

# NGO Sector in Bangladesh

## An Overview

*The social development scene in Bangladesh is characterised by a strong presence of non-governmental organizations (NGOs). The NGOs emerged following the war of liberation to help the communities in distress as part of post-war rehabilitation. Afterwards, with assistance from foreign donor agencies, they expanded their activities to deliver a variety of services including microcredit, essential healthcare, informal education, women empowerment and rights advocacy. This paper traces the evolution of the NGO sector in Bangladesh and evaluates its role in social development.*

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### I Introduction

The image of Bangladesh has undergone a major transformation from a famine-stricken 'basket case' during the early 1970s, to a flooded plain land in persistent need of food relief till the late 1980s, to an innovator in the delivery of services to the poor thereafter. The decade of 1990s experienced significant changes in the political structure, as well as noticeable improvements in human development and empowerment of women among the rural population. While nature continues to play havoc and governments often falter, the annual meeting of donors under the umbrella of the Bangladesh Development Forum during May 2004 was unanimous in noting that the economy and society of Bangladesh have attained a high degree of resilience to shocks. Much of the successes are commonly attributed to the activities undertaken by the non-governmental organisations (NGOs) in the country. However, the government's relations with the non-governmental organisations (often referred to as GO-NGO relations) are yet to stabilise.

The term 'NGO' encompasses a broad array of organisations, varying in their specific purpose, philosophy, sectoral expertise and scope of activities. In two important ways the NGOs in Bangladesh stand out from the traditional private voluntary organisations (PVOs). First, NGOs engage in activities, which had traditionally been in the domain of the government agencies, and it is the failure of the latter, which prompted donors to route funds through these organisations.<sup>1</sup> Second, NGOs are largely participatory in their approach - at least, during the early phase of their development, which enables them to deliver the services to targeted groups of population better than the hierarchically structured government agencies.

Normally, NGOs are required to register with the department of social welfare, for the purpose of claiming to be a non-profit organisation. Beside some, NGOs have sought registration with the directorate of women's affairs, and yet others have registered as a cooperative society. In some exceptional cases, an NGO may register itself with the registrar of joint stock companies as a not-for-profit organisation. Since the formation of the NGO Affairs Bureau (NAB) in 1990, the NGOs have to register with the bureau in order to avail of foreign funds. For the purpose of our exercise, we consider as NGOs all such organisations, which are outside the direct control of government or semi-government agencies

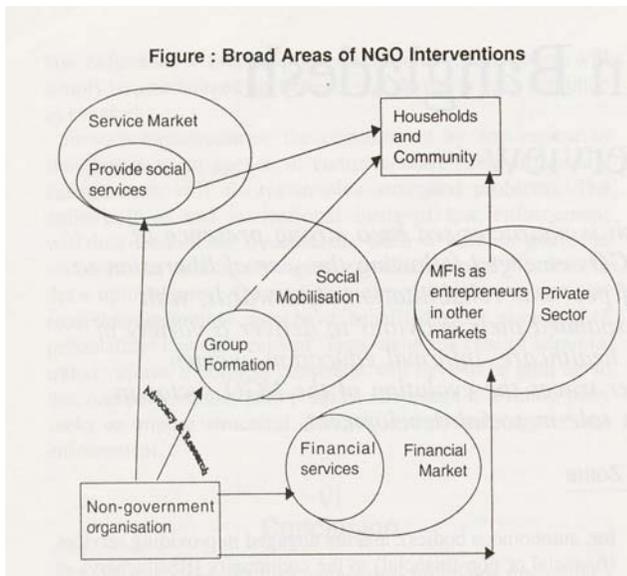
(or, autonomous bodies); and are engaged in providing services (financial or non-financial) to the community [Bhattacharya et al 2000].

In Bangladesh, such organizations first emerged soon after the war of liberation in 1971. For example, *Gone Shasthya* has its root in a mobile medical unit that provided support to the freedom fighters in 1971; RDRS started its activities by providing post-war rehabilitation services and supporting infrastructure development in the north-west region; and BRAC<sup>2</sup> commenced its activities by providing relief and rehabilitation assistance to the community of fishermen in the north-east, who were displaced due to the atrocities during 1971.

In contrast with NGOs that sprang up to respond to the challenge of devastation after the war of independence, Swanirvar Bangladesh (SB) surfaced in 1975 as an outcome of a national workshop with representatives of numerous local initiatives to increase agricultural production and attain self-sufficiency. Led by a senior government official, SB played an effective role in mobilising youth in rural areas and small towns to reduce pilferage in the delivery of relief and development services through government channels.

Most of the NGOs during the early 1970s had their origins from outside Bangladesh. Activities of these NGOs had a narrow focus, e.g. rehabilitating infants and the 'unwanted' children of the war in Kurigram (*Terre des Hommes*), providing shelter and protection (Action Aid) to segments of the non-Bengali community, organise relief and rehabilitation activities in the north west immediately after the 1974 famine, etc. An exception was the CUSO - Canadian University Students' Organisation - which had a wider ideological perspective, allegedly rooted in Paulo Freire's subaltern philosophy. CUSO closed its activities in 1976 with the conviction that local leadership had developed sufficiently. Thus, PROSHIKA was formed as a local NGO, and several training centres of CUSO were reportedly handed over to BARC.

There is wide variation in the functions of different NGOs. The identification of 'NGO sector' as a separate entity primarily refers to an institutional space. During early inception years, functional space, where government agencies were substituted, was important. However, with time, functional domains have expanded into areas where there are other actors as well. Thus, NGOs do not anymore refer to a single work (function) space. Instead, it is the participatory nature of their work with



Source: Adapted from Zohir and Malin (2004).

communities and ownership structure of the organisation, which distinguish them from the government and the traditional private sector.

## II Historical Evolution

Due to the absence of registration practices with any one authority, and because more than one kind of organisations may register with the same authority, there is no exact estimate of the number of NGOs. If non-registered societies (such as, clubs and informal savings and credit associations, many of which may operate within the periphery of a single village), are included, then some guesstimates put the figure in the range of 22,000 to 24,000. However, it is only a small subset of these, whose work style and activities appear to be similar, that are commonly considered as NGOs. They are mostly registered, even though there may always be some who are aspiring to get registered. A formal management structure is generally in place, even if it is on paper and one or a few individuals may exercise exclusive authority in practice. The management, as well as the other working staff, are salaried staff, and the works are normally carried out within an (management-) approved annual work plan, which specifies various programmes to be pursued in relation to the targets set under each programme.

The ADAB directory lists 1,007 NGOs, including 376 non-member NGOs.<sup>3</sup> The NGO Affairs Bureau (NAB) of the government of Bangladesh (GOB), which has to approve all foreign grants to NGOs working in Bangladesh, released grants worth about US\$ 250 million in FY 1996-97 to 1,132 NGOs, of which 997 are local and 135 are foreign [NGO Affairs Bureau 1998]. Most people, familiar with the canvas of NGO activities, suggest that the number of active NGOs in Bangladesh, as of June 2002, is more than 1,200.<sup>4</sup>

During most of the 1970s, the NGOs were providing services in social sectors, e.g., education, health and sanitation, family planning, etc. There were also some local movements for self-reliance, culminating into the formation of Swanirvar Bangladesh.

Pilot experiments into the provision of micro credit to small groups were made only towards the end of the 1970s. With the success of the Grameen Bank, the 1980s experienced a gradual acceptance of micro credit activities by NGOs. New institutions, often with indigenous effort, emerged during the late 1980s and early 1990s, though many of the first generation NGOs continued to engage in the delivery of social services. In spite of their induced interest in credit delivery, many of the newly emerging micro-finance institutions (MFIs), which are also included in the domain of NGOs, have exclusive focus on microcredit.<sup>5</sup>

In the specific context of Bangladesh, the distinction between NGOs and MFIs therefore often gets blurred. While the act of financial intermediation may require special focus, the micro credit organisations (MCOS)<sup>6</sup> quite often engage as agents in the NGO sector as well. Figure describes the broad activities undertaken by the NGOs. Most NGOs engage in group-formation and provide financial services to group members. Some also engage in providing social services - health, education, water and sanitation, training and skill development and awareness building. There are others who may also engage as economic agents, such as, through providing marketing support to the beneficiaries, or, as provider of wage employment. The currently observed mix of activities has a long history; and the NGO sector in Bangladesh has been an ever-changing sector. Broadly speaking, while the NGOs may differ in their early engagements, their commonality is derived from the network of groups, of primarily women members, which underlie most NGO activities. Most NGOs also engage in providing financial services. While primary research into the paths of institutional savings and asset accumulation is yet absent, there is enough anecdotal evidence to suggest that this is underway in a significant way.

Two other areas of engagements, often undertaken in conjunction with one or more of the four interventions listed above, are advocacy and research. Advocacy is a tool used to promote improved performance, shift priorities and highlight areas of concern. It is also an essential ingredient to social mobilisation. Thus, advocacy may overlap with all the market spaces identified in the figure. The same holds for research. However, both these activities may turn out to be saleable services, which a commercially motivated NGO may decide to deliver.

## III Principal Activities of NGOs

### *Access to Credit for Poor and People in Distant Areas*

NGOs in Bangladesh have played a very significant role in opening up access to credit for the poor and people in distant areas. Traditional banking had failed to reach the poor since ownership of collateral was a prerequisite for having access to bank credit. One corollary of collateral-based lending practices was that the poor were not bankable. The NGOs in Bangladesh and the Grameen Bank, established, to the contrary, that it is very much feasible to lend to the poor and ensure good recovery rate, and that such lending did not require collateral in the form of tangible assets. In the process, a new approach to banking has gained global recognition, and its efficacy in addressing needs of the poor is widely acknowledged.

As mentioned earlier, Bangladeshi NGOs did not start off with microcredit- rather they depended exclusively on external funding to deliver social services to the poor. There were limited

experiments with group-based lending during the late 1970s, but funds were not readily available and most such activities had to rely on an inefficient public-owned banking sector. It was the success of the Grameen Bank, which paved the way for wider adoption of microcredit amongst NGOs. The process was initially slow - conscientisation was still perceived by most NGOs as the prime objective, and engagement in credit operations was viewed with suspicion. Pressure from group members<sup>7</sup>, successful expansion of the Grameen Bank, and the urge to get financial independence led many NGOs to engage in lending activities. The formation of the *Palli Karma Shahyok Foundation* (PKSF) in 1990, which acts as credit wholeseller to the MFIs, drastically changed the NGO activity space. The operations of PKSF also encouraged many new MFIs to surface within smaller geographical territories, and all such organisations are commonly included under the umbrella of NGOs.

It is estimated that the NGO sector disbursed around taka 23.11 billion during 1998, and the Grameen Bank (GB) disbursed another taka 19.89 billion during the fiscal year 1997-98.<sup>8</sup> The two together far surpassed the public sector agricultural credit of taka 16.43 billion during FY 1998 and an additional micro-credit disbursement of taka 1.46 billion through various government agencies. Thus, of the total credit disbursed in rural areas, about 70 per cent was by the MFIs (NGOs and the Grameen Bank).<sup>9</sup> Total cumulative disbursement of micro-finance-NGOs is estimated to have exceeded taka 200 billion, while Grameen Bank's cumulative disbursement, as of February 2004, was taka 194.85 billion.

Micro-finance-NGOs, along with the Grameen Bank, claim of having enrolled more than 14 million active members, and the net savings generated by these members exceeded taka 12 billion in 2002. CDF statistics show that members' savings contribute more than a quarter of the total revolving loan fund (RLF) of the MFIs, PKSF accounts for 23.6 per cent and the accumulated service charges contribute another 16.6 per cent of the RLF. Dependence on foreign funding sources declined significantly - to only 16.5 per cent in 2002. Expansion of microcredit has also expanded the net of formal banking sector - the latter accounts for 9 per cent of the total RLF of the MFIs.

Loan sizes of the MFIs are normally less than taka 10,000, and in most cases, repayments are to be made in 50 weekly instalments over a year. The annualised interest rates vary between 18 and 40 per cent. Since peer monitoring is a key element to ensure high recovery, attendance in group-meetings is a pre-condition for receiving a loan, along with the requirement to save a minimum amount. No other collateral is necessary to receive MFI loans. In contrast, the formal banking sector requires a collateral, offers greater amount of loan, but lacks accountability. Some of the public sector agencies have adopted the NGO art of group formation and have introduced microcredit programmes.

During the early years, microcredit was perceived as replacing the moneylenders, who are alleged to have charged exorbitant interest rates and often tied lending to land grabbing. The Bangladesh experience however shows that while interest rates on informal lending may have declined, the shares of moneylenders, business advances and other interest-bearing informal lending have increased due to the increased commercialisation of rural economies. At the same time, success of the microcredit delivery mechanism has encouraged many achievers to introduce new lending programmes targeting micro-enterprises, even to small and medium enterprises.<sup>10</sup>

## *NGO Role in Social Intermediation and Empowerment of Women*<sup>11</sup>

Social intermediation is a process in which investment is made in the building up of both human resources and institutional capital, with the aim of increasing the self-reliance of marginalised groups, and preparing them to engage in formal financial intermediation [Bennett and Goldberg 1993]. Formation of small groups, often federated at the level of a centre, is the hallmark of the 'participatory approach' adopted by NGOs in Bangladesh.<sup>12</sup> The focus on women and group formation among NGO/MFIs in Bangladesh are closely related - regular group meetings and interactions in a non-kinship based space results in important empowerment impact for the members [Hashemi and Schuler 1996]. Such social intermediation through the operations of the group instils in its members a credit repayment culture, which it is claimed, ensures high repayment.

The very act of getting women who were hitherto excluded from the public domain to form groups, meet regularly, chant slogans and interact with (most often male) outsiders, all done in a way that emphasised the value of the women as having an identity independent from their male guardians, was revolutionary. These acts had far-reaching impacts in bringing about new ways of perceiving of the self, womanhood and relating to various engagements in the realm of the economic, social and political domains.<sup>13</sup>

Social intermediation by the NGO/MFIs also created a network for sharing and communicating information. The group, by providing the poor with a network through which they are able to share valuable information about events in and around the community, builds solidarity relationships among members who may rely on each other during times of difficulty and they are able to talk to each other about social concerns that they may have and share experiences to resolve household problems. Centre meetings enabled women members to expand their social and information networks that were used to facilitate economic and non-economic transactions. The members also used the networks to expand social exchanges [Larance 1999].

It is not only the group members who benefit from the networks made possible through group-based social intermediation, NGO/MFIs and other economic entrepreneurs also successfully used these networks of numerous producers and consumers spread across the country. For example, new markets for poor producers opened up, and new technologies with far-reaching implications for poverty have been marketed, some of which are described below. These networks also proved very effective in getting rapid information about disasters and feedback to rural communities on coping strategies. The resilience shown in the face of a prolonged flood during 1998 is clear evidence of the benefits of social intermediation. The network has also enabled building issue based advocacy by NGOs and other civil society agents, and has also ensured more effective delivery of safety-net services.

## *NGOs as Entrepreneurs in Delivery of Social Services*

The mainstream Bangladeshi NGOs started with relief operations - the early organisations thus specialised in the delivery of services in ways that significantly differed from the regular government distributions. Subsequently, many of them offered alternative education, health and other 'social' services. These

engagements enabled the NGOs to develop expertise, which later made possible the GO-NGO partnership in the delivery of social services. Disguised in such partnership is the seed of a new class of entrepreneurs, initially working on contracts to deliver certain services.

The second major move came with the delivery of microcredit, which turned many NGOs into apex bodies of large networks of small groups spread over parts or the whole of the countryside. These MF-NGOs may well be regarded as quasi-private sector financial entrepreneurs awaiting a proper legal framework. The network created in the process of delivering credit and other services created the basis for a third kind of entrepreneurship, which is rooted in more explicit commercial motives.

An example of NGO participation in education is the involvements of the Bangladesh Rural Advancement Committee (BRAC), which started its education programme in Bangladesh in 1985. The non-formal primary education (NFPE) programme, meant for children aged 8- 10 years, is a four-year programme. The other is the Basic Education for the Older Children (BEOC) programme for children aged 11 - 14 years, which is a three-year course. There are currently more than 31,000 BRAC schools in rural Bangladesh [Nath and Chowdhury 2000]. Existence of BRAC schools remains independent of any formal arrangement between the government and BRAC.

NGO involvement in health services, prior to rapid expansion of microcredit, ran parallel to the public health services. However, such services were largely confined to consultations since major treatments require massive investment. Much of the NGO support was also in the form of raising awareness and facilitating links with rural health centres. During the more recent past, some of the NGOs have ventured into establishing their own hospitals, aiming to subsidise the healthcare for the poor.<sup>14</sup> In the post-microcredit scenario, some of the NGOs (which also provide microcredit) offer health insurance. However, such insurance primarily covers consultations and a minimum level of local treatment.

Unlike the education sector, collaborations between the government and the private sector in the delivery of healthcare are more readily observed. The Slum Improvement Project in Bangladesh, run by the municipalities and the Local Government Engineering Department (LGED), employs NGOs to train local community health and sanitary workers (Water Aid). The Bangladesh Integrated Nutrition Project (BINP) uses participatory, community-based nutrition activities, and NGOs are key to implementing this community-based approach. In the case of the UNICEF-sponsored Expanded Programme on Immunisation (EPI), the Rotarians raised the funds and local voluntary organisations, private entrepreneurs and government workers worked together.

There has been a major shift in the government policy away from relief to development - the Integrated Food and Development Programme is one such example.<sup>15</sup> Under the latter programme, the local NGOs have been actively engaged to coordinate small-scale employment generation activities for the rural poor. In some such activities involving rural roads, private contractors are assigned to do the work with local labour groups. In Bangladesh, LGED had collaborated with local NGOs and private contractors, in coordinating such employment generation activities.<sup>16</sup> Such collaborations amongst donors, state agencies, NGOs and often the traditional private sector are on increase these days.

## *NGOs as Entrepreneurs in Commercial Activities*

A more interesting entrepreneurial development is associated with the graduation of some of the NGOs into quasi-commercial enterprises, acting like corporate bodies. As noted before, the massive expansion of microcredit activity enabled NGOs to spread their network into most rural areas. This network of rural people, who are simultaneously producers and consumers, turned out to be an asset, which can be harnessed for the betterment of the poor. While internal savings and the compulsion to get financially self-reliant have encouraged many NGOs to undertake commercial activities, many such activities do not necessarily create employment for the poor. The potential for the latter lies in redirecting the NGO resources into activities, which will employ the rural poor, with NGOs playing the role of a marketing agent and/or undertaking the risks associated with investments on productive activities.

Some such examples include, production of Grameen Check by a sister concern of Grameen Bank (which employs more than 6,000 handloom workers in rural Bangladesh), marketing of agricultural produce and poultry products by Gano Kallyan Trust (which interlinks marketing with extension and credit supports), and several BRAC initiatives. BRAC's *Aarong*, a shopping outfit, sells such products as stitched comforter ('Kantha') and embroideries done by rural women to the urban rich and for eigners. Delta-BARC housing society, BRAC bank and BRAC University are some of BRAC activities that are increasingly being commercially oriented. Grameen Family has several sister concerns engaged in commercial activities; solar energy and mobile phones are some of the new technologies whose dissemination in rural Bangladesh was made possible by the network. It is claimed that more than 6,000 rural women now own mobile phones, which enables them to earn substantial income (US \$ 75 to \$500 per month) by providing telecommunication services in rural areas.

It is not only the very large national level NGOs, who have moved into commercial activities - there are regional and very small ones as well. Commercial farming and marketing of agricultural produce, export of selected agriculture produce, cold storages, garments, hatchery for poultry, processing and marketing of dairy products, marketing of extension services, etc, are some of the areas where increasing participation of NGOs are observed. The quiet changes in the institutional space that have taken place in Bangladesh calls for re-evaluation of traditional ideas on 'private sector' development in developing countries.

## **Conclusion**

NGOs in Bangladesh constitute a dynamic entity, which continues to table new challenges for the intellect as well as for the polity in the country. As a body of institutional arrangements, it surfaced as a result of failures in government delivery of certain social services. Eventually however the institutional dynamics and compulsions arising out of a participatory approach to grass roots development, the NGOs trespassed into many other territories. The expansion path has not always been devoid of sins; yet, the society has come to terms with their existence. This paper has only highlighted the broad path traversed.

The NGOs have engaged in several areas and in most of these areas, there are other actors in the field with whom performances of the NGOs may be compared. In some such activities, the

society may gain by providing a larger space to the NGOs substituting for the old agents, while in others, a new form of partnership between the old agents (both government agencies and private sector) and the NGOs may be envisaged.<sup>17</sup> Our analysis takes into cognisance the possibility of a 'non-for-profit' Organisation transcending into one which undertakes commercial ventures, giving priority to economic efficiency; and yet continues to subsidise programmes with social objectives. It is also true that the dynamics within the NGOs, the internal incentives, the pressures of donors and the domestic government, all shape the scope and character of NGO activities in Bangladesh. Thus, policies are important instruments, which may enhance the scope of NGO contribution to the economic and social development of Bangladesh. At the same time, excessive interventions and regulations by public agencies may often thwart the growth of an innovative sector, such as that of the NGOs.

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## Notes

- 1 As one author notes (Zaman 2003), "The growth of the non-governmental organisations (NGOs) .. (owes) to the gap between the developmental needs and aspirations of the citizens on the one hand and the limited capacity and performance of the government on the other." There is another area of shortfall, that in the performance of the traditional private sector, which may have contributed towards NGO emergence as well.
- 2 RDRS currently stands for Rangpur-Dinajpur Rural Services. BRAC stands for Bangladesh Rural Advancement Committee.
- 3 ADAB stands for Association of Development Agencies in Bangladesh, and the directory refers to that of 1998.
- 4 See CDF (2002). Of the 681 MF-NGOs reporting to CDF on June 2002 data, management of 117 were headed by women.
- 5 See Zohir (2001). In the literature, the latter group is identified as 'credit only', while the former is referred to as 'credit-plus' NGOs.
- 6 These are often identified as micro-finance institutions (MFIs) in the literature when the emphasis is more on commercial aspects of delivering financial services. The two terms are treated synonymously in this paper.
- 7 A BIDS study in 1990 [Zohir 1991] found threats of disintegration if SB group members were not provided with credit.
- 8 The estimate is based on CDF data on end of the year cumulative disbursement of 17 important NGOs, and the conservative assumption that they accounted for 85 per cent of total NGO-sector disbursement. During 2003, value of US dollar in taka hovered around taka 58 per dollar and 100 BDT fetched around 80 Indian rupees.
- 9 While many MFIs are considered NGOs, Granneen Bank is an exception. The latter is registered as a specialised bank, outside the government sector.
- 10 ASA's Small Enterprise Lending (SEL), Proshika's Small Economic Enterprise Development (SEED) programme, and BRAC's Micro-Enterprise Lending and Assistance (MELA) programme are some prime examples.
- 11 This sub-section largely draws upon Zohir and Matin (2004).
- 12 Group formation precedes lending programmes by most MFIs. Most common small groups have five members. However there are NGO/MFIs whose primary groups have 15-30 members.
- 13 Positive effects were established in several studies: on perception and definition of what constitutes women's work and how it is evaluated; attitude towards desired family size, children's education, household money management and even consumption decisions. Social attitude towards acceptable age of women's marriage, domestic violence, dowry, hygiene, etc, have also undergone significant changes in rural Bangladesh, much of which are credited to the NGO roles in social

- 14 *The Daily Star* of June 23, 0033 carried the following news in its back page: Large NGOs like th(Bangladesh Rural Advancement Committee (BRAQ and the Ganoshasthya Kendra will take over the healthcare services at the grass root in 350 unions.
- 15 Even as late as 1998 after flood, many NGOs were engaged to distribute relief to affected people on behalf of donors.
- 16 Reference is made to Rural Employment Sector Programme (RESP), sponsored by the Swedish International Development Agency (SIDA).
- 17 There may still be other areas where NGO encroachment may jeopardise interests of existing groups and one may question the desirability of such engagements.

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