CHAPTER – 4
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NGOs IN BANGLADESH RURAL DEVELOPMENT

Bangladesh, situated in South Asia, is one of the densely populated countries in the region with a population size of over a fourteen million in a land area of one lakh fourteen thousand square miles, is practically considered to be a hub of voluntary organisations. Possibly the country abodes a massive concentration of non-government organisations the world ever witnessed. Like many developing countries, voluntary efforts at the non-governmental level intended to improve the socio-economic conditions of the under-privileged and disadvantaged sections of the population is not new in Bangladesh. Many individuals and organisations have been utilising their time, energy and resources in organising action-oriented participatory programmes to ameliorate the standard of living of the majority of people, particularly those living in the rural areas. These programmes have had significant influence on a variety of people encompassing diverse areas, like health, education, agriculture, fisheries, livestock, small industries and rural entrepreneurship.

The phenomenal growth of voluntary organisations, also known as non-government organisations or NGOs, in Bangladesh can be traced back to the relief operations in the aftermath of the devastating cyclone of the late-1970 and the war of independence in 1971. Subsequently, NGO operations were spread out in the worst poverty hit areas of rural Bangladesh. The problem of bare minimum survival of the poor and landless people was extremely acute particularly in the northern region of the country, which houses pockets of perennial poverty. With the passage of time the NGO activities continue to unfold and shot into prominence in the rural development scenario. The impact of the NGOs has been so visible and effective that at times it is called as "poor men God ". The reasons being cited that the trust and goodwill they have earned because of their commitment and devotions for their efforts in salvaging out the poor people from the morass.
of poverty, illiteracy, hunger and malnutrition and thereby ameliorating the life style of the poor people.

It has to be viewed in this context as to what are the factors contributing to the growth of NGOs in Bangladesh. Is it the failure of the successive governments to stop pauperisation process? Or is it the failure or lack of political commitment on the part of the state to ensure decent living for people by bringing in major transformation in the society? Or, is it due to persistent apathy of the government towards the people living down the poverty line? Or is it the deliberate strategy on the part of government and the bureaucracy to shift poor men burden on the NGOs. Or the politicians are at ease with the NGOs in ensuring vote banks with the easily achievable blessings of the NGO leaders? These are the general questions one may ask as to why Bangladesh has become an ideal breeding ground for the NGOs despite instances of rampant poverty in other parts of the world.

Partly all the blames can be put to the rural power elite - bureaucracy - lumpen political bourgeoisie, for their perpetual neglect and apathy in containing poverty and halting the growth of poverty. Partly it can be blamed the non-governance and lack of transparency and accountability of the government in a nascent but fragile democracy of Bangladesh. Some say, the low level of domestic resource mobilisation in the rural areas for public purposes is a serious constraint on rural development in Bangladesh.

While NGOs vary in terms of their size, objectives, resources and methods of operation, most of them, in one way or the other, play a significant role in the development processes. Their impact and influence on society is clearly noticeable. Of the 7.5 million poor people served by non-governmental institutions in Bangladesh, GB serves 2.37 million \(^1\) (up to May 1999\(^2\)), BRAC 2.02 million, Proshika Manobik Unnayan Kendra (Proshika) 7,40,000 and the ASA 7,10,000.\(^2\)

In the rural scenario while the propensity of successive governments appears to be indifferent and on total apathy towards vast majority of the poor, barring a few, majority of the NGOs have been found actively engaged in intensifying their programme activities as stated earlier. It is also true that NGOs are not the last hope for all solutions and saviours of the poor. It is again true that NGOs have been trying to undertake diversified programmes where

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\(^1\) Grameen Bank’s website: www.Grameen-info.org/bank/supdates.htr
government's perpetual apathy cost very dear and in the process they became isolated, disenchanted and marooned.

4.1 Genesis of NGOs in Bangladesh

The genesis of NGOs in Bangladesh can be traced back to the pre-independence period, when some international voluntary agencies like CARE, CRS and Society for Friends were engaged in relief activities needed because of frequent natural disaster like cyclone, tidal bore and flash flood in flood prone areas. Immediately after the country's independence in 1971, many NGOs came into existence to provide relief and rehabilitation support for resettlement of refugees came back from the neighbouring India. BRAC, Ganoshasthya Kendra, CARITAS are some of the NGOs which later expanded their operations by adopting multi-sectoral development programmes in rural areas.

Initially the NGOs, both national and foreign, were mostly involved in the distribution of food, medicines, blankets, clothes etc. among the war-affected people. Subsequently, the NGOs got involved in development of physical infrastructure, transport facilities and distribution of productive assets when the new government could hardly give attention in the rural sector. The involvement of NGOs in relief and rehabilitation was colossal indeed. Of the total aid commitment of roughly 13 billion US dollar to Bangladesh up to mid 1973, more than 115 million dollars was channelled through NGOs. This distinctive charity and welfare orientations of NGOs continued till the end of 1972 when they felt that such orientation could only temporarily assuage the immediate sufferings of the distressed without substantial improvement of their socio-economic conditions.

The spurt of NGO activities in Bangladesh can be traced in the political economy itself. It can be well argued that right from 1975 to 1990 the country witnessed massive turmoil in its administrative-politico machinery when successive military regimes left the entire economy into a lurch. Rich poor gap continue to widen in the society pushing a vast majority of the rural people in abject poverty. The lack of functioning of government agencies and local bodies at grassroots

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April 3-9, 1999, p.801.
level created a development vacuum in the countryside. This is how Korten's first generation NGOs graduated to the second generation with focus on building people's capacity through small-scale, self-reliant local development initiatives. Throughout 1980's this trend continued. The NGOs in Bangladesh have now entered in the third stage of their growth. The shift from second to third generation strategies characterised by influencing policy changes is only a recent phenomenon of the 1990s.

The lack of stable political party cadre at the village and grassroots level is one of the main reasons for the emergence of NGOs. The inability of political parties to offer a programme and support has created a disillusioned peasantry. This combines with government inefficiency in policy implementation and unstable political conditions inspite of decentralisation at Thana level have enabled NGOs with a mandate and internationally acquired funds to emerge as a new force working as partner in the process of seeking to change the lives of their target group members.

During the period between 1973 and 1975, as told by an ADAB report, NGOs focussed their attention on developing integrated community development programmes with undertaking multi-sectoral activities such as agriculture, fisheries, livestock, comparatives, health and family planning, adult education, vocational training etc. The NGOs also devoted their energy in facilitating increased food production by way of providing technical assistance and agricultural inputs to the farmers.

As Chowdhury views that non-governance and inaction of the post-independent regimes largely contributed to the inroad of NGOs in rural Bangladesh. Immediately after independence, the rural poor in particular badly devastated by the war were the worst victims of government apathy. They were disillusioned by the power politics and corruption of the new regime and looked only to the voluntary organisations for redress.

4.1.1 Number of NGOs and scale of their activities in Rural Development

According to one estimate the number of registered NGOs with the Ministry of Social Welfare and Women Affairs is around 20,200. Most of them are small local organisations

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8 K.S. Huda and Azfar Hassain, Environment and NGO Initiatives in Bangladesh: Concern and Cases, (draft), June.
depending on scant resources. However, among them there is an elite group, which receives considerable funding from foreign sources. Given the massive inflow foreign funds to the NGOs for poverty alleviation the government set up the NGO Affairs Bureau in early 80’s during which a military dictator was at the helm of affairs of the country. The Bureau started registering foreign-funded NGOs in 1990. As of November 1997 it had registered 1185 such NGOs, most of them are local.⁹ This number is rising (Fig: 4.1). The NGO Bureau also tracks information on

![Graph showing number of foreign-funded local and foreign NGOs from 1990 to 1998.](image)

**Source:** NGO Affairs Bureau, Dhaka

foreign-funded NGO projects (Fig: 4.2), including 124 foreign NGOs. Most of these NGOs are also registered with the ADAB, a coalition of NGOs. ADAB members may be distinguished from the local level social groups or clubs whose activities are comparatively restricted geographically and who lack the developmental perspective of the effective NGOs.

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The ADAB has classified the NGOs into three categories - international, national and local NGOs. Local NGOs differ from the national NGOs on various counts. They tend to be restricted to one or two areas of a Thana. Their budget is relatively small, the scope of their programmes is limited and their organisational capabilities are grossly inadequate. These NGOs usually act as local representatives of international and national NGOs.

Quite a number of national and international NGOs finance the programme budgets of these local NGOs, while in some cases the more privileged members of the NGO community periodically monitor the development activities of these local NGOs and provide necessary guidance and institutional support services for the implementation of their programmes.

According to ADAB sources the developmental activities of NGOs have been geographically extended to 335 Thanas, implying that about 73 per cent of the Thanas have been brought under NGO domain. However, such a macro-level indicator fails to capture the intrinsic worth of the expansion of NGO activities. The extent to which a Thana is brought under the NGO programmes would depend, in the first place, on the number of direct beneficiaries covered by these programmes. It is expected that the larger the number of NGOs operating in an area, the greater would be the coverage of NGO programmes in terms of reaching the target groups.
Taking into account that there are 68000 villages and 460 Thanas in Bangladesh, it appears that even if 32 villages per Thana are considered as a viable indicator of NGO programme coverage although this would not seem to be highly significant. However, in cases of selective interventionist programmes sustained over a decade or so, the number of villages covered in a Thana may increase considerably. A unique example cited here will depict that some NGOs opt for confining their activities in and around capital Dhaka City. The BRAC under its Manikgonj Integrated project has brought into its fold 232 villages, accounting for 81 per cent of villages, with in a span of thirteen years of its operations.10

A more accurate indicator of the extent of coverage of NGO programmes would be the number of target group members who are directly benefited under these programmes. According to one estimate major NGOs like BRAC, Grameen Bank, Proshika and ASA have so far included 7.5 million poor people under their microcredit programme of which the Grameen Bank alone provided microcredit to 2.37 million poor people. This puts the size of these organisations on par with the Bangladesh Rural Development Board (BRDB), the government’s microcredit agency.11

Review of NGO development programmes indicate that they are mostly concentrated in Dhaka, Savar, Manikgonj, and Tangail, while many Thanas more distant from the capital have few active NGO assisted programmes. NGO programmes reportedly affect some 15-20 per cent of landless households, although the number of NGO programmes is growing rapidly. For example, the Grameen Bank reported 5,56,682 members in May 1989, an increase of about 2,00,000 members since 1987.

Altogether less than 20 per cent of the poorest households are reached with any kind of services by NGOs, which tend to be concentrated in Dhaka, Savar, Manikgonj and Tangail. Many Thanas more distant from the capital Dhaka City have none at all.12 Such concentrations have lead to competition among different NGOs. Although NGO leaders acknowledge competition for a clientele as a problem13, it continues to be a conflict in field operations, particularly between Grameen Bank and other NGOs.14

According to the estimates of a recent study, the number of NGOs including various local level voluntary organisations working in Bangladesh may be as high as 13000.\(^{15}\) The network of these NGOs is so pervasive that one estimate says that about 335 Thanas out of 468 has become under the NGO domain covering about 15.2 per cent of the total target - group rural households. According to Karim\(^{16}\) NGOs operate in more than 50 per cent of the total villages of the country involving over 3.5 million families as beneficiaries of their work. An updated estimate by ADAB says that NGOs currently work in about 78 per cent of the villages in Bangladesh and about 24 million people benefit from their activities.\(^{17}\)

4.2 Objectives of NGOs

The objectives of NGOs in Bangladesh are varied and so are the functions. One way of looking at NGOs is to attempt to place their objectives and functions into broad categories. Rahman\(^{18}\) identified three broad objectives and functions of NGOs, which are human development, socio-economic development and micro-social transformation. According to him these three objectives broadly cover the scope of activities of almost all NGOs in the country.

On the basis of functions and activities of NGOs in Bangladesh can be grouped under four broad headings. These are employment and income generation (EIG), health and family planning, education, and organising the poor\(^{19}\) of which major activities of NGOs are mostly centred round the creation of employment opportunities and generation of income for the poor.\(^{20}\) The target of EIG activities has been landless labourers, poor rural women, small peasants and sharecroppers, fishermen, destitute women and the like. EIG activities have been supported by credit, training and appropriate technology made available by NGOs to their respective clientele.

Another area, where NGO activities have had some success, is creating job opportunities for landless and rural poor women. The main concentration here has been on handicrafts. NGOs


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have also made significant strides in generating income and employment opportunities for rural ladles men in such areas as cattle rearing, nursery preparation, agriculture and pisciculture.

It has often been argued that the EIG activities of NGOs have brought two lessons. First, it has been seen that landless, if backed with appropriate training and the right type of credit, can increase their income by gaining access to important means of production Second, it has been observed that increase of production and equitable distribution of income also result from such activities. 

The most crucial and challenging role the NGOs play in Bangladesh is how best to organise the poor for their effective participation in development process. Consequently, promoting and sustaining organisation for the poor has been an abiding interest of NGOs. This has brought the formation of groups of individuals belonging to the same profession or is considered to be at the same economic level. Participation of group members in every phase-planning, implementation and evaluation- of group activities is considered not only desirable but also imperative for sustenance and propriety of the group. This is the area where government has miserably failed to involve poor in the development process.

It is aptly argued by some that NGOs in Bangladesh have come to stay. They will continue to play a role as a saviour of “silent emergencies” of poverty, hunger, malnutrition and degradation of rural environments in the days to come. As of now their contributions towards fighting the “silent emergencies” is by no means insignificant. They have set in a new trend in nation-building and socio-economic progress of the poverty-stricken Bangladesh.

4.3 NGO Approach to Rural Development

The NGOs work outside the government structures but function within the legal framework of the country. They are associated with direct action-oriented projects sometimes combined with study and research. They move on community development approaches and direct their services to benefit selected groups of poor people with similar economic interests. Thus,

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24 M.M.Khan and H.M. Zafarullah, n.5.
development efforts are targeted to a homogenous group of deprived rural poor. Their first step is to unite the group and motivate them to serve a common policy. People are trained and encouraged to undertake various social and economic actions such as bargaining for higher wages, better terms in sharecropping and lease.

Most of the NGOs use a bench-line and household survey before selecting the target groups. Although not full proof, it is an effective mechanism. But its effectiveness depends on the painstaking survey and the systematic use of data. Some of the NGOs like ASA have a screening process through which ineligibles are dropped subsequently, when it is found that the poor members are repaying the loan in advance.

Organising the target-group members into groups has been another common feature. This task is almost entirely done by the field staff. Membership in-groups range from 5 to 25. Some NGOs have sub-groups within the groups. This has proved to be very effective, particularly for credit operation. The Grameen Bank’s groups consist of 5 members only and perhaps others have followed this instance. Some NGOs encourage or requires groups to federate into associations (e.g., BRAC, Proshika, Nijera Kori, RDRS, etc.), but others either have abandoned forming associations (SFDF) or never had it (ASA). It seems that where group solidarity is strong and activities with economies of scale are to be undertaken and the role of the implementing agency are to be taken over by the beneficiaries themselves, a case can be made out for forming associations. On the other hand, the programme has to be self-sustaining if associations are to meet their operating costs.

The design of most of the NGO programmes requires the beneficiaries to make weekly saving deposits in fixed amounts. In case of some NGOs the amount and time interval for making deposits are flexible. In many programmes saving is carried out as a ritual, with no concrete goals for its use.

In regards to loan disbursement for employment generation some NGOs like the Grameen Bank allows an unlimited number of repeat loans, but others like the ASA fixes one annual loan, and only in the third year two loans may be obtained. Following the examples of the Grameen Bank most of the NGOs require weekly repayment. This often precludes borrowing for income generating activities, which have longer gestation.
Most of the NGOs have an identified list of income generating activities from which the borrowers are allowed to select. The list is flexible and is amended from time to time. Interest rates charged by the NGOs vary. Usually the NGOs charge 20 per cent and above as interest rates. The Grameen Bank charges 20 per cent. In addition, the Bank deducts various amounts from the loan under the head Group Fund (5% of the loan amount), Emergency Fund (25% of the interest payment), a voluntary special savings fund, children’s welfare fund, and a disaster fund.

Some NGOs like the Grameen Bank primarily started with credit programme and later added social components like literacy, health, sanitation, and housing programme and environmental programmes like tree plantation in the homesteads. On the other hand, the NGOs like BRAC and Proshika started with awareness creation, health and literacy programme and later added the credit programme. Both of these NGOs have also incorporated environment development programmes as a thrust activity area of their programmes. Only a few NGOs like Nigeria Chori do not have any credit programme. It seems that while specialisation has merit and may also be necessary in certain cases, a package of inputs and services including credit is the ideal programme content that is appropriate for the purpose of poverty alleviation. Most of the NGOs have by now veered round to this approach and their programme design demonstrates this aspect strongly.

Training has become an integral part of the programme design in almost all cases. Considering the hardships of the poor and the opportunity cost of their time it seems the demand on their time and energy for training is rather excessive.

NGOs in Bangladesh generally focus on the rural poor through a wide range of activities, which include both emergency assistance and long-term development. Credit has been one of their most important activities, and they have also been concentrating on income generation.

Most NGOs aim at empowering the poor, and particularly the women, through target group approach and they have had significant success. Among the NGOs who follow the target group approach are: BRAC, Porshika, Grameen Bank, RDRS, Caritas, Nijera Kori, etc. These NGOs focus on awareness building and conscientization, while others introduced economic projects along with conscientization to reduce the dependence of the beneficiaries on exploitative forces.
The NGOs working through the target group approach try to tackle the problems connected with the rural poor, first try to motivate the isolated poor to form groups to discuss their problems. After a period of conscientization, the need for giving small loans for self-help projects is discussed. They first try to make the rural poor aware of their situation, through social structural analysis, show them the cause of their poverty, dependence and domination on the rural elites and emphasise the critical need to unite and fight against deprivation and social injustice. This is done by group meetings, training courses and forming informal co-operatives, where savings by the group members are encouraged. Simultaneously, they are brought into contact with other government sources and banks, where the NGOs stand collateral and the group members get loans.

Furthermore, NGOs teach and support the group members to exert pressure for their own rights against dominating vested interests. This involvement and success in social action has given the groups a new social identity and a sense of political power and often they find they can resist the pressures of the moneylender class. The NGOs have taught them to assert their rights in demanding government development services. Along with conscientization, the NGOs attempt credit schemes and helps generate the income of poor through handicrafts and other loans.

NGOs also help the rural poor by giving them assets and helping them to develop and use appropriate technology. The treadle pump, the bamboo tubewell and the power pump and the solar dryer are relatively low cost products that have enabled marginal farmers to earn a greater economic return than would have been possible otherwise.

In the field of agricultural extension, NGOs give training and help introduction of new crops and cropping patterns. These are important experiments in collective land use and giving the lades irrigation equipment assets from the income generated by pump and water-lending profits. Many of the lades are being encouraged to acquire land. NGOs also extend credit to those who are usually denied access to the existing credit institutions. The efforts of Grameen Bank and BRAC have shown that with proper training and group control, the rural poor are not bad creditors and lending without collateral can be practised.

The training courses offered by NGOs include formal and non-formal education to raise the level of understanding of the poor. To improve the health of the poor by preventive and curative medicine has also been an important contribution of the NGOs.
The success of NGO approach lies in their special handling of sensitive issues concerning the landless population. Untrammeled by government restrictions and bureaucratic paperwork, the NGOs are flexible and innovative, accepting and adjusting to challenges as they occur. For the NGOs the main criterion of their existence is to work on the principle of "small is beautiful".

4.4 NGO Actions: Bearing on Sustainable Development

NGO development programmes generally focus on rural credit, income generation, and employment for the rural poor. Because of their commitment to improving the welfare of the poor and landless who are often directly dependent on extremely limited or overexploited natural resources, many NGOs have in recent years expressed an interest in incorporating a concern for the sustainable use and improved management and conservation of natural resources into their development programmes. In addition to addressing poverty issues, several NGOs are now diversifying their programmes in the area of afforestation, social forestry, fisheries management, sustainable agriculture, homestead gardens and horticulture and so on.

The programmes being pursued by the NGOs have a direct bearing on the sustainable rural development will be discussed under two broad heads - one will deal with the aspects of environmental dimension and the other on the social dimension of NGO programmes.

4.4.1 Environmental Dimensions

Though environment and conservation concerns are not explicitly mentioned in the policy stratégie documents of the development NGOs in Bangladesh, their actions have already brought environmental significance long before the term 'environment' and 'conservation' became a global concern. A number of NGOs are also increasingly concerned with policy issues, particularly as they relate to tree and land tenure, and access and management of publicly controlled natural resources. NGO activities in some important areas of rural development are presented here in short.
4.4.1.1 Agriculture

Though the number of NGOs working in the rural areas is quite large, the share of agriculturally oriented NGOs would be approximately 16 per cent only. According to an estimate some 500 NGOs\textsuperscript{25} are actively involved in the agriculture sector, alone which include 107 in livestock and 120 in poultry rearing. Under agriculture programmes, NGOs undertake various activities including crop production in Khas land and leased lands, crop introduction, experiments with new crops etc., Plantation of banana and coconut saplings and cultivation of dye producing plants are some other activities worth mentioning.

Some NGOs like PROSHIKA - MUK and CCDB etc. have introduced regenerative agriculture, with little or no use of chemical inputs, which has great bearing on sustainable agriculture in the context of Bangladesh where a vast majority of the agricultural land have already become unproductive. PROSHIKA has already set up a demonstration site at its training centre at Koitta in Manikgonj district close to Dhaka.

Horticulture, sericulture and apiculture are some other environmentally sound programmes undertaken by many NGOs as a part of involving the poor in income generating activities. One of the major NGOs, the RDRS, in its agriculture development programmes has adopted far-reaching programmes, which will directly benefit the environment:

a) protect and conserve the natural environment and natural resources,

b) pursue long-term benefits keeping sustainability in view and

c) respond to the particular localised agricultural problems, including environmental ones.

Some of the environmentally sound activities of RDRS are homestead gardening, integrated pest management, agroforestry, multiple cropping and intercropping, compost making and proper soil management with limited use of inorganic fertilisers. Such environmental friendly programmes at the rural level are being increasingly adopted by other NGOs operating in the rural areas.

4.4.1.2 Forestry

Rapid deforestation has caused a serious ecological imbalance in the country. There are about 370 NGOs, which are actively engaged in social forestry/community forestry/homestead forestry promotional activities in Bangladesh. Many NGOs have developed these programmes on the basis of locality-felt shortages of fuelwood, timber and construction material as a part of their alleviation strategy. These types of participatory forestry projects are generally implemented in the form of strip plantation along roads, embankment, polders, pond-banks, homesteads, marginal lands, khas lands, forest lands and on the fallow lands of the educational and religious institutions. These are planted mainly with fast-growing, multi-purpose and timber trees. The groups involved in this activities are mostly ladles farmers and women. NGOs like PROSHIKA -MUK, BRAC, RDRS, CCDB, ASA, GUP, POUSH etc. have quite extensive programmes of social forestry programmes. PROSHIKA -MUK’s sal forestry protection through community involvement is a unique example of NGO involvement in environmental mitigation efforts deserves specific mention. Land use survey conducted by PROSHIKA -MUK in some parts of the Madhupur Sal Forests reveal that 70 per cent of the forests cover has been cleared due to encroachment into the forest lands. The local people, specially the poor who are dependent on the forests for fuel, construction material and other forest produces, when motivated by the PROSHIKA realised the necessity of protecting the forests against increasing deforestation. PROSHIKA involved groups of ladles poor including women’s group in the community forestry programmes. The group members of the NGO are now protecting the Sal coppices in 700 acres of land scattered over mouzas in the area. The forest department also agreed to formulate mode of sharing of these resources with the group who are protecting the forests. The success of PROSHIKA in preserving the Sal forests left a far-reaching impact on the local people of the other areas where local groups and individuals reported to come forward in protecting several other patches of Sal forests in the Madhupur region.

Two local NGOs, Pothikrit and Polli Unnayan Sangstha (POUSH) are mobilising support among surrounding villagers for the protection of remaining natural forest ecosystems in parts of Chittagong district and Cox’s Bazar.

The BRAC’s social forestry programme for setting up of village woodlots has also left a significant mark in the rural areas where the group members are involved in the plantation,
protection and management of the planted saplings. The BRAC’s programme if succeeded would bring a tremendous amount of impact on the overwhelming rural energy needs. The Grameen Bank’s 16 point programmes also encourages the group members to plant trees also have tremendous potentials towards rebuilding traditional rural homestead forestry. Apart from major NGOs small NGOS have their own programmes of promoting tree plantations in aid of foreign donors have lots of potentials to maintain ecological balance of the country.

4.4.1.3 Agroforestry

Agroforestry is another area where some NGOs activities are perceived in the recent times especially in some parts of Madhupur tracts and hilly areas of Chittagong, which has direct bearing on the environment. These are basically area specific programmes confined in a particular area of the country where some NGOs in aid of their group members trying to promote some sorts of ago-forestry practices. For example, the members of a landless samity in Betagi and Pomora, in the Rangunia thana of Chittagong district have successfully established agro-forestry systems in some parts of the unclassed state forests which were till recently severely degraded and devoid of any vegetation due to human impacts. The hills are now transformed into a green vegetation cover containing valuable tree species and crops. The old vegetation species, which were disappeared due to ruthless deforestation, have reappeared. Current study shows that the practice of agro-forestry has not remained confined only within the group members of the samity, but it is also being replicated in other areas of the degraded hill slopes, adopted by individuals outside the groups.

Homestead gardening is a major income generating activity for many development NGOs. Women’s programme in particular often includes homestead horticulture activities. Numerous NGOs are also supporting tree plantation and some horticulture on the banks of the ponds.

4.4.1.4 Fisheries

NGO activities in the fisheries sector are mainly confined to fish culture by the group members. The NGOs usually manage to obtain government owned khas and derelict ponds on lease basis from the local bodies, individuals or from institutions. The group members eventually take over the possession of the pond for a certain period. The NGOs provide the necessary inputs and training to the group members for pisciculture. Many NGOs undertake re-excavation
activities of derelict and abandoned water bodies under the rural work programmes. Reclamation of derelict tanks and water bodies for pisciculture happen to contribute positively in improving the local environment. While undertaking fish cultivation NGOs promote plantation of trees, raising poultry and duckery, vegetable cultivation in an integrated manner so as to reap maximum benefit from these undertakings. Apart from the Grameen bank and the BRAC the CARITAS has adopted extensive fisheries programme in the environmentally degraded Barind area by excavating a large number of derelict tanks and planting the pod banks with trees. These programmes will undoubtedly resolve the acute drinking water crisis in the area during the dry months at the same time the produces from the ponds will be able to meet the poor peoples protein needs.

NGOs also cooperate the government from time to time to develop fisheries management policy, which offers greater opportunities for social equity and improved management of open-access fisheries.

4.4.1.5 Biomass Energy

As mentioned earlier that the energy consumption in the rural areas is biomass driven so emphasis on biomass development is partly tried by the NGOs although not in a conscious way. It is argued by some that a reliance on traditional biomass fuels is not likely to diminish in the near or medium term because of severe constraints on increasing the consumption of petroleum products and modern energy sources other than natural gas. Biomass fuels account for more than 80 per cent of the energy consumed in Bangladesh.

According to a UNDP/ADB study report, agricultural residues, wood, and tree litter, and dried cowdung provide 66 per cent, 18 per cent and 16 per cent respectively, of the energy derived from traditional biomass fuels.

Though most of the NGOs, except a few big ones, do not have such programmes to promote rural energy needs but their actions in social forestry and homestead forestry have generated tremendous amount of possibilities to offset the existing pressure on the already declined forests of the country. Only a few development NGOs, however, are active in promoting energy saving cooking stoves or addressing other energy related issues.
4.4.1.6 Water Management for Agriculture

Water management with the involvement of landless poor is a new innovation by NGOs like Proshika and BRAC. Basically, they provide credit to their beneficiaries to purchase irrigation pumps and encourage them to sell water to farmers within the command areas of their irrigation schemes in exchange either of certain proportion of the crop or cash money. The landless eventually pay back the loan in full, becoming the owner of the equipment. There are now over 400 landless irrigation schemes sponsored by various NGOs all over Bangladesh. Further to the development of low-cost irrigation equipment, NGOs have enabled the marginal farmers to irrigate their land and earn some income.

4.4.1.7 Appropriate Technology Development

Quite a good number of NGOs have made significant contributions to the development of appropriate technologies through research and experimentation. The treadle pump and the bamboo tubewell developed by the RDRS, the rower pump developed by the MCC and MAWTS, and the solar dryer by MCC have earned a good name both at home and abroad. IDE and RDRS have, in fact, extended and spread these technologies in the country’s northern region. The treadle pump and the rower pump have overtaken the earlier method of hand pump irrigation. The relatively low cost of these pumps has enabled the marginal farmers to use them and earn a greater economic return at a cost which otherwise would be prohibitive. The Tara pump which is popularly known as ‘deep set tubewell’, a low cost pump, has offered hope for areas where the ground water level tends to recede in every passing year in the northern region of the country. The World Bank in recent years has started promoting the expansion of tara pump in various parts of the country.

The NGOs have also devised such agricultural implements as insecticides, sprayers, withers, thrashers, oil-crushers, etc. In view of drudgery in managing the traditional Chula (oven) the NGOs have come out with improved Chula which needs minimum biomass fuel. The contribution of BRAC and CMES in the development of such fuel-efficient Chula is worth mentioning.
4.4.2 Social Dimensions

Social development is at the core of any rural development undertakings. When one considers the vulnerability of the rural poor, the development of the social sectors becomes critical. Poverty reduction efforts cannot succeed unless the rural poor are provided with access to certain basic social facilities such as education, health, drinking water and sanitation, which help them to overcome some of their endemic disadvantages. At the same time, expanding access to social services without adequate growth leads to unsustainable development.

Basically almost all the NGOs deal with the social aspects of the society where a vast majority of the people, particularly the poor, who do not have access to education, health, balanced nutrition and food, shelter and so on. It is basically the social deprivation aspects of the poor, which concerns the NGOs most because of the all-pervasive poverty in the Bangladesh society. Moreover, the government of Bangladesh also actively promotes the NGOs to contribute to poverty alleviation, which is at the uppermost at the back of the mind of the successive governments.

The following are the areas where NGOs activities predominate:

4.4.2.1 Health and Family Planning

High rates of infant, child and maternal mortality triggered by poverty and absence of adequate public health facilities and services have prompted many NGOs to concentrate on addressing the health needs of the rural and urban poor. The NGOs have made significant contributions in strengthening the existing primary health care system and developing appropriate institutional structures and mechanisms. The NGO modes of intervention in this sector include NGO workers visiting the mothers and the children, motivating them to accept the immunisation, family planning, various components of maternal and children’s health care and hygiene and sanitation programmes. These activities have had direct positive bearing on the national environment. The national child mortality rate and average life expectancy statistics have shown positive trend changes, though not phenomenal.

One of the most notable contributions of NGOs lies in developing the concept of community health workers for creating an effective health care system at the community level
through people’s participation. Such health workers are chosen from the local community itself and trained by the NGOs to develop their social competence so as to enable them to educate people in basic health hazards and better health care and also provide basic treatment of common diseases obtained in the rural communities. The pioneer NGOs who have contribute to developing such institutional mechanisms include BRAC and Gono Shasthya Kendro (GSK). Other NGOs who have set up both static and outreach centres include RDRS, Save the Children’s Fund, community Health care Project, etc.

Nation-wide diarrhoea management is another notable contribution NGOs made over the years. The voluntary concept of treating diarrhoea through homemade oral rehydration solution has been disseminated under the Diarrhoal Management Programme. The field level workers of BRAC and CARE have motivated and educated rural and urban mothers with this concept, and have also taught them the skill of preparing this solution at home through demonstration so as to enable people to diagnose and treat diarrhoea without external help.

NGOs have made remarkable contributions in the nation-wide immunisation programme to combat the high incidence of infant and child mortality, complementing and supplementing the activities of the government. The NGOs through their outreach centres involved in a big way and thus helped the government in attaining the programme objectives.

Contributions of NGOs in family planning have been remarkable. Usually they concentrate their activities on motivational activities and distribution of contraceptives at the community level. Organisations like CWFP and BAVS offer voluntary surgical contraceptive services throughout Bangladesh. About 500 NGOs are actively involved in the family planning undertakings. The concerted effort of government and the NGOs have substantially brought down the population growth rate from 2.3 per cent in 80s to 1.9 per cent.

4.4.2.2 Human Resources Development

It is now recognised that human resource development through education, better health, and family welfare make important contributions to poverty alleviation. Even with a low calorie intake, the provision of these services and facilities can make the poor better off and facilitate their graduation from poverty situation.
The poor in Bangladesh, as measured by landholding, have been deprived from most of these services compared to those who are above them in the socio-economic ladder. Even the most recent data for 1994, by which time the poor came to be covered more than in the past, show that they are still at a serious disadvantage in respect of these services.

The indices to human development are: investments in health, nutrition, and education, life expectancies, food and nutrition intakes, access to drinking water, etc.

4.4.2.3 Education

More than 400 NGOs are directly involved in the education programme. Majority of them are linked to mainstream programmes of literacy including the mass education and compulsory primary education programmes of the government. Some of them are involved in non-formal education. One estimate says NGOs have been carrying out their literacy programmes in 400 Thanas covering 64 districts. About 30 lakh male and female were provided literacy training in 44,000 adult education centres and about 18 lakh students received education in 30,000 non-formal primary schools run by NGOs. Two million people so far brought under the mass literacy programmes.

4.4.2.4 Water and sanitation

About 350 NGOs in the country are engaged in ensuring supply of safe drinking water and basic sanitation facilities along with raising health consciousness and measures for preventing diseases. In the last decade about 130000 tubewells were sunk and more than 200,000 health-related latrines have been built through 186 village sanitation centres of 21 greater districts of the country. Under these programme nearly 11 million people have been provided with facilities for safe drinking water and latrine facilities. Besides, 10,000 tubewells have been repaired and another 6,000 have been resunk in 1991. Of late ground water pollution by arsenic has already posed serious threat to the lives of the peoples in the rural areas in one third of the country. Given the dimensions of the problem the NGOs have come up to motivate the people in a big way not to use the arsenic polluted water in hand tube wells. Rather they are encouraging the people to use surface water for drinking purposes after thorough boiling.
4.4.2.5 Income generation and Poverty alleviation

Perhaps one of the most significant contributions of NGOs lies in enhancing the income of the poor beneficiaries through providing credit support and facilitating their involvement in collective economic activities in various sector that are within their means and management capabilities. The poor are generally considered bad credit risks owing to their inability to show necessary collateral and, therefore, are denied access to existing institutional credit. In the absence of such support, the poor are forced to borrow from moneylenders or mahajans who generally impose exorbitant interest rates on the poor, ultimately enmeshing them in the exploitation-trap. Through provision of credit, NGOs have freed the poor beneficiaries from the clutches of money lenders, and have enabled them to generate income on their own through collective economic activities planned, implemented and managed by the poor themselves. However, prior to credit support, the beneficiaries have to mobilise on their own and show the capabilities of establishing and operationalising financial norms and disciplines.

One estimate says that NGOs have so far disbursed credit amounting to more than one thousand core taka; if the credit of Grameen Bank is taken into consideration, it will reach above three thousand core taka.27

With credit support, NGOs have motivated their poor beneficiaries to undertake such activities as fish cultivation, livestock, poultry, sericulture, nursery preparation and development, apiculture, weaving, irrigation, etc. Though such activities provide reasonable supplementary income for the poor without much capital investment, progress towards the development of these sectors has not been up to the mark owing to lack of appropriate planning and projects implementation. The poultry and livestock sector in general could not flourish to satisfactory level due to inadequate and irregular supply of vaccines for necessary protection of poultry and livestock against diseases.

NGOs also train a large number of their target beneficiaries in vaccination skills and provide them with necessary gears. These para-professional go around the village, provide vaccines to poultry and livestock, charging a small fee as service charge, which becomes a source of income for them. BRAC and PROSHIKA are the few NGOs to name in reaching the rural areas to develop poultry and livestock resources.

27 Iqbal, n. 25.
NGOs also contribute to generating income and employment opportunities for the rural women through involving them in handicraft development and other non-farm income-generating programmes. The NGOs provide rural women with training and credit support and ensure sale of their products through developing marketing systems.

4.4.2.6 Women Empowerment

NGOs in Bangladesh through their persistent efforts have been actively involved to break the symbolic cage of women through education and conscientization. Women education programmes of NGOs have been found to be very successful in raising awareness of their causes like establishing equal rights for the women in the society. The NGOs have conclusively demonstrated that given the opportunities, women are able to manage economic activities effectively and generate income which enhances their social status and ensures their say in the decision making process in the family. The economic activities range from those traditional ones like paddy-husking, poultry-rearing, animal husbandry, handicrafts, home-based farming to non-traditional small industrial ventures.

Prominent NGOs like BRAC, Proshika, RDRS, Caritas, Nijera Kori, Banchte Shekha, etc., among others, have concentrated their efforts on women's development through helping them develop their own organisations and involving them in income-generating activities by providing training, credit and other inputs. In fact, most NGOs today organise women alongside with men and their experience show that women are more disciplined and committed than men.

It has also been found that women brought under NGO interventions have fought against dowry and other forms of social injustice like divorce, rape, physical abuse, etc. NGOs like ASA, Nijera Kori and BRAC provide legal education to women to make them more conscious about their rights and privileges.

However, the NGO intervention still remain insignificant compared to the needs. Given that women constitute half of the population and considering the complexities of their predicament, socio-economic advances of the country largely depend attainment of gender equity which has to be given due priority in the development plans of the country.
The 1990 ADAB profile data says that NGO programmes are spread over 3176 villages and about 20 lakh of women are directly or indirectly getting helps from them.

### 4.4.2.7 Housing

About 50 NGOs are engaged directly in the implementation of housing programmes. National and International NGOs like BRAC, Proshika, Caritas, World Vision, Nijera Kori, ASA have been working on some specific model of sustainable housing along with house-making logistic services at a low cost. With the help of six major NGOs about 24,500 houses are being built annually for the poor. The singular contribution of the Grameen Bank is worth mentioning. About 2 lakhs people are already benefited from such services.

### 4.4.2.8 People's Participation

The major thrust of NGO operation in rural areas is to actively involve the beneficiaries directly in the development process right from the group formation. The NGO strategy basically revolves round formation of small groups of stakeholders in all kinds of income-generating works. For people, particularly the disadvantaged and powerless, to break out the culture of silence, articulate them and have their needs, views and visions heard and responded to, they need a vehicle by which they become an organised force. The NGOs usually emphasise on smallness, homogeneity in socio-economic backgrounds, like-mindedness and voluntariness among others. The Grameen bank and BRAC are the only two major NGOs, which have expanded their activities throughout Bangladesh with diversified programmes. The following chapter will give a terse background of the GB and BRAC programmes, which will give an understanding how these NGOs play a crucial role in promoting sustainable rural development in Bangladesh.

**GO-NGO Collaboration**

Growing instances of collaboration between government and NGOs have been witnessed in such sectors as education, health, environment, population, women and youth development, livestock, fisheries, resettlement and disaster management. Increasingly the government acknowledges the effectiveness of the NGO approach in reaching the poor, while NGOs enjoys scaling up their intervention as a result of such collaborations.

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An overview of collaborative projects indicates three types of arrangements. These are (a) sub-contract, (b) joint implementation; and (c) government as financier of NGO projects. The most common type of collaboration is the sub-contracting arrangement where government agencies enter into contracts with NGOs, which are selected on the basis of competitive bidding. Joint implementation on a partnership arrangement, where NGOs are involved either as co-financier or joint executing agency with the government is not commonly practised. In the area of micro-credit there is an emerging trend for the government or national banks to finance NGOs' credit operations.

In general, collaboration appears to work well in social sectors such as health and education. It works very little in efforts aimed at enhancing the poor's access to land, water and forest resources. But, in a situation where government supported the NGOs and their members in resisting the vested interest groups from gaining access to khas lands and water bodies that were put up for lease, the poor succeeded in negotiating access. Experience say the strength of the vested interests is sufficient to discourage government functionaries from taking up the battle on behalf of the NGOs.