

# Poverty Marching Towards Museums: NGOs in Bangladesh Revisited

Dr. Sheikh Shamim Hasnain  
[sheikh.hasnain@anglia.ac.uk](mailto:sheikh.hasnain@anglia.ac.uk)

**“Humans are not born to suffer the misery of hunger and poverty. We must create an enabling environment in which the poor can unleash their energy and creativity to make poverty a distant memory” -Yunus**

## Abstract

Many people believe that Bangladesh is a land of natural calamities, poverty, and unemployment. Bangladesh is on the verge of overcoming those problems. Due to the resource and economic constraints, the government could not provide an economically solvent life to its people. The NGOs could fill up those gaps in manifolds. At present almost 25,000 NGOs are operating in Bangladesh. They have a wide range of functional coverage, namely, microcredit, empowerment/income generation, education, health and nutrition, environment, natural calamities/disaster management, human rights and legal aids, water and sanitation, poultry and livestock, agriculture, relief and rehabilitation, advocacy etc. BRAC is the largest NGO in Bangladesh. In addition, ASA, Proshika, PKSF, Caritas, TMSS, World Vision, Swanirvar Bangladesh, CARE, Shakti Foundation, RDRS are the major NGOs operating in Bangladesh. Microcredit model invented by Yunus is used by the NGOs in Bangladesh and many counties of the globe. This study carries out a longitudinal research following the observational method and multi-stage sampling with open interviews with the NGO-employees, foreign donors and the beneficiaries in the seven administrative divisions in Bangladesh with a view to finding out the answer of the following research questions: (i) is poverty wiping out from Bangladesh? (ii) what is the role of the NGOs and Grameen Bank (GB) in the socio-economic development of the people? In brief, the study could understand- though the progress is slow, the poverty level of the people gradually going down in Bangladesh. In this regard the contributions of the NGOs and the Grameen Bank cannot be ignored. A number of recommendations are chalked out. Suggestions for future researchers are presented

**Key Words:** Poverty, NGOs, Bangladesh

## The Genesis of the Problem

The history of Bangladesh has not been adequately addressed in the world (van Schendel, 2009). It is one of the largest deltas in the world, with the full name of the People's Republic of Bangladesh, with a population of 142 million, an area of 56,977 sq. miles, located in South East Asia. Its principal industry is readymade garments, as well as, textiles, chemical fertilizers, pharmaceuticals, tea processing, paper and newsprint, cement, light engineering, sugar, and leather goods, minerals are natural gas, coal, lime, white clay, and glass sand. Exports are readymade garments and knitwear, frozen fish, jute and jute goods, pharmaceutical products, tea, leather products, handicrafts, and chemicals. Bangladesh is the highest number of UN peace-keepers contributing country. It is divided into the following administrative units<sup>7</sup>: seven divisions, 64 *zilas*, and 508 *upazilas*. There is a per capita income of US \$599, and the literacy rate is 43.1%. The main language is Bengali, which is spoken by 98% of the population, while English is also extensively used. The capital city is Dhaka, and this South Asian country is located in the northern part of the Indian subcontinent, bordered on the west, north, and east by India, on the southeast by Myanmar and on the south by the Bay of Bengal. Bangladesh occupies the larger part of Bengal and is famous for its geographic, historic and cultural heritage (Bangladesh Bureau of Statistics, 2009). The Allied victory in World War II and the end of colonialism in 1947 created two new nations, Pakistan and India. The partition of 1947 was mainly based on religions. Muslim majority areas were put under the administration of Pakistan, and Hindu dominated areas were integrated with India. Pakistan had western and eastern wings, called West Pakistan (now Pakistan) and East Pakistan (now Bangladesh) respectively. Geographically these two wings were separated by over 1,000 miles. In 1971, due to the exploitative and discriminatory attitudes of the West Pakistan, East Pakistan (Bangladesh) declared liberation war and defeated the Pakistani forces through a bloody war in Bangladesh. East and West Pakistan were separated and East Pakistan was re-named as 'Bangladesh'.

<sup>7</sup> The lowest administrative unit is union (union members are elected by the villagers). Union consists of few villages. Couple of unions make a Thana or upazila. A number of Thanas form a district. Again, several districts form an administrative division. Bangladesh is divided into seven administrative divisions, i. e. Dhaka, Chittagong, Khulna, Rajshahi, Rangpur, Barishal and Sylhet.

At present authors and writers have different views and observations on Bangladesh. For example, Ahmed (2004) sees Bangladesh as a land of poverty, hunger, unemployment, malnutrition, illiteracy, diseases, environmental degradation. Karim (2002) finds it as a country of political disturbances. Due to the resource constraints, the governments could not provide an economically solvent life to the people. Further, the governments' development programmes and the unchanged socio-economic conditions of the people, the establishment of a strong NGO sector was necessary for the better way of life of the poor. At present, thousands of NGOs are working across the country with a view to changing the lives of the poor. Mainly NGO activities started in Bangladesh after the liberation war of 1971 (Rahman, 2006; Lewis, 1997; Devine, 2006; Karim, 2001; Karim, 2008), although one or two NGOs had been operating as missionary organisations before this time. CARE, a US based NGO was pioneer in resuming activities in 1949 in the then East Pakistan, now Bangladesh. NGO activity intensified in this area after the cyclone disaster of November 1970. A cyclone injured nation and the liberation war of 1971 paralysed the country's socio-economic conditions. Many local and foreign NGOs came forward to rescue the country from the privations of social and economic devastation. Supply of relief goods, distribution of medicine, healthcare, construction of shelters and rehabilitation were the main agenda at that time. The number of NGOs in 1980s accelerated in an experiential fashion with multidimensional activities such as education of rural people, health and medicine, poverty elevation, and family planning. The gradual expansion of the NGOs has since made them a powerful and strong industry in Bangladesh. They have earned an inseparable entity in the culture, due to their activities in human resource development. In recent years NGOs have put more concentration and efforts into micro-credit, employment and income generation, formal and informal education of children and adults, health, nutrition, family planning, establishment of democratic processes at the grassroots level, women's rights, environment, poultry and livestock, water supply and sanitation, human rights and legal aid (ADB, 1999). Thus they have reached the doorsteps of millions with new hope, where government activities have yet to start (Ahmad and Townsend, 1998). Presently NGOs in Bangladesh are at the top in contributions to the country's development (Devine, 2003). Winning the trust and confidence of the illiterate and ill-informed people of remote and inaccessible areas is the prime responsibility of the NGOs (Panda, 2007) for successful operations. At present NGOs have a wide range of functional coverage, namely, Microcredit (ADB, 1999; Mahmud, 1998; Sarkar and Ahmed, 2000; Sobhan, 1998; Rashid and Hoq, 1998; Rahman, 2006a; Begum, 2008; Ahmad, 1999; Zaman, 2003; Buckland, 1998; Gauri and Galef, 2005; Lovell, 2005, Nawaz, 2011), empowerment/income generation (Buckland, 1998; Haque, 2002; Begum, 2008) education, (Ahmad, 1999; Begum, 2008), health and nutrition (Mahmud, 1998; Gauri and Galef, 2005), environment (Haque, 2000; Begum 2008), natural calamities/disaster management (Rahman, 2000), human rights and legal aids (Zaman, 2003; Sobhan, 2000; Begum, 2008), water and sanitation (ADB, 1999; Rammelt and Boes 2004), poultry and livestock (ADB, 1999), agriculture (Ahmad, 1999; Lewis, 1997; Haque, 2002), relief and rehabilitation (Rahman, 2000), and advocacy (Gauri and Galef, 2005; Haque, 2002). This study looks for the answers to the following research questions: (i) is poverty wiping out from Bangladesh? (ii) what are the roles of the major NGOs and the Grameen Bank (GB) in Bangladesh?

### **The Major NGOs in Bangladesh- A Brief Literature Review**

Bangladesh is a country where approximately 22,000 NGOs (Devine, 2003) operate with different objectives and activities. Their activities may be put into two broad categories - NGOs with advocacy roles, to promote human rights, and those working with the socio-economic development of the people of Bangladesh. Development NGOs are flexible in nature, nearer to the poor and innovative in problem solving (Lewis and Madon, 2004). The activities of the main NGOs of Bangladesh are appended below:

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

BRAC, the largest southern NGO, with a manpower of approximately 100,000, operating in many countries of Asia and Africa, was founded by Fazle Hasan Abed, a Bangladeshi, in February 1972, with a view to providing aid, support and rehabilitation to refugees returning to Bangladesh from India after the war of liberation in 1971. It concentrates activities towards the landless and the poor. At present, BRAC works under the broad spectrum of poverty alleviation and empowerment of the poor, with a huge functional coverage in economic and social development, health, education, human rights, legal services, rural micro-finance, disaster management and environment and climate change, with a coverage of 64 districts, 509 *upazilas*, 69,421 villages, reaching 110 million people in Bangladesh (BRAC, 2009). From an organisational point of view, BRAC consists of two branches, namely, the Rural Development Programme (RDP) which is responsible for mobilizing, organizing and training rural people, while the Rural Credit Programme (RCP) under the head office, with an executive

director, deals with issues of credit and financial services for poor beneficiaries (Haque, 2002). BRAC's development efforts are conducted in four main categories. Firstly there is the rural development programme (RDP), secondly, the rural credit programme (RCP) thirdly, health programmes, and fourthly the non-formal Primary Education Programme (NFPE) (Lovell, 2005). At present BRAC has undertaken many projects and programmes in such diverse areas as poultry and livestock, agriculture, sericulture, agriculture, fisheries, forestry, rural enterprise projects, various education programmes, NGO cooperation programme, and micro-finance, for the socio-economic growth of Bangladesh. Develtere and Huybrechts (2002) acknowledge the positive social and economic impact of BRAC on poor beneficiaries, especially women. BRAC also has establishments in the USA and the UK. In the UK BRAC Bank has taken a new step of transferring banking knowledge to Bangladeshi women living in the Tower Hamlets area of London, UK. Furthermore, BRAC coordinates foreign Bangladeshi specialists to use their expertise skills and knowledge towards the development of various sectors in Bangladesh.

#### **The Association for Social Advancement (ASA)**

ASA was founded in 1978 by Md. Shafiqul Haque Choudhury, with the help of some philanthropists in Bangladesh. ASA's initial plan was to bring political and social reforms, but has faced a number of hurdles since its inception. Due to political change and social necessities of the Bangladeshi people, ASA has had to change its strategies. From 1992, ASA adopted the approach of saving and credit generation and mini life insurance for its members, with a view to alleviating poverty, and for the improvement of life of women. By 2002, ASA was providing credit to 22,740 villages, and by 2000 it had a total membership of 1.2 million, loan disbursed an amount of US \$ 466 million, while the total savings of members stood at US\$ 97 million, and the loan recovery rate was 99.9% (Chowdhury *et al.*, 2005). At present ASA concentrates on giving credit to the poor people in rural areas.

#### **Proshika Manobik Unnayan Kendra**

Proshika Manobik Unnayan Kendra is one of the major NGOs in Bangladesh (Haque, 2002). Proshika, covering 24,181 villages, 2,109 slums and 59 districts, was established in 1976. The word 'Proshika' is an abbreviated form of the Bengali words, *proshekkon*, *shekka* and *karmo*, which mean training, education and action. Proshika has generated 9.81 million employment and self-employment opportunities for the poor, has saved one million households from poverty, has made a million people literate, and has planted one billion trees for the environment of the country. They have a special emphasis on human development and empowerment, such as increasing self-sufficiency by imparting training on the development of leadership, mobilisation of material resources, income generation, fighting natural calamities, environment protection, and health. (Proshika, 2009). Proshika teaches its members (e.g. the beneficiaries) to gain self-confidence, and changes its strategies according to the requirements of society. It has a number of programmes, such as economic-social security, credit assistance, training, universal education, micro-credit, practical skill development training, livestock development, fisheries development, irrigation, human development training, people's cultural, to note a few. Its target clients are the poor and neglected village female population.

#### **The Palli Karma-Sahayak Foundation (PKSF)**

PKSF (the Rural Employment Support Foundation) was established by the government of Bangladesh in 1990, as a private apex micro funding and capacity development organisation, for alleviating poverty through partner organisations (PKSP, 2009). PKSF does not directly give loans, but reaches the poor through a partner organisation (PO). It receives loans from various sources such as government, individuals and other organisations, foreign governments, ADB, World Bank, IFD (International Fund for Agricultural Development). PKSP has provided funds to the POs for projects such as financial services for the poorest, TEIGP (Training, Employment and Income Generation Programme), micro-finance and technical support, a learning and innovation fund to test new ideas, and the rural electrification development project. PKSF trains its POs and PKSF officials.

#### **Caritas - Bangladesh**

Caritas was established in 1967 in Bangladesh. During the cyclone of 1970, it was renamed as CORR (Christian Organisation for Relief and Rehabilitation). Again it was renamed as Caritas in 1976. It works for the poorest of the poor, especially for the landless and day labourers, and marginalised communities such as ethnic minorities, as well as children, women, disabled and the elderly. Caritas has many projects like its development institute, technical schools, Caritas education, healthcare, an integrated human development project, employment creation through sericulture, eye hospital, HIV/AIDS prevention project, and more. (Caritas, Bangladesh, 2008-2009). It

is a social organisation of the Catholic Bishops Conference, and is committed to charity to all people, irrespective of caste, colour and creed. Caritas has priorities on human resource development through education, formation and capacity building, establishment of social justice for human rights through the capacity building of the poor, of women and ethnic communities, as well as healthcare and ensuring ecological sustainability through the appropriate use of natural resources and capacity building in climate change adaptation and disaster management (Caritas Bangladesh, 2009-2010).

### **Thengamara Mohila Sabuj Sangha (TMSS)**

TMSS works for poverty alleviation, socio-economic development and women's empowerment under the leadership of Prof. Hosne-Ara Begum. She reforms TMSS in 1980. This NGO started its works with beggar women in 1980 in the Bogra district, and works on local resource mobilization and empowerment of women. According to the TMSS (2009) Annual Conference proceedings, it operates in all divisions of Bangladesh, and the number of beneficiaries is 35,66, 922. It has 59 types of various programmes, which include health, family, formal and informal education, human resource development, credit, human rights and gender equity, agriculture, and the environment.

### **World Vision**

Bob Pierce founded World Vision in 1950. During the Korean War they helped war inflicted children. Gradually the activities of World Vision have spread and at present it operates in more than 100 countries worldwide. In 1970 World Vision responded to the tidal surge that took place in the coastal areas of Bangladesh, and in 1971, it established refugee camps in India. After the war in 1971, it established a coordination cell in Mymensingh district. Previously this NGO contributed to the formation of development groups to alleviate poverty, child forum, and women leadership development and nutrition programmes. According to the World Vision Annual Report (2010), it has planned the following strategies for Bangladeshi socio-economic development, children's wellbeing, livelihood security, equality and equity promotion and humanitarian emergency affairs.

### **Swanirvar Bangladesh**

Swanirvar Bangladesh was founded in 1975, and works for socio-economic development of the people in Bangladesh. It has programmes in total village development, education, livestock and fisheries, women's skills development, disaster management, and tree plantation. It provides micro-credit through commercial banks.

### **CARE Bangladesh**

This was founded in 1949, and receives donations from various national and international agencies such as government, ministries, DFID<sup>8</sup>, USAID, CIDA, UNDP, UNICEF, EU, and Save the Children (USA). It has twenty projects in education, health, water and sanitation, nutrition, infrastructure, small enterprise development, agriculture and natural resources. Projects are mainly implemented through the government and other NGOs, although CARE also has some of its own projects.

### **Shakti Foundation**

Founded in 1992 for disadvantaged women, this NGO provides loans to women for a better quality of life, and makes loans to other NGOs with low interest rates. Shakti has programmes in urban credit, business development services, small enterprise development, health, and women in development.

### **Rangpur Dinajpur Rural Service (RDRS) Bangladesh<sup>9</sup>**

RDRS Bangladesh was established in 1972 to assist the people of greater Rangpur-Dinajpur after the war of 1971. It was set up by Lutheran World Federation (LWF) to help refugees in the border areas. It is one of the leading NGOs operating in the north-west. RDRS innovated the treadle pump, its most famous invention, allowing crops to be grown in winter, wheat production and other crop diversification, vegetable gardens, and techniques of women's advancement. The RDRS programme operates through four main interventions.

- Civil empowerment
- Quality of life (health, education)
- Food security, environment and disaster risk reduction
- Economic empowerment

<sup>8</sup> DFID: Department for International Development, UK

<sup>9</sup> Source: <http://www.rdrsbangla.net/> (Accessed: 08 August 2011)

The RDRS programme continues to demonstrate innovation and dynamism. In 2011, practical measures to combat climate change, the use of community radio and popular drama, mobilization of local volunteers through federations, women's refuges and rehabilitation are among the new areas of work.

### **Grameen Bank: A Model for Microcredit Operations**

Though Grameen Bank is not an NGO, in many countries of the world the microcredit functional coverage of the NGO operates in line with its operations. Women are deprived by men in every phase of their lives, including equal rights at home, education, employment and leadership. Grameen Bank could minimise these gaps in manifold, through its epic making technique of 'microcredit'. In Bangladesh 92% of NGOs keep microcredit in their functional coverage (Gauri and Galef, 2005). The NGOs have been entering this credit market since 1980s on a massive scale (Ahmad, 1999). Microcredit helps members to receive knowledge on potential projects (Rahman, 2006a) and thus makes them more self-sufficient and self-supporting (Afrin *et al.*, 2008). From the empirical investigation of Ruhul (1997) it was revealed that microcredit beneficiaries use 16.8% more contraceptives than those of non-members. Furthermore, his investigation found that the infant mortality rate is 23% lower in the case of microcredit members. After the Nobel Peace Prize award in 2006 to Professor Muhammad Yunus due to his innovative techniques of economic and social development of the people through micro credit programmes, world attention started focusing on the new model of micro-credit invented by Yunus. Grameen Bank began its activities in 1976 as a project, and officially transformed into a bank in 1983. Presently it has 7.87 million borrowers, 97% of them women, and 2,556 branches. There are 23,445 staff operating in 84,388 villages, and it has disbursed loans of US \$8.07 billion since its inception, with a recovery rate of 97%. 95% of equity is owned by poor borrowers, and 5% is owned by the government. The loan to the poor beneficiaries is given from the bank deposit with no donors. 30% cash dividends were declared in 2008. Interest rates are 20% for income generating loans, 8% for housing loans, 5% for student loans, and interest free for beggars (Grameen Bank, 2009). The conventional banking system is based on the concept where the richer becomes the richest, and where no provision is catered for the poor. No loans are given to the have-nots. Micro-credit is a widely acknowledged poverty alleviation tool, which gives access to loans and savings for the poor (Schreiner, 2003), and gradually the poor learn to be more productive as they gain more experience (Basher, 2009). The model of Grameen Bank is proven to be adaptable to specific cultural contexts within and outside Bangladesh (Auwal, 1996) as it is a middle ground of capitalism underpinning profit and social gains (Yunus, 1998). It provides the opportunity for the poor to fight poverty with the bonanza of the micro credit system of the bank. It is a flexible, convenient, affordable and vulnerability reducing tool helping the poor to gain profit and reinvest the profits for the present and the future of their families (Bayulgen, 2008). Grameen Bank gives credit to the poorest of the poor and is collateral free. This is a modern and unique banking system for the poor, where a five member group is formed to have a loan from the bank. No legal paper is required to be signed by the borrowers, since Grameen Bank does not believe that a legal tool is the appropriate method for the repayment of loans. Repayment responsibilities go to the individual, not to the group. The centre checks and ensures that all members of the group behave in a responsible manner so that they are not caught up in the trap of repayment problems. Regarding the guiding philosophy of Grameen Bank, Yunus (2007) argues, "banks should not choose or dictate the ways in which borrowers use their loans. Members should have the freedom to determine how to maximize the benefits of their loans given their existing or potential skills" (p. 22). Grameen Bank has also gone for many multi-dimensional related and unrelated diversifications such as the Grameen network, phone, cybernets, *shamogree*, education, trust, healthcare, Veolia water life insurance, pension funds, and knitwear. Grameen Bank helps to diminish the influence of village *matbars*, or self-styled village leaders, spreads education in the villages, raises expectations to modern amenities, develops standards of living, helps women economically, and facilitates women to have comparative advantages over men. Grameen has opened an emerging new market for rural products (Wahid, 1999) and it also helps poor women to widen their bargaining power in the family (Osmani, 2007). Not only Bangladesh, but also many other countries are deriving the benefits of micro credit. For example there are ASHI, Dunganon and CARD in Philippines, SHARE and ASA in India, Nirdhan and SBP in Nepal (Yunus, 2007), and also some schemes in the UK and the USA. It has achieved significant success since its inception by reaching the poor of Bangladesh. It could also mobilize the huge poor and neglected female citizens of the country. With Grameen Bank, especially in the microcredit system, the women learn how to manage an account, how to discuss problems and other issues, collect and consult loan proposals in weekly meetings (Karim, 2008). They also exchange views and help each other with their small projects and discuss the improvement of productivity (Hasnain and Jasimuddin, 2012).

### **NGO Legislations and Government Regulatory Bodies**

The Companies Act of 1913 was amended in 1964. It provides the approvals for the private trading companies and some non-profit organisations. Several NGOs such as PKSP or the Palli Karma Sahayak Foundation are registered under this act. The Voluntary Social Welfare Agencies (Regulations and control) Ordinance, 1961 states that all NGOs must register with the Ministry of Social welfare. It is also applicable for the foreign fund recipient NGOs of the NGO Affairs Bureau. Ministry of Social Welfare: Under the Voluntary social Welfare Agencies (Regulations and control) Ordinance, 1961 all organisations intending to work in fifteen areas must register themselves with this ministry, in addition to registration with NGOAB (NGO Affairs Bureau). The Ministry of Women's and Children Affairs maintains a list of NGOs and coordinates these activities. NGO Affairs Bureau (NGOAB) was established in 1990, and kept under the Prime Minister's Office. It provides activities like approval of the registration of the foreign funded NGOs and their project proposals, clearance of funds, permits to appoint foreign expertise consultants and determine their tenure, examine the reports and returns of the foreign funded NGOs, coordinate, monitor, evaluate and inspect their activities and accounts, and financial auditing activities (NGOAB, 2009). It mainly engages itself with the control and monitoring activities of NGOs. It is compulsory for the foreign fund recipient NGOs to be registered with this organisation. NGOAB works as an administrative body over the recipient of foreign donation NGOs in Bangladesh.

### Research Methods

Observation is one of the techniques of collecting primary data. It is an appropriate direct technique and helps to get the real life picture in the real world about the happenings (Robson, 2002; Gill and Johnson, 1997). It also helps the researchers to have the idea on the constant changes of particular phenomenon or behaviour under investigation. Saunders *et al.* (2007) define observation as "the systematic observation, recording, description, analysis and interpretation of people's behaviour" (p. 604). Here the prime objective is to observe the behaviour of the people. Usually where the researchers participate in the activities of the subjects and extract data is called participant observation and where the researchers do not participate in the activities of the subjects, but extract data by observing their activities is called non-participant observation. Observation technique is not above weaknesses. Participant observation is having hardly any use in management and business research (Saunders, *et al.*, 2007). Robson (2002) argues about the presence of the observer may affect the situation where the subjects are aware of it. It is also an ethical obligation to inform the subjects under investigation about the research and the surveillances. Constant observation is time consuming and expensive. The subjects may behave in a different way during the time of the research. Usually observation does not go alone, it needs another technique with it. This research is longitudinal in nature adopting an observational method with open interviews with the NGO-employees, foreign donors and the beneficiaries in Bangladesh from 2010 to 2013.

### Findings and Discussion

Bangladesh is a developing nation with multi-dimensional prospects. Economic and social development approaches of Bangladesh are the topmost items on the agenda. From 2010 to 2013 (the time period of this research) it is noticed, huge development programmes of the government and decentralisation of power and administration is expediting the development processes. Fantastic infrastructure development is noteworthy. Additionally, a huge number of NGOs work for the welfare of the poor. It is observed-poverty, hunger, malnutrition, illiteracy and diseases could come down within a tolerance limit. Nobody dies out of food/or hunger. So these findings do not agree with Ahmed (2004). It is observed, huge political disturbances and division of opinions between the two major political parties. Even UN had to interfere by sending its representatives to mitigate certain political issues. Nationwide strikes and non-cooperation of the political parties were injurious to the poverty alleviation programmes in Bangladesh. This corresponds with the findings of Karim (2002). The NGO-beneficiaries informed this researcher about their social and economic conditions before and after their memberships with the NGOs. In maximum cases, a considerable improvement is noticed. A microcredit beneficiary from Rajshahi informed this researcher about her gradual significant economic development through micro-credit. She was in a group of have-nots. She continued by informing this researcher that 15-employees were working in her embroidery factory, where she was the owner of the factory. Further, many beneficiaries informed me about their socio-economic development after the NGO-membership. These are parallel to the opinions of many researchers (Mahmud, 1998; Rahman, 1998; Haque, 1998; Sarkar and Ahmed, 1998; Sobhan, 1998; Rashid and Hoq, 1998; Begum, 2008; Ahmad, 1999; Zaman, 2003; Buckland, 1998; Gauri and Galef, 2005; Lovell, 2005; Nawaz, 2011; Buckland, 1998). According to the World Bank (2011), 40% of the country's (Bangladesh) population live under the poverty line. Therefore, the NGOs come forward

with a view to improving the socio-economic condition of this people of the country (Hasnain, 2013a). More than 35% of the population receives the socio-economic development related services like credit, education, health and sanitation etc. from the NGOs in Bangladesh (e.g. Devine, 2003). It may be noted here that regarding the socio-economic development of the beneficiaries Nawaz's (2011) empirical findings on microcredit NGOs could reveal that advancements of the NGO members (beneficiaries) are greater on every indicator of socio-economic conditions (e.g., income, food, clothing, healthcare, housing, furniture, electronics, tube-well, toilet, children's education, social status, voting and coping with vulnerability) than those of the non-members (control group). Sultana and Islam's (2009) study finds that living standards of the women have improved after joining the NGOs. They further claim "they [women] have become aware of child rights, women's rights and, above all, human rights." (p. 98). This research could also reveal the similar findings.

However, micro-credit programmes /NGOs are not free from vices. This research could find, the majority of NGOs in Bangladesh have extra love and affection for microcredit operations, and they feel warmth to have microcredit in their functional coverage. The study could further reveal, high interest rate, administrative and some hidden charges on the beneficiaries allure them (the NGOs) to keep it in their area of responsibilities. The study continues by finding, the location of NGOs is not well planned and there is huge duplication/overlapping of NGO-activities in the same location. Hasnain (2014) have the similar views. Duplication or overlapping of the NGO activities were also reported by the many previous researchers (e.g. Sarkar and Ahmed, 2000; Ahmad, 1999). Duplication/overlapping of NGO activities in an area illegitimately help the beneficiaries to have credit facilities from different NGOs simultaneously and thus put the beneficiaries in a trap of debt. Many NGO-employees showed their dissatisfaction about the wages and other service benefits. This acknowledges the findings of Hasnain (2013b) and Ahmad (2002, 2003 & 2007).

### **Summary, Recommendations and Future Research**

Many authors and writers treat Bangladesh as a land of natural calamities, poverty, and unemployment. Bangladesh could overcome those problems in many ways. Due to the resource and economic constraints, the government could not provide an economically solvent life to its people. The NGOs could fill up those gaps in manifolds. NGO-operations started in Bangladesh after the Bangladesh Liberation war in 1971. At present almost 25,000 NGOs are operating in Bangladesh. They have a wide range of functional coverage: microcredit, empowerment/income generation, education, health and nutrition, environment, natural calamities/disaster management, human rights and legal aids, water and sanitation, poultry and livestock, agriculture, relief and rehabilitation, advocacy etc. BRAC is the largest NGO in Bangladesh. In addition, ASA, Proshika, PKSF, Caritas, TMSS, World Vision, Swanirvar Bangladesh, CARE, Shakti Foundation, RDRS are the major NGOs operating in Bangladesh. Microcredit model innovated by Yunus is used by the NGOs, government bodies in Bangladesh and many counties of the globe. This study carries out a longitudinal research following the observational method and multi-stage sampling with open interviews with the NGO-employees, foreign donors and the beneficiaries in the seven administrative divisions in Bangladesh to find out the answer of (i) is poverty wiping out from Bangladesh? (ii) what is the role of the NGOs and GB in the socio-economic development of the people? In brief, the study could reveal- the poverty level of the people gradually (though the progress is slow) going down in Bangladesh. In this regard the contributions of the NGOs and the GB cannot be ignored. The recommendations: (i) the government and the opposition main political parties should maintain a harmonious relationship with each other so that a peaceful situation prevails in the country and thus it ensures a safe and smooth passage for the poverty alleviation programmes of the government and the NGOs. (iii) a strong regulatory framework should be there for the NGOs so that the overlapping is prevented (iv) NGOs' interest rates/administrative charges should be brought within the tolerance limit of the beneficiaries and government may determine the rates etc. (v) repayment of instalments may be on profit and loss basis. Future researcher may extend this study in the following ways: (i) similar study may be carried out with effect from 2014-2019 (or any short duration as per the convenient of the researchers) to examine the socio-economic condition of the people in Bangladesh (ii) a similar study may be carried out in a different countries.

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