

## Impact of NGO Operations in Bangladesh: A Field Study on ASA, BRAC and Grameen Bank

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*Abstract: This article aims to study the impacts of NGO operations in Bangladesh in poverty alleviation and social development especially for members of NGOs and civil society. Though the root of NGO emergence was grounded on relief and rehabilitation services in 1971, recognizing the need of poverty alleviation and development in Bangladesh, NGOs are now working in multisector in rural and urban society. Nowadays NGOs have become inseparable development partners of Bangladesh Government but there are so many controversies in Bangladesh regarding the effectiveness of this programme. The present article has been made an effort to explore what types of impact already made by the NGO operation in Bangladesh especially on the biggest and pioneer NGOs i.e. ASA, BRAC and Grameen Bank.*

### 1.0 Introduction

Non-governmental Organizations (NGOs) are vigorously involved in multisectoral development projects and programs combined with research, welfare services, human capability development through educational training, technology development, exchange of information and social communication. Their broad objective is development related to poverty reduction and development. Considering their mission, vision and developmental role, government of Bangladesh has also recognized them as its development partner in Bangladesh. NGOs are functioning outside the government framework but they are bound by and work within the laws of the land. Approximately above 20,000 NGOs are operating their activities in rural and urban areas in Bangladesh. ASA, BRAC and Grameen Bank are the pioneer and biggest NGOs of them. The Association for Social Advancement (ASA) emerged as a major micro finance institute (MFI) in the early nineties after long experimentation and operational experience of more than 10 years. ASA began in 1978 to empower the oppressed through "people's organizations", mobilized for social action against exploitation and through legal aid to fight social injustice. In 1984, ASA shifts its focus to the basic social unit- the family; recognizing that women's critical role must be play in development. In the late 1980s, ASA began to incorporate

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management skills for income generating projects and stressed the importance of savings in development education efforts. At this point, credit delivery came as a quite natural extension of its success with its development education to rural poor women (Rashid, 1997; Zamana, 2003). There are 5,988,134 active members as of December 2005 of which 96 percent are women (ASA Annual Report, 2005).

Bangladesh Rural Advancement Committee (BRAC) was established in 1972 in response to a humanitarian relief oriented need. It was also the first NGO that came forward with the micro-credit program for the betterment of the rural poor. Despite having one of the largest micro finance operations in the world, BRAC is not exclusively an MFI. It has equally large programs in health, education, employment generation, human rights and other capacity development approach (Nabi and Ahmed, 2001:213). BRAC disbursed its first tiny loans in the mid-seventies to groups of artisans and other poor villagers, to finance their income generating activities. It initiated its major credit activity in 1979, and it has been involved in micro finance since then. In 1989, BRAC began its own bank, now operating as the Rural Credit Project. The bank is designed as a self-sustaining, self-financing entity that provides banking services to members of mature village organization's (VO) who 'graduate' to the bank. The BRAC has so far covered 507 upazillas/ thanas (sub-districts) of 64 districts covering total 110 million people (BRAC Annual Report 2005).

The Grameen Bank (GB) formally began operating as a specialized credit institution in 1983, a though its history can be traced back to an innovative pilot project that began in 1976. The project was initiated by Nobel laureate Professor Dr Muhammad Yunus to provide affordable credit to the poor as a means of combating poverty in rural Bangladesh. The project began by providing small collateral free loans to the rural poor for income generating activities chosen by the borrowers themselves. According to 2005 Annual Report of GB, the total number of members is 5,579,399 of which 96 percent are female. This article discusses the role of these three NGO i.e ASA, BRAC and Grameen Bank for poverty alleviation, development and what types of impacts already made in their respective program areas.

## **2.0 Objective of Study**

The objectives of this study are the following:

- Provide an overview on the concept NGO, NGO operations in Bangladesh.

- Provide a brief overview on the background of NGOs under study.
- Identify the impact of NGO effort in poverty reduction and social development in Bangladesh along with some recommendations needed to expedite the existing efforts in Bangladesh.

### **3.0 Methodology of the Study**

The article has been prepared specially based on the primary data and only conceptual part like NGO and background of NGO under study gathered from the secondary sources. Primary data have been collected from Kushtia districts purposefully chosen where ASA, BRAC and Grameen Bank working in the same areas. The respondents were asked to respond on issues such as the context under which they became members of the said NGOs, description of assets before being included as a member, the period of involvement, credit transactions, imparted training on human resources development, and changes in economy after taking membership of their respective organizations.

### **4.0 Literature Review**

#### **4.1 Concept of NGOs**

The term 'NGO' refers to any voluntary non-profit agency involved in the field of development cooperation or in education and policy advocacy activities (Ahsan, 2005). The Non-governmental Organization (NGOs) in the World context is formed under ECOSOC of the United Nations (UN) a very important organ of the same. In the third world countries they are helping to promote social and cultural activities. Thus the term NGO comes from the United Nations Charter and from the preference of diplomats in the United Nations for a bland, neutral phrase (Willets, 1996).

For their 'philosophical range' running from charity in noble and or religious sense of the term to political associations and including all sorts of local and development activities it is very much difficult to readily define NGOs. The definition of NGOs is fraught with a series of difficulties. Firstly, government has also started functioning in areas that were first the domains of social NGOs. Secondly, government has also conceived a role of partnership with the NGOs insofar as they promote social action for development. Thirdly, there is usually a strong government support in NGO programs. Fourthly, there are many government sponsored NGOs. Fifthly, the government may ban NGOs if found not conducive to its stated goals. Sixthly, NGOs might have political motivation under social goals, and therefore may not be given a legal status by the government (Padron, 1987).

Non-Governmental Organizations are not parts of the government and do not aim at making profit. Business exists to make profit and government exists to provide an essential structure of law and order to promote general welfare but NGOs typically exist to provide some services or advance some causes for the social and human welfare sections of Bangladesh.

Asian NGO coalition for Agrarian Reform and the National NGO council of Sri Lanka chalked out the following criteria of NGOs:

- i. Non-governmental in the sense that it was not set up or has not been controlled by the government and it not a part or an appendage of state apparatus.
- ii. Non-profit in the sense that its activities are not governed by profit considerations (capitalistic motives) Excess funds are not distributed among the members or used for private purposes. Whatever income gained is used to further the objective of the organization concerned.
- iii. Non political in the sense that it is non affiliated to a political party. In other words, it is a non party social or political formation.
- iv. Secondary organization, rather than a primary group or a single community organization.
- v. Developmental which refers to non-government development organizations- NGOs engaged in economic, social or cultural activities which contribute to enhance the quality of life ... such activities may be on economic development (agriculture, industrial or infrastructure), social development (education, health and sanitation nutrition and housing) cultural and environmental or some combination.

Kane identifies the following characteristics of NGOs:

- It should be privately set up and structured and sufficiently autonomous in its activity and financing. This above all, is what ensures its non-governmental character.
- It should be non profit making this is what ensures its 'voluntary' or 'benevolent' character.
- It should support development. This is what ensures its 'public interest' character even if certain countries have introduced legislation to limit the areas in which this public interest can be exercised.

Norman holds that the definitions of NGOs to be evolved on four factors:

- (1) Method of formation, which is voluntary on the part of a group of people.

- (2) Method of governing, with self governing organization to decide on its construction, its servicing its policy and its clients,
- (3) Method of financing, with at least some of its revenues draw from voluntary sources, and
- (4) Motives with the pursuit of profit excluded.

Padron again identifies some of the main characteristics of NGOs such as: they are formed by individuals, who receive payment for their duties and they are private, not for-profit and operate within a legal framework. They work through development projects (or programs) to benefit people other than their own members and their financing comes from sources outside. Among the two basic traits of NGOs according to him one is benefiting other and another is NGOs sources of finance. (Padron, 1987).

Moreover, NGOs are organized entities setup by a group or sections of the people on their own initiatives or partly by external impulses to satisfy their socio-economic problems by methods and techniques of voluntary action.

However, NGO as a formal non profit, non partisan private body which comes into being as a result of personal initiative of an individual or a group of individuals to voluntarily undertake development works at the grassroots. By the term non partisan they mention the non political characteristics of NGOs (Khan and Zafarullah, 1987).

## **5.0 Impact of NGO Operations in Bangladesh**

### **5.1 On Members**

#### **5.1.1 Changes in Economy**

Field data shows that in 2001, 204 households occupied 3863 decimal lands before being included as a member of ASA in my nine researched districts. 205 households' occupied 6208 decimal and 220 households possessed 6099 decimal before being included as members of BRAC and GB respectively. After five years, during my field research in 2006, the same acquisitioned 4966, 5667 and 5467 decimal lands respectively. The following table (1) schematically summarized the trend of economic conditions of members of the NGOs under my field research:

Table 1: Economic Condition of Members

Sl. No	Name of NGO	Own land before involving with NGOs		Own land after involving with NGOs		Total Respondent Interviewed
		No of Respondent	Land in Decimal	No of Respondent	Land in Decimal	
1	ASA	204	3863	235	4966	288
2	BRAC	205	6208	200	5667	288
3	Grameen Bank	220	6099	228	5467	288
	<b>Total</b>	<b>629</b>	<b>16170</b>	<b>663</b>	<b>16100</b>	<b>864</b>

Source: Fieldwork

The picture indicates that the loan recipients changed their economic condition in the researched districts.

### 5.1.2 Types of House

Field data further reveals that in 2001, before being included as loan recipients of ASA, there were only 9 *pacca*, 41 *semi-pacca* and 199 dilapidated houses. On the other hand, in my researched areas, there were only 9 *pacca*, 33 *semi-pacca* and 197 dilapidated and 4 *pacca*, 59 *semi-pacca* and 216 dilapidated houses before being included as members of BRAC and GB. The situation improves in five years. In 2006, field data reports that 11 *pacca*, 72 *semi-pacca*, 194 dilapidated, 26 *pacca*, 56 *semi-pacca* and 203 dilapidated, and 13 *pacca*, 90 *semi-pacca* and 108 dilapidated houses owned by the loan recipients of ASA, BRAC and GB respectively. Table 2 summarizes the picture:

Table 2: Types of House

Sl. No	Name of NGO	Type of House and No of Res. before involving with NGOs				Type of House and No of Res. after involving with NGOs			
		Build	H.Build	Raw	Total	Build	H.Build	Raw	Total
1	ASA	9	41	199	249	11	72	194	277
2	BRAC	9	33	197	239	26	56	203	285
3	Grameen bank	4	59	216	279	13	90	180	283
	<b>Total</b>	<b>22</b>	<b>133</b>	<b>612</b>	<b>767</b>	<b>50</b>	<b>218</b>	<b>577</b>	<b>845</b>

Source: Fieldwork

The picture shows that the loan recipients made improvement in their types of house in the researched districts.

### 5.1.3 Changes in Members' Life

Field data reports that the activities of the NGOs under study made impact on various aspects of development such as increase in savings,

children's education, adult education and awareness on sanitation and health. For example, in ASA, 133 members got awareness of water, sanitation and health, 182 members increased income, saving increased to 184 members, and 86 members sent their children to school. The members of the remaining two NGOs (BRAC and GB) made improvement in the fields mentioned earlier (see Table 3).

Table 3: Impact on the Development Index in Members' Life

Sl. No	Name of NGO	Indicators and Numbers of respondent						
		Made aware on WatSan & Health	Income increase	Savings increase	Sending children to school	Receive old/adult education	HRD	Others
1	ASA	133	182	184	86	6	16	13
2	BRAC	127	173	176	70	7	37	12
3	Grameen Bank	147	210	183	91	11	16	3
	<b>Total</b>	<b>407</b>	<b>565</b>	<b>543</b>	<b>247</b>	<b>24</b>	<b>69</b>	<b>28</b>

Source: Field Work

The picture indicates the improvement of loan recipients in all index of development.

#### 5.1.4 Members' Opinion on Financial Benefit, Poverty Reduction and Dominance of NGOs on Voting

Field data shows that the activities of ASA made impact on various developmental aspects such as financial benefit, poverty reduction and NGO dominance on casting vote. Data shows that 187 members of ASA opined that they were financially benefited, 177 members told that the activities of ASA reduces poverty. On the other hand, 210 members were financially benefited from BRAC, 160 members opined that the activities of BRAC reduce poverty and a member told BRAC influences them to cast their votes in favor of a candidate of their choice. 225 members of GB opined about their financial improvement in life through the activities of GB, 176 members told that the functions of GB helps to reduce poverty and 15 members opined the involvement of GB to influence them to choose candidates of their choice at elections. The situation is summarized in the following table (Table 4).

Table 4: Member's Opinion on Their Financial Benefit, Reducing Poverty and NGO Domination to Cast Their Vote

Sl. No	Name of NGO	Number of Respondents								
		Financially benefited			NGO Reducing poverty			NGO dominates to cast vote		
		Yes	No	No. Respondents	Yes	No	No. Respondents	Yes	No	No. Respondents
1	ASA	187	95	6	177	111	0	0	288	0
2	BRAC	210	77	1	160	127	1	1	287	0
3	Grameen Bank	225	57	6	176	112	0	15	273	0
	<b>Total</b>	<b>622</b>	<b>229</b>	<b>13</b>	<b>513</b>	<b>350</b>	<b>1</b>	<b>16</b>	<b>848</b>	<b>0</b>

Source: Fieldwork

The survey data reported above shows a mixed reaction. The loan recipients made some improvement in poverty reduction, mostly financially benefited but got influenced by BRAC and GB for casting votes to their favorable candidates.

#### 5.1.5 Members' Involvement with other NGOs

Survey data show that a large number of existing members of ASA, BRAC and GB were involved with other NGOs. For example, in ASA, 83 members were involved with some NGOs before their involvement with the organization and the number increased to 94 after their enrolment with ASA. Almost the same picture was found in other districts too (see Table 5).

Table 5 : Member's Involvement with Other NGOs

Sl. No	Name of NGO	Involvement with NGO before	Involvement with NGO at present	Problem faced in taking loan
1	ASA	83	94	32
2	BRAC	60	108	44
3	Grameen Bank	34	83	32

Source: Fieldwork

It means that the loan recipients of ASA, BRAC and GB are taking credit from a number of credit providing institutions.

#### 5.1.6 Members' involvement with Development Programs of NGOs

Survey report shows that the members of ASA, BRAC and GB are mostly involved with micro credit program. In most of the surveyed districts,



members were found less involved with development programs: education, health, water and sanitation, agriculture and so on (see Table 6).

Table 6: Member's Involvement with Development Program of NGOs

Sl. No	Name of NGO	Members involved with Project								Res. Interview
		Education	Health	Micro-credit	WatSan	HRLS	WOE	Agc	Other	
1	ASA	0	3	284	2	0	0	1	0	288
2	BRAC	0	3	285	0	0	0	0	1	288
3	Grameen Bank	0	1	287	4	0	0	0	1	288
	<b>Total</b>	<b>0</b>	<b>7</b>	<b>856</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>864</b>

### 5.1.7 Difficulties with Loan Repayment and Training on Credit Management

Field data illustrated in table 7 shows that the members of ASA, BRAC and GB in all surveyed districts faced a number of problems such as sale of their goods, attachment of property due to their failure in loan repayment. Moreover, the analysis of responses shows that 86 members (25 percent) were harassed because of their failure in loan repayment. According to the principles of ASA, BRAC and GB, there is a provision of giving training to its members for efficient credit management. Our survey data shows that in most districts loan recipients of the said NGOs did not receive adequate training (see Table 7).

Table 7: Problem Faced and Training Received on Paying Loan Money

Sl. No	Name of NGO	No of Respondent has to sale/crooked their goods for paying loan		No. of Respondents Receive Training from NGO	
		Yes	No	Yes	No
1	ASA	86	202	13	275
2	BRAC	66	222	28	260
3	Grameen Bank	103	185	6	282
	<b>Total</b>	<b>255</b>	<b>609</b>	<b>47</b>	<b>817</b>

Source: Field Work

### 5.1.8 Reasons to be member of NGOs

Survey data speaks about various reasons as to why a loan recipient desires to be a member of ASA, BRAC and GB. The reasons are: poverty reduction, house construction, purchasing rikshaw (tri-cycle) and van, purchasing land, establishing tube-well, purchasing cattle, to run ones

own business. The field data on the members of ASA shows that 35 members took loan for poverty reduction, 14 members for saving increase, 6 member for house construction, 25 members for rikshaw/van, 14 members for purchasing cattle (cow), 37 members for husband/brothers starting/expansion of business, 23 members for agricultural farming. Almost all members of ASA, BRAC and GB in my researched districts took loan for the reasons mentioned above (see Table 8).

### 5.1.9 Credit Transaction of ASA, BRAC and GB

In this section, collected data were analysed on credit transaction of ASA, BRAC and GB for six years, from 2001 to 2006. In 2001, in BRAC for example, an amount of Taka 6917000 was disbursed to 835 recipients. Almost 90 percent of the disbursed amount was recovered from the loanee. It means that the amount of outstanding loan is non-significant. BRAC earned Taka 1000743 from this investment. The same picture prevails in two other NGOs (for details see Table 9).

### 5.2. Members of Civil Society

#### 5.2.1 Civil Society's Involvement with the Activities of ASA, BRAC and GB

In order to understand the involvement of (respective) civil society with the activities of ASA, BRAC and GB, several questions such as what should be role of NGO for poverty reduction, knowledge on PRSP, involvement with politics have been asked to the concerned members and answers were also recorded accordingly. Analyzing the answers it reveals that members of civil society are hardly involved with the activities of ASA, BRAC and GB (see Table 10).

Table -10 : Civil Society Involvement with NGO's Project for Poverty Reduction in Their Respective Working Areas

Sl. No	Under the program area of NGO	Name of Project and respondents									Total respondent interviewed
		Education	Health	Micro credit	WatSan	HR LS	WOE	HRD	Agc	Other	
1	ASA	4	0	5	0	0	0	0	0	8	108
2	BRAC	5	2	2	3	0	0	0	0	10	108
3	Grameen Bank	3	1	6	0	0	0	0	4	11	108
	<b>Total</b>	<b>12</b>	<b>3</b>	<b>13</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>29</b>	<b>324</b>

Source: Field Work

Table -8  
Causes to Be Member of NGOs

Sl. No	Name of NGO	No of Respondent with causes behind membership of NGOs														
		Purchasing different goods						Starting/Expansion of Business			Other					
		PR	SI	HC	R/V	Tand	Tube well	Cow	Own business	H/B's	FB	Ag.F	F cult	DM	HT	Other
1	ASA	35	14	6	25	23	0	14	68	37	7	23	5	12	2	25
2	BRAC	34	12	9	25	20	0	17	68	35	7	22	5	12	4	27
3	Grameen Bank	21	23	2	14	7	0	26	34	61	4	18	0	8	0	1
	Total	90	49	17	64	50	0	57	170	133	18	63	10	32	6	53

Source: Field Work

Table -9  
 Credit Transaction with members during the year of 2001-2006 under the research areas

Sl. No	Name of NGO	Credit Transaction										Net Income
		Loanee	Total Loan disbursed	Total Loan Recovery	Total loan outstanding	Service charge Earned	Total Savings mobilization	Total Savings Refund	Interest paid for savings	Net investment		
1	ASA	950	8355900	7178290	1177610	1157748	919078	314412	16983	7436822	1140765	
2	BRAC	835	6917000	5291670	1302630	1000743	892156	83492	16140	6024844	984603	
3	Grameen Bank	948	7521700	5895467	1304833	1095293	952847	83492	16040	6568853	1079253	
	Total	2733	22794600	18365427	3785073	3253784	2764081	481396	49163	20030519	3204621	

Source: Field Work

### 5.2.2 Opinion of Civil Society Members Regarding NGO Activities and PRSP

Regarding knowledge on PRSP, mostly of the civil society's members was not aware of it. A few of them were involved with NGO projects (Table 11). As to the dominance of NGOs in local and national politics the answers to ASA is a mix. Nearly 50 percent of the respondents agreed with its dominance which makes the civil society sensitive about the major objectives of their operation. For BRAC and GB, some respondents also acknowledged about their dominance.

Table-11: Opinion of Civil Society Members Regarding NGO Activities and PRSP

SI No	Under the program area of NGO	Are you involved with NGO Project		Does NGO dominate the local and national politics		What about PRSP	
		Yes	No	Yes	No	I don't know	I know
1	ASA	14	94	49	59		
2	BRAC	10	98	28	68	75	33
3	Grameen Bank	13	95	36	60	88	20
	<b>Total</b>	<b>37</b>	<b>287</b>	<b>113</b>	<b>187</b>	<b>256</b>	<b>68</b>

Source: Field Work

### 5.2.3 Opinion of Civil Society Members Regarding Political Involvement

In this section, data were collected from civil society members regarding political involvement of ASA, BRAC and GB for poverty reduction and whether or not activities of any branch/center of these organization was closed due to political reasons. Members of civil society opined that, as data shows, the employees of these organizations was not involved with politics for poverty reduction and to the best of their knowledge operation of any branches/centre was not closed due to political disturbances (see Table 12).

Table-12: Experience of Civil Society Members Regarding Political Involvement of NGOs

SI No	Under the program area of NGO	NGO are benefited		NGO become unsuccessful to reduce poverty		NGO operation closed	
		Yes	No	Yes	No	yes	No
1	ASA	59	0	17	0	2	0
2	BRAC	22	76	32	7	0	12
3	Grameen Bank	18	91	14	48	2	34
	<b>Total</b>	<b>99</b>	<b>167</b>	<b>63</b>	<b>55</b>	<b>4</b>	<b>46</b>

Source: Field Work

## **6.0 Findings**

The study reveals that the NGOs ASA, BRAC and Grameen Bank have remarkable achievement and impacts on member's life, housing, health and sanitation, rural economic transaction, social relationship, social education and other social development issues in their program areas through undertaking different programs and interventions. The following impacts are visible in the program area of NGOs:

- (i) Changed member's lifestyle and housing condition
- (ii) Reduced the poverty level of the members as well as of the areas
- (iii) Increased economic transaction of areas
- (iv) Developed small entrepreneurs
- (v) Raised awareness of members and society on different social development issues
- (vi) Increased involvement of members in community development

On the other, very few success observed in ensuring the participation of civil society members in NGO programs aiming for rural development and poverty reduction. Moreover, NGOs in some cases, found as caused for social conflict for their political motives.

## **7.0 Recommendations**

Considering the opinions of respondents under study the following initiatives can be undertaken by the NGOs for making their efforts effective in reducing poverty and rural development:

- (i) Increasing the involvement of Civil Society members in designing and implementing NGO program;
- (ii) Prioritize the programs and interventions considering the local demand of the locality;
- (iii) Emphasize on the local resource mobilization and utilization locally for local development; and
- (iv) Avoiding political consideration in designing and implementation of NGO programs.

## **7.0 Conclusion**

NGOs are dedicated to eliminating hunger and poverty. ASA, BRAC and Grameen Bank believe that poverty must be tackled from a holistic viewpoint, transitioning individuals from being aid recipients to

becoming empowered citizens in control of their own destinies. Over the years, they have organized the isolated poor, learned to understand their needs, piloted, refined and scaled up practical ways to increase their access to resources, support their entrepreneurship, and empower them to become active agents of change. In Bangladesh, BRAC alone works to combat poverty in 70,000 villages and 2000 slums, and reaches three quarters of the entire population with an integrated package of services for rural and urban communities. NGOs like ASA, BRAC and Grameen Bank have learned over time to find the poorest of the poor - those who are destitute and outside the reach of GO-NGO schemes - and help them rebuild their lives from scratch and achieve financial independence.

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