR Chowdhury & Co SK Barua & Co

BRAC has two Donors' Consortia for the BRAC Education Programme and for the Challenging the Frontiers of Poverty Reduction programme. These two programmes account

for a large part of total donor finance to BRAC. The consortia conducted their own audits and external reviews and met twice in 2004 to discuss findings. The Consortia donors are the European Commission, Department for International Development (U.K), DGIS (the Netherlands), CIDA (Canada), NOVIB (the Netherlands), NORAD (Norway) and World Food Programme (WFP).

BRAC Finance & Accounts Division has won the World Bank 2004 CGAP Financial Transparency Award.

### **7.8 Values:**

- Concern for people, especially the poor
- Human dignity
- Belief in human capacity
- Gender equity
- Fairness
- Honesty and integrity
- Discipline
- Creativity and innovation
- Participation
- Accountability
- Cost consciousness
- Teamwork
- Openness
- Sharing information
- Transparency
- Professionalism
- Quality products and services
- Respect for the environment

### **7.9 Research and Evaluation Department of BRAC:**

The Research and Evaluation Division (RED) was established in 1975 to provide research support to BRAC programmes. RED conducts multidisciplinary studies on various development issues and subjects of national and global importance. These include poverty alleviation, socioeconomic development, agriculture, nutrition, health, population, education, environment, gender, and related fields. Although RED concentrates its activities on BRAC programmes, it also maintains strong linkages with the government organizations, UN bodies, and a number of academic and research institutions at home and abroad.

### **7.10 BRAC Foundation:**

Launched in December 1997, BRAC Solar Energy Programme for Sustainable Development was registered under BRAC Foundation, to work on the Renewable Energy Sector. BRAC recognised the need of the poor rural people of light and power, and also realised the crisis and impending shortage of natural gas facing Bangladesh with the import bill over 70% of the country's total export earnings. The only sizable fossil fuel reserve of natural gas is likely to be exhausted by year 2010. BRAC also recognised a viable solution to this crisis in Bangladesh's virtually untapped renewable energy. An integrated and multi purpose programme, its projects spread across the country in a wide variety of settings, including households, BRAC and other NGO offices, training centres, schools, health clinics, cyclone shelters, a weather monitoring station, a government rest house and income generating centres such as carpentry, tailoring shops, cloth dyeing and printing shops, leather workshops, restaurants and grocery shops.

The programme has the following objectives:

- To change the living and social status of rural people
- To conserve the environment
- Self Dependency
- To meet the demand of the electricity in rural and remote and off-grid areas
- To increase the working hour as well as the education hour
- To change the economy of the society by pursuing modern approach through TV, Radio, etc.
- To develop awareness about Photo Voltaic (PV) technology.

In the year 2004, BRAC Foundation installed 4,840 Solar Home Systems. It has received refinancing from IDCOL amounting to Tk 49,149,122 and a grant of Tk 21,246,717.

### **7.11. BRAC's Core Program related with poverty alleviation :**

BRAC implements a comprehensive development approach, with a number of programmes for economic and social development of the people. BRAC core programmes include four main ones: BRAC Economic Development Programme, BRAC Social Development, Human Rights and Legal Education Services Programme, BRAC Education Programme and BRAC Health Programme.



### **7.11.1 Economic Development:**

BRAC Economic Development Programme provides the cornerstone for all of BRAC's development work. It uses a participatory, peer supported and multisectoral strategy to offer poor rural women the skills and opportunity to achieve sustainable improvement in their livelihoods, and attain dignity and self-reliance. This programme covers

- Microfinance for TUP members
- institution building,
- income generating activities ,
- programme support enterprises,
- Microfinance for retrenched Garments workers
- Employment and livelihood for adolescent
- Monga propection program
- Women Enterprise Development Program (WEDP)
- Urban development program
- Hostel for garment workers.

### **7.11.2 Village Organisations**

BRAC believes that a common platform created and owned by the poor themselves is a crucial prerequisite whereby the poor can make themselves count in the development process. The Village Organisation (VO) is an association of poor, landless people who come together with the help of BRAC to improve their socio-economic position. The VO promotes a structured organisation of the rural poor with particular emphasis on women's participation. The main goal of the VO is to strengthen the capacity of the poor for sustainable development and enable the poor to participate in the national development process. The VO is also the link between rural people and BRAC.

### **7.11.3 Education:**

BRAC began its Non-Formal Primary Education Programme in 1985 with 22 one-room schools and by 2003 it was operating more than 34,000 schools under the new name of BRAC Education Programme or BEP. These schools account for about 11% of the primary school children in Bangladesh and go towards fulfilling BRAC's stated goal of poverty reduction through access to Non-Formal Primary Education for those traditionally outside formal schooling. BRAC hopes that providing an educational outlet for students outside the

government formal schools will lead to the strengthening of the national education. This can only be done by an improved, full-range primary curriculum that will allow learners to retain and use the literacy, numeracy and life-skills that it provides. The BRAC schools teach the same competencies as the government schools; however, they enroll and retain a higher proportion of hard-to-reach children, such as girls, who make up 65% of the student body. BEP has been particularly successful in persuading conservative communities in remote rural areas to send their girls to school. The BEP model has been adopted in about a dozen countries, although none to the same scale as in Bangladesh. In 2002 BRAC opened its first international office, in Kabul, and is currently operating more than 90 schools for adolescent girls in rural Afghanistan. **BRAC Education programs are-**

- Children with Disabilities (CWD)
- Education for Ethnic Children (EEC)
- Education Support Program (ESP)
- Post Primary Basic Education (PBEn)
- Continuing Education program (CEP)

BRAC has been a pioneer in the education arena, and currently operates programmes from pre-primary through graduate school. BRAC's highly reputed informal primary education programme was widely promoted by UNICEF and others as a high impact, low cost model for teaching children who had never enrolled, or had dropped out of primary school. BRAC's track record of success in graduating students and continuing their education in government schools led the organisation to create programmes to improve the state-run schools through teacher training and the formation of school management committees and parent teacher associations.

#### **7.11.4 Health:**

BRAC initiated its health programme just nine months after its inception through health care centres. BRAC's health programme provides preventive, curative, and rehabilitative grassroots health services that have proven effective in the past. Lessons learned from the past enabled BRAC to restructure the BRAC health programme to cope with demands of national priority and policy and for this purpose it has strengthened its partnership programmes with the government through various national health initiatives. Building on the experience of past successes, the health programme has evolved and responded to emerging national health problems and scaled up former pilot projects. Today, BRAC offers comprehensive health care to 31 million people, but through Tuberculosis (TB) control programme it reaches 82 million people.

*(BRAC Health Programme Report 2006)*

BRAC render Health services through following programs

- Essential Health Care (EHC)
- Partnership program
- Facility Based program
- Pilot initiatives

### 7.11.5 Social Development, Human Rights and Legal Services:

BRAC Social Development, Human Rights and Legal Services programme aims to promote greater awareness of social, political and economic issues. The programme staff provide assistance to community members whose rights are being seriously infringed. BRAC believes that women must be aware of their legal rights to protect themselves from discrimination and exploitation, and be encouraged to take action when their rights are infringed. To take such steps, women often need external assistance, such as the help of a lawyer or the police. BRAC feels that it should and can assist poor women obtain access to these services, either through legal aid clinics, by helping women report cases at the local police station, or when seeking medical care in the case of acid victims.

### 7.11.6 Microfinance Program

The microfinance program of BRAC is a tool for poverty alleviation and empowering the poor. Lack of access to the formal banking system deprives them of the facilities to borrow, save and invest in productive activities, and this is a major reason why poor people remain poor. The formal banking sector also requires collateral. Making credit available to the rural poor enables them to become involved in different income generating activities which, in turn, allows them to become economically self-reliant. Through this process BRAC's microfinance program works to create a self-sustaining and reliable financial service program for the poor.

**Table 1: Microfinance Programs of BRAC, at a Glance**

Inception of micro finance programme	1974
Programme coverage	Districts 64, Thanas:507
Total No of Area/Branch Offices	1,381
Total No of village Organizations	160,197
Total No of Members	4,837,099
Percentage of Women Members	98%
Outstanding Borrowers	4,159,793
Cumulative Loan Disbursement	165,794 million (US \$3,094)
Members' Savings	9,159 million (US 141 million)
Average Loan Size	9,452(US \$145)
Repayment Rate	99.49%

(Source: BRAC Annual report 2005)



### **7.11.7 Challenging the Frontier of Poverty Reduction –Targeting the**

#### **Ultra Poor (CFPR-TUP)**

Challenging the Frontier of Poverty Reduction –Targeting the Ultra Poor (CFPR-TUP) is the program designed to change the fate of ultra Poor or the poorest of the country through alleviating their extreme poverty. The program aims to bring about a dynamic change of existing economic, social, political life of poorest section of the society.

### **7.11.8 Credit**

Credit is provided to its VO members to initiate different income generating activities. While loans for individual and joint activities do not require collateral, members must have some savings with BRAC before they are eligible for loans. Credit operations are carried out through a Revolving Loan Fund (RLF). This RLF consists of donors' fund, members' savings, Polli Karmo Shohayok Foundation (PKSF) loan and other loans. Loans realized from VO members are credited to and form part of the RLF for extending further credit. A 2% loan loss reserve is kept to cover the risk of bad debts and death. Regular borrowing and payments allow the borrower to take larger loans.

#### **Key Features of Loan**

- Loan range: US\$ 17 (Tk.1,000) to US\$ 345 (Tk. 20,000)
- Service Charge: 15%
- Repayment mechanism: Equal weekly installments
- Loan products: General loan, sector program loan, housing loan and emergency loans given at the time of disaster

In 2002, US\$ 294 million (Tk. 1,707 crore) has been disbursed to 2.9 million borrowers with repayment rate of over 98%.

### **7.11.9 Savings**

Savings is an important component of microfinance services. Experiences show that there is a positive correlation between savings and sustainable credit operation. From the member's point of view, savings represent an opportunity to save in small amounts to form a lump sum that earns interest. This is an opportunity that the formal market or regular financial institutions do not provide.

#### **7.11.10 Micro Enterprise Lending and Assistance (MELA)**

Micro Enterprise Lending and Assistance (MELA) program was launched in December 1996 to provide loan to small enterprises with growth potential. The objective of this program is to provide credit facilities and technical assistance to new and existing small businesses.

##### **The characteristics of MELA loans are:**

- Loan range: US\$ 345 (Tk. 20,000) - US\$ 3,448 (Tk. 200,000)
- Service Charge: 15%
- Repayment modality: Equal monthly installments
- Loan duration: 12 months, 18 months and 24 months
- Twenty different business sectors are supported by MELA loan

By the end of 2002, a total amount of US\$ 48 million (Tk. 260 crore) was disbursed to 45,503 borrowers in 64 districts of Bangladesh with an average loan size of US\$ 1,077 (Tk. 62,484).

#### **7.11.11 Employment and Income Generation (EIG) Program**

BRAC has learned that besides lack of access to finance, the two major constraints that have prevented the poor from improving their lives are the absence of self-employment opportunities and lack of skills to sustain those activities. BRAC realized that if different employment opportunities were created, along with sufficient training and refreshers for capacity development, the poor could be linked to the mainstream economy which would ultimately bring them out of poverty.

Activities approved for BRAC sectoral lending and other support enterprises can be classified under the following broad categories.

#### **7.11.12 Poultry & Livestock Program**

Approximately 70% of the rural landless women are directly or indirectly involved in traditional poultry rearing activities. The Poultry and Livestock Program is composed of several components: poultry and livestock extension program, poultry farms and hatcheries, feed mills and feed analysis laboratories, bull station and the disease diagnosis laboratories.

Till to date, 1.96 million people have been involved in this program.

The key persons under poultry and livestock extension program are i) Poultry and Livestock Extension Worker ii) Chick Rearer iii) Key Rearer iv) Cage Rearer v) Broiler

Rearer vi) Egg Collector vii) Model Cow Rearer viii) Model Goat Rearer and ix) Artificial Inseminator.

#### **7.11.13 Fisheries**

The Fisheries Program, started in 1976, is now developed into one of the most promising and profitable EIG activities for rural women. The key components of the program are pond aquaculture, open water fisheries management, and fish and prawn hatchery.

#### **7.11.14 Aqua culture**

BRAC aims to promote pond aqua culture by rural women to provide them with an additional source of income and improve their nutrition level thereby improving socioeconomic condition of the participants. BRAC provides training, undertakes production and distribution of quality fish spawn and prawn post larvae, extends credit assistance, and technical and marketing support. Till to date 47,421 acres of water-body have been brought under fish culture and 234,412 farmers are involved in fisheries program.

#### **7.11.15 Social Forestry**

The social forestry program is being implemented since 1988 to make the people aware of the necessity of planting trees and to increase the number and variety of trees not only to meet the basic needs such as timber, fuel and fruit but also to restore the ecological balance. The program components are horticulture nursery, grafting nursery and agro-forestry. One of the objectives of the program is to encourage people to plant trees throughout the country. At present there are 73,508 agro and social forestry farmers.

#### **7.11.16 Agriculture**

The agricultural extension activities can be broadly categorized into vegetable cultivation and crop diversification (rice, maize, wheat, cotton, sunflower). This program has been undertaken to increase the nutrition and income levels of the households by increasing agricultural production of VO members through technology transfer. Under this program VO members, who have less than 0.5 acres of land in each area, receive training, technical support, inputs like HYV and hybrid seeds, fertilizers, and have access to BRAC's microfinance to obtain the resources for investing in farming. Interested small farmers, who have land between 0.5 and 3 acres, also receive training and technical support.

Crop diversification contributes to increased agricultural productivity. Besides maize and wheat, which are used for poultry feed, rice, cotton, onion, mustard and sunflower cultivation are also being undertaken.



By December 2002, there were 157,280 vegetable growers brining 67,114 acres of land under vegetable cultivation and 1,169.37 MT of seeds have been distributed.

#### **7.11.17 Sericulture**

Sericulture is a labor intensive agro-industry. Sericulture Program links the rural producers with urban markets. The main components of the program are:

- a) mulberry cultivation (roadside, homestead and bush),
- b) silkworm rearing,
- c) reeling and weaving, and
- d) marketing.

Besides, there are other components of the sericulture program, which include silk Seed Production Centre and Sericulture Resource Centre (SRC). At present, BRAC is operating 8 Silk Seed Production Centres, 6 Sericulture Resource Centres, and 3 Reeling Centres.

The Sericulture Resource Centre provides practical training to the rearers on mulberry cultivation and silkworm rearing. In 2002, there were 7,407 silkworm rearers and 1.4 million Disease Free Laying (DFL) have been distributed.

#### **7.11.18 Vegetable Export Program**

Poor farmers require better skills and knowledge of modern agriculture practices. They also need assistance to obtain a fair price for their produce. BRAC Vegetable Export Program seeks to link the poor Bangladeshi farmers with international markets to bridge the gap between the local producers and the international consumers, in addition to introduction of technical training and modern agricultural inputs. BRAC started this program in 1997-98 with particular focus on vegetables that have high demand in the European markets and could be grown in Bangladesh. In the first year, 27 tons of beans were exported successfully to England, France, Belgium and Holland and in 1999, 26 tons of fresh potatoes were exported to Singapore.

BRAC has exported 621 tons of fresh vegetables and 350 tons of potatoes in 2002 to the wholesalers and supermarkets in England, France, Germany, the Netherlands, Belgium and Italy in Europe, and the UAE, Bahrain, Singapore, Malaysia and Hong Kong in Asia. In addition to French beans, Broccoli and Green chilli, demand oriented new items have been selected with the total export target of 800 tons of fresh vegetables and 1000 tons of potatoes for the year 2003.

### **7.11.19 Rural Enterprise Project (REP)**

As the scope of employment and income earning sectors are limited, new livelihood opportunities are essential for reducing rural poverty. Moreover, many traditional livelihoods are becoming marginal and new opportunities are opening up with growing urbanization and globalization. However, the poor may not be able to gain from these opportunities without support. This realization led BRAC to initiate the Rural Enterprise Project (REP), to encourage employment and income generation through entrepreneurship. The project is involved in innovating non-traditional activities and introducing them to the program participants. REP was formed in 1985 to find and test new opportunities for rural development. The primary objective was to experiment with various income generating enterprises that can be owned and managed by rural landless women.

One significant change that took place in REP was the inclusion of a new unit called Non-farm Enterprises Extension and Reinforcement (NEER) to intensify the non-farm job creation program. The objective is to create employment in the non-farm sector for rural women and BRAC School graduates to make them self-employed. The present women owned and run projects under NEER program are:

Till 2002, a total of 9,410 restaurants, 30,675 grocery stores, 5,468 laundries, 13,418 tailoring shops and 3,637 other micro enterprises were operated by women members throughout the country.

### **7.12 BRAC Afghanistan:**

In May 2002, BRAC was registered as a Foreign NGO in Afghanistan, where it started working with support from concerned Ministries and a number of donor organisations. After more than two decades of war, political instability and periodic droughts, Afghanistan has suffered severe damages to its economic and social infra-structure. Its natural resources have been degraded and public institutions weakened. Out of solidarity towards the people of Afghanistan and as an organisation committed to fighting poverty, BRAC decided to take the learning it has acquired over three decades in poverty alleviation and come to the aid of the Afghan people. Based on its previous experience in Bangladesh after the Liberation War of 1971 BRAC believes that with its history in rebuilding a war ravaged country, it can contribute significantly in assisting the Afghan people rebuild their country and subsequently improve their economic condition and quality of life. This programme has been supported by OXFAM America, Hong Kong, SIDA, NOVIB, World Bank, UNICEF, WFP, USAID (REACH), DFID and BRAC. With programmes in Education, Health, Micro finance, Enterprise Development, Capacity Development, and the National Solidarity Programme, BRAC operates to varying degrees of scope and intensity in 94 districts in 17 out of 34 provinces in Afghanistan.

For more information, please visit the [BRAC Afghanistan Website](#).

### **7.12.1 BRAC Afghanistan : Microfinance:**

In Afghanistan, there are many women-headed families because a large number of men were killed during the wars or are working away from home. An opportunity to start an income generating activity or a chance to get a job gives these women the strength to survive and helps them maintain their families.

The micro-finance programme offered by BRAC is an option to Afghan women who have the desire and ambition to start their own income- generating activities. Micro-finance serves as seed capital, allowing the poor Afghan women to begin and expand businesses. The programme also offers a saving facility as part of the micro-finance programme. The goal of BRAC micro-finance programme in Afghanistan is to extend support to alleviate poverty in the underdeveloped areas of Afghanistan that have no access to micro-finance services. These small loans have a remarkable impact on the lives of individual Afghan women at the grassroots level since their resultant income-generating capacity offers hope and opportunity for a better future. The programme follows the same criteria as BRAC Development Programme, but has been adapted to the Afghan context. With support from Microfinance Investment & Support Facility, Afghanistan(MISFA), Ministry of Rural Rehabilitation and Development (MRRD), and World Bank, BRAC is implementing its micro-finance programme.

### **7.12.2 Small Enterprise Programme (SEP)**

The SEP loan aims to provide financial support to the 'missing middles' which belong neither to the target group of the standard micro finance programme, nor meet the necessary criteria to access support through formal financial institutions. The SEP loans support small businesses like bakeries, grocery stores, weaving businesses, stationary stores, cloth/clothing businesses, pharmacies, home appliance delivery stores and shoemaking factories. BRAC started providing small enterprise loans in July 2002. The loans vary from US\$ 300 to US\$ 750, but may go as high as US\$ 1,000.

### **7.12.3 BRAC Afghanistan : Education**

Social unrest and conflict in Afghanistan has had a long-term impact on the education system. The present literacy rate in Afghanistan is low, and the country falls short of a large number of teachers, since many were misplaced during the war and many more migrated to neighboring countries. The education of the girls suffered most, as previously only girls up to the age of nine were permitted to attend school.

The objective of BRAC Afghanistan education programme is to increase enrollment of girls and to promote the retention of female teachers in the primary education sector. BRAC aims to strengthen linkages with the Ministry of Education (MoE) in Afghanistan, to increase collaboration in education related to teacher training, schools for female children, social mobilisation, the exchange of ideas and experiences in primary education, and to enhance the pedagogic efficiency of teachers. BRAC Afghanistan Education programme has found that



(1) a good number of small children cannot attend formal schools since they are situated too far away from their residence or cannot be reached easily due to topography, and (2) a significant number of young girls between the age of 11 – 15 years are out of reach of the formal education system because parents are frequently unwilling to send their daughters to distantly located schools alone. Therefore, it is important to give both children and young adults an opportunity to complete their basic education through an equivalency programme or a transitional programme, to catch up with their age group, and be mainstreamed into formal schools as much as possible. To fulfill this objective, the education programme is operating three types of one teacher, one-room schools in the communities.

#### **7.12.3.1 Non-formal Primary Education**

The three-year course of NFPE (Non Formal Primary Education) schools is targeted to children 10-14 years old who have never been enrolled in any school or have dropped out of formal school. The Feeder Schools target young children between 5-6 years old to prepare them for entrance into the formal school system following completion of their BRAC course.

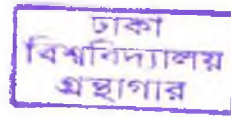
#### **7.12.3.2 Feeder Schools**

Feeder schools cover a one-year primary education curriculum in one year. The BEOC (Basic Education for Older Children) schools are for young adults of 11-16 years. The students are expected to enroll in grade IV of formal school after completing 3 years of primary curriculum in 2 years at BEOC schools. The Afghanistan national school curriculum is being taught in all BRAC operated schools in Afghanistan. BRAC has a plan for an expansion of its Community Based Schools in next years.

#### **7.12.3.3 Accelerated Learning Programme**

BRAC is participating in the Accelerated Learning Programme (ALP) in association with UNICEF Afghanistan. BRAC Afghanistan has also been implementing Emergency Education Rehabilitation and Development Project (EERDP). The objective of the project is to encourage and facilitate initiatives of communities and schools to increase the capacity of schools and to improve the quality of education, especially in under-served areas.

## 7.13 Others programs of BRAC



### 7.13.1 BRAC University:

BRAC recognizes the development strategies, information technology and effective management can play significant roles in modernizing Bangladesh and in securing meaningful jobs for the Bangladeshi workforce at home and abroad.

In line with BRAC's continued support to education as a force of change and development, BRAC University has been established to provide a high quality of education to meet the demands of the modern age. BRAC University is 'not for profit' institution accredited by the University Grants Commission (UGC) and approved by the Ministry of Education, Government of Bangladesh.

The mission of the BRAC University is to foster the national development process through the creation of a centre of excellence in higher education that is responsive to society's needs, and able to develop creative leaders and actively contributes to learning and creation of knowledge. The goal of the university is to provide an excellent broad based education with a focus on professional development for students, in order to equip them with the knowledge and skill necessary for leading the country in its quest for development. Along with this, the university provides an environment for faculty development in order to ensure a dynamic teaching environment. Faculty will be provided with an environment in which they can further their teaching skills and contribute to the creation of new knowledge by developing and using their research skills.

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At present, the university offers following undergraduate degrees: Bachelor of Architecture (B. ARCH), Bachelor of Business Administration (BBA), Bachelor of Science (BS) in Computer Science and Engineering (CSE), Bachelor of Science (BS) in Computer Science (CS), Bachelor of Science (BS) in Electronics & Communication Engineering (ECE), Bachelor of Science (BS) in Electrical and Electronic Engineering, Bachelor of Science (BS) in Physics, Bachelor of Science (BS) in Applied Physics and Electronics, Bachelor of Laws (LL.B Hons), Bachelor of Social Science (BSS) in Economics, Bachelor of Arts (BA) in English, Bachelor of Pharmacy (Hons), Bachelor of Science (BS) in Microbiology and Bachelor of Science (BS) in Biotechnology.

The University offers following postgraduate degrees: Master of Business Administration (MBA), Executive MBA, Master of Development Studies (MDS), Masters in Development Management and Practice (MDMP), Master of Bank Management (MBM), Master of Science in Biotechnology, Master of Disaster Management (MDM), Master of Arts (MA) in English, Master of Science in Applied Economics (MSAE), Master of Arts in Governance and Development (MAGD), Master of Public Health (MPH), Master of Education (MEd) and MS in Early Childhood Development (MSECD).

BRAC University also offers Post Graduate Diplomas in Disaster Management, Development Studies and Certificate courses in Disaster Management, ICT and Development, Social Communication, CISCO Certified Network Associate (CCNA), English Proficiency and Development, and IELTS (Preparatory)

#### **7.13.1(a) BRAC Bank:**

BRAC started banking activities with launching a bank named BRAC Bank Limited in 2001. This Bank is also conducting poverty alleviation through different micro credit program and SME loan to the poor section of the people. BRAC is trying to reach the people through offering different banking services.

#### **7.13.2 EMPOWERING ADOLESCENT**

The Employment and Livelihood for Adolescents (ELA) programme combines livelihood and life-skills training with credit facilities to help improve the quality of life of rural adolescent girls and young women between the ages of 14 and 25. It was established as a means through which they could build a savings habit to allow them to be self-supporting in the future. The programme's target group is varied, with preference given to graduates of BRAC Education Programme schools. ELA village organisations consists of 20 to 30 members who obtain credit in order to operate income generating activities either with the help of family members or on their own. The members invest their loans in tailoring, poultry, livestock, nursery, vegetable cultivation and other small businesses.

#### **7.13.3 Community Empowerment**

BRAC believes in the need to build and strengthen community institutions, and ensure stronger accountability of the local government towards the poor, especially women regarding social empowerment. This involves building the capacities of poor rural women to raise their voice and taking collective action, strengthening the local government for pro-poor governance, creating awareness and access to information, preventing violence, particularly violence against women

#### **7.11.4 Environment**

BRAC's Disaster, Environment & Climate Change (DECC) Programme was created in 2008 as a result of the Cyclone Sidr, which hit Bangladesh in November 2007. Traditionally, we had been responding to natural disasters in a reactive way. Sidr made us realise that this traditional method of response is inadequate in most circumstances, and climate change would potentially worsen the situation as the frequency and severity of these occurrences increases.



### **7.13.5 Gender Justice & Diversity**

In order to change attitudes about gender roles and relations in a male-dominated society, BRAC need to build a broad consensus that includes both men and women, to promote a changed mindset through education as well as legal and advocacy programmes. The goal of its Gender Justice and Diversity work is to mainstream gender equality and diversity within BRAC and improve gender relations and build gender sensitivity at home and in places of learning. We are proactive in national and international policy advocacy.

BRAC works to prevent gender-based discrimination and violence by increasing understanding through discussions, workshops and the media. We provide technical support and training to organisations that promote the rights of socially marginalised groups, such as transgenders, sex workers and HIV/AIDS sufferers.

Within BRAC, we work to improve gender relations through training on gender sensitisation and analysis, development of policies such as the Gender Policy and Sexual Harassment Elimination Policy and creation of staff forums and alliances such as the Gender Equality and Diversity Team and the network of Gender Focal Points.

In 2009, we developed a wide range of advocacy materials to combat gender-based discrimination and violence that include 6 docu-dramas, 6 TV commercials and a brochure on the High Court's judgement on Sexual Harassment Elimination Act in Educational Institutions.

### **7.13.6 Human Rights and Legal Aid Services**

BRAC's Human Rights and Legal Aid Services (HRLS) Programme is dedicated to protecting and promoting human rights of the poor and marginalised through legal empowerment. HRLS operates 537 Legal Aid Clinics in 61 of 64 districts across Bangladesh and is the largest NGO-led legal aid programme in the world. Our work is premised on a rights based approach to development.

### **7.13.7 Social Communication & Advocacy**

BRAC seeks to influence the resource holders and access providers as well as the individuals, communities, organisations, and policy makers to contribute in bringing about changes in the

lives of the poor and marginalised. We strive to highlight BRAC's interventions for poverty alleviation and empowerment of the poor through Participation, Interaction and Mobilisation (PIM) process. It implements social communication and media mobilisation activities to change individual and group behaviour and raise voice in favour of the marginalised. Through Policy Advocacy we convince policy makers to review, reform, enact and implement policies to improve the overall human rights scenario of Bangladesh. Under the umbrella of Advocacy we are working in three different areas, which are Ultra Poverty, Health and Safe Migration in 53 districts around the country and have directly reached about 20 million people by December 2010

### **7.13.8 BRAC Social Enterprises**

BRAC social enterprises came into existence at various times in efforts to create economic space for the poor. Today we operate 18 enterprises in sectors ranging from retail to alternative energy, from livestock to printers and printing pack, from agriculture to health, making significant contribution in local economy development through creation of market linkages, entrepreneurs and employment opportunities. BRAC Enterprises' efforts are not driven towards maximizing profit for the shareholders, but to benefit its stakeholders who are essentially the millions of deprived and disenfranchised poor of the country. The surplus that BRAC social enterprises generate fuel most of BRAC's non-income activities such as the health and education programs.

BRAC social enterprises at a glance is in the the below:

Agriculture & Food: BRAC Sericulture, BRAC Cold Storage, BRAC Tea Estates, BRAC Salt

Health: BRAC Sanitary Napkin & Delivery Kit

Livestock & Fisheries: BRAC Poultry, BRAC Poultry Rearing Farms, BRAC Fisheries, BRAC Dairy, BRAC Feed Mills, BRAC Artificial Insemination, BRAC Chicken

Green Enterprises: BRAC Solar, BRAC Nursery, BRAC Handmade Recycled Paper

Retail: Aarong

Printers and Printing Pack: BRAC Printers, BRAC Printing Pack

#### 7.14 Priority works of BRAC:

Focus on Women - BRAC works with poor women, who are the worst affected by poverty. But if empowered with the right tools, they can play a crucial role in bringing about changes within their families and their communities. Over 98% of our membership is female; and more than 95% of its volunteer cadre - health volunteers, paralegal trainers, agriculture, livestock and poultry extension workers and school teachers - are women.

\* **Organising the Poor** - Organising the poor is at the heart of BRAC's poverty alleviation work. BRAC's Village Organisations (VOs) each with 30-40 women act as platforms for poor women to come together, access services such as microfinance, exchange information and raise awareness on social, legal and other issues concerning their daily lives. As a group, these women who as individuals have little or no voice in decision-making within their homes or their communities are able to speak out and influence change.

\* **Unleashing Human Potential** - BRAC acts as a catalyst presenting a multitude of opportunities - both economic and social - that allows poor families to transform their own lives and futures. BRAC does this in response to the needs of disadvantaged people who are marginalized, and excluded from mainstream development. BRAC is for such people - who are poor for a lack of opportunities, not potential.

\* **Comprehensive Approach** - In order for the poor to come out of poverty, they must have the tools to fight it across all fronts. In this connection BRAC developed support services in areas of human rights, legal aid, education, health care, social and economic empowerment, finance and enterprise development, agriculture, environmental sustainability and disaster preparedness.



## 7.15 BRAC activities with statistics inside the country: AT A GLANCE

Issue: June 2011

### Bangladesh

#### Coverage

Districts	64
Upazilas	519
Field Offices	2,661
Population Covered	110 mil

#### HRD

Category	Male	Female	Total
Full Time Staff	38,109	9,525	47,634
BEP Teachers	230	37,645	37,875
Health worker	-	7,984	7,984
Total	38,339	55,154	93,493

#### Development Programmes

Economic Development

Health

Education

Community Empowerment & Strengthening Local Institutions

Human Rights and Legal Aid Services

Disaster Management, Environment & Climate Change

Agriculture & Food Security

Water, Sanitation & Hygiene

**Governance, Management & Capacity Building**

Administration & Risk Management

Advocacy

Communications

Construction & Maintenance

Finance & Accounts

Gender Justice & Diversity

Human Resources Division

Internal Audit

Monitoring

Procurement, Estates & Mgt Services

Research & Evaluation Division

Legal & Compliance

Learning Division

**Social Enterprises**

Aarong

Artificial Insemination

Chicken

Cold Storage

Dairy

Feed Mills

Fisheries

Nursery

Poultry

Poultry Rearing Farms

Printers

Printing Pack

Recycled Handmade Paper

Salt Industries

Sanitary Napkin & Delivery Kit

Sericulture

Solar

Tea Estates

**BRAC Investments & Related Institutions**

BRAC University

BRAC Bank Ltd

bracNet

Documenta Ltd

Delta BRAC Housing Finance Corp Ltd

**Annual Expenditure**

Year Contribution	Amount (in mil)	Donor
1980	USD 0.78	100%
1985	USD 2.3	97%
1990	USD 21.25	68.2%
1995	USD 63.73	54%
2000	USD 152	21%
2005	USD 259	24%
2007	USD 485	20%
2008	USD 535	27%
2009	USD 460	30%
2010	USD 495	29%

**Economic Development Programme**

**Challenging the Frontiers of Poverty Reduction Targeting the Ultra Poor**

No. of women received asset	347,127
No. women received subsistence allowance	408,954
No. women received soft loan	926,592



No. of women received training	1.33 mil
No of patients among the beneficiaries received financial support for morbidity	633,898

**Microfinance Programme**

Village Organisations (VO)	306,278
VO members (in mil)	7.81
Total Borrowers (in mil)	5.22
Cumulative Disbursement(in mil)	TK 544,386 (USD 8,621.32)
Disbursement 2011 (in mil)	TK 39,919 (USD 570.28)
Outstanding Loan (in mil)	TK 15,881 (USD 655.44)
Repayment Rate	98.61%
Average Loan Size	TK 13,164 (USD 188)
Savings Deposits (in mil)	TK 20,227 (USD 288.95)
Cost per loan	TK 1,253 (USD 17.90)

**Offices**

Regional Offices	50
Area Offices	309
Branch Offices	2,501

**Microfinance Tiers**

DABI (Economically Active Poor)	
Members (in mil)	7.87
Borrowers (in mil)	4.98
Cumulative Disbursement (in mil)	TK 392,534 (USD 6,375.15)
Outstanding Loan (in mil)	TK 26,151 (USD 373.58)

Average Loan Size TK 13,164 (USD 188)

**PROGOTI (Small & Medium Entrepreneurs)**

Borrowers 244,123  
Cumulative Disbursement (in mil) TK 151,852 (USD 2,246.18)  
Outstanding Loan (in mil) TK 19,730 (USD 281.85)

**Employment & Livelihood for Adolescents**

VOs 21,329  
Members 440,754  
Loan Disbursement (in mil) TK 6,016( USD 85)  
Outstanding (in mil) TK 805 (USD 12)  
Average Loan Size TK 10,769( USD 154)

**Health Programme**

Essential Health Care  
Working Districts 64  
Population Covered 92 mil  
Pregnant Women Received Ante-Natal Care 5.66 mil  
Health Volunteers 80,000  
Eligible Couples Served 98.57 mil  
BRAC Health Centres 30  
Limb & Brace Centres 02  
Total Services Provided 10,610

**Malaria Programme**

Working Districts	4
Total Cases Tested (BSE/RDT)	194,884

Improving Maternal, Neonatal and Child Survival (IMNCS) Project – Rural

Population	18.8 mil
4 or Ante natal Care (ANC) received	73.78%
Hospital delivery	26.38%
3 or more Post natal care (PNC) received	81.55%

Manoshi - Urban Maternal, Neonatal and Child Health Project

Population	5.7 mil
4 or more Ante natal care (ANC) received	78.22%
Hospital Delivery	51.02%
Delivery at 'BRAC Delivery Center' (Birthing Hut)	29.70%
3 or more Post natal care (PNC) received	93.83%

**Tuberculosis Programme**

Working Districts	42
Population Covered	94.3 mil
Patients Treated	416,671

Shushasthaya

Patients Received Treatment	327,185
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**Education Programme**

Primary and Pre-Primary School Operations

Primary Schools

Currently running	24,398
Current Students	0.75 mil
Graduates	4.66 mil
Cost per Child per Year	USD 32
Schools for Indigenous Children	2,441

Pre-Primary Schools

Currently Running	13,054
Current Students	0.36 mil

Training of Public/Private School Teachers

Teachers trained on

English	10877
Mathematics	9736
Science	6467
Values Education	2826

Offices

Area	46
Branch	680

**Libraries/Adolescent Development Programme**

Community Libraries	2,349
Members	1,017,234
Mobile Libraries	640
Libraries with IT facilities	1,115
Adolescent Development Centres	8,016
Members	206,172

**Community Empowerment Programme**

Community Institution Building	
Polli Somaj Formed	11,217
Union Shomaj formed	1,119
Village Organizations covered by Enhancing Social Capital project	17,864
Actions taken against social injustice/human rights violations	74,750
Engagement in local development activities	403,115
Local government resources mobilized for the poor by Polli Shomaj	1,560,889
Strengthening Local Governance	
Union Parishad members trained	17,023
Upazila Forums formed with participation of women UP representatives	179

**Access to Information**

Popular Theatre groups	362
Performers in Popular Theatre groups	3,620
No. of drama performed by Popular Theatre groups	135,453
No. of Community Radio Station	1
Addressing Human Rights Violations	
Acid Violence incidents reported	2,069
Rape incidents reported	3,515

Other incidents of violence reported	5,634
Survivors received support	2,779

**Human Rights and Legal Aid Services**

Human Rights and Legal Education Classes Held	157,917
HRLE Graduates	3,654,549
Community Leaders' Workshop Held	14,381
Complaints Received	158,498
Complaints Resolved by ADR	85,724
Cases sent to Court	27,302
Judgement Received in Favour	13,340

**Water, Sanitation & Hygiene Programme**

Formation of Village WASH Committee	39,780 nos.
Subsidy for Ultra poor families	727,094 nos.
Loan support to poor families	157,824 nos.
No. of Sanitary Latrine Installed	3,398,247 nos.
Installation of Latrine in secondary school	3,960 nos.
Installation of Deep tube well	3,913 nos.
Installation of pond sand filter (PSF)	16 nos.
Cluster Meeting	19,702,360 no. sessions
Popular Theatre Show	4,371 nos.
Leadership Training of Village WASH Committee	79,471 persons
Training of Student Brigade	16,077 persons



## **7.16 BRAC International activities with statistics: AT A GLANCE**

### **BRAC in Afghanistan**

Traning Centres	2
Microfinance Programme	
Borrower	141,768
Cumulative Loan Disbursement	USD 209.8 mil
Small Enterprise Programme	
Borrower	11,819
Cumulative Loan Disbursement	USD 91.9 mil
Health Programme	
Health Volunteer	7,425
TB Patient Treated	32,567
Ante Natal Care Provided	85,926
Post Natal Care Provided	82,326
Malaria Patient Treated	20,434
Education Programme	
No. School	4,021
On Going Student	34,896
Student Graduated	207,851
Adolescent Development Programme	
On Going Club	251
Club Member	6,853
Life Skill Training Provided	1,661
Infrastructure & Social Development Programme	
NSP Sub Project Completed	5,354
Health & Hygiene Training (for Women)	975
Gabion Wall Installed	1,212 meters

**BRAC in Haiti**

Agriculture & Livestock Programme

Seeds Distributed	1000 kg
Fertilizer Distributed	288,000 kg
Farmers received seeds & fertilizer	1,596

Targeting the Ultra Poor Programme

Asset Transferred	1,100
Skill Development Training	1,100

BRAC Limb & Brace Centre

Prosthetic treatment	81
Orthotic treatment	376
Physiotherapy treatment	85

Housing Project

House constructed	132
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**BRAC in Pakistan**

Microfinance Programme

Borrower	90,594
Cumulative Loan Disbursement	USD 35.2 mil

Health Programme

Health Volunteer	166
Patient Referred	5,525

Education Programme

No. School	25
On Going Student	778

Targeting the Ultra Poor Programme

Asset Transferred	1,500
Skill Development Training	1,500

**BRAC in Liberia**

Microfinance Programme

Borrower	24,860
Cumulative Loan Disbursement	USD 6.6 mil

Small Enterprise Programme

Borrower	735
Cumulative Loan Disbursement	USD 1.8 mil

Agriculture & Livestock Programme

Farmer Trained	7,100
Poultry Vaccination Provided	156,370 Doses

Health Programme

Health Volunteer	552
Malaria Patient Cured	576

**BRAC in Sierra Leone**

Microfinance Programme

Borrower	21,022
Cumulative Loan Disbursement	USD 6 mil

Small Enterprise Programme

Borrower	533
Cumulative Loan Disbursement	USD 647,659

Agriculture & Livestock Programme

Farmer Trained	1,558
Seeds Distributed	12,000 Kg
Fertilizer Distributed	12,000 Kg
Poultry Vaccination	122,001 Doses

Health Programme

Malaria Patient Referred	28,286
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Ante Natal Care	18,218
Post Natal Care	11,371
Oral Rehydration Solution	26,614
<b>BRAC in Southern Sudan</b>	
Microfinance Programme	
Borrower	17,769
Cumulative Loan Disbursement	USD 7.1 mil
Agriculture Programme	
General Farmer Trained	200
Seeds Distributed	17.2 MT
Health Programme	
Health Volunteer	2,515
Ante Natal Care	610
Post Natal Care	218
Education Programme	
No. of School	225
On Going Student	6,629
<b>BRAC in Sri Lanka</b>	
Microfinance Programme	
Borrower	71,438
Cumulative Loan Disbursement	USD 60.8 mil
Rehabilitation Programme	
Plant Distribution	275 Beneficiary
Enterprise Development	605
Plant Distribution	4,339 families
<b>BRAC in Tanzania</b>	
Microfinance Programme	



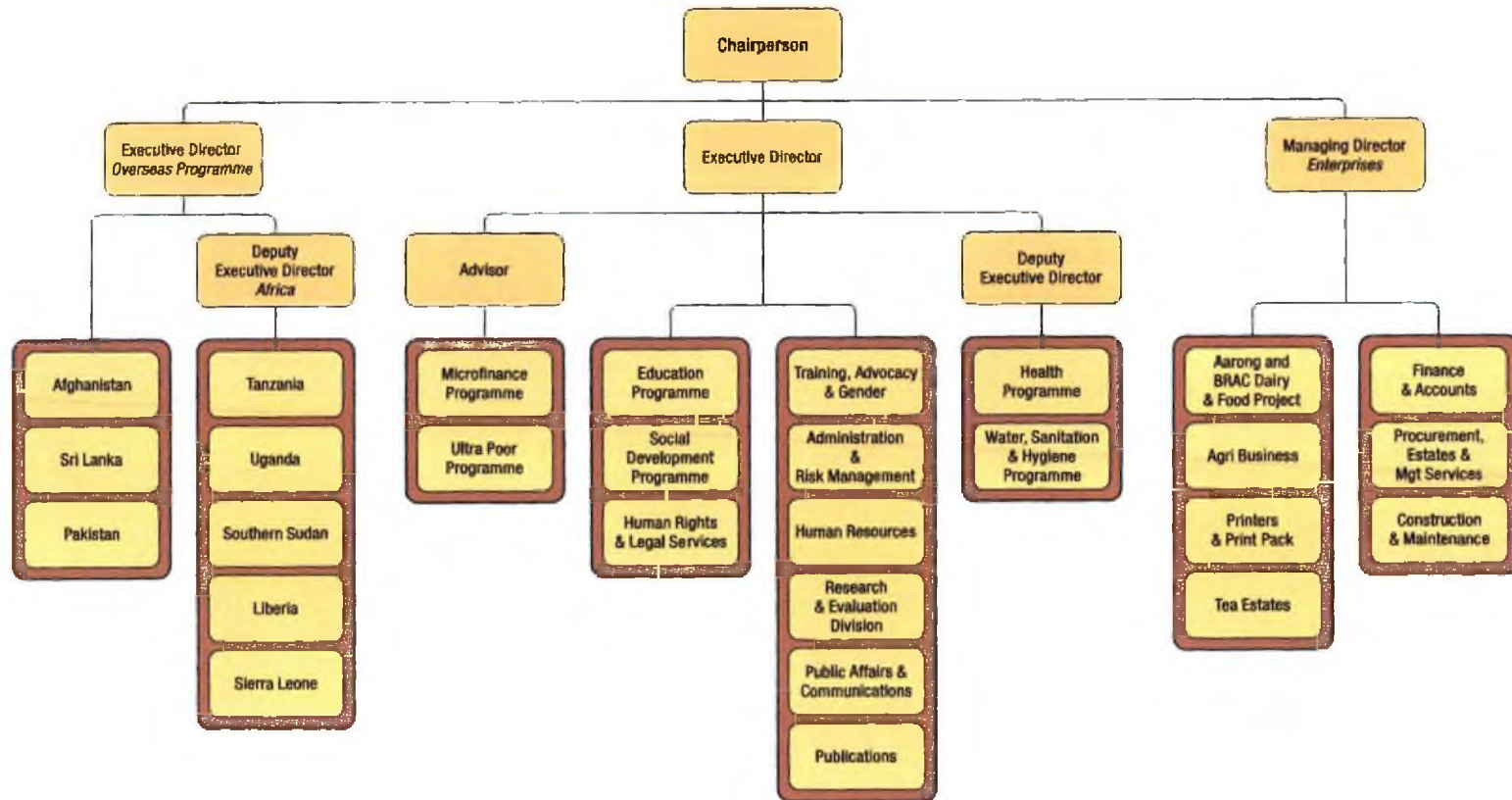
Borrower	114,195
Cumulative Loan Disbursement	USD 83.14 mil
<b>Small Enterprise Programme</b>	
Borrower	3,332
Cumulative Disbursement	USD 8.4 mil
<b>Agriculture &amp; Livestock Programme</b>	
Farmer Trained	60,110
Tools Distributed to Farmer	191
Seeds Distributed	81 MT
Poultry Vaccination Provided	16.1 mil Doses
Livestock Inseminated	21,910
<b>Health Programme</b>	
Health Volunteer	1,716
TB Patient Referred	3,136
Malaria Patient Cured	63,392
Ante Natal Care	29,131
Immunization	80,713
<b>Adolescent Development Programme</b>	
Club Opened	180
Members	6,527
<b>BRAC in Uganda</b>	
<b>Microfinance</b>	
Borrower	103,682
Cumulative Loan Disbursement	USD 71.4 mil
<b>Microfinance for Returnee Refugees</b>	
Borrower	1,523
Cumulative Loan Disbursement	USD 402,818

<b>Small Enterprise Programme</b>	
Borrower	4,546
Cumulative Loan Disbursement	USD 8.84 mil
<b>Agriculture &amp; Livestock</b>	
General Farmer Trained	63,936
Tools Distributed to Farmers	1,200
Seeds Distributed	421 MT
Fertilizer Distributed	87 MT
Poultry Vaccination Provided	13.36 mil Doses
Livestock Inseminated	4,214
<b>Health Programme</b>	
Health Volunteer	2,010
TB Patient Referred	8,658
Malaria Patient Cured	144,334
Ante Natal Care	165,646
Immunization	433,718
<b>Adolescent Development Programme</b>	
On Going Club	690
Members	26,965
<b>Education Programme</b>	
Graduated Students	10,823

*Source: BRAC Communications*

*info@brac.net*

## BRAC ORGANOGRAM



## Chapter Eight

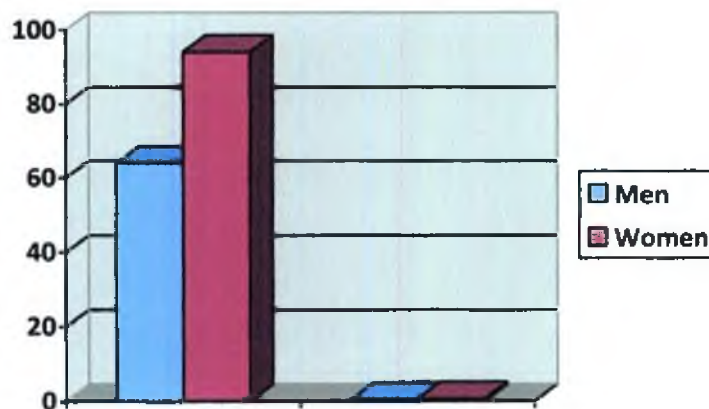
### 8.1 Data Analysis and interpretation

#### 8.1.1 Personal information of respondents

Table-1

Gender	Number	percentage
Men	64	40.50%
Women	94	59.50%
Total	158	100%

In the research work 158 respondents have been interviewed for collecting data. Of whose 64 (40.50%) are male and 94(59.50%) are female. Both male and female respondents were interested to express their view regarding the role of NGOs in poverty alleviation.



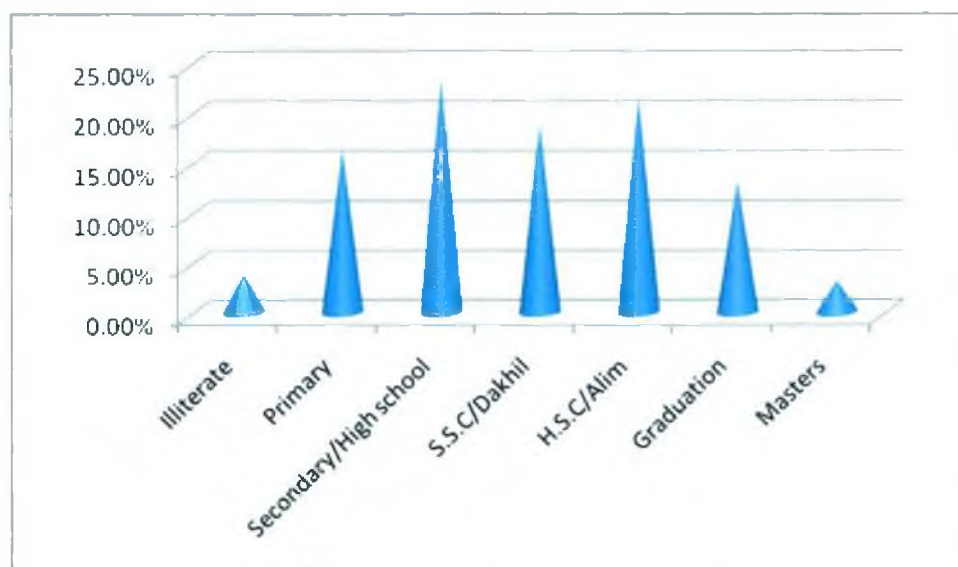


8.1.2 Educational qualification of respondents.

Table-2

Educational qualification	Numbers	Percentage
Illiterate	6	3.79%
Primary	26	16.45%
Secondary/High school	37	23.41%
S.S.C/Dakhil	30	18.98%
H.S.C/Alim	34	21.52%
Graduation	21	13.29%
Masters	5	3.16%
Total	158	100

Among the total 158 respondents education qualification of 3.79% are illiterate,16.45% are primary level,23.41% are in high school level,18.98% are S.S.C, 21.52% are H.S.C, 21% are graduates and 3.16% are masters degree holders. All of them are more conscious about the role and functions of NGOs in the field of poverty alleviation as they are more or less involved with NGO activities and most of them are availing the loan from any NGOs.

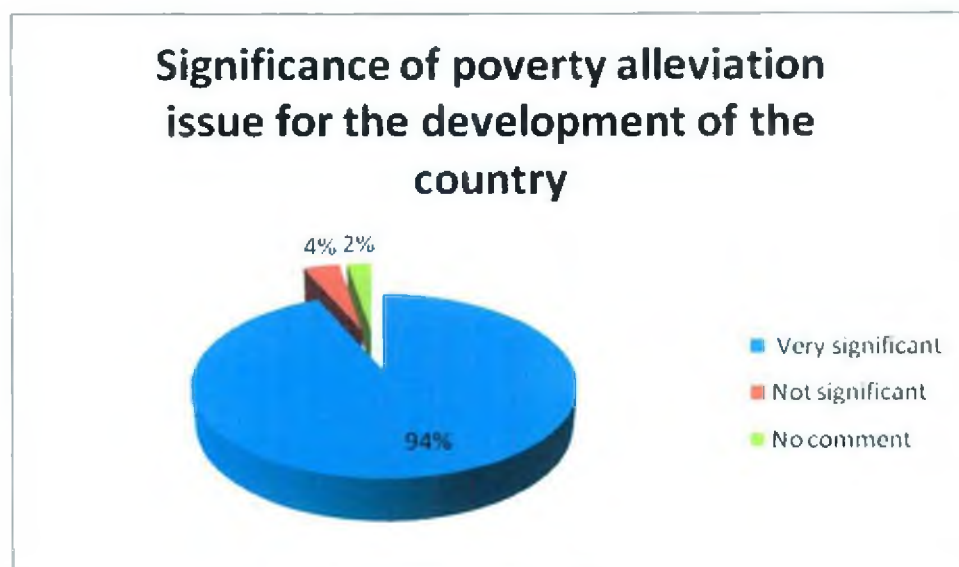


8.1.3 Significance of poverty alleviation issue for the development of the country.

Table-3

Opinion	No. of respondent	Percentage
Very significant	148	93.67%
Not significant	6	3.80%
No comment	4	2.53%
Total	158	100%

Among the total 158 respondents 148 (93.67) opines that the issue of poverty alleviation for the development of the country is very significant and 3.80% think that this is not important. Only 2.53% give no comments regarding the issue.

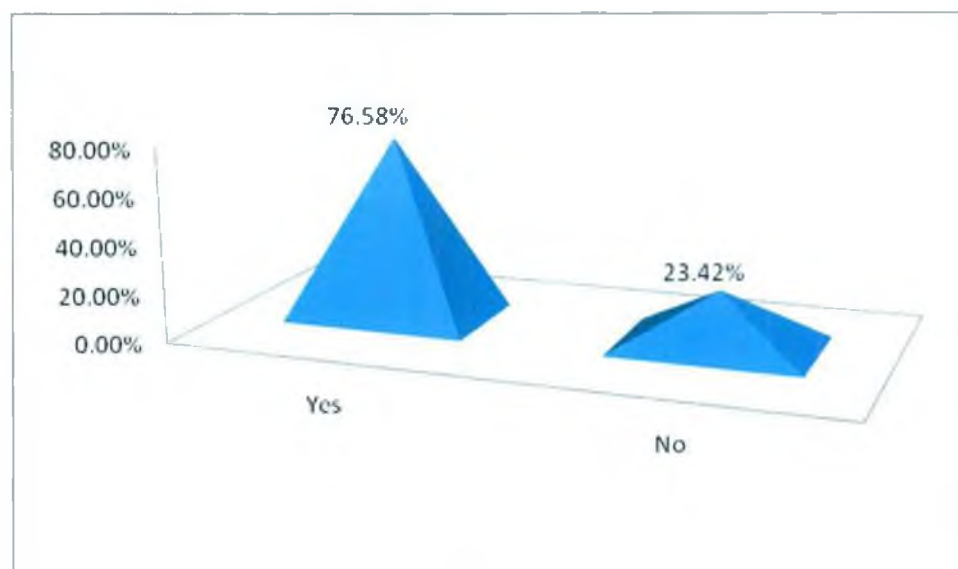


8.1.4. Whether the poverty alleviation problem is the number one impediment in the way to national development of the country

Table-4

Opinion	Respondents	percentage
Yes	121	76.58%
No	37	23.42%
Total	158	100%

Poverty is today is the topmost problem in the way to development of the country.76.58% respondents supports poverty as a number on e impediment of the country.23.42% respondents differs with this statement.

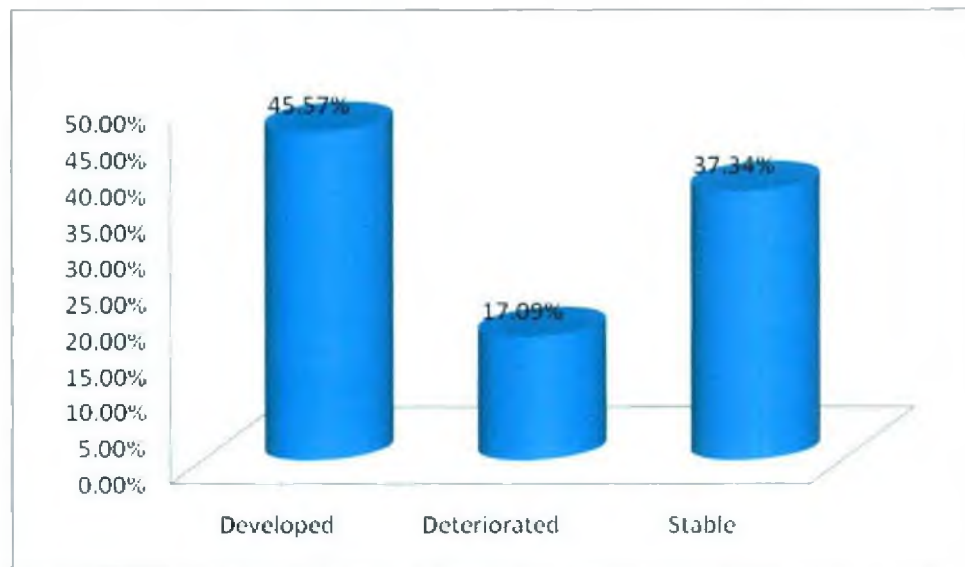


8.1.5 Economic condition of beneficiary after involvement with NGO.

Table-5

Economic condition	Respondent	Percentage
Developed	72	45.57%
Deteriorated	27	17.09%
Stable	59	37.34%
Total	158	100%

NGOs are working to alleviate the poverty. But have they become able to develop the economic condition of poverty ridden people ? This is one of the burning questions to the nation today. Out of total respondents 72 (45.57%) respondents think that economic condition of the beneficiaries has been developed after involvement with NGOs activities. 27 (17.09%) think that economic condition of them has been deteriorated and 37.34% opines that the economic condition of the beneficiaries is in stable position although they have the directly or indirectly involvement with the credit activities of NGOs.



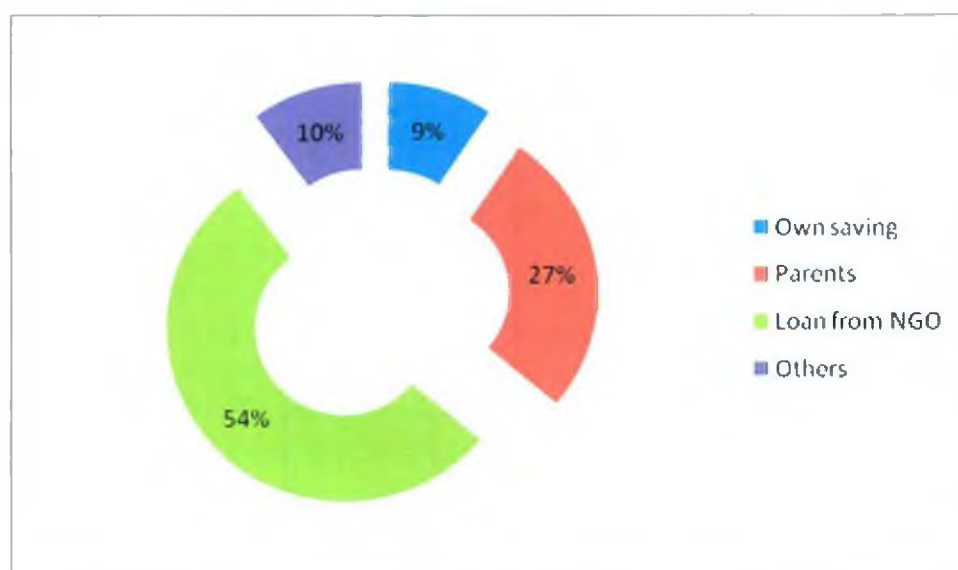


8.1.6 Source of initial capital of beneficiary before involvement with BRAC.

Table-6

Source of capital	Respondents	Percentage
Own saving	15	9.49%
Parents	42	26.58%
Loan from NGO	85	53.80%
Others	16	10.12%
Total	158	100%

Most of the beneficiaries start their small business with fully depending on the capital borrowed from the NGOs but only a few of the beneficiaries begins with the capital from other sources and some from parents and some from own savings.9.49% beneficiaries collect initial capital from their own savings,26.58% from their parents,9.49% from their own savings, only 10.12% collect from other sources and highest number 53.80% depend on loan from loan from BRAC.

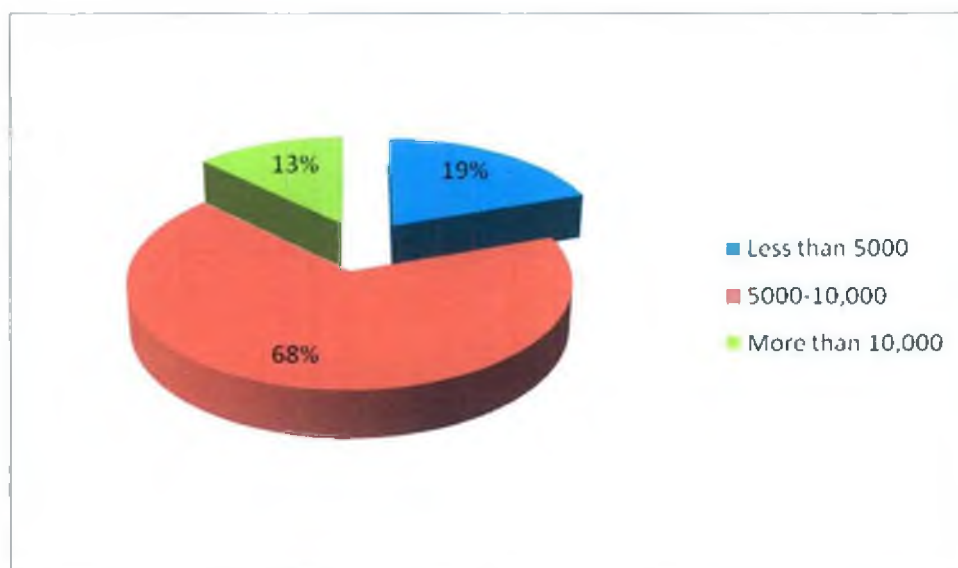


8.1.7 Amount of loan taken from any of the NGOs in the country.

Table-7

Amount in Tk.	Respondents	percentage
Less than 5000	31	19.62%
5000-10,000	107	67.72%
More than 10,000	20	12.66%
Total	158	100%

NGOs in specially in rural area disburse small amount of loan it is in most of the cases varies from 2000 thousand to 20000. Out of the total 158 respondents 19.62% took less than Tk.5000 ,67.72% took 5000-10,000 and 12.66% availed more than Tk. 10,000 as loan from NGOs.

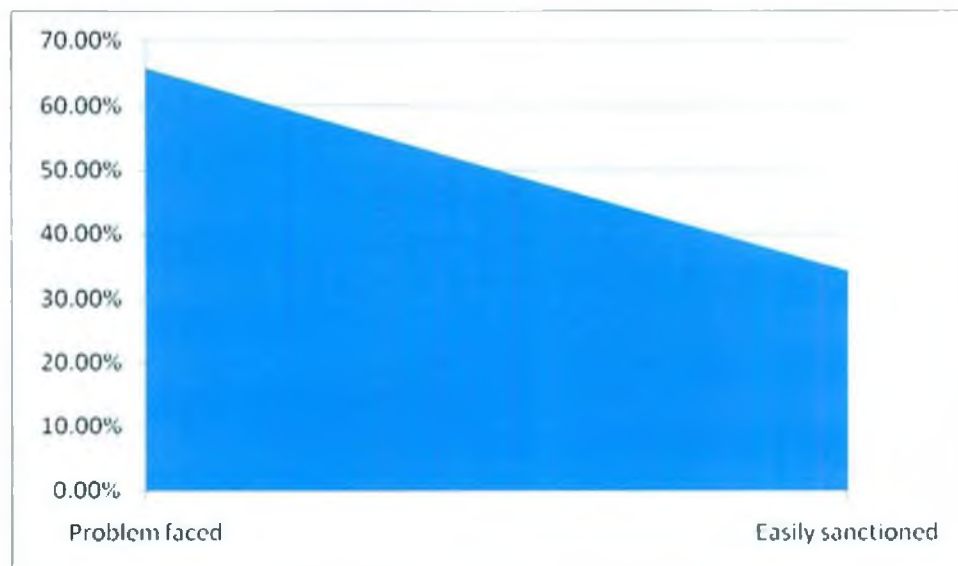


8.1.8 Problem faced in taking loan from BRAC.

Table-8

Opinion	Respondents	percentage
Problem faced	104	65.82%
Easily sanctioned	54	34.18%
Total	158	100%

In time of sanctioning a loan from NGOs people in general sometimes have to confront some problem.104 (65.82%) opined that they faced problem in times of sanctioning loan and 54 (34.18%) think that their loan has been easily sanctioned from the BRAC .

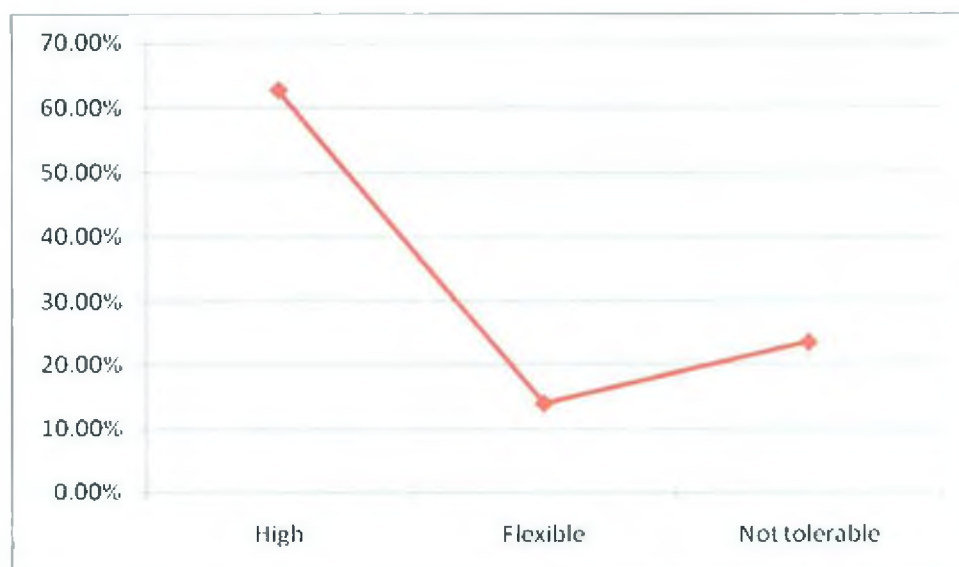


8.1.9 Opinion regarding the interest rate of loan disbursed by NGOs.

Table-9

Opinion	Respondents	percentage
High	99	62.66%
Flexible	22	13.93%
Not tolerable	37	23.41%
Total	158	100%

NGOs in the sanctioned loan to the people with charging high rate of interest which is sometimes in out of tolerance. Data shows that 99(62.66%) respondents think that rate of interest disbursed by the NGOs is high.22(13.93) think that interest rate is flexible and 23.41% expressed their feelings that interest rate loan disbursed by the NGOs is not tolerable.



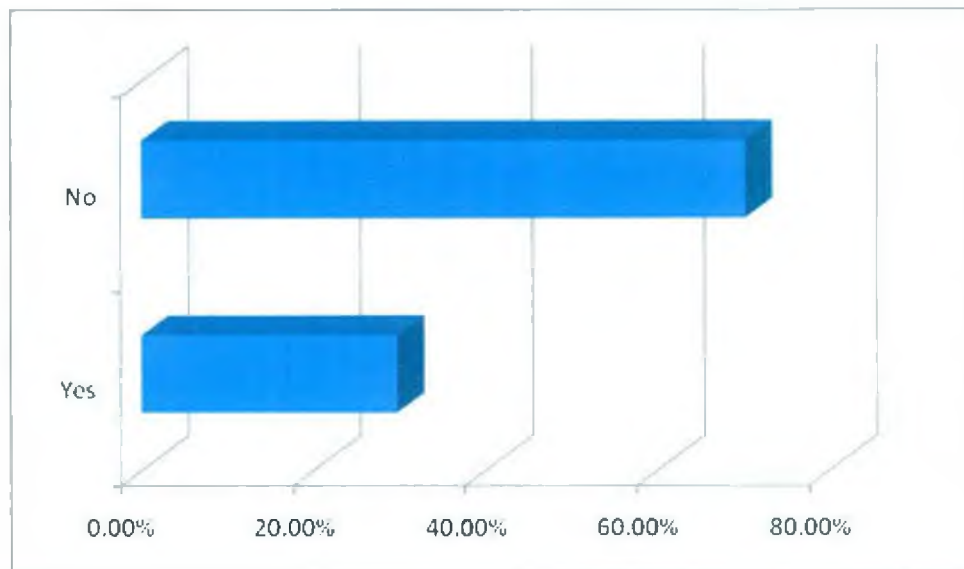


8.1.10 Business experience before entering BRAC program.

Table-10

Experience	Respondents	percentage
Yes	47	29.75%
No	111	70.25%
Total	158	

Data presented in the table shows that 29.75% people have the pre experience of business before entering into BRAC program and 70.25% start their business taking loan from BRAC without any pre experience.

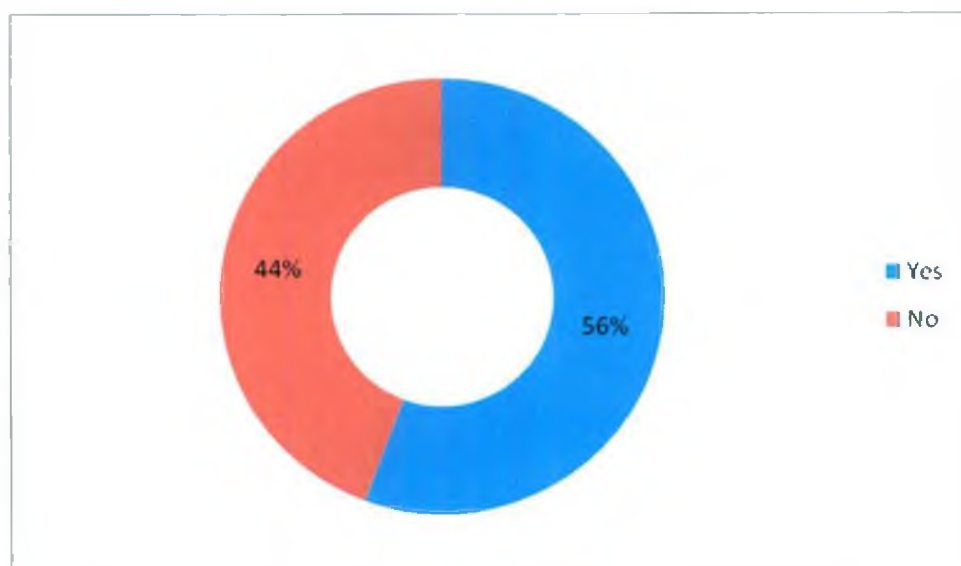


8.1.11 Positive role of BRAC in alleviating rural and urban poverty.

Table-11

Positive role	Respondents	percentage
Yes	88	55.69%
No	70	44.31%
Total	158	100%

Data shows that 88(55.69%) respondents think BRAC is playing a positive role in alleviating rural as well as urban poverty and 44.31% people think that it's role in poverty alleviation is not positive at all.

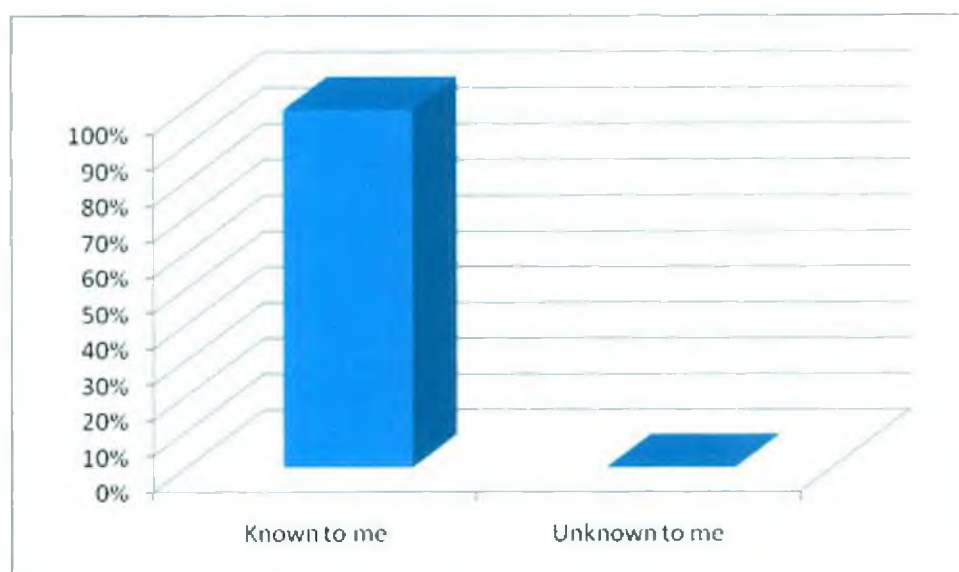


8.1.12 Awareness of staffs of BRAC regarding PRSP

Table-12

Awareness	Respondents	percentage
Known to me	23	100%
Unknown to me	0	0%
Total	23	100%

Data presented in this section collected from staffs Bangladesh Rural Advancement Committee (BRAC) regarding their awareness on PRSP. It has been observed from the data collected 100% staff of BRAC has knowledge and awareness about PRSP.

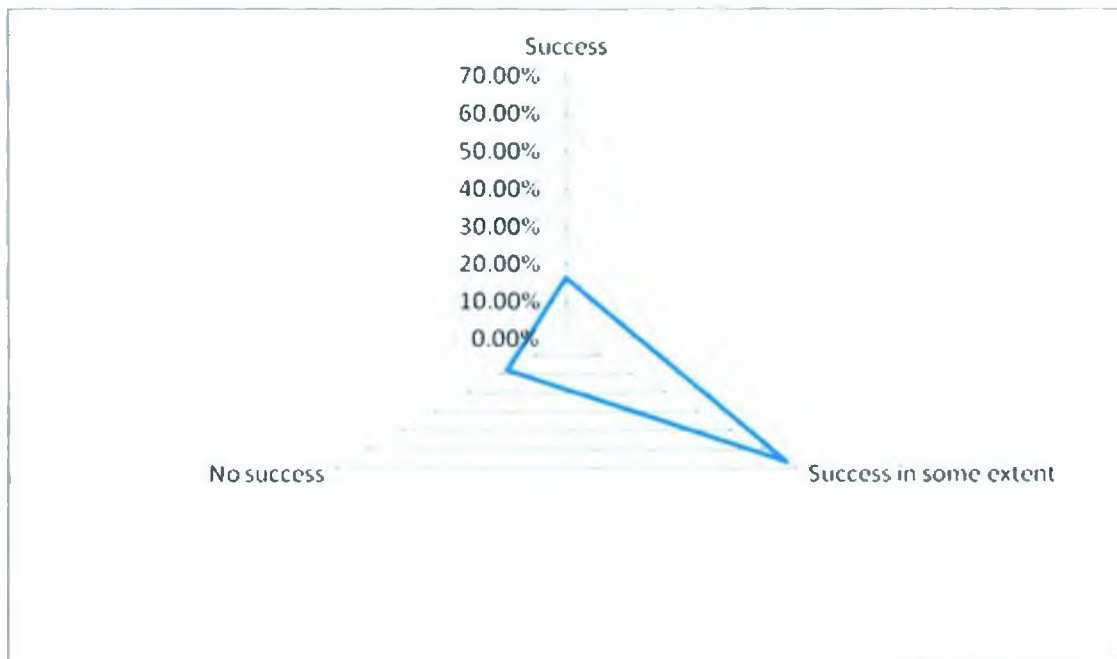


8.1.13 Success of BRAC reducing poverty in rural and urban areas.

Table-13

Opinion	respondents	percentage
Success	25	15.82%
Success in some extent	105	66.46%
No success	28	17.72%
Total	158	100%

There is a question has been arisen today whether NGOs are successful are successful or not in their poverty alleviation activities in rural as well as urban areas. Out of total respondents 15.82% expressed their opinion that BRAC is successful in the reduction of poverty and 66.46% opined that it is successful in some extent and 17.72% think that it has not any success in any area.



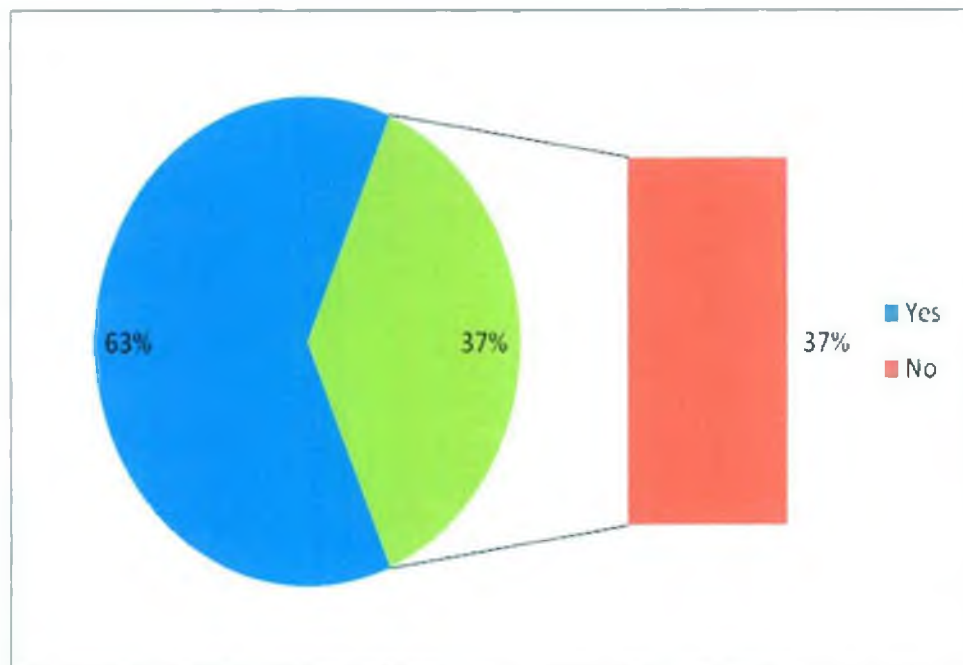


8.1.14 Whether BRAC, as a leading NGO, is politically benefited to implement their poverty alleviation programs.

Table-14

Political benefit	No. Of Respondents	percentage
Yes	99	62.66%
No	59	37.34%
Total	158	100%

Now a day some NGOs are directly or indirectly involved in local and national politics. Sometimes they take benefit from politics in the way to implementing poverty alleviation programs. Of 158 respondents 99(62.66%) answered positively with stating the political benefit of BRAC and 59(37.34%) respondents answered negatively.

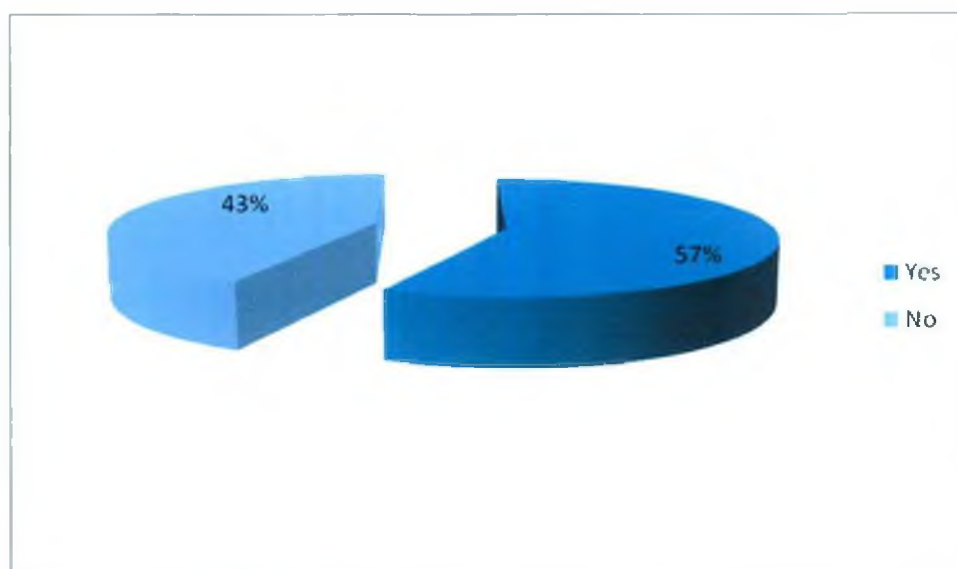


8.1.15 Domination of NGOs in local and national politics.

Table-15

Observation	No. of Respondents	percentage
Yes	90	57%
No	68	43%
Total	158	100%

NGOs want dominate the local and national politics of the country that resulted to the hampering of their poverty alleviation programs specially in local areas. Data presented in the table shows that 57% respondents expressed their opinion in favour of domination of NGOs in local as well as national politics and 43% respondents thinks that they have no domination in politics.

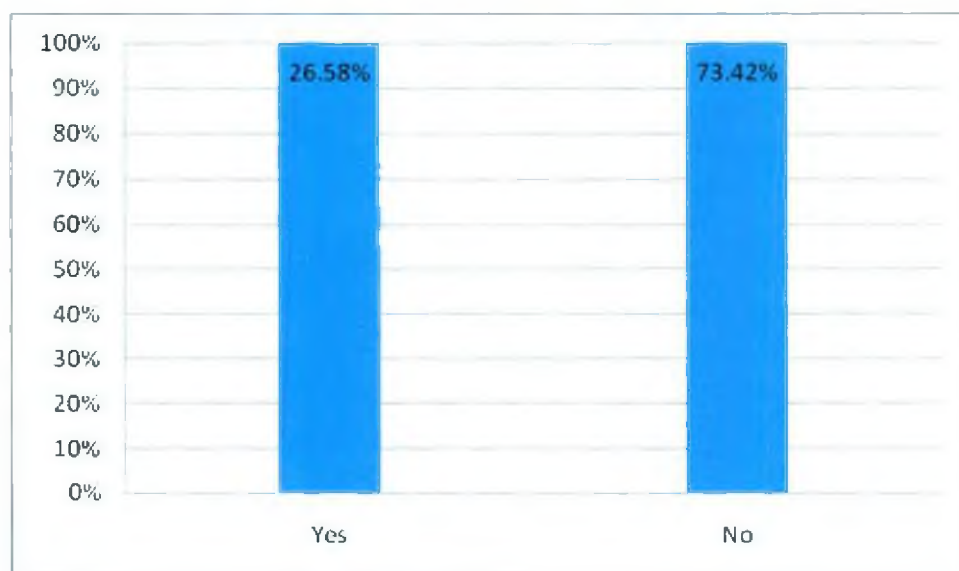


8.1.16 Facing difficulties in loan Repayment of BRAC.

Table-16

Difficulties	No. of Respondents	Percentage
Yes	42	26.58%
No	116	73.42%
Total	158	100%

Field data illustrated in table 16 shows that NGO beneficiaries faced a number of difficulties such as sale of their goods, attachment of property due to their failure in loan repayment. Moreover the analysis of responses shows that 42 (26.58%) were harassed in because of their failure in loan repayment and 116 (73.42%) responded that they didn't any difficulties in loan repayments of BRFAC.

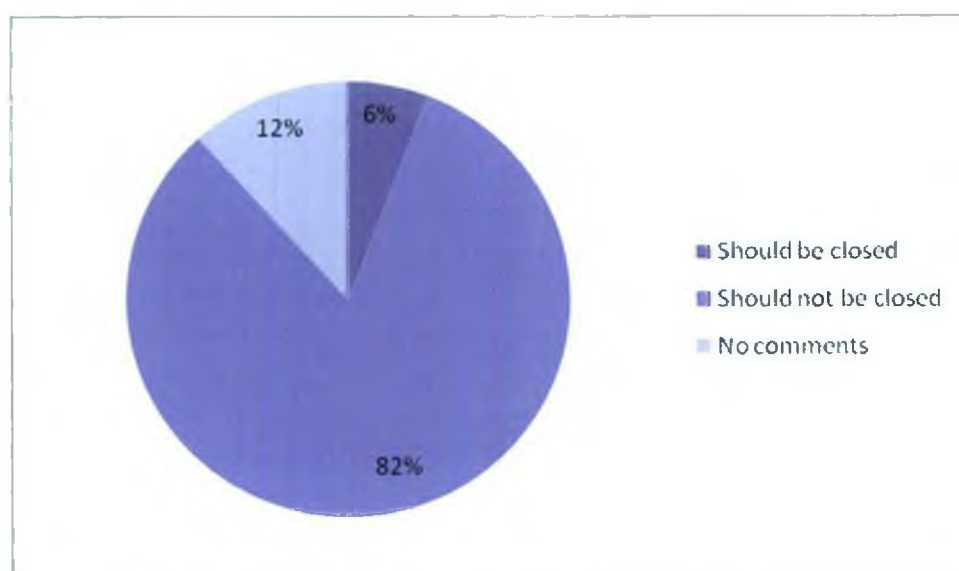


8.1.17 Opinion of civil society members to close the NGO operation in the name of poverty alleviation.

Table-17

opinion	Respondents	percentage
Should be closed	1	5.88%
Should not be closed	14	82.36%
No comments	2	11.76%
Total	17	100

In this section ,data have collected from civil society members regarding NGO operation in the name of poverty alleviation. Of 17 respondents 14 (82.36%) opined that NGO operation in alleviating poverty should not be closed but continued,2(11.76%) were not interested to give any comments and 1(5.88%) opined that NGO operation in the name of poverty alleviation should be closed in some extent.





## Chapter Nine

### Conclusion and Recommendation:

Poverty is a multidimensional phenomenon today. Poverty is a curse for human nation. To alleviate poverty is inevitable for overall development of the country. Poverty was our foe since the birth of this land. It was in British Bengal; it was in Pakistani province East Pakistan and now till existed in independent Bangladesh. It is shameful for us that after forty years of our independence 47% of our people are staying below poverty line and 28% of our population line under extreme poverty line. Every night 4 crore people go to bed without any food at night.

Since independence in 1971. it has achieved much , but much remains undone . Population growth is lower , rice output has dramatically enhanced and infrastructural complexity is changing rapidly , and democratization is stronger than ever before Poverty of Bangladesh has been decreased and stood 44% now from 70% in 1973-74. as per report of 2008. Nevertheless, Bangladesh is one of the poorest countries in the world.

During the last three decades the term poverty alleviation, poverty elimination, poverty eradication or poverty reduction have been discussing a lot around the globe. The issue "Poverty" has long been discussed with a view to alleviating poverty specially in the developing countries. Poverty alleviation programmers are not confined to a particular problem. The design and implementation of appropriate measures to enhance the economic condition of the poor have largely been the prerogative of national governments and greatly emphasized by international agencies and individual donors. In Bangladesh, public development discourse is heavily influenced by donor agencies. (Rahman, Motinur) Poverty alleviation has become a priority target in developing countries also within shortest possible time now. They are attempting to achieve the expected result through the implementation of different programmes in collaboration with NGOs. The government formed a three years long national plan on "National Strategy for Economic growth and Poverty Reduction." On the basis of this plan 'Rolling Investment Programme' has been designed for its future development. Bangladesh Govt. is also in the line of achieving targeted result of poverty alleviation in collaboration with NGOs functioning in all over the country. But it is observed that there is a lack of coordination between the NGOs and the local government bodies as well as the field level bureaucracy of the national government. Government efforts are harmonized with global trend of coordinated strategy of poverty reduction. This limitation of government strategy of poverty alleviation and development has given NGOs an opportunity to function for poverty alleviation and development. But, are they playing their role properly? And are they committed to their fundamental goals of non-profit oriented social service and alleviation of poverty?

NGOs are *private voluntary and non-profitable organisations* but many scholars have argued that this definition is highly problematic as many NGOs are in fact state and corporate funded and managed projects with professional staff as well as earning profit has become their only motives. They collect funds from foreign donors in the name of poverty alleviation but it is observed that sometimes they misuse it. NGOs in Bangladesh have increasingly

become subject to questions and criticisms. Their roles, functions and long-term objectives have been questioned by the Government, political parties, intellectuals and public in general (Sobhan, 1982). As a result poverty alleviation programs of the NGOs are always being hampered to be functioned properly. People are shouting to be poverty free, government are assuring them to make the extreme poor free from poverty, NGOs are reaching to the door to doors with various programs of eradicating poverty but all of these endeavour never be enlightened.

NGOs are not successful in process of implementing the poverty alleviating programs all over the country. They are continuing their attempt rapidly on the other hand rate of poverty is growing gradually. The poor unfortunate members of NGOs are becoming the worst victims of the vicious circle of poverty. Empowerment of women has become a mere farce. Here is a politics of poverty-you enter first and then remain captive in the loan-cage of NGO forever. Nobody comes out and no question of self-reliance. It becomes a trap from poverty to poverty from high sounding alleviation to compromised reduction. (Rahman, Motinur, 2010) This is the scenario of NGOs poverty alleviation program.

From the view of above criticism and negative aspect I would like to put forward some suggestion and recommendations for effective operation and smooth functioning of poverty alleviation programs conducted by Non government organization in the country.

1. They should formulate a complete and clear-cut GOB policy and legal framework on the role, functions and behavioral aspect of the NGOs in Bangladesh as the guidelines are there, at present, these seems to be ambiguous and contradictory.
2. Rate of interest against loan disbursed by NGOs the should be decreased with resolving the difficulties of loan repayment system.
3. Large NGOs should come forward to provide support and constructive assistance in locally initiated poverty alleviation effort. These combined effort can be more effective in the process of empowering the poor.
4. NGO Affairs Bureau should regulate and ensure the accountability and transparency of NGOs activities as well as utilization of their fund for donor agencies.
5. Educated person with strong moral values should be appointed to the mainstream of NGO operation from central to grassroots level.
6. Rural infrastructure should be developed in planned way. Investment made by NGOs in the poultry, livestock and fisheries sector both in rural and urban areas should be encouraged.
7. Local government institutions should be involved in the development of primary education, health care, nutrition and social services. More resources for monitoring and supervising the training, extension, credit and other services in rural areas should be channeled to local government in order to ensure effective poverty alleviation. Govt. can develop these sectors of local govt. in collaboration with NGOs.
8. All the difficulties faced by the beneficiaries in time of loan repayment should be removed by the NGOs. The total process of loan sanctioning and repayment system should be easier.



9. The donor agencies should also keep a vigilance and monitoring on NGO operation regarding utilization of their funds.

“BRAC is the world’s largest development organization and is doing tremendous work impacting the lives of millions. BRAC is making a significant contribution to Bangladesh, making huge leaps forward in meeting the Millennium Development Goals.”

*- Subinay Nandy, Country Director, China, United Nations Development Programme*

BRAC is a development organization dedicated to alleviating poverty by empowering the poor to bring about change in their own lives. Rooted in the philosophies of Amartya Sen and Paolo Friere, the Bangladesh Rural Advancement Committee (BRAC)—one of the world’s largest NGOs—believes that the lack of universal access to such basic things as water constitute a failure in the market that limits the poor from accessing basic services and earning a living wage. In response, BRAC creates multiple entrepreneurial opportunities along the entire value chain to address underlying inequities inherent in the market economy.

.BRAC, established in 1971 by Sir Fazle Abed, a former corporate executive with Shell, is now one of the largest NGOs of the world. Though it started out in response to Bangladesh’s Liberation War and the resettling of refugees returning from India, its mission evolved into that of empowering people and communities by alleviating situations of poverty, illiteracy, disease and social injustice.

BRAC is at present an institution which scattered its poverty alleviation activities outside the frontier of the country. It is now operating from Afganistan to Uganga and Sieraleon for changing the fate of the people of those countries. It works in a number of significant arenas of the people such as poverty alleviation, rural health care and non-formal education among many others to bring about socio-economic changes for a large number of our people, mostly women and children, whose lives are dominated by extreme poverty, illiteracy, disease and malnutrition. BRAC continually revisits its approaches to ensure its effectiveness and efficiency as a catalyst for changing the lifestyles. BRAC recognizes that development strategies, information technology and effective management can play significant roles in modernizing Bangladesh and in securing meaningful jobs for the Bangladeshi workforce at home and abroad.

BRAC is functioning to ameliorate human rights, dignity and gender equity through social, economic, political and human capacity building of poor peoples in society. It is emphasizing on growing the confidence of the poor for working to break out of the cycle of poverty and hopelessness. BRAC endeavours to bring about change at national and global policy level of

poverty alleviation and social development. It is conducting a lot of programs in local, national and international arena of poverty reduction with using the fund collected from donor agencies. Although BRAC is committed to utilize the fund in making its programmes socially result oriented, financially reliable and environmentally sustainable in changing the fate of the poor people, some questions raised about proper utilization of fund as well as profit earning motives of its different social and financial income generating enterprises. Most of the cases BRAC is successful toward its mission but in some extent it is in criticisms for some strategic drawbacks. From the viewpoint of criticisms and findings of present research some recommendations have been put forward here for more effective functioning of BRAC's poverty alleviation programs.

i. BRAC should become more transparent and accountable to its clients, donors and the state both functionally and financially to utilize donor fund in its various poverty alleviation programs if it really wants to represent the interests of the poor or at least provide services to them.

ii. BRAC should give more emphasis on poverty reduction than earning profit from its different social and financial enterprises.

iii. Government should coordinate the poverty alleviation activities of BRAC in rural and urban areas.

iv. Difficulties in sanctioning and repayment of loan from BRAC must be removed to make the process easier.

v. It should contribute to create more employment generation for the backward class society.

vii. BRAC education program should be more aware about decreasing the trends of drop out students in the rural area.

viii. Civil society's members should come forward to develop NGOs specially the poverty alleviation activities of BRAC with sharing their ideas, views, knowledge and experiences.



**Annexure**

**Annex : 1**

Rules and Regulations of NGOs in Bangladesh  
(1860: Act XXI)

The Societies' Registration Act, 1860

**Sections**

1. Societies formed by memorandum of association and registration.
2. Memorandum of association.
3. Registration Fees.
4. Annual list of managing body to be filed.
5. Property of society how vested.
6. Suits by against societies,
7. Suits not to abate.
8. Enforcement of judgment against society.
9. Recovery of penalty accruing under bye-law.
10. Members liable to be sued and strangers.  
Recovery by successful defendant of costs adjudged.
11. Members guilty of offence punishable as strangers.
12. Societies enable to alter, extend or abridge their purpose.
13. Provision for dissolution of societies and adjustment of their affairs.  
Assent required  
Government consent.
14. Upon a dissolution no member to receive profit. Clause not to apply to Joint-stock Companies.
15. Member defined.  
Disqualified members.
16. Governing body defined.
17. Registration of Societies formed before Act,  
Assent required.
18. Such societies to file memorandum etc, with Registration of Joint-stock Companies.
19. Inspection of documents. Certified copies.
20. To what societies Act applies.

**Annex-2**

Societies Registration (1860 : Act, XXI)

Act No. XXI of 1860

An Act for the Registration of Literary, Scientific and Charitable Societies.

Preamble : Whereas it is expedient that provision should be made for improving the legal condition of societies established for the promotion of literature, science, or the fine arts, or for the diffusion of useful knowledge. [The diffusion of political education] or for charitable purpose; It is enacted as follows :

- Societies formed by memorandum of association and registration.**
- Memorandum of association.**
- Registration Fees**
- Annual list of managing body to be filed.**
- Property of society how vested.**
1. Any seven or more persons associated for any literary, science of charitable purpose, or for any such purpose as described in section 20 of this Act, may be subscribing their names to a memorandum of association and filing the same with the Registrar of Joint-stock Companies the form themselves into a society under this Act.
  2. The memorandum of association shall contain the following things (that is to say) –  
the name of the society ;  
the objects of the society ;  
the names, addresses and occupation of the governors, council, directors, committee of the society, the management of its affairs is entrusted.  
A copy of the rules and regulations of the society, certified to be a correct copy by not less than three of the members of the governing body, shall be filed with the memorandum of the association.
  3. Upon such memorandum and certified copy being filed the registrar shall certify under his hand that the society is registered under this Act. There shall be paid to the registrar for every such registration a fee of fifty (taka), or such smaller fee as the (Government) may from time to time direct and all fees so paid shall be accounted for to the (Government).
  4. Once in every year, on or before the fourteenth day succeeding the day on which, according to the rules of the society, the annual general meeting of the society is held, or, if the rules do not provide for an annual general meeting, in the month of January, a list shall be filed with the Registrar of Joint-stock Companies of the names, addresses and occupations of the governors, council, directors, committee or other governing body then entrusted with the management of the affairs of the society.
  5. The properly moveable and immoveable, belonging to a society registered under this Act, if not vested in trustees, shall be deemed to be vested, for the time being in the governing body of

such society, and in all proceedings, civil and criminal may be described as the property of the governing body of such society by their proper title.

**Suits by and against societies.**

6. Every society registered under this Act may sue or be sued in the name of the president, chairman or principal secretary, or trustees, as shall be determined by the rules and regulations of the society and in default of such determination, in the name of such person as shall be appointed by the governing body for the occasion :

Provided that it shall be competent for any person having a claim or demand against the society, to sue the president or chairman, or principal secretary or the trustees thereof, if on application to the governing body some other officer or person be not nominated to be the defendant.

**Suits not bate.**

7. No suit or proceeding in any Civil Court shall abate or discontinue by reason of the person by or against whom such suit or proceeding shall have been brought or continued, dying or ceasing to fill the character in the name whereof he shall have sued or been sued, but the same suit or proceedings shall be continued in the name of or against the successor of such person.

**Enforcement of judgment against society**

8. If a judgment shall not be put in force against the property, moveable or immovable, against the body of such person or officer, but against the property of the society.

The application for execution shall set forth the judgment, the fact of the party against whom it shall have been recovered having sued or having been sued, as the case may be, on behalf of the society only and shall require to have the judgment enforced against the property of the society.

**Recovery of penalty accruing under bye-law.**

9. Whenever by any bye-law duly made in accordance with the rules and regulations of the society, or if the rules do not provide for the making of bye-laws, by any bye-law made at a general meeting of the members of the society convened for the purpose (for the making of which the concurrent votes of three-fifths of the members present at such meeting shall be necessary) any pecuniary penalty is imposed for the breach of any rule or bye-law of the society, such penalty, when accrued, may be recovered in any Court having jurisdiction where the defendant shall reside, or the society shall situate, as the governing body thereof shall deem expedient.

**Members liable to be sued as strangers.**

10. Any member who may be in arrear of a subscription which, according to the rules of the society he is bound to pay or who shall possess himself of or detain any property of the society in a manner or for a time contrary to such rules, or shall injure or destroy any property of the society may be sued for such arrear or for the damage accruing in the manner herein-before provided.



But if the defendant shall be successful in any suit or other proceeding brought against him at the instance of the society and shall be adjudge to recover his cost, he may elect to proceed to recover the same from the officer in whose name the suit shall be brought, or from the society and in the latter case shall have process against the property of the said society in the manner above described.

**Recovery by  
successful defendant  
of cost adjudged.**

11. Any member of the society who shall steal, purloin or embezzle any money or other property, or willfully and maliciously destroy or injure any property of such society, or shall forge any deed, bond, security for money, receipt, or other instrument, whereby the funds of the society may be exposed to loss, shall be subject to the same prosecution and if convicted shall be liable to be punished in like manner as any liable to in respect of the like offence.

**Societies enabled to  
alter, extend or  
abridge their purpose.**

12. Whenever it shall appear to the governing body of any society registered under this Act, which has been established for any particular purpose of purpose, that it is advisable to alter, extend or abridge such purpose to or for other purposes within the meaning of this Act, or to amalgamate such society either may submit the proposition to the members of the society in a written or printed report and may convene a special meeting for the consideration thereof according to the regulations of the society: But no such proposition shall be carried into effect unless such report shall have been delivered or sent by post to every member of the society ten days previous to the special meeting convened by the governing body for the consideration thereof, nor unless such proposition shall have been agreed to by the votes of three-fifths of the members delivered in person or by proxy and confirmed by the votes of three-fifths of the members present at a second special meeting convened by the governing body at an interval of one month after the former meeting.

**Dissolution of societies  
and adjustment of  
their affairs.**

13. Any number not less than three-fifths of the members of any society may determine that it shall be dissolved and thereupon it shall be dissolved forthwith, or at the time then agreed upon and all necessary steps shall be taken for the disposal and settlement of the property of the society, its claims and liabilities, according to the rules of the said society applicable hereto, if any and if not, than as the governing body shall find expedient, provided that, in the event of any dispute arising among the said governing body or the members of the society, the adjustment of its affairs shall be referred to the principal Court of original civil jurisdiction of the district in which the Chief building of the society situate and the Court shall make such order in the matter as it shall deem requisite :  
Provided that no society shall be dissolved unless three-fifths of the members shall have expressed a wish for such dissolution by



their votes delivered in person, or by proxy, at a general meeting convened for the purpose;

Provided that (whenever the Government) is a member of or a contributor to, or otherwise interested in, any society registered under this Act, such society shall not be dissolved (without the consent of the Government).

**Upon a dissolution no member to receive profit.**

14. If upon the dissolution of any society registered under this Act there shall remain after the satisfaction of all its debt and liabilities any property whatsoever, the same shall not be paid to or distributed among the members of the said society or any of them, but shall be given to some other society to be determined by the votes of not less than three-fifths of the members present personally or by proxy at the time of the dissolution, or in default thereof, by such Court as aforesaid :

Provided, however, that this clause shall not apply to any society which shall have been founded or established by the contributions of shareholders in the nature of a Joint-stock Company.

**Member defined.  
Disqualified members**

15. For the purpose of this Act a member of a society shall be a person who, having been admitted therein according to the rules and regulations thereof, shall have paid a subscription or shall have signed the roll or list of members thereof and shall not have resigned in accordance with such rules and regulations; but in all proceeding under this Act no person shall be entitled to vote or to be counted as a member whose subscription at the time shall have been arrear for a period exceeding three months.

**Governing body defined.**

16. The governing body of the society shall be the governors, council, directors, committee, trustees or other body to whom by the rules and regulations of the society the management of its affairs is entrusted.

**Regulation of societies formed before Act. Assent required.**

17. Any company or society established for a literary, scientific or charitable purpose and registered under Act XLIII of 1850, or any such society established and constituted previously to the passing of this Act but not registered under the said Act XLIII of 1850, may at any time hereafter be registered as a society under this Act, subject to the proviso that no such company or society shall be registered under this Act unless an assent to its being so registered has been given by three-fifths of the members present personally, or by proxy, at some general meeting convened for that purpose by the governing body.

In the case of a company or society registered under Act XLIII of 1850, the directors shall be deemed to of such governing body.

In the case of a company or society not so registered if no such body shall have been constituted on the established of the society, it shall be competent for the members thereof, upon due notice to create for itself a governing body to act for the society

thenceforth.

**Such society to file memorandum etc. with Registrar of Joint-stock Companies.**

18. In order to any such society as is mentioned in the last preceding section obtaining registry under this Act, it shall be sufficient that the governing body file with the Registrar of Joint-stock Companies a memorandum showing the name of the society, the objects of the name of the society and the names, addresses and occupations of the governing body, together with a copy of the rules and regulations of the society certified as provided in section 2 and a copy of the report of the proceedings of the general meeting at which the registration was resolved on.

**Inspection of documents Certified copies.**

19. Any person may inspect all documents filed with the registrar under this Act on payment of a fee of one (taka) for each inspection and any person may require a copy or extract or any document or any part of any document, to be certified by the registrar, on payment of two annals for every hundred words of such copy or extract and such certified copy shall be prime facie evidence of the matters therein contained in all legal proceedings whatever.

**To want societies Act applies.**

20. The following societies may be registered under this Act :  
Charitable societies, societies established for the promotion of science, literature, or the fine arts, for instruction the diffusion of useful knowledge, (the diffusion of political education), the foundation or maintenance of libraries or reading rooms for general use among the members or open to the public, or public museums and galleries of painting and other works of art, collection of natural history, mechanical and philosophical inventions, instruments, or designs.

Annexure-3

**THE VOLUNTARY SOCIAL WELFARE AGENCIES  
(REGISTRATION AND CONTROL ORDINANCE 1961)**

ORDINANCE No. XLVI OF 1961

**An Ordinance to provide for the registration and control of voluntary social welfare agencies**

Whereas it is expedient to provide for the registration and control of voluntary social welfare agencies, and for matters ancillary thereto;

Now, Therefore, in pursuance of the Proclamation of the seventh day of October, 1958, and in exercise of all powers enabling him in that behalf, the President is pleased to make and promulgate the following Ordinance:-

**1. Short title, extent and commencement.**

- (1) This Ordinance may be called the Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961.
- (2) It extends to the whole of Pakistan.
- (3) It shall come into force on such date as the Provincial Government may, by notification in the official Gazette, appoint in this behalf.

**2. Definitions.** In this Ordinance, unless there is anything repugnant in the subject or context: -

- (a) "agency" means a voluntary social welfare agency, and includes any branch of such agency;
- (b) "governing body" means the council, committee, trustees or other body, by whatever name called, to whom, by the constitution of the agency, its executive functions and the management of its affairs are entrusted;
- (c) "prescribed" means prescribed by rules made under section 19;
- (d) "register" means the register maintained under section 4, and "registered" shall mean registered under this Ordinance;
- (e) "Registration Authority" means an officer authorized by the Provincial Government, by notification in the official Gazette, to exercise all or any of the powers of the Registration Authority under this Ordinance;
- (f) "voluntary social welfare agency" means an organization, association or undertaking established by persons of their own free will for the purpose of rendering welfare services in any one or more of the fields mentioned in the Schedule and depending for its resources on public subscription, donations or Government aid.



3. *Prohibition against establishing or continuing an agency without registration.* No agency shall be established or continued except in accordance with the provisions of this Ordinance.

4. *Application for registration, etc.*

- (1) Any person intending to establish an agency, and any person intending that an agency already in existence should be continued as such, shall, in the prescribed form, and on payment of the prescribed fee, make an application to the Registration Authority, accompanied by a copy of the constitution of the agency, and such other documents may be prescribed.
- (2) The Registration Authority may, on receipt of the application, make such enquiries as it considers necessary and either grant the application, or for reasons to be recorded in writing, reject it.
- (3) If the Registration Authority grants the application, it shall issue, in the prescribed form, a certificate of registration to the applicant.
- (4) The Registration Authority shall maintain a register, containing such particulars as may be prescribed, of all certificates issued under sub-section (3).

5. *Establishment and continuance of agency.*

- (1) An agency not in existence on the coming into force of this Ordinance shall be established only after a certificate of registration has been issued under sub-section (3) of section 4.
- (2) An agency already in existence shall not be continued for more than six months from the date on which this Ordinance comes into force, unless an application for its registration has, within thirty days of such date, been made under sub-section (1) of section 4.
- (3) Where an application as aforesaid has been made in respect of an existing agency, and such application is rejected, then, notwithstanding the period of six months provided in sub-section (2), the agency may be continued for a period of thirty days from the date on which the application is rejected, or if an appeal is preferred under section 6, until such appeal is dismissed.

6. *Appeal.* If the Registration Authority rejects an application for Registration, the applicant may, within thirty days from the date of the order of the Registration Authority, prefer an appeal to the Provincial Government, and the order passed by the Provincial Government shall be final and given effect to by the Registration Authority.



7. *Conditions to be complied with by registered agencies.*

- (1) Every registered agency shall –
  - (a) Maintain audited accounts in the manner laid down by the Registration Authority;
  - (b) At such time and in such manner as may be prescribed, submit its Annual Report and audited accounts to the Registration Authority and publish the same for general information;
  - (c) pay all moneys received by it into a separate account kept in its name at such bank or banks as may be approved by the Registration Authority; and furnish to the Registration Authority such particulars with regard to accounts and other records as the Registration Authority may from time to time require.
- (2) The Registration Authority, or any officer duly authorized by it in this behalf may at all reasonable times inspect the books of account and other records of the agency, the securities, cash and other properties held by the agency, and all documents relating thereto.

8. *Amendment of the constitution of registered agency.*

- (1) No amendment of the constitution of a registered agency shall be valid unless it has been approved by the Registration Authority, for which purpose a copy of the amendment shall be forwarded to the Registration Authority.
- (2) If the Registration Authority is satisfied that any amendment of the constitution is not contrary to any of the provisions of this Ordinance or the rules made there under, it may, if it thinks fit, approve the amendment.
- (3) Where the Registration Authority approves an amendment of the constitution, it shall issue to the agency a copy of the amendment certified by it, which shall be conclusive evidence that the same is duly approved.

9. *Suspension or dissolution of governing bodies of registered agencies.*

- (1) If, after making such enquiries as it may think fit, the Registration Authority is satisfied that a registered agency has been responsible for any irregularity in respect of its funds or for any miss administration in the conduct of its affairs or has failed to comply with the provisions of this Ordinance or the rules made there under, it may, by order in writing, suspend the governing body.

- (2) Where a governing body is suspended under sub-section (1), the Registration Authority shall appoint an administrator, or a caretaker body consisting of not more than five persons, who shall have all the authority and powers of the governing body under the constitution of the agency.
- (3) Every order of suspension under sub-section (1) shall be placed by the Registration Authority before a Board, consisting of not more than five persons, constituted by the Provincial Government for the purpose, which shall have the power to make such order as to the reinstatement, or the dissolution and reconstitution, of the governing body, as it may think fit.
- (4) The governing body against whom an order of dissolution and reconstitution is made under sub-section (3) may appeal to the Provincial Government, within thirty days from the date of such order, and the decision of the Provincial Government shall be final and shall not be called in question in any court.

**10.** *Dissolution of registered agency.*

- (1) If at any time the Registration Authority has reason to believe that a registered agency is acting in contravention of its constitution, or contrary to any of the provisions of this Ordinance or the rules made there under, or in a manner prejudicial to the interests of the public, it may, after giving such opportunity to the agency of being heard as it thinks fit, make a report thereon to the Provincial Government.
- (2) The Provincial Government, if satisfied after considering the report that it is necessary or proper to do so, may order that the agency shall stand dissolved on and from such date as may be specified in the order.

**11.** *Voluntary dissolution of registered agency.*

- (1) No registered agency shall be dissolved by the governing body or members thereof.
- (2) If it is proposed to dissolve any registered agency, not less than three-fifths of its members may apply to the Provincial Government in such manner as may be prescribed, for making an order for the dissolution of such agency.
- (3) The Provincial Government, if satisfied after considering the application that it is proper to do so, may order that the agency shall stand dissolved on and from such date as may be specified in the order.

**12. *Consequences of dissolution.***

- (1) Where any agency is dissolved under this Ordinance, its registration there under shall stand cancelled on and from the date of the order of dissolution takes effect, and the Provincial Government may-
  - (a) order any bank or other person who hold moneys, securities or other assets on behalf of the agency not to part with such moneys, securities and assets without the previous permission in writing of the Provincial Government:
  - (b) Appoint a competent person to wind up the affairs of the agency, with power to institute and defend suits and other legal proceedings on behalf of the agency, and to make such orders and taken such action as may appear to him to be necessary for the purpose; and order any moneys, securities and assets remaining after the satisfaction of all debts and liabilities of the agency to be paid or transferred to such other agency, having objects similar to the objects of the agency, as may be specified in the order.
- (2) Order made by the person appointed under clause (b) of sub-section (1) shall, on application, be enforceable by any Civil Court having local jurisdiction in the same manner as a decree of such Court.

**13. *Inspection of documents, etc*** Any person may, on payment of the prescribed fee, inspect at the office of the Registration Authority any document relating to a registered agency, or obtain a copy of or an extract from any such document.

**14. *Penalties and procedure.***

- (1) Any person who-
  - (a) contravenes any of the provisions of this Ordinance, or any rule or order made there under; or
  - (b) in any application for registration under this Ordinance, or in any report or statement submitted to the Registration Authority or published for general information there under, make any false statement or false representation; shall be punishable with imprisonment for a term, which may extend to six months, or with fine, which may extend to two thousand rupees, or with both;
- (2) Where the person committing an offence under this Ordinance is a company, or other body corporate, or an association of persons, every director, manager, secretary and other officer thereof shall, unless he proves that the offence was committed without his knowledge or consent, be deemed to be guilty of such offence.



- (3) No court shall take recognizance of an offence under this ordinance except upon complaint in writing made by the Registration Authority, or by an officer authorized by it in this behalf.
15. *Indemnity.* No suit, prosecution or other legal proceeding shall lie against any person for anything which is in good faith done or intended to be done under this Ordinance.
16. *Power to emend Schedule.* The Provincial Government may, by notification in the official Gazette, amend the Schedule so as to include therein or exclude there from any field of social welfare service.
17. *Power to exempt.* The Provincial Government may, by notification in the official Gazette, exempt any agency or class of agencies from the operation of all or any of the provisions of this Ordinance.
18. *Delegation of powers.* The Provincial Government may, by notification in the official Gazette, delegate all or any of its powers under this ordinance, either generally, or in respect of such agency or class of agencies as may be specified in the notification, to any of its officers.
19. *Rules.* The Provincial Government may, by notification in the official Gazette, make rules for carrying into effect the provisions of this Ordinance.

#### **THE SCHEDULE**

**See section 2 (f)**

- (i) Child welfare
- (ii) Youth welfare.
- (iii) Women's welfare
- (iv) Welfare of the physically and mentally handicapped.
- (v) Family planning.
- (vi) Recreational programmes intended to keep people away from anti-social activities.
- (vii) Social education, that is, education of adults aimed at developing sense of civic responsibility.
- (viii) Welfare and rehabilitation of released prisoners.
- (ix) Welfare of juvenile delinquents.
- (x) Welfare of the socially handicapped.
- (xi) Welfare of the beggars and destitute.



- (xii) Welfare and rehabilitation of patients.
- (xiii) Welfare of the aged and infirm.
- (xiv) Training in social work.
- (xv) Co-ordination of social welfare agencies.

**Annex-4**

**THE VOLUNTARY SOCIAL WELFARE AGENCIES (REGISTRATION  
AND CONTROL) RULES, 1962.**

*S.R.O.356 (K) 62, dated the 29<sup>th</sup> March, 1962.* – In exercise of the powers conferred by section 19 of the Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961 (XLVI of 1961), the Central Government is pleased to make the following rules namely: -

**THE VOLUNTARY SOCIAL WELFARE AGENCIES (REGISTRATION  
AND CONTROL) RULES, 1962**

**1. Short title and commencement. –**

- (1) These rules may be called the Voluntary Social Welfare Agencies (Registration and Control) Rules, 1962.
- (2) They shall come into force at once.

**2. Definitions. –** In these rules, unless there is anything repugnant in the subject or context,

- (a) “Financial Year” has the same meaning as assigned to in the General Clauses Act, 1897 (*X of 1897*).
- (b) “Form” means a form in Schedule II.
- (c) “Ordinance” means the Voluntary Social Welfare Agencies (Registration and Control) Ordinance 1961 (*XLVI of 1961*).
- (d) “Schedule” means a schedule appended to these rules.
- (e) “Section” means section of the Ordinance.

**3. Constitution of an Agency.** – The constitution of an agency shall not be repugnant to any of the provisions of the Ordinance or these rules and shall, inter alia, make provision for the matters specified in Schedule I:

Provision that the Registration Authority may, for sufficient reason, approve the constitution of an agency, which does not make provision for any of the matters aforesaid.

**4. Application for Registration.** –

(1) An application for the registration of an agency existing immediately before the coming into force of the Ordinance shall be in Form A, and an application for the registration of an agency established thereafter shall be in Form B.

(2) In either case, an application for registration shall be accompanied by:-

(i) A copy of treasury challan for Rs. 25/- paid in the Head of Account “XXXVI – Misc. Departments – Misc. (13) – Fees of Reg. Of Voluntary Social Welfare Agencies (Provincial)”;

(ii) A copy of the constitution of the agency; and

(iii) In the case of an application in Form A, by the other documents mentioned in that Form.

**5. Enquiry prior registration.** – The enquiries to be made by the Registration Authority under section 4 may include enquiries in respect of the necessity and feasibility of the programmes of the agency, its financial status, state of affairs and standard of service.

**6. Certificate of registration.** – A Certificate of registration issued under section 4 shall be in Form C.

**7. Date on which the agency starts functioning.** – An agency established after the coming into force of the Ordinance shall start functioning within three months of the date on which the certificate of registration is issued to it and shall inform the Registration Authority of its having done so within fifteen days thereof.

**8. Register to be maintained by the Registration Authority.** – The register to be maintained by the Registration Authority under sub-section (3) of section 4 shall be in Form D.

**9. Maintenance of accounts and registers.** -

(1) The following books of accounts and other records shall be maintained by an agency, namely: -

(a) A cashbook in which shall be entered in a chronological order every amount paid or received by or on behalf of the agency and all payments shall be supported by necessary vouchers which shall be preserved;

- (b) A ledger which shall contain all personal and impersonal accounts;
  - (c) An income and expenditure account which shall be compiled at the close of each financial year and shall be audited by a Chartered Accountant or auditor or auditors approved by the Registration Authority and shall be submitted to the said Authority within six months of the close of the financial year;
  - (d) A member's book which shall contain the names and addresses of the members;
  - (e) A Minutes book which shall contain record of the minutes of the meetings of the agency;
  - (f) An inspection book in which shall be recorded the views of the persons authorized to inspect the agency;
  - (g) Such other books as the Registration Authority may be order in writing require.
- (2) Every employee of an agency responsible for the custody or handling of cash or stores shall be required to furnish a security in the form of Fidelity Bond from an insurance company of reasonable financial standing for such amount as the agency may determine and a copy of such Bond shall be furnished to the Registration Authority.

**10. Annual Report. –**

- (1) An agency shall at the close of each financial year publish an Annual Report containing, inter alias, the following details, namely:
- (a) General management of the agency;
  - (b) Details of the nature and extent of service rendered during the year, if possible supported by figures;
  - (c) Programme for the next year; and
  - (d) Audited accounts.
- (2) A copy of the Annual Report shall be submitted to the Registration Authority immediately on its publication.

**11. Change of the address of the agency. –** Any change in the address of an agency shall be communicated to the Registration Authority within seven days thereof.

**12. Voluntary dissolution of agency. –** Application for the dissolution of an agency under section 11 shall be in Form E and shall bear the signatures of all the members who are parties to the application.

**13. Fee for inspection of documents etc.** – The fee for inspection of any documents relating to a registered agency at the office of the Registration Authority, shall be two rupees and fifty paise per document and the fee for obtaining a copy of or extract from any such document shall be fifty paise for every hundred words or part thereof.

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**SCHEDULE (I)**

(See rule 3)

**ELEMENTS OF THE CONSTITUTION OF AN AGENCY**

1. Name of the Agency
2. Area of operation.  
(It should be indicated whether the agency is meant for the neighbourhood, or of city wide, or provincial or national character.)
3. Address of the principal office of the agency.
4. Aims and objects of the agency.
5. Membership:
  - (a) Eligibility for membership:
  - (b) Categories of membership with conditions and fees thereof, if any;
  - (c) Procedure for admission of members:
  - (d) Rights and privileges of various categories of memberships:
  - (e) Procedure of suspension, or cancellation of membership on reasonable grounds, such as: -
    - (i) Non-payment of subscription;
    - (ii) Absence from meetings;
    - (iii) Conduct being detrimental to the interest of the agency:
  - (f) Procedure for restoration of suspended or cancelled membership or re-admission:
6. Branches: (Applicable to only those agencies which have branches):
  - (a) Rights and privileges of Branch:
  - (b) Obligations on the part of the Branch:
  - (c) Method of suspension or withdrawal of recognition of Branch:



7. Organizational structure:
  - (a) Names of the different 'Bodies' formed from amongst the members of the agency to run the affairs of the agency properly;
  - (b) Composition, powers and functions of the General Body, Governing Body and any other 'Body'.
  - (c) Office Bearers:
    - (i) The designation of all the office bearers;
    - (ii) The method of their election, selection or nomination;
    - (iii) Their terms of office;
    - (iv) Their powers and functions, specifically for each office;
8. Meetings:
  - (a) Procedure for calling different types of meetings;
  - (b) Notice period of meetings;
  - (c) Quorum for the different types of meetings;
9. Financial administration:
  - (a) Procedure for withdrawal of money from bank;
  - (b) Procedure for appointment of the auditor of the agency.
10. Amendment of the constitution.

Procedure to be adopted for making recommendation to the Registration Authority regarding any amendment of the constitution of the agency

Annex-5

Questionnaire

1 Personal information of respondents

i.Name of the respondents.

ii.Age:

iii.Sex: Male ( ) Female ( )

iv.Educational qualification of the respondent

Educational qualification	Trick mark
Illiterate	
Primary	
Secondary/High school	
S.S.C/Dakhil	
H.S.C/Alim	
Graduation	
Masters	

2.Give your opinion regarding the significance of poverty alleviation issue of NGO like BRAC for the development of the country.

3.Whether the poverty alleviation problem is the number one impediment in the way to national development of the country or not?

Opinion
Yes
No

What's the logic in favour of your opinion?

4. Give your opinion regarding the economic condition of beneficiary after involvement with NGO.

Economic condition
Developed
Deteriorated
Stable

5. What was initial Source of capital of your business before involvement with BRAC?

Source of capital
Own saving
Parents
Loan from NGO
Others

6. Amount of loan taken from any of the NGOs in the country.

Amount in Tk	Trick
Less than 5000	
5000-10,000	
More than 10,000	

7. Did you face any Problem in taking loan from BRAC?

8. Opinion regarding the interest rate of loan disbursed by NGOs.

9. Did you have any business experience before entering BRAC program?

Experience	Trick
Yes	
No	

10. Share your idea regarding the role of BRAC as a leading NGO in alleviating rural and urban poverty.

11. Do you (BRAC employee) have any idea about PRSP?

12. Are the BRAC programs Successful in reducing poverty in rural and urban areas?

opinion	Trick
Success	
Success in some extent	
No success	

13. Whether BRAC is politically benefited to implementing its poverty alleviation programs or not?

Political benefit
Yes
No

14. What's your opinion regarding the political domination of NGOs in local and national politics?

15. What the difficulties are you Facing in time of loan Repayment of NGOs?

16. Give your (civil society members) opinion regarding to close the NGO operation in the name of poverty alleviation.

17. Over all comments on poverty alleviation activities of BRAC.



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