

M.

**ROLE OF NGOs IN DEVELOPMENT :
A STUDY OF POVERTY ALLEVIATION
PROGRAMMES IN BANGLADESH**

SHAHNAZ AREFIN

GIFT

382795

**A dissertation submitted as part of the requirements
for the degree of Master of Philosophy**

**DEPARTMENT OF PUBLIC ADMINISTRATION
UNIVERSITY OF DHAKA
BANGLADESH**

ঢাকা
বিদ্যালয়
অধ্যাপক

November, 1996.

*“To my most beloved son
Ehteshamul Areef
with firm belief and confidence
that he will carry my torch
towards doing good to humanity”*

Dhaka University Library



382795

382795

ঢাকা
বিশ্ববিদ্যালয়
প্রশাসন

Abstract

The trend toward economic liberalization with the Non-Government Organizations (NGOs) at the forefront of a new thrust for poverty alleviation began two decades ago in Bangladesh. This dissertation is a part of the requirement for the degree of Master of Philosophy and it attempts to analyze the role of NGOs in poverty alleviation.

The study is divided into six chapter. The first chapter describes the context of the study which includes introduction, objective of the study, hypotheses, justification and methodology.

Bangladesh reflecting a 'composite picture of all the extremes of poverty and underdevelopment'. It has also gained valuable experience based on various innovative experiments and programmes on poverty alleviation. A theoretical framework for the analyzes of poverty. Poverty and its relation with development, poverty situation in Bangladesh, poverty alleviation efforts by the Government and NGOs as partners in this area are discussed under this chapter.

382795

The paper then goes on to assess the importance of and NGO's origins in determining its mode of operation and activities. With this purpose the third chapter explores the emergence of NGOs in Bangladesh. It also includes the regulatory laws relating to NGOs, NGOs role in development and NGO approach to poverty alleviation. The study does not cover all the NGOs offering programmes for poverty alleviation in Bangladesh. The programmes of three leading NGOs BRAC, Proshika & ASA are analyzed in chapter four.

NGOs are often said to be more able to reach the poor, the smooth functioning of today's NGOs is seen to depend to a large extent on a relation which is



characterised by large sums of foreign money and a vigilant Government eye on them. The chapter five deals with an analytical overview of the role of NGOs which includes donor's contribution in expansion of NGO programmes, relationship between Government and NGOs and the changing role of NGOs and its impact on poverty alleviation.

Poverty is not only painful but degrading to human dignity and hence is unacceptable and must be eradicated. The coming year will be more challenging as the poverty is increasing through out the World. It is accepted that NGOs are playing an important role in this field. The sixth and last chapter is the concluding remarks about the role of NGOs in poverty alleviation.

Acknowledgements

This study has been made possible through various people who by giving their love, encouragement and time kept me from losing hope.

I would like to express my sincere thanks and gratitude to all the people who were involved and helped me in different ways in completing this study.

Acknowledgements of debt should start with the supervisors Professor M. Asaduzzaman, Chairman, Department of Public Administration and Dean, Faculty of Social Sciences, University of Dhaka and Dr. Nazmul Ahsan Kalimullah, Associate professor, Department of Public Administration, University of Dhaka. They constantly helped me in developing my research paper.

My special thanks goes to Mr. M.A. Mannan, Additional Secretary, Election Commission Secretariat, Government of the People's Republic of Bangladesh, Mr. Md. Shafiqul Haque Chowdhury, Chief Executive, ASA, Mr. Iqbal Ahmed of Proshika for providing literature and other documents and also for their personal interest in my research paper.

I extend my heartfelt thanks to Mr. Kabiruddin Ahmed for reviewing an initial draft of this dissertation. His useful comments and suggestions at various stages of writing, helped me a lot in understanding and analysing the situation critically. I am also very thankful to Mr. Farid Ahammed Bhuiyan for his excellent co-operation in computer assistance to obtain estimated results.

Finally, my sincerest gratitude go to my father Mr. N.A.M. Iskander Azam and my mother Mrs. Shamsun Nahar Begum and other family members for their constructive help. My son Ehteshamul Areef (Anik) can not fully understand what is going on at his young age of six, but expressed his feelings silently. He missed me and I am thankful to him.

The shortfalls that may remain in the dissertation are however solely mine.

SHAHNAZ AREFIN

25th November, 1996
Dhaka.

CONTENTS

	Page
Abstract	I
Acknowledgements	III
CHAPTER I : CONTEXT OF THE STUDY	
I.I Introduction	3
I.II Objective of the study	5
I.III Hypotheses	5
I.IV Justification	6
I.V Methodology	7
CHAPTER II : MEANING OF POVERTY	
II.I Poverty and its relation with development	11
II.II Poverty in Bangladesh	12
II.III Poverty alleviation efforts by the Government ...	19
II.IV NGOs as partners in poverty alleviation	30
CHAPTER III : THE EMERGENCE OF NGOs IN BANGLADESH	
III.I Background	36
III.II Regulatory laws relating to NGOs	40
III.III NGO's role in development	43
III.IV NGO approach to poverty alleviation	47

CHAPTER	IV : POVERTY ALLEVIATION PROGRAMMES OF THREE LEADING NGOs	
	IV.I Bangladesh Rural Advancement Committee (BRAC)	54
	IV.II Proshika Manobik Unnayan Kendra (Proshika) ...	65
	IV.III Association of Social Advancement (ASA)	78
	IV.IV Comparative analysis and findings of BRAC, Proshika & ASA	95
CHAPTER	V : ROLE OF NGOs IN DEVELOPMENT : AN ANALYTICAL OVERVIEW	
	V.I Donor's contribution in expansion of NGO programmes	114
	V.II Relationship between Government and NGOs ...	115
	V.III The changing role of NGOs and its impact on poverty alleviation	117
CHAPTER	VI : CONCLUSION	127
	Abbreviations	VII
	Glossary of Terms	X
	List of Tables	XI
	Annexure	137
	Bibliography	148

Abbreviations

ADAB	Association of Development Agencies in Bangladesh
ADB	Asian Development Bank
ADP	Annual Development Programmes
APAD	Asian and Pacific Development Centre
ASA	Association for Social Advancement
BARD	Bangladesh Academy for Rural Development
BKB	Bangladesh Krishi Bank
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BSCIC	Bangladesh Small and Cottage Industries Corporation
BSS	Bittahcen (Assetless) Samabaya Society
CBO	Community Based Organization
CCC	Central Co-ordination Committee
CCRP	Comprehensive Crop Re-habilitation Programme
CDP	Crop Diversification Programme
CIDA	Canadian International Development Agency
DCC	District Co-ordination Committee
DBIK	Daridra Bimochan Karmasuchi
DWA	Development of Women Affairs
EEC	European Economic Council
EHC	Essential Health Care
EIG	Employment and Income Generation
FAO	Food and Agriculture Organization
FE	Functional Education
FFYP	Fourth Five Year Plan
FFW	Food for Work
FWP	Food for Works Programmes

GCCK	Growth Centre Connecting Road
GDP	Gross Domestic Product
GO	Government Organization
GOB	Government of Bangladesh
GR	Gratuitious Relief
HDI	Human Development Index
HEIBP	Health Education and Infrastructure Building Programme
HRLEP	Human Rights and Legal Education Programme
IFAD	International Fund for Agricultural Development
IGA	Income Generating Activities
IGVGD	Income Generation for Vulnerable Group Development
IRDP	Integrated Rural Development Programmes
LDC	Least Development Countries
LGED	Local Government Engineering Department
LMFCP	Landless and Marginal Farmers Credit Programme
MSS	Mohila Samabaya Samity
NCB	Nationalized Commercial Bank
NFPE	Non-Formal Primary Education Programme
NGO	Non-Government Organization
ORT	Oral Rehydration Theraphy
OTEP	Oral Theraphy Extension Project
PEP	Productive Employment Project
PKSF	Palli Karma Sahayak Foundation
Proshika	Proshika (Training), Shikkha (Education), Kaj (Work)

RAKUB	Rajshahi Krishi Unnayan Bank
RCP	Rural Credit Programme
RCTP	Rural Credit and Training Programme
RD	Rural Development
RDP	Rural Development Programme
RMP	Rural Maintenance Programme
RPAP	Rural Poverty Alleviation Programme
RPCP	Rural Poor Co-operative Project
RWECP	Rural Women Employment Creation Project
SAARC	South Asian Association for Regional Co-operation
SFDP	Small Farmer and Landless Labours Development Project
SIDA	Sweden International Development Agency
SIP	Slum Improvement Project
SIS	Sonali Bank's Special Investment Scheme
SLDP	Smallholder Livestock Development Programme
TARC	Training and Resources Centre
TBA	Traditional Birth Attendant
TCCS	Thana Central Co-operative Society
TR	Test Relief
TRDEP	Thana Resource Development Employment Project
UEP	Universal Education Programme
UNDP	United Nations Development Programme
V-AID	Village Agricultural and Industrial Development
VGD	Village Group Development
VO	Village Organization
WB	World Bank
WEDP	Women Entrepreneurship Development Programme
WFP	World Food Programme
WHDP	Women's Health and Development Programme

Glossary of Terms

Aarong	Selling Centre of BRAC
Adarsha	Ideal
Bangladesh Krishi Bank (BKB)	Bangladesh Agricultural Bank
Bittaheen	Assetless
Dadan	Credit against standing crops
Daridra Bimochan Karmasuchi (DBK)	Poverty alleviation programmes
Gram	Village
Guru	Leader
Khas land	Government owned land
Kutcha Rasta	Muddy Road
Mahila Samabaya Samity (MSS)	Women Co-operative Society
Matbar	Local influential person
Palli Karma Sahayak Foundation (PKSF)	Foundation for creating employment opportunities for the rural poor through local NGOs
Salish	Village judicial system
Somity	Association
Thana	Administrative unit of the Local Government below the District

List of Tables

					Page
Table	2.1	Poverty Measures for Bangladesh Head Count Index (%)	...	...	16
Table	2.2	Statement on FFW & VGD/TR/GR etc.	...	...	21
Table	2.3	Government Share of FFW & VGD/TR/GR	...	...	22
Table	2.4	Flow of Foreign Grant Funds to NGOs in Bangladesh (1988-89 to 1995-96)	...	...	32
Table	3.1	Number of NGOs Registered with NGO Affairs Bureau in Bangladesh (1981 to 1995-96)	...	...	42
Table	4.1	Universal Education Programme (UEP) 1994-95	...	...	75
Table	4.2	Impact of Income Generation Programme (IGP)	...	...	87
Table	4.3	Impact on Different Age groups in IGP in Percentage	...	...	93
Table	4.4	Description of NGOs Studied	...	...	97
Table	4.5	Group Savings	...	...	109

CHAPTER - I
Context of The Study

“The Bangladesh society in general is not differentiated by castes or tribes but mainly by differences in wealth and education. Such differences are more amenable to reduction through policy intervention.”

The Fourth Five Year Plan, Ministry of Planning.

1.1 Introduction

Poverty is one of the major economic problems of Bangladesh and its alleviation is the precondition of development. It is the NGOs that can take the lead in ensuring a tangible performance for poverty alleviation with the participation of the rural mass.

Various countries have espoused different concepts of poverty. According to the broader definition, poverty refers to forms of economic, social, and psychological deprivation occurring among people lacking sufficient ownership, control or access to resources to maintain or provide individual or collective minimum levels of living¹. IFAD looked at poverty when it was stated that “poverty is more than physical deprivation. It has social and psychological effects which prevent people from realising their potential” (IFAD, 1992)². Here, it is preferable to use a more pragmatic and operational definition of poverty to mean human deprivation of the basic needs of life such as food, health, education, shelter, clean drinking water and basic social infrastructures.

The poverty situation in Bangladesh has become grave and the bottom 50 percent of the people live below poverty line and the majority of them may be treated as the most vulnerable groups, having little or no access to basic goods and services. After about two and a half decades’ emphasis on poverty alleviation, it had to be admitted recently that “despite government efforts and implementation of various programmes

¹ Hasnat Abdul Hye, *Below the Line - Rural Poverty in Bangladesh*. The University Press Limited, Dhaka, 1996, P.4.

² Ibid, P.4.

over the last two decades, poverty continues to be pervasive and overwhelming.” (Planning Commission, 1995)¹.

Bangladesh has a tradition of substantial socio-economic development through NGO activities. The term “NGO” stands for non-government organization. As a non-profit making organization, the programmes of NGOs for poverty alleviation are literacy, health, education, self-employment, poultry, livestock projects, agricultural technology, infrastructure - building etc. considering their importance NGOs are often suggested as vehicles for rural development activities². The NGOs implement their programmes through people’s participation. People’s participation is the active involvement of the local population in the decision making, implementation and evaluation of poverty alleviation programmes. In spite of the involvement of NGOs in these programmes, rural economic inequalities increase every year and per capita rural income and output have fallen in recent decades. It appears that there exist a wide gap between the stated goals and the actual achievement. The NGOs should refrain from doing anything which might help identify them as vested interest group.

There is a wrong notion that NGOs are parallel to the Government. No one can be parallel to the Government. There must be co-operative and supportive relationship between the Government and NGOs to achieve common goal of poverty alleviation. An NGO Affairs Bureau has also been set up in the Government to streamline and support NGO activities. The government is also determined to introduce an effective and representative Local Government system in the country on the basis of national consensus to ensure mass participation in the administrative and development process and alleviating endemic poverty.

¹ Ibid, P.1.

² Nazmul Ahsan Kalimullah, “The Behavioural and Political Aspects of Non-Government Organizations in Indian Rural Development”, Unpublished M. Soc. Sc. Thesis, University of Barmingham, U.K; 1985, P. 1.

Recognizing the importance and contribution of NGOs in poverty alleviation, it is expected that their roles and impact for benefiting the poor and the disadvantages can lead to sustain development of Bangladesh.

I.II Objective of the study

The background as stated establishes the rationale for a study on role of the NGOs towards poverty alleviation in Bangladesh. The government of Bangladesh, as a matter of policy, has agreed to broaden the scope of works of NGOs as the national objective is to improve the quality of life of the people. Since then a large number of NGOs are working in Bangladesh in this regard but often fail to achieve the desired goals. The objectives of the present study are :

- (i) To briefly review on efforts made by the government and the NGOs towards poverty alleviation in Bangladesh and
- (ii) To analyze the role of NGOs in poverty alleviation through various programmes in terms of their impact on beneficiaries as well as on sustainable development of the country.

I.III Hypotheses

The following hypotheses have been tested in the above context to find out the role of NGOs towards poverty alleviation through their various programmes :

- (i) NGOs are said to be heavily dependent on foreign funding;

- (ii) In the absence of accountability, flow of money from outside can make the NGOs corrupt, controversial and autocratic;
- (iii) NGOs are non-democratic institutions often dominated or directed by one individual. They therefore have a serious ownership problem;
- (iv) Inability of the NGOs to reach the poorest of the poor;
- (v) It appears that NGO approaches are not really participatory and supportive of sustainable development and
- (vi) It is difficult to alleviate poverty as a whole, however, it is possible to reduce the level of poverty through the current NGO programmes.

I.IV Justification

✓ The Government of Bangladesh has attached top priority on poverty alleviation. Under Government initiative a number of programmes for poverty alleviation have undertaken. These programmes are such as, Poverty Alleviation Project for the Landless and the Near Landless Farmers; Marginal and Small Farmer's System Crop Intensification Project, Adarsha Gram Project, Rural Social Service, Rural Women Development Project etc. However, it is impossible to alleviate poverty only through Government initiative. For this, Government of Bangladesh encourages active private participation in this field. In this context, alongside with the Government, the NGOs in Bangladesh are playing a vital role in alleviating poverty. For success of poverty alleviation programmes, an effective Government-NGO collaboration can help in achieving the desire goal. However, the NGO programmes have some limitations also. For example, issues such as NGO's involvement in partisan politics, alleged evangelical missions and activities under donor's guidance. Besides, in practice, local people's participation in planning and implementation as well as in decision making process is not yet ensured. For these, NGO programmes are suffering from lack of transparency, lack of

accountability, lack of co-ordination, lack of confidence and mistrust among the common people and also lack of proper management of poverty alleviation programmes. Accepting these limitations it can never be denied that the NGOs are performing their role as partners in poverty alleviation of Bangladesh.

A large number of articles have been published in journals and dailies about the above mentioned problems of implementation of NGO programmes. However, there is dearth of academic thesis or research reports. The significance and justification of this research is valuable in this context.

I.V Methodology

Literature survey as well as field study through questionnaire and interview technique was followed for this research purpose. In addition, information from different sources was collected to reach the conclusion. Data and information used for the study therefore, have been generated mainly from the secondary sources. The literature survey was conducted in the library of University of Dhaka, Bangladesh, Institute of Development Studies (BIDS), library of Association of Development Agencies in Bangladesh (ADAB), Community Development library (CDL), library of Bangladesh Rural Advancement Committee (BRAC), Association of Social Advancement (ASA) and Proshika Manobik Unnayan Kendra (PMUK).

The study does not cover all the NGOs offering poverty alleviation programmes in Bangladesh. The leading NGOs in term of size, activities and finance are included in this research under sampling method. The NGOs covered are BRAC, Proshika and ASA. Head offices as well as field Offices of these NGOs were visited and concerned officials were interviewed. Interviews were also held with the Government

Officials of related offices such as NGO Affairs Bureau and Palli Karma-Sahayak Foundation (PKSF) and officials of the concerned area.

The research study will provide a critical review of the development programmes and the role of NGOs in poverty alleviation. Non-availability of reliable data are the major constraints of this study. Due to these constrains it would be difficult to carry out a detailed analysis. Moreover the study will be limited to only three NGOs working in Bangladesh. This disserfation have to be completed within a specified time frame and that is why all the pross and cons of sample NGOs could not be examined.

CHAPTER - II

Meaning of Poverty

“Development should mean positive change in the economic status of the bottom 50 per cent of the population in a given society. If an effort fails to improve the economic condition of the bottom 50 per cent of the population, it can not quality to be categorized as development effort.”

Professor Muhammad Yunus

II.1 Poverty and its relation with development

Sustenance, sustenance, Sustenance

Poverty is a situation that causes both privation and deprivation, the former because of inadequate income and access to basic necessities and the latter due to inequality in income resulting in inequitable distribution of goods and services¹. All human societies have suffered from poverty, both in the absolute and relative sense, in varying degrees and its deduction or abolition is a measure of success of development. Some countries like the developed industrialised countries in both the capitalist and socialist blocks have been more successful in this respect than others. For the majority of the third world countries who are poor, the history of poverty is considered part of the history of underdevelopment.

Till today there has been little consensus among the development theorists, researchers, professionals, and practitioners about the meaning of poverty and the modalities of alleviating it. Poverty implies a condition of people's incapability to satisfy their basic needs; it also signifies the absence of facilities to generate resources where potentials are present. Poverty persists where people continue to depend or rely on outside help for their sustenance. Thus poverty alleviation consists of the reduction of dependence on others for fulfilment of their basic needs. Generally, poverty is defined by low income, low consumption and low affordability of civic amenities².

¹ Hasnat Abdul Hye, "Poverty Situation in Bangladesh", Unpublished lecture script, 1986, P.1.

² Khandakar Mahmudur Rahman, "Fighting Rural Poverty", Article, Bangladesh Observer, Dhaka, 29th September, 1990.

Affordability

One of the principal goals of a modern development oriented government is development itself. It is the constitutional and ethical obligation of a government to meet the basic needs of the people and to deliver the fruits of development to them. The concept of development, however, varies from country to country, from people to people because of the diversity of geographical, political, and socio-economic features. The goals of development are based upon the value system developed and needs felt or perceived by the people. In the context of Bangladesh, founder of Grameen Bank, Professor Muhammad Yunus defined development as positive change in economic status of bottom 50% of the population¹.

The definition of development is always tentative, situational, and contextual; it is never static, final and complete. With the rise in the level of the people's consciousness and fast changing technology, needs of the people have become diverse and multiple. All the activities of a modern welfare government concentrates on development. People and government influence each other towards accomplishment of the goals of development. Development today means empowerment of the people which implies peoples' capacity to solve their own problems, capacity to decide their own future, and the ability to fulfil their basic needs of life.

II.II Poverty in Bangladesh

Bangladesh is a country of 118 million, squeezed in an area of 1,47,570 square kilometres with its population presently growing at the rate of 1.98 per cent per annum². Bangladesh is considered as one of the densely populated developing countries

¹ A. Kar, and A.Z.M Shafiqul Alam, "Conceptual framework of poverty alleviation programmes-Selected Readings". BPATC, Dhaka, 1986, P.7.

² Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh, *Government Printing Press*, Dhaka, 1995, P 21.

in the world. It is predominantly a rural society, where eighty five percent of its population draws their economic sustenance, directly and indirectly from agriculture and from its 85,650 villages¹.

Poverty in Bangladesh is primarily a rural phenomenon, although urban poverty has also emerged as a critical area of concern during recent years. Rural Bangladesh is characterised by landlessness, low income and unemployment, resulting in a high incidence of poverty.

Thus poverty connotes a complex multi-dimensional scenario where a range of quality of life variables such as, nutrition, health and sanitation, housing, personal security, access to state distribution system, participation and institutional capability, crisis-coping capacity, political and human rights are factored in. The incidence of poverty in Bangladesh is alarming².

One may not be sure about any positive, perceivable change in the poverty scenario of the developing countries like Bangladesh. It has, however, heightened consciousness so very vital for alleviation of poverty. Poverty is a vicious circle, i.e. unemployment leads to poverty through low income, low income leads to low consumption and low investment including investment in human resource, thus creating fewer jobs and aggravating destruction of social values.

In Bangladesh the intensity of poverty is said to be increasing, although the growth rate is increasing, literacy rate is improving, infant and maternal mortality rates are declining and access to health services has increased. Poverty still poses a formidable

¹ *Annual Report, 1995, Institutional Development of the Grassroots for Poverty Alleviation*, UNDP, Dhaka, P.21.

² Palli Karma-Sahayak Foundation, *Annual Report, 1990-91*, Dhaka, P.26.

threat to the prosperity of the people especially those living in the rural area. Failure of earlier attempts to tackle poverty in this part of the sub-region has prompted governments, donor agencies, development professionals to search for a better model to check the increasing rate of poverty and organize the poor for their meaningful survival.

Bangladesh is among the poorest of the poor. Dr. Henry Kissinger has earned the distinction of coining the term “basket case” especially for us¹. However, all the individuals constituting the nation are not poor. There are immensely rich persons side by side with millions of people living in object poverty. This is because poverty is the other side of affluence. There can not be poverty without affluence and affluence without poverty.

Bangladesh is a poverty-stricken country. More than eighty per cent of its population living in the villages, fall below the poverty line. Incidentally, poverty line is not the same in all countries. The incidence of poverty is more widespread in Bangladesh than elsewhere. Poverty in the context of Bangladesh has been defined as the inability to attain a minimal standard of living². Amartya Sen has pointed out that the concept of poverty must involve the issue of identification of poor and the issue of aggregation of the set of poor³.

Poverty alleviation has been enjoyed as a fundamental responsibility of the state by the Constitution of Bangladesh. Poverty alleviation which, according to

¹ Anee, Mahmud, “Prerequisites for social uplift”, Editorial, The Independent, Dhaka, 18th May, 1996.

² Government of the People’s Republic of Bangladesh, *Country Paper: Bangladesh, World Summit for Social Development*, Copenhagen, March, Government Printing Press, Dhaka, 1995, P.20.

³ Pk. Md. Motiur Rahman, *Poverty Issues in Rural Bangladesh*, University Press Limited, Dhaka, 1994, P.5.

Article 14 of the Constitution is one of the fundamental principles of state policy. This Article is as follows:

14 It shall be fundamental responsibility of the State to emancipate the toiling masses –the peasants and workers –and backward sections of the people from all forms of exploitation¹.

The poverty situation in Bangladesh is worsening day by day and has deteriorated in an alarming rate in the recent years. There is great differentiation within the ranks of the poor. Based on the Preliminary Report of the Poverty Monitoring Survey, 1994, it was reported that 59.15% of all households were below the poverty line (using a Tk. 445 per capita per month poverty line). A full 34% of households were deemed to be below the level of the hard-core poverty line (using the measure of 1805 kcal for hard core poverty). This figure compares with an earlier reported figure of 30.4% of households living below the hard-core poverty line in 1991/92, compared to 21.5% for 1985/86. This again indicated a deterioration in the situation for hard core poverty on the same lines as for overall poverty (2122 kcal)². About 50 per cent rural people of Bangladesh live under poverty line, where the figure is 35 per cent in urban areas. Trends of poverty is shown at Table 2.1

The poor qualities of human resources (poor health, illiteracy, low skill etc.), the exploitative rate of the rural power elite, absence of peoples leadership and peoples' participation in development activities, governments insufficient support for the rural people and its rich-biased policies, unequal resource structure and social oppression in the rural areas etc. are some major causes for rapid growth of poverty in rural Bangladesh and its shift to the urban centres. Whatever the nature and type of its social,

¹ Government of the People's of Bangladesh, *The Constitution of the People's Republic of Bangladesh*, Bangladesh Government Press, Dhaka, 1990, P.11.

² Rahman Sobhan, "Overview", and Binayak Sen, "Recent Trends in Poverty and its Dynamics" in Centre for policy Dialogue, *Experiences with Economic Reform: A Review of Bangladesh Development*, 1995, Dhaka; excerpts quoted from Grameen Poverty Research, Vol-2, No.1, January, 1996, PP.1-2.

economic and environmental problems, poverty is the root causes of them. So, the alleviation of poverty is the central theme of all development policy, planning and programmes. Unlike the typical government agencies, NGOs are working in different ways to investigate, analyze and understand the reality of peoples life. In this context, NGO's role in poverty alleviation are to be interpreted to determine the future direction of poverty alleviation programmes in Bangladesh.

Table 2.1
Poverty Measures for Bangladesh
Head Count index (%)

Year	Urban	Rural	National
1983/84	40.9	53.8	52.3
1985/86	30.8	45.9	43.9
1988/89	35.9	49.7	47.8
1991/92	33.6	52.9	49.7

Source: Adapted from table in Grameen Poverty Research, January, 1996, P.2.

As a developing country, Bangladesh enjoys one of the richest experience in poverty alleviation programmes. Past experience shows that the major components in the programmes for poverty alleviation are as follows:

- (a) Mobilisation of target group : Village surveys individual contact, preliminary group meetings, and motivation.
- (b) Conscientisation exercise : Participatory group discussions facilitated by a trainer.
- (c) Group formation : Separately for men and women with emphasis on women, usually as outcome of the above two.

- (d) Leadership development : Cadres are trained at training centres on leadership, formed within the group.
- (e) Planning and management capacity building : From within the groups, to diffuse managerial capacities to enable them to plan and implement their own projects.
- (f) Occupational skill training : For men and women, for traditional and new skill including crop cultivation, operation of irrigation equipment etc.
- (g) Employment generation : Small trading, rickshaw pulling, mulberry plantation for women etc.
- (h) Income earning : Through enterprise development, social forestry, fish culture, weaving, poultry and livestock rearing.
- (i) Credit : Collateral free, at institutional rates to reduce dependency on money lenders for individual or collective enterprise.
- (j) Productive assets : Ownership, control and management in the hands of the poor, include brick fields, irrigation equipment, rice mills, power tillers and weaving machines.
- (k) Women's development : Larger proportion of credit and specific, home based skill development e.i. agriculture, silk production, embroidery, fish-net making, poultry and livestock rearing.
- (l) Political participation : In village decision making such as "*salish*" in elections for local and union level representation, collective decision on support and campaign for particular candidates.
- (m) Non-formal primary education : For children of target group, majority girls, in age around 8 to 10 as part of human resource development.

- (n) Health and nutritional knowledge : Income earned from other activities can be better utilised if there is knowledge of good practices of child care, personal hygiene, treatment of diarrhoea etc.
- (o) Access of government services : Demanding services from government health outposts right to “*khas land*” or their benefits distributed by local government.
- (p) Activate Local Government : To be responsive to the particular needs of the poor and women to keep open the gates if access is to be ensured¹.

Though the above components of the poverty alleviation programmes were good but these were unable to reach its success. However, in this situation poverty alleviation has been placed as one of the major objectives in the documents on the Fourth Five Year Plan (FFYP) and some projects were also been included in the Annual Development Programmes (ADP) for the poor which were implemented by government agencies. Side by side NGOs have also adopted programmes for alleviation of poverty within a certain time frame. As such poverty alleviation programmes of Bangladesh are undertaken and implemented through:

- (a) Government department and semi-government (autonomous) organizations and
- (b) Non-Government Organizations (NGOs).

Apart from these, Government and Non Government Organizations (NGOs) have undertaken some projects jointly such as forestry etc. .

¹ *Report of Task Force on Poverty alleviation*, Government of the People's Republic of Bangladesh, Government Printing Press, Dhaka, 1991, PP.42-43.

II.III Poverty alleviation efforts by the government

The government programmes for poverty alleviation can be differentiated into three categories; (a) **Safety Net and Food for Work Programmes** targeted towards the poorest of the poor or the hard-core poor section (b) **Micro Credit Programmes** mainly targeted towards the marginal and poor people (c) **Targeted Agricultural Programmes** for the poor farmers¹.

(a) Safety Net and Food for Work Programmes

The principal programmes under this category are :

Food for Works Programmes (FWP) The programmes use food resources to provide relief from severe food shortages and employment for the landless and the near landless. The labour is paid in kind to construct needed infrastructure which include *Kutcha* Roads, Bridges & Culverts, Embankments, Public and Community Institutions, Excavation of Ponds, Canals etc. Various government departments and agencies undertake schemes with FFW resources.

Vulnerable Group Development (VGD) is targeted for destitute women. It has evolved from mere relief programme to a wider developmental role. It aims at develop the earning capacity of these women by providing training in occupational skills, encouraging savings, providing excess to training and increase food intake.

¹ BIAM, "Poverty alleviation of Bangladesh through GOs and NGOs", Unpublished Lecture Script, BIAM, Dhaka, 1995, P.1.

Rural Maintenance Programme (RMP) is another poverty alleviation programme being implemented through monetization of Canadian food aid since 1983. Under this programme approximately 60,000 miles of essential rural farm to market roads received year round routine maintenance in 4100 unions and provide employment to 60,000 destitute rural women.

The Growth Centre Connecting Road (GCCR) programme is being implemented by LGED with food assistance from WFP aims at setting up road link amongst the rural growth centres and connecting them with arterial road network.

Test Relief (TR) and Gratuitous Relief (GR) programmes are relief operations aimed at providing succour to the extremely distressed people . These programmes are financed entirely from GOB's own resources. Year wise disbursement of food to different programmes for the period from 1990-91 to 1995-96 has shown in the table-2.2

Table-2.2
Statement on FFW & VGD/TR/GR etc.

(In thousands of Taka)
(Qty in M.T)

	Revised 1990-91	Actual 1990-91	Revised 1991-92	Actual 1991-92	Revised 1992-93	Actual 1992-93	Revised 1993-94	Actual 1993-94	Revised 1994-95	Actual 1994-95	Budget 1995-96
FFW	4248000 (550000)	3526000 (588478)	4327662 (542000)	4327662 (542000)	3314400 (400000)	3739229 (368619)	4145262 (543000)	3483600 (425307)	4676700 (520000)	4197700 (498589)	5250000 (537000)
VGD	3870150 (430000)	3021200 (339097)	1592782 (200000)		1673702 (180000)		1374120 (180000)		1715712 (192000)		1936600 (200000)
TR			398196 (50000)		534380 (50000)		1376120 (70000)		750624 (84000)		911000 (85000)
GR			159278 (200000)	3938200 (474147)	192382 (20000)	2677865 (248629)	229020 (30000)	3025800 (340130)	312760 (35000)	3506400 (389573)	341146 (35000)
Others			625070 (55000)		573950 (50000)		477453 (50000)		470904 (40000)		562254 (48000)

Source: ADAB Directory, 1995

It may be mentioned here that Government share to these programmes has been increasing over the period. In 1992-93 it was 25.49% (revised) and in 1995-96 it has been enhanced to 58.43% is shown in Table-2.3

Table-2.3
Government Share of FFW & VGD/TR/GR

FY	Total	Foreign Allocation Share	GOB's Share	% GOB's Share
1992-93 (RE)	527500	393000	134500	25.49%
1993-94 (RE)	543000	268400	274600	50.57%
1994-95 (RE)	520000	274750	245250	47.16%
1995-96 (RE)	537000	223200	313800	58.43%
	2127500	1159350	963150	45.50%

Source: ADAB Directory, 1995

(b) Micro-credit programmes

These programmes are conducted for income generation and skill develop of the poor people. Common features of the micro-credit programmes are –

- (i) Group formation of defined poor people,
- (ii) Training of group members in group cohesion, skill development and awareness about environment,
- (iii) Provision of credit for Income Generating Activities (IGAs),
- (iv) Close monitoring through weekly meetings,
- (v) Compulsory savings for capital formations and
- (vi) Approximately cent percent recovery rate.

In government sector micro-credit programmes are conducted by the banks, financial institutions and rural development organizations either individually or in collaboration with international agencies or NGOs. Some of the major governments efforts in this regard are described briefly below:

Palli Karma Sahayak Foundation (PKSF) : One of the most important programmes of micro-credit programme is PKSF. It was established in 1990 under government initiative and has been experimenting with a new model of government co-operation aiming at helping the poor, the landless and the assetless people to enable them to gain access to resources for productive self-employment by undertaking income generating activities and thereby improving their quality of life. PKSF receive fund mainly from the government and lends to the carefully selected NGOs for relending to defined target groups. By June, 1995 the Foundation had financed 114 NGOs which covered 9000 villages in 167 thanas of 48 districts out of total 64 districts of the country. The Foundation through the network of NGOs disbursed Tk. 629.09 million to 3,01,652 beneficiaries. 41,582 (14%) were male, 26,070 (86%) were female. The recovery rate was almost 100%. In addition, it was anticipated that Tk. 100 million would also be disbursed to weavers of Dhaka, Narshingdi, Tangail, Serajganj and Pabna districts.

Bangladesh Rural Development Board (BRDB) : conducts six major income generating programmes for self-employment. These are –

Rural Development-12 (RD-12) is targeted for *Bittahin* with an assistance of Tk. 450 million form CIDA. The project has so far organised

5,35,562 members (Female: 3,47,606 and male: 1,87,956) who have accumulated own capital of Tk. 2771 million upto June 30, 1995. Micro credits of Tk. 2285 million have been disbursed to 5,21000 members in 139 thanas. Recovery rate is 95%.

Rural Development-5 (RD-5) project, also known as Productive Employment Project (PEP) is funded by SIDA and NORAD, covers 32 thanas of Kurigram and greater Faridpur districts. Over 32000 groups comprising 104300 members have been formed, Tk. 171 million has been disbursed as micro-credit to 89,722 beneficiaries till June 1995. Recovery rate is 100%.

Rural Development-9 (RD-9) is jointly sponsored by government of Bangladesh, the Netherlands and EEC. It covers 26 thanas of Rangpur, Nilphamari, Gaibandha and Lalmonirhat districts. The project has covered 43,135 households out of 63,936 in the command area. Tk. 138 million has so far been disbursed upto June 1995. Recovery rate is 98%. Savings raised under the project is Tk. 24 million.

Women's programmes is run through *Mahila Samabaya Samity (MSS)* in 139 thanas of 49 districts. The program covers 1,93,000 rural women. Loan size varies between Tk. 1500 and Tk. 5000, depending on nature of activity. Tk. 335, million has so far been disbursed as micro-credits till June 1995. Recovery rate is 100%.

Rural Poor Co-operative Project (RPCP), introduced in 1993 with financial assistance of Asian Development Bank, covers 82 thanas of

greater Rajshahi, Pabna, Kushtia and Jessore districts. The Project aims to organise 8200 groups with 3,05,000 members for income generating activities. Till June Tk. 227 million was disbursed. Rate of recovery was 100%.

Rural Poverty Alleviation Programmes with GOB fund is operating in 145 thanas. Loan fund is TK. 412 million, of which Tk. 130 million have so far been disbursed upto June, 1995. Recovery rate is 98%.

Thana Resource Development & Employment Project (TRDEP) is being implemented by Department of Youth Development. Asian Development Bank provides US\$ 16.25 million for expansion of the project in 32 thanas. The main objective of the project is to organise the advantaged rural poor in family groups to receive micro-credit and training of self-employment.

Small Farmer and Landless Labourers Development Project (SFDP) is being operated by BARD in collaboration with Janata Bank and Bangladesh Krishi Bank wherein banks provide banking services and BARD provides field services. The projects cover 21 thanas of 7 districts. Micro credit amounting Tk. 83.6 million have been disbursed upto June 30, 1994. Rate of recovery exceeds 99%.

- ✓ **Rural Women Employment Creation Project (RWECP)** was introduced in 1993 jointly by Department of Women Affairs (DWA), Bangladesh Krishi Bank (BKB) and Asian Development Bank (ADB) for experimenting with the idea of co-operation of GO and NGO aiming at

employment creation for the rural poor women. ADB provides loan fund, BKB offers banking services, DWA gives monitoring and consulting services, and 21 NGOs provide field services. Credits worth Tk. 108.8 million have been disbursed to 18.610 beneficiaries upto June, 1995. Recovery rate stands at 99%.

Landless and Marginal Farmers Credit Program (LMFCP) introduced in 1992 on experimental basis by Bangladesh Krishi Bank, has been expanded to all its branches in February 1995 as a regular micro credit program. The project is financed under BKB's own fund and conducted by its own personnel. Upto June 1995, credit amounting Tk. 80 million was disbursed to 18.357 beneficiaries. Recovery rate was 100%.

Different Banks have similar programme too. These are :

Sonali Bank's Special Investment Scheme (SIS) : Sonali Bank introduced SIS Scheme in February 1993 aiming at providing credit to small entrepreneurs. It is a collateral free loan. 175 designated branches operate this scheme.

Janata Bank Model Branch Programme : Janata Bank operates this programme through one 'model branch' at each district . The programme aims at i) area survey for identifying self-employment opportunity and ii) providing micro credit to the rural poor for income generating activities- both off farm and on-farm Major activities are small business, cottage industries , irrigation equipment, seasonal crop-raising, fishery, livestock etc.

Agrani Bank's *Daridra Bimochan Karmasuchi* (DBIK) : DBK is a Agrani Bank's own financed programme, introduced in 1989 aiming at improving quality of life of the rural poor through skill development and self-employment. In addition, it encourages mass education and family planning. At present, 10 districts are covered under the programme.

Rajshahi *Krishi Unnayan Bank's* Self-Reliance Loan Project : The project operates at 2 branches of Rajshahi, 1 branch of Natore and 1 branch of Naogaon.

BSCIC'S Poverty Alleviation Programmes :

BSCIC'S Women Entrepreneurship Development Programme (WEDP) : BSCIC is presently operating the third phase of WEDP since July 1990. It cover 40 selected thanas for providing entrepreneurship development training and credit support to potential poor women entrepreneurs. BSCIC is also operating the third phase of another micro credit project entitled "**Self-employment Project for Destitute Women**" since 1993.. It covers 20 unions of Rangpur and Nilphamari districts. In 1993, BSCIC introduced "**Self-employment Project for Educated Unemployment and technically train people.**" Aim is to promote entrepreneurship by self employment of craftsmen, technicians and small traders. "**Slum Improvement Project**" (SIP) of LGED are also worth mentioning. SIP has been designed by LGED (Local Government Engineering Department of GOB) aimed at addressing the problem of urban poverty. It covers 4 City Corporations and 21 Pourashavas. Activities include (i) providing micro credit for income

generating activities, (ii) generation of savings, (iii) health care and (iv) planned physical planning.

(c) **Targeted Agricultural Programmes :**

A large section of our cultivator are landless or near landless; they stand below or near to poverty line. Hence, Concerned Government. Institutions and Departments have developed targeted programs, diverse in nature, for the poor farmers, These programmes aim at (i) increasing yield per acre by introducing new technology, (ii) developing new crops and diversifying crop productions, (iii) facilitating availability of fertilizer, agri-equipment etc., & (iv) extending credit facilities to the poor farmers on easy terms.

Since 1991-92 **Ministry of Agriculture** has been implementing a number of projects for larger employment of farmers and increasing production. Some of these programmes are (i) Crop Diversification Program (CDP), (ii) Comprehensive Crop Rehabilitation Programme (CCRP), (iii) Group storage-cum-credit Project, (iv) Marginal and Small Farmers Crop Intensification Project, (v) Rice Research & Training, (vi) Agro-Service Centre, (vii) Production, Procurement and Distribution of Improved Seed Project, (viii) Minor Irrigation Project, (ix) Poverty Alleviation through Integrated Area Development Programme, (x) Transfer and Identification of Crop Technology at Thana Level .

Agri-credit programmes : Agricultural credit programmes are operated through Bangladesh Krishi Bank (BKB), Rajshahi Krishi Unnayan Bank (RAKUB), and Nationalized Commercial Banks (NCBs). Usually loans provided by them are of two

types: (i) Crop loan and (ii) Other Agri-loan, for example Ploughing, cattle rearing, irrigation equipment, agricultural implement, fishery, poultry, dairy, horticultural etc.

Bangladesh is also playing an important role in a regional approach to poverty alleviation in the South Asia under the aegis of SAARC. Bangladesh has made a public commitment to poverty alleviation of April 1993, which articulated the South Asian strategy for dealing with poverty¹.

Against this backdrop, UNDP has taken up a project entitled "Institutional Development at the grassroots for Poverty Alleviation (RAS: 94/500)". The project has set the stage for creative experimentation and intimate dialogue between the rural poor and the project team through application of a participatory approach.

The goals of "Poverty Alleviation" project undertaken by the project team in Bangladesh are :

- (i) To eradicate poverty from all parts of Bangladesh phase after phase;
- (ii) To create a network of broad based institutions for sustained socio-economic development at the grassroots and the objectives are-
 - (a) to provide the rural poor with opportunities to achieve self-reliance and overcome poverty;
 - (b) to ensure that essential social services are available at the doorsteps of the villagers; and

¹ Financial Division, Ministry of Finance, Government of the People's Republic of Bangladesh, *Bangladesh: Economic Review*, June, 1995, Government of the People's Republic of Bangladesh, Dhaka, P.60.

- (c) to enable government organizations to be more responsive to community-based development initiatives¹.

The start-up phase of the project has been taken in 11 unions under sadar thana of Kishorganj district. Marginal farmers, landless people, small fishermen rickshaw pullers, small paddy processors, underprivileged and assetless women constitute the target group of the project. The Project has been able to form 150 village organization in 9 Unions of the Kishorganj Sadar Thana upto June, 1996.

II.IV NGOs as partners in poverty alleviation

Poverty alleviation cannot be handled in an isolated fashion. The complexity and multi-disciplinary nature of the job demands collaboration between agencies engaged in reaching the poor. If quality of services is to be improved, multitude of the poor are to be reached, it is necessary for the programme to tap or explore the available sources of expertise and experiences gained by other organizations engaged in poverty alleviation activities. Thus linkage or institutional bond is a necessary prerequisite.

The Governments of the developing countries are often found incapable of achieving their set developmental goals because of fund constraints, lack of skilled manpower and underdeveloped technology . Thus for supplementing their efforts, they invite NGOs which comprises thousands of organizations to come to their assistance in delivering services to the people .

¹ *Annual Report 1995, Institutional Development at the grass-roots for poverty Alleviation*, UNDP, Dhaka, P.7.

However, in reality these NGOs are diverse and plural in their approaches, strategies, sectoral programmes components and interventions. Poverty alleviation programmes of NGOs under various sectors can be identified as follows :

1. Family Planning ✓
2. Health ✓
3. Women in Development ✓
4. Legal Aid
5. Child Home & Orphanage ✓
6. General Education
7. Primary & Mass Education
8. Rural & Urban Development
9. Infrastructure Development
10. Income Generation
11. Agriculture
12. Fisheries & Livestock Development
13. Environment & Forest
14. Youth Development
15. Cultural Activities & Human Development
16. Disaster Management & Rehabilitation
17. Water Supply & Sanitation
18. Preventing Drug Abuse & Rehabilitation.

NGOs have played an increasingly important role in poverty alleviation both through empowerment of the grassroots people and through international advocacy. Following this process they advocate particular policies for the government to take up. They are also increasingly playing an active role in shaping the national polities. For

example, they are becoming involved in programmes such as democracy partnership, voter education, poll monitoring, advocacy and lobbying.

The numbers of projects undertaken by NGOs alongwith the financial involvement has also been increasing over the years. Total numbers of projects were 162 and 432 during 1988-89 and 1995-96 (upto Jan' 96) respectively. The total amount was also increased from Tk. 279.85 crore to Tk. 826.13 crore during the above mentioned financial years as indicated from Table 2.4

Table 2.4
Flow of foreign Grant Funds to NGOs in Bangladesh
1988-89 to 1995-96

Financial year	No. of projects		Amount approved (Taka in crores)		Amount approved (in million \$)	
	No.	Cumulative	FY-wise	Cumulative	FY-wise	Cumulative
1988-89	162	NA	279.85	-		
1989-90	189*	NA	1088.26*	1.48	0.37	0.37
1990-91	464	472	634.16	635.65	158.54	158.91
1991-92	549	1021	1148.43	1784.09	287.10	446.02
1992-93	626	1647	1565.48	3349.58	391.37	837.39
1993-94	581	2228	1255.99	4609.67	313.99	1152.41
1994-95	579	2807	1762.75	6372.42	440.68	1592.05
1995-96 (upto Jan '96)	432	3239	826.13	7198.55	206.53	1798.58

NA: Not Available;

Source: NGO Affairs Bureau, 1996

*Including FFW programme project executed through NGOs

Many research documents show that, in terms of net farmers, NGOs collectively constitute the second larger source of development assistance for the developing countries. An increasing volume of official funding is channelled through NGOs to developing countries, and also the number of NGOs involved in developing activities have increased spectacularly over the last decade.

Activities such as, emergency relief work, poverty alleviation, social and ethnic integration traditionally earmarked for Governmental intervention; are increasingly taken over by NGOs. Consequently, bilateral donors are transferring smaller amount of resources to their counterparts, instead of they are putting more emphasis on the NGO sector in the Third World Countries.

CHAPTER - III

The Emergence of NGOs in Bangladesh

“The NGOs community in Bangladesh is well established and several Bangladesh NGOs have an international reputation in innovative development thinking and practice.”

F. Wils

III.1 Background

Poverty alleviation efforts are undertaken through Government, Semi government and Non Government organizations. Historically, Co-operative organizations are the oldest in Bangladesh and they started functioning in 1904¹. With the passage of time, Co-operative organizations have changed in structure and operations. Co-operative societies expanded under the guidance of the Government's co-operative department. During the 1960s, "Comilla model" of co-operative structure gained considerable momentum. Comilla Model aims at comprehensive development of an area by involving entire population of the locality. This model was experimented by Comilla Academy for Rural Development .

Under Government initiative, this new model of co-operative institutions was replicated throughout the country. Popularly known as "integrated approach". This model was expanded and replicated under Integrated Rural Development Programmes (IRDP) and later, under Bangladesh Rural Development Board (BRDB). Under the system, there are two tier co-operatives, the primary societies work under the umbrella of Thana Central Co-operative Society (TCCS).

Yet another and recent structure of co-operative is the "informal group" organized by the Non-government Organizations (NGOs)². In essence, these are co-operative organizations. But they differ with formal co-operative societies in regulatory

¹ Planning Commission, Ministry of Planning, Government of the People's Republic of Bangladesh, *Report of The Task Force on Poverty Alleviation*, Dhaka, 1991, P.30.

² Ibid, P. 42.

measure. Transformation of co-operative approach took place to suit the needs and requirements of the people for whom the organization works.

As the transformation of rural development organization can be identified with the passage of time, changes in their operations and emphasis can also be identified. In the 1950s major trust was placed on the development of agricultural sector. In the same decade, a slightly modified development approach was introduced through Village Agricultural and Industrial Development (V-AID) programmes. In the absence of proper co-ordination and integration these programmes could not yield noticeable results.

During the 1960s Green Revolution approach emphasised on agricultural growth through introduction of new technology. For example, high yielding variety of seeds, use of fertilizer, and mechanical irrigation. New technology appears to have increased yield and crop intensity in a significant way in many areas .

During the 1970s it was felt that only agricultural development would not go a long way in alleviating poverty. Because the land is limited and ever increasing population will continue to swell the size of unemployed labour force, the agro-sector can not readily absorb the same. Thus the trust was shifted towards non-farm activities and NGOs become pioneers in this area. They started organizing informal groups of unemployed people. providing skill training and employment in off-farm activities. Some of the pioneering NGOs started such activities immediately after independence.

During the 1980s emphasis was given on Conscientisation as a precedence to employment in the non-farm activities. During 1990s there has been remarkable progress in these areas both in the government and private sectors.

It is often said that, NGOs under private sector have proved more efficient than the Government sector. They have developed effective delivery system capable of responding quickly to the needs of the people with their limited financial resources. NGOs are rather more accessible to the helpless poor than the traditional administrators working in the public organizations. They are close to the needs of the rural masses. NGOs have earned popularity for their prompt humanitarian response to man made and natural disasters. NGOs were seen quick in reacting and delivering services to the affected people during the cyclone of 1970 in the Southern part of Bangladesh, the blood shedding Liberation War of 1971, the flood of 1974 and the subsequent famine the catastrophic flood of 1988, the tornado at Saturea in 1989 and the cyclones in the Barishal and Chittagong regions two years later can be trend as turning points in the evolution of NGOs in Bangladesh.

The above mentioned incidence and occurrence contributed to expand NGO activities as well as to increase their numbers in Bangladesh. There are 959 NGOs registered upto 1995 with the NGO Affairs Bureau engaged in development activities in different fields and total employees in the NGO sector were 10,000¹. The NGOs run their own programmes or participate in implementing national programmes like literacy and health and family planning with government subsidy.

Given the plurality of the NGOs it is somewhat difficult to classify them into distinct categories. NGOs may be differentiated on the basis of ideology, and approaches, their special coverage and sources of funds, role and functions². A particular NGO again may be categorised on the basis of :

¹ M.A. Mannan, *Poverty Alleviation & NGOs in Bangladesh*, Unpublished lecture script, PATC, Dhaka, 1996, P.1.

² Samad, S.A. et.al., *Poverty Alleviation Programme in Bangladesh, Country Report Regional Dialogue on Poverty Alleviation Programme and Alternative Delivery System*, Organized by APDAC during May 21-25, 1990, in Philippines.

- (a) Development orientation,
- (b) Mode of operation and
- (c) Approaches and strategies.

On the basis of above development orientation, NGOs may be further sub-divided as :

- (i) NGOs which are exclusively engaged in the relief and welfare assistance.
- (ii) NGOs which have made a transition from relief and welfare oriented activities to developing self-reliant organizations of the poor and undertaking various multi-sectoral programmes.
- (iii) NGOs which extended sustainability through undertaking large-scale programmes, complementing the national development system and involving public and private organizations.

On the basis of their mode of operation, NGOs can be divided into five major categories :

- (i) Donor Agencies.
- (ii) International Action NGOs.
- (iii) National Action NGOs.
- (iv) Local Action NGOs. and
- (v) Service NGOs.

Based on their approaches and strategies, NGOs can again be classified into three broad categories :

- (i) Target Group NGOs
- (ii) Community development-oriented NGOs and
- (iii) Technical and service NGOs etc.

The Development oriented NGOs focused more on community based welfare programmes during the sixties, by the seventies, once the post-liberation relief and rehabilitation phase was over, this concentration diverted to the family based programmes, and women development programmes in the eighties. During the nineties NGOs started taking active interest in alleviating poverty. Poverty alleviation approaches of NGOs involves in various service ranging such as training, credit programmes, income generating programmes, legal aid, literacy and non-formal education and health and family planning. Side by side collaboration is improving both among the NGOs and between NGOs and Government, partly through the effort of Association of Development Agencies in Bangladesh (ADAB). Large NGOs are starting to act as intermediaries between smaller organizations and the government, and developing better understanding and closer ties with the later.

III.11 **Regulatory Laws Relating to NGOs of Bangladesh**

No need Article 36 of the Constitution of the People's Republic of Bangladesh has given the freedom of association for the citizens of Bangladesh. This Article is as follows

:

36. Every citizen shall have the right to form association or unions subject to any reasonable restrictions imposed by law in the interest of morality or public order¹.

NGOs operating in Bangladesh are required to be registered under the Voluntary Social Welfare Agencies (Registration and control) Ordinance of 1961 and Foreign Donation (Voluntary Activity) Regulation Ordinance of 1978. The social welfare

¹ Government of the People's Republic of Bangladesh, *The Constitution of the People's Republic of Bangladesh*, Bangladesh Government Press, Dhaka, 1990, P.25.

Ordinance was promulgated on December 2, 1961 by the Ministry of Labour and Social Welfare in the then Pakistan to regulate and control voluntary social welfare agencies. After the independence of Bangladesh for any organization to undertake voluntary social welfare activities, registration under this Ordinance was made mandatory and was brought under the Ministry of Social Welfare. According to the available Government statistics there are over 13,000 organizations registered under this Ordinance.

To regulate the flow of foreign fund to NGOs a new Ordinance was promulgated in 1978 commonly known as Foreign Donation (Voluntary Activities) Regulations Ordinance of 1978. All NGOs intending to receive foreign funds are required to be registered under this Ordinance following certain prescribed rules and filling in certain forms .

NGOs are registered with the government in the NGO Affairs Bureau to receive foreign funds. Presently, 970 (842 local and 128 foreign) NGOs are registered with the Bureau. According to information available, about 20,000 organisations (mostly local types) are registered with the Directorate of Social Welfare under the 1961 Ordinance. The increasing number of NGOs registered over the years with the Bureau is shown in Table 3.1.

Subsequently, the Ordinance of 1978 was amended in 1982 . A new Ordinance known as The Foreign Contribution (regulation) Ordinance of 1982 was promulgated specially dealing with one time foreign contribution to any organization for various works. The amendments were intended to ever stricter development control on the flow of foreign funds to NGOs .

Table 3.1
Number of NGOs Registered with NGO Affairs Bureau in Bangladesh
1981 to 1995-96

Category	Year									
	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990
1. Foreign NGOs	68	73	75	79	80	83	88	89	89	90
2. Foreign-Aided Bangladeshi NGOs	45	62	77	96	112	126	157	191	241	293
Total	113	135	152	175	192	209	245	280	330	383

Category	Financial Year					
	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96 (upto Jan, '96)
1. Foreign NGOs	99	111	126	122	127	128
2. Foreign-Aided Bangladeshi NGOs	395	521	596	684	792	842
Total	494	632	722	806	919	970

Source: NGO Affairs Bureau, January, 1996.

The amendments made the NGO's operation almost impossible. In response to repeated NGO appeals for simplifying procedures, the responsibility of overseeing NGO operations was entrusted on the Cabinet Division. Ironically, the procedures adopted by the Cabinet Division proved to be even more cumbersome, subjecting NGOs to the scrutiny of a greater number of Government departments causing inordinate delays in project approval and registration. The NGOs again appealed to the Government which led the formation of a separate Bureau in 1990 under the President's secretariat. And it was shifted from president's Secretariat to Prime Minister's Secretariat in 1991. The Bureau Office, being located outside the Government Secretariat provided an easy access to NGOs for necessary follow-ups. Within a short period of time, the Bureau has exhibited a promise of quick clearance of NGO applications. However, the procedures have still remained complex and need further improvement.

III.III NGOs Role in Development

NGOs operate in the areas where Government sector finds it difficult to help the rural poor. With a population of 118 million Bangladesh is the fifth largest country in the world. It is also one of the 47 countries categorised as least developed countries (LDC) in per capita income, literacy rate, and contribution of manufacturing to GNP. According to the human development index (HDI) prepared by UNDP, based on life expectancy, educational attainment, and income indicators, its place is 146 out of a total of 173 countries. With 78% of its people in poverty during 1980-90 and 93.2 million people identified as poor, Bangladesh accounted for 7.2% of the world's poor (UNDP, 1994)¹, NGOs provide assistance to about one fifth of these 1.3 billion of the World people living in absolute poverty. The following areas where government service are

¹ Hasnat Abdul Hye, Op.cit., P.1.

inadequate but important to alleviate poverty, NGOs role is recognised in the following fields :

- a.) Basic need
- b) Food distribution
- c) Refugees
- d) Access to credit
- e) North South assistance
- f) Women
- g) Entrepreneurship
- h) Disadvantage group
- i) Humanitarian relief
- j) Education.

Development through NGOs have some advantages because of their dynamic characteristic which includes :

- (i) Flexibility of approach,
- (ii) Intimate knowledge of local conditions which shape the out come of development activity and
- (iii) Their capacity to reach the intended target groups, particularly the poor and their cost effectiveness as delivering agencies.

The other reasons for their success are :

- (a) Ideological basis,
- (b) Politically more acceptable to the donors, and
- (c) Smaller in size in comparison to the Government run organizations.

NGO 'Guru' David Corten has classified NGOs into Action of Four Generations i.e. :

- i) First generation,
- ii) Second generation,
- iii) Third generation,
- iv) Fourth generation.

NGOs are now in the Third Generation engaged in institution building activities and capacity building operations. NGOs are the bridges of hope both for the government and the governed in this part of the World.

NGOs follow flexible informal procedure in implementing their programmes through their unique composition, location and networks which help their programmes to be effective and successful. The contributing factors that make NGO programmes successful are discussed below :

- i) NGOs can more easily identify the group who are really poor as they work at the grassroots. They also monitor poverty and specific needs of the poor in different regions of country.
- ii) NGOs are better equipped to work in addressing the deterrents of poverty such as education, health, malnutrition, lack of skill, women, social and political empowerment of the poor etc.
- iii) Creation of testing of new ideas, methods, programmes and strategies of poverty alleviation through social experimentation and their replication. This can be shared by other partners of development including the Government organizations.
- iv) Concientisation and awareness building among the poor is an important area of work where the NGOs have vast experience .
- v) Training in human resource development as required for socio - economic development of the poor which is imparted by NGOs.
- vi) NGOs can not act as a pressure group for establishing the right of the poor, their demand making and resource allocation.
- vii) They tap the resource from different sources and reach it to the poor (such as credit technology etc.).

- viii) NGOs facilitate the activities of various poverty alleviation programmes undertaken by public sector organizations so that they become more responsive to needs of the poor.

The involvement of the NGOs in the development process of Bangladesh is not new. A good number of grassroots, local and international NGOs are working as catalytic force. Just after liberation in 1971 there was already a field in favour of the NGOs to work for rapid reconstruction of our country. Specially the gaps in the Government sector created opportunities for NGOs to co-share work in development. The foreign donors of the Middle East, the Gulf regions, and different Islamic countries of North Africa as well as the Western donors extended corporation for rapid reconstruction and development.

In the last 25 years, they have become vital components in both economic and national development strategies. Through advocacy in industrialized countries, they have extended public pressure on donor Government's through their partners in development i.e. donor NGOs, to honour their commitments. Moreover, in operational terms, NGOs have proved their efficiency and ability to work directly with rural poor, by implementing NGO programmes which emphasise empowerment.

NGOs operating in Bangladesh are now organizing distressed women and the poor men in separate little groups and making them conscious socially to alleviate their poverty. This social consciousness is acting as valuable asset for them which is ultimately accelerating the development procedure of Bangladesh.

III.IV NGO Approach to Poverty Alleviation

The Task Force on Poverty Alleviation set-up by the Government in 1990, identified the following three major approaches of poverty alleviation e.g. through i) enforcing higher investment in social sectors, such as, health and education leading to enhanced human capabilities and improved living standard indicators; ii) fostering a higher growth process by way of complex interplay of macro-economic policy instruments suitably attuned to sustain a reasonable growth in incomes of the rural poor, and iii) promoting target income and employment generating programmes designed to provide the safety net to the vulnerable segment of the rural poor, who, may have been otherwise left out from the mainstream of market-based normal development process¹.

While the first two strategies involve governmental intervention at the macro-level and should be seen as the prime components of any drive towards poverty alleviation, it is obvious that the efforts have to be supplemented by some programmes specifically targeted for the poor. Targeted self-employment schemes can be implemented under various institutional arrangement. Indeed, available evidence suggests that about one fourth of the rural households fall into the category of the hard-core poor who lack land as well as non-land assets. A part of these households would, of course, be benefited by the trickle-down effects ensuring from the general growth-oriented programmes and they would have to be provided with a kind of 'safety net' through various special wage and self-employment schemes. Experience in Bangladesh shows that various schemes for poverty alleviation with the above objectives in mind, are being implemented at the moment with varying degrees of intensity of input support such as credit, training extension, support services, etc.

¹ Planning Commission, Ministry of Planning, Government of the People's Republic of Bangladesh, *Report of The Task Force on Poverty Alleviation*, Government Printing Press, Dhaka, 1991, PP.30-31.

In recent years, participatory approach in development programme has repeatedly been emphasised. Many exciting, innovative and important, new approaches to development research, planning and action are involving rapidly all over the World. Participatory Rural Approach (PRA), is new approach in the policy planning and development process. Under this approach, local people can share, enhance and analyze their knowledge of life and conditions to plan and to act. It is also enables the local people to undertake there own appraisal, analysis action monitoring and evaluation.

Four decades of development works with different paradigms e.i. 'modernisation', 'dependent', 'trickle down' or 'top-down' approach could not sustained due to their wrong perception and lack of people's participation. Despite sum isolated success, this policies or approaches were obviously not for solving the people's problems.

In achieving the goals of poverty alleviation, the NGOs follow two approaches :

- (i) productive employment generation and income growth which lies in direct interventions, such as in human resource development, education and health.
- (ii) human resource development is in an indirect manner and lies in the extent to which the objectives can be translated into achievable goals within the different sectoral dimensions of its the economy¹.

¹ Planning Commission, Ministry of Planning, Government of Bangladesh, *A participatory perspective plan for Bangladesh 1995-2010*, Document IV, Government Printing Press, Dhaka, 1995, P.1.

Considering the short-falls of different approaches of NGOs, they try to match their poverty alleviation programmes with the expectation of target community, socio-cultural and geographical environment and other realities of the project area. Thus, NGO programmes are implemented through participatory process which encompasses all the attitudes, believes and values practices of the local people.

CHAPTER - IV

Poverty Alleviation Programmes
of
Three Leading NGOs

“NGOs follow a process of group formation and of awareness building in small groups. They try to change not only poor people’s lives but village society as a whole .”

Stuart Rutherford.

The socio-economic condition of Bangladesh during the post liberation period (1971) was very deplorable. The over all situation of the war-devastated country was not suitable for conducting nation building activities. Such a situation emerged due to a crises of instability in the political, social, economic and cultural fields. Stability is regarded as being the most essential precondition for development. But after liberation of the country from Pakistan then administration could not create a congenial atmosphere in the country.

Just after liberation of the country, the newly independent country needed huge infrastructural reconstruction and immediate relief and subsequently rehabilitation among the resturness who left the country.

Both international NGOs and national NGOs played a vital role during the period. NGOs work was visible and came to light prominently just after liberation of the country. Works of NGOs also hampered due to the unstable political situation at that time. The Bangladesh has made spectacular advancement in recent years in social and economic fields. This made us optimistic about a bright future. Though started in the early 1980s, economic reforms in Bangladesh got momentum during the last four years. The achievements of micro level efforts in alleviation of poverty made by Bangladesh during the past few years is noteworthy.

It is apparent from the success of poverty alleviation programmes in micro level in Bangladesh that for rapid alleviation of poverty, all concerned government and non-government institutions starting from law enforcing agencies to various financial

institution should be restricted as pro-poor institution. To provide all kind of services at the door of the poor, special institutional arrangement and service delivery mechanism along with motivated efficient management are required.

NGOs provide one of the more creative dimensions in development which makes them more efficient and effective in dealing with their beneficiaries. They work outside government structure, but operate within the legal framework of the country. The NGOs became active in relief and rehabilitation activities in the post-liberation period. By the end of 1974, most of the NGOs shifted from relief and rehabilitation to development assistance. However, not all NGOs adopted the integrated development approach based on the community development model. From the beginning of 1976, many NGOs changed their strategy and directed their programmes and services for the benefit of the poor.

Three leading NGOs of Bangladesh under this research study are : (i) Bangladesh Rural Advancement Committee (BRAC), (ii) Proshika Manobik Unnayan Kendra (Proshika), and (iii) Association for Social Advancement (ASA). These organizations, have been chosen in terms of size, activities and finance. They are involved in poverty alleviation programmes of Bangladesh and follow the target-group strategy where the poor, particularly in rural areas, with similar socio-economic interests are group together¹. Though they follow similar activities in implementing their programmes, they can also be identified with significant differences in details.

¹ Hasnat Abdul Hye, Op.cit. P.170.

IV. I Bangladesh Rural Advancement Committee (BRAC)

Origin and Structure :

Bangladesh Rural Advancement committee (BRAC) was established in 1972 as the pioneer of the NGOs in Bangladesh. BRAC was registered with NGO Affairs Bureau, Government of the people's Republic of Bangladesh on 22 April, 1981, (registration No 002)¹. As a small Committee to launch a relief and rehabilitation programmes later the Committee was transformed into a full-fledged development organization. Project area of BRAC covers all over Bangladesh. It is shown in map at Annex-I. BRAC now reaches some 13 million people through its multi-sectoral programmes, covering more than half of the villages in Bangladesh. The operational budget was around Taka 2,500 million or US \$ 62 million in 1994. By the end of 1994, BRAC was staffed by around 12,000 regular employees and another 35000 para professionals, mainly teachers. Nearly a quarter of the employees and 85 per cent for the teachers are female². Annex-II shows the organogram of the BRAC.

Objectives and Policies :

After implementation of its relief and rehabilitation programmes for the people displaced during the liberation, BRAC started multi-sectoral village development programme from 1973.

¹ NGO Affairs Bureau, Government of Bangladesh, *NGO Directory Bangladesh, 1994*, Government Printing Press, Dhaka, 1995, P.2.

² BRAC, *Rural Development Programme Proposed for Phase-IV, Vol-I: Main Text*, Dhaka, 1995, P.4.

BRAC's development programmes are directed at achieving two broad objectives¹. These are : (a) Alleviation of poverty and (b) Empowerment of the poor particularly the women. The Mission Statement of BRAC is given below :

BRAC works with people whose lives are dominated by extreme poverty, illiteracy, disease and malnutrition, especially women and children. Their economic and social empowerment is the primary focus of all **BRAC** activities.

Moreover, the other objectives are Non-formal Primary Education, Health and Family Planning and Provide Technical Assistance to small NGOs which also help in poverty alleviation programmes and empowerment of women. BRAC strives to empower the poorest of the poor, the landless, small farmers, artisans, and vulnerable women. It also attaches the almost important to the industrialisation of the organisation it may withstand and over come the challenge of the future. To achieve the above objectives, BRAC follows the policy to provide sustainable measures to improve the condition of the rural poor by developing their ability to mobilise, manage and control local and external resources by themselves for this, BRAC's main priorities have been related to people and their participation in the development process and all their programmes have reflected this philosophy.

Programmes :

BRAC started its activities in the Sulla area of Syhlet in February, 1972 with the primary objectives of relief and rehabilitation. By the end of 1972 with relief operation completed, BRAC had put into effect of a multi-sectoral village development

¹ Ibid, P.5.

programmes in Sulla involving different sections of the rural community in 1973. The programmes included agriculture, fishery, co-operatives, rural crafts, adult literacy, health and family planning, vocational training for women and construction of community centres.

In 1975, BRAC began its first experiment with activities concerning women in Jamalpur-a particularly poor area.

BRAC decided to shift its focus to the landless poor, defined as those owing less than half an acre and surviving mainly on the sale of manual labour in 1976. Since then, these were the main target for development.

In 1978 the first marketing outlet 'The Aarong Shop' was established in Dhaka to market the products of BRAC assisted artisans mostly rural women. Today there are five such shops in Bangladesh, Aarong's turnover in 1993 was Tk. 210 million.

In 1979 BRAC decided to expand and develop its health programmes. This programme emphasized on child care and mother health.

During the 1970s BRAC focused on human resources development activities by setting up its first institutional structure for training and development the Training and Resource Centre (TARC) at Savar.

During the early 1980s BRAC worked on two strategies. One the out reach programme, aimed to test the limits of what the landless could accomplish using their own resources and those available from local and government sources. A Rural Credit and Training Programme tested the idea that with adequate organization exists and self

employment activities could enable the poor to become more independent of local elite's for loans employment and the resolution of conflict.

In 1985 an innovative Non-formal Primary Education Programme (NFPE) was initiated with 22 schools. The number of schools had increased to more than 24,000 by mid 1994, with a total enrolment of over 750,000. Women are a special target of the programme, and girls make up over 80 percent of the school body¹.

In 1986, BRAC introduced its Rural Development Programmes (RDP), a more comprehensive strategy aimed at uplifting the economic level of the rural poor through functional education, training and new method of income generation.

In 1990, BRAC introduced a Management Development Programme directed towards the development of its managers. BRAC believes in the necessity of professional management and supervision of programmes. Today, this programme also provides services to government and other NGOs.

Also in 1990 the ground work was laid for a BRAC Bank, formally known as Rural Credit Programme (RCP). The concept was that the RCP would take over an RDP branch which it was capable of generating enough interest from lending to meet its operational expenses. The RCP would be the break through in moving from donor dependency to a self financing operation.

By mid 1994 the number of RDP and RCP branches stood at 105 and 90 respectively. An additional 30 areas fall under the small holder livestock Development Programme. Together, these programmes have reached nearly a million landless poor,

¹ BRAC, *Rural Development Programme Proposed for Phase-IV, Vol-II: Main Text*, Dhaka, 1995, P.4.

almost 80 per cent of them were women¹. BRAC time line of major events is given at Annex-III.

BRAC has undertaken specific poverty alleviation programmes under five areas². These programmes can be identified as follows :

- (i) Rural Development : It includes development of Village Organization (VO), Human Rights and Legal Education Programme (HRLEP), Rural Development Programme (RDP) and Income Generation for Vulnerable Group Development (IGVGD). Component presentation of RDP-IV is shown in Annex-IV.
- (ii) Non-Formal Primary Education (NFPE): The aim of this programme is to educate the rural disadvantaged children and specially the girls.
- (iii) Health Programme: BRACs first health programme was Oral Therapy Extension Project (OTEP) a learning process on as experimental basis. Afterwards in 1980, BRAC started Oral Dehydration Therapy (ORT) to combat diarrhoea. The success of the programmes encouraged the organization to initiate a number of health related programmes. At present BRAC implements Health and population Programmes which includes Women's Health and Development Programme (WHDP), and other Facilitation Programmes on health. Moreover BRAC's Rural Development Programme is designed with essential health care approach which provides

¹ Ibid. P.3.

² BRAC, *Annual Report*, 1991, Dhaka, P.6.

self-financing service like selling drugs and contraceptives, mobilising the community to install latrines, tubewells etc.

- (iv) **Administrative and Technical Support Service:** This programme includes Facilitating Training Research, Monitoring the Aarong marketing out let, Publications, Public Affairs and communications. Besides, house accounts and Audit logistics, Computer Service and construction Service are conducted by BRAC.
- (v) **Revenue Generating Enterprise:** Revenue generating enterprise such as BRAC Printing process, BRAC cold storage and BRAC Garments Factories are operated by BRAC.

Current programmes of BRAC may be seen at Annex-V.

Approaches :

BRAC practices participatory and decentralised management system. For success of the programmes it believes that it is a learning organization and its confidence and strength depend on the organizational policy of leadership multiplication and team work.

In organization 'Capacity building' of the individual worker and the programme participants is given the top most priority.

BRAC implements multi-sectoral development programme through an integrated approach. However, it could not extend the benefit of all the programming to

the same beneficiary. For solving financial problems BRAC began implementing profit oriented programmes.

A new approach community development was tried but this failed to achieve the desired goal, as it was mainly landowners and those who possessed productive assets who benefited.

BRAC deliberately promotes the sector or Employment and Income Generation (EIG) programme which includes technology based labour intensive activities. Because BRAC feels that a major breakthrough in the links of the poor cannot be achieved only through traditional activities such as rural trading and paddy husking (manual and mill) BRAC believes that an infusion of technology and human resource development are all the more important in order to get the poor out of the poverty trap.

BRAC has a number of accountabilities. Its primary accountability is to the poor. Initially it was expressed in work with community programmes for the poor, in adult education, and primarily in rural areas. Today the focus is more targeted towards women and children.

Achievements and Future Directions :

The basis of the Rural Development Programmes (RDP) launched in 1986, is the formation of Village Organization (VO). Through the VOs, BRAC organizes the poor, providing them with credit and other necessary support i.e., technical training supply of inputs and logistical support for their livelihood activities (poultry, live stock, fisheries, sericulture, social forestry, vegetable cultivation and rural enterprises). When RDP was started in 1986 there were 2, 401 VOs formed with a membership of 121,747.

At the beginning of phase III in 1993 the VOs numbered 13,967 with membership of 649,274. These numbers rose at the end of phase-III (1995) with VOs established climbing to 44,656 and the membership to 1,510,802¹.

The different initiative under RDP also include a Non-Formal Primary Education (NFPE) Programme for the children of the target group. A Human Rights and Legal Education (HRLE) Programme, and health care services through a Primary Health Care programme, now known as the Essential Health Care (EHC) programme.

Special programmes, addressing those at the very bottom of the poverty bracket i.e. the Income Generation for Vulnerable Group Development (IGVGD) and the Smallholder Livestock Development Programme (SLDP) are also implemented under RDP Participants of these programmes eventually join the regular RDP activities once they come out of the vulnerable group bracket.

RDP intervention in a project area is of a duration of four year, a duration that BRAC has found necessary in order to develop the human and institutional infrastructure of the VO. At the end of this period area is handed over to the Rural Credit Project (RCP) a financially self sustaining project that was introduced in 1990. RCP is actually an continuation of RDP activities.

¹ BRAC, *Rural Development Programme Proposed for Phase-III, 1993-95*, Dhaka, 1993, P.2.

The achievements of particular programmes for poverty alleviation are discussed below :

(a) Rural Savings and Credit : Institution building is one of the care of all RDP activities. Landless groups are organized into village based organizations. The groups are motivated to develop savings habit and are given credit facilities. During 1993-1995 a total of 24,389 Village Organizations with a membership of 734,923 were added to RDP programmes¹.

Savings during the above period (1993-95) increase from Tk. 225 million in December 1992 to Tk 801 million in December 1995. The total disbursement increased by Tk 7,295 million during RDP phase-III with cumulative disbursement at Tk 9,579 million loan out standing have increased from Tk 707 million in December 1992 to Tk 2,335 million in December 1995². There is also an Insurance policy that covers all VO members.

(b) Employment and Income Generation (EIG) Programmes : The EIG programme approach believes in providing a package of inputs. Credit as one of its components and a mixture of training, logical support, vaccination and marketing where appropriate (called forward and backward linkage) BRAC believes that training in skill development and innovations, in enterprise development are two necessary conditions for diversifying economic activities. BRAC wished to pursue this further so that the share of the EIG programmes in the loan portfolio is further raised during RDP IV. RDP lives service charges of almost all the service provided under this programme. EIG services are delivered through five sector : i) Poultry and livestock ii) Sericulture

¹ Ibid., P.2.

² Ibid., P.2.

iii) Fisheries iv) Social Forestry and v) Vegetable cultivation. The activity that employs the largest number is poultry rearing, covering 900,000 women. The sector programmes have collected service charge of the amount of TK 55.37 million during RDP III¹.

(c) Social Development Programme : BRAC undertake several activities aimed at strengthening communities to deal with social problems, making them aware of their rights and responsibilities. One of these activities addresses the problem of illiteracy among poor rural children. Towards this end, an extensive net-work of school have been opened that provide Non-formal Primary Education (NFPE). In 1995, the NFPE Programme was started with 20 schools and 612 students. At the begging of the phase III the total number of schools opened stood at 11,108 with student enrolment at 336,363. The end of 1995 now 35,175 schools set up under the programme with enrolment at 1.4 million. so far a total of 11,227 schools have completed their cycle with 320, 340 graduating student. Figures indicate that almost 82.4% of the students have continued their education in government primary school².

(d) Special Programmes : Design for the poorest of the poor, the Income Generation for Vulnerable Group Development Programme (IGVGDP) provides participants with wheat (supplied by WFP) for two years. At the same time, they are trained in poultry rearing so that at the end of the two years they are able to support themselves with income from their poultry rearing activities. During 1993-95 a total of 222,511 members were trained in poultry related activities 95% of whom were trained as poultry rearers 3% as poultry vaccinations 1% as day old bird rearers; and the rest as egg collectors and feed sellers. Approximately 2.92 million day old chicks were distributed to

¹ Ibid., P.2.

² Ibid., P.2.

chick rearers during the above mentioned period. As many as 113.7 million does of vaccination were also given during the period.

Under the Smallholder Livestock Development Programme (SLDP) over 0.2 million women were trained during RDP III and loans amounting to Tk 147.8 million were disbursed to them. During this period there were over 220,000 borrowers under the IGVGD programme and 118,000 borrowers under the SLDP programme¹. RDP is the core of BRAC intervention. It is a comprehensive multi-sectoral and integrated programme design to co-ordinate the implementation of BRAC major development strategies. RDP is targeted to the rural landless poor who own less than 50 decimals (half an acre) of land and depend largely on selling manual labour for their survival.

BRAC's efforts at poverty alleviation began in 1972 following the liberation war of Bangladesh. Almost every year BRAC took up a new programme for implementation and its activities have been expanded during the third phase of the Rural Development Programmes. However, review and analysis indicates that these programmes implemented in isolation, could not bring about a significant change in the lives of the poor.

It is recorded that in 1973 BRAC changed its programmes out establish itself as a development organization from a research agency. In 1976 an integrated project was taken and in the next year that is in 1977, it started 'targeted' development approach through village organizations. Afterwards, BRAC considered Revenue Generating Enterprises for cost recovery. BRAC's experiences since 1972 and its capacity to learn through trials and errors have created an organization flexible and responsive to the ever changing socio-economic realities of Bangladesh.

¹ Ibid., P.3.

IV.II PROSHIKA MANOBIK UNNAYAN KENDRA (Proshika)

Origin and Structure :

Proshika Manobik Unnayan Kendra in short Proshika, a centre for Human Development from its inception has been promoting human development policy through comprehensive effort. The organization was established in 1976. Proshika was registered with NGO Affairs Bureau, Government of the people's Republic of Bangladesh on 6 July, 1983 (Registration No. 149)¹. At the time of registration its project area covered 32 thanas of 32 districts. At present Proshika covers almost all the districts of Bangladesh. Total number of employees in Proshika as on June, 1995 were 1625 of which 1295 were male and 330 were female². Organization chart of Proshika is shown at Annex-VI.

Objectives and Policies :

Proshika has been energetically and consistently making efforts to evolve an alternative development strategy, as the mainstream official development paradigm with its top-down, overly centralized, male dominated, single minded economic growth orientation. Therefore, core concerns of Proshika's alternative development strategy are effective participation of the poor, gender equality, social justice, growth with equity, sustainable and production natural resource management and environmental protection and regeneration. Proshika has pioneered the concepts and methods of organization building of among the poor, participatory training, education and planning process.

¹ NGO Affairs Bureau, Government of Bangladesh, Op.cit., P.2.

² Proshika, *Annual Activity Report 1994-95*, Dhaka, 1995, P.78.

Proshika started working for socio-economic development for the rural poor. To reach the goal Proshika targeted the landless marginal peasants, fishermen, weavers and women. It advocates a sustainable development process through empowerment of the poor with all their out participation. Its objectives are as follows :

- (a) To achieve structural poverty alleviation.
- (b) Environmental protection and regeneration.
- (c) Empowerment in women's status.
- (d) Increasing people's participation in public institution.
- (e) Increase people's capacity to gain and exercise democratic and human rights¹.

The core concern of Proshika's development strategy are effective participation of the poor, gender equality social justice, growth with equity, sustainable and productive natural resources, management and environmental protection and regeneration. The culture of analysis of developmental problems in an ongoing activity within Proshika serve some useful functions. The vision, mission and objectives are clearly defined, strategies and programmes are so designed that they are relevant, appropriate and effective in addressing the problems both in short and long term. Proshika envisages a Bangladesh society which is economically productive and equitable, socially just environmentally sound and genuinely democratic. The objectives of Proshika programmes are to conduct an extensive and intensive participatory sustainable development process through empowerment of the poor.

¹ Proshika, *Five year plan*. July 1994 - June 1999, Dhaka, 1994, P.16.

In order to attain the above objectives, Proshika has clearly formulated certain policies and under these policies, they are implementing some programmes which are found to be relevant and appropriate for alleviation of poverty.

Programmes :

Major programmes of Proshika for poverty alleviation are as follows :

(I) **Organization of the rural poor** : The organization building programmes for the rural poor extends from the establishment of organizations at the primary level to the creation of greater organizations at the village, union and development centre levels. In 1994-95, a total of 5478 new groups were formed and total number of members in these new groups was 105649¹.

(II) **Development Education** : The development education programmes includes human development and practical skills, training participatory research and other popular activities. A total of 7758 courses on human development training were offered and these course were attended by 167452 participants².

(III) **Employment and Income Generating (EIG) activities** : The goal of Employment and Income Generating (EIG) activities is to increase income and employment, particularly self-employment opportunities for the poor based on productive, efficient and sustainable management of their own resources as well accessing resources and opportunities there by significantly contributing to poverty

¹ Proshika, *Annual Activity Report*. 1994-95, Dhaka, 1995, P.1.

² Ibid., P.1.

alleviation and sustainable development. EIG programme deals with the following objectives :

- (i) Intensive and extensive implementation of EIG Programme.
- (ii) Productive efficient and sustainable management of resources.
- (iii) Increased access of the poor to public and common property resources.
- (iv) Greater self-reliance and sustainability of the groups.
- (v) Greater income and employment to contribute significantly to reduction of malnutrition, child maternal mortality, ill health, illiteracy as well as promotion of general well being of the poor families.

On the basis of above goals and objectives, the programme for income and employment generation provides for credit facilities for various income generating projects in agricultural and non-agricultural sectors including the special irrigation project, and other related assistance.

Proshika gives special attention to the agricultural sector as the landless agricultural labourers turn to wage labourers to survive and the marginal peasants get alienated from the land due to indebtedness to money lenders. This creates an adverse effect on the GDP aiming at to solve this unwanted problem, Proshika took initiative to cover the agricultural sector. Employment Generating Programme is a very important component of Proshika's development strategy and acts in a mutually reinforcing way with other components.

Therefore, EIG initiatives strengthen other programmes and vice versa. To get added value from this strong organic interconnectedness, Proshika in its Programme formulation links EIG Programme strongly with organization building access to

resources, environmental protection, natural resource management, women empowerment and health infrastructural activities. These Social Forestry, Ecological Agriculture, Fisheries, Livestock, Sanitation, Tubewell Sinking, Irrigation, Housing, and Sericulture activities have both income and employment generating aspects combined with access to resources, environmental protection, sustainable management of natural resources and reduction of discrimination of women. Precisely, this is one of the particular features of Proshika's EIG Programme which gives it the uniqueness added value and comparative advantage. A total of 9684 EIG projects were undertaken by the group members and total amount disbursed for these projects was Tk. 423835542¹.

The EIG programme of Proshika is implemented through a strategy of the following very important elements :

- (a) Utilization of groups savings
- (b) Provision of matching credit from revolving loan fund
- (c) Technical assistance through provision of skill and management development training and on the ground technical advice and support by technically competent workers.
- (d) Provide Marketing assistance where needed².

It is to be mentioned here that provision of only credit, as it is done by many organizations may restrict employment and income generating initiatives to only vary usual, traditional and petty service sector activities without being able to capture the added value, comparative advantage and potential for developing new resources which result from linking EIG programme to increasing access of the poor to resource,

¹ Ibid., P.1.

² Ibid., P.88.

productive and sustainable resource management environmental protection and women's empowerment. Without improving the existing resources as well as developing new resources both for the poor and for the nation as a whole. EIG initiatives can be in the long run, successful in promoting sustainable development. For this reason, Proshika tries not to restrict its EIG activities only to usual traditional and petty service sector activities but pays more attention to activities which develop existing resources and create new response.

Thus in the port folio of EIG activities promoted by Proshika traditional activities like petty trading, rice husking, etc. are less than 20% of the total activities which overwhelming majority of EIG activities relate to developing existing resources as well as creating new resources. The EIG programme of Proshika, therefore, should be seen as a potent instrument of sustainable development just where application of credit in combination with required technical and marketing assistance create new value to resource management in terms of equity, productivity and substainability.

(IV) Health Education and Infrastructure Building Programme (HEIBP) : The goal of Health Education and Infrastructure Building Programme of Proshika is to enable poor to prevent communicable diseases which ravage their health and survival, allowing them to attain measurable empowerment as their socio-economic vulnerability is reduced. Objectives of this programme are as follows :

- (i) To provide infrastructure support to obtain safe drinking water and low cost sanitary latrines.
- (ii) To provide health and nutrition education.
- (iii) To provide training to upgrade 'TBA's skill.

- (iv) To encourage groups to access health, immunization, family planning service from the government.
- (v) To provide training and credit to groups to take up tubewell sinking and sanitary latrine production projects as EIG activities¹.

This programme has five components :

(a) Health and nutrition education programme addressed to group members through formal and nonformal training courses. So far 84928 members received such training.

(b) Installation of tubewells of different types so that groups have better access to clean water 8600 such tubewells have been installed so far benefiting nearly 1,50,000 families.

(c) Installation of durable latrines for wider sanitation coverage so far 64243 sets of low cost but durable latrines have been installed.

(d) Upgrading the skill of traditional birth attendants, TBA can contribute to lowering of many birth related deaths. So far 110 TBAS have been provided training in collaboration with Redda Barna a Swedish NGO efficiently engaged in this programme. They have also been provided with a kit box, full of necessary instruments and sterilising facilities.

(e) Through health education programmes groups become aware of the need to immunize their children and they are encouraged to access facilities provided

¹ Proshika, *Five Year Plan* July 1994 - June 1999, Dhaka, 1994, P.177.

by government extended immunization programme. This has led to significant immunization coverage in the working areas of Proshika¹.

Besides having very beneficial health impacts, the programmes have added value of environmental protection and income generation. Through this programme human excreta are not allowed to pollute the environment, especially water and air. Income and employment opportunities have been extended to over 200 groups who have been trained and provided RIF credit to sink tubewells and manufacture low cost sanitary latrines.

Proshika disbursed loan for 53 projects on production of water-seated latrines and the organisation distributed 14556 latrines and 2294 hand tubewells².

(V) **Universal Education Programme** : The goal of Universal Education Programme of Proshika is to empower the poor so that they can participate activity in the sustainable development process of Bangladesh.

Objectives of this programme are discussed below :

Among the basic cycles of human needs, the functional literacy action shall become the essential expression of development food and nutrition, population and family welfare, health and sanitation, equality of living empowerment of women, scientific out-look, environmental protection, up-gradation of occupational knowledge, promotion of culture and access to information and knowledge and quality of social

¹ Ibid, P.176.

² Proshika, *Annual Activity Report*, 1994-95, Dhaka, 1995, P.4.

living. Being liberated, they will naturally be better informed and will then make correct decision regarding their future life. Proshika believes that :

- (i) Literacy is potential tool that can be used for social economic and cultural purpose either through the process itself or through the utilization of acquired knowledge.
- (ii) It will provide collective responsibility towards the social environment in order to improve living conditions, help to manage their own economic and financial situation and assert their basic human rights.
- (iii) Literacy skill, among other things, will assist the poor to participate effectively at all levels of society and thus become potent contributors to the process of building a just, productive and equitable society.
- (iv) Learning about legal rights, about divorce, marriage and minimum wage and to deal with dowry, rape, harassment and other social issues will lead the poor to increase their level of social consciousness.

Rich in potential human resource, Bangladesh is characterized by widespread illiteracy, unemployment, uneven distribution of national income, malnutrition and economic under development. In Bangladesh to day we have about 80 million people unable to read and write and by turn of the century this will have increased to more than 128 million unless we can do something effective to turn trends around keeping this state of illiteracy scenario unchanged, social and economic development of the country will remain a far cry. Keeping this context in mind and also to strengthen

Proshika's on going programmes of economic and social empowerment Universal Education Programme (UEP) was undertaken. It has four components :

- (a) Adult literacy
- (b) Motivational programme for parents for enrolment of their children to schools.
- (c) Non formal primary education schools for school dropouts mostly for girl children above 8 years of age.
- (d) Village study circles for the new literate¹.

Proshika has set up so far 5,900 adult literacy centres where 103,664 adult learners have completed a literacy programme of six month duration. Besides, 65,624 children have been enrolled in government primary schools. Moreover 9000 students are in the process of graduation in 300 non-formal primary education schools so far set-up by Proshika. To retain and upgrade literacy skills of new literate 494 village study circles have been set up². Number of literacy centre, number of adult learners and NFPE school & learners of UEP (1994-95) is shown at Table-4.1.

(VI) Programmes for Women Development : Proshika has also taken up Programmes related to women's development. Proshika takes on economic and social emancipation of the poor women as a major area of its intervention 59 per cent of the primary groups formed in 1994-95 are women's groups³.

¹ Proshika, *Five year Plan July 1994 - June 1999*, Dhaka, 1994, P.181.

² Ibid., P.182.

³ Proshika, *Annual Activity Report 1994-95*, Dhaka, 1995, P.3.

Table-4.1

Universal Education Programme (UEP) 1994-95

Number of Literacy Centre

Target			Achievement			% of
Male	Female	Total	Male	Female	Total	Achievement
1000	1333	2333	827	1054	1881	64.17

Number of Adult Learners

Target			Achievement			% of
Male	Female	Total	Male	Female	Total	Achievement
25000	33325	58325	16185	21242	37427	64.17

NFPE school and Learners

School			Learners						% of Achieve- -ment
			Target			Achievement			
Target	Achieve- ment	% of Achieve- ment	Boys	Girls	Total	Boys	Girls	Total	
769	709	92.20	8074	18841	26915	10531	14733	2526	93.87

Approaches :

In lieu of material development, Proshika stresses the need for the human development. It identifies the human development approach as an alternative one and terms it as 'Proshika Development Approach'. Proshika approach includes target group development for reducing the existing inequality in distribution resources and building up peoples organization with persons homogeneous in class and profession. 'Proshika Development Approach' is not a rigid model of given priorities set in a limited scale and structure, rather it is a growing praxis where the poor are the subject rather than the object development. From this it is evident that Proshika as a dynamic organization believes in change.

As Proshika follows participatory mode of development process, the programmes are designed for active participation of groups in planning, implementation and management. They will also share cost of the programme. This along with greater motivation and skill of the groups will make the programme replaceable and sustainable to a greater extent. The strategy of having added value of employment and income generation is followed. Special efforts have been made to ensure greater participation of women groups commensurate with the proportion of women groups.

Achievements and future direction :

The poor constitute an overwhelming majority of Bangladesh both in village as well as in urban centres. They are the rural landless labourers, small marginal peasants, fishermen, weavers and urban slum dwellers as well as women of these socio-economic categories.

The development programme portfolio of Proshika to empower the poor has all these aspects. Not only that these are combined and integrated in designing a holistic strategy of intervention which is potent against the many headed monster that poverty can be linked. Thus combination and integration of Organization Building Programme, Employment and Income Generation Programme, Development Education Programme, Universal Education Programme, Health Education and Infrastructural Programme and Environmental Protection and Regeneration Programme enable the poor to be socially, economically, culturally and environmentally empowered so that they can participate effectively in their own development.

Five Year Plan (1994-1999) of the organization is an attempt to capitalize on the opportunities within and outside of Proshika to make greater impact by sealing up its activities to an optimal level so that the developmental impacts become not only substantial but also sustainable. Proshika follows participatory planning process for its poverty alleviation programmes.

Proshika keeps close collaboration with the Government of Bangladesh for its activities and the Government is also increasingly taking interest in the innovation ideas and practices of Proshika.

Since its establishment in 1976, no major changes are found in the programmes of Proshika. However, there is a little change in the policies of Proshika which has been reflected on its Programmes for poverty alleviation. Proshika puts equal emphasis both on the Universal Education and Income Generating activities to make the development of the poor and the process of making the plan is started with an in depth analysis of development problems of Bangladesh.. This strategy will help to increase their level of conscientization which is necessary for sustainable development.

IV. III Association for Social Advancement (ASA)

Origin and Structure :

Association for Social Advancement (ASA) was formed in 1978. It registered on 14 January, 1982 with the NGO Affairs Bureau, Government of the People's Republic of Bangladesh (Registration No. 120)¹. The project area of ASA was 35 thanas of 35 districts at the time of registration. Upto April, 1996 ASA able to reach 476,274 group members of which 396,661 are active borrowers. These groups exists in 8,621 villages of 224 thanas of 45 districts administer through 466 unit offices². Project area covered by ASA is shown in map at Annex-VII. Total staff of ASA were 2,103 upto June, 1994 is shown at Annex-VIII and Annex-IX shows the Organogram of ASA.

Objectives and Policies :

The main policy of ASA is to empower the poor people through participatory and sustainable development approach. The vision of the organization was to create an enabling environment to establish a just society free from exploitation. It took up the concept of empowerment so that being empowered the powerless could resist oppression injustice and establish their right of access to the institutional resources. ASA also included the strategy of counter linkage in its concept of empowerment, which can stand against the linkages maintained by the influential section of the society with the powerful bureaucrats and elite for protection of the exploitative mechanism through the

¹ NGO Affairs Bureau, Government of the People's Republic of Bangladesh, Op.cit., P.2.

² ASA, *ASA Sustainable Micro-finance Model*, 1996, Dhaka. P.3.

counter linkage process. ASA aimed at develop an alternative communication net-work which started with awareness based literacy. Development goals of ASA are :

- (a) Reduction of poverty by increasing income;
- (b) Effective participation of the rural poor for socio-economic empowerment;
- (c) Implementation of bottom-up approach through income generation activities;
- (d) Promotion of self-help economic activities for long term benefit for grass-roots beneficiaries;
- (e) Providing instrumental support to raise the capacity of the poor for a viable socio-economic condition;
- (f) Creating a viable institution at grass-roots level¹.

Programmes :

ASA since its intervention in the developmental field, had to go through different phase². The Organization it-self terms the phases as :

(A) Foundation phase : The period from 1978 to 1984 is regarded by ASA as the 'foundation phase'. During the foundation phase the group members launch a series of social action. The programmes lasted for a long period of six years. The programmes of this phase were as follows :

- (i) Conscientization for social action
- (ii) Legal aid and awareness build up programme
- (iii) Training programme

¹ ASA, *ASA Update*. Dhaka, 1994, P.1.

² ASA, *Image ASA*. Dhaka, 1996, P.12.

- (iv) Communication support service programme
- (v) Training for rural journalists

Through a critical analysis of the impact and limitations of its social action programmes ASA realized that the impact of the programmes was partly positive but it could not become sustainable due to lack of economic solvency of the group members. With this realization, ASA brought a change in its programmes with a view to overcome the situation. From this a transition forward a new phase occurred through reformation of the existing programmes. ASA terms this new phase as Reformative Phase.

(B) Reformative Phase : At this phase the need for a integrated development was felt by the organization. Importance was given to form groups with landless people to develop their awareness through an education programme. In the integrated approach women were recognized as partners in development and credit was considered as an important component of empowerment. The credit programme included income generation activities to help create their self-employment and bring a change in their life. The integrated approach also considers the health care and nutrition improvement components as complementary factor to achieve the desired objectives.

ASA preferred implementation of programmes through an integrated approach as it expects that the combined effect of the programmes would be able to bring a fruitful result among poor. The programme components of the Reformative phase were as follows :

- (i) Development education for empowerment programme
- (ii) Credit programme for income generation
- (iii) Mini-irrigation programme for landless and marginal farmers

- (iv) Women's development
- (v) Health programme, with three components i.e. Primary Health Care, Nutrition Improvement, Traditional Birth Attendant (TBA) Training.
- (vi) Human development training
- (vii) Post disaster management programme.

Through Reformative phase programmes ASA was able to create a positive impact on the rural communities. It considerably enhanced individual initiative in the economic aspect and collective initiative in the social aspect. Although the impact was found positive, the changing trend was slow. After several years of involvement it was proved that the integrated approach takes much time for preparing the group members. Hence, development was delayed and approach could not fulfil the expectation of bringing a rapid change. In keeping with the peoples desire ASA again reviewed its programmes and considered an economic approach of development. ASA termed the phase as the 'programme specialization phase'.

(C) Programme Specialization Phase : Through this phase ASA took up the economic approach of development to achieve quick results in an effective way. The main elements of the economic approach are as follows :

- (i) Savings and credit for income generation in a cost-effective manner
- (ii) Institution building at grassroots level, through development education
- (iii) Creation of alternative leadership

For sustainable development at the grassroots level ASA has become able to develop a 'self-reliants' development model. The concept and approach of the model stand on two principles : i) Targeted group members 'self-reliance' ii) Organizational

'self-reliance' of ASA. Following are the characteristics of "ASA SELF-RELIANT DEVELOPMENT MODEL"

- (i) Formatting of groups and participation in the 'development education class' by the group members;
- (ii) Distribution of credit as initial capital through revolving process and repayment through weekly instalments;
- (iii) Approximately 100% repayment of the credit from the profit of the investment;
- (iv) Importance given on the member's own savings;
- (v) Making the unit self-reliant within short time (9 months with central overhead);
- (vi) Decentralization of management for effective fund management and smooth implementation;
- (vii) Special emphasis on covering management cost from the income earned (efforts are given for minimizing management cost);
- (viii) Ensuring participation of women in important decisions of the family and society;
- (ix) Developing awareness, leadership capacity and credit management among group members and
- (x) Making a profit of 300% annually on an average by the group members from the investment for reducing poverty¹.

A plan for three year Poverty Alleviation Programme was approved in 1991. The programme of poverty alleviation began from 1992 and came to an end in

¹ ASA, *ASA at a glance*, 1995, Dhaka, 1995, P.6.

1994. This was the first phase of the poverty Alleviation Programme with direct donors funds. At the end of the third year ASA embraced the following :

Coverage of below poverty line	:	268020
House holds in Bangladesh	:	-
Coverage of Districts	:	24
Coverage of Thanas	:	87
Unit office	:	265
Amount of credit disbursed cumulative and revolving process	:	Tk. 1761479442
Number of groups	:	14442
Number of employees	:	2115

Source: ASA

The over all objectives of the Poverty Alleviation Programme was socio economic empowerment. This was to be carried out through the following programme components:

Development Education Programme : The objectives of Development Education Programme are as follows :

- (i) To grow the sense of self-realization and self-identity in the rural women folk.
- (ii) To raise awareness about socio cultural environment.
- (iii) To raise functional knowledge (group decline, group harmony, health, environment care, mutual relationship, house-hold care, women's socio political rights).
- (iv) To develop in house economy efficiency.
- (v) To increase access to local resources and institutional facilities.
- (vi) To raise interest in local net work building and broader women's solidarity.

The strategies followed to implement this programme are identified below :

- (i) Formation of groups to realize their self and collective identify.
- (ii) Imparting adult education in regular weekly meeting.
- (iii) Developing skills in group discussion, health awareness, women's rights and non-formal training.
- (iv) Encouraging local leadership through group movement and group dynamism¹.

Development education programme plays a vital role among the developmental programme of ASA. The programme is meant for improving the skill, knowledge management capacity and awareness on social issues of the poor. Development education includes nutrition education, primary health awareness, role of savings investment in income generation project, homestead gardening, tree plantation, social rights, women rights etc. All the issues of development education are discussed in dialogical method. The learners participate and share their views and find out the possible measure related to their needs. Special emphasis has been given for signing their names by the group members within three month of involvement. Name signing is considered as pre-condition for credit approval. As a result 100% group members have learnt to sign their names. Upto June '94, the number of participants in development education class was 264,077 in 14947 centres².

Human Development Training Programme : The objectives of Human Development Training Programme is to upgrade the skill and capacity of the grass-roots women through different programmes for income generating health and

¹ ASA, *Across the Days 1993*, Dhaka, 1993, P.5.

² ASA, *Voices From the Lower Depth*, Dhaka, 1994, P.3.

education. The strategy followed to implement this programme by conducting regular training programmes at different levels i.e., staffs and beneficiaries. Toward achieving the development ASA views human development training as an effective means. There are two categories of training :

- (i) Training for the staff and
- (ii) Training for the group members.

The curriculum of both types of training are planning, management (organization, group) consciousness raising, leadership building, group selection operational strategy specially for the staff etc. Upto June, 1994 a total number of 2, 103 (male: 1,641, female: 462) staffs received training from beginning. A total number of 32,603 (male: 14,507, female: 17,656) landless were trained in related issues. Also training courses of volunteers were conducted during the years from 1984 to 1987 to support the programmes. The total number of trained volunteers were 8,654 (male: 8,473, female: 181)¹. Sometimes, staffs join overseas training to enhance their skill and experience. The training courses are essentially related to development. A total number of 18 staffs have already participated in overseas training.

Income Generation Programme (IGP) : The Objectives of Income Generating Programme (IGP) are as follows :

- (i) To facilitate the participation of the grass-roots women in economic empowerment.
- (ii) To liberate the rural women-folk from economic isolation.
- (iii) To reduce economic dependence upon money lenders and male partners.

¹ Ibid., P.3.

- (iv) To alleviate gender discrepancies through economic empowerment.
- (v) To build up capacity of the disadvantaged women-folk.
- (vi) To socialize women for broader women's solidarity.

The Strategies followed for this programme are discussed below :

- (i) Providing credit facilities at the door-steps of grass-roots women through local institution.
- (ii) Involving the rural women folk in home-stead production small trading, mini-poultry, diary, fisheries etc.
- (iii) Developing their skill for selecting suitable schemes through economic awareness raising.
- (iv) Developing their skill on financial management in relation to maintaining capital, profit, savings.
- (v) Building up rural women's capacity through economic awareness and skill of financial management¹.

To rehabilitate the cyclone and flood affected people ASA included income generation programme along with other programmes from 1987 through out the working areas. A positive impact for immediate income raising was found in operating the small scale socio-economic credit programme. At the same time it was found that the state of being assetsless of the rural poor were due to lack of capital. As most poor people are used to borrow money from money lenders with exorbitant rate of interest varied from 120% to 240% annually. Upon such a situation ASA initiated comprehensive credit programme from 1989 through 30 thanas of the country. As it is learnt that viable credit intervention (with a process of repetition for 5 to 6 years) can enable to solve the problem

¹ ASA, *Accross the days* - 1993, Dhaka, 1993, P.4.

of rural mass. The total number of working areas has been increased to 78 thanas during 1993. According to the report June, 1994 ASA (through out the year) has covered 269,052 grass-roots families. Ratio of covering the below poverty line household of Bangladesh is 2.63%. 99.50% female are prioritized in operation the programme. On an average Tk. 5,337/= credit is found per member¹. Both the qualitative and quantitative impact are shown in the Table-4.2.

Table 4.2
Impact of Income Generation Programme (IGP)

Sl No.	Impact noticed	Frequency	Frequency In percentage
1.	Improvement in economic status	20	100
2.	Children get education more	17	85
3.	Medical facilities mitigated according to need	15	75
4.	Dependence on local money lenders reduce	7	35
5.	Awareness on one's rights increase	12	60
6.	Improvement in family relationship	14	70
7.	Participation in family decision making	12	60
8.	Improvement in social status	13	65
9.	Anti-dowry movement raised	3	15
10.	Family planning is popularized	7	35
11.	Awareness on environment raised	12	60
12.	Access towards market gradually improving	10	50
13.	Saving is practised	20	100

Source: ASA

¹ ASA, *Voices From the Lower Depth*, Dhaka, 1994, PP.3-4.

Integrated Health, Nutrition and TBA Training Programme : The objectives of Integrated Health, Nutrition and TBA Training Programme are as follows :

- (i) To raise preventive health awareness among the under privileged rural women.
- (ii) To motivate the under privileged women taking curative measures.
- (iii) To improve the nutritional status of the malnourished mother and children.
- (iv) To impart scientific knowledge of delivery of the TBAs.

The Strategies followed to implement this programme are discussed below :

- (i) Health and nutrition knowledge are disseminated through group based and door-step discussion.
- (ii) Establishing primary health care clinics at the remotest areas.
- (iii) Training supervision and nutritional credit are maintained.
- (iv) Training, supervision and assistance in scientific delivery are maintained¹.

Integrated Health, Nutrition and TBA Training Programme is divided into three categories as follows :

(a) Primary Health Care Programme : ASA believes that health education is essential for awareness of the grass-roots. Sound health is required to keep body and mind fit for doing any sort of work. However, integrated health programme is being carried through seven thanas of two districts. Gazipur and Hobigonj through seven health care centres. A total number of 86,962 patients (including child, male, female) are covered through the seven primary health care centres².

¹ ASA, *Across the days* 1993, Dhaka, 1993, P.6.

² ASA, *Voices From the Lower Depth*, Dhaka, 1994, P.5.

(b) Nutrition Improvement Programme : Under-five malnourished children are brought to this programme. Mothers of malnourished children are trained up, they are taught about nutrition's feeding for their children, food values, domestic cleanliness. Nutrition awareness inspires them for kitchen gardening and poultry raising. At the same-time the mothers are advised for plantation, making safe latrine, environment care etc. Thus the mothers are improving their domestic health status. The children are gradually escaping their malnourished status. A total of 5.216 children were brought under this Programme by December 1993¹.

(c) TBA Training Programme : In the rural areas the trained TBA play an important role in protecting the death rate of mother and child. They identify pregnant mothers, disseminate message on the care of delivery period, nutritious food intake, blood increasing feeding, merits of family planning and also of safe scientific delivery to be conducted by TBAs. As a result, it is found that the life expectancy rate of mother and child is gradually improving. So far, 1974 TBAs are trained and 9872 pregnant mothers are served by trained TBAs².

Approaches :

To reach the target ASA chalked out a long term action plan and started working from the bottom level of the society. It stressed the need for building people's organization through mobilizing the landless rural poor. ASA facilitated people's participation against injustice to protect their right through maintaining continuous linkages among people.

¹ Ibid., P.5.

² Ibid., P.5.

ASA's development policy includes a comprehensive and complementary approach to extend the benefit of all programmes to the same individual. For implementation of its programmes, the organization considered the group approach. Practice of grassroots democracy and a bottom-up decision making process get preference in ASA's policy. It decided to intervene as a catalyst to form people's organization to ensure their self-dependency. ASA emphasized active participation of the grassroots people in resisting the vision of human rights. It also stressed introduction of grass-roots media as a support service to all programmes. Characteristics of ASA's social justice approaches to development are as follows :

- (a) Working with the people instead of them.
- (b) Understanding the people and their life situations.
- (c) Working selectively for the poor.
- (d) Promoting self-reliance and awakens building.
- (e) Promoting self participation in analysis and decision making.
- (f) Promotions group savings and income generating projects for their welfare.
- (g) Giving loan to increase group capacity.
- (h) Weeding out paternalism and patriarchy.
- (i) Creating goal allies for support.
- (j) Promoting human rights and justice actions¹.

When ASA works with the people instead of merely for them as in top down development, it allows them to determine their own needs. Improving their economic position is certainly uppermost in the minds of the poor. Thus the ASA's income generation programme is a basic activity which makes other progress possible e.g. the credit programme, the literacy programme etc.

¹ ASA, *One Step Forward*, Dhaka, 1992, P.I.

Achievements and Future Directions :

To empower the disadvantaged women ASA operates credit programme among them through small schedule like paddy husking rice drying, weaving, netting, handicraft, mini-dairy, mini-poultry, goat rearing, small business, grocery, vegetable gardening etc. According to them their involvement in IGP enables them to achieve more success than the others in socio-economic issues. The impact that found are multi-dimensional, Economical up-gradation and social up-gradation took place side by side. The women folks earning adds an extra support to family expenditure. That ensures children's education, clothing, medical care etc., where needed. The children of the target mothers get better education facilities than ever before. All other basic human needs are fulfilling with the mothers financial support. With women's financial support the respective families gradually becoming free from the vicious circle of local money lenders. That also help to improve their economical status. Previously in case of money lenders loan they had to pay exorbitant interest. Their afterwards involvement in ASA-GIP enables them to reduce dependence upon money lenders.

Deprived women can show their potentiality if they are attributed with economic empowerment. Their participation in income earning through income generation programme endowed them with managing ability, courage, skill etc. that are need in family as well as in society. In a word, their financial ability strengthen their psycho-analytical facility.

Group members long term involvement with IGP plays more positive role in being self depended from their dependency situation. Long term involvement ensures more the grassroots socio-economic upgradation, education, medical facilities, reducing dependence on money lenders etc. At the same time awareness build up through a

continuous process enable the rural mother for bringing positive result on family health, family planning, nutrition environmental care and also on, social issues. Again the male partner association, mental support, help the rural women, folk in corroborating the business in the prevalent society, still male partners help is needed. And to change this situation more time is needed.

ASA as an NGO is working as a catalyst among the grass-roots communities in different parts of Bangladesh. This approach carries various questions of right to self determination and their right to resources. This can be defined a new form of movement that exist outside the realm of traditional political process, which create opportunity to express their individual and collective demand on the basis of the need of grass roots communities. Such demand can be recognised as the legitimate civil right. ASA as a NGO dealing with this new form of social movement related to the life of the rural people can be treated reaction against the so-called development planner and hypocrisy of contemporary policy¹. The movement of the productive forces (landless labours, weavers deprive women, fishermen) can be termed as a form of civil right movement. Through this process, ASA involved itself as a promoter to the development policies for creating such an environment where politics of development by and for the grass root people will prevail. They will be the planner, implementor as well as decision maker for their emancipation. It means the raising of consciousness of the suffering people from their every day suffering life experience. The involvement of grassroots communities cannot be equalized with the politics of government or local exploiters but is something shaped by ordinary people. Which is a process of social learning and forces begins progressive social change. Like many other NGOs working in Bangladesh ASA family believes that empowerment philosophy should be applied towards the grass root

¹ Ibid., P.12.

communities of the society¹. Through the process of empowering the powerless ASA experienced a bitter reality that without credit, empowerment strategy remains a futile approach. Based on this reality, ASA introduced income generation activities for their further development in 1989.

Impacts on different age group in IGP :

It is seen from table 4.3 that in ASA targeted area about 43 per cent are benefited among the age group 25-30. It is reasonable because this age group area the youth who are able to take decisions and also have enough credit (ASA's) to utilize it. The increasing rate of the age group indicates the decreasing capacity of this working power.

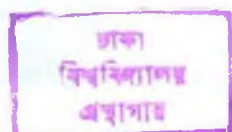
Table 4.3
Impact on Different Age Groups in IGP in Percentage

Age Group	Achievements (in percentage)
15-19	6
20-24	0
25-29	43
30-34	25
35-39	12
40 and above	12

Source : ASA

On the other hand number of the age group 15-24 are mainly reckless, but they are the future group members of ASA. So in this group emphasis should be given on skill build

¹ Ibid., P.29.



up training. If they are provided with credit their participation in the income generation programme should continue for long. ASA's IGP is gradually empowering the grass-root communities of the society. And once a problem is identified a solution must be confirmed from the table we may reach the conclusion that income generation programme is the highest where the geo-cultural constraints are low, the groups are clustered, the communication system is well established, major NGOs are working there, they are comparatively free from religious superstition and they are more exposed to the political cultural flow. And these achievements are low where the above mentioned positive forces of development are absent. Besides these factors, it is also observed that where ASA's comprehensive programme is running, the achievement is balanced. A high migration rate is constraint to the balanced achievement.

To empower the grassroots communities ASA's Adult Education Programme is an integral part of its Income Generation Programme. These two are interrelated with each other. It is observed that where the impact of IGP are high the impact of education are high also. The Adult Education Programme has increased the level of awareness to enable to analyse the causes of deprivation inside the family and hence the society.

Health, nutrition and environment programmes are the major components of ASA's empowerment programme. These programmes have emerged as the part of the educational programme to the grassroots people through training and motivational activities. But ASA's comprehensive programme on health and nutrition is very limited in certain programme areas. It is seen that health and nutritional status get a balanced improvement since extra health and nutritional allowance is provided to the group mothers.

IV.IV Comparative Analysis and Findings of BRAC, Proshika & ASA

The policies and programmes of the three leading NGOs i.e. Bangladesh Rural Advancement Committee (BRAC), Proshika Manobik Unnayan Kendra (Proshika) & Association for Social Advancement (ASA) are analyzed below.

The policy of Bangladesh Rural Advancement Committee (BRAC) is to improve the conditions of the rural poor to develop their ability to mobilize, manage, and control the external resources by themselves. It works through participatory approach and decentralized management system. The organization was established as a relief agency later it transformed itself into a development organization.

Proshika Manobik Unnayan Kendra (Proshika) gives importance to human development policy and it launches its development programmes through a comprehensive effort under a 5 year plan.

Association for Social Advancement (ASA) gives a special emphasis on empowering the rural poor through sustainable development efforts. Since its inception the organization has been advancing through a series of changes in its policies and programmes. ASA's changes have been categories in three phases in relation to its programmes 1) foundation phase 2) reformative phase 3) programme specialization phase. In the course of its intervention ASA has succeeded in developing a 'self-reliant development model' which also stands on two principle i) targeted group members' self-reliance and ii) Organizational self-reliance of ASA.

The programmes of BRAC, Proshika and ASA are analyzed here below from the three important aspects of any poverty alleviation programme i.e. :

- A. Mobilization;
- B. Participation; and
- C. Conscientization

A. Mobilization

NGOs in Bangladesh have been extremely successful in reaching out to the poor, the deprived, the dispossessed. The overwhelming majority of all NGO members are either functionally landless or own less than an acre of land. Most NGO members are either wage workers, share croppers or owners of cottage industries with assets of less than five thousand Taka. Most of the NGOs have strong female participation in their membership is shown at Table-4.4. It is clear from the Table that BRAC, Proshika and ASA have all indicated higher rates of success with their female groups.

A total mobilization of the target groups, at even in the union level, had not been achieved. In Sulla village BRAC claims to have organized about a third of all target group households (over 11,000 according to study estimate). However, BRAC groups there have gone through several periods of dormancy and even break-ups. Though efforts to reactivate old groups have been on going the evidence from the Sulla village indicates that even after nearly two decades of pursuance, BRAC is looked upon only as a relief distributing mechanism not an agent of class unity and structural changes.

Ideas is very clearly an income generating NGO and hence 95% of its members joined it for economic benefits. Interestingly though BRAC, Proshika and ASA pride themselves for their target group solidarity, about three-fourths expected direct economic benefits. Many of course complained about unrealised expectations.

Table 4.4
Description of NGOs Studied

NGO	Year Started	Principal Activities	Thana Coverage	Number of Groups	% of Female Groups	Other Features
BRAC	1972	Income Generation Over Conscientisation Relief	50	N.A	45	Pioneer of national NGOs; shifted emphasis from Relief to Conscientisation to Income Generation
Proshika	1976	Conscientisation Income Generation Relief	65	13,000	40	Created as alternative to BRAC with emphasis on Conscientisation
ASA	1978	Income Generation Conscientisation Empowerment of the poor	35	8.62	43	Reduction of poverty by increasing income. Effective participation of the rural poor. Creating available institution at Grassroots level.

Source: ADAB

NGOs are totally dependent on foreign funding. NGOs under study have gone in for cold storage, transport business, printing presses etc. for internal generation of funds but these enterprises themselves are initiated with foreign funding. NGO activities including NGO mobilizations are all dependent on external funds. NGO workers are mostly paid employees. Voluntarism is absent. Where it exists there are other material benefits or the promise of future paid employment. With such as much as 17% of foreign aid coming through NGOs but as little as 1% of the rural population mobilised through NGOs, coverage through extension of NGO activity in current mode, is not viable¹. There are no reports either of people voluntarily forming groups following the NGO lead. Additionally, there are no indicators of successful NGO withdrawal from any area. All that seems to be happening is now NGOs springing up and applying for donor support. In a situation of pervasive foreign aid and limited domestic production, target group mobilization seems to be the new approach in staking claims to external resources. In fact for the educated urban elite with liberal humanistic visions this presents a highly lucrative alternative.

Success of NGO programmes depends on social mobilization of the poor at the grassroots and human resources development. NGOs are helping people to attain self-reliance and reducing rural urban migration through their concerted efforts to poverty alleviation. Poverty alleviation through Social-Economic Empowerment of Men and Women considered and incorporated the basic elements of NGO programmes, such as education, training, income generation and health to achieve their self objectives. Traditionally, leadership or controlling power is under the grip of the male members of the family and the society. The women are being ruled by the men and leading a life as subordinates and often at sub-human status. In order to salvage the women from oppression, steps are taken by BRAC, Proshika and ASA to develop leadership quality

¹ Syed M, Hashemi; "NGOs in Bangladesh: Development Alternative or Alternative Rhetoric", (Memo), 1990, Dhaka, P.79.

among the women . NGO programmes are implemented through group management, participative decision making, resource mobilization , etc. Which are considered as effective tools for social mobilization.

B. Participation

Clearly target group members can not be involved in decision making initial NGO decision simply because the initial NGO decision of ‘people empowerment’ creates the problematic in the first place. However, once the initial decision regarding target group participation has taken place there are equally other important issues where the analysis can be situated to evaluate the extent of this participation. Two types of decision are involved- a) operational decisions and b) financial decisions.

Operational decisions refer to the actual management of both the NGO and the programmes. In all the three NGOs there are no built in institutional mechanism to ensure or even allow for the target group to be involved in NGO management. Through technically in most situations, a small governing body exists, it is the director who has *de facto* of total executive control.

In all cases programme on identification is also completely outside of target group’s justification. Once a programme has been identified, NGO workers will approach the target group to explain its features and relevance. Target group assistance may be sought, at this point, for implementation. However, ‘target groups’ participation in this is at the level of deciding whether to get involved. They do not have any role in determining the form of this implementation that is decided either by the NGOs. They decided on setting up a functional education school in a specific locality will supply the curriculum the teacher, books and equipment and then social students. Target groups are

not involved in making decisions on their need for this, or using the same resources for alternative purpose. What has frequently happened is that given other options or fund scarcity or programmes changes, NGOs have arbitrarily closed down such centre without involving target groups in this decision making. However for the most part decisions on programmes meetings (type and frequency) and group interaction are decided by the NGO, though members are allowed to bring in other members and choose their own group leaders. Participation of members in motivating or evaluating was also not observed anywhere.

In no case did target group members have controlled or even any knowledge of the level of funding of either the NGO or that allocated to a particular programmes. NGO allocations for relief, credit, income generation programmes or administrations are all decided in advance. Target group members are not involved in financial decisions, regarding expenditure priorities of NGO funds. However, some groups do get involved in relief distribution and making decisions on who gets credit. They generally have far greater control over their own savings funds. Members will decide on how their savings are to be increased, spent or given as assistance to other members.

The general picture that emerge from field work is a situation in which a small executive group of the NGO staff makes all major decisions and target group participation is relegated to relatively inconsequential and minor decision making of course even in this minor participation the guiding hand of the NGO worker is over present

Group meeting serve as the focal point of the NGO –Target group dialogue as well as the expression of the success in people's participation and empowerment. Thus

people's participation in NGO programmes is extremely important. If the NGO concerned really works with and for the poor people of an area their first and foremost loyalty must be to those people. The success of any poverty alleviation programmes the local people themselves need to be involved more activity both at the planning and execution levels. The NGOs under study i.e. BRAC, Proshika and ASA follow the approach of local people's participation in their programmes. To alleviate poverty, the group members of NGOs have initiated different programme activities comprising components of Adults Education, Irrigation Programme, Women's development, Health Programme, Nutrition Improvement Programme, TBA Training Programme, Human Development Training and Disaster Management Programme. The poor and women are organized into somities for the purpose of creating a sustainable people's organizational base.

C. Conscientisation :

Three NGOs studied strongly identified conscientization or consciousness raising as the central element in their attempts to transform the oppressive reality. It is therefore necessary to describe the significance of this conscientization. The arguments of all BRAC, Proshika and ASA use the same concepts, categories and goals. It is however clear, that no matter how any one NGO conceives of the ultimate transformed reality, its action are intended to bring about immediate changes in the perceptions and action of the target group. In this study these changes are analyzed at different levels—social, economic, political and ideological. However, first a consideration of the actors in this experiment, the NGO workers, is necessary.

The typical NGO worker has a high school or college education. Most have rural roots. As a group they are young, hard working, sincere honest and highly accessible

to the rural poor. These set them apart from the local level government officials who are usually corrupt and distanced from the village poor. NGO training making them both reach out-to the rural poor and speak a language (people power over rich) that identifies them as a new and different breed of functionaries. It is this diseffectiveness that appeals to advocate of development and change.

However, a few observation need to be noted: Firstly, in a situation of high unemployment amongst the educated, a NGO job, though of long hours and hard work does mean a regular income. If asked whether they are happy with their work, almost all NGO workers will at the outset respond that they would never seek alternative employment.

Secondly, NGO worker themselves are unclear of their 'pedagogical approach' of conscientising the people. NGO workers themselves are ill trained. A weeks training or even two months training is inadequate to prepare them for the work in a multi-dimensional field like NGO programmes.

Finally, with increased NGO expansion as the first generation of NGO worker instilled with missionary zeal are replaced with hired workers from the market, the old dedication and personal loyalties are dying out. Hence, more and more as the NGO institution builds up, the worker at the grassroots is separated from the core ideal of being a pioneer. Instead they under-take the work as part of routine employment. Inactivism them sets in and could lead to an influx of corruption. More importantly, it was observed in many areas, that the gap between what was recorded in reports sent to the head offices and the actual work taking place at the grassroots, had widened considerably.

The three NGOs have functional literacy as a part of their programmes. In deed BRAC, ASA have their own books to teach illiterate adults the alphabet using examples from their own living experiences. The intent is to teach them to read as well as to raise social issues of hierarchy and injustice. Both BRAC and ASA's books are creative endeavours that could possibly serve as important vehicles for removing adult illiteracy in Bangladesh.

Students learning to sign their name (copying as in drawing) seems to be the major achievement strive for BRAC has effectively stopped their programmes at Sulla. Proshika advises their groups to learn from their children's books after being taught to sign their name. The NGO reports of success with functional literacy programmes are largely based on name signing as the criterion for literacy. Clearly this is not an adequate indicator.

NGO efforts at functional education have failed to two basic reasons. After a day's hard work, target group could not see much relevance in memorising a few characters and words. Secondly, NGO themselves are inadequately equipped (in terms of personnel numbers, skills, motivation and vision) to sustain the efforts and gradual progress that is engendered in adult literacy. It is easier for people to learn to draw, i.e. sign their names and NGO to record this as another victory in their literacy campaign.

Interviews with target group members reveal however that they are far more serious about educating their children. It is formal schooling only that permits entry to the competition for scarce jobs. Hence their emphasis on sending children to regular schools, indicate that school alliance amongst children does not easy considerably between NGO and Non-NGO groups. On average, school attendance varies between 30% and 40%¹.

¹ Ibid., P.4.

In terms of being aware NGO members are for more aware of dowry being evil, early marriages being bad, the need for educating women and improving their status and the causes of poverty being structural rather than 'natural'. The heavy emphasis by the mass media on drinking clean water has ensured that everyone is aware of it. In terms of actual practice, however, certain incongruities emerge. Those NGO members who had emphatically demanded the need for improving the status of women accept dowry, do not register their marriages and do not send more children to school. They do however have more kitchen gardens and have better toilet facilities. NGO group members are quick to benefit from input supplies (seeds, toilets etc.) but do not seem to be significantly different in social attitudes regarding ideology and values.

Economic coercion in rural Bangladesh occurs through the product market, the labour market, the credit market and the interlocking of these markets (mortgage, *dadan* etc.). There is no changes in NGO area markets having taken place because of NGO involvement Agricultural product prices remained the same in all area markets. Labour wages to remained unaffected. Interest rates on informal credit were invariant. NGO group members participated in mortgages, *dadan* (credit against standing crops) and credit from money lenders to the same degree as non-NGO target people. However, it is true that in same areas where NGO have provided extensive credit to their members, their need for informal credit has decreased. However, NGO mobilization have not affected either the form of economic coercion or market rates for produce and credit in any area.

There is no mobilizations initiated by NGOs were seen to be directly related to successful attempts to influence the political process at even the union level. This is all the more apparent in the voting patterns at the national level. It indicates that

NGO groups still vote according to the traditional dictates of kingship Local hierarchy or patronage relationship.

Political mobilization has achieved some success in some areas in challenging the local bureaucracy and local elite. However, it is unclear whether these confrontations were really between the local bureaucrats and the people.

BRAC, Proshika and ASA field staff indicated a strong lack of interest in national alliances and movements. Many claimed these were political issues they were not supposed to be involved. In fact, even when discussing exploitation and oppression, NGOs always limit their analysis to the village '*matbar*' or the local government functionary and never extended it to the all pervasive state, the final guarantor of the system of oppression. This can be due either to a deliberate masking of the real basis of oppression or to a muddled logic that refuses to view transformation in the lives of the poor as a political act.

At the ideological level the analysis will be restricted to two issues - gender and the world view of the poor. In identifying target groups all the three NGOs put special emphasis on women, who have until very recently been ignored in the theory and practice of development. Women's groups are formed, credit given to women, and the inequities between the sexes are highlighted. Special women's programmes was taken create their conscientisation.

NGOs generally try to provide for women's employment's and almost always encourage income generating activities for women. The types of income generating activities promoted by these NGOs are embroidering quilt's, making handicraft products, raising silkworm are all household based productions. Such activities geared towards production for the market are oppressive on several counts. Women

involved in such activities are 'invisible as workers' because they are considered to be essentially house-wives working during their leisure time. Such work is therefore, low paid because women are supposed to be only supplementing family incomes. Additionally, women can easily be laid off or under employed (given less work) without any costs to capital. Hence, women work long hours for abysmally low wages but are made to feel they are being benefited by the increased income opportunities.

Even where women seek waged employment outside of the house, the opportunities open to them are highly segregated. Breaking bricks for construction work used to be a male occupation. However, over the last decade this physically demanding work has been completely transformed into women's work. In the urban areas garment workers are women, working long hours at low wages. This cheap source of labour increases profits and provides for a restructuring in production for the world economy.

Probably the most curtail indication of NGO failure is that they never contribute to the group savings from their own earnings (they ask from their husband) and everyone said they would never spend any loan fund they may receive without their husbands consent.

NGOs point out that fatalism, as part of the world view of the poor, makes them passive and accepting of their situation of impoverishment. Hence the 'rich causes poverty' and it is up to the poor themselves to change their lot.

The greatest achievement of the three NGOs has been their efficiency in acting as a relief distribution mechanism. In a normal situation of widespread misappropriation both by government functionaries and 'elected' officials, NGO delivery has been successful in reaching the poor.

The three NGOs studied had income generating components. The list of activities is long but generally they fall into the categories of petty trade, traditional crafts, and poultry, livestock, fishery. Lately however, many NGOs are providing irrigation equipment to directly increase agricultural production. Increased incomes are spent continued inflow of IGP funds.

All the three NGOs conceive of credit as an instrument in breaking the cycle of poverty that the rural poor are trapped in credit extensions are made to the target group, loans monitored and often high repayments are ensured. usually high repayments are used as an indicator signify programmes success.

BRAC, Proshika and ASA emphasised loans in their programmes. It is also assumed that NGO presence would ensure a greater flow of existing institutional credit to the target group. Except for Proshika where a large amount of institutional credit is available from various source, all other NGO members rely more heavily on non-institutional credit. Between three-fifths and four-fifths of such non-institutional credit is spent for consumption. Between 33% and 81% of all institutional credit is also consumed¹. In most areas therefore NGOs have not replaced usurious money-lending. Additionally, NGO credit has also not been implemented for productive purpose but spent on consumption.

NGO groups borrow at least 23% more institutional credit than do non-NGO groups, and 6.5% less informal credit². NGO groups also depend much less on money lenders for informal credit than non-NGO groups. Proshika has therefore been

¹ Ibid., P.68.

² Ibid., P.69.

successful in channelling credit to the poor or adults supporting some of the poor to receive access to the credit. However while looking at formal credit it must be noted that NGO groups have almost 90% of their debts outstanding and pay as much for middleman than do other groups. Additionally a much private portion of borrowed funds (both formal and informal is spent on consumption).

In regions of easy formal credit, as in NGO areas, the observable trend has been of people receiving credit at low interest rates, spending it on consumption, being unable to repay loan, having interest rates increased on defaulted loans, and being back to square one with high indebtedness. Two options remain open at this point. Either credit recipients will borrow more funds to repay precious loans or sell of assets to meet repayments. This is of course assuming no increases in productive capacities leading to increased incomes and repayments being met internally.

The three NGOs having a strong savings programmes. BRAC, Proshika and ASA do force a certain financial mobilisation that is used to provide assistance to members during difficult times, or create a fund for increased income generation. As Table-4.5 indicates that NGO groups have been successful in generating considerable savings. Though as yet not tied to productive activities, these could serve as the basis for increased off term production or agricultural production, and contributing to rural development. However, this does seem to be on the NGO agenda. Group savings are generally spent on consumption. Where funds are used to match NGO credit for small enterprises the experience has been of high repayment and enterprise shut-downs. Ironically, the successful ventures have been money-lending, mortgaging in land and control of irrigation water -the very mechanism through which the rural poor or exploited.

NGO resource mobilization is in reality both perceived and concretised the extra community level. NGO mobilize resource externally and brings it into the local community. Group members join NGOs to put in a stake in this external resources. NGO too in turn finance very little (if at all) of their activities from internally generated funds.

Table 4.5
Group Savings

	Amount Saved Per group (Tk)	Expenditure of Group savings
BRAC	2,264	Consumption (Previous groups had broken up because of distrust among members)
Proshika	2,567	Mortgaging in land Money Lending Goat/Cow rearing (successful repmt) Shallow tube wells (successful repmt)
ASA	3,400	Consumption Money Lending

Source : ADAB

This creates two problems. Firstly it shifts the problem of rural development funds from self generation to seeking external hand-outs and secondly, by this shift in focus, rural people become more dependent on external agents. They move further away from the goals of self help and self reliance.

All the three NGOs have been highly successful as a delivery system for relief and micro developments inputs. This has been possible for two reasons –the targeting of the poor, and the organizational flexibility and responsiveness of the NGOs.

NGO developmental efforts at poverty alleviation have been however met with very limited success. Where credit has been made available for specific trades and where it has been closely monitored, increased incomes have resulted. For other groups, credit has essentially been channelled into consumption. In high credit areas, NGO group members have shifted from informal to formal sources of credit. However, the influx of new credit has not been accompanied by increased asset size, by self-generating income increases. The result has been one of continued dependence on credit. In other areas, NGO members are as indebted as non-NGO members, and remain victims of the credit market. Many are in the process of losing land and other assets because of this indebtedness.

While pursuing income generating activities no effort has been made to differentiate between exploitative and non-exploitative mechanisms. Following the logic of maximising profits, investments have been made money lending in mortgaging. This does assure high incomes for some NGO members but it also implies payment of high interest rates, high prices by the poor –those borrow money, mortgage out land or buy products. Thus increased incomes for some are merely at the cost of others. Worse, this reinforces and reproduces the system of exploitation that generates poverty in the first place.

Rural development leading to economic growth has also not been achieved by NGOs. In an impoverished country like Bangladesh, the development question must also revolve around productivity increases if it is to go beyond a mere redistribution of poverty. NGO seems to lack a macro vision for this achievement. As part of NGO income generating programmes some activities do lead to increased agricultural productivity and

increased of achieve production, but the majority seem to achieve market integration without affecting productive capacity.

This increased market penetration, leading to a substitution of production for own consumption by production for the market, could actually leave poor peasants worse off because of their limited market control and declining terms of trade.

A long term economic problem of poverty alleviation via the NGO, may probably be the issue of cost effectiveness. NGOs must prove that a one Taka input creates a stream of income greater than one Taka. Though a lack of expenditure data did not allow for a cost-benefit analysis in this study, certain indicators point to general problem facing NGOs high actual administrative costs, limited asset creation, continued dependence on credit, failure of NGOs to withdraw from any area. It does not seem that NGO IGPs are being able to cover their overheads. This would make any extensive expansion of NGO programmes dependent on a continued increases of external aid. NGOs with their conscientization and consciousness raising efforts have been able to promote a greater awareness of health and nutritional issues also.

CHAPTER - V

Role of NGOs In Development An Analytical Overview

**“The weight is not difficult
the problem is how to hold it.
Number is not matter,
What matters is the metaphysics.....
It is in the heart
That the real truth lives.”**

An anonymous folk poet of Bangladesh.

V.I Donor's contribution in expansion of NGO programmes

Goals require strategies and there can be more than one strategy for attaining a certain goal. Strategies, in their turns depend on policy instruments and programmes for implementation¹. Poverty alleviation has become one of the major concerns of our public policy makers. Over the decades, various plans and programmes have been by both government and non-government agencies for eradication of poverty. The performance and effectiveness of the programmes have varied in terms of their impacts on poverty itself on one way and the society on the other. Some programmes have helped reduce the bite of poverty, which some of them made this situation tense due to attitudinal differences. This calls for special attention to the issues related to poverty and the poverty alleviation activities.

There has been a significant growth of NGOs and their poverty alleviation programmes in Bangladesh over the last two decades. And in many cases the NGOs become a new patron for the poor. The donors are increasingly sponsoring the NGOs on the general assumption that the NGOs are efficient and committed to service delivery in a well targeted programme². Since 1977 some NGOs have been carrying out development activities with fund from foreign donors, agencies and have become fully dependent on them with continued increases in the volume of funds following in NGOs have remained somewhat reluctant to address the possible consequences of a sudden discontinuation of the flow of funds due to changes in the policies of the government and donor countries. Besides, dependence on donors keeps them vulnerable on the one hand and on the other, exposes them to the risks of donor's dictates and the consequent loss of NGOs freedom in programme development and implementation responsive to the needs of the poor of the

¹ Hasnat Abdul Hye, Op.cit., P.195.

² Planning Division, Ministry of Planning, Government the People's Republic of Bangladesh, *Country Paper Bangladesh: World summit for Social Deelopment*, Copenhagen, Dhaka, 1995, P.33.

grassroots. No efforts have yet been made by NGOs to critically address and strategically plan palpable solutions to such problems.

While there is a need for NGOs to expand their operation and form a critical mass for initiating the desired socio-economic change the undue insight among NGOs is likely to defeat this very objective. However, in recent years there has been a realisation among NGOs to minimize such gaps and promote co-operation and collaboration among them.

V.II Relationship Between Government and NGOs

It is expected that a sense of real partnership between the Government and the NGOs for achieving the common development objectives will be established. This does not seem to be happening although it must be admitted that Government – NGO collaboration in relief work and providing services like health and family planning, literacy and credit have had a history of success.

The regulatory power are thought necessary it to guard against misuse of funds by the NGO as well as prevent them from indulging in any undesirable activities. Even after all these restriction the Government does not feel secure about intention and activities of the NGOs taken as a whole.

Despite two decades of operations there are NGOs which fall suspect on the question of transparency and accountability. Some of the organization renders them unsuitable to run without any formal organizational structure and sound personnel policy do not follow modern management system of effective planning and intervention and lack a democratically instituted governing board executive committee, which permits

participatory planning and decision making. There are NGOs which show a tendency not to collaborate with one another in exchanging programme experience and resources for the mutual benefit.

The lack of the desire level of interaction between the Government and NGOs often results in the submissive of projects proposals by NGOs which may not correspond with the sectoral or spatial priority as given in the national plan. Many NGOs are also implementing Government sponsored programmes in partnership.

It is said that in spite of bearing with all the regulatory requirements they feel that they do not always get a fair deal from the government side. With the above substantial involvement of NGOs in development activities, it is apparent that the Government and the NGOs need each other and to work together to improve the quality and coverage of services to people. There can not be any conflict of interest if this objective is understood by both the partners.

However, NGOs must accept that the Government does have the legitimate authority to ensure accountability through such modalities which should facilitate and not create hindrance in their activities. The Government on the other hand should appreciate the NGOs operational flexibility and participatory approach to planning and management which are vital for executing all mass oriented programmes. For the purposes of national development, the Government and NGOs should look upon each other as partners in the same endeavour found by the commonness of goals¹.

¹ Editorial, *The Daily Star*, November 6, 1996, Dhaka.

VIII. The changing role of NGOs and its impact on poverty alleviation

A problem is that the term 'NGO' refers not only to groups concerned with development co-operation; but other, non-profit private organizations. Because of the vagueness of definition, it has been possible for certain interest groups to use on NGO cover to mask their activities, which may be far from promoting the interests of the rural poor¹. Some quite dishonestly, go so far as to refer to profit-making commercial firms as "NGOs".

A good member of NGOs besides the government, which have been striving to alleviate the condition of our rural and urban poor could hardly make a dent in the present situation. A section of the NGOs are also blamed for creating societal hazards bringing resistance even from the rural masses in some cases.

Many organizations of the country argue that introduction of NGOs is nothing but a new factor in imperialist strategy. Not only the above, it is also said that, NGOs are hindrances to the political struggle for fundamental changes in the society. Many groups also allege that Western donors have engaged some NGOs for destroying the foundation of the traditional oriental family life. They also call them agents of East India Company which subjugated this region in mid-eighteenth century and exploited the people for about two hundred years.

There is an enormous variety in the way NGOs operate and take decisions, in their motivations and the funds at their disposal. Lack of clarity on these points often due to lack of transparency on the part of the NGOs themselves. Not all NGOs have

¹ Editorial, *The Independent*, February 12, 1996, Dhaka.

shown promise. However, they are also subject to a number of criticism NGOs are heavily dependent on foreign resources. They are non democratic institutions, often dominated or dictated by one individual. They, therefore, have a serious ownership problem. In the absence of accountability flow of money from out side, make the NGOs corrupt, controversial and autocratic. Despite there existence for a long time many NGOs have not made much dent in the poverty situation NGOs lack of legitimacy and political leverage renders them unsuitable for running big projects that might affect significant number of poor people.

The main question is with regard to the future role of the large successful NGOs. They provide essential social services which traditionally fall within the preview of services provided by Government of Bangladesh (GOB). NGOs are also said to be caught up in the tension between their role as mere humanitarian services providers and the social objective to mobilize the target group against the existing socio-political power relations. It has been argued that given the enormous expansion of their operation and the great need of the poor for their series, the option of enlisting NGOs as authorized Government contractors for the delivery of social services has become pressing in the recent past, increasing attention has been focused on collaboration ventures between large NGOs and GOB agencies as a promising institutional appreciate to poverty alleviation. Most NGOs do not have a comprehensive plan for sustainability of their projects. NGOs are said to become paternalistic about their clients by continuously investing in the same beneficiaries instead of setting up a time frame for their graduation from poverty¹.

The most critical element of poverty alleviation programmes is their sustainability. Because of their poor design poverty alleviation programmes, in general after the withdrawal of sponsors usually fade away. Success of the poverty alleviation

¹ Editorial, *The Independent*, March 6, 1996, Dhaka.

programmes depend considerably on the degree of flexibility in project design and institutional mechanism.

Though NGOs have made significant contribution to national development, earning acclaim and repute both at home and abroad, they suffer from certain weakness which can be enumerated as follows :

- (i) With the exception of a few, some NGOs do not prefer formal organizational structure and management systems on the ground that such structures and systems usually emulate on elitist mode of operation and a bureaucratic style of control and domination which are likely to stifle growing creative initiatives that demand flexibility and independence.

Perhaps this may be true of traditional organizational structures and management systems. However, modern management system tend to combine flexibility with strategic competence for effective planning and intervention.

- (ii) Most of the NGOs have no accountability mechanism with a democratically instituted governing board meeting regularly to determine policy guidelines and review programmes and activities of the organization. It has been found that NGOs without having an appropriate governing board suffer from various forms of mismanagement ultimately leading to their disintegration.
- (iii) With increasing availability of donor funds, some NGOs tend to undertake programmes which are determined by donor's demands and expectations. Such programmes may have only little relevance to the critical needs and

aspirations of the beneficiaries and may be far drawn away from their long-term objections and strategies. In consequence, their competence is questionable projecting a negative image of the NGO sector itself.

- (iv) Lack of co-operation and collaboration among the NGOs leads them operationally ineffective. With the exception of few cases, NGOs have refrained from collaborating with each other and also with the Government and other resource organizations fearing that they might lose their independence, flexibility, responsiveness and innovativeness.
- (v) NGOs have been criticised by the Government and outsiders for their poor recording and documentation's. Perhaps, this could be due to the lack of skilled personnel in the organization.

The biggest challenge before the NGOs is therefore to disprove or falsify these allegations against them.

Available evidence suggest that despite various non-governmental poverty alleviation programmes, there does not seem to be any significant improvement in the levels of poverty in Bangladesh. Based on analysis of the trends in poverty over time it indicate that :

- (i) At the national level poverty levels have declined between the two end points, 1983/84 and 1991/92. But the drop in poverty incidence was modest at best and indeed not sufficient to prevent the rising numbers of the poor. The national head count index fell at 0.6/% per year compounded over

the entire period which implies that the total number of the poor in the country increased at about 1.5% per year.

- (ii) They has been a steady rise in poverty in the rural sector (where most of the poor live) form 1985-86 onwards clearly, the improvement in the rural poverty situation observed in the early eighties was not sustained in the later provide.
- (iii) Real wages of Tk. 17.40 per day in the rural sectors, as of October 1993/94 were below levels prevailing in 1985-86 when real wages stood at Tk. 21.19. Since trends in rural wages are sometimes cited as an useful proxy of the earning capacity of the rural poor whose main source of earnings originates from the sale of their own labour. It is evident that not only has there been some aggravation in rural poverty between 1985/86 and 1991/92 but that, at least for wage workers, this deterioration may have persisted into 1994.
- (iv) There is great differentiation even within the ranks of the poor. Based on the Preliminary Report of the Poverty Monitoring Survey. 1994 it was reported that 59.15% of all households were below the line (using Tk. 445 per capita per month poverty line). A full 34% house holds were to be below the level of the hard-core poverty line (using the measure of 1805 deemed kcal. for hard-core poverty). This figure compares with an early reported figure of 30.4% of households living below the hard-core poverty line in 1991-92. compared to 21.5% for 1985/86. This again indicated a deterioration in the situation for hard core poverty on the same lines as for

overall poverty (2122 kcal) Table-2.1 gives this poverty measures for Bangladesh¹.

This available evidence suggest that since not only has agriculture production contracted but local food prices leave also risen and since rural poverty has remained sensitive to these two important macro - variables. There are some causes for concern for the persisting conditions of the poor over the last year 1994-95.

In this context the role of NGOs in Bangladesh have increasingly become subject to questions and criticisms about their roles, functions and future long-term objectives by the Government, political parties, intellectual and public in general. However in most cases, such criticism are perhaps due to misunderstanding and a lack of proper information flow.

NGOs are some times criticised for being involved in financing political parties. NGOs do not believe in partisan politics and as such should not subscribed to the ideology and philosophy of any political party. However, their activities centre around organising and mobilizing the poor towards developing their own institutions through which the poor can undertake collective socio - economic actions, thereby instituting the process of democratisation at the grass roots and such activities have obvious political implications and consequences.

Some political parties, particularly the left ones criticise NGOs for taking funds from western donors to serve the interest of those donor and fulfil their objectives of subverting the processes of politicisation and social revolution. Most of these left

¹ Rehman Sobhan, 'Overview', and Bynayak Sen, 'Recent Trends in Poverty and its Dynamics' in Centra for Policy Dialogue, "*Experiences with Economic Reform : A Review of Bangladeshe's Development*", 1995, Dhaka; excerpts quoted from Grameen Poverty Research, Vol, 2, No.1, January, 1996, Pp.1-2.

political parties urge that NGOs use the fund to provide easy credit and material support to the poor. Creating in them a sense of dependence and increasing their temptation for economic gains at the expense of their political urge to fight for their class interests and for consequent social revolution. Perhaps this argument could not be true if NGOs would provide exclusive credit and material support to the poor without instilling in them social and political consciousness and the need for developing their own institution to fight against all forms of injustice and exploitation. On the contrary, NGO activities directed towards education, conscientisation mobilization and development of the organization of the poor are animate the process of developing critical socio-economic and political consciousness of the poor and consequent social change rather than subverting it. Further, NGO efforts towards federating the organizations of the poor into larger structures at the union, thana and higher levels and involving them in social and political process are likely to serve as an ideal ground for the impending social transformation.

Development NGOs particularly those having Christian roots and receiving funds exclusively from Christian Church organizations are often accused of prostitution and conversion. Perhaps, this allegation stems from the activities of missionary organizations which also receive funds from the same source and which are like Development NGOs registered under the Ordinance of 1978. If any NGO is involved in such activities, the Government should take necessary punitive action against it rather than accusing all development NGOs having Christian roots.

Some foreign funded NGOs are also accused of providing rich salary and benefit packages to their personnel compared to the Government and other organizations. This is far from being true. With the exception of a very few international NGOs, most do not enjoy high salary and benefit package.

As noted earlier, all such criticism and misunderstanding have perhaps stemmed due to a lack of information - flow between NGOs and outsiders and a lack of knowledge of NGO programme dynamic. However, with increased information flow such misunderstanding about them is likely to wither away.

The process of institutional development at the grassroots for poverty alleviation and institution building for rural development is a complex one. There is a general consensus and recognition that "Both with respect to theory and practice, organization for rural transformation is probably the most underdeveloped area of knowledge in the entire field of economic growth¹".

¹ Frederick H. Harbison, *Human Resources as the Wealth of Nations*, Oxford University Press, New York, 1973, P.11.

CHAPTER - VI

Conclusion

“Bangladesh in many ways is a test case for development at the beginning of the 21st. century: if the problems can be solved here, they can be solved anywhere.”

Peter Stalker

Conclusion

“No society can surely be flourishing and happy of which the far greater part of the members are poor and miserable”, Adam Smith, the father of capitalist economy, noted in *“The Wealth of Nations”* more than two centuries ago. This unfortunately illustrates the state of Bangladesh. Bangladesh is known as one of the poorest countries of the world. The incidence of poverty in Bangladesh is higher than in other South Asian countries. The poverty situation in Bangladesh has become grave because of an income distribution pattern following a dynamics that continue to favour the relatively richer section of the population. How do the rural poor come out from the poverty-trap is the major concern of the present time.

Poverty consists in the lack of certain basic capabilities of the human beings, the capabilities to live a healthy active life free of avoidable morbidity and premature mortality, the capability to live with dignity, with adequate clothing and shelter etc. This means poverty is a complex multi-dimensional approach, as opposed to multi-dimensional approach which views poverty simply as a matter of economic deprivation or nutritional deprivation. Programmes for alleviating of poverty must consider a range of quality of life, variables such as nutrition, health and sanitation, housing, personal security, access to state distribution system, participation and institutional capacity, crisis-coping capacity etc. various dimensions of poverty are by no means reducible to any single indicator of poverty. Rapid economic growth, assessed on the basis of the rate of GDP growth, is no longer considered to be the ideal goal of the poor, underdeveloped

countries. Poverty alleviation or eradication is now getting equal, if not more, importance in the economic strategies of such countries. The slogan of poverty alleviation has become a refrain in the economic literature for the underdeveloped countries. Economic and social justice are fundamental and inalienable rights of the people of Bangladesh, guaranteed by the Constitution¹.

It is now widely accepted in Bangladesh that there cannot be a significant reduction in poverty without higher growth. At the same time it is also clear that unless there is an immediate improvement in poverty situation, growth process may suffer. The latter linkage originates from the following dimensions of poverty in Bangladesh. Owing to particular demographic transition in Bangladesh the poor population also comprise the bulk of young population. If their poverty is not addressed this large group of poor will be by-passed and a huge amount of human resource will be wasted. Unemployed youths also pose a formidable threat to social and political stability. In the backdrop of high rural to urban migration, urban poverty has taken a serious turn with its consequent stress on urban services. Therefore, unless sustainable measure to remove the root causes of such migration and programmes for alleviating urban poverty are taken, measures for growth only will be a self-defeating approach.

Poverty in Bangladesh has many dimensions and growth alone can not touch all of them. Growth will not benefit the ultra poor who will remain outside the growing job market unless their nutrition and other poverty correlatives are improved. There is no trade-off between growth and poverty alleviation. On the contrary they are mutually reinforcing. Given proper support the poor have proved to be productive and efficient. Resources invested in poverty alleviation programmes, therefore, assist the process of growth.

¹ Planning Commission, Ministry of Planning, Government of the People's Republic of Bangladesh, *Participatory Perspective Plan for Bangladesh 1995-2010*, Government Printing Press, Dhaka, 1995, P.1.

Economic growth which has a central role in alleviation of poverty has remained low during the last decade. Nevertheless, Bangladesh has succeeded in bringing about a marked improvement in condition of the poor. This success is due to implementation of wide range of poverty alleviation programmes undertaken by the government and the NGOs. Furthermore, there has been conscious effort at linking growth and employment generation with poverty alleviation in recent times. Given this backdrop of linkages between growth and poverty, target intervention for alleviation of poverty will continue to be paramount importance in the foreseeable future. The range and magnitude of these programmes will depend on the following :

- (a) Growth of GDP
- (b) Source of growth and linkage with employment creation; and
- (c) Growth in agriculture production (including fisheries and live stock)¹.

Even though the agriculture sector still offers the potential of making significant contribution to growth, employment generation and poverty alleviation there is no dispute over the need for transition to industrial sector led growth. The Government's economic policy recognizes the central importance of an accelerated growth in the labour intensive manufacturing sector for poverty alleviation. In fact the whole programme of structural adjustment is based on this premise. Even under most favourable conditions the transition to industrial sector led acceleration of growth in Bangladesh economy will materialize after a time lag. During this intervene period significant improvement in poverty condition will not be possible without tapping the heretofore unexplored sources of growth in agriculture including livestock and fisheries sector. However, even if the

¹ Planning Division, Ministry of Planning, Government of Bangladesh, *Country Paper Bangladesh*, Dhaka, Government Printing Press, 1995, P.39.

most favourable combination of development occurs in each of the fields mentioned above there will be continued need for targeted programmes for poverty alleviation.

Poverty alleviation constituted the basic theme of the Fourth Five Year Plan (1990-95) as did the earlier plans. One of the three main objectives of the Fourth Plan is poverty alleviation. However, the problems of poverty alleviation and employment generation are two gigantic in Bangladesh¹. Since liberation of Bangladesh, four Five Year Plans and one Two Year Plan have been implemented. Despite some spectacular achievements in the macroeconomic scene, growth of the Bangladesh economy, slow as it has been compared to many high-performing economies of East Asia, is yet to have a meaningful impact on poverty alleviation.

In the latest document “Participatory Perspective Plan for Bangladesh 1995-2010”, it is said that the attack on poverty is uppermost in the agenda of action emanating from this plan. Recognizing that economic growth, to be meaningful, must have a positive impact on the lives of the huge mass of our population living in poverty, it endorses a strategy of poverty alleviation within the shortest possible time frame in line with the commitment of the SAARC heads of States or Governments made at the Dhaka Summit 1993².

From the above, it can be said that the elimination of hard-core poverty occupies the foremost place in economic policy of Bangladesh. The successive development plans of the country contained poverty alleviation as one of their major objectives. So, it has been quite natural and appropriate that Government of Bangladesh

¹ Planning Commission, Ministry of Planning, Government of the People’s Republic of Bangladesh, *Fourth Five Year Plan*, 1995, Government Printing Press, Dhaka, 1995, P.VII-1.

² Planning Commission, Ministry of Planning, Government of the People’s Republic of Bangladesh, *Participatory Perspective Plan for Bangladesh 1995-2010*, Government Printing Press, Dhaka, 1995, P.3.

has again declared that poverty alleviation is one of the main priorities and Finance Minister has also said in his budget speech for fiscal year 1996-97 on 28th July, 1996 that the government will determine its strategies for development "taking into account our supreme goal of poverty alleviation"¹. However, poverty alleviation has been a goal for all the past Governments of Bangladesh. The goal has, though, remained elusive. Poverty alleviation cannot be achieved through a crash programme. In a word, the Government is responsible to create an enabling atmosphere in which people can freely move and create wealth through establishing genuinely representative Local Government system as well as through administrative, fiscal and legal reforms to remove the impediments which inhibit and discourage economic activities should be carried out.

Now it is recognized that poverty alleviation is emerging as a shared concern of the Government, the NGOs, the external donors and the people themselves. As a result the number of non-government organizations (NGOs) increased through the country. The NGOs claim that they grew rapidly in Bangladesh because they found scope for playing an important role in the development of Bangladesh with particular focus on the poor.

However, some progress is noticeable in the field of population planning, literacy, empowerment of women, immunisation of children, access to safe drinking water, rural electrification, extensive communication network, creation of non-farm activities through the efforts of NGOs. Though the term "NGO" is used widely, there has been little effort at following any generally agreed to terminological distinction in defining this specific institution. In fact the term itself suggesting what it is not generates major ambiguities. The popularity of NGOs stems from the general failure of big government bureaucracies to respond to the needs of the rural poor. The NGO

¹ *The Independent*, 29th July, 1996, Editor: Mahbubul Alam, published by Iqbal Ahmed, Dhaka.

relationship with the intended beneficiaries has been characterised as one of easy accessibility. The right of urban educated NGO personnel working and interacting closely with the neglected rural poor, in itself is a strong enough gesture to catch the imagination of development planners, donors and welfare agencies. Striving for a way out of the seemingly inescapable rural poverty trap. Even a casual look at the literature suggests that NGOs are forcefully asserting themselves as the alternative development paradigm¹. However not everyone seems to be caught up in the euphoria of NGOs.

The post independence crises in Bangladesh paved the way for the emergence of NGOs in the country to meet the immediate needs of the distressed people. It began with a relief and rehabilitation programme for survival and re settlement of the people who lost every thing during the war of independence. The programmes then were implemented through utilization of the funds channelled by the international donors organizations in the form of grants. Even many international NGOs extenuated their co-operation and assistance to the people of Bangladesh. Most of the foreign NGOs like OXFAM, CARE, RDRS and MCC started their works in Bangladesh. as relief organization in 1971-72 BRAC & GK two leading NGOs started their operations from across the border voluntary organization².

Although the local NGOs at the beginning started with relief operations and implementation of rehabilitation programmes. afterwards, in the course of intervention they realised the need for giving emphasis oriented implementation of development or production programmes instead of launching relief operations only. The activities of NGOs were flexible from the very beginning. In the course of executing relief operations

¹ Khawja Shamsul Huda and Azfar Hussain, "Genesis and Growth of NGOs in Bangladesh", *ADAB News, May-June, 1990, Special issue-2*, Dhaka, 1990, P.3.

² Alam, M.S., "Role of NGOs", *Bangladesh Observer*: 14th July, 1992.

their activities changed form time to time and turned towards implementation of development programmes.

The post and pre-liberation approach of development was a bureaucratic top down approach. This hierarchy traditional development approach only benefited the rich and the middle class but miserably failed to play a supportive role to benefit the rural poor. To overcome such constraints of development, the NGO went on innovating alliterative strategies with a view to fulfil the targeted objectives. They innovated a new praxis of development in which direct participation of the rural poor was encouraged. Thus the NGO's introduced a bottom up approach of development quite opposite to that of the Government.

In this connection, it is sometimes pointed out that –

- (i) NGOs can more effectively identify the group who are really poor.
- (ii) NGOs are better equipped to work in addressing the determinants of poverty.
- (iii) Creating and testing of new ideas, methods, programmes and strategies of poverty alleviation.
- (iv) Concientization and awareness building among the poor.
- (v) Training in human resources development.
- (vi) NGOs can act as a pressure group for establishing the rights of the poor, their demand making and resource allocation.
- (vii) They can tap the resources from different sources and help the poor to yet these.

Critics point out that most large NGOs in Bangladesh are highly dependent on foreign assistance. The advantage of large NGOs may be many, they may quickly spread in remote rural areas and show significant achievement in the short run but it is often pointed out that while they want the target groups to be self-reliant, they themselves are not following the philosophy. Further their operations might involve unacceptably high cost in terms of : (i) unwanted conditions; (ii) loss of financial, political and spiritual independence; (iii) deformation of the NGOs original objectives and goals and (iv) growth of development on a single donor or group of donors.

In order to minimize the defects of NGOs and maximize their usefulness, the government efforts have been to :

- (i) Set up an NGO Affairs Bureau in the government to streamline and support NGO activities¹,
- (ii) NGO Affairs Bureau that scrutinises the use of foreign funds by the NGOs including performing a number of other functions and
- (iii) Set up the *Palli Karma Shahayak* Foundation (PKSF) to make additional fund from the government development budget available for the local NGOs.

The study shows that credit intervention is most important for poverty eradication in Bangladesh. Without it other ingredients like conscientization, awareness or empowerment etc., cannot be sustained. The poor in Bangladesh have intrinsic capacity to be empowered provided they have the economic means for it.

¹ Planning Commission, Ministry of Planning, Government of the People's Republic of Bangladesh, *The Fourth Five Year Plan, 1990-95*, Government Printing Press, Dhaka, P.11-5.

Current political development emphasizes the role of local self-government not only for poverty alleviation but also for consolidation and survival of democracy in the country because without the expansion of democracy of the grassroots, its sustainability would be at stake.

In the context of the above, the regulatory role of Government decreased significantly while its promotional role has increased immensely with particular responsibility for creating supporting environment for NGOs and a proactive role for social mobilization through participatory planning for poverty alleviation. As a result, the role of NGOs has attained new importance.

The study shows that GO-NGO co-operation is important to organize the poor for development at the grassroots. A number of NGOs are also co-operating with the government in implementing its various programmes for the poor and the distressed.

The success of poverty alleviation programmes of NGOs depends on :

- (i) Clarification and promulgation of government policy towards NGOs;
- (ii) Establishment of an NGO information system;
- (iii) Development of an NGO Code of Conduct;
- (iv) Creation of NGO co-ordination structures and mechanisms and
- (v) Identification of other appropriate mode of GO-NGO collaboration¹.

The poor have tremendous innate capacity to help themselves and are able to demonstrate this. An environment of people's participation have to be created at the time of planning and implementation of the development programmes. However, macro-

¹ Planning Commission, Ministry of Planning, Government of the People's Republic of Bangladesh, *Participatory Perspective Plan for Bangladesh 1995-2010*, Document-III, Government Printing Press, Dhaka, 1995, P.19.

economic growth would need to be complemented by poverty alleviation programmes, appropriately designed and effectively implemented, by both the government and NGOs.

Finally, it is found by analyzing the NGO activities that they were initially involved in relief and rehabilitation, but they have gradually widened and diversified their operations in awareness building through motivation and training, various income generating activities and social services. In most cases, they work in rural areas and their target people generally includes the landless and the marginal farmers. They are however concentrated in particular areas and their spread out needs to be wide and even. The Government of Bangladesh has been encouraging NGO participation in poverty alleviation activities for which various measures have been undertaken. However, the poor are still effectively left powerless and exploited and their participation in NGO programmes is insignificant. From this point of view, NGO efforts in poverty alleviation have a little success rather than the development of their own organizations and their personnel.

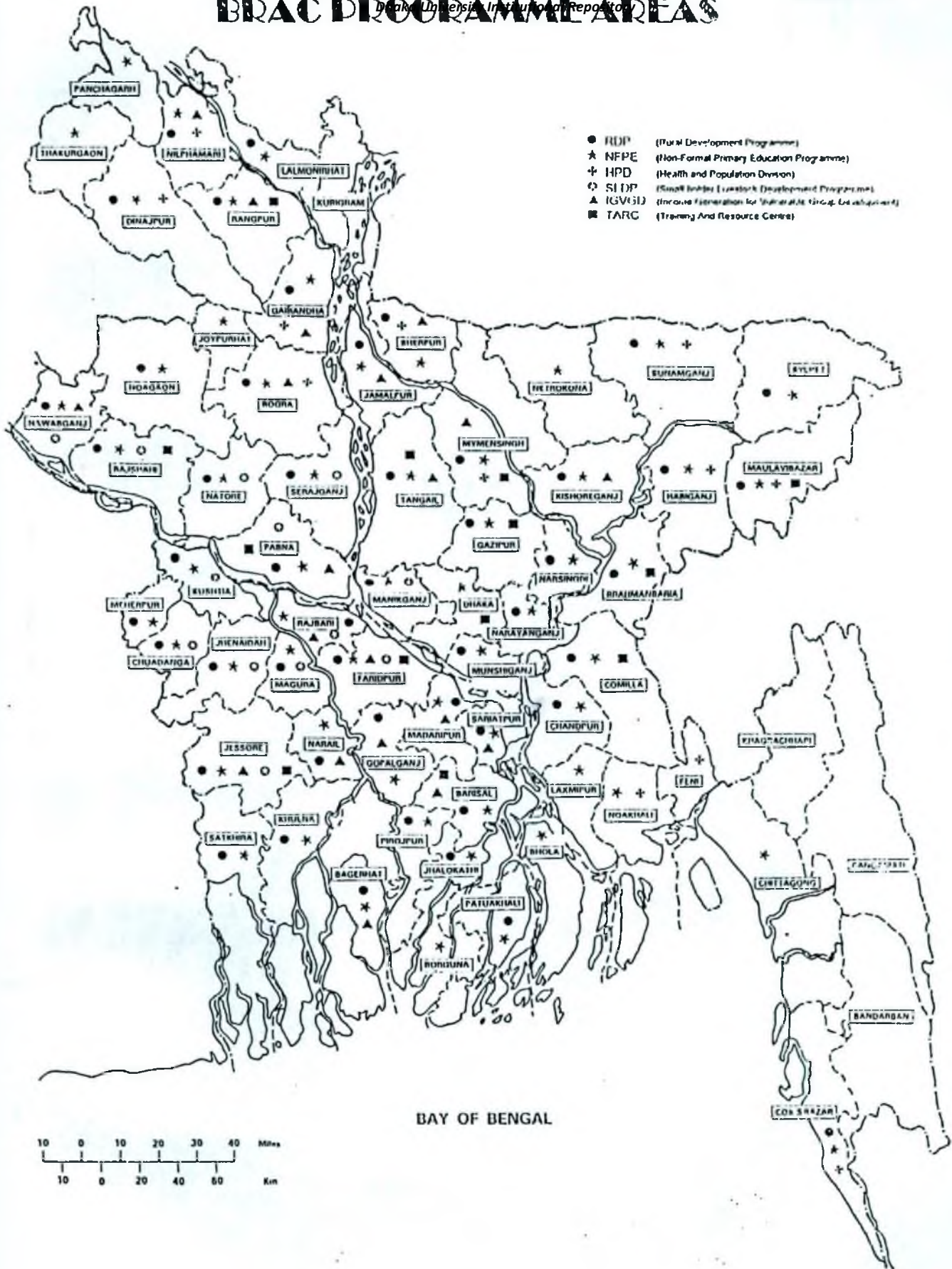
“We, these outsiders, have much in common. We are relatively well-off, literate and mostly urbanbased. We carry no parasites, expect long life. We have been trained and educated. People like us live in all countries of the World, belong to all nationalities, and work in all disciplines and professions. We are a class. The Puzzle is that we, the people of this class, do not do more.”

Robert Chamber.

Annexure

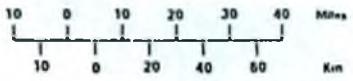
			Page
Annex-I	Map of Bangladesh : BRAC Programme Areas.	...	54
Annex-II	BRAC : Organogram.	...	54
Annex-III	BRAC Timeline : Major Events.	...	58
Annex-IV	Component Presentation of RDP-IV.	...	58
Annex-V	Current Programmes of BRAC.	...	59
Annex-VI	Proshika : Organogram.	...	65
Annex-VII	Map of Bangladesh : Operational Areas of ASA.	...	78
Annex-VIII	ASA Staff Information upto June, 1994.	...	78
Annex-IX	ASA : Organogram.	...	78

BRAC PROGRAMME AREAS

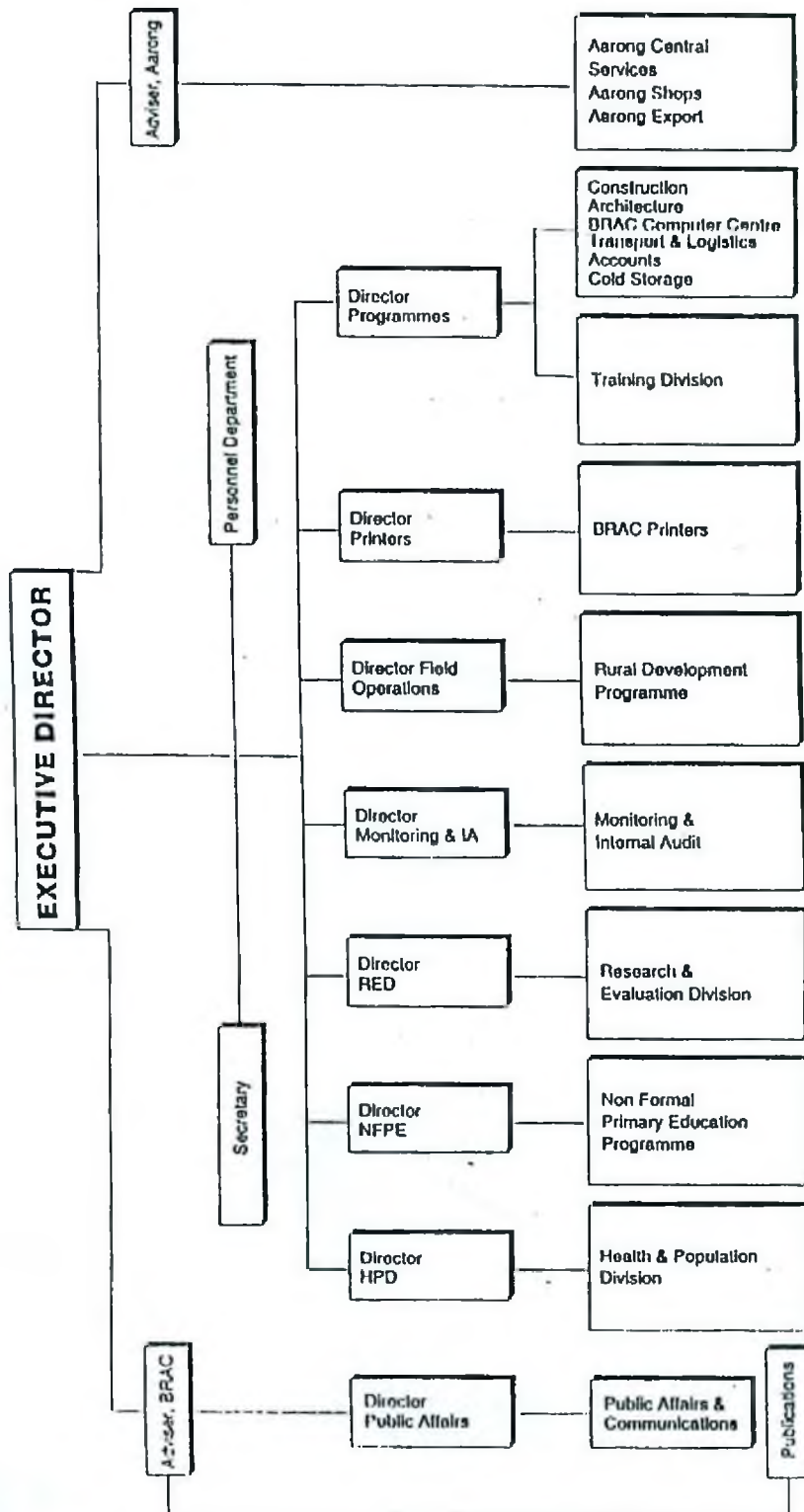


- RDP (Rural Development Programme)
- ★ NFPE (Non-Formal Primary Education Programme)
- + HPD (Health and Population Division)
- ⊙ SI DP (Small Industries Development Programme)
- ▲ ICVGI (Income Generation for Vulnerable Groups)
- TARC (Training And Resource Centre)

BAY OF BENGAL



BRAC ORGANOGRAM



Annex-III

BRAC TIMELINE : MAJOR EVENTS

1972	BRAC Starts in Sulla as a relief agency
1973	Transition to a development programme
1974	Relief work among famine and flood victims of Rowmari, Kurigram
1975	RED starts, Jamalpur project starts
1976	Manikganj project starts
1977	Targeted approach starts
1978	TRAC at Savar, Aarong in Dhaka, Sericulture starts in Manikganj
1979	Outreach, RCTP, Poultry Programme starts
1980	OTEP starts
1983	Livestock Programme starts
1985	NFPE starts, REP starts
1986	RDP formed by merging RCTP and Outreach, CSP starts
1987	IGVGD starts
1988	Monitoring Department starts
1990	RCP begins, MDP begins, vegetable becomes a separate programme
1991	WHDP begins
1993	RDP III begins, Oxbow lake fisheries start. Cost recovery begins
1994	NFPE sets up desk in Nairobi, East Africa Aarong opens branch in London, UK.

Annex-IV

COMPONENT PRESENTATION OF RDP - IV

- A. Village Organisation Development
- B. Credit and Savings
- C. Employment and Income Generation
 - Poultry
 - Livestock
 - Fisheries
 - Social Forestry
 - Rural Enterprise Project
 - Horticulture and Vegetable
- D. Sericulture
- E. Income Generation for Vulnerable Group Development
- F. Essential Health Care
- G. Human Rights and Legal Education
- H. Gender
- I. Environment
- J. Monitoring
- K. Training
- L. Research and Evaluation
- M. Linkage with Other Partners
- N. Marketing Development

CURRENT PROGRAMMES OF BRAC

1. Single-service Development Programme

- NFPE (Non-formal Education Programme)
- HPP (Health and Population Programme)

2. Multi-service Development Programme

- RDP (Rural Development Programme)
- PCRDP (Post-cyclone Rehabilitation and Development Programme)

3. Self Financing Programme for Villagers

- RCP (Rural Credit Project)

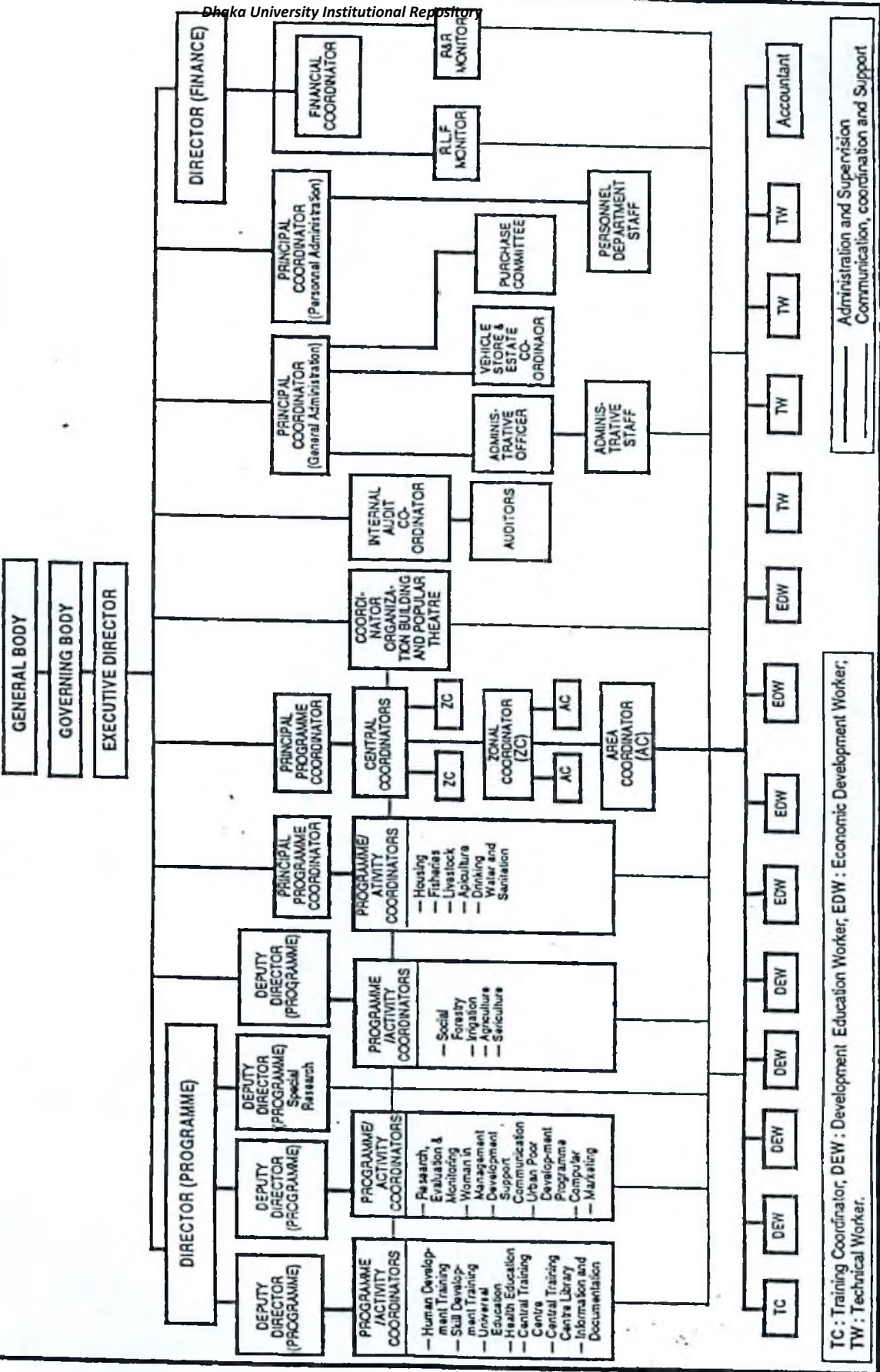
4. Modern Sector Enterprises

- Handicraft production and marketing
- Printers, Cold Storage, Garments

5. Support Services for Field Programmes

- Training, Research and Evaluation, Monitoring, Accounts and Audit, Personnel, Computer Centre, Publication, Audio-Visual, Logistics, and Construction

Proshika Manobik Unnayan Kendra Organization Chart



TC : Training Coordinator, DEW : Development Education Worker, EDW : Economic Development Worker,
TW : Technical Worker.

Administration and Supervision
Communication, coordination and Support

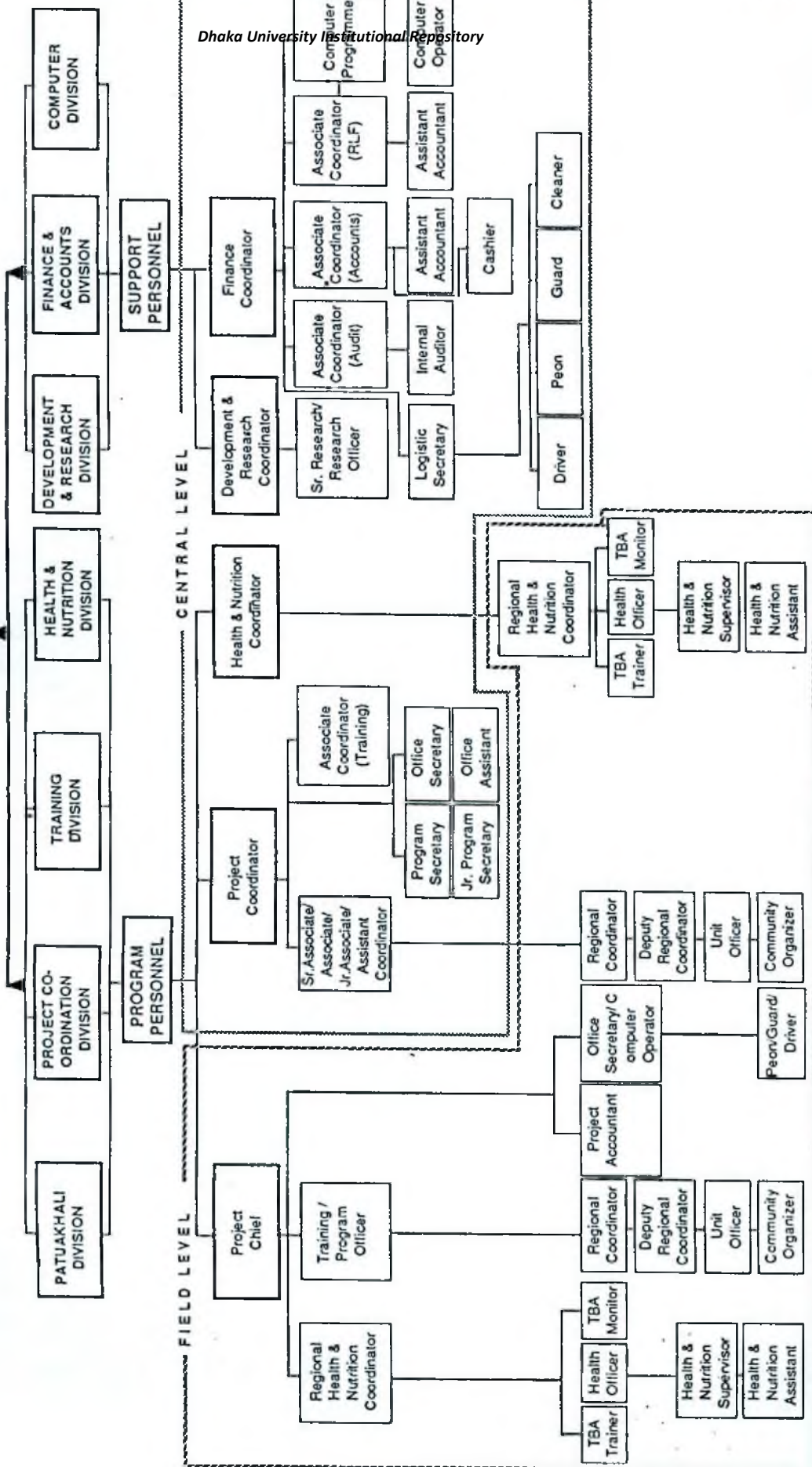
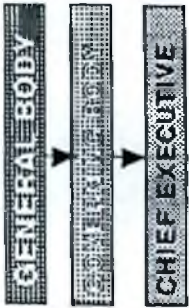
ASA Staff Information upto June 1994

Designation	Male	Female	Total
Central Office :			
Chief Executive	1	—	1
Co-ordinators	4	—	4
Sr. Associate Co-ordinators	4	—	4
Associate Co-ordinators	4	1	5
Jr. Associate Co-ordinators	2	—	2
Assistant Co-ordinators	2	—	2
Research Officers	—	2	2
Accounts, Personnel & Computers	16	2	18
Service Staff	17	—	17
Field Staff :			
Project Chief (Patua.)	1	—	1
Project Accountant (Patua.)	1	—	1
Program Officer	1	—	1
Training Officer	1	—	1
Office Secretary cum Computer Operator	1	—	1
Regional Co-ordinators	25	—	25
Deputy Regional Co-ordinators	17	1	18
Unit Officers	226	37	263
Community Organizers	917	160	1077
Peon	263	—	263
Aya	—	263	263
Health & Nutrition Staff :	16	54	70
EIP Staff :	58	6	64
Total	1577	526	2103

* Male 75%

* Female 25%

ASA-ORGANOGRAM-1994



Dhaka University Institutional Repository

- NOTE :
1. One Community Organizer (C.O.) is responsible to supervise 15 groups & 300 group members.
 2. One Unit Officer (U.O.) is responsible to supervise 4 Community Organizers' work and area.
 3. One Regional Coordinator (R.C.) is responsible to supervise 12-16 Unit Officers/Deputy Regional Coordinator (D.R.C.) is responsible for 5-6 units where region is geographically being supervised.
 4. One Sr. Associate/Associate/Jr. Associate/Assistant Coordinator is responsible to supervise 25/30 Unit Offices

Bibliography

Bibliography

- Ahmad, Muzaffer, *et al*, *Rural Poverty in Bangladesh - A Report to the Like-Minded Group*, University Press Ltd., Dhaka, 1990.
- Alamgir, M. "Poverty, Inequality and Social Welfare : Measurement, Evidence and Politics", *The Bangladesh Development Studies*, Dhaka, 1975. Vol.III No.2, pp.153-180.
- Arora, R.C., *Integrated Rural Development*, S. Chand and Company Ltd., Ram Nagar, New Delhi, 1986.
- Asaduzzaman, M. and Huddleston, B., "An evaluation of Management of Food for Works Programme" *Bangladesh Development Studies*, Special Issue March-June 1983, Dhaka.
- ASA, *ASA Update*, ASA, Dhaka, 1994.
- _____, *ASA at a glance*, 1995, ASA, Dhaka, 1995.
- _____, *Immagine ASA*, ASA, Dhaka, 1996.
- _____, *ASA Sustainable Micro-Finance Model*, ASA, Dhaka, 1996.
- Bangladesh Bureau of Statistics, *The Bangladesh Census of Agriculture and Livestock : Bangladesh Bureau of Statistics*, Vol.1, Dhaka, 1986.
- _____, *Report of the Household Expenditure Survey*, 1983-84, Bangladesh Bureau of Statistics, Dhaka, 1988.
- _____, *Statistical Yearbook of Bangladesh*, Bangladesh Bureau of Statistics, Dhaka, 1989.

- _____, *Preliminary Report of Population Census - 1991*, Bangladesh Bureau of Statistics, Dhaka, 1991.
- Bangladesh Rural Advancement Committee (BRAC)., *BRAC AT 20 - A booklet published by BRAC*, Dhaka, 1992.
- _____, *Annual Report, 1993*, BRAC, Dhaka, 1993.
- _____, *Rural Development Programme Proposed for Phase-IV, Vol. I, Main Text*, BRAC, Dhaka, 1995.
- BES, *Bangladesh Economic Survey, 1986-87*, Economic Advisers Wing, Ministry of Finance, Government of the People's Republic of Bangladesh.
- BIAM, *Poverty Alleviation of Bangladesh Through GO and NGOs* (Unpublished Lecture Script), BIAM, Dhaka, 1995.
- BRDB, *Annual Report, 1987-88*, Bangladesh Rural Development Board, Dhaka, 1988.
- Chashi, Mahbub Alam, "In quest of Shawnirvar," *Shawnirvar Workers Trust*, Dhaka, 1984.
- Field, G.S., *Poverty, Inequality and Development*, Cambridge University Press, London, 1980.
- Government of the People's Republic of Bangladesh, *The First Five Year Plan, 1973-78*, Bangladesh Planning Commission, Government Printing Press, Dhaka, 1973.
- _____, *The Two Year Plan, 1978-80*, Bangladesh Planning Commission, Government Printing Press, Dhaka, 1978.
- _____, *The Second Five Year Plan, 1980-85*, Bangladesh Planning Commission, Government Printing Press, Dhaka, 1980.
- _____, *The Third Five Year Plan, 1985-90*, Bangladesh Planning Commission, Dhaka, Government Printing Press, 1985.
- _____, *The Constitution of the People's Republic of Bangladesh*, Government Printing Press, Dhaka, 1988.

- _____, *The Fourth Five Year Plan, 1990-95*, Bangladesh Planning Commission, Government Printing Press, Dhaka, 1990.
- _____, *Report of the Task Force on The NGO Sector in Bangladesh*, Government Printing Press, Dhaka, 1990.
- _____, *Report of the Task Force on Poverty Alleviation*, Government Printing Press, Dhaka, 1991.
- _____, *Participatory Perspective Plan, 1995 - 2010, Final Report*, Government Printing Press, Dhaka, 1995.
- _____, *Bangladesh : Economic Review, June-1995*, Government Printing Press, Dhaka, 1995.
- Harbison, Frederick H. *Human Resources as the Wealth of Nations*, Oxford University Press, New York, 1973.
- Huda, Khawja Shamsul and Hussain Azfar, "Genesis and Growth of NGOs in Bangladesh," *ADAB News*, May-June, 1990, Special Issue-2, Dhaka, 1990, P.3.
- Hye, Hasnat Abdul, *Below the Line - Rural Poverty in Bangladesh*, University Press Ltd., Dhaka, 1996.
- Kalimullah, Nazmul Ahsan, *The Behavioural and Political Aspects of Non-Government Organisations in Indian Rural Development*, Unpublished M.Soc. Sc. Thesis, University of Barmingham, U.K., 1985.
- _____, "Non-Governmental Organization in Development : Some Conceptual Issues," *Development Review*, Academy for Planning and Development, Vol.2 Number-2, July 1990, pp.165-173.
- _____, "NGO-Government Relation in Bangladesh : From 1971 to 1990," *Development Review*, Academy for Planning and Development, Vol.3 Number-2, July 1991, pp.161-174.

- Kar, A. and Alam, A.Z.M. Shafiqul, *Conceptual Framework of Poverty Alleviation Programmes*, Selected Readings, BPATC, Dhaka, 1986.
- Mahmud, Ance, *Prerequisites for social uplift*, The Independent, Dhaka, 18th May, 1996.
- Mahmud, S. Alam, *Role of NGOs*, Bangladesh Observer, 14th July, 1992.
- NGO Affairs Bureau, Government of the People's Republic of Bangladesh, *NGO Directory of Bangladesh*, 1994, Government Printing Press, Dhaka, 1995, p.2.
- Palli Karma - Sahayak Foundation, *Annual Report*, 1990-91, Dhaka, 1991.
- _____, *Annual Report*, 1992-93, Dhaka, 1993.
- _____, *Annual Report*, 1994-95, Dhaka, 1995.
- Planning Division, Ministry of Planning, Government of the People's Republic of Bangladesh, *Country Paper - Bangladesh*, Dhaka, 1995.
- Proshika, *Five Year Plan*, July 1994-June 1999, Proshika, Dhaka, 1994.
- _____, *Annual Activity Report*, 1994-95, Proshika, Dhaka, 1995.
- Rahman, Khandaker Mahmudur, *Fighting Rural Poverty*, The Bangladesh Observer, Dhaka, 29th September, 1990.
- Rahman, Pk. Md. Motiur Rahman, *Poverty Issues in Rural Bangladesh*, University Press Ltd., Dhaka, 1994.
- Rahman, S.M. Mahfuzur, "Credit fo the Rural Poor : Experiment in Bangladesh," *V.R.F Series*, No.274, Institute of Developing Economics, Tokyo, July 1996.
- Ruther Ford, Stuart, *ASA The Biography of an NGO*, The Association for Social Advancement, Dhaka, 1995.
- Sagar, S., "Poverty Measurement : Some Issues", *The Indian Economic Journal*, Vol. 36, No.4, pp.49-55.

Samad, S.A. *et al*, *Poverty Alleviation Programme in Bangladesh, Country Report Regional Dialogue on Poverty Alleviation Programme and Alternative Delivery System*, Organized by APDAC during May 21-25, 1990 in Philippines.

_____, *Operational Strategies of Sustainable Development Upon People's Initiatives*, Report of the Regional Conference held in Khatmundu, Nepal, Organized by APDAC, Sept. 1993.

Sen, B., O.H. Chowdhury, S. Hamid, M. Hossain, H.Z. Rahman, *The Face of Rural Poverty in Bangladesh : Trends and Insights*, Bangladesh Institute of Development Studies, Dhaka, 1990.

Soban, Rahman, "Overview," and Sen, Bnayak, "Recent Trends in Poverty and its Dynamics in Centra for Policy Dialogue," *Experiences with Economic Reform : A Review of Bangladesh's Development*, 1995. Dhaka, experts quoted form Grameen Poverty Reasarch, Vol.2, No.1, January, 1996, pp.1-2.

UNDP, *Institutional Development at the Grassroots for Poverty Alleviation - Annual Report,- 1995*, Dhaka, 1995.

UNDP, *Human Development Report*, 1993, Oxford University Press, 1993.

_____, *Bangladesh : A Case of Below Poverty Level Equilibrium Trap*, The Bangladesh Institute of Development Studies, Dhaka, 1978.

Yunus M. Professor, *Rural Development : A new development strategy, not a new priority*, Paper presented at the National Seminar on "Rural Development" organised by the Ministry of Local Government, Rural Development and Co-operatives, held in Dhaka on April 24-29, 1978.