
Transparency Status and Institutional Performances of NGOs in Bangladesh

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ABSTRACT. This paper aims at exploring the roles of the NGOs capacity building of the rural poor by providing institutional credit and the transparency status of NGOs in Bangladesh. Data were collected through face-to-face interviewing of 96 randomly selected respondents from the beneficiaries of two NGOs in Bangladesh by using both structured and semi-structured questionnaire. Data suggests that all the respondents benefited from NGO institutional credit programmes when judged against the indicators of institutional performances. About one-fourth of the respondents used local arbitration [or shalish] to resolve local problems, while a slightly higher percentage demanded government resources, around 39% took actions against human rights abuses in the society, while about 11% protested dowry demands. About 15% resolved divorce attempts and about 9% received legal aid from the NGOs. Most NGO members were found to use institutional sources for borrowing money. As regards to the transparency and accountability status of the two NGOs, they were found to have very weak transparency. In order to make the NGO programmes effective, they should strengthen the programmes relating to institution building and maintain upwards and downward transparency.

Introduction

NGOs evolved in Bangladesh immediate after the liberation war in 1971 as ambassadors of development for the historically disempowered section of the society i.e. the rural women. The NGOs spent quite a long time designing their programmes to best address the poor who lacked access to institutional credit and thereby depended on the rural traditional money lenders (TML hereafter) [who lend money with a very high rate of interest; sometimes it goes up to 60–100%]. The NGOs have been striving to shift the trend (from TML to institution). The poor have an abundance of cheap labour and NGOs are trying to build their capacity for making their labour market oriented through offering different skill training. Overall scarcity and skewed distribution of land delimits the poor's access to rural credit (Howes, 1996). The landless/functionally landless account for nearly half the rural households, but only 15% had access to institutional credit due to high social competition and cumbersome and lengthy formalities for subsidised credit whereas government resources are insufficient to meet excessive demand (Mujeri, 1993; World Bank, 2001; Ahmed,

2000). This is exacerbated by non-recognition by commercial/rural banks that the poor are creditworthy, and their reluctance to lend to the rural poor, in view of the administrative costs of delivering/ recovering numerous small loans.

Bangladesh has experienced a mushrooming growth of NGOs; the number goes beyond 20,000. After three decades of NGO operation in Bangladesh, their role, efficiency and transparency issues are at question because the desired level of achievement in terms of economic emancipation of the poor is not visible (Ullah and Routray, 2003). In order to bring the rural poor into the mainstream of development, the NGOs focus on institution building as a strategy. First in this process, they build strong local women's leadership among the poor with their local organisations through social mobilisation. The Village Organization (VO hereafter) is the primary unit of institution building and the base for delivering services and inputs (BRAC, 1996). Through discussions in small groups and in village meetings, the NGO staff tries to convince the participants to organise themselves (BRAC, 2001; Lovell, 1992). Thus, small groups

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formed initially combine themselves into a bigger body i.e. a village organisation or VO. NGO staff conducts an orientation course on the proceedings of the VO (BRAC, 2001; Proshika, 2001). The VOs, comprised of 35–55 members meet once a week to discuss and facilitate credit operations and again once a month to discuss various socio-political and legal issues, including social inequality and injustice, discrimination and violence against women (BRAC 2001; Proshika 2001). Society does not change unless social, economic and political institutions change (Ullah and Routray, 2003). To push for change in structures and processes a mix of collective action and advocacy is required. Weekly savings are mandatory for the NGO members to keep their membership alive and for developing a habit of savings among the poor. NGOs organise *polli shamaj* (Ward Federation), popular theatre, human rights and legal education, and legal aid services. They convene workshops between VO leaders and community leaders to discuss local socio-political and legal issues in an open forum to make the traditional élite leadership more accountable to their communities. Similarly, certain unjust, illegal and exploitative practices of society are highlighted through the Popular Theatre Programme, a new strategy of institution building of the NGOs (Ullah and Murshed, 1999:102; Goetz and Gupta, 1996). These all are helpful in building leadership for a collective demand for resources.

Larger-scale NGO development backed by increased donor funding has generated contradictions between the state and NGOs and has raised the issue of NGO accountability in the political discourse (Hashemi, 1996; Shah and Shah, 1996; Huq, 1998). The ordinance promulgated to regulate NGO activities, 'The Voluntary Social Welfare Agencies (Regulation and Control) (VSW) Ordinance-1961,' allows the government to interfere with the governance structure of the NGOs. The Department of Social Welfare (DSW) as the registering body is authorised to suspend the governing body of an NGO without any right of appeal; on the contrary, the governing body of an NGO cannot dissolve the NGOs without the approval of the DSW. But evidence suggests that government has so far created negligible instances of controlling NGOs. Rather, a few NGOs in Bangladesh, such as Gano Shahajjo

Shangstha-GSS, one of the biggest NGOs in Bangladesh, experienced bankruptcy due to corruption within the organisation by one of the executives of the upper rung of the hierarchy, rendering more than six thousand employees jobless and the future of beneficiaries uncertain. However, evidence that NGOs do business in the name of micro-credit for poverty reduction hides the magnitude of the scale of their business to avert tax (Bari, 2002). One of the most common types of corruption is that the commitment of NGOs to improve other people's lives changes to a desire to improve its own (Tandon, 1996). The government of Bangladesh is also very critical of NGOs' expenditure patterns, which it considers to be biased towards high overhead costs and hence reduced cost effectiveness of their Programme (World Bank, 1996).

NGO survival has been almost completely delinked from performance since they appear under little obligation to tell the truth to their supporters (Edwards and Hulme, 1996, 1992; Bari, 2002). The NGOs have never developed a countervailing system of downward accountability to the poor (Hashemi, 1996; Tandon, 1996). More opportunistic organisations are not worried about the ideology, but obey the dynamics of the market and call themselves NGOs in order to access whatever funds exist.

NGOs were thought of as occupiers of the moral high ground but the reality is NGO officials draw large salaries, many pajeros and air-conditioned offices. Sadly, NGOs have been tempted away from the moral high ground by the money that they have been offered (Korten, 1992). This paper aims at looking at the institution and capacity building efforts of the NGOs, and their current transparency status.

Methodology

The data collection exercises aimed at gathering information on the impacts of institutional focused interventions of the sample NGOs by investigating the pre- and post- NGO situations of the NGO beneficiary households. Pre-NGO period refers to the situation 'before' joining the NGO and post-NGO period refers to the situation 'after' joining the NGO. Four experienced data collectors/interviewers were engaged to collect data through face-to-face interviews, while the author had been closely supervising the data collection work to ensure the quality

of the data. Two NGOs, BRAC and Proshika¹, were selected purposely. A total of 96 sample households [respondents] were selected using a random sampling method based on the following equation to ensure the representativeness.

$$n = \frac{N(zs)^2}{Nd^2 + (zs)^2}$$

Where,

n = Sample size
N = Population
d = Desired level of precision
z = z value
s = Standard deviation

This paper is based on both primary and secondary data sources. Interviews with the NGO beneficiaries were conducted using both open and structured questionnaires and a semi-structured checklist was also used to collect data for the qualitative aspects. Different statistical tests of significance were applied to determine the difference between 'after' and 'before' situation. Chi-square (χ^2) has been applied to test the difference of borrowing credit from institutional sources between pre- and post-NGO periods. The data collection was carried out from October 2001 to March 2002.

The state of transparency and institution building situation 'before' joining NGOs has been identified against each institutional and transparency indicator and the 'after' situation was also measured accordingly. The two study villages in Babuganj Thana of Barisal district were selected because: (i) these villages have almost all major NGO activities; (ii) the sample NGOs (BRAC and Proshika) have been working in this district for the last 15 years; (iii) the socio-economic

characteristics of the district are homogenous in terms of income, household consumption, health situation etc., except literacy; (iv) the two sampled NGOs have interventions focusing on institution building; and (v) the range of activities and programmes of these two NGOs in the sample villages is almost the same as in other areas (BRAC, 2001).

Importance of local structures

The principal objectives of forming groups of rural poor women are to ease credit operation and resolve problems which arise within the community through the local arbitration bodies formed with local leaders and VO members. The data shows that NGOs' institution building plays an important role in resolving problems by the members themselves in the society. About 28% resolved local problems through the local arbitration or *shalish*, while about 35% raised voices for the demand of government resources. Around 39% took action against human rights abuses in the society, while about 11% protested dowry demands. About 15% resolved divorce attempts, while about 9% received legal aid from the NGOs.

Table 1: Uses of Group Cohesion in Daily Life (Multiple Response)

| Uses of Institutions | f (N=96) | % |
|--|-------------|--------|
| Resolved local problems through arbitration* | 27 | 28.13 |
| Received legal aid from NGOs | 9 | 9.38 |
| Participated in raising voice for demand of government resources** | 34 | 35.42 |
| Protested dowry demand | 11 | 11.46 |
| Resolved household crises | 3 | 3.13 |
| Action taken against human rights abuses*** | 37 | 38.54 |
| Resolved divorce attempt | 14 | 14.58 |
| Total | 96 | 100.00 |

*Conflict with neighbours regarding land distribution etc.

**Demand for road construction, installation of tube well etc.

***Rape, acid burning, or other forms of violence against women

Source: Ullah and Routray, 2003

¹ BRAC, formerly known as Bangladesh Rural Advancement Committee, was established as a relief and rehabilitation organisation in 1972 after the Bangladesh Liberation War. Over the years BRAC has gradually evolved into a large and multifaceted development organization with the twin objectives of Alleviation of Poverty and Empowerment of the Poor. Its programmes have covered all the districts of Bangladesh. The budget for the year 2003 was US\$174 million. Today it is known to be one of the largest NGOs in the world. Proshika, the second largest NGO in Bangladesh, took its first step in 1976 although the Proshika development process started in a few villages of Dhaka and Comilla districts in 1975. The name Proshika is an acronym of three Bengali words, which stand for training (proshikkhan), education (shikkha), and action (karmo).

The centrality of micro-credit

The programmes of the NGOs constitute a package of which micro-credit is a central component. One of the main goals of micro-credit is to provide the rural poor with access to money, a scarce commodity for them. Access to micro-credit has enabled the rural poor to undertake small business, which enables them to earn income and fight poverty. Micro-credit would empower the women by reducing economic dependency on the informal sources such as traditional money lenders (Ahmed, 2000).

Data shows that none of the sample beneficiaries borrowed from NGOs before they joined, while all of them borrowed from NGOs after they joined. Evidently, these 39 (91%) respondents borrowed from informal sources before, while this number fell to only four who borrowed from informal sources after joining NGOs. A significantly higher percentage of respondents borrowed from informal sources before joining NGOs ($P<0.000$). It indicates the NGOs play a very important role in motivating rural poor towards institutional sources for loans.

Data further shows that the loans from NGOs were used both by self (beneficiaries) and spouse. Around 46% of the respondents borrowed loans in the category of Tk² 4,001–7,000, followed by the category of Tk 7,001–10,000 as borrowed by about 38% of the respondents. Only about 3% and 8% of primary (self) and spouse respectively borrowed the lowest category of loan Tk 1,000–4,000. The mean loan size is Tk

7,412.5. Statistical testing shows that there is no relation between the loan size and the users. It means the loan size does not determine the users i.e. whether male or female. The key informants questioned why NGOs give loans even to those who are well off. NGOs are accused of wanting only to make a profit; no matter how rich or poor the client is.

Over recent years, savings and credit programmes have come to form the backbone of most NGO programmes. Although most NGOs see themselves as having an extremely high recovery rate, these are difficult to assess since the interest rates and time periods over which measurements are made vary and cannot directly be compared between organisations. An NGO loan is purpose specific and hence disbursed accordingly among the members. Very often it is noticed that a loan is taken for a particular purpose but it is used for another purpose referred to as 'wrong purpose'. Clearly, 7% borrowed for paddy husking but only 4% used the loan for that purpose. About 12% of them borrowed for purchasing a rickshaw/van, while only 4% used it as promised. For house construction only 5% of them borrowed, but about 34% used their loan for constructing houses. About 19% of the members consumed the loan during a crisis. However, the difference between the purpose for taking the loan and using the loan was significantly high ($P<0.000$). It means that NGO beneficiaries used their loan for the purposes the NGO did not wish them to use.

Table 2: Sources of Loans Pre- and Post-NGO Period

| Source of Loan | Pre NGO | | Post NGO | | Total | | Significance |
|-------------------|---------|------|----------|-------|-------|-------|--------------|
| | f | % | f | % | f | % | |
| NGOs | - | - | 96 | 100.0 | 96 | 100.0 | - |
| Informal sources* | 39 | 90.7 | 4 | 9.3 | 43 | 100.0 | $P<0.000$ |

*Traditional Money Lenders etc.
Source: Field Survey 2002.

² Bangladeshi currency. About 58 Takas (Tk) are equivalent to 1 US\$ (as of April 2004).

Table 3: Distribution of Users of Institutional Credit by Amount

| Loan Category (by amount) | Total Users | % | Loan Used by Self | % | Loan Used by Spouse | % |
|------------------------------|----------------|--------|----------------------|------|------------------------|------|
| 1000–4000 | 11 | 11.5 | 3 | 3.1 | 8 | 8.33 |
| 4001–7000 | 44 | 45.8 | 11 | 11.5 | 33 | 34.4 |
| 7001–10000 | 36 | 37.5 | 11 | 11.5 | 25 | 26.1 |
| 10001–20000* | 5 | 5.2 | 1 | 1.04 | 4 | 4.2 |
| Mean Value | 7412.5 | | | | | |
| Significance (χ^2) | p<0.481 | | | | | |
| Total | 96 | 100.00 | 26 | 27.1 | 70 | 72.9 |

*Class interval has been increased in order to make the frequencies statistically analysable.
Source: Computed from Survey Data 2002.

Data shows that about 27% of the beneficiaries handed over their money to their husbands to invest in more profitable activities, while around 19% reported if money is handed over, husbands do not ask them for money everyday. The highest percentage of respondents (41.4%) said husbands become happy when they have the money. Seven (10.0%) reported that only money can cool their husbands down, while about 3% said it increased their prestige in the family.

Regarding the dilemmas they encountered, around 50.0% of respondents said that it rather made them dependent on them. About 10.0% reported that since husbands are not accountable to wives, it becomes unclear how the money is exhausted, while about 11% claimed that husbands spent the money and did not care about the instalment payment conditions during the loan period. About 23% stated husbands spent it lavishly since it was not hard earned. Nearly 7% reported that issues such as payment of instalments or asking for money from husbands for personal expenses etc. sometimes made the husbands violent.

Loan repayment dilemmas

Loan repayment is the major cause of landlessness and pauperisation. 'As the stormy wind destroy the little branches of a tree, loan crushed us just like that,' said an NGO member in a village of Bangladesh (BRAC, 1995). During the survey, 82 respondents were currently paying their instalments. They were asked what their sources of money for repayment were. Around 5% cut short the number their meals to pay back the loan. Around 9% sold either their yield crop during harvest or growing trees, while about 15% sold their valuables, such as livestock, ornaments, utensils etc. The highest number of respondents (23.17%) paid their instalments from the loan principal since they had to start paying the instalments back from the week following loan disbursement before they could invest the money in a productive scheme. About 11% were getting trapped with another loan. They paid their instalments by taking another loan either from respective NGOs or other NGOs, while about 16% borrowed money either from relatives or from neighbours to pay the instalment back. About 22% of the respondents paid their loan back from the income of NGO-related activities (Table 4).

Table 4: Sources of Money for Current Instalment

| Sources | Number of Respondents | % |
|---------------------------------------|-----------------------|--------|
| 1. Cutting short the number of meals | 4 | 4.89 |
| 2. Sale of crops/trees | 7 | 8.54 |
| 3. From the loan received | 19 | 23.17 |
| 4. Selling household valuables | 12 | 14.64 |
| 5. Making another loan | 9 | 10.98 |
| 6. Borrowing from relatives/neighbour | 13 | 15.85 |
| 7. From NGO activities | 18 | 21.95 |
| Total | 82 | 100.00 |

Source: Field Survey 2002

The loan repayment score sheet

Poor loan repayment is often the single most important factor affecting the viability of an NGO's reputation. When loans are not repaid, the funds available for new loans are reduced unless renewed capital is secured (Chowdhury, 1989). Loan recovery performance is best measured by the repayment rate on loans. The repayment rate indicator includes the amount past due from previous periods.

Since NGOs often have a large number and high amount of loans delinquent from previous periods, repayment rates that include these loans are preferable. Ideally, the amount received would not include payments made in advance, as they tend to overstate the repayment rate. Repayment rates are helpful for making cash flow projections as they provide information about the amount an institution can expect to recover each day, week, or month. A 95% repayment rate means that 5% of the amount due has not yet been paid, not that 5% of the portfolio is past due. The repayment rate is above all a useful internal management tool for monitoring recovery and making projections. As a measure of portfolio quality, the delinquency rate is more appropriate (Fowler, 1996).

The NGOs claim greater success in recovering the loans disbursed among the rural poor. The claims go even up to 100% and range from 98% to 100%, exceeding the Goldmark and Rosengard's standard, which is a near-miracle. The high recovery rate for the NGO loans brings benefits for the NGO's reputation and reliability. Incontrovertibly, the recovery rate of NGO loans is much higher than that of other banks. It was hypothesised that regular monitoring and rigid regulations helped bring this success.

An attempt was made to delve into a deeper issue pertinent to the NGO members with reference to Khan's (BRAC, 1995) study, which revealed extreme misbehaviour and threats by NGO officials to their beneficiaries in recovering loans. That study was undertaken by BRAC following a huge drop out of members in one area of its programmes in Bangladesh. Respondents were asked if they could repay their first or second loan. Data shows 70% borrowed more than once. Almost

all of them reported to have paid their first and second loans back. The question was how was it repaid. About 24% reported that half of their first loan was repaid by the respective NGOs themselves by deducting the outstanding from the principal amount of the second or third loan when they expressed their inability to repay it, while 9% repaid three-fourths of the first loan in the same way.

About 12% of them complained of misbehaviour and threats from NGO officials when a crisis forced belated repayment. Misbehaviour by NGO officials towards the beneficiaries has become a threat for the sustainability of credit programmes since it helped prompt the drop out of members (BRAC, 1995). About 29% sold valuables, while 18 (26.8%) borrowed from different sources for repaying the loan. Literally, collateral is security of either cash or kind for ensuring the repayment of money or anything material disbursed among the defined group of people. Commercial banks usually keep the deed or document of movable or immovable assets of worth equivalent to the money to be disbursed, while NGOs are said not to have such collateral security. NGOs adopt a different strategy to disburse loans. Members cannot obtain money from NGOs as soon as they want it; they have to go through some processes.³

³ One has to be a member of NGO *Samitee* headed by one president (*shovanetri*) chosen from among the members of the respective village, who is held responsible for holding the regular meeting and savings collection, and they are empowered to take harsh steps to get the loan back from the members. Depositing a particular amount of money on a regular basis, which NGO terms building the practice of savings among the poor, is obligatory. Members needing a loan amounting to Tk 1,000 have to have at least Tk 260 as savings with the respective NGO (Hashemi, 1996; Wils, 1996). In the case where membership is alive and they want a loan, but there is no savings, the NGO deducts a particular amount from the principal during disbursement. However, interest and instalments are determined over the total amount. The amount of loan each member is eligible to borrow depends on her total savings. In addition, the borrower must also deposit Tk 50.00 as security for every loan of Tk 1,000. Therefore, a client who asks for Tk 3,000 receives Tk 2,850 cash in hand.

Table 5: How the First Loan Was Repaid

| How was First Loan Repaid | f | % |
|---|----|--------|
| 1. Half of the first loan was cut back from second, third or fourth loan | 16 | 23.8 |
| 2. Three fourths of the first loan was cut back from second, third or fourth loan | 6 | 9.0 |
| 3. Threats to lodge cases with police | 8 | 12.0 |
| 4. Selling out valuables | 19 | 28.4 |
| 5. Borrowing from relatives and others | 18 | 26.8 |
| Total | 67 | 100.00 |

Source: Field Survey 2002

Core NGO activities

Training, one of the key components of the NGO's development activities, aims to build the capacity of the poor and thereby enhance their ability to achieve specific objectives or the capacity to perform specified tasks. Most NGOs in Bangladesh provide three broad area of training: empowerment-related, health and nutrition, and skills-based. Training related to empowerment includes literacy, leadership, awareness raising, group procedures and management, accessing government services, legal rights and women's rights. Health and nutrition may include such things as hygiene, sanitation, diet and kitchen gardening. In some programmes, more specific skills, such as those for Traditional Birth Attendants (TBA hereafter), are also taught (BRAC, 1996; Proshika, 2001; Irish, 1999). Skill-centred training includes agriculture, pisciculture, sericulture, tailoring, poultry and other livestock raising, including tree planting, environmental protection and a variety of specialist topics, including those provided by NGOs operating in urban areas. Clearly, many poor people place strong emphasis on the desire for skill-centred training in association with credit. Data shows that nearly 29% of the respondents received training in their NGO-life time both from NGOs and the government agency. Only eight types of training courses were offered to members such as nursery, poultry vaccine, Human Rights and Legal Education (HRLE hereafter), livestock, health and hygiene practice, life skill development, fish farming and TBA. The data shows that respondents received training on poultry and poultry vaccine and HRLE were provided absolutely by the NGOs. However, the government provided training on traditional birth attendance. The government provided more

training courses related to health and hygiene than the NGOs. Data shows that about 26% of the respondents received training once, while 3% received it twice in the post-NGO period. In the pre-NGO period, around 11% received training only once, while about 2% received it twice. A significantly higher percentage of training courses were offered in the post-NGO period as compared to the pre-NGO period ($P < 0.001$).

Question about transparency and accountability

'Mora shud janina, mora khali kistee dei, amgo kokhono koina koto taka shud, khali koe kistee dite oibo' [We do not know the rate of interest, we just pay installments, we are never told the rate of interest, just asked to pay the installments.]

Kohinoor, a NGO beneficiary in Kalikapur village of Chandpasha Union is not aware of the concept of transparency or accountability. She just unravelled what she experienced in relation to her loan and membership. Respondents were asked whether they knew the rate of interest of the loan taken from NGOs. Data shows that about 9% knew it, 91% claimed total ignorance of the rate of interest. A significantly higher percentage of respondents ($P < 0.000$) claimed their total ignorance of the rate of interest as compared to those who knew. They were asked if the NGOs explain the reasons for deducting money from the principal amount of loan. Again, higher percentage of respondents replied 'No' (88.5%) as compared to those who replied 'Yes'. Respondents were also asked if they take poultry birds, seed etc, spontaneously when NGOs give them during loan disbursement. A significantly higher percentage ($P < 0.000$) of respondents (74.0%) reported to have been forced to take

those while disbursing the loan. Karim (1996) argued that Bangladeshi NGOs are regularly answerable to at least four different authorities, namely, to their boards of governors or executive committees and through them to their general members; to the government, which approves their projects and budgets; to the people and to the donors. Tandon (1996) characterises these boards as follows. Family board: One of the most common characteristics of many NGO boards is their family character. In both its composition and function, these boards operate like a family — at times informal and with flexibility, with familial affection and mutual trust (Tandon, 1996; Ullah and Murshed, 1999:99, 2002; Uphoff, 1996). Invisible board: Many NGOs have largely invisible boards comprising small coteries of friends and family assembled by the founders or founders for the purposes of meeting statutory requirements on paper. The board acts as only a 'rubber stamp' (Tandon, 1996). Downward accountability is poorly instrumentalised in most NGOs. NGOs accountability is currently seen largely in terms of satisfying the donors who support them. The trend towards downward accountability is much less strong. Any government of a country must submit themselves for periodic reelection, but NGOs have no readily acknowledged bottom line against which performance can be measured (Bari, 2002; Ullah and Routray, 2003).

Conclusion

Almost all the respondents used their group cohesion and strength in resolving local problems. It means the beneficiaries have achieved a certain level of empowerment following joining NGOs. A high level of shift from dependence on traditional money lenders to institutional ones took place. They were less likely to be vulnerable to impoverishment. All the sample beneficiaries have access to institutional credit and about two-thirds borrowed more than once. But for most cases, the original borrowers i.e. the women borrowers, don't use the loan money by themselves; they were either forced by conditions or willingly handed over the money to their husbands instead. NGOs still use pressure and threats to recover the loan as their favourite mechanisms. The income from NGO-related activities is not the principal source, in most cases, of instalment repayments. However, it is important to

ensure accountability and transparency at all levels of the programme activities to make them more effective and responsive with a view to reducing rural poverty.

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