

Non Government Organizations and their Contribution in Rural Development: an Example of Bagatipara Upazila, Natore District, Bangladesh

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Abstract:- Bangladesh has been perhaps the most important heart on the globe for NGOs (Non-Government Organizations). Non-governmental Organizations (NGOs) play an important role in the economic development of developing countries. They provide services to society through welfare works for community development, assistance in national disasters, sustainable system development, and popular movements. The study is primarily intended to examine the selected NGOs' existing conditions and their programs and projects concerning socio-economic and infrastructural development of the study area. Now the NGO beneficiaries control over the family as well as the community and they enjoy increased decision making power as a result of their economic empowerment. Their status has increased in society after NGO membership. It has been observed that Socio-Economic condition of the rural poor changes and development is taking place.

Keywords:- Economic development, NGOs, rural area, local economy, social services, health, education, sanitation.

I. INTRODUCTION

Bangladesh is a developing country. She is improving development in the different sectors like Education, Agriculture, Industry, Commerce, and Science-Technology and so on. In present day after a bloody war for independence, it stands as one of the world's largest economies in the 21st century which is so called 'next 11' countries after Brazil, Russia, India and China. Among the ninth most populous and the most densely populated states, Bangladesh is 25th in position among the 39th poorest countries [1]. It has been observed that from the late seventies, NGOs have been attaining an increasingly important role in the nation's development process [2].

NGOs are the most important sites for Bangladesh as heart on the globe. There are approximately 20,000 NGOs in Bangladesh which mostly focus on development or poverty alleviation. Grameen Bank, a microcredit organization is the most famous organization of Bangladesh. It is called that Bangladesh is the "birth place" of Grameen Bank. In developing countries, Non-governmental Organizations

(NGOs) play an important role in economic development. The services of the NGOs are welfare works for community development, assistance in national disasters, sustainable development. The conventional development approach with its declared focus on 'economic growth' and with hardly any concern for developing human resources pursued by the government has not resulted in much success in ensuring socio-economic development of the rural poor who constitute the bulk of the population of the country. The process of centralized planning and the top-down implementation approach through the rigid, non-responsive bureaucratic apparatus, has failed to a great extent to accommodate the needs and priorities of the poor and the under privileged [3]. Bangladesh is facing massive challenge to meet up the demand of her ever-increasing population with their increasing demand for their basic needs such as food, cloth, education, health. In Bangladesh, NGOs provide services to the poor number of people by giving food, cloth, education and basic health facilities. In this country, agricultural sector is the main income source for the rural people; unfortunately this sector has lost its capability to create employment opportunity and income generating activity for the landless. The NGOs are working on poverty eradication by directly and indirectly involving the poor people in their various activities.

➤ Objectives of the Study

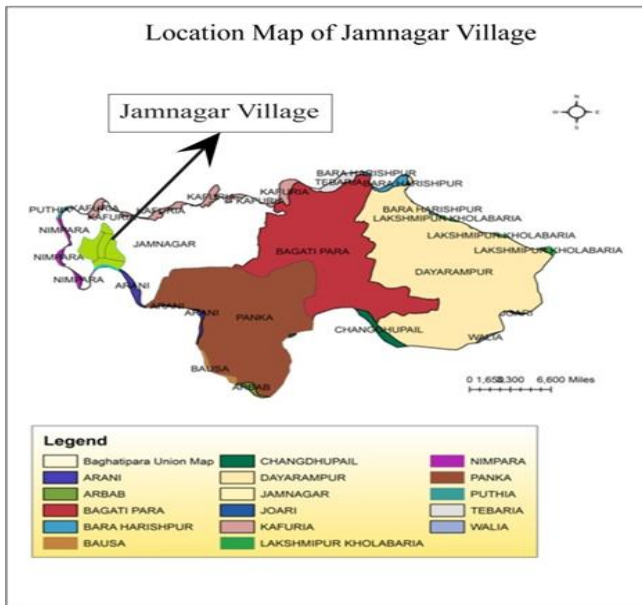
- To find out existing condition of different NGOs in the study area.
- To identify the role of different NGOs in socio-economic and infrastructural development in the study area.

II. STUDY AREA PROFILE

Jamnagar is a small village under 2 no. Jamnagar Union of Bagatipara Upazila in Natore District. This village is located around 15 km away from the Bagatipara Sadar Upazila. It is located at 24.3306°N 88.9444°E and the area of 139.37 sq km is bounded by Natore Sadar Upazila on the north, Lalpur Upazila on the south, Baraigram Upazila on the east and Charchat, Bagha and Puthia Upazila on the west. The topography of the Upazila is mainly plain; there are few depressions and one main river "Boral" which attached with Padma River at Lalpur Upazila [4]. It is in ward no 02 of

Bagatipara Upazila, which have 30 villages under 9 wards. Among them Jamnagar is one of the largest villages.

Jamnagar is the largest village in ward no 2 in Bagatipara union. The total population in this village is 6,458. Among this population, literacy rate is about 48% (Source: BBS, 2001). In this village, most of the people are Muslims. About little number people are Hindus. Main income source of the people in this area is based on agriculture. Other livelihood groups are businessman, fisherman, service holder, day laborer etc.



In Jamnagar, the main economic source is agricultural. Out of total 6,458 households, about 65.4% (BBS, 2001) people are engaged with agriculture by which they produce varieties of crops mainly rice, jute, wheat, potato, vegetables, spices, pulses, oil seeds, sugarcane and other minor crops etc. They also grow various types of fruits like mango, jackfruit, litchi, banana, guava, etc. Varieties types of fish are caught from river Boral, nearby beels and paddy fields during rainy season. All these fishes are economically valuable in the village market. Again they also earn money from the sales of fishes, fruits and crops in other market outside the village. Besides crops, livestock and poultry are the subsidiary source of household income of the village.

III. LITERATURE REVIEW

“Non-governmental organizations (NGOs) are usually nonprofit and sometimes international organizations independent of governments and international governmental that are active in humanitarian, educational, healthcare, public policy, social, human rights, environmental, and other areas to effect changes according to their objectives” [5]. They are founded by citizens, which include clubs and other associations that provide services, benefits, and premises only to members. An NGO is non-profit voluntary organization which is organized on a local, national or international level [6].

Rural development is the process of improving the quality of life and economic well-being of people living in rural areas, often relatively isolated and sparsely populated areas. Rural development has traditionally centered on the exploitation of land-intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. Increasingly tourism, niche manufacturers, and recreation have replaced resource extraction and agriculture as dominant economic drivers. Rural development is also characterized by its emphasis on locally produced economic development strategies.

NGOs play both the alleviation of rural poverty and other activities for the socio-economic development for meeting the basic living standard. The rural poverty can be measured on the basis of rural households’ dependency on land or labor, market accessibility and the protection by society. With the joint activities of the government, many NGO’s like Care, BRAC, PROSHIKA Grameen Bank etc. have taken socio-economic programs for the development of rural poor. The involvement of non-governmental organizations (NGOs) in the development programs are increased day by day. Because of the failure of governmental development assistance to reach the poor, the involvement of non-governmental organizations such as the Grameen Bank, BRAC, ASA, TMSS etc. in Bangladesh are improved.

K.A. Suresh and Molly Joseph conducted a study with a view to examine the existing levels of participation of organizers in the development programs of NGOs and assess the perception and attitude of organizers towards the idea of participatory development. The rates of participation of the organizers at different stages of development were satisfactory; but the attitudes of the majority of the organizers towards the participation of beneficiaries in the developmental programs were found to be low.

“Role of NGO in Socio-Economic development of Rural Poor: BRAC as a Case” conducted by Umma Jakia, Department of Public Administration University of Dhaka, primarily intended to examine the selected NGOs’ programs & projects concerning socio – economic development of rural poor and also to examine the effects of NGO program interventions in overall advancement of rural poor.

“NGOs and Their Implications in Promoting Social Development in Bangladesh: An Overview” by A.B.M Enamol Hassan, Department of Humanities, Chittagong University of Engineering and Technology (CUET), Chittagong, which is designed with a theoretical conception of development contributed by NGOs along with its location in civil society.

Mohammad Kamal Hossain in his paper “Assessment of Social Impact of Microfinance Operations: A Study on BRAC” focused on Microfinance, Social Poverty, Socio-economic Development, Social Impact, Poverty Alleviation and Impact of Microfinance. In his study emphasis given on economic development of poor people is inevitable to ensure their Social development.

IV. METHODOLOGY

The research was designed to be more qualitative because it is the most appropriate way to analyze an understanding of issues and needs. The survey was carried out with semi – structured questionnaire. The qualitative method was used for in-depth interview of the NGO officials at various levels. For this pre-designed checklists were used. The qualitative method also helped to produce qualitative data by studying respondents’ narration and observable behaviors. Fact finding were also made to study areas in order to understand the local situation and be familiar local people. Collected data were processed through SPSS.

Data were collected both from primary and secondary sources. The primary level information was collected through semi – structured questionnaire, interviews and observation. Beneficiary household survey was carried out with semi – structured questionnaires from the local respondents. Moreover, in-depth interviews were conducted with NGO officials with the help of both pre-designed closed and open questions. The purpose of these interviews conducted to gather information from the NGO officials of various levels regarding the socio-economic concerns of these NGOs and the changing socio-economic condition of the rural poor. Focus group discussion meetings with NGO beneficiaries were conducted. In each meeting, on an average, eight NGOs beneficiaries, mostly women had attended. The main purposes of this focus group discussion were to gather information regarding the role of NGOs.

Then the collected data were analyzed through statistical analysis by SPSS software, Microsoft office excel to gather the contribution of different NGOs in socio-economic and infrastructural development in the study area and compared different NGOs in their development programs by making check list.

V. DATA ANALYSIS

Data were collected from two groups such as the NGOs beneficiaries and the NGOs worker to know the respondent satisfaction with selected five NGOs and to know the NGOs involvement in socio-economic and infrastructural development.

A. Socio-Economic Characteristics of Beneficiary Respondents

• *Household Income Distribution*

Data and information on the income level and loan percentage of the beneficiary respondents’ households were also collected to assess their economic situation. These are presented in the following figure 1.

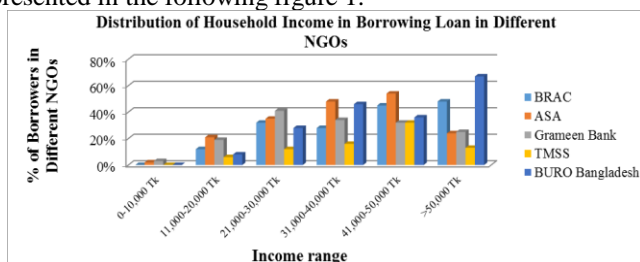


Fig 1:- Household income distribution with taking loan (Source: Field Survey, 2018)

From the statistical analysis, it is found that most of the respondent with income range 20,000- 50,000 taka take loan from those NGOs usually. Bellow income 10,000 taka, a very few members have borrowed loan. In BURO Bangladesh about 68% people borrow loan every year with income range >50,000 taka.

• *Respondent Satisfaction Level*

From the local respondent perception satisfaction level varies in excellent, good and moderate. Following figure shows the local respondent satisfaction which indicates that they are satisfied from the service of BRAC and ASA. About 44% people are taking loan from BRAC.

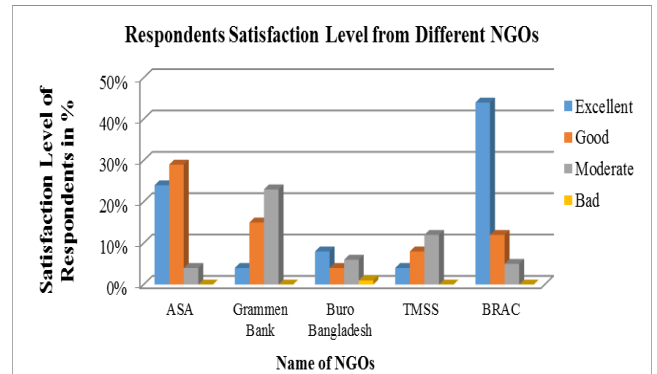


Fig 2:- Respondent Satisfaction Level from NGOs (Source: Field Survey, 2018)

B. Analysis of NGOs Initiatives

The development programs NGOs that can be stated as economic development, health program, education program, community empowerment program, human rights and legal aid services, disaster management, environment and climate change, agricultural and food security, water, sanitation and hygiene, gender justice and advocacy etc.

• *Purpose of Taking Loan*

Statistics show that different NGOs give loan primarily for business, agriculture, farming etc. The following figure also shows that BARC, ASA, Grammen Bank, TMSS, BURO Bangladesh provide loan mainly for business, agricultural purpose.

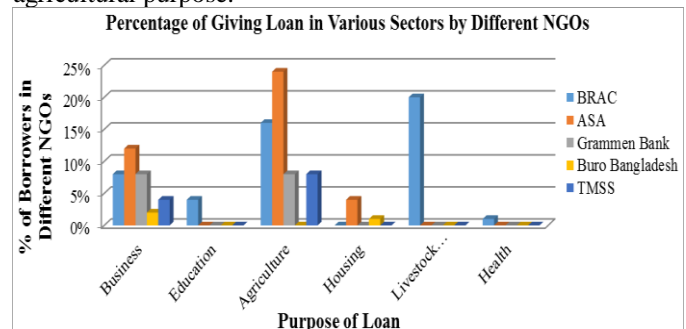


Fig 3:- Purposes of taking Loan from different NGOs (Source: Field Survey, 2018)

From the statistical analysis, about 14-16% people take loan from ASA, about 8% people take loan from BRAC, 8% people take loan from Grameen Bank, 4% from BURO Bangladesh, and 2% from TMSS in this locality.

• *Savings in NGOs*

From the studied NGOs it can be observed that 34-37% respondents deposit 50-100 Tk as a savings. Most of the respondents both the NGOs shared that at first of their membership they deposited small amount. But gradually they have started to increase their savings deposit as they can understand the advantages of savings.

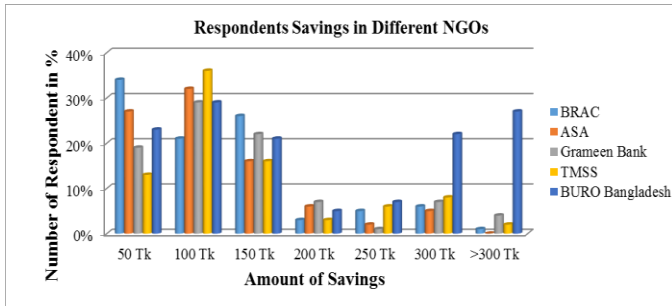


Fig 4:- Respondent Savings in Different NGOs (Source: Field Survey, 2018)

C. NGOs Involvement in Socio-economic and Infrastructural Development Programs

The socio-economic development programs of the NGOs include income and working conditions, expenditures, savings and indebtedness, distribution of wealth, educational service, health service, social and welfare services, public order and safety etc.

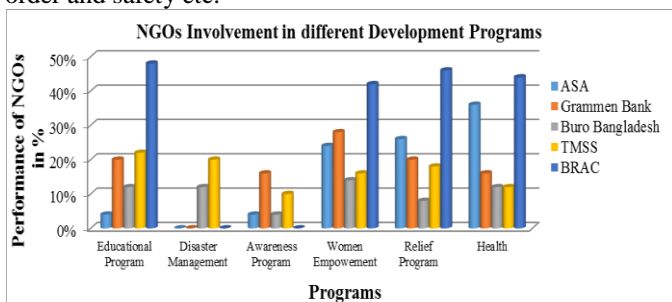


Fig 5: NGOs involvement in Development Programs (Source: Field Survey, 2018)

Through NGO membership the economic conditions of the respondents have improved and also their status has been increased in the society as well as in their family. The figure represents that before taking loan the most beneficiaries' income was among 1-20,000 taka. After taking loan, about 55% monthly income has increased from 20,000 taka to 40,000 taka.

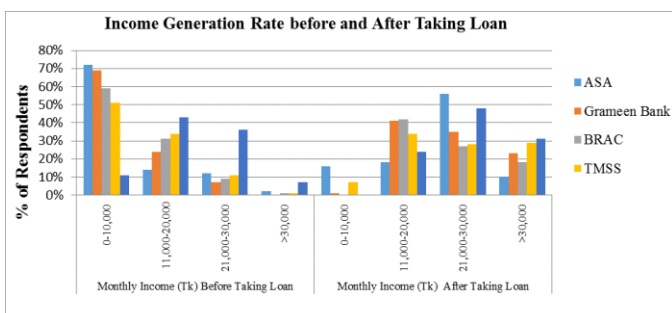


Fig 6:- Income generation through taking loan (Source: Field Survey, 2018)

Before taking loan about 12% people had income 21,000-30,000 taka and it had increased 55% after taking loan

in ASA, 7% people had income 21,000-30,000 taka before taking loan but after taking loan the number increased about 35% in Grameen Bank, in BRAC number increased from 9% to 27%. Savings practice is an important indicator to measure up the socio-economic condition. In the studied NGOs it can be observed that only 10% respondents had savings practices before NGO membership. 90% respondents out of total 20 had no savings practices before NGO membership. The same scenario is revealed from both of the NGOs. Following table shows the purpose of savings of the respondent.

Name of NGOs	Purpose of Using Savings by Members				
	Educati on	Croppin g	Makin g House	Treat- ment	Buying Cattle
ASA	4%	28%	34%	12%	22%
BRAC	3%	15%	31%	8%	29%
Grame en Bank	4%	18%	28%	4%	23%
TMSS	2%	14%	32%	6%	27%
BURO Bangla desh	3%	21%	34%	3%	24%

Table 1. Purpose of using savings by the members of the NGOs

(Source: Field Survey, 2018)

From the statistical analysis of Number of members in the NGOs and their using purpose of savings, it can be said that most people use their saving both for making/repairing house and buying cattle. Using savings is an important indicator of socio-economic condition. It seems that 34% of beneficiary respondents used their savings in making/repairing house mostly in BRAC and BURO Bangladesh. The next large group (23-19%) used in buying cattle. NGOs wise the ratio is almost same. About 3% to 12% respondents are using savings in medical treatment. It is revealed from the studied NGOs that savings influencing the socio-economic condition of the rural poor.

➤ *Education*

Education is an inevitable ingredient of socio-economic development of rural poor. BRAC and TMSS both the NGOs have launched education programs for the children of the rural poor. BRAC has operated multifaceted constructive education program focused on quality of education services and management. The figure (5.3.1.4) says that BRAC is the major NGO which provide Educational programs.

From the collected data it can be observed that BRAC provide 100% education programs like pre-primary school, primary school, Gonokendropatagar, adolescent development center etc. Grameen Bank and TMSS also have education programs in this area.

➤ *Awareness program*

Awareness programs on different issues related to health or social services are carried out by the 5 NGOs in the study area. ASA calls for meeting once in a month. So as BRAC, BURO Bangladesh and TMSS also holds meeting regarded child marriage, dowry, child labor and importance of education.

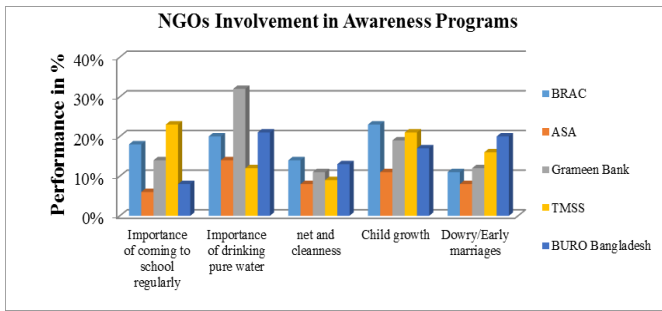


Fig 7:- Awareness Programs of NGOs (Source: Field Survey, 2018)

From the collected data, it observed that awareness programs like importance of drinking water, child growth are mostly provided by BRAC, Grameen Bank and TMSS in this area. 32% respondents are awarded drinking water issue in parents meeting in Grameen Bank. 21% respondents opined about Child growth in BRAC. Another 23% respondents opined about importance of coming in to school regularly provided by TMSS. The beneficiary respondents also shared that they are also aware how to attitude with their children. First aid and primary treatment, process of cooking nutrition food, mothers learn games to play with children.

➤ **Health**

ASA introduces some health related meetings. BRAC and Grameen bank provides medical services for poor women in the study area. TMSS gives importance in women and neonatal health care. For this purpose they have introduced some health packages for the members. It includes maternity and neonatal health care. BRAC Health program emphasis on sensitization of the rural poor to healthcare needs.

➤ **Sanitation**

Sanitation practice is an important indicator of social development and advancement. Poor sanitary facilities can lead to a number of diseases. The poor sanitary condition may pollute the water supply and create issues. Latrine facilities do indicate the extent of hygienic living condition. During the survey of beneficiary respondents, data and information were collected on set up latrine. It can be observed that about 22% respondents have constructed latrine before NGO membership which were not suitable and another 78% have constructed latrine after becoming NGOs member.

D. Involvement of NGOs in Infrastructural Development Programs

In this area, housing is only one that is developed by NGOs among the infrastructures. BRAC, Grameen Bank and BURO Bangladesh have the contribution on housing. BRAC provided tin for roofing and wall in 2006-2010 in this area. Grameen Bank, BURO Bangladesh also provided housing loan in that time. Now, the NGOs do not have so important contribution but the members improve their housing condition by taking loan from those NGOs.

It can be observed that about 6% respondents has increased to tin roofed house about 21% after becoming member in BURO Bangladesh, 9% respondents had tin roofed dwelling house increased to 17% becoming Grameen Bank

members. But situation changed for the better after becoming NGO members.

E. Comparison of Different NGOs

Overwhelming different strategies, approach vision; mission NGOs have been lurching various development programs for the socio-economic development of rural poor. It is observed that there are certain similarities exist among the types of NGOs in Bangladesh.

Matrix	BRAC	ASA	Grameen Bank	BURO Bangladesh	TMSS
BRAC	—	2	1	1	2
ASA	2	—	2	1	1
Grameen Bank	1	2	—	1	2
BURO Bangladesh	1	1	1	—	4
TMSS	2	1	2	4	—

Table 2. Pair wise Compassion Matrix among Different NGOs

(Source: Field Survey, 2018)

Here, 1=excellent, 2= good, 3= moderate, 4= bad, 5= very bad

The result from the Focus Group Discussion shows that BRAC, ASA and Grameen Bank perform so much than other NGOs. In Rural areas, ASA, Grameen Bank and BRAC are more active than any other NGOs. Microfinance system of BRAC initiated monthly loan installment for its beneficiaries which minimized the financial and mental pressure of program beneficiaries. The pre-primary education of BRAC is more systematic, process oriented, disciplined, training and co-curriculum based than other NGOs. Besides, ASA has come forward to save these students and introduced this program for the children of the group members. It is designed intending to help the group members in continuing their children's education. The highest loan size is Tk. 5,000 with 15% service charge and it is specially provided for meeting their admission and examination fees [7].



Fig 8:- Focus Group Discussion (Source: Field Survey, 2018)

Grameen Microcredit is helping to increase the entitlement of microcredit program households on education through increasing capability to spend more on the education of children. Scholarships are given, every year, to the high performing children of Grameen borrowers, with priority on girl children, to encourage them to stay ahead to their classes. BURO has been providing basic life management training / continuous education / lifelong learning to its group members/customers through formal and non-formal training or awareness program in weekly meeting than other NGOs.

TMSS does not give any specific loan for education but if anyone wants then he can take loan from the NGO for education purpose.

VI. RESEARCH FINDINGS

From the analysis of primary and secondary data and information from both quantitative and qualitative perspectives reveal that:

- Community level participation and status of the respondents have been increased as their economic condition improved than before.
- Condition of the dwelling houses of the beneficiary households has improved after having NGO membership. Earlier majority of the households had thatched house which is replaced by tin roofed houses later.
- NGOs give loan primarily for business, agriculture, farming sector etc. BRAC, ASA and Grameen Bank primarily giving loan in business and agricultural sector mostly. From the study it has been found that ASA provided 23% in agriculture sector and 12% in business sectors. BRAC has been provided 19% in livestock farming.
- It is to be observed that 50% beneficiary respondents have withdrawn loan of about 21000- 30000Tk.. Most of the respondents withdrawn a loan of 3000 -5000 Tk primarily as a loan. As a result of investing more income generating activities, the loan range becomes higher gradually.
- NGO beneficiaries now avail of more health care services than before. As the government provided health care services have limited scope, the NGOs in this arena provide services in large scale. ASA introduces some health related meetings. BRAC and Grameen bank provides medical services for poor women in the study area. TMSS gives importance in women and neonatal health care.
- Sanitation practices of the NGO beneficiaries have improved than before. About 70% of the NGO beneficiary households have constructed sanitary latrine. BRAC and ASA has special program for sanitation. ASA provides loan for sanitary latrines. The number of respondents increased in set up latrine from 4% to 22% in BRAC, 3% to 24% in TMSS.
- In the matter of education, now the rural poor have more access to education. Educational advancement level of the NGO beneficiaries has also increased. Moreover, Grameen Bank provides different types of educational loan.

VII. CONCLUSION

The NGOs sectors are working for ensuring the socio-economic development. These sectors work with profit maximization respectively whereas NGOs do for poor and women especially on the grass root level. The labor power has been mainly thought to be employed in the agricultural sector rather than business or job sectors. However, the

recent trend showed that the majority of labors in the case study sites have been gradually attracting to day labor. Other finding is the people are attracting towards the development and employment generating activities provided by these nongovernmental organizations. In the study area the role of NGOs is great. The poor and middle class people are taking loan from those selected NGOs. In this area, NGOs are directly and indirectly related to the development of the area. For example, these NGOs directly provide loan to the beneficiaries for business, agricultural purpose, this is direct involvement for the area. Again people taking loan from those NGOs and build their house through improved technology which indicates the indirect involvement of NGOs in infrastructural development. Many NGOs take steps as the implementation and accomplishment of project related to resistance of climate change. But it is also true that the projects carried on by local NGOs mostly financed and technically supported by donor agencies. In this case, some sort of restrictions and their (Donors) wills are being imposed on economic and political systems of Bangladesh that are not perfect for country's structure and in such this case NGOs work as their local syndicate only.

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