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## POVERTY ALLEVIATION PROGRAMS IN BANGLADESH: ROLE OF THE GOVERNMENTAL AND NON-GOVERNMENTAL ORGANIZATIONS- A REVIEW

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### ABSTRACT

The primary objective of the study of is to review the development programs of the Governmental Bangladesh and the Non-governmental organizations to alleviate poverty in the country. The research paper mainly reviewed different sort of secondary data sources available from libraries, annual reports and Review some publications. In some cases representatives of the government organizations (GOs) and non-government organizations (NGOs) were contacted for a face to face discussion. From the findings we have found Bangladesh has alleviate a significant number of poverty through different initiatives from both GOs and NGOs which is appreciated by different national and international bodies. Present study also find we have still lot of work to do for the future to eradicate the poverty and to achieve the goal of vision 2020 of the the government. Therefore the study will provide some guidelines for future poverty alleviation program in Bangladesh.

### INTRODUCTION

Bangladesh has registered remarkable progress in the areas of poverty alleviation, ensuring food security, gender parity and in achieving other MDG goals according to the MDG progress report 2015 (by UNDP). During the last few decades, Bangladesh has not only reduced the poverty level but also the depth of poverty has been reducing regularly because of the effective implementation of various government & non-government development programs. According to the 7<sup>th</sup> five years plan (2016-2020), it has been targeted to reduce poverty level 18.6 percent by 2020 which is currently 21.8 percent & extreme poverty rate 11.3 percent (BBS 2018). The government and the NGOs are working together on poverty eradication by directly involving the rural poor people. Their target groups are the deprived & vulnerable ones with hardly any possessions. Bangladesh govt. Has also formulated National Social Security Strategy (NSSS) and allocated about 48,524 crores for the social safety net Programme currently the Government is working to achieve sustainable development &

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Goals (SDGs) & fixed up a target to reduce poverty rate at 9.7 percent & malnutrition less than 10 percent by 2030. And without the involvement of NGOs and their programs it seems very difficult to achieve those goals.

### **Poverty Situation in Bangladesh**

Poverty alleviation is observed as one of the key indicators of the socio-economic development of a state and society. Because of the combined efforts of both the government and non-government sectors during the last few decades, Bangladesh has achieved outstanding development in poverty alleviation. According to 'Household income and expenditure survey-2016' the poverty rate is 24.3 percent in 2016 whereas it was 56.7 percent in 1991.

According to World Bank, the poverty rate in Bangladesh is around 36%-40% with 40% ultra-poor living in the rural area and 15 % in the urban area poverty at the rural area is considered one of our most important and increasing tribulations.

Eradication of poverty in Bangladesh is an enormous and multi-dimensional challenge. Almost 26.7 % of the people living in villages are poor while 16% are termed ultra-poor. HIES (2016).

Poverty is especially persistent in three-areas, The north, west, which is affected by droughts and river erosion, the central northern region, which is an object to serious seasonal flooding that limits crop production and the southern coastal zones, which are affected by soil salinity and cyclones.

The government has established a target to a minimum the poverty to 18.6 percent at the end of the 7th Five-year plan (2016-2020). In spite of all these positive changes in poverty declination, still, one-fourth population of Bangladesh lives under the poverty line. It may not be possible to achieve the desired level of socio-economic development without free population from poverty. For this reason, until today poverty reduction is a major concern of the government on the policy and development issues of the country.

### **LITERATURE REVIEW**

1. Rural poverty alleviation through NGO interventions in Bangladesh: how far is the achievement? ( AKM Ahsan Ullah, JK Routray - International Journal of Social Economics, 2007)
2. Governance based on partnership with NGOs: implications for development and empowerment in rural Bangladesh(MS Haque - International Review of Administrative Sciences, 2004)
3. The strategic choices of NGOs: Location decisions in rural Bangladesh(A Fruttero, V Gauri - Journal of Development Studies, 2005)
4. Role of NGOs for Poverty Alleviation in Rural Bangladesh: A Study on Ramnathpur Village, Rangpur(MK Kobra, MT Hossain, N Sadat, S Ali, N Hossain)
5. role of nongovernmental organizations on poverty reduction: an empirical study from local NGOs in Mogadishu-Somalia(AM Dahie 2019)
6. Role of NGOs on Socio-Economic Condition at Sherpur Sadar Upazila(MB Latif, S Akter - Journal of Environmental Science and Natural ..., 2017)

7. Contribution of NGOs for socio-economic development in Bangladesh(I Roy, T Al Raquib, AK Sarker - Science Journal of Business and Management, 2017)

### MATERIALS AND METHODS

The research paper is an exploratory on by nature and is based on manly secondary data sources available from libraries, annual reports and Review some publications by a different leading government organization and non-government organization (i.e. BRDB, BARD, RDA, BRAC, ASA, Prashika etc) Developing agencies (i.e. WHO), and Bangladesh Economic Review. In certain cases representatives of the government organization and non-government organization were contacted for a face to face discussion. The data were analyzed in sorted in accordance with the objectives of the study and represented to represent findings and arrive at a conclusion.

### MEASUREMENT OF THE INCIDENCE OF POVERTY IN BANGLADESH:

The measurement of the incidence of poverty in Bangladesh is taken from the report of the Household Expenditure Survey (HES). The first HES in Bangladesh was conducted in FY1973-74 and up to FY1991-92, Few HESs were carried out following the same strategies o the first one. HESs were accomplished by Food Energy Intake (FEI) and Direct Calorie Intake (DCI) method. According to this survey, a man having a calorie intake of less than 2122 kilo-calories day to be considered as absolutely poor. A man having an intake of below 1805 kilo-calories is considered as hardcore poor.

**Household Income, Expenditure and Consumption:** The statistics of household nominal income, expenditure and consumption from the survey 1995-96 to 2016 have been presented in Table-1.

**Table-1: Monthly household Nominal Income, Expenditure and Consumption Expenditure by Residence**

| Year of Survey | Residence | Average Monthly (Taka) |             |                         |
|----------------|-----------|------------------------|-------------|-------------------------|
|                |           | Income                 | Expenditure | Consumption Expenditure |
| 2016           | National  | 15945                  | 15715       | 15420                   |
|                | Rural     | 13353                  | 14156       | 13868                   |
|                | Urban     | 22565                  | 19697       | 19383                   |
| 2010           | National  | 11479                  | 11200       | 11003                   |
|                | Rural     | 9648                   | 9612        | 9436                    |
|                | Urban     | 16475                  | 15531       | 15276                   |
| 2005           | National  | 7003                   | 6134        | 5964                    |
|                | Rural     | 6096                   | 5319        | 5165                    |
|                | Urban     | 9878                   | 8533        | 7149                    |
| 2000           | National  | 5842                   | 4846        | 4542                    |
|                | Rural     | 4816                   | 4257        | 3879                    |
|                | Urban     | 9878                   | 7360        | 7149                    |

|         |          |      |      |      |
|---------|----------|------|------|------|
| 1995-96 | National | 4366 | 4096 | 4026 |
|         | Rural    | 3658 | 3473 | 3426 |
|         | Urban    | 7973 | 7274 | 7048 |
|         |          |      |      |      |

Source: BBS, HIES-2016

**Table-1 Express that:**

- Household nominal income, expenditure and consumption expenditure have been boosted up continually.
- In 1995-69, the monthly household nominal income was Tk. 4366; which raised to Tk. 15945 in 2016. Both rural and urban income also increased regularly.
- The average monthly household expenditure was also increased both at a rural and urban level. In 2016 rural expenditure was Tk. 15156 which is higher than rural income (Tk. 13868).

**HeadCount Ratio (CHR) on the basis of CBN Method by Divisions:** The headcount ratio of incidence of poverty in seven administrative division using CBN method is described in Table-2.

**Table-2: Division wise Incidence of Poverty (HCR) by CBN method (in percentage)**

| National/Division | 2016                         |       |       | 2017     |       |       |
|-------------------|------------------------------|-------|-------|----------|-------|-------|
|                   | Using the Lower Poverty Line |       |       |          |       |       |
|                   | National                     | Rural | Urban | National | Rural | Urban |
| National          | 12.9                         | 14.9  | 7.6   | 17.6     | 21.1  | 7.7   |
| Barishal          | 14.5                         | 14.9  | 12.2  | 26.7     | 27.3  | 24.2  |
| Chattogram        | 8.7                          | 9.6   | 6.5   | 13.1     | 16.2  | 4.0   |
| Dhaka             | 7.2                          | 10.7  | 3.3   | 15.6     | 23.5  | 3.8   |
| Khulna            | 12.4                         | 13.1  | 10.0  | 15.4     | 15.2  | 16.4  |
| Mymensingh        | 17.6                         | 18.3  | 13.8  | -        | -     | -     |
| Rajshahi          | 14.2                         | 15.2  | 10.7  | 21.6     | 22.7  | 15.6  |
| Rangpur           | 30.5                         | 31.3  | 26.3  | 27.7     | 29.4  | 17.2  |
| Sylhet            | 11.5                         | 11.8  | 9.5   | 20.7     | 23.5  | 5.5   |

| Using the Upper Poverty Line |      |      |      |      |      |      |
|------------------------------|------|------|------|------|------|------|
| National                     | 24.3 | 18.9 | 18.9 | 31.5 | 35.2 | 21.3 |
| Barishal                     | 26.5 | 30.4 | 30.4 | 39.4 | 39.2 | 39.9 |
| Chattogram                   | 18.4 | 15.9 | 15.9 | 26.2 | 31.0 | 11.8 |
| Dhaka                        | 16.0 | 12.5 | 12.5 | 30.5 | 38.8 | 18.0 |
| Khulna                       | 27.5 | 28.3 | 28.3 | 32.1 | 31.0 | 35.8 |
| Mymensingh                   | 32.8 | 32.0 | 32.0 | -    | -    | -    |
| Rajshahi                     | 28.9 | 30.6 | 22.5 | 29.8 | 30.0 | 29.0 |

|         |      |      |      |      |      |      |
|---------|------|------|------|------|------|------|
| Rangpur | 47.2 | 48.2 | 41.5 | 42.3 | 44.5 | 27.9 |
| Sylhet  | 16.2 | 15.6 | 19.5 | 28.1 | 30.5 | 15.0 |

Source: BBS, HIES-2016.

**Table-2 Reveals that,**

- Rangpur Division has the Highest Incidence of Poverty (HCR) at 47.2%, Followed by Mymensing division at 32.87, Rajshahi Division at 28.9%, Khulna Division at 27.5%.
- Incidence of poverty has significantly reduced in the Dhaka Division compared to other divisions.
- In Rangpur, Sylhet and Chattogram division, urban poverty increased in 2016 compared to 2010.

**C. Making Groups and Participation of the true beneficiaries:** One very important and effective irrigation by NGOs is the strategy of organizing wise group meeting. As a result, the participation of the true beneficiaries and direct objectives/goal setup is possible to achieve an economic target. This type of meeting keeps up for the poor the trend of empowerment and awareness along with raise in their entitlement.

**D. Micro Credit:** Overall economic development is necessary for poverty alleviation at the rural level. Besides, employment generation, per head income and scheme to increase savings is required so that a sustainable development and poverty alleviation can be seen for the poor. The identification of loan as a significant necessity for sustainable economic development for the poor as well as developing a useful method to meet the demand for a loan a competent model of poverty alleviation. The micro-credit scheme launched by Grameen bank is now established worldwide for its success in poverty alleviation. This model has been accepted even at the government level.

**Status of Micro-Credit Programmes**

| NGOs          | 2012-13  | 2013-14  | 2014-15  | 2015-16  | 2016-17  | 2017-18  | Cumulative (Up to June 2018) |
|---------------|----------|----------|----------|----------|----------|----------|------------------------------|
|               |          | 7        |          |          |          |          |                              |
| <b>BRAC</b>   |          |          |          |          |          |          |                              |
| Disbursement  | 12114.89 | 15190.49 | 19298.28 | 11873.33 | 24302.78 | 16696.96 | 186416.13                    |
| Recovery      | 10966.12 | 13281.2  | 17134.81 | 10307.30 | 21563.66 | 15012.22 | 19744.96                     |
| Beneficiaries | 5640684  | 5510905  | 5377951  | 5478037  | 5957954  | 6841622  | 6841622                      |
| Female        | 5074181  | 4876445  | 4671004  | 4741310  | 5188206  | 5939103  | 5939103                      |
| Male          | 566503   | 634460   | 706947   | 736727   | 769745   | 902519   | 902519                       |
| <b>ASA</b>    |          |          |          |          |          |          |                              |
| Disbursement  | 10739.15 | 11605.60 | 17683.26 | 11859.82 | 26958.63 | 29681.42 | 197024.44                    |

|                          |         |          |          |         |          |          |           |
|--------------------------|---------|----------|----------|---------|----------|----------|-----------|
| Recovery                 | 9678.92 | 10426.91 | 12590.87 | 8616.73 | 23515.37 | 28953.34 | 150825.25 |
| Beneficiaries            | 4859588 | 5322351  | 6902024  | 7428597 | 7843960  | 7577355  | 7577355   |
| Female                   | 4698716 | 4905175  | 6319502  | 6808233 | 7174947  | 6930474  | 6930474   |
| Male                     | 160872  | 417176   | 582522   | 620364  | 669013   | 646881   | 648661    |
| <b>Caritas</b>           |         |          |          |         |          |          |           |
| Disbursement             | 286.4   | 297.35   | 317.26   | 380.45  | 223.64   | 239.50   | 3740.37   |
| Recovery                 | 273.76  | 291.62   | 310.07   | 346.55  | 197.37   | 224.08   | 3475.82   |
| Beneficiaries            | 10928   | 37897    | 29217    | 6619    | 732      | 5736     | 253201    |
| Female                   | 5648    | 22818    | 18421    | 7832    | 778      | 4009     | 218546    |
| Male                     | 5280    | 15079    | 10796    | 1213    | 46       | 1637     | 34655     |
| <b>SHAKTI Foundation</b> |         |          |          |         |          |          |           |
| Disbursement             | 506.9   | 541      | 618.65   | 745.79  | 1001.45  | 1227.65  | 7563.27   |
| Recovery                 | 580.8   | 519      | 570.35   | 669.96  | 826.49   | 1149.49  | 6871.27   |
| Beneficiaries            | 15373   | 458816   | 496049   | -       | 521449   | 475255   | 475255    |
| Female                   | 418384  | 16388    | 479680   |         |          | 462284   | 462284    |
| Male                     | 433757  | 442428   | 16360    | -       | 14452    | 12971    | 12971     |
| <b>BURO Bangladesh</b>   |         |          |          |         |          |          |           |
| Disbursement             | 2211.09 | 2362.85  | 2630.02  | 3951.54 | 543.93   | 2589.21  | 20102.38  |
| Recovery                 | 1599.57 | 2290.36  | 2355.88  | 3154.48 | 460.48   | 2417.13  | 17404.22  |
| Beneficiaries            | 1732120 | 896575   | 1269411  | 1356572 | 1449085  | 1512489  | -         |
| <b>SSS</b>               |         |          |          |         |          |          |           |
| Disbursement             | 1249.06 | 1316.32  | 1686.26  | 1149.67 | 2762.50  | 3135.2   | 15938.67  |
| Recovery                 | 1237.58 | 1229.33  | 1507.17  | 923.24  | 2317.68  | 3073.78  | 14370.91  |
| Beneficiaries            | 461119  | 473116   | 507295   | 546126  | 588377   | 600906   | 600906    |
| Female                   | 448658  | 462567   | 49518    | 537041  | 574051   | 585951   | 585951    |
| Male                     | 12461   | 10549    | 8777     | 9085    | 14326    | 14955    | 14955     |

### Grameen Bank

Grameen Bank offers different kinds of services to address the various needs of the poor. Up



to June 2018, the bank in total disbursed Tk. 1,77,445.98crore. On the contrary, the bank recovered Tk. 1,62,226.35crore. The Table describes the microcredit activities of the Grameen Bank.

#### Microcredit Programmes of Grameen Bank

| Item               | 2012-13  | 2013-14  | 2014-15   | 2015-16  | 2016-17   | 2017-18  | Cumulative up to June 2017 |
|--------------------|----------|----------|-----------|----------|-----------|----------|----------------------------|
| Disbursement       | 12081.63 | 12941.45 | 13890.24  | 16933.15 | 132335.37 | 24321.50 | 177445.98                  |
| Recovery           | 11671.84 | 12562.45 | 135334.36 | 15123.13 | 121396.47 | 22559.75 | 162226.35                  |
| Recovery Rate (%)  | 97.23    | 97.53    | 98.33     | 98.82    | 99.05     | 99.13    | 99.13                      |
| No. of Beneficiary | 845146   | 8624948  | 8681302   | 8853961  | 8915491   | 8986050  | 8986050                    |
| Female             | 8103952  | 8301557  | 8345610   | 8548060  | 8609893   | 8689004  | 8689004                    |
| Male               | 321194   | 323391   | 335692    | 305901   | 305598    | 297046   | 297046                     |

## ROLE OF THE GOVT. ORGANIZATION TO ALLEVIATE POVERTY

### A. Sustainable Development Goals (SDGs) and Bangladesh

The 7<sup>th</sup> Five year Plan (FYP) has been prepared to give strong emphasis on the SDGs goals and targets. Almost 82 percent of targets of SDGs are included in the 7<sup>th</sup> Five Year Plan. General Economics Division (GED) of Planning Commission and Principle Co-ordinate of Prime Minister's Office (PMO) take care of the matter. For effective implementation of SDGs, GED has published 'Mapping of Ministers by Targets in the implementation of SDGs aligning with 7<sup>th</sup> Five year Plan'.

### B. Social Safety Net

The government has been continuing the social safety net programs to alleviate poverty through improvement of the socio-economic condition of the ultra-poor. The government has adopted the life cycle approach of social safety net programs so that effective and proper implementation of these programs could be ensured. In 2017-18 revised budget, an amount of Tk. 48,254 core has been allocated against social safety net programs. The allocation is 13.06 percent of the budget and 2.17 percent of GDP of the same fiscal year.

Some very common social security net program such as ensuring food security, distribution of free food, food for work and test relief and being implemented by the government. The government has also implemented some project such as 'Akti Bari AktiKhamar', 'Grihayan', 'GhorePhera' with a view of bringing a positive change to the lives of the poor. In addition to this, it has been planned to finalize a national pension scheme by 2021 to ensure social safety for all people.

The government has formulated the National Social Security Strategy (NSSS) to reform the



prevailing social security system to make it more effective. According to this strategy, social security programmers implementing in Bangladesh are divided into five different clusters. These are

- a. Programmes for the children;
- b. Programmes for the labour force;
- c. Pension for old aged people;
- d. Programs for disabled and
- e. Small and special programs.

### **Cash Transfer under Social Safety Net Programs**

A total of Tk. 18,6449.98crore has been allocated for cash transfer (Special and Various allowances) programmes, social empowerment and some other activates. Some selected cash transfer programmes under the overall social safety net programmed are presented in brief below:

#### **Old Age Allowance Programme**

The government started this programme from FY 1997-98. The Ministry of Social Welfare is responsible for implementing this programme. In FY2017-18, the total number of recipients of old age allowance raising from 31.5 lakh to 35 lakh. Moreover, the mount of this allowance has been increased T. 210 crore compared to the previous fiscal year. In total Tk. 2,100 crore distributed among the 35 lakh older adults monthly basis at a rate of Tk. 500.

#### **Honorarium Programme for Freedom Fighters**

This programme is being implemented to show due respect to the freedom fighters. In FY2017-18, an amount of Tk. 3,200 crore was assigned for 2 lakh freedom fighters. In FY2016-17, Tk. 1,890 crore was distributed among the 1.85 lakh freedom fighters as honorarium. Presently, a freedom fighter gets Tk. 10,000 per month.

Moreover, the government also increases the honorarium of the titleholder freedom fighter. At present, the government provides Tk. 30,000 to the Birshretha, Tk. 25,000 to Biruttom, Tk. 20,000 to Birbikram and Tk. 15,000 to the Birprotk per month as honorarium. Besides; in FY2017-18, the Administration allocated two festival allowances of Tk. 10,000 each for the valiant freedom fighters along with their monthly allowance.

#### **Allowance for the Financially Insolvent Disabled Citizens**

The Ministry of Social Welfare is carrying out this social wellbeing programme to provide allowances continually to financially insolvent citizens. In FY2017-18, the government increased the rate of this budget to Tk. 700, increased it by Tk. 100. Furthermore, the number of beneficiaries was increased by 10 percent and a total of 8.25 lakh financially insolvent disabled people benefited under this programme.

#### **Stipend for the Disabled Students**

In FY2017-18, the government enlarged the number of beneficiaries of the educational stipend allowance for the disabled person both at the primary and secondary levels by 10,000. An amount of Tk. 54.50 crore had been allotted for this stipend programme, and in total 80,000 disabled students got this allowance in FY2017-18. Apart from this Tk. 22.96 crore had been allocated as grants for the schools of the disabled.

#### **Orphan Rationing Allowance**

The Ministry of Social Welfare has been undertaking this programme. It has been implementing to assist the orphans so that they can lead a secured and Hunger free life. In

FY2017-18, an amount of Tk. 51 crore had been allotted for this programme and in FY2016-17, the amount was Tk. 46.24 Crore.

### **Programme for Improving the Livelihood of Bede, Transgender People and Backward Community**

To improve the living standards of some deprived minority groups/communities such as Dalit, Harijan, Bede and Transgender people the government has taken a special programme.

In FY2021-13, this programme was introduced in seven districts of the country on a pilot basis. The allocation of this special programme in FY2017-18 raised to Tk. 3.04 crore from Tk. 29.69 crore in FY2016-17. 25,000 unprivileged and 4,000 transgender people benefitted from this programme.

### **Allowance Programme for Widow Deserted and Destitute Women**

The government started this programme in FY1999-00 to provide financial support to the poor and destitute women, mainly to the widow and destitute women. Earlier, the beneficiaries of this programme used to receive a monthly allowance of Tk. 400. From FY2016-17, this amount has been increased to Tk. 500. In FY2017-18, the number of the beneficiaries of this allowance raised to 12.65 lakh from 11.50 lakh in FY2016-17. An allocation amounting to Tk. 759 crore has been allotted to implement this programme in FY2017-18.

### **Maternity Allowance for Poor Mother**

The programme has been started since the FY2007-08 for providing financial assistance to the poor mother. This programme not only gives allowance facilities but also arranges different types of awareness building training related to health and nutrition issues. In FY2017-18, more 1 lakh poor mothers enjoyed this allowance than the previous fiscal year. A total of Tk. 377.09 crore was distributed among 6 lakh mothers.

### **Ration for Shaheed Family and Injured Freedom Fighters**

The government does not confine its assistance to the freedom fighters and their families merely providing honorarium and medical allowances. It has also arranged ration facilities for this shaheed family and injured freedom fighters. An amount of Tk. 33 crore has been allocated for this programme to provide a standard lifestyle for the shaheed families and the injured freedom fighters.

### **Training and Microcredit Programme for the Freedom Fighters and their Dependents Self Employment**

Ministry of Liberation War Affairs conducts this programme to improve the living standards and create employment opportunities for the insolvent freedom fighters and their dependents. Microcredit is delivered to them to create self-employment by utilising the training skill. In FY2017-18, Tk. 25 crores to be paid under this programme.

## **C. Programmes under Food Assistance Initiatives**

### **Work for Money Programmes**

This programme has been conducted for rural infrastructure renovation. A total of Tk. 911.39 crore has been allocated for this programme in the FY2017-18.

### **Vulnerable Group Freeing (VGR)**

Ministry of Food executes this programme. In FY2017-18 a total of Tk. 1,348.88 crore has been allocated for VGF programme. It is expected that 51.78 lakh poor people will be benefitted all over the country under this programme.

### **Vulnerable Group Development (VGD) programme**

An amount of Tk. 1,605.70 crore has been allocated under this programme. It is expected that around 3.67 lakh metric tons of food grain can be distributed among the beneficiaries by utilising this amount.

### **Gratuitous Relief (GR) Programme**

Under GF (rice) programme food assistance is delivered to the disaster vulnerable poor, distressed and helpless people affected by various natural disasters. Furthermore, under GR programme rice is given to the charitable institutions. In FY2017-18, 1.25 lakh metric tons of rice amounting to Tk. 526.91 crore was allocated through this programme.

### **Rural Infrastructure Maintenance (Test relief) Programme**

The Ministry of Disaster Management and Relief is responsible to perform the TR programme. The allocation of this programme is utilized for the purpose of renovation of damaged roads, embankments, governments institutions affected by various types of natural calamities, such as floods, cyclones and high tides. Institutions related to public welfare mainly get priority under this programme. In FY2017-18, the government allocated a total amount of Tk. 1,300 crore to this programme.

### **Employment programme for Ultra Poor**

The government has been implementing this programme since the FY2008-09. The main objectives of the programme are to

- a. Increase employment and purchasing power of the ultra-poor jobless rural people;
- b. Generate resources for the country and the people;
- c. Ensure infrastructure and communication development as well as proper maintenance and environmental development in rural areas on a small scale basis.

It is projected that a total of 8.27 lakh people will be directly benefited through this programme. For this purpose, an amount of Tk. 1,650 crore has been allotted in FY2017-18.

### **Microcredit for Women Self Employment**

The government provides microcredit facility to the women, especially rural destitute and vulnerable women. The purpose of this programme is to give financial empowerment of women and make them self employed. This programme initiated in FY2003-04 and remained to continue. In FY2017-18, Tk. 4.00 crore has been allocated to this programme.

### **D. Ongoing programmers/Projects under the Social Empowerment**

Many inventive projects are being implemented to alleviate poverty. Various types of programmes and inventiveness under the 'Social empowerment Programmes' are conducted by the government. A total of 72 projects/programmes were implemented in FY2017-18 under social empowerment sector. Among these 62 are running projects/programmes. Short descriptions of some projects/programmes of the social safety net are given below:

#### **Ashrayan-2 (Poverty Alleviation and Rehabilitation) Project**

Ashrayan Project was launched in 1997 to rehabilitate the landless, homeless and rootless families. The project aims to create a dynamic village and stimulating socio-economic development of the people through rehabilitation. Up to June 2018, 1,48,000 landless, homeless and rootless families have been rehabilitated in 'Barrack House'. Apart from this, several 1,15,775 houses have been built for those low-income families who cannot build on their land.

### **Grihayan Tahabil**

GrihayanTahabil was introduced in FY1997-98 considering the housing problem as well as to reduce poverty of homeless poor and low-income rural people. The project not only constructs home for the homeless people but also finances to built dormitory/hostel for female workers specially for the garments workers, GrihayanTahobil offers housing loan Tk. 70,000 for each house to the implementing NGOs at 1.5 percent interest rate. The NGOs provide this loan to the beneficiates at the rate of 5.5 percent interest. The recovery period for this loan is 3 to 5 years.

### **Poverty Alleviation Activities of Rural Development and Co-operatives Division**

The Rural Development and Cooperatives Division (RDCD) has prepared a short and medium-term action plan for poverty reduction. These are formulated according to the guidelines of Property Reduction Strategy Papers. 7<sup>th</sup> FYP and the 'National Rural Development Policy, 2001. A good number of projects and programmes are being implemented by RDCD to reduce poverty. Some of these are described briefly below:

#### **Ekti Bari Etik Khamar**

The government has been conducting Ekti Bari Ekti Khamar (One House One Farm) Project to turn each rural household into a centre of economic activities. It has been establishing a small savings model instead of microcredit to eradicate poverty by creating permanent capital for the poor. All rural poor are beneficiaries of the project. The main objectives of this project are to decline poverty of the people having landholding 0 to 50 decimal through confirming their livelihood. A total of 23,18,226 household family farms have been formed under 'Ekti Bari EktiKhamar' project. These farms are involving in fisheries, poultry, cow rearing, kitchen and vegetable gardening, nursery and other livelihood based income generating activates.

#### **Poverty Alleviation Programmes of RDCD**

Poverty alleviation activities of few Departments/Foundations under Rural Development and Co-operatives Division are discussed below:

#### **Bangladesh Rural Development Board (BRDB)**

Bangladesh Rural Development Board (BRDB) has an important contribution to poverty alleviation in Bangladesh. As a specialised organization in rural development and poverty reduction sector, BRDB has successfully implemented 117 projects/programmes.

Furthermore, BRDB is still carrying out different projects/programmes throughout the country regarding poverty declination and rural development. Apart from poverty reduction and microcredit service, BRDB arranges different kinds of skilled development training. It has also some other services such as health, family planning, sanitation, education, HIV/AIDS prevention, information technology and environment development.

#### **Bangladesh Academy for Rural Development (BARD)**

Bangladesh Academy for Rural Development (BARD) is the pioneer in the field of rural development in Bangladesh. The well-known 'Cumilla Model' for rural development is an important output of the Academy.

BARD is conducting training continuously on research and action research projects to the people's representative, government officials and private and development workers. These trainings have been playing a significant role in expediting the overall development process. BARD has conducted multi-dimensional action research on agricultural processing of rice

and maize cultivation.

### **Rural Development Academy (RDA), Bogura**

Rural Development Academy (RDA) has been organising training courses, conducting researches, implementing action research projects for poverty alleviation and socio-economic development for the rural people. It also provides advisory services. For socio-economic development of the rural poor, RDA is implementing different action research projects for growing rural development models. Center for Irrigation and Water Management (CIWM) of RDA has developed the Rural Piped Water Supply model along with microfinance term as RDA credit for supplying pure drinking water to the rural people. RDA credit is running in 283 subproject areas under this programme.

### **Bangabandhu Academy for Poverty Alleviation and Rural Development (BAPARD)**

The key activities of the academy are to conduct training programmes of government and non-government officials, organize workshops, conferences and seminars related to rural development and poverty alleviation. In addition, BAPARD arranges training on various income-generating activities on farming and off farming for self-employment of small and marginal farmers and asset less unemployed people.

### **Palli Daridro Bimochon Foundation (PDBF)**

Palli Daridro Bimochon Foundation (PDBF) was formed in 1999. The main goal of PDBF is to ensure gender quality, empowerment of women and socio-economic development of rural areas through the development of women. It not only provides loan but also arranges training on leadership and social development for its clients. Presently, PDBF operates it actives among 358 Upazilas of 55 districts. Up to June 2018, PDBF has cumulatively distributed Tk. 9,780. 24 crore as microcredit and small enterprise loan among the beneficiaries whose 95 percent are women.

### **Karmasangstan Bank**

The Karmasangstan Bank established in 1998 to create self-employment opportunities for unemployed youths. The main objective of the bank is to provide credit facilities to the unemployed youths, especially to the educated and trained ones. This opportunity helps the youths to engage themselves in the productive and income-generating activities to make them self-reliant.

At present, the bank delivers its services through 244 branches across the country. Up to June 2018, an amount of Tk. 4,262.80 crore has been disbursed cumulatively among the beneficiaries Conversely. Tk. 3,821.05 crore has been recovered during this period.

### **Some programmes under Karmasangsthan Bank**

- 1. Microcredit Programme for Self-retired/Retrench Worker/Employees of Mills/Industries and Establishment:** This programme is being implemented as a joint venture of the Ministry of Labour and Employment and Karmasangsthan Bank. Under this programme, a total of Tk. 107.98 crore has been distributed among 19,47 beneficiaries up to June 2018. At some time, the recovered amount was Tk. 96.93 crore.
- 2. Credit Programme for Agro-based Industries:** Karmasangsthan Bank has been conducting this programme with the financial assistance of the Ministry of Finance. A total of Tk. 66.76 crore has been disbursed among 2,326 entrepreneurs till June 2018.



3. **Fisheries and Livestock Loan Support Programme of Bangladesh Bank:** Karmashangsthan Bank has been implementing this programme with the loan assistance of Bangladesh Bank. Up to June 2018 Tk. 195.08 crore has been distributed among 15,289 young people.
4. **Milk Production and Artificial Insemination Refinance Scheme of Bangladesh Bank:** Karmasangsthan Bank implements this programme also. The Bangladesh Bank provides the loan assist of this programme. An amount of Tk. 15.00 crore has been distributed till June 15 among 1,251 young people.

#### **Palli Karma Sahayak Foundation (PKSF)**

Palli Karma Sahayak Foundation (PKSF) plays a vital role in poverty alleviation. PKSF has introduced some new projects. Such as Enhancing Resources and Increasing Capacities for Poor Household towards Elimination of their Poverty (ENRICH), Low-Income Community Housing Support Project, Sanitation Development Project, Ultra poor Programme and so on. Furthermore, PKSF has established a Disaster Management Fund (DMF) to provide a quick financial response to the low-income families. This type of assistance helps the poor to cope with and recover from both human-made and natural calamities. Besides, it has established the Environment and Climate Change Unit, The purpose of this unit is to incorporate environment and climate change issues in all of its activities. Moreover, PKSF has established Fisheries and Livestock Unit and Agriculture Unit. The purpose of the units is to provide proper training and disseminate technological services for successful and sustainable implementation of fisheries, livestock and agricultural services.

### **ROLE OF THE NON-GOVERNMENT ORGANIZATION TO ALLEVIATE POVERTY**

#### **NGOs Activities to Eradicate Rural Poverty**

The NGO has taken some effective steps to handle the poverty situation in Bangladesh, considering the following aspects:

- a) Faster economic growth achievement process.
- b) Human resources development.

Hence, a combined strategy considering all three stated aspects is necessary to undertake. In the following sector, as a follow up/part of this combined strategies, some key activities already commenced by NGOs are discussed.

#### **A. Humanistic Progress and Structural Development of Organizations for Rural Poor:**

Different NGOs are playing an important role for humanistic development through joint analysis & seeking a solution through different seminars and workshop, joint social activities and application of socio-economic projects. Besides, they have introduced certain essential concepts like developing small groups, credit-based cooperatives, mother welfare society & cooperatives etc. For homeless/landless etc and thus have strengthened the root of organizational structure for rural poverty.

**B. Employment Opportunity:** NGOs usually create employment in two ways. First of all, they employ resource to operate. Secondly, they provide loans and management assistance to individuals, which create new employment opportunity. Currently, the projects that are being conducted under the supervision and assistance of NGOs are:

- Irrigation project for landless
- A fishery in ponds (Khash). Fishing in the coastal area.
- Weaving
- Beekeeping
- Supply equipment for landless sharecropper.
- Small business.
- Rice and popcorn production.
- Sericulture.
- Handicrafts (i.e. earthen works, wood and cane works)
- Developing nursery.

Besides, they are providing training to hundreds of men and women on vaccination and treatment of domestic animals and poultry, construction of sanitary laboratory and slabs etc. Thus, they are significantly contributing to the eradication of poverty by providing the aspects mentioned above.

**C. Making Groups and Participation of the true beneficiaries:** One very important and effective irrigation by NGOs is the strategy of organizing wise group meeting. As a result, the participation of the true beneficiaries and direct objectives/goal setup is possible to achieve an economic target. This type of meeting keeps up for the poor the trend of empowerment and awareness along with raise in their entitlement.

**D. Micro Credit:** Overall economic development is necessary for poverty alleviation at the rural level. Besides, employment generation, per head income and scheme to increase savings is required so that a sustainable development and poverty alleviation can be seen for the poor. The identification of loan as a significant necessity for sustainable economic development for the poor as well as developing a useful method to meet the demand for a loan a competent model of poverty alleviation. The micro-credit scheme launched by Grameen bank is now established worldwide for its success in poverty alleviation. This model has been accepted even at the government level.

**Status of Micro-Credit Programmes**

| NGOs          | 2012-13  | 2013-14  | 2014-15  | 2015-16  | 2016-17  | 2017-18  | Cumulative (Up to June 2018) |
|---------------|----------|----------|----------|----------|----------|----------|------------------------------|
|               |          | 7        |          |          |          |          |                              |
| <b>BRAC</b>   |          |          |          |          |          |          |                              |
| Disbursement  | 12114.89 | 15190.49 | 19298.28 | 11873.33 | 24302.78 | 16696.96 | 186416.13                    |
| Recovery      | 10966.12 | 13281.2  | 17134.81 | 10307.30 | 21563.66 | 15012.22 | 19744.96                     |
| Beneficiaries | 5640684  | 5510905  | 5377951  | 5478037  | 5957954  | 6841622  | 6841622                      |
| Female        | 5074181  | 4876445  | 4671004  | 4741310  | 5188206  | 5939103  | 5939103                      |



|                          |          |          |          |          |          |          |           |
|--------------------------|----------|----------|----------|----------|----------|----------|-----------|
| Male                     | 566503   | 634460   | 706947   | 736727   | 769745   | 902519   | 902519    |
| <b>ASA</b>               |          |          |          |          |          |          |           |
| Disbursement             | 10739.15 | 11605.60 | 17683.26 | 11859.82 | 26958.63 | 29681.42 | 197024.44 |
| Recovery                 | 9678.92  | 10426.91 | 12590.87 | 8616.73  | 23515.37 | 28953.34 | 150825.25 |
| Beneficiaries            | 4859588  | 5322351  | 6902024  | 7428597  | 7843960  | 7577355  | 7577355   |
| Female                   | 4698716  | 4905175  | 6319502  | 6808233  | 7174947  | 6930474  | 6930474   |
| Male                     | 160872   | 417176   | 582522   | 620364   | 669013   | 646881   | 648661    |
| <b>Caritas</b>           |          |          |          |          |          |          |           |
| Disbursement             | 286.4    | 297.35   | 317.26   | 380.45   | 223.64   | 239.50   | 3740.37   |
| Recovery                 | 273.76   | 291.62   | 310.07   | 346.55   | 197.37   | 224.08   | 3475.82   |
| Beneficiaries            | 10928    | 37897    | 29217    | 6619     | 732      | 5736     | 253201    |
| Female                   | 5648     | 22818    | 18421    | 7832     | 778      | 4009     | 218546    |
| Male                     | 5280     | 15079    | 10796    | 1213     | 46       | 1637     | 34655     |
| <b>SHAKTI Foundation</b> |          |          |          |          |          |          |           |
| Disbursement             | 506.9    | 541      | 618.65   | 745.79   | 1001.45  | 1227.65  | 7563.27   |
| Recovery                 | 580.8    | 519      | 570.35   | 669.96   | 826.49   | 1149.49  | 6871.27   |
| Beneficiaries            | 15373    | 458816   | 496049   | -        | 521449   | 475255   | 475255    |
| Female                   | 418384   | 16388    | 479680   |          |          | 462284   | 462284    |
| Male                     | 433757   | 442428   | 16360    | -        | 14452    | 12971    | 12971     |
| <b>BURO Bangladesh</b>   |          |          |          |          |          |          |           |
| Disbursement             | 2211.09  | 2362.85  | 2630.02  | 3951.54  | 543.93   | 2589.21  | 20102.38  |
| Recovery                 | 1599.57  | 2290.36  | 2355.88  | 3154.48  | 460.48   | 2417.13  | 17404.22  |
| Beneficiaries            | 1732120  | 896575   | 1269411  | 1356572  | 1449085  | 1512489  | -         |
| <b>SSS</b>               |          |          |          |          |          |          |           |
| Disbursement             | 1249.06  | 1316.32  | 1686.26  | 1149.67  | 2762.50  | 3135.2   | 15938.67  |
| Recovery                 | 1237.58  | 1229.33  | 1507.17  | 923.24   | 2317.68  | 3073.78  | 14370.91  |
| Beneficiaries            | 461119   | 473116   | 507295   | 546126   | 588377   | 600906   | 600906    |

|        |        |        |       |        |        |        |        |
|--------|--------|--------|-------|--------|--------|--------|--------|
| Female | 448658 | 462567 | 49518 | 537041 | 574051 | 585951 | 585951 |
| Male   | 12461  | 10549  | 8777  | 9085   | 14326  | 14955  | 14955  |

### Grameen Bank

Grameen Bank offers different kinds of services to address the various needs of the poor. Up to June 2018, the bank in total disbursed Tk. 1,77,445.98crore. On the contrary, the bank recovered Tk. 1,62,226.35crore. The Table describes the microcredit activities of the Grameen Bank.

#### Microcredit Programmes of Grameen Bank

| Item               | 2012-13  | 2013-14  | 2014-15   | 2015-16  | 2016-17   | 2017-18  | Cumulative up to June 2017 |
|--------------------|----------|----------|-----------|----------|-----------|----------|----------------------------|
| Disbursement       | 12081.63 | 12941.45 | 13890.24  | 16933.15 | 132335.37 | 24321.50 | 177445.98                  |
| Recovery           | 11671.84 | 12562.45 | 135334.36 | 15123.13 | 121396.47 | 22559.75 | 162226.35                  |
| Recovery Rate (%)  | 97.23    | 97.53    | 98.33     | 98.82    | 99.05     | 99.13    | 99.13                      |
| No. of Beneficiary | 845146   | 8624948  | 8681302   | 8853961  | 8915491   | 8986050  | 8986050                    |
| Female             | 8103952  | 8301557  | 8345610   | 8548060  | 8609893   | 8689004  | 8689004                    |
| Male               | 321194   | 323391   | 335692    | 305901   | 305598    | 297046   | 297046                     |

### E. Targeting poor Rural women as a beneficiary

Although half the population of Bangladesh women, still they are leading a much backward life. The NGOs have consciously targeted them as their beneficiaries. The NGOs which are under the Bureau of NGOs, have more than 50% women clientele. In 1995, with financial aid for ADBA & BRAC, almost 549 NGOs worked for only women, “Swanirvar Bangladesh” has 71% women as credit holder. Palli Karma Sahayak Foundation (PKSF) has 86.43% women credit holders (BAS, 2002). In 2001, BARC provided a loan to 41.38 lakh beneficiaries about 6953.78 crore Tk. Throughout 64 districts and 460 sub-districts of Bangladesh. Statistics show that 99% of these beneficiaries were rural women (BRAC, 2004). In 1998, ASHA distributed 13,183,46 million Tk to 7,34,684 women who are about 93,41% of the Total credit Holders (ASA, 1998). In 1998, Grameen Bank Provided loan OF 1,06,14,242 million takas to its total member of 3,64,755 out of which 22,44,139 were women, and 1,24,616 were male (Grammen Bank, 1998). So, the activities of NGOs on women to eliminate rural poverty has truly developed the economic and health status of rural women.

### F. Creating Facilities for poor use Government-Owned Khas Land And Properties: In

Bangladesh, the proportion case, the NGOs have introduced social forestation and group irrigation system for the landless people. It has created an opportunity to enjoy a land facility — the govt. Owner Khas land, especially the roadside lands are now being used by the landless for social forestation. Moreover, under the irrigation project, the NGOs are helping

them to become the owner of deep tubewell & shallow tubewell and low lift pump. Besides, there are NGOs which has organized fish cultivation for them.

**G. Health, Nutrition and Hygiene:** Health and nutrition status of the rural people are very poor in our country. Most of them are suffering from acute malnutrition. In this case, the NGOs of Bangladesh are providing training and education services in the field of health and nutrition. An independent organization named Voluntary Health Services Society (VHSS) is supervising the NGOs that are working on the health and nutrition sector. Health & nutrition is one very important indicator of poverty measurement.

**H. Relief and Rehabilitation Project:** In Bangladesh, one of the major reasons for a poverty rate increase is natural disasters. The NGOs are actively working for poor people in a time of regular need as well as emergencies. When natural disasters like flood, drought, mine, storm, tidal, contaminated disease etc occur, they will extend their hands and conduct relief works. Besides, they also undertake different rehabilitation activities for the amendment of the disaster affected people.

**I. Informal and Non-formal Education:** The best way of developing human resource is through appropriate education. Illiteracy because of lack of education is one major obstacle for socio-economic development as well as poverty alleviation. In this case, the NGOs are highly active in the sector of informal & non-formal education. The Bangladesh government and UNICEF and trying at almost level to eradicate illiteracy.

### **DISCUSSION**

As discussed above the results revealed GO and NGOs in Bangladesh could in the attainment of sustainable economic growth and development take measures on the durable, warm and dependable relationship is there between the government and NGOs where both are working for the benefit of the people. This study stated the fact that at present, for the betterment of the poor and the helpless, the intended population of the society, GO, and Non-government organisation or NGO is much acknowledged. The mission and activities of NGOs stated the fact that the NGOs are omnipresent with their multifaceted and multidimensional projects aimed at providing informal and non-formal education, health, nutrition and empowerment of women according to the cost of basic needs (CBN) method used in the survey. The incidence of poverty at the National level decided from 31.5 % in 2010 to 24.3% in 2016. Poverty reduces 22.85 % by 2010 to 2016 is decided by the national government. Poor people are in lack of education, Shelter, food, cloth, security & income After experiencing with the situation some heroic son's of our beloved country formed an association named BRAC under the leadership of Mr. fagle Hasan abed in 1972. BRAC has tried its best to alleviate poverty. Besides a lot of NGOs are working for poverty reduction. On the other hand the role of Grameen Bank under the dynamic leadership of Nobel Laureate prof. Dr. Yunus is remarkable.

### **CONCLUSION**

Despite considerable thrust on the poverty alleviation in all plan documents ever since the independence of Bangladesh. A significant number of populations still survive below the poverty line. It is a constitutional obligation of the government and non-government organisation to provide a reasonable living standard for the citizens by alleviating poverty. Reduction of poverty has remained the prominent national goal. Without alleviating poverty, no development can occur in Bangladesh. Poverty is the greatest burden for society,

community and nation. All developments in developing countries hampered or stopped because of the poverty problem. Government and non-government organisation should take proper step to overcoming this poverty problem. The present government and government organisations have therefore laid special emphasis on poverty alleviation and pledged to eradicate poverty. Over the years they have developed a wide network of operations through which they can deliver a wide range of financial services to people who need the service more. Their involvement can enhance the quality and effectiveness of the services well.

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