

FLOOD ACTION PLAN
NORTHEAST REGIONAL WATER MANAGEMENT PROJECT
(FAP 6)

**PARTICIPATORY DEVELOPMENT
AND THE
ROLE OF NGOs**

FINAL REPORT

November 1994

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Northwest Hydraulic Consultants

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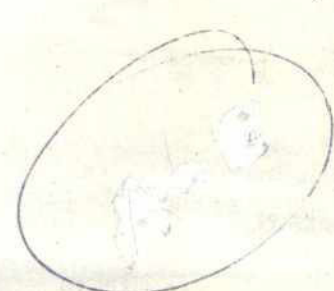
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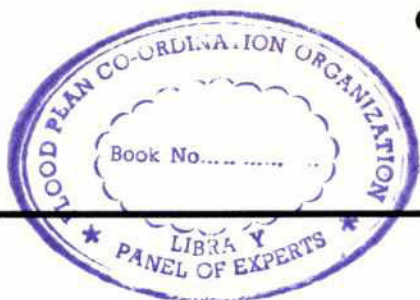
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Government of the People's Republic of Bangladesh
Bangladesh Water Development Board
Flood Plan Coordination Organisation

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ACRONYMS AND ABBREVIATIONS

ADAB	Association of Development Agencies in Bangladesh
ASA	Association for Social Advancement
BIDS	Bangladesh Institute of Development Studies
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
BSB	Bangladesh Sericulture Board
BWHC	Bangladesh Women's Health Coalition
CARE	Cooperation for American Relief Everywhere
CDS	Center for Development Services
CHCP	Community Health Care Project
CHDP	Comprehensive health and development program
CPR	Contraceptive prevalence rate
CWFP	Concerned Women for Family Planning
DANIDA	Danish International Development Agency
DLS	Directorate of Livestock Service
DoF	Directorate of Fisheries
DPHE	Department of Public Health Engineering
DRR	Directorate of Relief and Rehabilitation
ECNEC	Executive Committee of the National Economic Council
EDM	Enfants du Monde
EPI	Extended program for immunization
FDSR	Family Development Services and Research
FFW	Food for works
FFYP	Fourth Five Year Plan
FPAB	Family Planning Association of Bangladesh
FY	Financial year (from July to June)
GK	Gonoshasthya Kendra (people's health center)
GVSWO	General voluntary social welfare organisation
ha	hectare
IFAD	International Fund for Agricultural Development
IGVGD	Income generation for vulnerable groups development
kg	kilogram
MCC	Mennonite Central Committee
MCH	Mother and child health
MUK	Manobik Unnayan Kendra (human development center)
NERP	Northeast Regional Project
NFPE	Non-formal primary education
NGO	Non-government organization
PKSF	Palli Karma-Sahayak Foundation (rural employment foundation)
RDRS	Rangpur Dinajpur Rural Service
TBA	Traditional birth attendant
Tk	Taka, local unit of currency (1 US\$ = Tk 40 approx.)
UN	United Nations
UNICEF	United Nations Children's Fund
UNDP	United Nations Development Program
UNFPA	United Nations Fund for Population Activities
USAID	United States Agency for International Development
VGD	Vulnerable groups development
WFP	World Food Programme

GLOSSARY OF TERMS

Baor	Large water body
Beel	Low-lying area which dries up in the winter
Chula	Oven
Grameen	Rural
Imam	One who leads prayer in the mosque
Laban-gur	Salt and molasses (used for preparing oral rehydration saline)
Madrassa	Religious school
Paravet	Para professional veterinary worker
Parishad	Council of elected members
Sadar	Headquarters
Samity	Society (cooperative)
Sangathan	Organization
Seer	Indigenous unit of measuring weight (1 seer = 0.93 kg)
Swanirvar	Self-reliant
Tara	Deepset hand tube well
Thana	Geo-administrative unit under a district comprising several unions
Union	Local government unit comprising several villages
Upazila	Same as thana (termed as upazila during the eighties)
Zaminder	Large landowner

(iii)

FOREWORD

The NGO sector has expanded rapidly in recent years and is being increasingly integrated in the mainstream of the national development process. This report entitled "Participatory Development and the Role of NGOs" provides an overview of the NGO sector in the northeast region of Bangladesh. All the data and the analyses are based on information obtained from secondary sources. There has been no checking in the field to review this secondary data and hence some data presented may not be correct. The report is one of 15 specialist studies prepared by NERP as input to the Regional Plan. This is an updated version of the earlier draft prepared in March 1993.



NERP DOCUMENTS

The Northeast Regional Water Management Plan is comprised of various documents prepared by the NERP study team including specialist studies, the outcome of a series of public seminars held in the region, and pre-feasibility studies of the various initiatives. A complete set of the Northeast Regional Water Management Plan Documents consists of the following:

Northeast Regional Water Management Plan

Main Report

Appendix: Initial Environmental Evaluation

Specialist Studies

Participatory Development and the Role of NGOs

Population Characteristics and the State of Human Development

Fisheries Specialist Study

Wetland Resources Specialist Study

Agriculture in the Northeast Region

Ground Water Resources of the Northeast Region

Surface Water Resources of the Northeast Region

Regional Water Resources Development Status

River Sedimentation and Morphology

Study on Urbanization in the Northeast Region

Local Initiatives and People's Participation in the Management of Water Resources
Water Transport Study

Public Participation Documentation

Proceedings of the Moulvibazar Seminar

Proceedings of the Sylhet Seminar

Proceedings of the Sunamganj Seminar

Proceedings of the Sherpur Seminar

Proceedings of the Kishorganj Seminar

Proceedings of the Narsingdi Seminar

Proceedings of the Habiganj Seminar

Proceedings of the Netrokona Seminar

Proceedings of the Sylhet Fisheries Seminar

Pre-feasibility Studies

Jadukata/Rakti River Improvement Project
Baulai Dredging

Mrigi River Drainage Improvement Project

Kushiyara Dredging

Fisheries Management Programme

Fisheries Engineering Measures

Environmental Management, Research, and Education Project (EMREP)

Habiganj-Khowai Area Development

Development of Rural Settlements

Pond Aquaculture

Applied Research for Improved Farming Systems

Manu River Improvement Project

Narayanganj-Narsingdi Project

Narsingdi District Development Project

Upper Kangsha River Basin Development

Upper Surma-Kushiyara Project

Surma Right Bank Project

Surma-Kushiyara-Baulai Basin Project

Kushiyara-Bijna Inter-Basin Development Project

Dharmapasha-Rui Beel Project

Updakhali River Project

Sarigoyain-Piyain Basin Development

Improved Flood Warning

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EXECUTIVE SUMMARY

Introduction

In the context of NERP, it has been felt that as the NGO sector in the country is quite large, it is useful to be aware of the interventions and involvement of this group, as well as to understand their problems and potential. With this objective in mind, the present report has been prepared.

It has been intended to provide an overview, not an evaluation, of the NGO sector in this report. The main objective is to facilitate an understanding of the NGOs working in the study region, nature of their activities, their program focus, their geographical coverage, their target audience and so on. The inputs for this report were obtained mainly from published documents of various NGOs.

Evolution of the NGO Sector

Efforts were made to institutionalize the charity work and social welfare activities in Bangladesh first by the Christian missionaries. However, NGOs as a sector started developing following the war of independence in 1971. The initial need was for a massive relief and rehabilitation work. Soon they started responding to development needs of the society. Along with social welfare activities, interventions in the field of social mobilization and rural development have become the main thrust of the NGO sector for last two decades.

The government attitude toward the NGOs has been positive. One of the "specific strategies" of the Fourth Five Year Plan is to facilitate community participation through NGOs. The NGO Affairs Bureau has been set up to provide one-stop service with respect to project approval. The government, however, wants a stronger say in the channelling of resources from the donors to the NGOs and also demands more accountability from the latter.

Overview of the NGO Sector

There are reportedly more than eighteen thousand NGOs in Bangladesh. NGOs operating with foreign donations are perceived as "development NGOs". Currently, they are registered with the NGO Bureau. Their programs are overwhelmingly funded by foreign NGOs, bilateral donors, and multilateral agencies. They work with paid staff. The number of such NGOs was 513 in June 1992. Besides, 109 NGOs of foreign origin are also working.

The main thrust of the NGOs over the past years has been relief and rehabilitation, social welfare, health care and family planning, literacy, credit and social mobilization activities.

National NGOs are larger organizations. Many of them have field offices at different locations. The nature of their activities, in most cases, is multi-sectoral. Among these having activities in the Northeast region are *BRAC*, *Grameen Bank*, *Proshika*, *ASA*, *Caritas*, *Gono Shasthya Kendra*, *Swanirvar Bangladesh*, etc.

Besides, there are numerous local NGOs which operate on a small scale covering a small geographical area and population. Most of these have headquarters in respective project locations.

Government-NGO Collaboration

The Government-NGO collaboration first took place in the health and family planning sector. It is only recently that such cooperation started in the field of rural development. Presently several national NGOs are involved in the implementation of some projects or components thereof funded by different bilateral donors and multilateral agencies. Such collaboration is taking place mainly in the following areas:

- Health and sanitation
- Family planning
- Fisheries
- Poultry
- Afforestation
- Education
- Training

General Observations

NGOs in Bangladesh have some features in common which distinguish them from government agencies. Through years of interventions, they have been able to assume a "separate identity" with respect to their programs and style of work.

NGOs mostly work with a "target group approach", the target audience being men and women belonging to the landless and other poorer strata of the rural population. Their activities may be broadly categorized into two groups: catalytic and service delivery. Some NGOs are involved exclusively in social awareness building activities through functional education, human development training, workshop and exposure programs. The major thrust of some NGOs is in the delivery of certain services like literacy, preventive and curative health care, family planning, water and sanitation, vocational training, credit and marketing. Some NGOs are trying to combine these two sets of activities in their program package.

The NGOs generally follow a group approach where village-based groups are at the core of their institution building process. The capacity to organize beneficiary groups at the grassroots level and to promote horizontal and vertical linkages between these groups is an important feature of the NGO strategy which markedly distinguishes them from government agencies.

Achievements and Effectiveness

The NGOs are now involved in almost every sector of social welfare and rural development. In terms of efficiency and tangible results, there are many success stories. These have certainly added a new dimension to the accumulated experience and wisdom of the society in the field of development.

NGOs have been supplementing government efforts in the health and family planning sector for many years. Better performance is observed in areas covered by the NGOs.

It has been observed that the performance in targeting the rural poor and women with credit is more impressive for the NGOs. The credit recovery performance of the NGOs appears better than traditional credit giving agencies. Also the NGOs have been able to reach women borrowers to a significant extent.

A major weakness in the traditional approach of the government is the lack of public participation for whom the projects are conceived and this is in-built in the *modus operandi* of the institutions dealing with development projects. Some NGOs are promoting capacity building and institutional development at the micro level with a different approach. They perceive themselves not as mere "managers of projects", but more as "change agents" or catalysts.

Conclusion

The number of NGOs has increased significantly in recent years. Some of them have been successful in implementing development projects on a nation-wide scale and some are effective at the local level. There are still not enough programs for poverty alleviation. Only a few NGOs have so far been able to create some domestic resource base which can finance a small fraction of their expenses.

In spite of these weaknesses, some NGOs have been able to demonstrate their capability to design and implement innovative programs for the rural poor with a potential for replication. Some of these may not seem cost-effective in the short-run due to the pilot nature of their programs on one hand and due to the hostile socio-cultural environment in which they operate on the other. The lessons learned, however, and the achievements are significant.

Government-NGO collaboration may be broadened effectively in two areas: (a) social mobilization, and (b) service delivery. While some national NGOs have been effective in both fields, local NGOs appear better suited for social mobilization activities at the grassroots level. Possible areas of cooperation would be as follows:

- identification of projects;
- organizing beneficiary groups;
- implementation of infrastructure projects (particularly non-technical components);
- afforestation;
- training and motivation;
- maintenance of infrastructure.

1. INTRODUCTION

1.1 The Context

Development has until recently been perceived as an exclusive area of the government. Non-government initiatives, for many years, were generally *ad hoc* in nature and were mainly comprised of human welfare activities. The non-government agencies (NGOs) in Bangladesh started emerging as a sector after the independence in 1971 when such voluntary initiatives were needed, as the government was facing an uphill task of providing succour to the war-affected people and rehabilitation of the damaged infrastructure. Within a couple of years, NGOs started responding to the development needs. Since then, they have been trying to fit themselves into the mainstream of the national development process. Many of these agencies are now quite active in the field of social and human development.

The Northeast Regional Project (NERP) is being implemented within the framework of the Flood Action Plan (FAP) of the Government of Bangladesh. The study area includes 79 *thanas* in their entirety and parts of 11 *thanas*. These *thanas* are located in 13 districts in north-eastern Bangladesh. The study region covers 17% of the total area and 16% of the total population of the country.

In the context of NERP, it has been felt necessary to study the institutions and their mode of operations which affect the process of development directly or indirectly. As the NGO sector in the country is quite large, it is useful to be aware of the interventions and involvement of this group, as well as to understand their problems and potential. With this objective in mind, the present report has been prepared. It is expected, therefore, that this document will help in developing a general understanding of the sector.

It has been intended to provide an overview, not an evaluation, of the NGO sector in this report. The main objective is to facilitate an understanding of the NGOs working in the study region, nature of their activities, their program focus, their geographical coverage, their target audience and so on. These information are relevant and necessary in the context of the need for government-NGO collaboration in specific fields.

1.2 Data Source

No systematic database on NGOs is available, nor has there been any comprehensive research on them. The inputs for this report were obtained mainly from published documents of various NGOs. Such reports are prepared periodically, mainly to serve the needs of their respective donors. Many of these reports lack a useful database and are obviously rhetorical. Some of the documents of the government and a few multilateral agencies have also been used to substantiate the analysis.

1.3 Presentation of Data

It has been endeavoured at the beginning of the report to present a macro review of the growth and development of the NGO sector in Bangladesh. Brief profiles of selected national, local and

foreign NGOs have been presented in separate chapters to have a general perspective of their orientation and activities. Many NGOs might have been left out from the description as no comprehensive list of NGOs with activities in the study region is available.

Attempt has been made in the latter chapters to identify distinguishing characteristics of the NGO sector and some key issues pertaining to participatory development. These have been analyzed based on secondary data.

NGOs are seldom evaluated by a third party (other than the NGOs and the respective donors). There has not been any scope during the NERP studies to scrutinize and check the available NGO documents to assess the quality of the information provided. Therefore, the actual situation may differ from what has been portrayed by the NGOs in their respective literature. Consequently, this report should be considered indicative.

2. EVOLUTION OF THE NGO SECTOR

2.1 Origin

Voluntarism was almost synonymous with charity work during the colonial period. Groups of volunteers, mostly the members of the *zaminder* families and other land-based elites, had emerged spontaneously in emergency situations to help the victims of flood, famine and epidemics. Such groups ceased to exist when the situation improved. The youthful altruism coupled with the contemporary ethical value of looking after their tenants when in distress was their main inspiration behind such activities.

Efforts were made to institutionalize the charity work and social welfare activities in Bangladesh first by the Christian missionaries. They often selected remote and poverty-stricken areas, where they set up hospitals, schools, orphanages and so forth. Many such centres have been operating for well over one hundred years. This is how the NGOs originated in Bangladesh in the present sense of the term.

Among the NGOs which are still functioning in Bangladesh, the *Baptist Missionary Society* of British origin is the oldest. It has been working since 1794. Among the local NGOs still functioning, the *Christian Mission Hospital* which was founded in Rajshahi in 1880 is the oldest. Among the local NGOs operating with foreign funds and possessing a non-religious character, the *Kumudini Welfare Trust* is perhaps the oldest in the country which was founded in 1944.¹

The nine months' war of independence in 1971 was devastating. Millions became homeless. The social and economic infrastructure was close to ruin. The initial need was for a massive relief and rehabilitation work. To respond to this need, a host of NGOs emerged. Their activities were more development oriented and more and more institutionalized with the emergence of a formal management structure and a large number of paid staff. Along with social welfare activities, interventions in the field of social mobilization and rural development have become the main thrust of the NGO sector in Bangladesh for the last two decades.

2.2 Institutionalization

Societies Registration Act

During the British rule, NGOs were regulated as "literary, scientific and charitable societies" through the *Societies Registration Act* of 1860. This Act was promulgated for "improving the legal condition of societies established for the promotion of literature, science, or the fine arts, or of the diffusion of useful knowledge, the diffusion of political education or for charitable purposes". Seven or more persons associated for any literary, scientific or charitable purpose may, by subscribing their names to a memorandum of association and filing with the Register of Joint Stock Companies, form themselves into a society under this Act.

¹ ADB: Cooperation with NGOs in Agriculture and Rural Development, 1989.

Voluntary Social Welfare Agencies Ordinance

The *Voluntary Social Welfare Agencies (Registration and Control) Ordinance* was promulgated in 1961 "to expedite the registration and control of voluntary social welfare agencies and for matters ancillary thereto". A Voluntary Social Welfare Agency was defined as follows:

"...organization, association or undertaking established by persons of their own free will for the purpose of rendering welfare services in any one or more of the fields mentioned in the schedule and depending for its resources on public subscriptions, donations or government aid."

The Director of Social Welfare of the Government of Bangladesh was appointed the registration authority. Organizations involved in the following activities were identified as voluntary social welfare agencies:

- Child welfare;
- Youth welfare;
- Women's welfare;
- Welfare of the physically and mentally handicapped;
- Family planning;
- Recreational programs intended to encourage people away from anti-social activities;
- Social education, that is, education aimed at developing a sense of civic responsibility;
- Welfare and rehabilitation of released prisoners;
- Welfare of juvenile delinquents;
- Welfare of beggars and the destitute;
- Welfare of the socially handicapped;
- Welfare and rehabilitation of patients;
- Welfare of the aged and infirm;
- Training in social work;
- Coordination of social welfare agencies.

Foreign Donations Regulation Ordinance

The *Foreign Donations (Voluntary Activities) Regulation Ordinance* was promulgated in 1978 to regulate the receipt and expenditure of foreign donation by the NGOs. NGOs are required to submit certain information to the government in prescribed forms to obtain approval for undertaking projects with donations received from outside the country or from aid-giving agencies of foreign origin working inside the country. Prior approval is also needed by a NGO if it wishes to have the services of a volunteer from outside the country.

NGO Affairs Bureau

The Government set up an *NGO Affairs Bureau* in 1990 within the *Ministry of Establishment* to coordinate and regulate the activities of the NGOs operating with foreign donation. NGOs of foreign origin also come under the purview of the Bureau. The necessary approval, known as the *FD Registration*, is obtained from the NGO Bureau by the concerned NGOs. Separate approval for all projects are required from the Bureau.

2.3 Government Policy

The government attitude toward the NGOs, as manifested in its successive five year plans and other literature, has been positive throughout. It was stated in the social welfare strategy of the First Five Year Plan (1973-78) that the government would encourage private social workers and organizations to participate in a coordinated manner in social welfare programs envisaged in the Plan.¹ In reality, however, social welfare and rural development were conceived by the government as areas almost entirely belonging to the public sector.

One of the strategies of the Third Five Year Plan (1985-90) was to encourage NGOs to undertake programs in the fields of training, development of infrastructure and extension services for primary health care. It was also mentioned that the NGOs would be strengthened to provide social, health and economic benefits to women living in poverty.²

One of the "specific strategies" of the Fourth Five Year Plan (FFYP) is to facilitate community participation through NGOs. In this context, the following aspects have been explicitly mentioned:

- (a) "The FFYP considers the poor and the disadvantaged as relatively efficient and therefore aims at bringing them from the periphery to the centre of the development process. The NGO activities, therefore, should supplement the main thrust towards decentralized participatory planning with upazila as the coordinating unit."
- (b) "Where the NGO activities have to be specific target group oriented, it would be advisable to fix income generating targets for the respective income groups and specify strategies through which these poorer income groups can graduate to self-reliance over a specific period of time. Therefore, all NGO programs should aim at increasing the capability of the poor and the disadvantaged to save and invest over time so that a NGO can gradually withdraw its activities from the concerned area at an early date and shift its activities to another area not yet covered by such program of graduation to self-reliance."³

The government seems to have accepted the presence of the NGO sector as a real entity. The NGO Bureau has been set up to provide one-stop service with respect to project approval. Earlier the approval process was very complicated and lengthy. The government, however, wants a stronger say in the channelling of resources from the donors to the NGOs and also demands more accountability from the latter. Some of the government's suggestions in this regard may be quoted from an official document for a better understanding of the government's position on NGOs:

- (a) "Donors should have a dialogue with the NGO Affairs Bureau before finalizing their commitment to the NGOs."

¹ Planning Commission: First Five Year Plan 1973-78, 1973.

² Planning Commission: Third Five Year Plan 1985-90.

³ Planning Commission: Fourth Five Year Plan 1990-95.

- (b) "Grassroots level NGOs having good record of performance, rather than Dhaka based national level NGOs should be supported. There are quite a large number of NGOs at the grassroots level which have very good programs but are starving for funds. Most of the donors have a tendency to fund big NGOs having offices and establishments in Dhaka. This needs to change. National level NGOs may be asked by their donors to develop field level NGOs so that, without incurring additional administrative cost, they can reach the target group quickly."
- (c) "Evaluation teams of donors in the NGO sector should include representatives from the NGO Bureau and the concerned Ministries with a view to ensuring a balanced feedback."
- (d) "Donors should identify local self-help groups which have good programs in the field. Promoting self-sustenance in the NGO community should be the corner stone of the policy of the donors. Otherwise NGOs will also have a tendency to remain dependent on the donors, thereby ignoring the need for internal resource mobilization on the basis of voluntary contributions."
- (e) "NGOs of the North should be included to take up more and more poverty alleviation programs with the help of local partner NGOs. The programs should include small credit at doorstep for income-generating activities and self employment in the line of *Grameen Bank*, *BRAC* and *PROSHIKA*. Administrative cost should not exceed 25%."
- (f) "There should be continuous Government-NGO dialogue which would remove mutual distrust. NGOs should make themselves more accountable and transparent like the Govt. agencies. Donors should, wherever feasible, try to accommodate the comments of the lead Ministry and the NGO Affairs Bureau instead of withdrawing funds when changes are suggested."¹

The government's understanding and assessment of the situation and its liking, disliking, priorities and preferences are explicitly revealed in the above-mentioned statements. These may be synthesized as follows:

- The current appraisal methods of the donors to assess their client NGOs is somewhat biased.
- The donors should approach the government before committing any resource to the NGOs.
- The government feels comfortable with small local NGOs.
- The NGOs should allocate more resources on poverty alleviation programs.
- The NGOs should operate with minimum overhead cost.
- The NGOs should be more accountable and transparent.

¹ Ministry of Finance: Memorandum for the Bangladesh Aid Group 1992-93, 1992.

3. OVERVIEW OF THE NGO SECTOR

3.1 Different Type of NGOs

There are reportedly more than eighteen thousand NGOs in Bangladesh.¹ These may be grouped into four broad categories with respect to their origin, size, source of fund, management structure, sphere of activity and so forth. These categories are as follows:

General Voluntary Social Welfare Organizations

General voluntary social welfare organizations (GVSWO) are those which are very small in size and which function locally with funds mobilized from local donations and government grants. Activities are mainly implemented by volunteers.

A directory published by the Directorate of Social Welfare in 1985 listed 6,946 registered GVSWOs. Among these, 1,113 were located in the districts in the northeast region. Within the region, districts adjacent to Dhaka had more concentration of the GVSWOs. After 1985, there was a sharp rise in the number of GVSWOs. In 1991, there were more than thirteen thousand registered GVSWOs in Bangladesh.

National Social Welfare Organizations

National social welfare organizations are of the same type as that of the GVSWOs, but operate on a nation-wide scale, mainly with local resources. The directory of the social welfare organizations as mentioned above listed seventeen such organizations registered with the Directorate of Social Welfare.

Bangladeshi NGOs Operating with Foreign Donation

Organizations belonging to this category are actually perceived as "development NGOs". Currently, they are registered with the NGO Bureau. Their programs are overwhelmingly funded by foreign NGOs, bilateral donors and multilateral agencies. They work with paid staff. Some of these have more than a thousand staff in their pay roll. The number of such NGOs was 513 in June 1992.

Foreign NGOs

NGOs of foreign origin started operating in Bangladesh mainly after 1971. Many of them participated in the relief and rehabilitation work in the early seventies. There are mainly three types of foreign NGOs:

- (a) There are some NGOs whose only task is to supply volunteers to other development NGOs. These volunteers are recruited from the OECD countries in Europe and North America.
- (b) There are some NGOs which provide funds to other Bangladeshi NGOs and monitor their activities. They do not execute any development programme directly by themselves.

¹ Palli Karma-Sahayak Foundation: Annual Report 1991-92.

- (c) The majority of NGOs of foreign origin in Bangladesh, however, implement different social welfare and development programs by themselves.

All NGOs of foreign origin need registration from the NGO Bureau. In June 1992, the number of such NGOs operating in Bangladesh was 109.

3.2 Growth of Development NGOs

For simplicity of understanding, a development NGO has been defined here as one which is, under present circumstances, registered with the NGO Bureau and which carries out social welfare and development programs mainly through paid staff. In 1947 when the region presently known as Bangladesh emerged as a separate territorial entity within Pakistan, there were only nine development NGOs including two of foreign origin (see table 1).

The NGO sector was quite small compared to its present volume during the Pakistani period (1947-71). In 1970, there were forty development NGOs including nineteen foreign NGOs working in different parts of the country. Since then, there has been a phenomenal increase in their number.

The number of Bangladeshi and foreign development NGOs with activities in Bangladesh rose to 513 and 109 respectively in June 1992. During the period from 1980 to 1992, the number of Bangladeshi development NGOs increased five times, and that of foreign NGOs have almost been doubled (see figure 1).

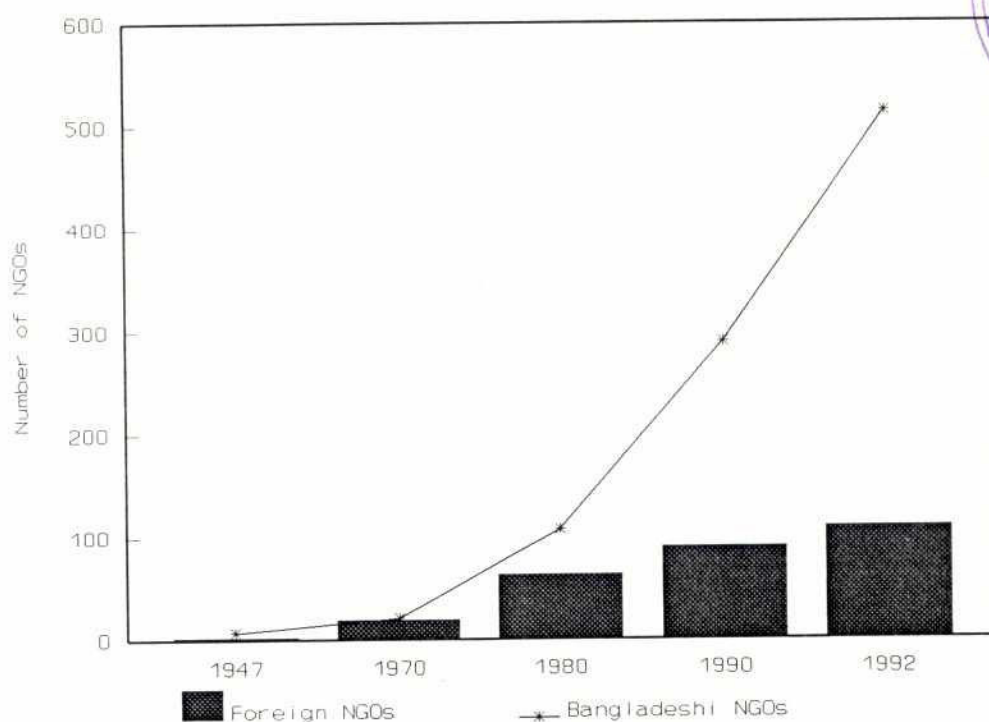
Table 1: Growth of Development NGOs

Year	Number of development NGOs*	
	Bangladeshi	Foreign
1947	7	2
1970	21	19
1975	45	56
1980	107	63
1985	157	79
1990	289	90
1992	513	109

*NGOs receiving foreign donations/registered with the NGO Bureau
Source: ADB/Palli Karma-Sahayak Foundation



Figure 1: Growth of Development NGOs



3.3 Program Focus

The main thrust of the NGOs over the past years was social welfare activities. According to a study sponsored by the ADB (1989), the highest proportion of the Bangladeshi NGOs operating with foreign donations were implementing various programs with the major focus on "social welfare", their proportion being 59%. Among others, 38% were implementing mainly "development" programs meaning economic development and another 3% had main focus on "religion".¹

The foreign NGOs in Bangladesh, according to the ADB study, are mostly involved in "social welfare" activities. Among them, 67% had a major focus on "social welfare", 17% on "development" and 9% on "religion". Only 5% of the foreign NGOs are involved in funding activities exclusively and 2% supply volunteer to different Bangladeshi NGOs.

During the period from July 1991 to June 1992, 610 projects proposed by Bangladeshi and foreign NGOs were approved by the NGO Bureau involving total expenditure of Tk 5.77 billion. This amounted to 8% of the total development budget of the country for the corresponding period. The highest number of projects were in the field of "relief and rehabilitation", their number being 121, followed by 100 projects on "rural and urban development", 88 projects on

¹ ADB: Cooperation with NGOs in Agriculture and Rural Development, 1989.

“education” and 82 projects on “family planning”. The highest amount of fund was, however, sought for projects on “rural and urban development”, the proportion being 63% of total resources approved (see table 2).

Table 2: Sectoral Distribution of NGO Projects (1991-92)

Sector	Number of projects	Fund released (Tk)
Relief and rehabilitation	121	919,165,127
Rural and urban development	100	3,635,626,652
Education	88	195,744,759
Family planning	82	194,008,417
Income generation	54	226,795,575
Women development	38	165,604,818
Health	33	137,989,857
Environment and forest	15	12,589,583
Agriculture	13	48,851,223
Legal aid	11	16,116,454
Infrastructure development	11	34,148,767
Child home and orphanage	9	51,623,192
Child development	5	7,940,369
Public health	5	25,391,892
Rehabilitation of the handicapped	4	3,660,106
Fisheries	2	1,002,660
Livestock development	1	800,000
Others	18	91,359,994
Total	610	5,768,419,445

Source: Palli Karma-Sahayak Foundation

4. NATIONAL NGOS

Among the NGOs developed through private initiatives and currently registered with the *NGO Affairs Bureau*, some are relatively bigger and have been implementing projects in different regions of Bangladesh. Many of them have field offices at different locations. The nature of their activities, in most cases, is multi-sectoral. They have been defined as national NGOs in the present context. Here, profile of some selected national NGOs have been presented which have activities in the northeast region. All of them have more than one hundred regular staff, and some have more than a thousand staff in their pay roll.

It may be mentioned that several organizations have been established with government initiative which are functioning as private and non-profit bodies. Among these are the *Swanirvar Bangladesh*, the *Grameen Bank* and the *Palli Karma-Sahayak Foundation*. Profile of these agencies have also been presented in this chapter.

4.1 BRAC

The *Bangladesh Rural Advancement Committee* (BRAC) was founded in February 1972 to respond to the relief and rehabilitation need of the war-affected people in some *haor* areas of Habiganj and Sunamganj districts. It initiated a multi-sectoral village development program in 1973 involving different sections of the rural community. In 1976, BRAC decided to shift its focus on the poorer sections of the community.

BRAC is the biggest NGO of the country having more than eight thousand regular staff and over ten thousand para-professional teachers. It has activities in different rural and urban areas of Bangladesh. Within the northeast region, it is presently implementing projects in thirty *thanas* in the districts of Sherpur, Jamalpur, Mymensingh, Kishoreganj, Habiganj, Moulvibazar, Sylhet, Sunamganj and Narsingdi. Figure 2 shows *thanas* covered by BRAC in the region. It may be mentioned that a fraction of the population in those *thanas* are covered under different programs.

BRAC has two goals in its strategy: i) poverty alleviation and, ii) empowerment of the poor. One main stated feature of BRAC's strategy is to operate as a capacity initiator by:

- making the target group members aware of their own problems;
- giving them the tools to unite in homogeneous class and interest groups;
- increasing their capability to secure their legal and civil rights.

Current Programs

BRAC has been trying to integrate human and economic development programs for the vulnerable sections of the society at the grassroots. It has been able to design some package programs through two decades of endeavour. Presently it is implementing the following major projects:

- Rural development program (RDP), a multi-sectoral program for poverty alleviation and mobilization of the landless and the poor;
- Rural credit project (RCP), a self-financed credit program;
- Women's health and development program;
- Non-formal primary education (NFPE).

Institution Building

The RDP works for institutionalizing the entire process of landless development which includes a host of activities as follows:

- organizing the landless into groups;
- development of village organizations;
- functional education and training for group members;
- organizing group meetings;
- encouraging savings and formation of group fund.

Functional education (FE) course is obligatory for all group members and a pre-requisite for the entitlement of credit. Group meetings are held generally once a week.

BRAC has several training centres where two types of training are arranged for members of landless groups. Training is imparted in the following fields:

- Human resource development which includes
 - functional education
 - consciousness raising,
 - leadership development
 - project planning and management;
- Occupational skill development to carry out employment and income generating activities.

Credit

Loans are collateral-free and are provided at 20% rate of interest, calculated at reduced balance and repayable in weekly instalment. BRAC offers three types of loan to its group members:

- short term (repayable within one year);
- medium term (repayable within three years);
- long term (repayable depending on the nature of schemes).

Credit is channelled through two projects, the RDP and the RCP. From its inception till December 1992, BRAC has disbursed Tk 2,204.8 million through these two projects. About Tk 733.3 million was disbursed in 1992 alone. The distinguishing characteristic of the RCP is that it is self-financed. The administrative overheads including staff salary are financed from the income generated through the program, that is, interest on loan. Of the total amount of loan disbursed by BRAC, 69% was through the RCP. BRAC's strategy is to shift its programs gradually from RDP to RCP and to become self-reliant eventually.

Sectoral distribution of credit reveals that the highest proportion of credit has been allocated for trading activities which is about half of the total loan disbursed. Other major sectors are food processing and livestock and poultry rearing. On the other hand, a low proportion of credit has been disbursed for traditional activities like agriculture and fisheries. Sector-wise distribution of loan is as follows:

Rural trade	(46.5%)
Food processing	(15.7%)
Livestock & poultry	(14.8%)
Irrigation	(7.5%)
Agriculture	(5.3%)
Rural Industry	(4.2%)
Rural transport	(3.9%)
Fishery	(0.9%)
Services	(0.8%)
Others	(0.4%)

Irrigation

BRAC organizes landless groups to buy and manage deep tube wells (DTW) and to sell water to farmers. BRAC has worked out a method where individual members of village organizations buy irrigation equipments collectively. The shareholders form an irrigation group with an elected operations committee whose members receive management training from BRAC. The irrigation groups get two types of loan from the RDP/RCP, capital loan to buy DTW and operating loan to pay for fuel and wages. An irrigation group annually receives 25%-30% share of the harvest as the price for water. In 1992, 665 DTWs were in operation, irrigating about 11,000 ha of land in total.

Sericulture

BRAC is the largest producer of silk in the country in the non-government sector. Its sericulture program includes plantation of mulberry trees, rearing of silkworm, cocoon production, production of silk yarn, weaving of silk cloth, production of apparel and marketing. Till December 1991, BRAC's group members planted 2.71 million mulberry trees in the country. They have long term lease agreements with the *union parishad* for a period of 20 to 25 years for plantation of trees along rural roads. Total number of silkworm rearers sponsored by BRAC was 2,359 till December 1992. Cocoon production in 1992 amounted to more than 40 tonnes.

Poultry

BRAC designed a model for poultry development in 1983 for the group members. This model includes the following activities:

- training of cadres as poultry workers
- regular vaccination
- setting up day-old chick rearing units
- development of poultry rearers
- setting up feed sale centres
- promotion of egg collectors

By the end of 1992, BRAC developed 7,504 poultry workers, 191,457 poultry rearers and 1,952 chick rearing units. The program receives technical assistance from the government's Directorate of Livestock Service (DLS).

Livestock

Livestock development is another sectoral program under the RDP/RCP. The program consists of the following activities:

- training of paravets
- training of livestock rearers
- vaccination
- artificial insemination
- fodder extension

Paravets are selected from group members. One paravet is responsible for vaccination and health care of livestock in 5-6 villages. Till December 1992, BRAC developed 1,296 paravets, 62,191 cattle rearers and 67 insemination centres.

Fisheries

BRAC started its fisheries program in 1976. The program expanded rapidly and linkages with other agencies including the WFP, DANIDA, MCC and the DLS have been established. The program includes following components:

- establishment of hatcheries;
- establishment of nursery ponds;
- shrimp-carp poly culture;
- leasing and restocking open water bodies;
- training and credit to participant group members.

BRAC has set up a modern fish hatchery with 14 ponds for fish culture and 18 tanks for fish hatching. The objective is to produce spawn, fry and fingerlings of certain species. Nursery ponds are selected for growing hatchlings and fry to fingerling sizes for restocking and sale. Till December 1992, 10,333 ponds were covered under the fisheries development program including 391 nursery ponds, with total pond area of over 500 ha.

Health Program

BRAC implemented the Oral Therapy Extension Program (OTEP) in the eighties. BRAC extension staff visited thirteen million rural households to teach how to prepare *laban-gur* saline. During 1986-91, BRAC implemented the Child Survival Program (CSP) with components of primary health care (PHC) and facilitation. BRAC's current intervention in this field is the Women's Health and Development Program (WHDP). This program was launched in July 1991 which includes the following projects:

- Comprehensive health and development program (CHDP) in 10 *thanas*;
- EPI facilitation in 30 *thanas* outside the CHDP areas;
- CSP-PHC in 27 RDP areas;
- Non-formal primary education in 10 *thanas* where the CHDP will be operational;
- A health resource centre in Dhaka.

The CHDP emphasizes improvement of ante- and post-natal care, sanitized delivery practices, nutritional care services and so on. The program aims at developing institutional capacity within the village. The objective is to have at least one trained traditional birth attendant (TBA) and to develop *Shasthya Shebika* (health worker) for every village.

The primary health care program is presently being implemented in 27 RDP *thanas*. The program includes formation of the village health committee (VHC) for management of PHC activities. The committee includes representatives from the poorer strata.

Education

BRAC has developed two models for non-formal primary education (NFPE) for two different age groups. The first one is a three year NFPE course for children aged 8-10 years who have never been enrolled in any school or have dropped out in grade I. The second one is a two year course for children aged 11-16 years who have never attended any school. This is called the *kishore-kishori* model or the primary education for older children (PEOC). Students are provided with books and other materials free of cost. BRAC schools allow these children from NFPE schools to continue their education and prepare them for enrolment in formal primary schools starting at grade IV.

Girls find it convenient to attend NFPE schools. Each school has one teacher and thirty students on an average. The teacher is a local person with secondary level education. By December 1992, total number of NFPE schools in operation was 6,893 and that of PEOC was 4,215. The total enrolment of students was 336,240 including 170,250 new enrolment in 1992. Among the teachers, more than 80% are women. Among the students, 72% are girls.

4.2 Grameen Bank

The *Grameen Bank* was set up as a bank in 1983 to cater to the credit need of the rural poor. It is a unique bank where the borrowers, mostly the poor women, are the shareholders. Till December 1991, it opened 915 branches all over Bangladesh. Among these, there are 133 branches in the *thanas* covered by the NERP. Within the region, it has branches in all the districts except Netrokona and Kishoreganj (see figure 3).

Loan Disbursement

Grameen Bank was operating in 25,248 villages in 43 districts till December 1991 with total membership of 1.07 million. Among them, 92% are women. Three types of loan are available from the *Grameen Bank*: individual loan, group loan and housing loan.

The volume of loan disbursed since inception till December 1991 amounted to about Tk 10.23 billion including Tk 2.64 billion in 1991. Total cumulative savings of the members during this period amounted to Tk 3.56 billion. The highest proportion of loan was disbursed for activities related to livestock rearing and fisheries. Sector-wise disbursement of individual loan was as follows:

Livestock and fisheries	(44%)
Processing and manufacturing	(29%)
Trading and shop-keeping	(21%)
Agriculture and forestry	(4%)
Services	(2%)

Among the projects financed by the *Grameen Bank*, 95% were undertaken by women accounting for 93% of total loan amount. Besides, Tk 11.8 million was given as group loan to 528 groups of which 73% went to women groups. The highest proportion of group loans were invested in agriculture and poultry (75%). Housing loan in 1991 amounted to about Tk 1.1 billion of which 87% went to women.

Group Fund

Total amount of savings in group fund amounted to Tk 891.9 million and that of emergency fund was Tk 182.1 million till December 1991. A group member can borrow from the group fund with the consent of other group members. Loan from this fund can be used for both consumption and investment purposes. Emergency fund is a sort of insurance fund to cover the members from accident, death and disaster.

In 1991, Tk 189.5 million was disbursed as loan to members from the group fund. The highest proportion of loan went for social and household needs (45%), followed by new and supplementary investments (23%), health and medical expenses (13%) and farming (7%). Of the total amount, 86% was borrowed by women members.

Human Development

The members of the *Grameen Bank* have set up 12,531 community-run learning centres till 1991 where 362,159 students were enrolled. Among them, 74% were women. It has taken up several activities with assistance from the UNICEF. These are:

- (a) training in:
 - child survival and development issues
 - credit management
 - leadership development
 - health and community participation;
- (b) distribution of seeds and saplings;
- (c) distribution of alum in flood affected areas, as well as in areas where there is no tube well;
- (d) distribution of iodized salt in goiter prone areas;
- (e) distribution of passbook jackets with ORS (oral rehydration saline) messages as a memory aid for home preparation of ORS;
- (f) sinking of tube well;
- (g) production and distribution of slab latrine through 86 manufacturing units;
- (h) immunization of mothers and children in 280 *thanas*.

4.3 Proshika-MUK

Proshika Manobik Unnayan Kendra (Proshika-MUK) was founded in 1976. Presently it covers 3,460 villages in 28 districts. Its target population is comprised of the landless agriculture labourers, share-croppers, small farmers and poor people from other occupational groups. It had activities in 79 *thanas* in 1992. Within the northeast region it has programs in 11 *thanas* in the districts of Netrokona, Mymensingh and Kishoreganj (see figure 4).

Current Activities

Proshika-MUK is involved in multi-sectoral activities. It is mainly involved in social mobilization of the landless and the poor, education, employment and income generation, social forestry and health.

Organization of the Poor

Proshika organizes village-based landless groups as basic units of organization. All sectoral programs are implemented through these groups. The primary groups are federated in broader groups at several tiers. Primary groups operating in a village form a Village Coordination Committee (VCC). These village level organizations within a union form a Union Coordination Committee (UCC) and at the *thana* level, a *Thana* Coordination Committee (TCC). In June 1992, there were 2,608 VCCs, 283 UCCs and 35 TCCs in the country.

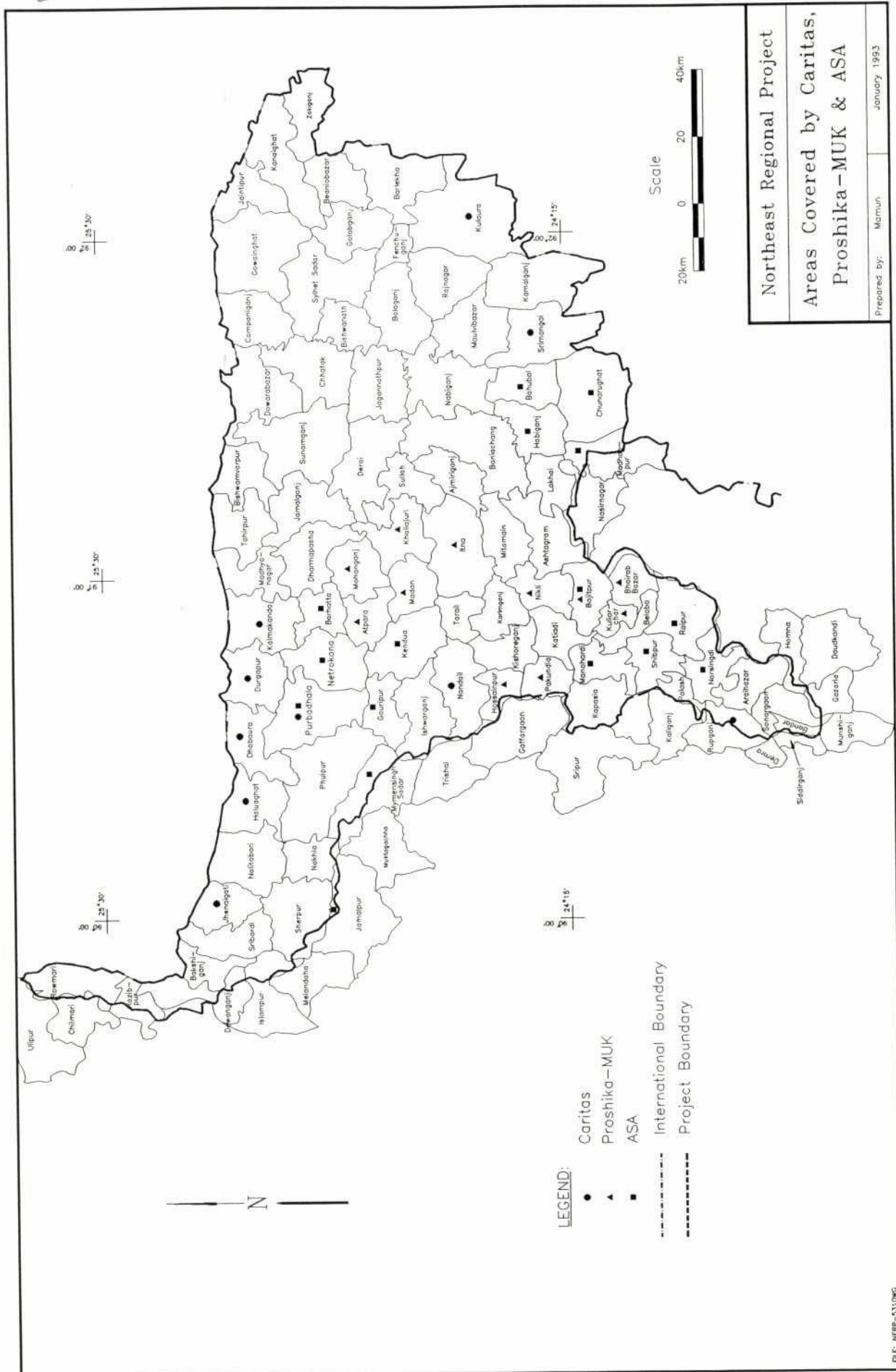
Development Education

"Development education" is imparted in the form of human development and skill training. Training is conducted at the central training centre in Manikganj district, as well as in fifty rural training centres.

Training courses on human development are arranged for raising consciousness of the group members and to provide them with social awareness, management skill and planning capability. Training in the following skills are offered:

- ecological agriculture
- horticulture and nursery raising
- livestock management
- silkworm rearing
- irrigation, water management and crop production
- diesel engine and pump driving mechanics
- apiculture
- waterseal latrine production
- fish culture and management
- open water fisheries and management
- tube well sinking and mechanics

The adult education program was initiated in 1985. Presently each VCC is responsible for two adult learning centres, one for men and one for women. Each centre administers two literacy courses in a year. Till June 1992, 2,183 learning centres were set up and 22,032 learners reportedly completed the course.



Employment and Income Generation

Employment and income generation (EIG) activities are undertaken by group members using their own savings or credit obtained from *Proshika*'s revolving loan fund. In 1991-92, 81,710 group members were involved in EIG activities with credit support from *Proshika*, the total amount of credit being Tk 126 million. Half of the participants were women. Activity-wise distribution of credit was as follows:

Housing	(29.7%)
Livestock	(15.6%)
Trading	(12.6%)
Agriculture	(10.9%)
Rice husking	(8.9%)
Irrigation	(7.3%)
Others	(21.1%)



Irrigation

The objective of the irrigation program is to assist the rural poor to own irrigation equipment and to earn an income. Among the equipments are DTW, STW, LLP and *tara* pumps. In 1991-92, *Proshika* groups managed 747 irrigation projects covering an area of 7,134 ha.

Livestock Development

Training is organized both at the central and the local level for vaccination, de-worming treatment, cattle and poultry rearing and fodder cultivation. About 170 paravets and 525 vaccinators have been engaged in the program.

Fisheries

The activities under the fisheries program include training for group members, pisciculture in pond, re-excavation of pond, management of nursery pond and fishing in open water body. In 1991-92, *Proshika-MUK* helped group members to get leases for 41 unused ponds from private owners and the government. Besides, 35 ponds were re-excavated through the FFW program with assistance from the WFP. An experimental scheme of "pisciculture in paddy fields" is being implemented in four areas.

Social Forestry

The stated objective of the program is to "create an awareness among the rural poor about the social, political, economic and environmental significance of the forest resources and to engage them in the management of forest resources, forest protection and afforestation". Social forestry activities undertaken by *Proshika* groups help to meet their day to day need for fuelwood, as well as contribute to their household income.

Health and Sanitation

Proshika's program on health and sanitation includes several activities. Among these are health education, skill development for the TBAs, installation of tube well for safe drinking water, motivating the people to use waterseal latrine and so on.

In 1991-92, *Proshika-MUK* installed 1,635 tube wells in different areas. It also organized 30 training courses on the production of waterseal latrines. EIG projects on latrine produced over eighteen thousand units of sanitary latrine during this period.

4.4 ASA

The *Association for Social Advancement* (ASA) was founded in 1979. Its main thrust, as expressed in its literature, is to link the poor to the development process through education, training, savings, credit and awareness. Presently it is working in 31 *thanas* including 17 in the northeast region in the districts of Jamalpur, Netrokona, Mymensingh, Kishoreganj, Habiganj and Narsingdi (see figure 4). It mainly works with the rural poor, both men and women, through village based groups.

The poor men and women are organized into *samities* or groups for the purpose of creating people's organization. A group consists of 15-20 members. Various activities, such as, adult education, irrigation, women's development, health, nutrition, training and credit are implemented through these groups.

Health

ASA tries to strengthen the primary health care system through improving the skill of the TBAs and providing them with equipment. The TBAs are also given training in nutrition, immunization, sanitation and preventive health care.

ASA runs nine health centers in the country. Services are available for treatment of some communicable diseases. Besides, nutrition and health education are given to group members through group discussion.

Human Development

ASA emphasizes the need for the development of awareness and skill through training and education for empowerment of the poor. It provides training to group members in the following fields:

- awareness building
- leadership development
- group management
- primary health care
- poultry
- fisheries
- disaster management

Credit

ASA provides credit support to group members for income generating activities at 15% rate of interest. An amount of Tk 126 million was disbursed as credit to 56,000 group members during first nine months of 1992. Amount of individual loan ranges from Tk 1,000 to Tk 4,000. The major activities undertaken with credit support from ASA are rice husking, trading, net making, livestock rearing and so on.

4.5 CARITAS

Caritas was founded in 1967. It is involved in multi-sectoral activities, mainly with the rural poor, all over Bangladesh. It has activities in 11 *thanas* in the northeast region in the districts of Sherpur, Netrokona, Mymensingh, Gazipur, Moulvibazar and Narayanganj (see figure 4). Its major programs are as follows:

- rural works program;
- development education extension service;
- training;
- women's development;
- credit;
- development of the indigenous people;
- agriculture and irrigation;
- fisheries;
- water and sanitation;
- health and family planning.

Rural Works Program

The program began in 1974. It primarily aims at developing the basic infrastructure in rural areas and at the same time to create opportunity for employment in the lean period. The program is being implemented in 38 *thanas* involving mainly the landless labourers, marginal farmers and destitute women. The activities include construction and reconstruction of road, bridge, culvert, community centre, excavation and re-excavation of pond, canal, embankment and field/ground raising of school/community centres. In 1991-92, 0.63 million cubic meter of earthwork was accomplished under this program.

Development Extension Education Service

The Development Extension Education Service (DEEDS) project is operational since 1979. Now it is implemented in 51 *thanas*. The program has been planned for social mobilization at the grassroots level.

According to *Caritas*, powerlessness is the root cause of poverty of the rural poor which necessitates "target group oriented development education process to promote empowerment of the powerless". The village level group is the primary unit in the organizational process. Representatives of primary groups are from union and *thana* level committees. This organizational network is called the *sangathan*. In 24 *thanas*, the *sangathan* has been set up and they are developed to work as independent organizations. Already two *sangathans* received registration from the Directorate of Social Welfare.

Caritas has transferred a revolving fund of one million *taka* to each *sangathan* with the provision of *Caritas* control in case of extreme need. In view of creating greater scope for self-management of the *sangathan*, *Caritas* phased out five out of six extension workers in 24 *thanas*. Institutionalization of the *sangathan* with organizational capacity to handle their own affairs is a goal of *Caritas*.

Training

Development of human resource for social advancement is a major thrust of *Caritas*. With this objective, the *Caritas Development Institute* (CDI) was set up in 1983. It offers training courses in several fields as follows:

- social analysis;
- women's leadership and management;
- development planning;
- entrepreneurship development;
- planning and management;
- training of trainers;
- project analysis, implementation and evaluation;
- development orientation;
- apex organization management and leadership;
- staff development;
- project planning, monitoring and supervision.

The CDI faculty members also assist other NGOs, local organizations and groups in organizing training, seminar and workshop.

Integrated Women Development Program

This is a pilot program covering seven *thanas* which includes formal and non-formal education. The poor and destitute women are the beneficiaries. The program includes activities on training of the TBAs, preventive health education and adult literacy.

Credit

Participants in the DEEDS program are provided with credit for house building and income generating activities. The program is being implemented in 24 *thanas*. A total of 1,015 projects were financed with credit support from *Caritas* in 1991-92.

Integrated Community Development Program

Integrated Community Development Program is addressed to the ethnic minority communities in Netrokona-Sherpur region. The communities are the *Garos*, *Hajongs*, *Kochs* and so forth. The program includes activities on social mobilization, group formation, health, family planning and income generating activities. Till June 1992, 428 groups were formed in this area with total membership of over seven thousand.

Aquaculture

The objective of this program is to introduce scientific methods of aquaculture technology among the rural poor with a view to create opportunities for more employment and income. The program is being implemented in 24 *thanas*. During the five year period from July 1987 to June 1992, 1,478 projects were implemented by 1,176 groups.

Drinking Water and Sanitation

The program on drinking water and sanitation is being implemented in 31 *thanas*. The program includes installation of tube wells and pit latrines. During 1991-92, 1,618 tube wells were sunk and 5,620 pit latrines were installed. About 30 thousand families have been benefitted by this program. Besides, *Caritas* completed 1,018 ring wells and *tara* pumps since 1972.

Literacy

Feeder school program is being implemented in 50 *thanas* where primary level education is offered to the children. In June 1992, there were 373 such schools. Total number of students was 46,387 and that of teachers was 1,141.

4.6 Gonoshasthya Kendra

Gonoshasthya Kendra (GK) was founded in 1972. It is one of the largest NGOs in the health sector. It has activities in eight districts including one in the region (Sherpur). Its broad objectives are as follows:

- to provide preventive and curative health services;
- to create awareness among the people about health and development;
- to respond to different interrelated problems of the community which affect the quality of their life and to take measures for the promotion of health, agricultural production, vocational training and employment, education, family planning and so on.

Agriculture Extension and Cooperatives

The GK promotes village cooperatives of the landless and poor farmers in one of its project areas. Credit is given to the members of the cooperatives for undertaking income generating activities.

Health

The GK provides hospital-based curative health care services. Treatment for minor ailments are provided by the paramedics in the villages. Pregnant women and children are covered under the immunization program through field centres. Extension staff advise the villagers on personal hygiene, sanitation and preventive health care. It also trains the TBAs and involve them in community-based activities. It publishes a vernacular monthly on health and other development issues.

4.7 Swanirvar Bangladesh

Swanirvar Bangladesh was founded in 1975. It works in close cooperation with the government. Presently, it has activities in 138 *thanas* including 17 in the northeast region in the districts of Kurigram, Jamalpur, Kishoreganj and Moulvibazar. Its stated objectives are:

- to plan and implement development projects with local initiatives;
- to ensure judicious use of local and public resources;
- to formulate projects through local level committees and to utilize the people in reconstruction and development;
- to develop communication between the people and public servants and coordinate their activities;
- to develop patriotism among the people and inspire them to accomplish their responsibilities spontaneously.

Village Development Program

Five branch committees are formed in *Swanirvar* villages comprising the farmers, youth, women, farm labourers and the people of other occupations. A twelve member village development committee is formed having representatives from these five branches. The village committee is responsible for the implementation of programs on food production, literacy, family planning, health, sanitation and so on. Presently it has 3,367 village organizations in 39 districts.

Family Planning and MCH

The *Swanirvar* has family planning program in all project locations. It is responsible for supplying contraceptive materials to the eligible couples. Its MCH activities include immunization of mothers and children.

Credit

The *Swanirvar* credit program is being implemented in collaboration with the Bangladesh Bank and other public sector commercial banks. Credit is given to different landless groups. Till June 1992, about Tk 987 million was disbursed as credit to over half a million people.

Mass Literacy

The literacy program is being implemented in three phases:

- a) *Gonoshiksha Karmashuchi* (mass literacy) program through the village development committee and the credit program;
- b) Intensive Mass Literacy Program running of one year duration under joint sponsorship of the Ministry of Education, UNICEF and *Swanirvar*;
- c) Area wise primary education program.

It has 2,441 literacy centres in the country. By June 1992, *Swanirvar* Bangladesh claimed that illiteracy was eradicated from 150 *Swanirvar* villages.

4.8 HEED Bangladesh

The *HEED* (Health, Education and Economic Development) was founded in 1972 to administer relief work. It was transformed into a development NGO in 1974. Its stated objectives are to assist the economically and socially weaker sections of the community and to demonstrate and promote peace, justice, non-violence and love. Its major activities are in the fields of health, education, social development and economic development.

Health

The health service program of *HEED* is located in Kamalganj *thana* of Moulvibazar district. It has three main components:

- leprosy control;
- leprosy hospital;
- tuberculosis treatment.

The leprosy hospital was built in 1980 and was later expanded to a capacity of 40 beds. Its activities include survey of leprosy patients and their education, treatment and rehabilitation.

Participatory Development Program

The participatory development program (PDP) is a major endeavour of HEED. There are PDP activities in 74 villages in three *thanas* including Kamalganj and Rajnagar in the northeast region in the district of Moulvibazar. The program aims at mobilization of the socially vulnerable groups in the villages. Till June 1992, 705 groups with total membership of 13,278 were formed. Consciousness raising programs are arranged for group members. Group savings is encouraged. Other programs are:

- adult and child literacy
- health
- family planning
- training of the TBAs
- water and sanitation
- animal husbandry
- fishery
- credit

Technical training courses are also arranged for group members on rice cultivation, poultry and cattle vaccination, homestead gardening, tube well maintenance, project planning and management.

Income Generating Activities

Group members are motivated to take up traditional income generating activities, such as, rice husking, trading, mat making and so forth. After having some experience, they are encouraged and assisted to take up non-traditional activities. At this point, credit and management training are provided.

Grain Storage Bank

This program has been developed to give price support to rice growers for their crop when its market price remains depressed just after the harvest. Warehouses are constructed or hired where the farmers can keep their crop. HEED offers them the market price in exchange of the grain. After three or four months when the market price reaches its peak, farmers take back their rice at the same price they sold earlier paying a nominal rent. In 1991-92, HEED arranged five warehouses where 2,397 farmers kept their rice. The beneficiaries reportedly reaped profit from this program to the extent of more than 100% of their investment.

4.9 NGO Forum for Drinking Water Supply and Sanitation

The *NGO Forum for Drinking Water Supply and Sanitation* was founded in 1982 as an outcome of a consultation meeting of several national NGOs. It constitutes an implementing network to formulate projects on water and sanitation. The Forum executes projects all over Bangladesh through its network of over 350 local NGOs. Within the region, it has field offices in Sylhet. Its main objective is to provide safe drinking water and sanitation through low cost interventions.

The forum is concerned with promoting and reinforcing NGO activities on water, environmental sanitation and hygiene education by support services. It believes in an integrated approach comprising safe water, sanitation and personal hygiene. The objectives to implement this approach are stated to be as follows:

- to integrate water and sanitation program at the community level;
- to generate community participation in water and sanitation programs through local NGOs;
- to enhance the KAP (knowledge, aptitude and practice) of the community members in issues relating to water and sanitation;
- to provide and facilitate appropriate and low cost sanitation and hygiene education;
- to disseminate information on water and sanitation through print and audio-visual media;
- to campaign through seminars, workshops, local discussion forums, *imam* training and school programs;
- to arrange human development and technical skill training for NGOs;
- to evaluate and monitor project activities in order to ensure operational and service delivery efficiency and effectiveness;
- to establish inter-agency collaboration between the forum, the government (DPHE), the UN agencies, partner NGOs, bilateral and international organizations for the improvement of water and sanitation situation at the grassroots.

Hardware and Software Support

In order to achieve these objectives, the NGO Forum has taken up several programs including 'hardware and software' support to other NGOs and local groups. It gives following hardware supports to local NGOs in water and sanitation related projects:

- tube well for drinking water supply;
- latrine production for sanitation coverage;
- mould sets and equipments for village sanitation centers (VSC);
- wrench set for tube well maintenance.

Software support includes activities on awareness building with respect to water and sanitation. In 1991, the forum installed 1,450 tube wells, helped to set up 40 VSCs, distributed 1,157 wrench sets and 65 mould sets. Besides, motivational discussions were organized in 164 schools.

4.10 Dhaka Ahsania Mission

The *Dhaka Ahsania Mission* was founded in 1958. It started as a philanthropic organization and later on transformed to a development one. Its programs are targeted to the following groups in the community:

- unemployed youth;
- workers of factories and commercial establishments;
- artisans, weavers, fishermen and other working people;
- landless;
- marginal and small farmers;
- children of school going age.

In terms of priority, the women and children in the target group of beneficiaries are given preference in the programs. The Mission's main activities are non-formal education, social mobilization, training, income generating activities and social welfare services.

Non-formal Education

The Mission has non-formal education program in 18 *thanas* including 6 in the region in the districts of Gazipur, Narsingdi and Narayanganj. The program is addressed to the population of different age groups: children of primary school age group, the adolescents and the adults.

The program for the children of primary school age group has three components: pre-primary, early primary and primary education for the older children. At the early primary level, students are taught up to grade II. In the schools for older children, students are taught up to grade III. The Mission has three hundred schools in the country.

Social Mobilization

Non-formal education for adults has been designed as an entry point for socio-economic development of the learners' group. A literacy centre is organized with 20-25 learners. According to statistics available for January 1991, the Mission was running 492 literacy centres. The learners of a centre form a group and start a savings program by opening a bank account. The members at a later stage receive training on group management, human resource development and skill development.

Credit

The Mission often arranges interest-free credit for undertaking income generating activities. In 1990, about half a million taka was disbursed as loan for different activities. Sectoral distribution of activities funded by credit were as follows:

Weaving	(49%)
Poultry	(20%)
Rice husking	(11%)
Fisheries	(7%)
Small trade	(7%)
Vegetable gardening	(4%)
Others	(2%)

4.11 Family Planning Association of Bangladesh

The *Family Planning Association of Bangladesh* (FPAB) was founded in 1953. It is the oldest and the largest NGO working in the field of family planning having branches in twenty former districts. It is presently implementing 24 projects and provides family planning and MCH services to over 0.7 million fertile couples annually. Within the northeast region, projects are located in the districts of Jamalpur, Mymensingh, Kishoreganj, Narsingdi, Sunamganj and Sylhet. The FPAB was founded with twin objectives as follows:

- (a) To promote family planning as a measure towards positive health for mothers and children and to provide family planning service to those who voluntarily desire to get it.
- (b) To impress upon the government the need to introduce family planning program at the national level to ensure health of mothers and children as well as to establish small family norm.

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Promotion

In view of the existing gap of 'awareness' and 'acceptance', the FPAB attaches high priority to information, education and communication (IEC) activities followed by provision of services. It has produced several motivational films and published posters and booklets. It imparts orientation to local level religious leaders including the *imams* and the *madrassa* teachers and tries to develop them as family planning extension workers. It also organizes workshops to provide necessary orientation to journalists on family planning related issues.

Service Delivery

The FPAB is presently running 19 clinics in the headquarters of the old districts providing family planning and back-up medical and MCH service. Services to urban slum dwellers are provided in 29 locations covering about 400,000 people and 65,000 fertile couples. During the three year period from 1989 to 1991, 1,125 volunteers from 225 local voluntary agencies were utilized for the promotion of family planning, as well as home delivery of family planning services in their respective localities.

4.12 Comilla Proshika

The *Comilla Proshika Centre for Development* is a break away faction of the *Proshika-MUK* which started working as a separate entity in the early eighties. Its main programs are:

- institutional development
- human resource development
- financial resources development
- environmental development

Institutional Development

Comilla Proshika works with the rural poor. It establishes contact with the landless, marginal farmers, small farmers and day labourers and develop "village organizations". At the *thana* level, village organizations form the "central association".

Human Resource Development

Training is considered a key component in the program for human resource development. Two types of training are imparted: (a) human development and (b) practical skill development. Human development training is offered in the field of accounting, leadership, health education and so on. Skill training is imparted in following fields:

- bio-intensive gardening
- fish cultivation
- small business management
- livestock vaccination
- poultry vaccination
- improved *chula*
- seedling nursery
- livestock rearing
- irrigation management
- agricultural marketing

Financial Resources Development

Proshika operates a revolving loan fund from which it provides credit to the members of the village organizations for undertaking income generating activities. During the period from January 1991 to March 1992, Tk 16.8 million was disbursed to 55,071 members. Activity-wise disbursement of credit was as follows:

Agriculture and forestry	(44%)
Livestock and fisheries	(26%)
Trading	(13%)
Processing and manufacturing	(8%)
Services and transportation	(5%)
Housing	(2%)
Others	(2%)



Health

Comilla Proshika devised a health education program to create health awareness among the members of the village organizations. The program includes awareness and orientation sessions on pre- and post-natal care, nutrition and water and sanitation.

4.13 Bangladesh Women's Health Coalition

The *Bangladesh Women's Health Coalition* (BWHC) was founded in 1980. It offers mainly health and family planning services through field-based clinics. Till 1990, it operated six clinics including one in the region which is located in Palash *thana* of Narsingdi district.

Family Planning

Till 1991, the BWHC was covering twelve villages in four districts under this program. It promotes the use of different contraceptive methods for family planning. Both community-based and clinic-based services are provided. Supplies are received from the government and other NGOs.

Mother and Child Health

MCH program includes nutrition education, clinical facility for reproductive health care, distribution of iron tablet, vitamin "A" capsule and folic acid, immunization of mothers and children, promotion of breast feeding and so on.

4.14 Centre for Development Services

The *Centre for Development Services* (CDS) was founded in 1983. The organizational strategies are broadly stated to be as follows:

- providing support and networking services to local partner organizations;
- volunteer and leadership development;
- projects to benefit the underprivileged.

The CDS has activities in several districts. Within the region, it has programs in Sonargaon *thana* of Narayanganj district.

Training

CDS's training unit offers courses for development workers in several fields of human and social development. These are as follows:

- primary health care and family planning
- training for the TBAs
- accounting
- human development
- leadership and management
- basic development concepts
- popular theatre and development
- rural journalism and development
- project management, monitoring and evaluation
- social literacy

Health and Family Planning

The CDS has a MCH program in four districts. It seeks to create social awareness through health education to mothers. It also provides family planning and MCH services.

4.15 Concerned Women for Family Planning

The *Concerned Women for Family Planning* (CWFP) was founded in 1975. Till 1990, it was working in 283 villages in 14 districts. In the northeast region, it has activities in Sylhet *sadar thana* in the district of Sylhet and Bhairab *thana* in the district of Kishoreganj. Its main programs are health education, nutrition, MCH, immunization, family planning and training.

Family Planning

This program is being implemented in selected urban and rural areas in all project locations. Services are both community-based and clinic-based where contraceptive materials are supplied to the clients. The contraceptive users are regularly visited by the staff.

Mother and Child Health

Pregnant mothers are contacted and registered and are covered under a nutrition education program. Women with physical complications are referred to the adjacent government or private hospital.

Contraceptive users are treated in the CWFP clinics. Mothers and children under five years of age are treated for minor ailments. Health education sessions are arranged with mothers where flip charts and other audio-visual methods are used.

4.16 Family Development Services and Research

The *Family Development Services and Research* (FDSR) was founded in 1985. In 1990, it had activities in four *thanas* in four districts. In the northeast region, it has been working in Raipura *thana* of Narsingdi district. It is mainly involved in community health services, family planning and education.

Family Planning

The FDSR has a community-based distribution program of contraceptives. Eligible couples are contacted at the outset and are regularly visited by the extension staff. Till 1990, about 94 thousand couples were reportedly contacted in the project areas.

Health

Nutrition education is provided to the children. The FDSR has a screening system of malnourished mothers. Mothers suffering from anemia are treated first by paramedics and then referred to the clinic for comprehensive treatment.

4.17 Palli Karma-Sahayak Foundation

The *Palli Karma-Sahayak Foundation* (PKSF) was set up in May 1990 by the government as a private non-profit organization for carrying out activities for poverty alleviation. Its main objective is to provide financial assistance to non-government, semi-government and government agencies, local groups, cooperative societies and local government bodies to run credit program.

The PKSF disbursed about Tk 3 million to 23 partner organizations in 1990-91 and about Tk 27 million to 27 organizations in 1991-92. Out of these fifty organizations, three were from the northeast region. It had a target to disburse Tk 90 million in 1992-93. The partner organizations receive credit fund from the Foundation at 2% rate of interest and then support income generating activities of their group members of the poorer strata through their respective credit programs. The rate of recovery of loan by the PKSF from partner organizations was reportedly almost 100%.

5. LOCAL NGOS

Bangladeshi development NGOs which operate on a small scale covering a small geographical area and population have been termed as local NGOs. They operate with foreign donations and each has a small team of paid staff. Most of them have headquarters in the respective project locations and some of them have offices in Dhaka mainly for the purpose of liaison with the government and the donors.

Very limited data are available from secondary sources on local NGOs working in the northeast region. Most of these organizations having activities in the region are members of *ADAB* chapters located in Rangpur, Mymensingh and Sylhet. Their activities are confined within the boundaries of respective former districts and, in most cases, in one or two *thanas* (see figure 5).

Salient features of these NGOs are presented here for a general understanding about their activities. The sequence of activities of respective NGOs listed below does not represent their ranking in terms of priority or program focus. Many such NGOs might have been left out but could not be mentioned due to non-availability of a comprehensive list. Local NGOs who are not registered with the NGO Bureau have not been mentioned here.

5.1 Samaj Unnayan Sangstha

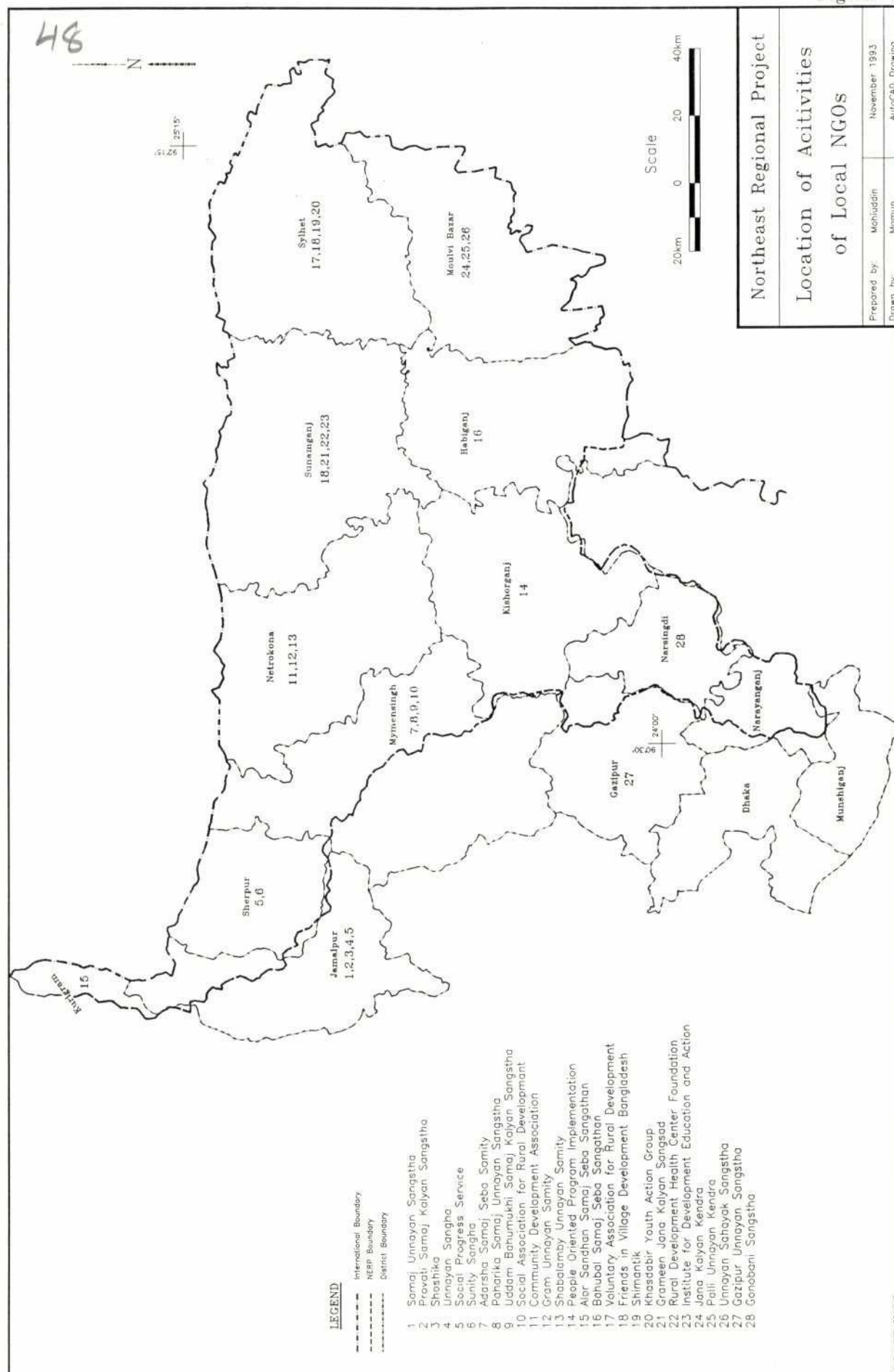
The *Samaj Unnayan Sangstha* was founded in Jamalpur district in 1985. It is presently working in eleven unions in two *thanas*. It is currently involved in the following activities:

- institution building
- adult education
- child education
- training
- health and nutrition
- family planning
- agriculture
- pisciculture
- poultry
- credit
- water and sanitation

5.2 Provati Samaj Kalyan Sangstha

The *Provat Samaj Kalyan Sangstha* was founded in Jamalpur in 1983. It is implementing programs in nine unions of three *thanas*. Its activities are as follows:

- institution building
- child education
- health and nutrition
- family planning
- women's development
- legal aid



5.3 Shoshika

The *Shoshika* was founded in Jamalpur in 1986. It is working in eleven unions of three *thanas*. Its activities are stated to be as follows:

- institution building
- functional education
- child education
- training
- health and nutrition
- family planning
- women's development
- agriculture
- pisciculture
- water and sanitation
- environment



5.4 Unnayan Sangha

The *Unnayan Sangha* was founded in Jamalpur in 1980. Presently it is working in eight *thanas* covering 28 unions. Its activities are as follows:

- institution building
- adult education
- child education
- training
- health and nutrition
- family planning
- women's development
- agriculture
- pisciculture
- credit
- water and sanitation
- rural enterprise
- environment
- social forestry

5.5 Social Progress Service

The *Social Progress Service* was founded in Jamalpur in 1985. Presently it is working in four *thanas* of Jamalpur and Sherpur districts. Its activities are as follows:

- institution building
- women's development
- credit
- agriculture
- irrigation

5.6 Sunity Sangha

The *Sunity Sangha* was founded in 1980. Presently it is working in two *thanas* of Sherpur district covering seven unions. Its activities are as follows:

- training
- health and nutrition
- family planning
- agriculture
- credit
- water and sanitation
- social forestry

5.7 Adarsha Samaj Seba Samity

The *Adarsha Samaj Seba Samity* was founded in 1984. It is working in four unions of Mymensingh *sadar thana* in Mymensingh district. It is involved in the following activities:

- institution building
- adult education
- health and nutrition
- family planning
- women's development
- poultry raising
- credit

5.8 Paharika Samaj Unnayan Sangstha

The *Paharika Samaj Unnayan Sangstha* was founded in 1985. It is working in two unions of Haluaghat *thana* in the district of Mymensingh. It is implementing the following programs:

- institution building
- adult education
- child education
- training
- health and nutrition
- family planning
- women's development

5.9 Uddam Bahumukhi Samaj Kalyan Sangstha

The *Uddam Bahumukhi Samaj Kalyan Sangstha* was founded in 1983. Presently it is working in four unions of Mymensingh *sadar thana* in Mymensingh district. Its activities are:

- adult education
- health and nutrition
- women's development
- credit
- legal aid

5.10 Social Association for Rural Advancement

The *Social Association for Rural Advancement* was founded in 1983 in Mymensingh district. Presently it is working in 54 unions in nine *thanas*. Its current activities are broadly as follows:

- institution building
- training
- health and nutrition
- family planning
- water and sanitation
- credit
- social forestry

5.11 Community Development Association

The *Community Development Association* was founded in 1985 in Netrokona district. Presently it is working in twelve unions in three *thanas*. It has following activities:

- functional education
- child education
- training
- women's development
- pisciculture
- poultry
- water and sanitation
- environment

5.12 Gram Unnayan Sangstha

The *Gram Unnayan Sangstha* was founded in 1986. It is working in three *thanas* in Netrokona district. Its activities are as follows:

- adult education
- training
- health and nutrition
- family planning
- women's development
- water and sanitation
- rural enterprise
- social forestry
- legal aid

5.13 Sabalamby Unnayan Samity

The *Sabalamby Unnayan Samity* was founded in 1985. It is presently working in seven unions in Netrokona. Its activities are:

- adult education
- child education
- health and nutrition
- family planning
- women's development
- poultry
- credit
- water and sanitation
- legal aid

5.14 People Oriented Program Implementation

The *People Oriented Program Implementation* (POPI) was founded in Bhairab in the district of Kishoreganj in 1985. It is working in two *thanas* covering eleven unions. It is involved in the following activities:

- adult education
- health and nutrition
- family planning
- women's development
- water and sanitation
- poultry
- credit

5.15 Alor Sandhan Samaj Sebi Sangathan

The *Alor Sandhan Samaj Sebi Sangathan* was founded in 1984. Presently it is working in five unions of Rowmari *thana* in Kurigram district. Its activities are:

- institution building
- adult education
- training
- family planning
- women's development
- agriculture
- credit
- water and sanitation

5.16 Bahubal Samaj Unnayan Sangstha

The *Bahubal Samaj Unnayan Sangstha* was founded in 1988. Presently it is working in seven unions of Bahubal *thana* in Habiganj district. Its activities are:

- institution building
- functional education
- health and nutrition
- credit
- water and sanitation

5.17 Voluntary Association for Rural Development

The *Voluntary Association for Rural Development* was founded in 1988. Presently it is working in four unions of Sylhet *sadar thana* in Sylhet district. Its activities are as follows:

- institution building
- adult education
- training
- poultry
- credit
- water and sanitation
- social forestry

5.18 Friends in Village Development Bangladesh

The *Friends in Village Development Bangladesh* (FIVDB) was founded in 1982. Presently it is working in five *thanas* of Sylhet and Sunamganj districts covering eleven unions. Its activities are:

- institution building
- adult education
- child education
- training
- health and nutrition
- women's development
- agriculture
- livestock
- credit
- water and sanitation
- rural enterprise
- social forestry
- legal aid

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5.19 Shimantik

The *Shimantik* was founded in 1983. Presently it has activities in nine unions of two *thanas* in Sylhet district. It is involved in the following programs:

- adult education
- health and nutrition
- family planning
- water and sanitation
- social forestry

5.20 Khasdabir Youth Action Group

The *Khasdabir Youth Action Group* was founded in 1980. It is presently working in two unions of Sylhet *sadar thana* in Sylhet district. Its main activities are:

- institution building
- adult education
- child education
- training
- water and sanitation

5.21 Grameen Jana Kalyan Sangsad

The *Grameen Jana Kalyan Sangsad* was founded in 1984 in Derai *thana* in the district of Sunamganj. Presently it is working in two *thanas* covering eleven unions. Its current activities are as follows:

- institution building
- health and nutrition
- family planning
- women's development
- agriculture
- social forestry

5.22 Rural Development Health Centre Foundation

The *Rural Development Health Centre Foundation* was founded in 1980. Presently it is working in five unions of Sunamganj *sadar thana* in Sunamganj district. It is involved in the following activities:

- health and nutrition
- family planning
- women's development
- credit

5.23 Institute for Development Education and Action

The *Institute for Development Education and Action* (IDEA) was founded in 1985. Presently it is working in eleven unions of four *thanas* in Sunamganj district. It is implementing the following programs:

- institution building
- training
- health and nutrition
- women's development
- agriculture
- credit
- water and sanitation
- environment

5.24 Jana Kalyan Kendra

The *Jana Kalyan Kendra* was founded in 1972 in Kamalganj *thana* of Moulvibazar district. Presently it is implementing programs in sixteen unions of two *thanas*. Its main activities are as follows:

- institution building
- functional education
- training
- health and nutrition
- family planning
- women's development
- credit
- water and sanitation

5.25 Palli Unnayan Kendra

The *Palli Unnayan Kendra* was founded in 1980. Presently it is working in one union of Kulaura *thana* in Moulvibazar district. Its activities are as follows:

- institution building
- child education
- training
- health and nutrition
- family planning
- credit
- water and sanitation

5.26 Unnayan Sahayak Sangstha

The *Unnayan Sahayak Sangstha* was founded in 1977. Presently it is working in three unions of Moulvibazar *thana* in Moulvibazar district. Its activities are:

- institution building
- adult education
- training
- poultry
- credit
- water and sanitation
- social forestry

5.27 Gazipur Unnayan Sangstha

The *Gazipur Unnayan Sangstha* was founded in 1984. It has activities in all *thanas* of Gazipur district. Its main programs are as follows:

- health and nutrition
- family planning
- credit

5.28 Gonobani Sangstha

The *Gonobani Progotishil Shahitya Sangskritik-O-Samaj Kalyan Sangstha* was founded in 1983. It is working in Monohordi *thana* of Narsingdi district. It is presently involved in the following activities:

- health and nutrition
- family planning
- agriculture
- water and sanitation
- women's development

6. FOREIGN NGOS

According to information available up to June 1992, there were 109 NGOs of foreign origin working in Bangladesh. Although many of them have nation-wide coverage, all do not have field projects. Here brief profiles of some major NGOs have been presented which have activities in the northeast region.

6.1 CARE International

The *CARE* has been working in Bangladesh since 1972. Together with the Ministry of Relief and Rehabilitation, it is the sole executing agency of the rural works program funded by the US bilateral wheat assistance. It has field offices in different parts of the country. Within the region, it has field office in Mymensingh and Sylhet. CARE is involved in the following activities:

- rural infrastructure
- rural maintenance program
- women's development
- health
- water and sanitation

6.2 Concern

The *Concern* started working in Bangladesh in early 1972 with relief and rehabilitation activities. Within the region, it has activities in the districts of Narayanganj, Mymensingh and Sylhet. It works with the poorer sections of the society. Its main activities are:

- community development
- assistance to vagrants home
- health
- women's training centre
- handicrafts and weaving
- rural development

6.3 Enfants du Monde

The *Enfants du Monde* (EDM) started working in Bangladesh in the eighties. Presently it has activities in different districts including nine in the northeast region. These are Narayanganj, Gazipur, Jamalpur, Mymensingh, Kishoreganj, Netrokona, Sylhet, Habiganj and Moulvibazar. Its main activities are as follows:

- family planning
- health and nutrition
- education
- training

6.4 RDRS

The *RDRS* has been working in Bangladesh since 1972. It has activities in 28 *thanas* in northern part of Bangladesh. In the northeast region, Rowmari and Rajibpur *thanas* in Kurigram district are covered by the RDRS. It is involved in the implementation of the following programs:

- infrastructure building
- economic and social development
- water management
- social forestry
- family planning
- health and nutrition
- education

6.5 Save the Children Fund (U.K.)

The *Save the Children Fund (U.K.)* has been working in Bangladesh since the seventies. It has activities in four districts including Jamalpur in the region. Its is involved in multi-sectoral activities as follows:

- health and nutrition
- family planning
- water and sanitation
- credit

6.6 Terre des Hommes (Switzerland)

The *Terre des Hommes* (Switzerland) has been working in Bangladesh since 1975. Within the region, it has activities in Rajibpur and Rowmari *thanas* of Kurigram district. It is involved mainly in the following activities:

- family planning
- health and nutrition
- day care centre
- vocational training
- credit

6.7 World Vision of Bangladesh

The *World Vision* started working in Bangladesh in 1972. Its has activities in different parts of the country. Within the region, it has programs in Mymensingh, Jamalpur, Sherpur, Netrokona, Narayanganj and Gazipur districts. Presently it is implementing the following programs:

- institutional development
- child education
- health and nutrition
- vocational training
- water and sanitation
- agriculture

7. GOVERNMENT-NGO COLLABORATION

7.1 Government Policy

Government's attitude towards the NGO sector has been sporadically mentioned in different official documents. In a circular of the Cabinet Division in February 1988, the government promoted the concept of government-NGO collaboration in the mainstream of national development process. The government policy in this regard is summarized below:

- The participation of NGOs in development activities will be encouraged if otherwise not found detrimental to government policy or national security.
- Efforts will be made to ensure that NGOs can implement programs smoothly within the framework of government rules and policies.
- A project included in the national development plan of the government or a specific part can be implemented through NGOs.

While the first and the second propositions recognize the contributory role of the NGOs in development, the last proposition clearly indicates the possibility of their involvement in the implementation of development projects.

7.2 Areas of Collaboration

The government-NGO collaboration has first taken place in the health and family planning sector. It is only recently that such cooperation started in the field of rural development. Presently several national NGOs are involved in the implementation of some projects or components thereof funded by different bilateral donors and multilateral agencies.

7.3 Family Planning

Several NGOs receive contraceptive supplies from the government. When temporary sterilization camps are organized, NGOs do the preparatory work including identification of clients, motivating them and bringing them to the sterilization camp. The following NGOs, among others, with activities in the northeast region receive the supply of family planning materials from the government agencies:

- Bangladesh Women's Health Coalition
- Gazipur Unnayan Sangstha
- Gram Unnayan Kendra
- CARE
- RDRS
- Gonoshasthya Kendra
- Save the Children Fund (U.K.)
- Terre des Hommes (Switzerland)
- Centre for Development Services

7.4 Health

Government-NGO collaboration has also been evident in the health sector, particularly in the field of immunization. When the government health workers organize immunization camps, local NGOs are often consulted. The NGOs assist in necessary social mobilization through their community-based networks.

BRAC assisted the Ministry of Health in achieving its goals in the EPI program in 115 *thanas*. It also provided training to government staff on program management. Evaluation studies done by BRAC have shown that the highest coverage of the EPI was in those areas where it had lent its assistance.

7.5 Fisheries

BRAC is implementing a fisheries program in collaboration with the Department of Fisheries (DoF) of the government. In the *baor* development program which is funded by the IFAD, the government is responsible for infrastructure development and BRAC is responsible for the identification of the beneficiary groups, selection of operable *baors*, training of leaseholders and credit for lease and operation. Technical assistance is provided by DANIDA. The program covers 30 *baors* with a total area of 2,160 hectare. Among the selected *baors*, three are located in the northeast region. Among these are the *Ratna Beel* in Habiganj and two other *baors* in Sherpur, one in Sribardi and another in Nakla.

The DRR, the DoF and the WFP are jointly sponsoring a program on pisciculture in ponds within the framework of the FFW program. Earthwork component of the schemes related to excavation and re-excavation of pond is supported under this program by the WFP, while the DoF provides technical guidance. The NGOs form beneficiary groups and supervise the implementation of the fishery schemes. In the northeast region, the following NGOs participated in this program in 1992-93:

- Sunamganj Jana Kalyan Sangstha
- Proshika-MUK
- BRAC
- Gono Sahajjo Sangstha
- Dustha Shasthya Kendra

7.6 IGVGD

The Income Generation for Vulnerable Groups Development (IGVGD) program is targeted to poor and destitute women. It is a collaborative program of BRAC, Directorate of Livestock Service (DLS), Directorate of Relief and Rehabilitation (DRR) and the World Food Programme (WFP) within the framework of the VGD program.

The objective of the program is to improve the income earning capacity of the VGD cardholder who are entitled to a monthly food ration of 31.25 kg of wheat for a period of two years. Through this program, BRAC provides skill training for poultry raising and gives credit support to participating women. The DLS provides technical assistance and is responsible for the supply of day old chick and vaccines. A revolving fund for credit has been made through monetization of some wheat from the WFP.

The program was introduced in 22 *thanas* in 1988 and subsequently expanded to 83 *thanas* in 17 districts benefitting 225,000 families. By December 1992, 126,605 VGD cardholder were trained and Tk 79 million was disbursed as credit to 52,358 women. In 1991, the program was being implemented in eleven *thanas* in the northeast region.

7.7 Sericulture

BRAC is implementing sericulture program since 1978. Landless women from BRAC groups plant mulberry trees along rural roads. Each women caretaker plants and looks after 500 mulberry trees in the first year. Two other groups of women are selected for caretaking of trees in the second and the third year, each looking after 1,000 trees. Each caretaker receives 3 kg of wheat daily for a period of one year from the DRR within the framework of the FFW program.

Most of the women who grow mulberry trees also rear silkworm at their homes. For each 20 silk-worm rearers, one work as *chawki* rearer. She buys 1,000 disease-free laying from the Bangladesh Sericulture Board (BSB) and rears them up to the second stage of larva. Cocoons are sold to BRAC's reeling groups or to the BSB.

7.8 Afforestation

This is a joint program of the DRR, Ministry of Environment and Forest and the WFP within the framework of the FFW program. Under this program, the NGOs plant trees along rural roads, canals and embankments through their group members. The Ministry provides technical assistance in the planning stage. The NGOs receive wheat assistance from the DRR for plantation and maintenance of trees. Each caretaker receives five *seers* of wheat per day for a period of three years for caretaking the trees.

Different species of fuelwood, fruit and timber trees are planted. Saplings are bought either from the market or procured from the nurseries developed and managed by the participating NGOs. In 1992-93, 38 NGOs participated in this program. In the northeast region, the following NGOs were involved:

- Grameen Jana Kalyan Sangsad
- Proshika-MUK
- Concern
- CPRA
- RDRS
- Poush
- Shimantik
- Comilla Proshika
- Gram Bikash Sahayak Sangstha

7.9 Education

The government started a joint program with BRAC in 1989 to improve the existing formal primary education system. By 1991, BRAC has implemented the "Facilitation Assistance Program on Education" (FAPE) jointly with the government in three *thanas* covering 297

government primary schools. This was a pilot program of the Directorate of Primary Education to be implemented over a period of thirty months. The objectives of the program were:

- (a) To increase managerial and supervisory capability of local level officials (Assistant Thana Education Officer) by providing orientation and on-the-job training (joint school visit, organizing cluster training and its follow-up).
- (b) To strengthen managerial and professional efficiency of teachers through training and joint follow-up action in the following areas:
 - school management mechanisms;
 - relationship building between the teacher and the community;
 - enrolment of children with special attention to girl child ;
 - raising the school attendance rate;
 - to reduce drop-out rate from schools;
 - to increase community participation in overall school management.

The government and the UNICEF jointly undertook an evaluation of the program in 1992 which showed mixed results and firm conclusions could not be drawn about the merit of the measures taken to improve the school management system. The program has, therefore, been suspended.

7.10 Training

Government-NGO collaboration in the field of training has started in the mid-seventies. BRAC organizes training sessions on rural development strategies and concepts from time to time for junior and mid-level government officials. *Proshika-MUK* organized training courses for the staff of the BRDB, RESP and the Department of Social Service. The government provides financial assistance to the FPAB to impart training to *thana*-level religious leaders. The services of these leaders are used to neutralize religious opposition to family planning. The *Gono Shasthya Kendra* trained members of the cooperative societies organized by the BRDB. It also provides field training to nurses and medical students.

8. GENERAL OBSERVATIONS

Private initiatives which started sporadically in a small way through self-help groups have gradually developed into a sector in the institutional sense of the term. NGOs are now implementing projects in all the districts and have thousands of regular staff in their pay roll. In many areas, they have been supplementing government programs. Some of them have been effective in developing alternative development strategies and paradigms in form, as well as in content.

NGOs in Bangladesh have some features in common which distinguish them from government agencies. Through years of interventions, they have been able to assume a "separate identity" with respect to their programs and style of work.

8.1 Target Population

It has been already mentioned that the NGOs responded to the relief and rehabilitation need of the people in the early post-independence period. This phase continued for about two years. Gradually the NGOs shifted their orientation toward community development where programs were addressed to all sections of the community.

Since the mid-seventies, the majority of the development NGOs started adopting a "target group approach", the target audience being men and women belonging to the landless and other poorer strata of the rural population. The shift in the approach was a manifestation of the realization that benefits of the programs usually trickle down to the poorer sections less than proportionately as the social power structure favours a minority section which controls resources.

But whether the NGOs are addressing their programs to the "poorest of the poor" is, however, an empirical question. UNDP's human development report on Bangladesh mentions that even the best performing programs hardly reach out to the bottom 20% of the population.¹

8.2 Program Focus

NGO activities in Bangladesh may be broadly categorized into two groups: catalytic and service delivery. Some NGOs are involved exclusively in social awareness building activities through functional education, human development training, workshop and exposure programs. Some NGOs have major thrust in the delivery of certain services like literacy, preventive and curative health care, family planning, water and sanitation, vocational training, credit and marketing. Some NGOs are trying to combine these two sets of activities in their program package.

NGO involvement in relief and rehabilitation activities has declined in recent years while their participation in development activities has increased. In 1991-92, only 16% of NGO resources were reportedly earmarked for relief and rehabilitation activities (see table 2). Such programs are now taken up mainly to respond to emergency situations like cyclone and severe flood.

¹ UNDP: Human Development in Bangladesh, 1992.

"Human Development" is still the main thrust in NGO interventions. In FY 1991, 55% of total NGO expenditures was allocated to human development initiatives. There were 54 approved NGO projects for education which accounted for 6% of total spending in the sector. In the field of health and family planning, there were 90 projects accounting for a quarter of total spending in the sector.

Although poverty alleviation is a key objective of the planning process in the country, direct NGO involvement in income generating programs has not been very significant. Other than *Grameen Bank*, few NGOs are involved in collateral-free credit program on a substantial scale. Only *BRAC* and *Proshika-MUK* had credit programs to the scale of more than Tk 100 million in 1991-92. For other NGOs, most of the resources are targeted to non-credit type activities which include consciousness-raising, group formation, health, family planning, education and so on.

An analysis of approved NGO projects in 1991-92 presented in table 2 shows that less than 4% of their resources were targeted to activities entitled "income generation". It is possible that some projects with components of income generation have been categorized under different sectors other than "income generation", which means that resources targeted to income generation would be higher. According to an estimate, amount released for income generating credit programs approved by the NGO Bureau in 1991-92 was slightly over Tk 611 million which was 10.6% of total resources at the disposal of the NGOs in the corresponding period.¹

8.3 Group Approach

The NGOs generally follow a group approach where village-based groups are the core of their institution building process. Most of the programs are addressed through carefully selected groups of homogeneous socio-economic background. Usually separate groups are formed for men and women. The sequence of actions pertaining to group formation and program implementation at the grassroots level is generally as follows:

- identification of the target beneficiaries
- individual contact by the NGO staff
- group discussion
- orientation workshop
- literacy/functional education program
- formation of managing committee
- introduction to credit and other activities

Different NGOs work with groups of different sizes according to their convenience. The *Grameen Bank* usually works with borrowers' groups of five members. The average size of a village based group varies widely among different NGOs, ranging from 20 to 50 members under normal circumstances. The average number of member in a village organization promoted by *BRAC* is 47 and that of a *Caritas* group is 21.

The capacity to organize beneficiary groups at the grassroots level and to promote horizontal and vertical linkages between these groups is an important feature of the NGO strategy in Bangladesh which markedly distinguishes them from government agencies. The group approach in

¹ Palli Karma-Sahayak Foundation: Annual Report 1991-92.

development initiatives, particularly for women, has also been appreciated in the development literature of the government. The government's position may be understood from the following statement:

"Experience has shown that the poor and the disadvantaged women can play pioneering role in development by getting themselves organized in functional groups whenever such opportunity arises as has been the case in Grameen Bank, Swanirvar Credit Program, some experiments by NGOs and in some BRDB experiments. It is therefore hoped that under the drive of decentralized participatory plan envisaged in the Fourth Plan, the rural women particularly the poor and the disadvantaged would get far greater opportunities to organize themselves in their respective functional groups".¹

8.4 Programs Targeted to Women

Efforts are being made to address programs to poor women recognizing the fact that they are subject to double exploitation: first as a sex, and secondly as a class. Composition of membership of groups formed by the NGOs is indicative of the situation. Table 3 presents gender-wise statistics on groups and their membership for five national NGOs for which data are available. For *Grameen Bank* and BRAC, reporting period is up to the calendar year 1991 and 1992 respectively. For others, it is up to the FY 1991-92.

Findings show that the *Grameen Bank* has the highest proportion of female enrolment within the fold of its programs at the grassroots level. *BRAC* and *ASA* have also very high coverage of women members in their efforts of social mobilization.

Table 3: Gender Distribution of Population Covered by Selected NGOs

NGO	No. of groups/ village organizations		No. of members		Female members as % of total
	Male	Female	Male	Female	
Grameen Bank	16,011	80,053	197,275	986,373	92
BRAC	3,831	10,136	167,260	482,014	74
Caritas	3,461	3,988	73,689	79,745	52
ASA	787	3,375	22,001	73,986	77
Com. Proshika	936	638	46,525	27,805	37

Source: Respective NGOs

¹ Planning Commission: Fourth Five Year Plan 1990-95.

8.5 Geographical Coverage

It has been observed that there has been localization of NGO activities in certain areas. Many NGOs prefer to concentrate their activities in high distress areas. The higher concentration of NGO activities in the districts of Kurigram and Jamalpur in the seventies and the early eighties was manifestation of this preference. These areas were once identified as "famine prone".

Within the region covered by NERP, the *haor* areas are not well covered by national NGOs. These areas are relatively inaccessible in most parts of the year. Also there are not many local NGOs in this deeply flooded region. The local NGOs having activities in the *haor* areas of greater Sylhet and Mymensingh districts are small and of recent origin and cover a very small fraction of the population.

9. ACHIEVEMENTS AND EFFECTIVENESS

The NGOs are involved in almost every sector of social welfare and rural development. Many of these agencies have been working for well over fifteen to twenty years. Some of their interventions are quite old and should no longer be treated as pilot. In terms of efficiency and tangible results, there are many success stories. This has certainly added a new dimension to the accumulated experience and wisdom of the society in the field of development. Some achievements of the NGO interventions experienced in different sectors of the society are briefly presented below.

9.1 Health and Family Planning

NGOs have been supplementing government efforts in the health and family planning sector for many years. According to a UNFPA report of 1984, NGOs contributed to as much as 40% in the total contraceptive performance. According to another report based on data from 110 participating NGOs, their contribution with respect to use of different contraceptive methods was to the extent of 29% in sterilization, 62% in condom, 12% in IUD, 12% in pill and 51% in injectable.¹

Comparative statistics of some NGOs in the early eighties show a relatively better performance in areas covered by the NGOs. While the national contraceptive prevalence rate (CPR) was only 19% according to 1983 Contraceptive Prevalence Survey, it was as high as 50% in some NGO areas (see table 4).

Table 4: Contraceptive Prevalence Rate in Selected NGO Areas

NGO/geographic location	Year	CPR	Data source
CHCP	1982	50	In-house service statistics
Maher-Panchagram	1983	48	Thana FP Officers's office
Matlab MCH-FP	1983	38	In-house service statistics
Swanirvar	1982	36	External evaluation
CWFP	1982	24	In-house service statistics
Bangladesh	1983	19	Contraceptive Prevalence Survey

Source: BIDS

¹ BIDS: Evaluation of Primary Health Care and Family Planning Facilities and Their Limitations Specially in the Rural areas of Bangladesh, 1988.

A recent evaluation done by the USAID indicated that the program areas of the FPAB had a CPR above 50% compared to the national average of 38%. The better performance of the NGOs are mainly due to their better management, operational flexibility and higher financial and manpower endowments. A study done by Alauddin and Khan identified several factors which contributed to better performance of the NGOs in the field of family planning.¹ Some of these are mentioned below:

- favourable staff-client ratio;
- meticulous work plan;
- initial and on-going training;
- close supervision;
- regular follow-up of clients;
- staff accountability and record keeping;
- decentralized administration.

BRAC's *Child Survival Program* (CSP) is another example of relative success. The program was implemented during the period from 1986 to 1991. An evaluation of the CSP program has revealed the following:

- Universal child immunization was achieved in all BRAC working areas;
- A CPR of 51% was achieved after six months compared to the national average of 30%;
- The performance of the government satellite clinics at the village level was improved in six *thanas* where BRAC's primary health care program was running;
- Mothers' Clubs formed by BRAC were well attended by the mothers in monthly meetings. These were found useful for increasing health and nutrition awareness.

9.2 Education

Although many NGOs have been imparting non-formal adult education for many years, their involvement in non-formal primary education (NFPE) is of recent origin and BRAC is a pioneer in this respect. BRAC was running more than eleven thousand non-formal primary schools in the country in 1992. It has planned to increase the number of schools to 50,000 by 1995 and to 100,000 by the year 2000.

According to the UNDP report on human development in Bangladesh (1992), BRAC's program on NFPE has been found very cost-effective. A community built school house of BRAC costs about Tk 2,000 and another Tk 100 is needed per month to maintain it. The report commented that the \$80-90 million assigned for construction of 10,000 new classrooms and a similar number to be upgraded under the General Education Project might finance the construction and maintenance of 20 to 25 times as many classrooms of the BRAC type for five years. The report recommended that the existing non-formal approaches be expanded rapidly in order to achieve the goals set for the year 2000.

¹ BIDS (1988).

9.3 Rural Credit

Credit has been identified as a key input in the poverty alleviation strategy. Special credit activities of the government agencies and the NGOs are yet to reach the majority of the rural poor. According to a World Bank report, they reached 18% of the economically active population in rural Bangladesh in FY 1988.¹ The majority of the people still borrow from non-institutional sources with very high rates of interest.

Initially, the commercial banks in the public sector and the Bangladesh Rural Development Board (BRDB) were the major sources of institutional credit in rural areas. Since the eighties, the NGOs entered the credit market to cater to the need of the rural poor who have been overlooked by the conventional sources. Notably among these are the *Grameen Bank*, *Swanirvar Bangladesh*, *BRAC*, *Proshika-MUK*, *Caritas* and *ASA* (see table 5). Many other national and local NGOs are presently engaged in small-scale credit activities targeted to the rural poor.

Table 5: Credit Program of Selected Agencies

Agency	Reporting period	Loan disbursed (million taka)
BRDB	1991-92	569.5
Grameen Bank	1991	2,651.4
BRAC	1992	733.3
Proshika-MUK	1991-92	126.3
Caritas	1991-92	50.1

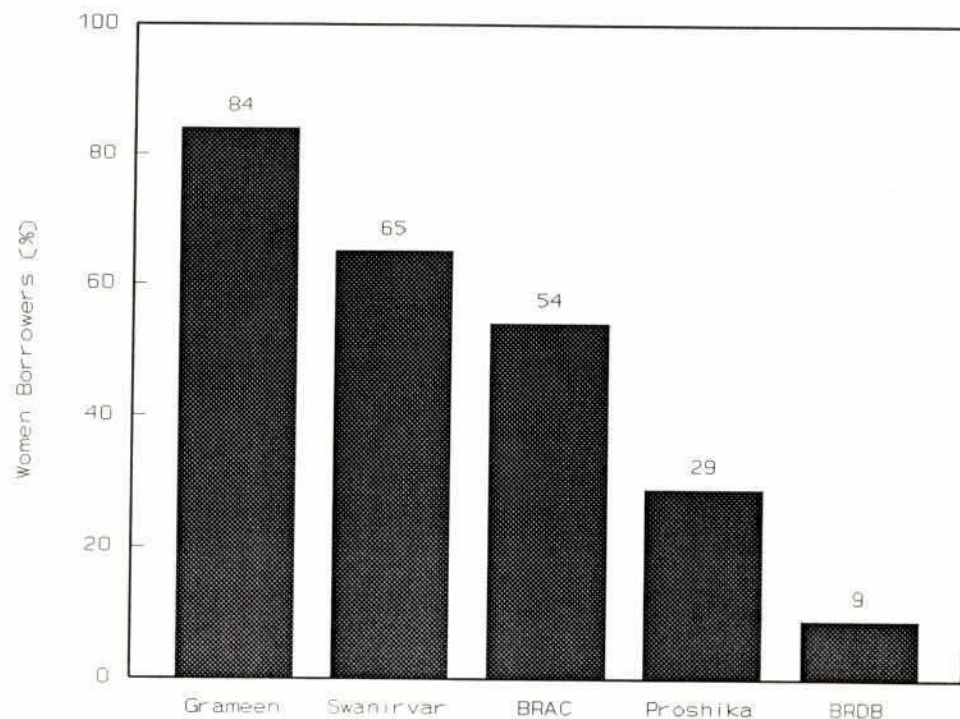
Source: Respective NGOs/Ministry of Finance

It has been observed that the performance in targeting the rural poor and the women with credit is more impressive for the NGOs. An analysis of the credit program of selected agencies shows a high coverage of women among the beneficiaries covered by the NGOs, while this has been very low for the BRDB (see figure 6). The situation has been presented in Table 6. It has also been found that the beneficiaries covered by the NGOs are from poorer background compared to those of the BRDB. According to a World Bank report, more than 70% of the borrowers of *Grameen Bank* and *Swanirvar* own less than 0.2 ha of land. Average land ownership by BRDB credit beneficiaries was 0.88 ha in 1987. The corresponding figure for selected NGOs was 0.46 ha.²

¹ World Bank: Bangladesh. Poverty and Public Expenditures: An Evaluation of the Impact of Selected Government Programs, 1990.

² World Bank (1990).

Figure 6: Credit Disbursed to Women (1986-88)



The credit recovery performance of the NGOs appears better than traditional credit giving agencies including the commercial banks in the public sector which are a major source of agricultural credit in rural areas. The rate of recovery of loan is as high as 90% or more for some NGOs. But it is difficult to assess the effectiveness and the impact of the NGO credit activities as there are very limited studies on these. Few studies have been done on the *Grameen* experience.

Findings of these studies and activity reports of other credit giving NGOs show that women borrowers have largely been reached. But these women supported by some NGOs were mainly found to be engaged in traditional activities like livestock and poultry, paddy husking, food processing and so on.

It has been revealed in some studies that though women are coming forward to participate, "they are still confined to traditional activities delineated by gender roles, returns from which are low". The rates of return are low or negative "because of crowding and concentration of poor women in certain lines of activities". Rates of return tend to be negative particularly in activities where women are predominantly involved. Paddy husking, mat making and bamboo and cane work are few such examples.¹

¹ World Bank (1990).

Table 6: Credit Coverage and Performance by Selected Agencies (1986-88)

Agency	Sex index (% of women)	Average loan amount (Tk)	Loan recovery rate (%)	Share/ savings per person (Tk)
BRDB	9	1,521	62	127
Swanirvar	65	1,108	74	187
Grameen Bank	84	1,864	98	653
BRAC	54	998	90	154
Proshika	29	590	78	165

Source: World Bank

The feasibility of wider replication of the NGO experience in the field of credit operation may, however, be questioned in the perspective of its high operating cost. An estimate made in 1986 showed that the operating cost of *Grameen Bank* was about 22% of the loans and advances at the actual cost of the fund which is subsidized by the donors (real cost may be as high as 27%). In this context, it may be relevant to quote from a UNDP report:

“The bank has so far managed on its own by keeping part of its low cost funds in fixed and short term deposits with other banks, and the profits from these financial transactions have made up the losses from its credit operations. But this practice cannot be counted on as a long term source of income. If the government were to provide a direct subsidy to the bank, a rapid expansion of the credit program might make the subsidy a heavy burden on the government budget and hence would impose a constraint to expansion of these programs”.¹

9.4 People's Participation

People's participation was initially more wishful thinking in the planning process of Bangladesh in the days of the First Five Year Plan. The emphasis on a “bottom-up” approach along with the “top-down” one is evident in the government literature, but the institutional set up for planning and managing development projects and the inter-sectoral allocation of resources presents a different picture.

On the other hand, some NGOs are trying for capacity building and institutional development at the micro level with a different approach. They perceive themselves not as mere “managers of projects”, but more as “change agents” or catalysts. As they primarily work through grassroots

¹ UNDP (1992).

groups, the target people thus have more opportunity to express their will, have an option to participate in planning projects and also have a greater role in implementing those projects. This process is facilitated by the flexible methodological and organizational framework within which these NGOs operate.

An analysis of planning and implementation process of a development project in the public sector shows that though it is meant for the people, the people are seldom visible in the whole process. Such a project usually has the following sequence:

- Initiation of proposal by a Department or a Directorate;
- Scrutiny and approval by the Ministry
- Scrutiny and approval by the Planning Commission;
- Negotiation with the donor;
- Approval by the ECNEC;
- Implementation by the executing agency through staff or contractor.

A major weakness in this process is the lack of public participation for whom the project has been conceived and this is in-built in the *modus operandi* of the institutions dealing with development projects. The government seems to be aware of this fact as it admits in the following in the FFYP document:

- (1) "In most cases, rural institutions were developed as extension of government bureaucracy rather than people's organization with lack of awareness and information on the part of the poor."
- (2) "The institutions, by and large, were controlled by the rich/influential classes without much provision to protect the interests of weaker sections of the community."
- (3) "In most of such institutions, people's participation and control were lacking resulting in a failure to provide forum for collective decision making."
- (4) "The major objectives of such institutions were seen as distributing/utilizing resources injected from outside rather than mobilizing local resources."¹

NGOs on the other hand are found to be more people-oriented in their strategies and programs. They are in a position to organize 'beneficiary groups' and implement programs through these groups where their staff are generally not perceived as outsiders. The NGO experience in this regard has been well summarized by the UNDP.

"...many new ways have been identified to organize grassroots activities, and at the same time more funds from outside the village communities could be mobilized for these activities. This is what the NGOs have demonstrated. They may, for example, act as the collective guarantors for credits, or as the managers of irrigation facilities. Many NGOs have been effective in using the strong tradition of organization and initiative at the local level. They were able to build on such organizations and they consider this to

¹ Planning Commission: Fourth Five Year Plan (1990-95).

be their most important calling as well as achievement. Financial resources which were needed to realize programs with the participation of the beneficiaries - who share some of the costs in most cases - were not the driving force. Instead, ideas about how to make people effective partners in their own development were leading the way and were presented with enough conviction to mobilize the needed financial resources."¹

This statement of the UNDP, which is the coordinator of the UN agencies in Bangladesh, may be viewed as a dominant donor perception of the role and contribution of the NGO sector in the country where development projects are overwhelmingly financed by external resources.

9.5 Major Weaknesses

A substantial quantity of resources are channelled through the NGO sector. The question comes as a logical corollary whether the impact of the NGO-sponsored programs on the society, particularly on poverty alleviation, is adequate. There are views that the impact is not satisfactory. Some of the weaknesses as illuminated in a NGO document in the form of self-criticism are summarized below:

- NGOs undertake programs with high overhead cost;
- Programs continue with no "visible impact";
- Activities are not structured for graduation of the poor to self-reliance;
- There is lack of transparency and accountability.²

All these criticisms may not be totally unfounded, nor these are applicable to all NGOs and all programs implemented by the NGOs. The same document mentions that the NGOs are "increasingly playing a noteworthy role in the operation of poverty alleviation and employment creation activities."

The situation may be appraised in the context of the expanding role of the NGOs over the period of time. For example, *Grameen Bank* disbursed Tk 3 million to less than two thousand landless borrowers up to December 1979, while amount disbursed in 1990 was as high as about Tk 2.3 billion in 1990 covering more than two hundred thousand borrowers. Similarly, the cumulative amount of credit provided by BRAC to members of village organizations was Tk 80.1 million in 1987. This increased to Tk 733.3 million in 1992 alone. Such efforts must have provided some form of "social safety net" to many vulnerable families with accompanying "visible impacts".

9.6 Impact in the Region

The analyses done so far in this chapter are based on scanty information. These are too general and correspond to the whole country including the northeast region. It is difficult to assess the impact of the NGO activities in the study region in particular based on secondary sources due to lack of disaggregate data.

¹ UNDP (1992).

² Palli Karma-Sahayak Foundation: Annual Report 1991-92.

There are definite impacts of certain interventions in the region which may be similar elsewhere. It has been observed that the eastern region of Bangladesh, particularly the districts of Chittagong division which includes the greater Sylhet district and the districts of Kishoreganj and Netrokona in Dhaka division have low coverage of development NGOs. Within this limited coverage, the NGOs had been able to make some inroads in some areas at the grassroots level.

10. CONCLUSION

It is understood that many projects in Bangladesh are foreign aid financed. There is competition for scarce aid resources and obviously the NGO sector is perceived by some in the government bureaucracy as a competitor which is becoming larger in size and fatter in terms of resources it consumes.

The number of NGOs has increased significantly in recent years. Some of them have been able to demonstrate capability to implement development projects on a nation-wide scale and some are effective at the local level. Still there are not enough programs for poverty alleviation suited to local conditions. Wasted resources through mere duplication of projects has been evident in some areas. Only a few NGOs have so far been able to create some domestic resource base which can finance a small fraction of their expenses.

In spite of these weaknesses, some NGOs have been able to demonstrate their capability to design and implement innovative programs for the rural poor with potential for replication. Some of these may not seem cost-effective in the short-run due to the pilot nature of their programs on one hand and due to the hostile socio-cultural environment in which they operate on the other. The lessons learned, however, and the achievements are significant.

The merit of a development project may be assessed in terms of tangible and intangible benefits reaching the people. It is being widely recognized that the benefits are optimized if conscious and active participation of the target beneficiaries in all stages of the intervention is ensured. Experience shows that the NGOs working with the grassroots communities are more effective in beneficiary mobilization. This has already been recognized by the government, bilateral donors and multilateral agencies as the NGOs are increasingly being co-opted in different stages of various development projects.

Some national NGOs have attained sufficient management capacity to implement projects with large budgets, though these may not be "cost-effective" as perceived in conventional terms. But in terms of reaching the target audience in a greater proportion, their capability has already been proven. Institutional arrangements are needed to utilize their potential in a better way.

Government-NGO collaboration may be broadened effectively in two areas: (a) social mobilization and (b) service delivery. While some national NGOs have been effective in both fields, local NGOs would be suitable mainly for social mobilization activities at the grassroots level. In the context of the northeast region, areas where the cooperation of NGOs could be sought, depends on future interventions and the expected outcome. Possible areas of cooperation would be as follows:

- identification of projects;
- organizing beneficiary groups;
- implementation of infrastructure projects (particularly the non-technical component);
- afforestation;
- training and motivation
- maintenance of the infrastructure.



One of the problems is to formulate a workable mechanism which would facilitate effective cooperation between the government and the NGOs to maximize the potential impact. It is also necessary to identify capable NGOs with a "good track record". The opportunity exists to expand their level of participation by offering them a greater role in the mainstream of development process — not as contractors but as partners.

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