

Socio-Economic Development of Bangladesh: Sustainability of BNF's Partner Organizations and Beneficiaries

MUHAMMAD MAHBOOB ALI*

Abstract: *Sustainability of an organization is pursuing to device sustainability strategies which deliver them economic and cultural benefits attained through social obligations. As such socio-economic development of the country is greatly correlated with the effective and efficient contribution of the NGOs through their sustainability. The Government of the People's Republic of Bangladesh has established Bangladesh NGO Foundation (BNF) to support the NGOs, with a view to associating the small Non-Governmental Organizations and assigning to take up socio- economic development activities and poverty alleviation.*

BNF already disbursed more than 105.76 Crore taka through partner organizations out of which 36% is male while 64% is female beneficiary. In line with constitutional obligations and international commitments to human rights, Bangladesh Government wants to develop the country up to a level for which they have taken Vision 2021 and Vision 2041 which main motto is through socio-economic development with social justice, income inequality and creating purchasing power through economic development. Organizational sustainability is the ability of the organization to secure and manage sufficient financial resources to enable it to fulfill its vision and mission effectively and consistently over time period with goal oriented results but they want to do it without any excessive dependence on any single funding source. As such the study wants to examine Sustainability of BNF's partner organizations as well as beneficiaries to evaluate socio-economic development of the country. To evaluate sustainability of BNF partners we shall use following core factors: Has own land, Contribution in innovation and production, Fund collection system and regular source of income.

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Time period of the study is 15th May 2016 to 15 December, 2016. The study has been conducted upon 23 different participants from 23 different NGOs of 12 Districts. Further from 23 NGOs, we received 526 beneficiaries' responses out of distributed 624 questionnaires based on another questionnaire.

In this study, 93.9% of the organizations give help to women entrepreneurs. Majority (69.6%) of the respondents strongly agreed that BNF's financing and capital formatting solve social problems. It has been seen that there was significant association between NGOs role for innovation and production and giving the right training/education. Through the binary logistic regression, we observed that 57.2% NGOs who received funds are sustainable without BNF fund. Sustainability of BNF's partner organizations will help Bangladesh to attain sustainable development goal (SDG) by 2030 as government of Bangladesh is very keen for socio-economic development. Result shows that if NGO help to the people who has own land than it has positive impact at 1% level of significance. If funding from NGO is sufficient then the NGO will be sustainable. If a NGO is involved in innovation and production then it will be sustainable at 5% level of significance as odds ratio of strongly agree and agree compare to strongly disagree is higher than 1.6. If a NGO collect its fund in installment rather than at a time has higher chance to sustain at 1% level of significance. Regular source of Income is required for NGO is significant at 1% level to sustain.

Further from the beneficiaries' point of view of BNF grant need more grants is significant at 1% level of significance. Grants taken from more than one NGO is also significant among the beneficiaries at 1% level of significance. Social development Project is significant at 5% level of significance. Awareness about primary education is significant at 1% level of significance. Grants inspired others, enough for need and Involved in innovation and production are significant at 1% level of significance. Need training is significant at 10% level of significance. Ultra-poor barrier for development and Collect fund are significant at 1% level of significance. Helping from NGO is right way is significant at 5% level of significance. Through partner organizations we observed that is 82.8% beneficiaries are sustaining through getting the fund which is very high. Based on the information, it can be claimed that the BNF grant model is appropriate.

BNF partner organizations must try to have better competitive advantages and mitigate social-economic-legal needs so that the grand utility curve can be tangent with social indifference curve. Author suggested that due to social networking households' behavior and family economics are improving which should be steadily accelerate through keeping BNF grant available.

BNF may set up a business incubator as well can organize training, counseling and financial support to prospective nano and small entrepreneurs in performing with the sustainability in the long run. This will in turn play vital role for the socio-economic development of the country for which community banking is necessary. Micro savings should be used as Micro investment through arranging community banking in the formal sector under structured rules and regulations.

Keywords: *BNF, Beneficiaries, Socio-economic development, Relation to social values, Sustainability, Income, Welfare and Poverty reduction, non-farm business activities, Finance in Rural economies, Community Banking*

JEL classifications Code: *A13, P36, R51, J 24*

“Micro-savings, not the micro-credit, can develop the fate of the country’s under privileged people.”

- Honorable PRIME Minister Sheikh Hasina, Bangladesh

1.1 Background of the Study and Introduction

Sustainability of an organization is pursuing to device sustainability strategies which deliver them economic and cultural benefits attained through social obligations. Sustainability of an organization must have adoption capability, creativeness, human welfare, service delivery, profit growth and competitive advantage. Long term vision and mission and focus oriented goal to enrich economic benefits not only clients but also the organization itself needs to be addressed. Strategic plan should be focused based for socio –economic development. An Organization’s prerequisite is distinguished with its market and structural uniqueness. Capacity building of the NGO to sustain in the long run is very important. When the staff is capable and well esteemed in the arena, then the organization is more expected to be sustainable. Organization must have day to day transaction plan, operational plan, tactical plan and strategic plan and these plan should be properly implemented with financial budgeting. Organizational sustainability is the ability of the organization to secure and manage sufficient financial resources to enable it to fulfill its vision and mission effectively and consistently over time period with goal oriented results but without any excessive dependence on any single funding source.¹

¹. http://www2.pathfinder.org/site/DocServer/Fundamentals_of_NGO_Financial_Sustainability.pdf (viewed on 1st October, 2016).

The Government of the People's Republic of Bangladesh has established Bangladesh NGO Foundation (BNF) to support the NGOs, with a view to associating the Non-Governmental Organizations and mandated to take up socio-economic development activities and poverty alleviation initiatives through NGOs. The Government of the Peoples' Republic of Bangladesh has established Bangladesh NGO Foundation (BNF) to support the NGOs, with a view to associate the Non-Governmental Organizations in the process of achieving Millennium Development Goal. The BNF was established through a Resolution of the Government on 02 December 2004 that was published in the Bangladesh Gazette on 11 December 2004.

The BNF was then registered a non-profit association within the meaning of Section 28 of the Companies Act, 1994 and is established for financing Non-Governmental Organization (NGOs) and other voluntary organizations including Community Based Organizations (CBOs) duly registered under the relevant laws of Bangladesh and working in the country for providing basic social services such as education, nutrition and health, sanitation support, safe drinking water, environmental protection and any other services needed by the poor, the ultra poor, women and children and the ethnic minorities. The Organizations receiving funds from the BNF shall be known as Partner Organizations (POs).

BNF provides financial grants and need-based supports to develop their skills for stepping up such activities. With the support of BNF, Non-Governmental Organizations have been working at the root level countrywide and playing active role for sustainable development and making digital Bangladesh. Present Government of Bangladesh has set vision 2021 as a roadmap of development. In line with the constitutional obligations and international commitments to human rights, Bangladesh in 2021 shall be a country in which (i) every citizen has equal opportunities to achieve his/her fullest potential; (ii) all citizens enjoy a quality of life where basic health care and adequate nutrition are assured; (iii) all citizens have access to a modern, technical, and vocational education tailored to meet the human resources needs a technologically advancing/ advanced nation; (iv) sustainability of development is ensured through better protection from climate change and natural disasters; (v) there is respect for the principles of democracy, rule of law, and human rights; (vi) gender equality is assured; so are the rights of ethnic populations and of all other disadvantaged groups including persons with disability; and (vii) the diversity and creativity of all people are valued and nurtured.²

2. General Economics Division, Planning Commission, Government of the People's Republic of Bangladesh (2012): Perspective plan of Bangladesh 2010-2021: making vision 2021 a reality, April, page: 10-14.

To implement aforesaid initiatives successfully, as per creativities of government, BNF is sincerely trying to involve in the process. Hailey (2014) argued that in practical terms, a financially sustainable NGO is one which can continue with its core work and meet its mission, even if external donor funding is withdrawn.

The Father of the Nation, Bangabandhu Sheikh Mujibur Rahman, dreamt of a poverty free society called “Shonar Bangla” or Golden Bengal. It should be noted that the liberation war of 1971 was more than a political struggle, it was a primarily an economic and social struggle for the emancipation of the poor and downtrodden people of Bangladesh. Since assuming power in 2009, the government under the able leadership of Sheikh Hasina has worked relentlessly for ensuring that the dream of an economically emancipated Shonar Bangla is realized. To that end, the present government adopted the dream to make Bangladesh a middle income nation by the year 2021 (also referred to as Vision 2021), and a developed nation by the year 2041 (also known as Vision 2041). Pursuant to such targets, the present government, over the last five years adopted policies and strategies which support inclusive growth.³ Government set vision 2021 and 2041 as a roadmap of development Vision 2021 into Vision 2041 is a long-term Perspective Plan of Bangladesh in the context of the present government led by Prime Minister Shiekh Hasina: ‘Bangladesh marching ahead’. In implementing the Vision-2041, Bangladesh will be a peaceful, prosperous, happy and developed nation comparable with the developed world. Government’s Vision 2021 to become a middle income country has been extended to Vision 2041, which is an ambition of where this nation needs to be in 2041. In implementing the Vision-2041, Bangladesh will be a peaceful, prosperous, happy and developed nation comparable with the developed world. Bangladesh is now ready to assume its rightful place in the Asian country , and lead the way by example for resource constrained, geographically vulnerability and climatically challenged least developed countries around the world towards sustainable development and long term prosperity.³ To implement this initiative successfully, along with government, people from all walk of life including NGOs and civil society should work honestly with the inspiration of patriotism. Bangladesh economy getting strong as its per-capita income stood in 2016 at USD 1,466 (BBS, 2016). While attaining significant macroeconomic solidity, Bangladesh continues to face contests such as infrastructure shortages and energy deficiencies.

³. A seminar on Foreign Policy of Bangladesh: Roadmap for Realization of Vision 2041 held at National Defence College Auditorium, Mirpur Cantonment on 13 October 2016 (Viewed on 19 Novemebr,2016)

Bangladesh already became lower middle income country. Middle-income countries (MICs) are nations with a per-capita gross national income in 2012 between \$1,036 and \$12,615. MICs are a very diverse group by size, population and income level. The diverse nature of the 103 MICs means that the challenges facing many of them are quite different. For nations in the lower-middle-income category, the biggest issue may be providing its citizens with essential services such as water and electricity. For the economies in the upper-middle-income category, the biggest challenges may be curbing corruption, improving governance, etc. MICs are essential for continued global economic growth and stability. According to the World Bank, sustainable growth and development in MICs has positive spillovers to the rest of the world. Examples are poverty reduction, international financial stability and cross-border global issues including climate change, sustainable energy development, food and water security, and international trade.⁴

The Microcredit Regulatory Authority (MRA) has been established by the Government of the People's Republic of Bangladesh under the "Microcredit Regulatory Authority Act 2006" to promote and foster sustainable development of microfinance sector through creating an enabling environment for NGO-MFIs in Bangladesh. MRA is the central body to monitor and supervise microfinance operations of NGO-MFIs. License from the Authority is mandatory to operate microfinance operations in Bangladesh as an NGO.⁵

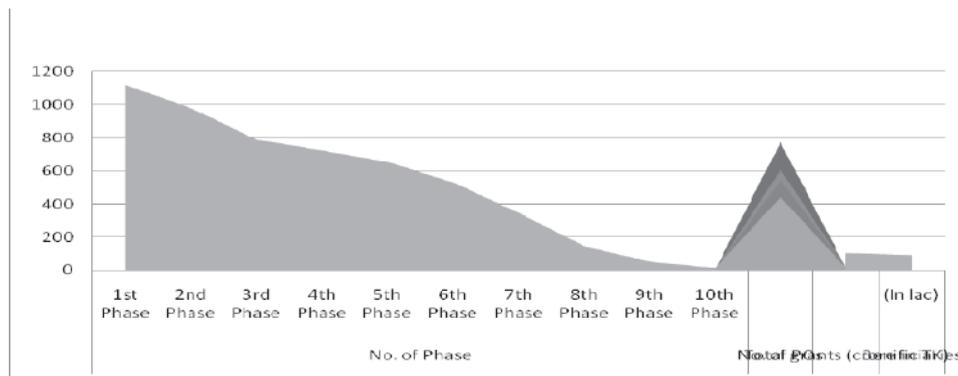
In recent times, roles of non-governmental organizations (NGOs) and government organizations are becoming debatable issues. These are also becoming subject matters for wider discussions and reviews in the developing country perspectives. Though BNF has been patronizing in various sectors through its partner organizations, they are also patronizing creative entrepreneurs among these sectors. BNF to support the NGOs, with a view to associate the Non-Governmental Organizations and mandated to take up socio-economic development activities and poverty alleviation initiatives through NGOs having previous experience of implementing similar programmes. BNF provides financial grants and need-based supports to develop their skills for stepping up such activities. BNF is under the Bank and Financial Institutions Division of Ministry of Finance, Govt. of Bangladesh.

With the support of BNF, Non-Governmental Organizations have been working at the root level countrywide and playing active role for sustainable development

4. <http://www.investopedia.com/terms/m/mic.asp>(Viewed on 19 th Novemebr,2021)

5. <http://www.mra.gov.bd/>(Viewed on 19 th November)

and assisting to make digital Bangladesh Total grants distribution (including special projects) was TK 105.76 crore which is shown in Table: 1 of Appendix. In Figure: 2. We have shown year wise grant at different phases.



(Source: Author)

Total number of partner organizations of BNF is 1120 out of which around 1% organizations are working in the area of creative and artistic micro and small enterprises like folk song, folk dance etc. for arranging for better livelihood and social welfare. Details relating to programs implemented by partner NGOs/Organizations for social betterment is given in Table: 2 at appendix.

Zoysa (2012) commented that the Peoples’ sustainability treaties acknowledge that sustainable development dialogues must take place beyond the time and space of the UNCSD2012 and the ‘Green economy’ and ‘Institutional framework’ themes of the Rio+20 Summit, and must transcend into a broader sustainability discourse. It is important to ensure that the voices and visions of all citizens are brought to the attention of local, national, regional and international policy makers and all stakeholders. As the partners in sustainable development, these stakeholders worldwide need to engage in dialogue and policy making in a joint effort to ensure that the discourse of sustainability continues beyond the Rio+20 and Peoples’ Summit Rio+20.

1.2 Vision of BNF

Improvement of social development and enhancement of capacity building of the local NGOs & CBOs.

1.3 Mission of BNF

BNF a non-profit organization, strives to enhance development of the poor and ultra poor of the country. Promoting capacity building of the partner organization.

The policy planning and action programming centre on human beings and focus on socio-economic development and environmental protection. The support and services provided relate to education, goat rearing, watsan, IGA, women empowerment, Social forestry, tree plantation and environmental development , Training on human rights, Development of low caste Hindu, indigenous and tribal families , Food and Nutrition, HIV/AIDS etc.

1.4 BNF's Objectives

- To Improve the well-being of the poor, the ultra poor, the impoverished, the disadvantaged and the vulnerable communities and/or persons in Bangladesh through finding the Partner Organizations.
- To finance the POs working for capacity building of the disadvantaged and other backward sections of the population.
- To provide funds to the POs that are working for the women, children, the ethnic minorities and the marginalized communities in order to integrate them with the mainstream of development activities by establishing an effective correlation between service/support structure and their communities.
- To appraise the proposals on social development activities submitted to the BNF by the POs for funding.
- To monitor the implementation and effectiveness of the activities and/or projects funded by the BNF as may be determined by the Governing Board of the BNF.
- To bring out reports, papers and publications in furtherance of the objectives of the BNF and to create and develop interests in social development activities in the country.
- In furtherance of the objectives of the BNF, to conduct and promote research, action research including field experimentations in Bangladesh.
- To organize local and/or national and/or international seminars, conferences, workshops and meetings in order to promote socio-economic development in the country.
- To develop indicators for social development as and when required by the BNF and to monitor the progress of social development in the country through the use of such indicators.

- To award prizes and medals and confer distinctions on persons/organizations, who, in the opinion of the BNF, have made commendable contributions in the field of poverty alleviation and socio-economic development.
- To obtain membership and to pay fees for the membership of any national and international bodies, institutions, Organizations and subscribe to their publications, if any, for furtherance of the objects of the BNF.
- To establish and maintain collaboration with government and development NGOs and with other Organizations, Institutions, bodies and societies in Bangladesh and abroad including, but not limited to, relevant international agencies.
- To establish or undertake to establish or administer, control of contribute to any provident, benevolent or charitable funds, to or from which gifts, grants, donations and advances may be made in order to further the objectives of the BNF.
- To promote, establish, manage, control, supervise or render gifts, grants, aid or other assistance to any person, company, co-operative society, corporate body or undertaking or associations of persons as may seem conducive and appropriate to the BNF in order to achieve or further any or all of its objectives and purposes.
- To undertake and execute any trusts which may seem to the BNF conducive and appropriate in furtherance of any or all of its objectives.
- To receive and accept gifts, grants, aids, donations or benefactions of any nature and kind whatsoever and to arrange, establish and maintain funds, properties and assets by lawful subscription and contribution and by receipt and acceptance of gifts, grants, aids, donations, benefactions and other means, provided, however, that in the case of foreign gifts, donations etc. the provisions of laws governing the receipt of foreign donations by non-government sector shall always apply.
- To arrange and borrow funds required for realizing the objectives and purposes of the BNF with such securities as may be determined by its Governing Board.
- To improve, manage, administer, develop, turn to account, gift away, sell, lease, mortgage or otherwise dispose of or deal with all or any of the funds, properties and assets of the BNF in furtherance of any or all of the objectives of the BNF.

- To promote, organize and establish branches and offices of the BNF wherever considered necessary and to manage and/or control such branches and offices and to delegate powers and functions to branches and offices as may be considered necessary for the promotion of its objectives and purposes.
- To invest the money of the BNF not immediately required for its objects in or on such investments, securities or properly as may be thought fit, subject nevertheless to such conditions (if any) and such consents (if any) as may for the time being be imposed or required by law.
- To open and operate bank accounts and to sign and endorse any cheque, negotiable instruments, bills of exchange for on behalf of the BNF.
- To procure for the BNF registration or recognition of the Government or any other authority in the country or abroad, and to take all such steps as may be necessary or expedient for enabling the BNF to carry on with its functions properly.
- To arrange for suitable remuneration to any person, firm, association, organization or institution for services rendered or to be rendered in or about the promotion of objectives and purposes of the BNF.
- To enter into any arrangement or agreement with the Government or any other authority, local government, public or quasi-public bodies, NGOs or CBOs that may be seen conducive to the objectives and purpose of the BNF.
- To recruit, appoint, take on lien, deputation or on contract any employees, consultants, or experts for the BNF and its programs and projects or to enter into any other agreement in this regard or to discontinue and terminate the services as deemed proper by the BNF.
- To use the income of the BNF for advancement of its objectives in accordance with its memorandum.
- To do all other lawful things as the BNF may think conducive or incidental to the attainment of the above objectives or to any of them and to furthering the growth of the BNF.

1.5 Future work plan of BNF

The BNF will go on with its programs for development of the ultra poor and neglected people of the society. The BNF will take more innovative and effective

initiatives on the basis of experience gathered from monitoring and evaluation of field level activities of the POs. In future our programs will be more expanded and integrated. It is undeniable that the general public can now apprise themselves about the programs being implemented by POs with financial assistance from BNF. This has been possible due to displaying on information board by each PO full details about the programs under implementation. In addition to these the Annual Reports of the BNF and newsletter have succeeded in giving wider publicity about the said programs. Presently 1120 POs are now busy implementing 30 different programs of varied dimensions at grass roots level. The BNF must acquire financial capability for involving 300 to 400 more POs by giving them more grants in expansion of BNF sponsored programs in consonance with the development activities of the government. There is need for new livelihood support programs, especially aimed at making the ultra poor and marginal farmers of the erstwhile monga affected areas self-dependent. Emphasis will be laid on agriculture and livelihood programs. In future our POs should be well motivated and skilled for using most of the grants received from BNF for agriculture and livelihood development. Provided it gets special grant from the government BNF can, with the help of its POs, undertake and implement a program electrifying every house of remote char and haor areas. For exchange of information among all the POs and other concerned organizations e-governance will be installed. New and improved version of software with web interface will be made available for performing work in shorter time with less manpower. BNF will take all effective steps for implementing all programs taken up by the government relating to building a digital Bangladesh free from hunger and illiteracy, women empowerment, ensuring health care and education for all, development of creativity and skill, adjustment with adverse situations resulting from climate change, giving priority to disaster risk management and mitigation of disaster, protection of environment, development of information technology, development of disabled persons especially for autistic children. We hope that POs of BNF will come up with new programs and play a very significant and direct role through value addition in achieving Sustainable Development Goals (SDGs) like MDGs.

1.6 Research Question

The research question of the study is whether Socio-economic development of Bangladesh through BNF's partner organizations and beneficiaries can sustain in the long run without BNF's fund?

1.7 Present scenario of the Country

In recent times, roles of non-governmental organizations (NGOs) and government organizations are becoming collaborative approach. These are also becoming subject matters for wider discussions and reviews in the developing country perspectives. Bangladesh is a member of the world's least developed countries and able to become low group of middle income country but having increased population density. The country has also been facing massive challenges of feeding the rapidly increasing population or even to support their livelihood in a sustainable manner despite economic development is going on during present Govt. under the able leadership of Shiekh Hasina. The continuing pressure of urbanization with reduced cultivable land areas is creating pressures on the government and the entire economic set up because the traditional agricultural sector has failed to fully support the national economy. Agriculture is the single largest producing sector of economy since it comprises about 30% of the country's GDP and employing around 60% of the total labour force. The performance of this sector has an overwhelming impact on major macroeconomic objectives like employment generation, poverty alleviation, human resources development and food security.⁶ Bangladesh has been constantly facing pressures due to its typical vulnerability to natural hazards. Increasing numbers of landless populations caused by river erosions is also adding pressure to the national economy. The government under the bold and visionary leadership by Prime Minister Sheikh Hasina has been progressing towards materializing the vision-2021 along with turning the country into a Digital Bangladesh. Only recently, Bangladesh achieved the status of lower middle income country. Sheikh Hasina's government revised and updated laws and regulations to cope with the unique challenges of this global evil. Bangladesh is also focusing on sustainable development, education, social mobilization and various de-radicalizations programmes to prevent and counter violent extremism.⁷ However, the non-governmental organizations (NGOs) have been playing supportive roles with the government. In some cases, they are considered as more effective to get attached with the grass-root-level developmental initiatives. The roles and initiatives played by the NGOs in Bangladesh have been considered as having positive impacts on poverty alleviation among the rural poor income starta. In areas where the poverty situation remains intense, activities of the NGOs typically become

⁶. <http://www.discoverybangladesh.com/meetbangladesh/agriculture.html> (Viewed on 15 October, 2016).

⁷. <https://mygoldenbengal.wordpress.com/2016/10/13/visionary-leader-sheikh-hasina-uplifts-bangladesh-to-a-new-height> (Viewed on 15 October, 2016).

more important. The target groups for these initiatives are mostly hard core poor who have very little access and opportunities for improving their living status and standards. Most of the rural people rarely own resources and capacities to fight against the poverty and get employment/employed. The very basic and important activities of the NGOs are to organize these peoples, to help to create awareness among them, inspiring them and through all of these efforts transforming them to become conversant with development.

The key factor behind its growth are more working age people, employment generation, export, infrastructure, control inflation, political stability, work with modern technology, foreign reserve, SME sector development and importantly increase participation of women in overall economic development along with men and women.

Since independence Bangladesh has made commendable progress in various macroeconomic and social development indicators which is reflected in various development indexes of World Bank and the United Nations. Increase in working-age population creates a greater opportunity for productive socio-economic activities in Bangladesh. This opportunity is known as “demographic dividend”

*Table 1: Macroeconomic scenario of Bangladesh of the 7th Five year Plan
Macroeconomic Scenario of the Seventh Five Year Plan*

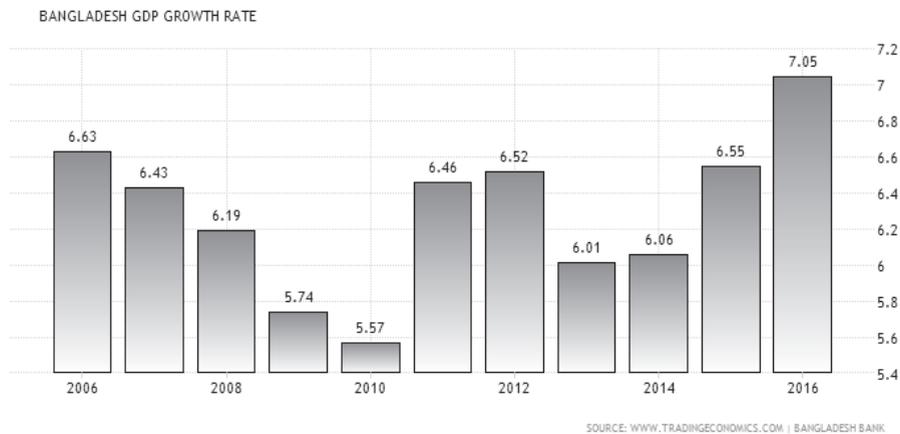
Macro Indicator	Fy-16	Fy-17	Fy-18	Fy-19	Fy-20
Crowth Real G DP(%)	7.0	7.2	7.4	7.6	8.0
CPI Infla on (%)	6.2	6	5.8	5.7	5.5
Gross Dom estic Investment (as% of GDP)	30.1	31.0	31.8	32.7	34.4
Private invest ent (as% of GDP)	23.7	23.9	24.4	25.1	26.6
Public Investm ent (as % of GDP)	6.4	7.1	7.4	7.6	7.8
National Savings (as % of GDP)	29.1	29.7	30.2	30.7	32.1
Consumption (as % of GDP)	77.5	76.7	75.9	75.1	73.5

Source: Alam, Shamsul (2016). Development Planning in Bangladesh:7th Five Year Plan and SDG Implementation, General Economics Division, Planning Commission ,Government of the People’s Republic of Bangladesh, June.

which is realized in 4 steps to economic growth and development (Source: Helal and Hossain,2013)

World Bank (Viewed on 27 November, 2016) described that Bangladesh aspires to be a middle-income country by 2021. This will require increasing GDP growth to 7.5 to 8 percent per year based on accelerated export and remittance growth. Both public and private investment will need to increase as well. The Bank also

Figure1: GDP growth rate from 2006 to 2016.



(Source: <http://www.tradingeconomics.com/bangladesh/gdp-growth>)

said that becoming a middle-income country will require substantial efforts on many fronts. These include maintaining macroeconomic stability; strengthening revenue mobilization; tackling energy and infrastructure deficits; deepening financial-sector and external trade reforms; improving labor skills, economic governance, and urban management; and adapting to climate change.⁷

Women of rural areas of Bangladesh are given equal access to rural credit and using this credit in productive activities they have raised their status, lessened their dependency on social capital,

Social business and social investment and improved their homes and nutritional standards of their children. 90% of women who were housewives and used to begging as a means of survival now have roof over their heads and can support themselves. Friedan (1981) supported the idea that society should make continuous effort to reduce the gender gap and to develop more human social system. To minimize gender inequalities, liberal feminist suggested a number of planned actions which include: mobilizing existing political and legal channels for change, developing equal economic opportunity, sharing responsibilities equally, monitoring the messages in the family, promoting education, and the mass media. Govt. of Bangladesh is now trying to reduce the gender gap, creating opportunity for employment and promoting education, sharing responsibilities. Govt. is trying to transform pauper to workable force. As such at both urban and

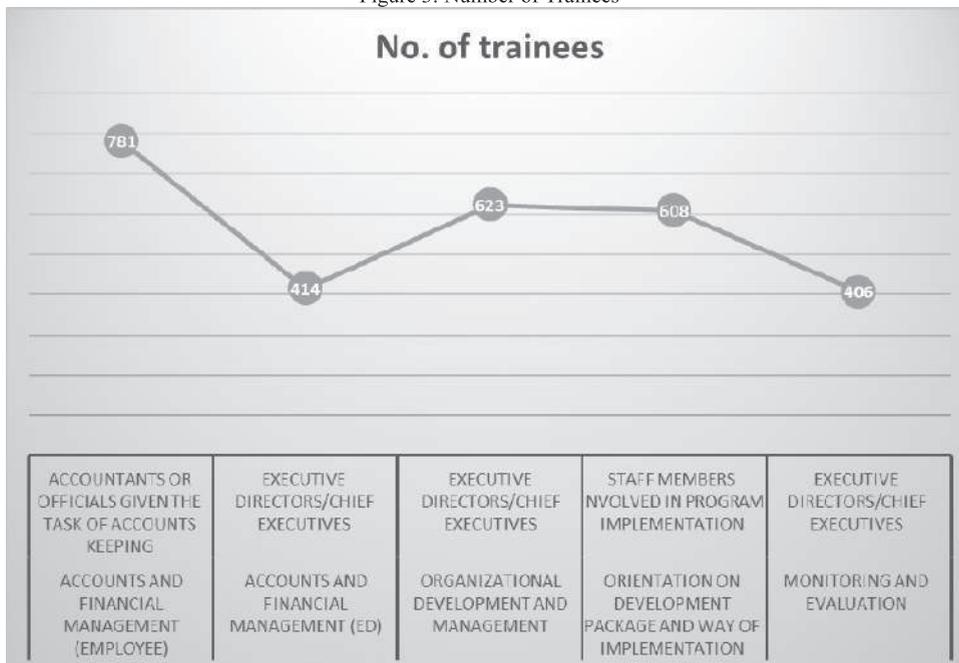
⁷. <http://www.worldbank.org/en/country/bangladesh/overview> (Viewed on Viewed on 27 November, 2016)

rural areas different types of self –employable projects and financial inclusion process have been taken for last eight years. Poverty rate was dropped by almost 20% for last eight years though still hard core people of the country is 11.5% while prevailing 22% is poor.

1.8 Training Programs of BNF

The BNF has always been laying stress on the ways in which the partner organizations can implement their programs at grassroots level and manage their offices efficiently and competently. It is a fact that majority of our partner organizations are small and lack of adequate experience. Considering this situation, BNF organizes training courses for developing skill of the chief executives, officials dealing with accounts and field workers entrusted with the taste of implementing programs at the grass root level which is shown in Appendix in Table:3 (Source: BNF). Total 2832 personnel got training from the BNF. For training purposes BNF is using 14 training institutes .But if they have own training institute then it will be more workable and will give effective and efficient result. In Figure: 3, we have shown number of Trainees who got trained below:

Figure 3: Number of Trainees



ACCOUNTANTS OR OFFICIALS GIVEN THE TASK OF ACCOUNTS KEEPING	EXECUTIVE DIRECTORS/CHIEF EXECUTIVES	EXECUTIVE DIRECTORS/CHIEF EXECUTIVES	STAFF MEMBERS INVOLVED IN PROGRAM IMPLEMENTATION	EXECUTIVE DIRECTORS/CHIEF EXECUTIVES
ACCOUNTS AND FINANCIAL MANAGEMENT (EMPLOYEE)	ACCOUNTS AND FINANCIAL MANAGEMENT (ED)	ORGANIZATIONAL DEVELOPMENT AND MANAGEMENT	ORIENTATION ON DEVELOPMENT PACKAGE AND WAY OF IMPLEMENTATION	MONITORING AND EVALUATION

Training of manpower of partner organizations is an ongoing process. The task of imparting training is performed by 7 training institutions that belong to a panel of 14 enlisted institutions that have adequate work force and experience in conducting training courses and have relevant training modules. Recently, training coordinators and chief executives of these institutions met with the officials of the BNF in a workshop and examined the concerned modules and updated them. Besides these, BNF has started at its own expense imparting training to non-partner NGOs on number of issues. To make the training effective it should be linked with. The study has shown the list of surveyed NGOs below:

This table shows distribution of NGOs of 12 districts that were used in this study, out of 23 participants, one from management level of each of the NGOs participated in this study and gave their responses as well. Moreover, we shall also took interviews of beneficiaries of these 23 NGOs who enjoyed fund of BNF to understand effectiveness and efficiency of these NGOs.

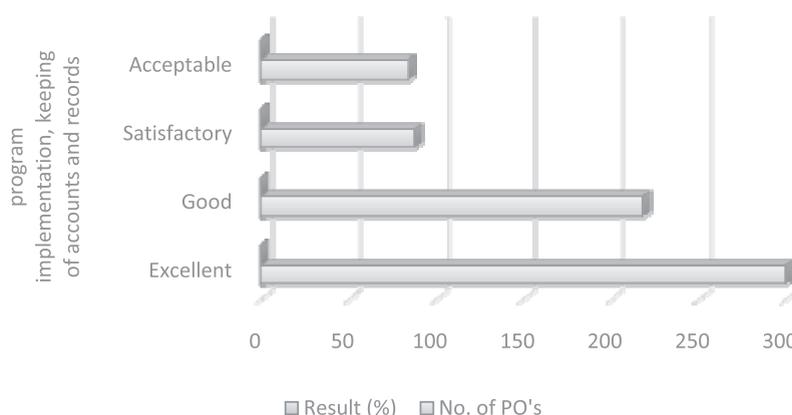
Table 2: Surveyed NGOs

NGO
Artho Samajik o Poribesh Unnayan Songstha (SEADS)
Garidoho Notun Para Nari Kollan Somity
Community Development Organization
Organization of Rural Economic Development and Rehabilitation
Diganta Samaj Kallayan Somiti
Centre on Socio-economic Development
Organazation for Social Advancement
Multipurpose Socio-economic Development Association
Village Development Organization
Srijoni Somaj Kollan Songstha
Rupali Ideal Dustho Mohila Kollan Songstha
Grammo Unnoyan Prochestha
Gram Unnoyon Dhara
SOPAN
Development for Society
Manob Seba Unnoyon Sonstha
National Improvement Route
Vumihin Unnoyan Sangstha
Pabna Protishruti
Environment & Agricultural Development Association
Nokshikatha
Sikha Somaj Kollan Songstha
Agriculture and Rural Advancement

1.9 Monitoring Activities of BNF

A monitoring system has been set in motion to obtain clear picture about activities of the grant receiving NGOs and formulate future guidelines for them. During monitoring it becomes possible for BNF to give prompt advice to PO's on their organizational and project implementation issues with a view to making them (POs) more fast moving. This has also afforded clear idea about their progress in project implementations, their advantages, disadvantages and their organizational condition. During inspection our monitoring advisors are giving the POs on the spot advice/suggestions for improving their organizational capabilities. The monitoring process has become more important in facilitating decision making as regards continuation or increase of grant amount in favour of POs since no prior survey was made to ascertain their organizational set up or activities prior to the release of the first installment of grant. BNF is still working on preparing a panel of monitoring advisors from a list of retired Additional Secretaries, Joint Secretaries, Deputy Secretaries and Senior Assistant Secretaries to the government, University teachers and retired persons who have adequate experiences about field level work. So far 38 advisors have been enlisted in the panel who have submitted their reports after monitoring all relevant activities of 993 POs. Evaluation of POs' program implementation, keeping of accounts and records, has categorized performance of 300 (30%) POs as excellent, 218 (22%) as good, 88 (9%) as satisfactory and 84 (8%) as acceptable. The remaining 303 (31%) POs have performed poorly in one or more than one court of record & accounts keeping or implementation of program or misuse of fund in Figure: 3.

Figure:3 Fundamental of Evaluation



Reasons for 303 partner organizations poor performance should be identified and corrective measures need to be done so that they can play active role in socio-economic development of the country.

1.10 Procedure Followed Selection of NGOs for receiving in Grants

BNF follows specifically formulated principles in selection of NGOs for receiving grants. The following stages are involved in releasing grants.

Stage -1

BNF invites applications for grants in prescribed forms from registered NGOs through advertisements published in leading dailies like the Ittefaq, the ProthomAlo, the Janakantha and the Jugantor etc. Following that advertisement, the interested NGOs collect forms from BNF office and submit the same within the specified date. During the year 2005 and 2007 applications in prescribed forms were invited on two occasions. Later on 9, 10, 11 and 12 September, 2013 applications were invited from the intending NGOs through advertisements published in the dailies the ProthomAlo, the Jugantor, the Ittefaq and the Alokita Bangladesh. The interested NGOs collected forms by paying a fee of Tk 500. The last date for submission of applications being 10 October, 2013, a total number of 391 applications were received.

Stage -2

Eligibility for receiving Grants

An application for grant may be rejected for the following reasons:

- If applications are not submitted in BNF prescribed forms or the form is not annexed with the application.
- If the applying NGO has not been registered with the proper authority recognized by the government at least three years before submission of application.
- If the NGO does not have a budget of its own or there is discrepancy between the programs and bank account of the NGO.
- If the applicant fails to have audit done for at least 2 (two) years by a recognized and experienced audit firm.
- If president/ Chairman/ Chief executive and members of the executive committee are office bearers of any political party.

- If the NGO's activities are limited within Micro-credit programs.
- If the applicant does not affix photocopies of both pages of his/her National Identity (NID) card.
- If the applying NGO received grant from BNF in the past.
- In the application form 'not applicable' shall not be written in case of any information sought and no item of the form shall be left blank. They can write yes or no where necessary.
- If the applicant fails to furnish its approved constitution and the members list of its executive committee or if no general meeting or executive body has not been held as per guidelines of the approved constitution of the applicant.
- If applications are submitted from districts excluded from the list given in the advertisement.
- If the BNF finds the proposed project unacceptable.
- If the application is incomplete.

In matters of selection of NGOs from among the competent ones priority is given to those that have:

- Their projects in backward area.
- Their projects intended for tribal/indigenous people.
- Their target groups comprise women, children and disabled people.
- Their target groups comprise ultra-poor people.
- Their activities include such programs as the targets have that purport to leave far reaching impact by removing such menaces as arsenic in water etc.
- Their activities include programs for family planning and solar energy.
- Their activities include mass awareness raising programs about benefits of eating red rice and atta (flour) for control and eradication of diabetes, bad effects of eating food or fruits containing toxic chemical elements like formalin, calcium carbide etc.
- Their project areas are in districts or upzillas affected by natural disaster.

Grants will be distributed on recommendations of a selection committee consisting of members of the Governing Board. Release of grant money shall be

made, after consideration of the effectiveness of the applicants' program target. Monitoring of the use of the grant money and utility shall be undertaken thereof if required information relating to particular NGO shall be gathered through PKSF/FNB/NGO Network or any other organization.

Stage-3

Recommendation of the Selection Committee: Grant is distributed among selected NGOs through the selection committee consisting of member of the Governing Board on the basis of guidelines framed by BNF for this purpose.

Members of this committee submits their recommendations after short listing applications on the basis of the guidelines formulated by BNF for selecting any organization as its partner organization and release grant in its favor. Members of the committee sat in 16 meetings till June 30, 2015 and have given their primary recommendation for releasing grant to 75 NGOs. Scrutiny of the reaming applications is going on.

Stage-4 Sanction of Fund: After final selection Pos get fund for 1 year, then they give 2 reports annually Six Month Report and Year End Final Report. After receiving final report then monitoring activities are done. Pos get fund for 2 part (a) Program cost: used direct activities related matter (which is 80% of grants amount) (b) Administrative cost: used pos official expenditure (which is 20% of grants amount).

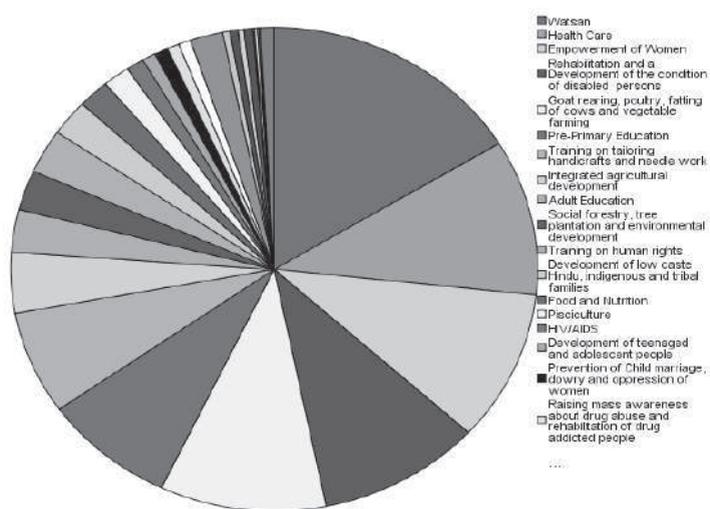


Figure 4: BNF's detail Grant Programs sector wise distribution

Now we have shown below in Figure: 4, BNF's detail Grant Programs sector wise distribution for the betterment of the economy.

1.11 Sustainable Development Goals (SDGs)

The Sustainable Development Goals (SDGs) define global sustainable development priorities and aspirations for 2030 and seek to mobilize global efforts around a common set of goals and targets. The SDGs call for worldwide action among governments, business and Civil Society to end poverty and create a life of dignity and opportunity for all, within the boundaries of the planet which is based on 17 goals and 169 targets. Goals are given below⁹:

Goal 1

End poverty in all its forms everywhere

Goal 2

End hunger, achieve food security and improve nutrition and promote sustainable agriculture.

Goal 3

Ensure healthy lives and promote well-being for all at all ages

Goal 4

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

Goal 5

Achieve gender equality and empower all women and girls

Goal 6

Ensure availability and sustainable management of water and sanitation for all

Goal 7

Ensure access to affordable, reliable, sustainable and modern energy for all

Goal 8

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

⁹. <https://www.globalreporting.org/resourcelibrary/gssb/Item%2029%20-%20SDG%20Compass.pdf> (View on 1st October, 2016)

Goal 9

Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

Goal 10

Reduce inequality within and among countries

Goal 11

Make cities and human settlements inclusive, safe, resilient and sustainable

Goal 12

Ensure sustainable consumption and production patterns

Goal 13

Take urgent action to combat climate change and its impacts

Goal 14

Conserve and sustainably use the oceans, seas and marine resources for sustainable development

Goal 15

Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

Goal 16

Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

Goal 17

Strengthen the means of implementation and revitalize the global partnership for sustainable development.

(Source: Alam, Shamsul (2016). Development Planning in Bangladesh: 7th Five Year Plan and SDG Implementation, General Economics Division, Planning Commission, Government of the People's Republic of Bangladesh, June)

Out of these 17 goals, BNF is currently associated with 9 goals of implementing SDGs. BNF can play vital role as a government organization to fulfill SDGs target by 2030 of the country for which they may include other 8 goals of SDGs in addition to current goals. Human growth to reduce disparity and eliminate



Chart:1 Sustainable Development Goals

exciting poverty by providing both monetary and non-monetary facilities counting teaching and healthcare, training, handling climate alteration belongings, social capital creation, skill training, help in retrieving suitable technologies, marketplace information, and help in promotion of products may be ensured by BNF grant.

1.12 Plan of the Study

Current Chapter: 1 consisted of Background Information and Overview, This chapter includes 1 Background of the Study and Introduction; Vision of BNF; Mission of BNF; BNF’s Objectives; Research Question; Present scenario of the Country; Training Programs of BNF; Monitoring Activities of BNF; Procedure Followed Selection of NGOs for receiving in Grants; Sustainable Development Goals (SDGs).

In the Chapter 2: we discussed Review of Literature and Research Gap.

Chapter 3: consists of Objectives, Methodology of the Study Hypothesis Testing and Gantt chart.

Chapter 4: discussed analysis of the Findings - Contribution of BNF Grant, Estimated Results of NGOs, and Assessed Results of Beneficiaries of NGOs .

Chapter 5: comprised of twenty three field visits and meet with beneficiaries of these NGOs and also provide some observations.

Chapter 6: deliberated a Proposed Model of BNF's Grant and its impact and also social networking model.

Chapter 7: included Discussions, Conclusions, Implications and further direction for research.

The study has given references. Besides aforesaid chapters and references, in appendix the study has given two set of questionnaires and some data on BNF and also Bio sketch of the researcher.

Review of the Literature and Research Gap

2.1 Literature Review

Exactly when Non-Government Organizations dedicated to Aid and Development were relatively unknown in Bengal, there was however a range of voluntary associations through which charitable and voluntary activities took place in Bengal. For example, the Muslim community has long used institutions of zakat and chanda for both social welfare and cooperative development of public infrastructure such as roads, madrassas and mosques (Hasan, 1993, p.93). Village Welfare Societies were sometimes organized by public Figurers (Hasan, 1993, p.88).

Foreign organisations were involved in social welfare in Bengal from before the colonial era, the Baptist Missionary Society active since 1794 (Hasan, 1993). In addition to religious activities, missionary organizations provided medical services and general education to the rural poor.

One of the earliest institutions for rural development in East Pakistan was the Academy for Rural Development, based in Comilla, from which emerged the so-called 'Comilla Model' for small farmer cooperatives. The success of cooperatives of farmers with relative small landholding inspired a national scaling up or roll-out of the model through the Bangladesh Rural Development Board (BRDB) with links to the Krishi (Agriculture) Bank after the emergence of Bangladesh.

The non-government organisation CARE initially distributed food parcels to survivors of World War II, mostly in Europe but according to CARE Bangladesh, also East Pakistan in 1949. In the 1950's CARE distributed food aid more widely to newly emerging countries using American agricultural surpluses.

In spite of working in an extended emergency environment, the organisations involved in relief and rehabilitation soon saw their mission in terms of development. After only one year working with returning refugees in the Sulla area of North-East Bangladesh (Begum, 2004, p.104), BRAC commenced a 'program of integrated community development' seeking to develop 'agriculture and horticulture, fisheries, adult education, health and family planning, vocational and other training programs' (Chen, 1986, p.3).

Hailey (1999) described that Integrated Rural Development had become the 'dominant methodology' for community development. So, it was natural that the NGO sector would adopt this approach, especially in the context of multi-sectoral needs of Bangladesh. An organization's credibility became tied to the comprehensive reach or 'holism' of its programme.

Major innovation in NGO philosophy and strategy was the extension of the community group structured by incorporating them into secondary associations and even tertiary federations in 'community based people's organizations' in the early 1990s (RDRS, 2005, p.7). This formulation of Community Based Organisations (CBO) shows its antecedents in the 'federation of the poor' proposed by BRAC in 1977.

Blair (1985) demonstrates how four successive regimes from Ayub Khan to Ershad had planned or initiated institutions for local participation along similar lines. Each of these regimes collapsed partly because the ruling elite sealed off the institutions preventing them from influencing elite politics. While there are inherent contradictions in participatory institutions which are not related to democratic government, Blair (1985, p.1240) argues collusion between the nation's ruling elites and local rural elites to channel patronage to the village ensures that pressure for change is kept in check.

The CBO approach (or federation of primary groups) has been adopted by many NGOs. However there appears to have been no examination of their impact nor their consequences for the communities and governance.

In 1983 the Grameen Bank was gazetted as a specialized financial institution. Although in a form of bank, but in actual practice it operates like an NGO, and is often counted among the major NGOs of Bangladesh. Grameen works on a 'social capital' model, still using the same model of a peer group with similar landless status.

A few Bangladesh NGOs grew very substantially in the early 1990s with the help of 'large-scale donor support' (Fernando & Devine, 2003, p230). At the same time

the number of NGOs registered to receive foreign donations has increased six-fold by 2006.

Lake and Huckfeldt (1998) argued that politically relevant social capital is generated in personal networks, that it is a by-product of the social interactions with a citizen's discussants, and that increasing levels of politically relevant social capital enhance the likelihood that a citizen will be engaged in politics. Further, the production of politically relevant social capital is a function of the political expertise within an individual's network of relations, the frequency of political interaction within the network, and the size or extensiveness of the network. The consequences of social relations within networks are not readily explained away on the basis of either human capital effects or the effects of organizational engagement.

Makoba(2002) argued that the phenomenal growth of nongovernmental organizations (NGOs) at both international and national levels is due to the changing attitude of donor agencies about development assistance and the increased demand for NGO services in Third World countries. NGOs are non-membership support organizations involved in relief, rehabilitation, or community development work in developed and, especially, developing or Third World countries; Considered part of the civil arena in society which also includes trade unions, people's associations and membership organizations, cooperatives and religious-based charities, NGOs provide a third approach to development between market-led and state-led strategies; In the post-Cold War era, governments in Third World countries are experiencing a steady decline in both fiscal support and public credibility; markets globally are on the ascent in terms of ideological and resource support, while those in the Third World are still nascent or in decline.

Nobusue (2002) and Ahmed (2001) suggest that the Bangladesh State failed to assist the poor and that NGOs grew into that gap. In the period following the emergence of independent Bangladesh, as has been noted above, the infrastructure was badly damaged, government services were severely disrupted by failure of many professionals who fled to India in the civil war (Novak, 1994, p.167) and destruction of facilities. Funds were available from the international community and so NGOs were able to form or get involved. Furthermore, Nobusue (2002, p.35) claims that 'the Bangladesh power elite' deliberately allowed Bangladesh to fail to develop and the state to remain weak, thereby giving them access to Overseas Development Assistance (ODA) funds and cheap labor. The self interest of the ruling elites sought to maximize opportunities for patronage through flows of aide.

Devine (2003) argued that in the context of Bangladesh, an accurate notion of sustainability rests more on social and political considerations than on economic ones. Fundamental tensions exist between social/political and economic considerations, and paradoxically, the relentless pursuit of one may undermine efforts to establish the other. The article therefore seeks to subject the logic and validity of efforts to promote sustainability among nongovernmental organizations in Bangladesh to theoretical and empirical scrutiny.

Association of Development Agencies in Bangladesh (ADAB) provided a forum for resolving differences between NGOs, going some way towards self-regulation (World Bank, 2006). ADAB functioned best on behalf of the whole NGO community during the periods when government oscillated in and out of military rule. (World Bank, 2006, p.35). An alternative Federation of NGOs in Bangladesh was formed in 2003 by NGOs who felt that ADAB had been active in party politics and partisan in voter education programmes for the 2001 election (Anon., 2003).

In 1978, the Foreign Donations (Voluntary Activities) Regulation Ordinance was promulgated to exercise some control over the burgeoning NGO sector by monitoring the use of foreign donations for voluntary activities ((Ahmad, 2001). The most significant increase in government regulation of NGOs commenced in 1990 when the NGO Affairs Bureau was created as the contact point between the State and all NGOs receiving foreign donations (Ahmad, 2001).

Viravaidya and Hayssen (2001) observed that successful NGOs already have most of the skills required for business, and their managers think in business terms more than we realize. The best NGOs are clearly as entrepreneurial as the best private companies, being able to make things happen and create something out of nothing. Like commercial marketers, these NGOs find under-served segments of the population and design products and services to meet the needs of those markets. Good NGOs are effective in hiring and training staff, planning and budgeting, strategic planning, purchasing, public relations and other areas of management.

Fernando & Devine (2003) expressed that in actual fact the poor of Bangladesh are adept and accustomed to managing enormous risk. Even the 'extortionist interest rates' charged by traditional informal credit sources can be seen as part of complex patron-client relationships through which they seek to mediate risk. The poor will assess the benefit from their relationship with an NGO on its welfare credentials in broader social and political terms. Part of their assessment includes the level of support which exists from the local elites. However, NGO analysis has

traditionally seen these same elites as the cause of the social immobility which entraps these same 'poor'.

Florida (2003) commented on the rise of a new social class whom he called as creative class which include scientists, engineers, architects, educators, writers, artists, and entertainers. He defined this class as those whose economic function is to create new ideas, new technology, and new creative content. In general, this group shares common characteristics, such as creativity, individuality, diversity, and merit. He examined reasons for value creativity more highly than ever and cultivates it more intensely.

Blair (2005), described that some NGOs such as CARE have always worked in partnership with Government through programmes such as food-for-work. Others like BRAC who adopted the conscientisation approach have not developed the kind of advocacy and mobilization role that might have been imagined. Instead, they focused on economic self-reliance and got involved in delivering some of the services needed to support that. The contracting of service delivery to NGOs by government has led to a semi official status for some NGOs. The efficient and effective delivery through NGOs acts as a spur to government, but the World Bank (2006) points out, as the leadership of NGOs undergoes succession from the first generation, the potential for collusive relationships to develop with the elite in the government system is increased.

De Bruin (2005) described setting promotion of the creative industries in New Zealand against an overarching national context of the government's Growth and Innovation Framework. Buoyed by *The Lord of the Rings – The Return of the King's* Oscar success and other acclaim, the industry appears to be surfing high waves, making it an interesting case to examine in Film industry. Commencing with delineation of the nature of entrepreneurship in the creative sector, the discussion continues within an integrative multi-level entrepreneurship framework.

Davis, John K (2006) described that how NGO works after the liberation war and how they turned their efforts to longer term development in the absence of state capacity to deliver welfare. NGOs were also faced with many challenge and opportunity to render social services into the long term and became the champions of sustainable development.

Dollinger (2008) argued that marketing contributes to the entrepreneur's success in two ways: (1) It determines the manner in which the firm's resource advantages will be defined and communicated, and (2) it is a major factor in creating a sustainable competitive advantage.

Foord (2008) observed that the proliferation of designated creative places in recent years is testimony to policy practitioners' belief that almost regardless of local conditions they too can mobilize creativity to transform their economies and communities.

Hassan and Forhad (2013) depicted that NGOs have impacts on the sustainable development in the rural areas of the developing countries and explored the trends of current poverty situation of Bangladesh. They are considered as more effective to get attached with the grass-root -level development initiatives and having positive impacts on poverty alleviation among the rural poor population.

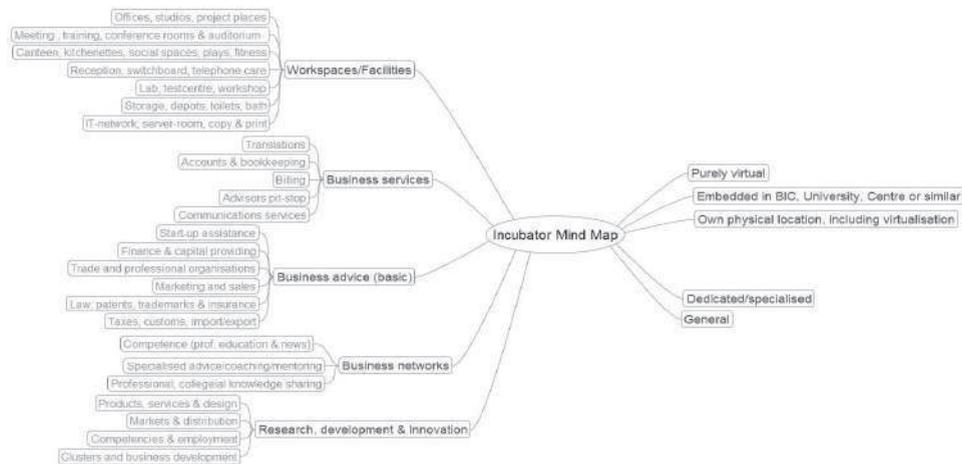
Phillips (2010) depicted that self-employment and contingent work may magnify the oversupply of artists but they do not explain why oversupply has been for such a long time a structural trait of artistic worlds. He also commented that there is no doubt that the development of the Internet has created the possibility that more artists can earn a living through their craft because their audience is potentially much larger.

Teece (2010) described that the essence of a business model is in defining the manner by which the enterprise delivers value to customers, entices customers to pay for value, and converts those payments to profit and reflects management's hypothesis about what customers want, how they want it, and how the enterprise can organize to best meet those needs, get paid for doing so, and make a profit.

Chambers and Vejle (2011) commented that a business incubator consists primarily of a development program and a range of business development services. These are basically advice and may be what constitutes a 'virtual incubator'. A full-flowered incubator, however, also offers a physical location and a geographical focal point for networking, collegiate nearness and specific area coverage. Incubators' mind map is given in the following Chart: 2

Müller et al. (2011) described that within the craft and trade sector active in the culture and creative industries, two specific areas can be identified that differ in essential respects: enterprises that specialize in fields of activity that can be described as contemporary (e.g. arts and crafts /applied arts, the built environment, design, creative services) and enterprises whose activities focus on historical buildings and objects and often help preserve traditional cultural skills.

Scherdin and Zander (2011) commented that art and artistic process offer a distinctive and from a research point of view fruitful arena of studying the issues of creativity, novelty and process of transformation where the new seeks to position itself alongside or replace the established and conventional.



Source: Chambers and Vejle (2011)

Chart 2: Incubators' mind map

Islam, Mohajan, Datta(2012) described that at present GB is the largest microfinance bank in Bangladesh and probably the biggest micro credit organization in the world. It provides loans to asset less and landless poor people whom no commercial bank give loan. Microcredit is the most useful and popular financial system in the world to face financial crisis of the poor people. Grameen Bank loan distribution has risk of default and sometimes the loans are used even dowry which is crime against women right. The rate of interest in Grameen Bank is very high and due to high interest rate the poor women cannot use the loan in a high profitable business to bear this burden, so some of the borrowers lose lands and assets to pay the loan.

Arvidsson and Niessen (2015) observed that to become productive consumer culture has been an important theme for doing social research. Within neoliberal discourse, the link between consumer culture and new forms of immaterial production has been conceptualized as “creativity.” Authors suggested that Bangkok’s fashion markets manifest a kind of creativity where innovation is highly socialized, as opposed to being oriented around the notion of individual genius and individual intellectual property; where participation is popular as opposed to elite-based and where the ambiguous relation between creation and commercial success that is intrinsic to Western notions of creativity is replaced by an embrace of markets and commerce as vehicles for self-expression.

Marinova and Borza (2015) described that cultural and creative industries are a major sources of innovative ideas and thus contribute to an economy’s innovative potential and the generation of new products and services.

Globally, support for NGOs is running high. Community support for campaigns such as Jubilee 2000 or/ and Make Poverty History is the evidence of this. The White Paper on the Australian Government's overseas aid program, released in 2006, is indicative of official aid agencies' willingness to channel international development assistance through NGOs. The Australian government will 'expand support for NGO involvement' (AusAID, 2006, p.64), with possibilities for international NGOs and NGOs in countries other than Australia to access funds. The challenge for the Development of NGOs and policies relating to NGOs is to ensure that the sustainable development of the poor and marginalized communities are realized rather than sustainability of NGOs who are simply accepted ipso facto as representing the poor.

Hailey (2014) commented that NGO's ability is/ should mean to anticipate and handle change; in particular adapting to changes in the external environment and the consequences of such changes on their income as well as aging or outdated systems and processes. Sustainable NGOs are those which are able to respond strategically and effectively to such external changes. They revise their mission and objectives accordingly, access new sources of income, and adapt their systems and processes to meet the new challenges.

Mir and Bala (2014) described that NGOs which depend on foreign funding spend more time and resources in fulfilling their upward hierarchical accountabilities compared to NGOs which are funded from their own sources. As a result, the accountability obligations of foreign-funded NGOs are not met as effectively as NGOs which are funded from their own sources.

Müller et al. (2011) described that within the craft and trade sectors, active in the culture and creative industries, two specific areas can be identified that differ in essential respects: enterprises that specialize in fields of activity that can be described as contemporary (e.g. arts and crafts/applied arts, the built environment, design, creative services) and enterprises whose activities focus on historical buildings and objects, and often help preserve traditional cultural skills.

Scherdin and Zander (2011) commented that art and artistic processes offer a distinctive, and from a research point of view, fruitful arena of studying the issues of creativity, novelty, and processes of transformation where the new seeks to position itself alongside or replace the established and conventional.

Haider (2013) described that the NGOs have been successful in raising the income level of their beneficiaries as well as providing, or educational services, other benefits derived by the beneficiaries include training on how to successfully

undertake various incomes generating activity, how to sign one's man, and how to take various health services. A majority of NGO beneficiaries indicate that their social status and prestige have improved in the eyes of their neighbor because of the undertaking of activities with the NGOs activity.

Arvidsson and Niessen (2015) observed that to become productive of consumer culture has been an important theme for doing social research. Within neoliberal discourse, the link between consumer culture and new forms of immaterial production has been conceptualized as "creativity." Authors suggested that Bangkok's fashion markets manifest a kind of creativity where innovation is highly socialized, as opposed to being oriented around the notion of individual genius and individual intellectual property; where participation is popular as opposed to elite-based and where the ambiguous relation between creation and commercial success that is intrinsic to Western notions of creativity which is replaced by an embrace of markets and commerce as vehicles for self-expression.

Ahmed (2016) argued that entrepreneurship is defined as the process or act of identifying opportunities in the marketplace, mobilizing resources required to pursue these opportunities for long term return. More explicitly, it is the process of creating an enterprise, adding value, devoting necessary time and effort, assuming risks of uncertainty, and detaining rewards of monetary and personal satisfaction and independence.

Hassan (2015) depicted that the sector is working for ensuring socio-economic development of poor and hard core poor people those are treated as the very negligible and marginalized by other two sectors i.e state and business working with political implications and profit maximization respectively whereas NGOs do for poor's in assurance of financial solvency, basic education, nutritional status, participation in decision making for women both inside and outside of family and good governance etc. After all their activities are on the ground of no generation of profit.

Marinova and Borza (2015) described that cultural and creative industries are a major sources of innovative ideas and thus contribute to an economy's innovative potential and the generation of new products and services.

The World Bank Group (2015) argued that targeted, evidence-based policies and sound institutions help to determine progress on each of the MDGs. A decade of Global Monitoring Reports⁷ by the IMF and World Bank, provides compelling evidence that with the right policy and institutional reforms, ODA can be used more effectively to make progress towards MDGs. The cost of achieving any

development goal depends on the efficiency with which the objective is pursued, taking into account the quality of underlying policies and practices.

Ahmed (2016) argued that entrepreneurship is defined as the process or act of identifying opportunities in the marketplace, mobilizing resources required to pursue these opportunities for long term return. More explicitly, it is the process of creating an enterprise, adding value, devoting necessary time and effort, assuming risks of uncertainty, and detaining rewards of monetary and personal satisfaction and independence.

Avea et al. (2016) commented that influence of NGOs and development agencies facilitation on productivity improvement is a topical issue that has not been further explored in Africa, specifically in Ghana. NGOs and development agencies are involved in building farmers' capacities, assisting farmers to access inputs, markets and information, all geared towards poverty alleviation and increasing farming sustainability. This study, therefore, employed the stochastic frontier approach to estimate the production function and explore the influence of NGOs and development agencies, among other socio-economic factors, on technical efficiency.

Lewis, and Mark (2016) contended that the NGO category is "productively unstable." We argue that productive work lies ahead in charting similarities and differences within NGOs across aid and activism. This task mirrors an inherent messiness for both NGOs and for anthropologists as we grapple with dilemmas of engagement. Such a critically engaged anthropology of NGOs also stands poised to offer useful guidance to the discipline as it struggles over "relevance" in this new century.

Rodriguez et al. (2016)" evidenced of the resources applied by NGOs to implement programs that enhance the supply chain's social sustainability without creating trade-offs between social and economic outcomes. It has also identified the buying firm resources that complement the NGO in the process. Accordingly, based on our results managers will need to take into account the following while considering such partnerships. First, engage with partners who can connect the firm with a pool of resources that it cannot presently access. Second, resources will need adaptation to the local context before undertaking any supply management initiative with poor suppliers. Third, invest in knowledge transfer routines and logistical resources in order to successfully integrate poor suppliers. Finally, manage buyer-supplier relationships through relational mechanisms based on procedural fairness.

Though microcredit helps Bangladesh to reduce the possibility to drop out but sometime NGO's charge higher interest for the loan so it needs to decrease to support the education of Bangladesh. More educational materials should be providing. As Bangladesh is becoming middle income country, NGO can play an important role to encourage the guardian and create awareness among the people about the importance of education. Besides providing loan, some microcredit organizations established many primary schools. They teach the student totally free, and all educational materials also provide without any fee.

2.2 Research Gap

From the aforesaid literature review, we observed that there is no study on BNF's role on socio –economic development of the country .Further, there are various works on sustainability of NGOs but these did not include partner organizations of BNF. Though BNF is currently associated with 9 goals of SDG out of 17 goals their impact is not evaluated which are one of important factor for socio – economic development of the country. That is why, we have undertaken this research work to see whether BNF's partner organizations can sustain so that socio-economic development can be contributed by them. We also want to see the situation of the actual target group of the BNF i.e. beneficiaries who receives grant from their partner organizations. Moreover, whether BNF can play vital role to complement SDG's goal in the country needs to be analyzed along with role of socio- economic development of the country.

Objectives, Methodology of the Study, Hypothesis Testing and Gantt chart

3.0 Objectives of the Study

3.1 General Objective

To determine the factors associated with sustainability of BNF's Partner Organization for Socio- economic Development of Bangladesh

3.2 Specific Objectives

- To investigate whether BNF fund helps to sustain individual NGOs
- To determine NGOs role in socio economic development
- To investigate whether BNF fund generates income of the partner organization
- To find out impact on beneficiaries

3.3 Methodology of the Study

This study intended to find out socio-economic development of Bangladesh through sustainability of BNFs Partner Organizations. Following the typologies of research methodologies, this is often believed that the qualitative method is considered as traditional and this has been considered as having validity (Hair, et. al., 2011). Often regarded that the qualitative method is relatively well fit for studies that are based on human ideas with their activities and those tend to understand the existing psycho-sociological issues (Bryman and Bell, 2011). Out of 1120 NGOs who are currently working as BNF partner organizations, we choose 23 NGOs for conducting survey on 12 districts out of those which received 7th installment fund of BNF. Two self-administered questionnaires were used in the study to collect the data i.e. one for NGOs and another for beneficiaries. The study has been conducted between 23 different participants from 23 different NGOs. Further from 23 NGOs, we received 526 beneficiaries' responses from 624 distributed questionnaires based on another questionnaire. Beside this, we also used secondary sources to understand whether BNF grant fund will sustain in the long run or not. Sustainability of BNF grant will also be judged by secondary sources. The study also wants to examine whether social networking process was expedited due to BNF grant.

To determine sustainability of BNF partners for socio-economic development -we shall use core factors as follows:

- a) Has own land
- b) Contribution in innovation and production
- c) Fund collecting system
- d) Regular source of income is required.

Besides aforesaid core factors we want to use several supplementary and complementary factors to assess socio-economic development through sustainability of BNF's Partner organizations.

Statistical calculations such as mean, standard deviation, binary logistic regression and Chi-square test were performed by SPSS computer programme.

The descriptive and inferential statistics were also used accordingly.

Time period of the study is from 15 May 2016 to 15 December, 2016.

The study will also build a model for BNF Fund, social networking and their impact.

3.4 Hypothesis Testing

Alternative Hypothesis Ha: BNF fund helps to sustain individual NGOs for socio-economic development of the country.

Null hypothesis Ho: BNF fund doesn't help to sustain individual NGOs for socio-economic development of the country.

Alternative Hypothesis Ha: BNF fund generates income for partner organizations

Null hypothesis Ho: BNF fund does not generate income for partner organizations

Alternative Hypothesis Ha: BNF fund generates income for beneficiary's sustainability.

Null hypothesis Ho: BNF fund does not generate income for beneficiary's sustainability.

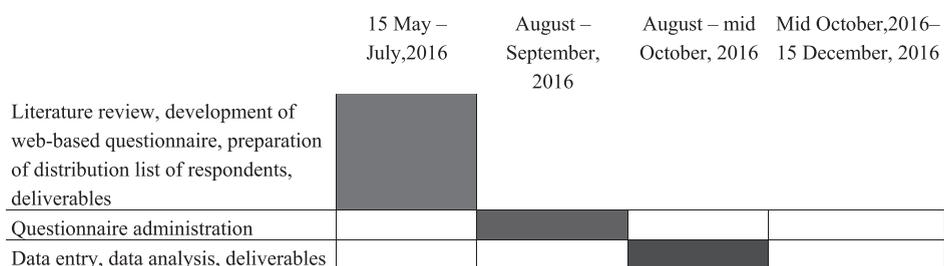
3.5 Gantt chart

Following Gantt chart of the research milestone can be shown below:

Chapter 4: Analyses of the Findings

4.1 Contribution of BNF Grant

Figurer 4 presents BNF's amount of fund distributed among beneficiaries for development of rural economic and social development from 2005 – 06 to 2015 – 2016. Number of beneficiaries is almost same from the beginning to till, however, the amount of fund for development of beneficiary has increased over the time from 1.7 crore to more than 10 crore.



(Source: Prepared by the Author)

As the contribution in grant has increased among the beneficiaries and number of beneficiaries did not increase, currently beneficiaries are getting more benefit than previous. If any BNF or organization is able to increase facilities among its stakeholder it will be sustain longer. Therefore, we may conclude that BNF will be sustain in longer and perform different activity for development of economic and social status of rural area of Bangladesh.

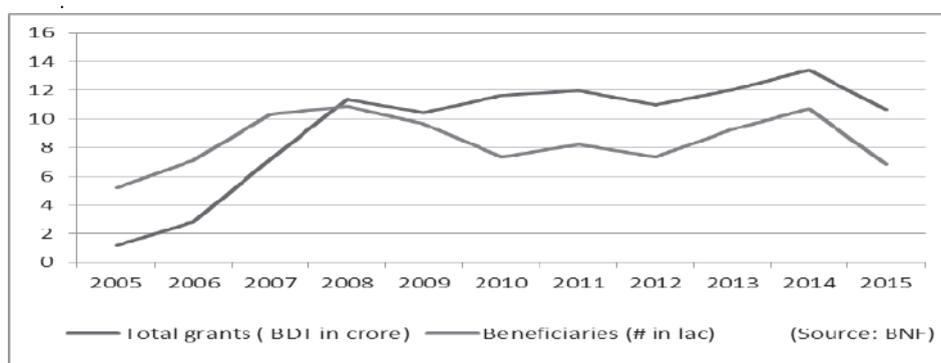


Figure 4: Contribution of BNF for rural development from 2005-06 to 2015-16

4.2 Estimated Results of NGOs

Monthly income of the partner organizations of BNF are presented in Table 2. According to monthly income, majority (21.7%) earned 1000-20000 every months, and also same percentage (21.7%) earned 300,000 monthly, 8.7% earned 61,000-80,000 every month. More than half (56.5%) of the NGOs stated that they obtained fund in an installment is lies between 200001 and 276001 which is followed by 17.3% got above 1000000 (Table 3).

Table 2: Monthly Income

Income	Frequency	Percent
1000-20000	5	21.7
21000-40000	3	13.0
41000-60000	3	13.0
61000-80000	2	8.7
81-120000	3	13.0
210000-300000	2	8.7
Above 300000	5	21.7
Total	23	100.0

However, while asked them whether any sort of additional cost has to be given to the BNF all NGOs denied.

Activities perform by partner NGOs for social and economic development is shown in Table 4. Around 22% of the NGOs (which are considered in the study)

Table 3: Amount in an installment received by a NGO

Amount	Frequency	Percent
0 – 200000	3	13.0
200001-276000	13	56.5
276001-450000	1	4.3
610000-1000000	2	8.7
Above 1000000	4	17.3
Total	23	100.0

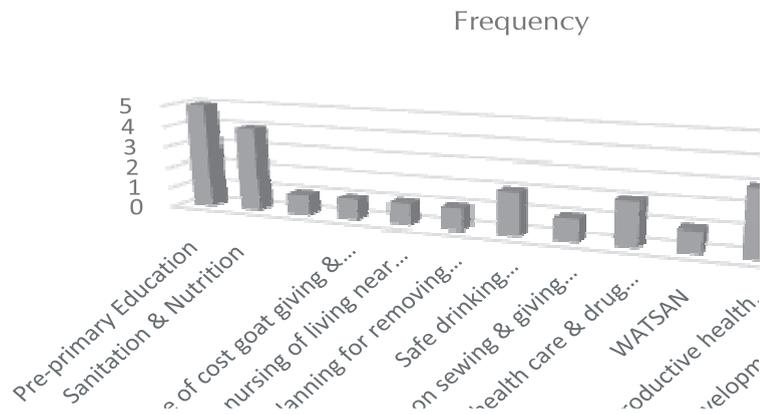
are involved with pre-primary education which is followed by sanitation & nutrition (17.4%).

Table 4 shows projects in difference NGOs, slightly above one-fifth (21.7%) did the pre-primary education, followed by 17.4% did sanitation & nutrition project. This is shown in Figure. 5 below:

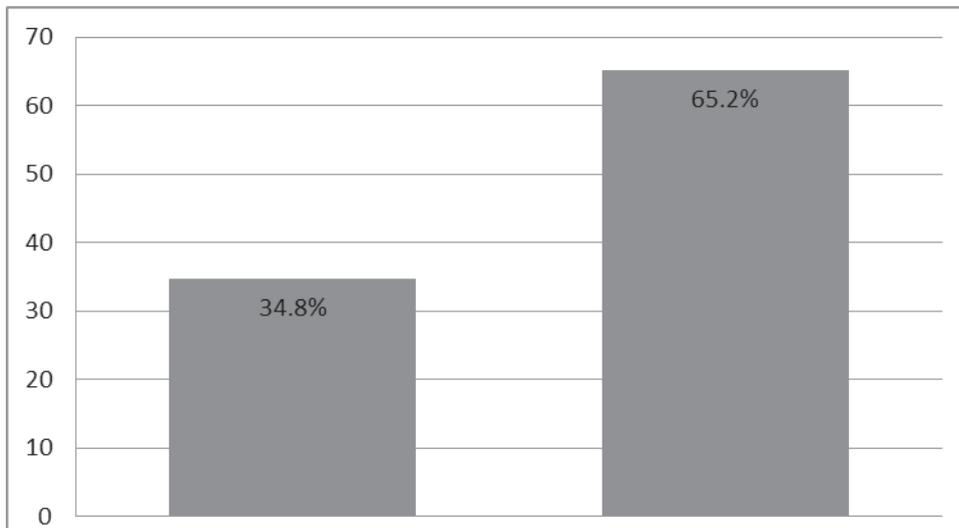
Table 4: Activities by the partner NGOs

Variables	Frequency	Percent
Pre-primary Education	5	21.7
Sanitation & Nutrition	4	17.4
Training for nursing of pregnant women's health,	1	4.3
Free of cost goat giving & agriculture related training	1	4.3
Health nursing of living near river side mother & babies	1	4.3
Planning for removing poverty via goat keeping	1	4.3
Safe drinking water, sanitation & tree plantation activities	2	8.7
Training on sewing & giving vegetable cultivation in home yard for poor women's income, goat keeping	1	4.3
Primary health care & drug giving	2	8.7
WATSAN	1	4.3
Reproductive health ,Sanitation, free drug giving	3	13.0
Women development and empowerment for education of life	1	4.3
Total	23	100.0

Figure 6 represents the percent of NGO has their own land or not. It is found that less than 35% NGOs has their own land and 65% NGOs do not has their own land.



NGOS are contributing to develop women entrepreneur is shown in Figure 7. More than nine-tenth (91.3%) of the NGOs are helping in developing women entrepreneur.



Slightly above two-third (69.6%) of the NGOs were owned by corporation the rest were cooperative society (Figure 8).

All the partner organization of BNF are agreed (13% are agreed and 87% are strongly agreed) that primary education play role for permanent education, however, more than 65% organizations are involved with pre-primary education and 35% are not involved (Table 5).

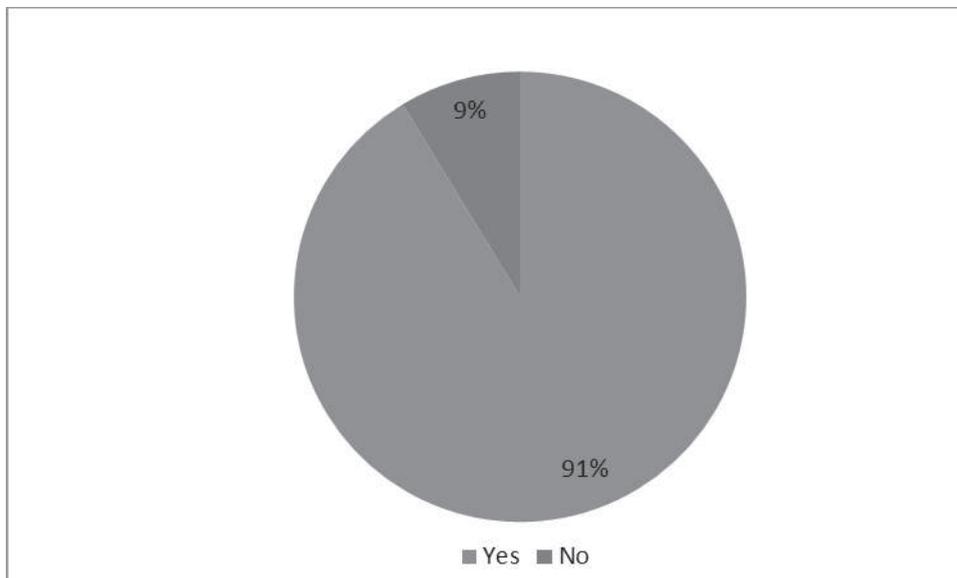


Figure7: NGOs are helping to develop women entrepreneur

78.3% of the participants mentioned that Unconsciousness is what they think BNF program will inspired or hampered in terms of public participation (Table 6).

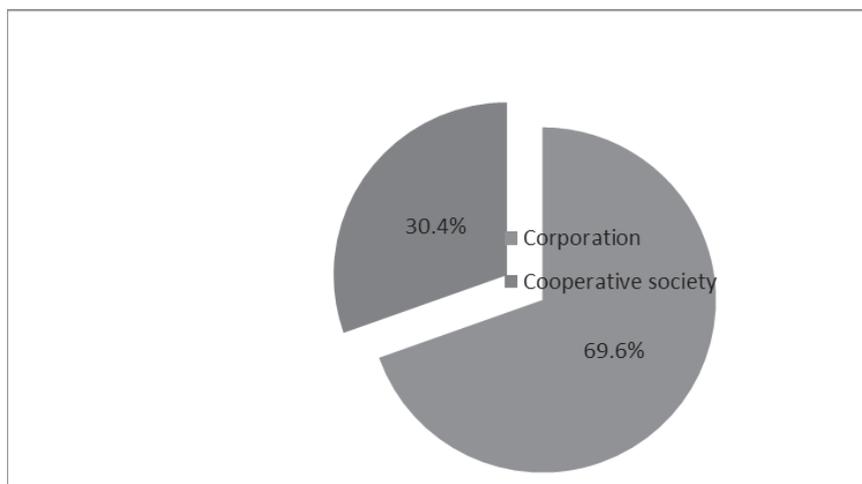


Figure 8: Ownership of NGOS

Slightly above four-fifth (82.6%) of the participants stated that their organizations were working directly to remove poverty (Table 7).

Slightly above One-fifth (21.7%) mentioned that there organizations were working directly to remove poverty through Giving Technology and vocational

Table 5: Opinion about and attachment with education of the partner organization

	Variables	Frequency	Percent
Primary education play role for permanent development	Agree	3	13.0
	Strongly agree	20	87.0
Organization Attached with pre-primary education	Yes	15	65.2
	No	8	34.8
Organization give computer training activities	Yes	12	52.2
	No	11	47.8
	Total	23	100.0

Figure 9: Opinion on Education



Table 6: BNF Program will inspired or Hampered publics participation

Variables	Frequency	Valid Percent
lack of education	5	21.7
Unconsciousness	18	78.3
Total	23	100.0

training for those people who is living with poverty (Table 8). This is also shown in Figure.10.

Table 7: Do your Organization working directly to remove poverty?

Variables	Frequency	Percent
Yes	19	82.6
No	4	17.4
Total	23	100.0

69.6% of the respondents mentioned that they are currently working in area for economic development (Table 9). Most of the partner NGOs are work in several union parishad whereas around 40% of them are worked in only a single union.

Table 8: Activities for removing poverty

Activity	Frequency	Percent
No	4	17.4
Built up trust with men & women together and give little amount of loan to remove poverty	2	8.7
Give goat free of cost	3	13.0
Free of cost treatment and drug given which is working to remove poverty	1	4.3
Education, training on Health & nutrition development ,safe drinking water, tree plantation, sanitation, production of green vegetables in home yard, hen & duck keeping	4	17.4
Give Technology and vocational training for those people who is living with poverty	5	21.7
Help for Women	1	4.3
Sewing training	1	4.3
Keeping domestic animal & sewing to remove poverty for that my organization is working	1	4.3
loan	1	4.3
Total	23	100.0

Above half (52.2%) responded that their organizations were giving computer training activities to their own workers (Table 10).

Regarding the participants opinion on how income will increase, majority (21.7%) stated that income will increase by giving sewing machine training, followed by 17.4% those that mentioned giving education will be the solution to increase in income.

None of the partner NGOs are disagree about multi role in economic development of men and women entrepreneur (Table 11).

65.2% of the respondents were strongly agreed that their organization play role for discovery and productivity.

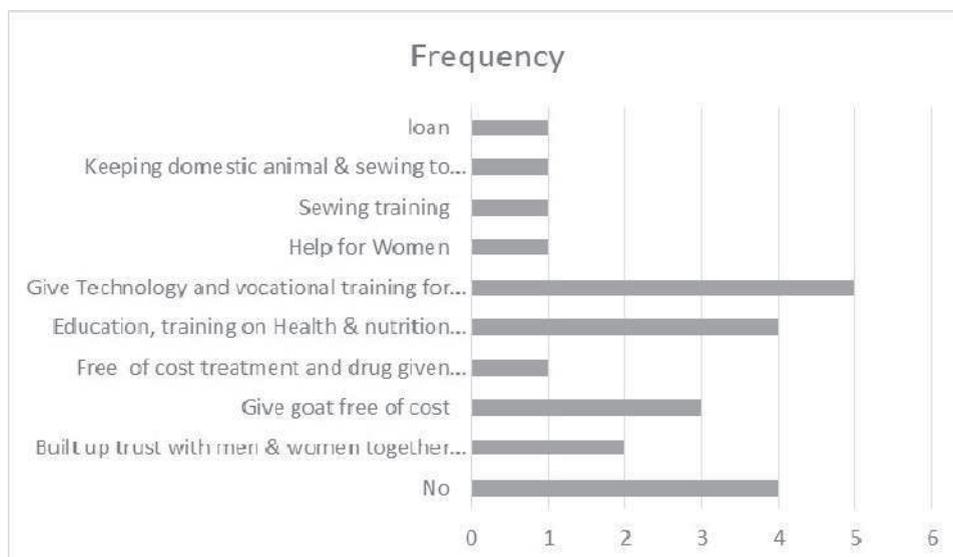


Figure 10: Activities for removing poverty

Table 9: Currently do you working in any area for economic development?

Variables	Frequency	Percent
Yes	16	69.6
No	7	30.4
Total	23	100.0

Table 10: How income can be increased?

	Frequency	Percent
Education	13	57.7
By given rickshaw & vehicles to strengthen rickshaw puller	1	4.3
Give sewing machine training	5	21.7
Give computer education	1	4.3
All	3	13.0
Total	23	100.0

Only 8.7% respondents are disagree about help from BNF can solve social problem. Majority (65.21%) of the respondents were strongly agreed that BNF's financing and capital formatting solve social problem (Table 13).

Table 11: Do you think Male & Female entrepreneur play multi role in Economic development?

Variables	Frequency	Percent
Agree	12	52.2
Strongly agree	11	47.8
Total	23	100.0

Table 12: Do this NGO play role for Innovation & Production

Variables	Frequency	Percent
Agree	8	34.8
strongly agree	15	65.2
Total	23	100.0

Table 13: Did BNF's Financing & Capital formatting solve social problem?

Variables	Frequency	Percent
Disagree	2	8.70
Agree	6	26.09
strongly agree	15	65.21
Total	23	100.0

Three-fourth (73.9%) were strongly agreed that their organizations give right training/education to its employee (Table 14).

Majority (69.6%) of the participants were strongly agreed that higher poverty rate hamper economic development.

Table 14: Do you Organization give right Training/Education?

Variables	Frequency	Percent
Disagree	1	4.35
Agree	5	21.74
strongly agree	17	73.91
Total	23	100.0

Table 15: Are higher poverty rate hamper economic development?

	Frequency	Percent
Agree	7	30.4
strongly agree	16	69.6
Total	23	100.0

Majority (39.1%) of the respondents stated that all (primary steps, organization, networking) play important role in socio-economic development.

Table 16: Which steps play important role in socio-economic development?

	Frequency	Percent
Primary steps	1	4.3
organization	2	8.7
networking	2	8.7
15	2	8.7
16	1	4.3
123	1	4.3
126	2	8.7
All	9	39.1
1256	3	13.0
Total	23	100.0

Around one third (30.3%) of the responded said that connect with others NGO, professional advisor and social networking are required for getting fund.

Table 17: What type of networking relation needed for getting grants?

	Frequency	Percent
contacts with other NGO	7	21.21
contacts with professional advisers	8	24.24
social networking media	8	24.24
All	10	30.30
Total	33	100.00

Slightly below three-fourth (73.9%) they used to collect their fund one payment installment.

Table 18: How to collect fund?

	Frequency	Percent
one payment installment	17	73.9
Installment	6	26.1
Total	23	100.0

Slightly above half (52.2%) stated that “very high” power of quality analysis of BNF and their helping organizations after basis on their quality.

Table 19: Power of quality analysis of BNF & their helping Organization on the basis of their quality

	Frequency	Percent
Average	2	8.7
High	9	39.1
very high	12	52.2
Total	23	100.0

From Table: 20, it has been found that there was significant association between NGOs role for innovation & Production and giving the right training/education

Table 20: Relationship between Some Variables

Do this NGOs play role for innovation & Production	Does your Organization give right training/Education		Total
	Agree	Strongly agree	
Agree	4	4	8
Strongly agree	2	13	15
Total	6	17	23
	$X^2=3.638$ P=0.050		
Organization built on their own land	Do this NGO play role for innovation & Production		Total
	Agree	Strongly agree	
Yes	2	6	13
No	6	9	20
Total	8	15	33
	$X^2=0.518$ P=0.472		

($p=0.050$). There was no significant association between organization situated in own land and NGOs play innovation & Production ($p=0.472$).

Logistic Regression

Table 21 shows the result of logistic regression where sustainability is dependent variable and socio-economic & opinion about NGOs facilities are independent.

Table 21: Logistic Regression

Classification Table ^a					
Observed			Predicted		
			Sustainable		Percentage
			No	Yes	Correct
Step 1	Sustainable	No	3	5	37.5
		Yes	4	11	73.3
Overall Percentage					57.2

a. The cut value is .500

From Logistic regression equation we observed that 57.2 % Partner organizations are sustainable without BNF fund.

Table 22: Significantly influential variables for sustainability of NGOs

Independent Variables	Coefficient	S.E.	Wald	df	Sig.	Exp(B)
Has own land	-1.199	.338	12.557	1	.000	.301
Sufficient for necessary			23.769	4	.000	
Strongly agree	1.684	1.363	1.527	1	.217	5.387
Agree	1.046	.459	5.190	1	.023	2.848
Neutral	-1.980	.696	8.097	1	.004	.138
Disagree	-.519	.380	1.861	1	.173	.595
Contribution in innovation and production			17.282	4	.002	
Disagree	-1.679	1.182	2.018	1	.155	.187
Neutral	-1.069	1.081	.978	1	.323	.343
Agree	.526	1.184	.197	1	.657	1.692
Strongly agree	1.673	.468	12.767	1	.000	5.326
Fund collecting system	1.875	.353	28.203	1	.000	6.522
Constant	.347	.695	.249	1	.618	1.415
Regular source of Income	2.626	.512	31.423	1	.000	5.843
Constant	1.624	1.327	2.832	1	.423	.678

Note: only significant variables are shown in the table

In the Table 22 only the variables which have significant impact on sustainability are shown. If NGO help to the people those do not have land property will sustainability of the NGO. Has own land is significant at 1% level of significance. If funding from NGO is sufficient then the NGO will be sustainable (odds ratio for strongly agree and agree compare to strongly disagree is higher than 2). If a NGO is involved in innovation and production then it will be sustainable at 5% level of significance as odds ratio of strongly agree and agree compare to strongly disagree is higher than 1.6. If a NGO collect its fund in installment rather than at a time has higher chance to sustain at 1% level of significance. Regular source of Income is required for NGO is significant at 1% level to sustain.

4.3 Assessed Results of Beneficiaries of NGOs

From the beneficiary point of view, a NGO will be sustainable if it provide sufficient fund to beneficiary (he/she does not need to take support from other sources) which inspire others to take support from the NGO, projects of the NGO help in social development and increase awareness to ensure primary education and other factors of removing income inequality and creating social justice for all. Therefore, if and only if all the criteria as mentioned in the above definition is found in a NGO for beneficiaries' respond then the NGO is sustainable, otherwise not for the study.

From the beneficiary point of view, a NGO will be sustainable if it provide sufficient fund to beneficiary (he/she does not need to take support from other sources) which inspire others to take support from the NGO, projects of the NGO help in social development and increase awareness to ensure primary education for all. Therefore, if and only if all the criteria as mentioned in the above definition is found in a NGO for beneficiaries' respond then the NGO is sustainable, otherwise not for the study.

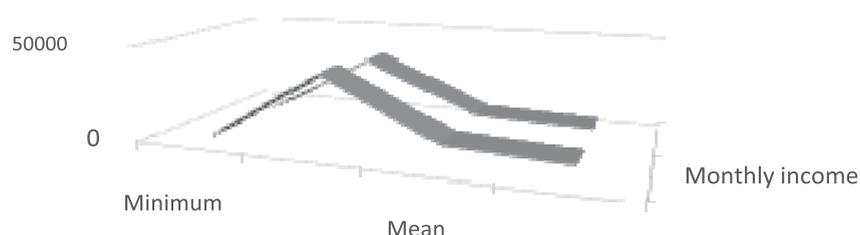
Table 23 presents descriptive statistics of monthly income and expenditure of the beneficiaries. It is found that beneficiary has minimum income 1500 BDT whereas minimum expenditure is mentioned 1900 BDT. Average income and expenditure is 9528.29 BDT and 8964.40 BDT respectively with variance 6790.46 and 6443.46. Maximum income of the respondents is found 6790.46 BDT whereas maximum expenditure is 6443.46 BDT in a month. Table 23:

Table 24 presents socio-economic status and opinion about NGOs of the respondent who are the beneficiaries. About two-third of the respondents have their own land who are also beneficiaries from NGOs. Though about 70% of the beneficiaries have opinion that NGOs are providing sufficient money to fulfill

Table 23: Descriptive statistics of monthly income and expenditure of the beneficiaries

	Minimum	Maximum	Mean	Std. Deviation
Monthly income	1500	40000	9528.29	6790.46
Monthly expenditure	1900	35000	8964.4	6443.46

Fig:11 Monthly income and expenditure of the beneficia



their needs however, around 25% of the respondents take loan from more than one NGOs. More than 99% of the respondents think that their development projects are environment friendly. About 22% of the respondents have opinion that there is gender discrimination in NGOs for distributing fund. About 98% of the respondents have opinion that they need training beside loan from NGOs.

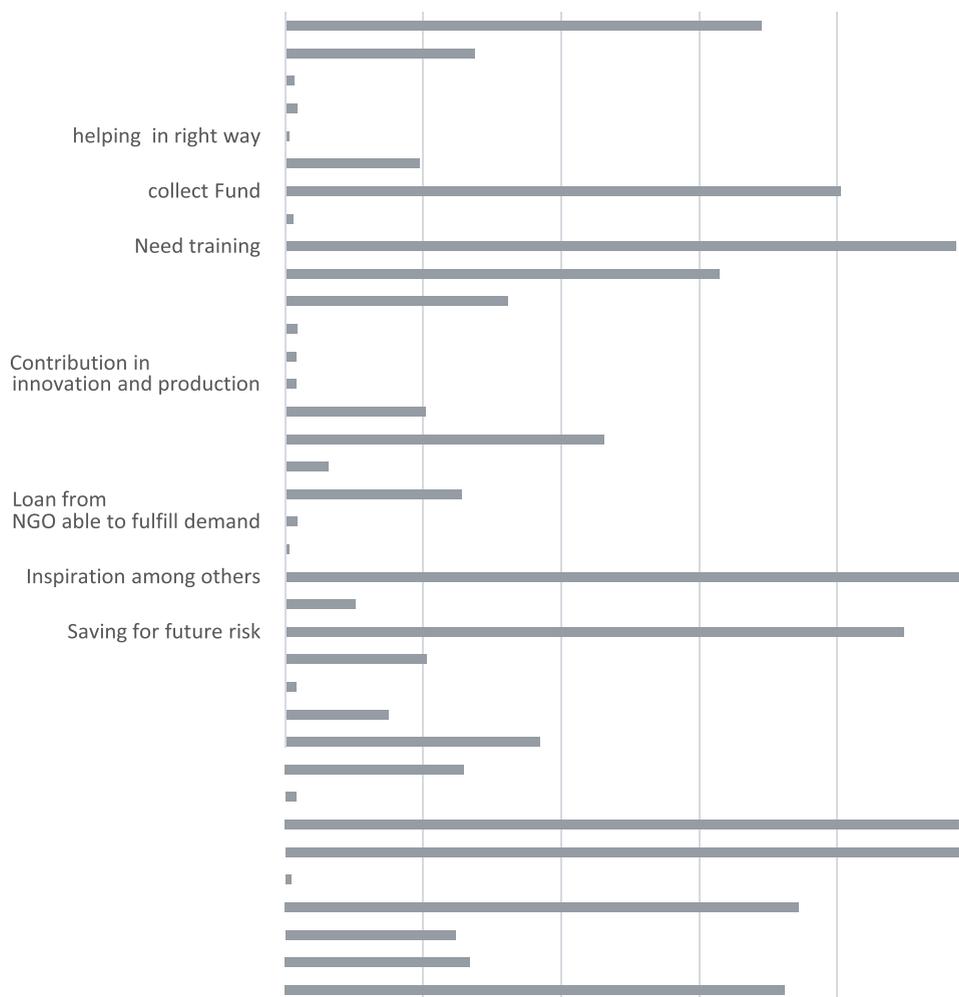
Socio –Economic factors of the beneficiaries are given at Figure 12.

More than 90% of the respondents are agreed that NGO have contribution for innovation and production. And funding from NGOs are also able to inspire non-beneficiaries by their activity as mentioned from 98% of the beneficiaries. More than 96% respondents think that their NGOs are in the right way of social and economic development for rural Bangladesh.

Out of 526 respondents, 478 respondents are agreed and strongly-agreed that ultra-poor status of a family affecting social development. To meet any future crisis or mitigate risk, 90% of the respondents want to save money.

Table 25 represents the association between sustainability and beneficiaries' socio-economic status using chi-square test. Need more grants, grants from more than one NGO, Social development project, awareness about primary education,

Figure:12 Soico Economic factors of the Beneficial



grants inspired non-beneficiaries, grants is enough for need, involved in innovation and production, beside grants need training, ultra-poor is a barrier for development, fund collecting system, NGO is in right way are significantly associated with sustainability of a NGO.

In the figure: 14 we have shown Beneficiaries view.

From Figure: 14 we observed that Giving Technology and vocational training is highest. Second is built up trust with man and woman together.

Table 24: Frequency distribution of socio-economic factors and opinion about grants

Variables		Frequency	Percent	Valid Percent	Cumulative Percent
Land owner	Yes	381	72.4	72.4	72.4
	No	141	26.8	26.8	99.2
Loan from more than one NGO	Yes	130	24.7	24.8	24.8
	No	392	74.5	74.7	99.4
Environmental Friendly	No	4	0.8	0.8	0.8
	Yes	520	98.9	99.2	100
Aware about child education	Yes	515	97.9	98.5	98.5
	No	8	1.5	1.5	100
Gender Equality	Strongly disagree	136	25.9	25.9	25.9
	Disagree	194	36.9	37	62.9
	Neutral	79	15	15	77.9
	Agree	8	1.5	1.5	79.4
Saving for future risk	Strongly agree	108	20.5	20.6	100
	yes	472	89.7	89.9	89.9
	no	53	10.1	10.1	100
Inspiration among others	Yes	518	98.5	98.5	98.5
	No	3	0.6	0.6	99
	Strongly disagree	9	1.7	1.7	1.7
	Disagree	134	25.5	25.5	27.2
Loan from NGO able to fulfill demand	Neutral	33	6.3	6.3	33.5
	Agree	243	46.2	46.2	79.7
	Strongly agree	107	20.3	20.3	100
	Strongly disagree	8	1.5	1.5	1.5
	Disagree	8	1.5	1.5	3
Contribution in innovation and production	Neutral	9	1.7	1.7	4.8
	Agree	170	32.3	32.3	37.1
	Strongly agree	331	62.9	62.9	100
	Yes	512	97.3	97.7	97.7
Need training	No	6	1.1	1.1	98.9
	At a time	424	80.6	80.6	80.6
collect Fund	instalment	102	19.4	19.4	100
	Strongly Disagree	3	0.6	0.6	0.6
	Disagree	9	1.7	1.7	2.3
helping in right way	Neutral	7	1.3	1.3	3.6
	Agree	144	27.4	27.4	31
	Strongly Agree	363	69	69	100
Total		526	100	100	

From Table: 25 we observed that need more grants is significant at 1% level of significance. Grants from more than one NGO is also significant among the beneficiaries at 1% level of significance. Social development Project is significant

Fig:13 Ultra -poor affecting social developm

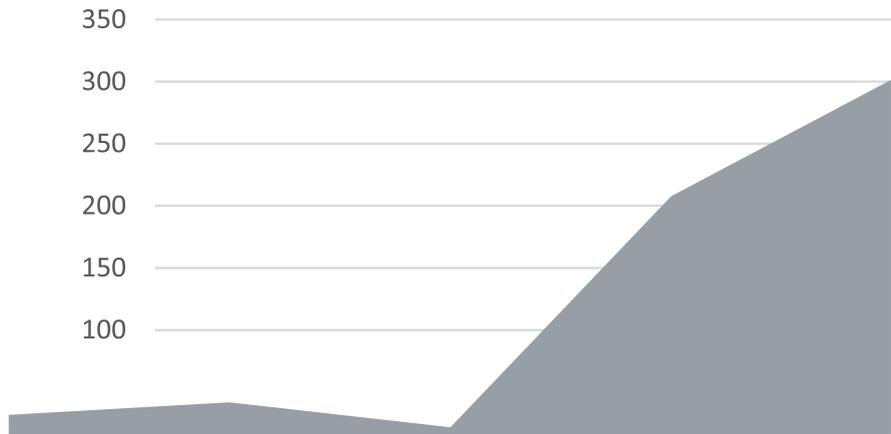


Figure14:Beneficiaries View

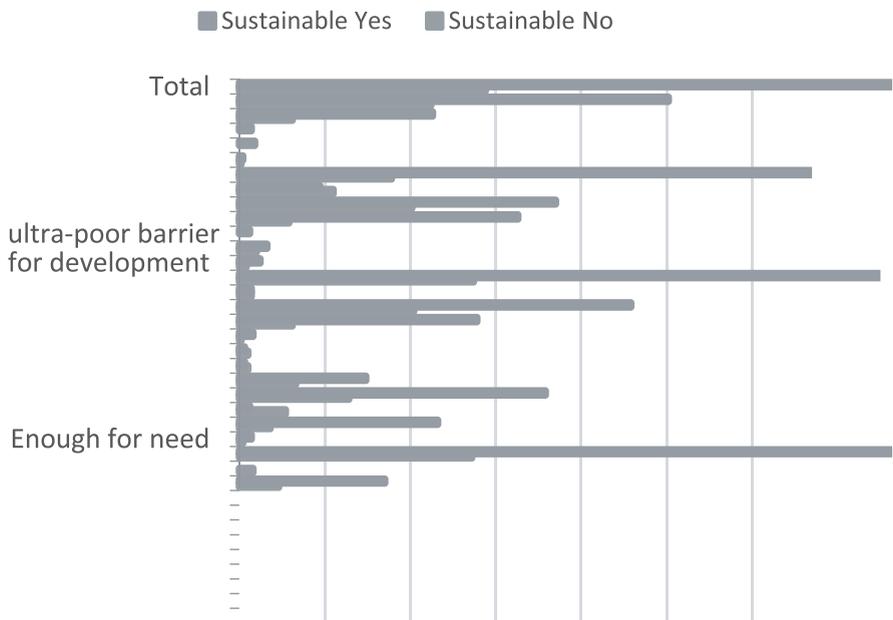


Table 25: Chi square test for association

Variable	Category	Sustainable		Total	Chi Square
		No	Yes		
Need more grants	No	76	69	145	63.12***
	Yes	68	313	381	
Grants from more than one NGO	No	10	382	392	476.986***
	Yes	134	0	134	
Social development Project	No	4	0	4	10.84**
	Yes	138	382	520	
Awareness about primary education	Disagree	62	132	194	29.80***
	Neutral	33	46	79	
	Agree	1	7	8	
Grants inspired others	Strongly Agree	23	85	108	21.55***
	No	8	0	8	
	Yes	136	382	518	
Enough for need	Strongly Disagree	2	7	9	63.197***
	Disagree	18	116	134	
	Neutral	27	6	33	
	Agree	64	179	243	
Involved in innovation and production	Strongly Agree	33	74	107	20.24***
	Strongly Disagree	5	3	8	
	Disagree	5	3	8	
	Neutral	1	8	9	
Need training	Agree	31	139	170	3.7*
	Strongly Agree	102	229	331	
	No	7	7	14	
	Yes	137	375	512	
ultra-poor barrier for development	Strongly Disagree	4	12	16	27.523***
	Disagree	10	16	26	
	Neutral	0	6	6	
	Agree	29	163	192	
Collect fund	Strongly Agree	101	185	286	44.85***
	At a time	55	47	102	
	in installment	89	335	424	
Helping from NGO is right way	Strongly Disagree	1	2	3	10.771**
	Disagree	0	9	9	
	Neutral	0	7	7	
	Agree	31	113	144	
Total	Strongly Agree	112	251	363	
		144	382	526	

***, ** and * indicate 1%, 5% and 10% level of significance

at 5% level of significance. Awareness about primary education is significant at 1% level of significance. Grants inspired others, enough for need and Involved in innovation and production are significant at 1% level of significance. Need training is significant at 10% level of significance. Ultra-poor barrier for development and Collect fund are significant at 1% level of significance. Helping from NGO is right way is significant at 5% level of significance.

As the sustainability is a dichotomous dependent variable to explain the influence of the independent variables, the logistic regression is appropriate.

Table 26 presents the classification table and overall percentage of correct prediction is 82.8% which is very high. Based the information, it can be claimed that the BNF model is appropriate for sustainable development of the poor folk.

Table 26: Classification Table of Logistic regression

Observed		Predicted		Percentage Correct
		Sustainable No	Yes	
Sustainable	No	72	71	50.3
	Yes	19	361	95.0
Overall Percentage				82.8

5. Field Visit

5.1 Field Report: The study has given a brief field report on twenty three NGOs on the basis of field visit

BHUMIHIN UNYAAN SONSTHA is a non-governmental organization which is located at Chatamohor in Pabna. Mr. K. M. Ataur Rahman Rana is the executive director of the NGO. The activities of this NGO are going on in many branches. The alleviation of poverty is the main target of the NGO. It ensures the proper use of the local properties and also develops the quality of life of the poor people. BHUMIHIN UYAAN SONSTHA is providing landless people with their services like giving lands i.e. khas jomi, seeds, fertilizer and chemicals. Even it also gives animals e.g. cows to the poor people in the occasion of Eid-ul Adha. For field trip purpose I visited 1st August to 5th August, 2016.

Mr. N.S. Alom Bablu is the managing director of the non-governmental organization of MANOB SHEBA UYAAN SONSTHA. It is situated at Chatamohor railway station in Pabna. The performances of MANOB SHEBA

UYAAN SONSTHA are rather exceptional than any other NGOs because this institution works for the poor patients of Thalassemia by supplying blood and medicine as well as treatment cost.

PABNA PROTISHURITI is one of the most important non-governmental organizations that plays significant roles for the development of the local people. Mis Momota Chalokder is the managing director of PABNA PROTISHURITI. The behavior of the chairman of the NGO was really praiseworthy. PABNA PROTISHURITI provides the poor with standard sanitation facilities, animals, vans and training for income generating activities. Besides these, the organization gives computer training for poor people.

On the other side, DIGANTO SOMAJ KOLLAN SOMITI and SREJONI SOMAJ KOLLAN SONSTHA provide them with sewing machine, cotton, fabrics, microcredit, seeds and plants. Most of the NGOs in Pabna have been found similar in helping the poor to produce paddy, jute, wheat, sugarcane, oil seeds, onion, garlic, betel leaf, pulses and many other crops. Begom Samsur Nahar is the Executive Director of DIGANTO SOMAJ KOLLAN SOMITI and SREJONI SOMAJ KOLLAN SONSTHA is also a non-governmental organization whose Managing Director is Mr. Mohammad Niyaj Uddin.

AARA stands for agricultural & rural advancement. The head of AARA is Sheikh Abul Kalam Azad. The main activities of AARA are donating tube wells and filters. Another organization EADA is contributing through giving the poor house, foods, cloths and safe drinking water to sustain with the environment. The managing director of EADA is Mr. Akter Hossain.

In addition, NAKSHIKHATA is providing people with sanitation, animals, agricultural instruments and training for increasing skill and income generating activities. NAKSHIKHATA plays vital roles for the welfare of the poor women as well as common people. Dhremoti Chodrika Banargi is the Director of NAKSHIKHATA. All data and information have been collected from the Managing Director of the all non-governmental organizations (NGOs) and the beneficiaries. We have conducted the study in Pabna from 3rd August, 2016 to 9th August 2016, and in Sathkhira we conducted the study for seven days. It was 1st September, 2016 to 8th September, 2016. The beneficiaries told that the contributions of the NGO's were very helpful for them. They also want to get these types of opportunities for their economic & social advancement. In a nutshell, the behavior of both the executive directors and beneficiaries are really very well-mannered. BNF is one of the socio-economic development organization.

I visited to Gram Unnayan Prochesta which is situated in Dinajpur. The objective of this organization is to establish women's right & to provide vocational training for improving condition of women. Environment of the office was well and two people were found involved with the NGO as staff.

Another NGO- named- National Improvement Root (NIR) was situated nearby. They are working by WATSAN so that people can lead a sound life but the executive of this organization Mr. Ainul haque shah couldn't show me any evidence of their activities.

I went to Gram Unnayan Dhara (GUD) and MD.Hafizur Rahman is Executive of this organization. Their office environment was very neat and clean, all of their evidences were clear, behavior of staff was quite pretty and their working sector is quite large. They actually work with autistics children and provide poor women with cattle. Sometimes they work with WATSAN. I have really liked this organization more than other organizations.

Education is so important to improve human as well as to develop the country. Biren Das is the executive of SOPAN organization. He has taken responsibility to develop country and that is why, this organization provides primary education along with WATSAN.

Bangladesh is one of the populated country and most of the people live in rural area with poverty line. In those areas parents always try to get their children married before their maturity and so, female children do not have enough knowledge about family and pregnancy. Garidho Nuton Para Nari Kolneyan Shomity has taken responsibility to provide training to pregnant women about health and how to deliver new born baby in the world. This organization also provides training among farmer about agriculture as GDP of Bangladesh depends on agriculture.

I talked to Mr. Aminur Rahman- the Executive of Community Development Organization (CDO). Their main objective is to provide health services to mother and children.

I couldn't visit Rupaly Ideal Dustho Mohila Kolneyan Songstha physically because this area was flooded but I collected information over telephone conversation with Baby Akter who is the founder of the NGO. This NGO works with WATSAN and provides sewing training among poor women as well as conducts tree plantation in the area.

The NGO which I visited was Organization of Rural Economic Development and Rehabilitation. MD. Rezual Karim is the founder of this NGO. His behavior was

not so good and couldn't give me any evidence of his organization actually this organization provides training and distributes cattle among poor family so that they can improve their family condition.

I have really enjoyed the task and give thanks to BNF for standing with poor people. I wish BNF will be one of the best Socio-Economic Development organizations in Bangladesh as well as all over the world.

Artho-samajik O Poribesh Unnoyon Songstha is an NGO that is funded by Bangladesh NGOBNF which is situated at Manikgonj. It is a non-profitable organization. This NGO is working for the sustainable development of Bangladesh and for the betterment of the landless farmers of rural area. This NGO is working for increasing the income of people and the employment for the youth. The NGO is aiming to create employment, micro credit, health consciousness and preprimary education. The NGO is not situated on its own land. It mainly gives fund to the women and small enterprises.

Organization for Social Advancement, Norshingdi is a non-profitable organization is situated at Bilasdi, Norshingdi. It works with WATSON. To create the consciousness about health this NGO is giving sanitation facilities to the poor who are really needy. This NGO does not give money to the needy, they give the ingredients to the needy people. In this project they give the ingredients to maximum 25 people for setting up tube well and toilet. The real beneficiaries are more than 100. This works, at the Raypora area which lacks behind in modern facilities.

COSED (Central for Socio Economic Development) is situated at Domoria Chandpur, Comilla. This year the NGO is mainly working for poverty alleviation by the training of sewing and vegetables cultivation. Before they give sewing machine, they provide training program to the selected people. Basically they give training to the women. They not only give machines or provide training but also monitor the project whether the training is effective or not. This project is improving the livelihood of the selected women who do not have their own place to live.

Development for Society, Comilla, Chowddogram is aiming to provide safe water and sanitation to the needy people, this NGO is getting fund from BNF. They provide the ingredients to set up tube well and toilet and help to build this under their observation. So many people are getting benefited from this project. By this project, people do not have to use pond water and unhygienic sanitation. This ngo is also involved in other work like micro credit.

Shikha Samaj Kallayan Sangstha is at Nasirnagar, Brahmanbaria and working Area is Kunda Thana, Nasirnagar & Paksimul Thana. CEO'S Name is Begum Razia Sultana (Executive Director). I visited the organization for survey. It conducts various kinds of programmes to help the poor people with creating awareness on use of sanitary latrine and safe drinking water, education, health care, training on handicrafts & tailoring, goat rearing and cow fattening etc. The beneficiaries took help or support from the organization. Most of the beneficiaries are day laborers they cannot effort their family needs. Shikha Samaj Kallayan Sangstha helps them with money, training and other facilities for socio-economic development of Bangladesh.

Multipurpose Socio Economic Development Association (MSEDA) is at College Road Sreemangal- 3210, Mowlavibazar and working Area at Ashiddron Thana, Sreemongal. CEO is Mr. Mizanur Rahman (Chairman). This organization works for specially tea laborers' awareness creation on use of sanitary latrine and distribution of sanitary latrine (ring-slab). They have programs against Eve Teasing, and also have programs for Food and Nutrition Education, Awareness Creation among Women and Children and Safe Highway. Most of the poor people lead their life there in tea gardens. They survive their lives very simple manner. Some people want to become entrepreneur and they want to become more benefited by the BNF donation. Multipurpose Socio Economic Development Association (MSEDA) wants people lead there life by safe way and make sure their economic development.

Village Development Organization's address is Brahman Bazar and working area is Kulaura Thana. CEO'S Name is Mr. M.A.H Saheen (Executive Director). For filed study, I visited from 27th September to 30th September, 2016. This NGO works on awareness creation on use of sanitary latrine and distribution of sanitary latrine to encourage people to use safe sanitary latrine. For family economic-development they provide small poultry farm establishing facilities. They also help people with medicines and other supports. They do their job with a sustainable way for their organization's goal. Village Development Organization basically works for the root level people.

5.2 Observations: Based on some comments on NGOs and Beneficiaries

- i) Though NGOs put emphasis on honesty of fund management of BNF but process of getting installment is lengthy and regarding monitoring system they do not relatively feel comfortable.

- ii) NGOs think that BNF grant will increase their goodwill to get fund from other NGOs.
- iii) 5 NGOs commented that installment amount should be increased.
- iv) 11 NGOs commented that they have multiple fund from different donor agencies which provides them fat amount of fund.
- v) NGOs think that more involvement of BNF fund importance on Digitization process and environment process.
- vi) Creating awareness of BNF from Head office has been suggested by two NGOs for which they suggested news /media /social networking process by the public relations officer.
- vii) Some NGOs think that BNF should come forward with marketing strategy and setting up business incubator.
- viii) NGOs request for more involvement of implementation of SDGs through BNF by the Govt.
- ix) While visiting different NGOs we found that though one NGOs address is Dhaka but it is working at another district.
- x) Beneficiaries sometimes mislead by Partner Organizations from which organization fund they are getting.
- xi) Fresh and pure water is more demanded by some beneficiaries.
- xii) In the era of globalization, external linkage has been stressed by both NGOs and beneficiaries for selling their products.
- xiii) Training at the grass root level were demanded by some beneficiaries as they think NGOs do not give them sufficient training.
- xiv) Some beneficiaries suggested for more fund for doing creative entrepreneurship.
- xv) Another comment raised by beneficiaries that BNF can introduce keeping their small fund through partner organizations as a precautionary measures for themselves.
- xvi) BNF's grant may be earmarked by the POs as it is own program of BNF so that partners cannot amalgamate them with their other source of NGOs fund and so that beneficiaries can easily understand where from they are getting the fund.

- xvii) Some male beneficiaries expressed dissatisfaction that they are relatively in less favorable position than female beneficiaries to get donation from partner organizations.
- xviii) Those who are working in the partner organizations especially mid-level and lower level their salary and other incentives are low in comparison to present govt. scale.
- xix) Beneficiaries complain that they sometime faces problem to sell product outside the locality as they do not have supply chain management.
- xx) Some artists who are entrepreneur complain that as they live in rural area so they do not get any publicity by the social media.
- xxi) Now a days in banking system due to electronic banking cost of banking transaction is higher for nano and micro entrepreneurs for which they suggested community banking may be started.
- xxii) Most of the beneficiaries argued that no additional fee is required for getting grant of BNF fund .But when we cross checked only two beneficiaries commented that they have to go several times to the NGO to get the grant which they thought as a harassment. To avoid this harassment they are ready to give speed money.
- xx iii) Most interesting is that in some areas not beneficiaries but young generation especially male demanded donation of BNF fund to start with their permanent income.
- xxiv) NGOs and Beneficiaries (those who know about the fund) argued that BNF grant fund is working in a realistic manner due to Present Govt. Leader Sheikh Hasina and Finance Minister.
- xxv) Dimensions the women started to become more empowered than before involving in social networking .As such women empowerment occurred due to BNF grant.

A Proposed Model of BNF's Grant

6.1 BNF Grant Model

BNF was established through a resolution of the Government of Bangladesh on 02 December 2004 that was published in the Bangladesh Gazette on 11 December 2004. The BNF was then registered as a non-profit association within the meaning of Section 28 of the Companies Act, 1994 and was established for financing Non-Governmental Organization (NGOs) and other voluntary organizations including

Community Based Organizations (CBOs) duly registered under the relevant laws of Bangladesh and working in the country for providing basic social services such as education, nutrition and health, sanitation support, safe drinking water, environmental protection and any other services needed by the poor, the ultra-poor, women and children and the ethnic minorities. BNF already disbursed more than 105 crore taka. BNF is an organization with a good team who are working with enthusiasm. However, fund of BNF is based on govt. donation. And they do not take any profit, rather the amount received from the bank they are using as donation and operating cost. BNF has a land where they can build a 15 storied building for generating income. Without regular generating income sustainability of Grant of BNF will be in question. Further, BNF should take strategy to establish a training institute which should be commercially viable and income generating. For implementation of sustainable development program Govt. should give them larger amount of fund with specific works. Sheikh Hasina expressed her firm resolve to build a hunger-free, poverty-free, prosperous and peaceful “Sonar Bangla” (Golden Bengal) by 2021 as dreamt by father of the nation Bangabandhu Sheikh Mujibur Rahman. To realize that dream, she called upon fellow countrymen to work selflessly in the spirit of war of liberation. BNF is relentlessly working to fulfill the dream of the Prime Minister of the country.¹⁰

Though BNF’s work is highly appreciable socially, economically and environmentally and though they have maintenance and good governance, yet to sustain in the long run they need grant matching fund to generate income. This also helps for social networking among the beneficiaries. Recently interest rate on deposit has been decreasing. As such grant fund is decreasing. BNF authority earlier wrote to 10 international organizations to provide them grant for BNF fund. But they did not receive it. They also requested eight big commercial concerns for financial assistance under the purview of Corporate Social responsibility. However, no sort of positive response received.

We are proposing a model of BNF Grant model at Chart: 2 below which indicates how they are working.

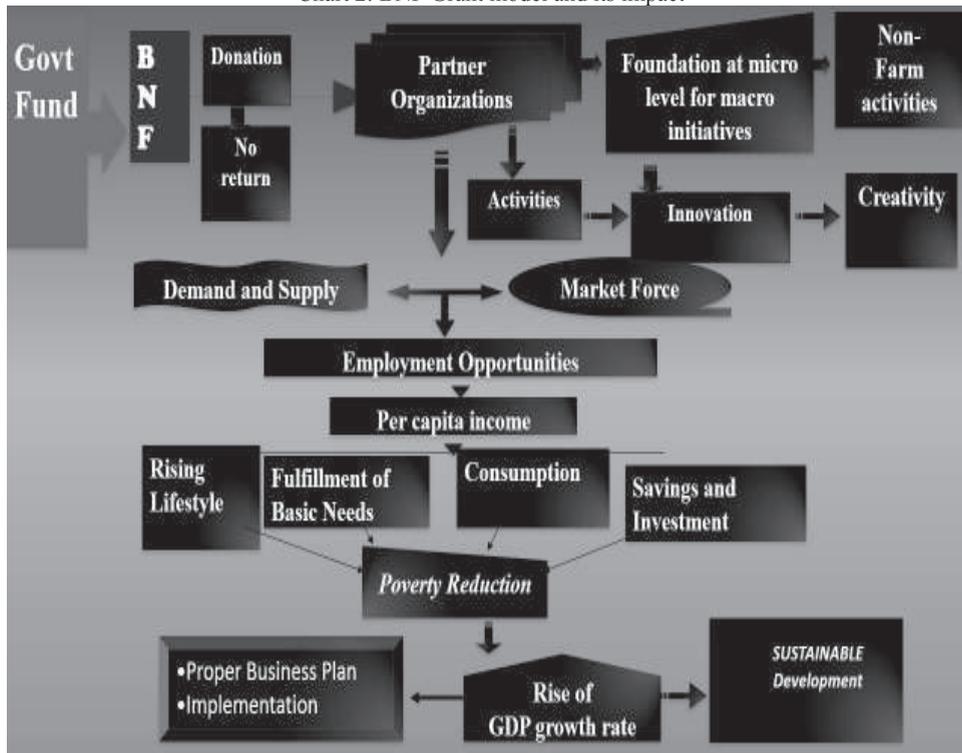
From aforesaid diagram we observed that how BNF grant is working to remove poverty. As a resultant factor socio-economic development of the country is occurred through BNF Fund both its partner organizations and beneficiaries which needs sustainability in long run.

Social Networking means social relations within networks on the basis of either

¹⁰. http://www.newstoday.com.bd/index.php?option=details&news_id=2362200&date=2013-11-19

human capital effects or the effects of organizational engagement through social capital, social business, environment, efficiency and effectiveness and also use of social media.

Chart 2: BNF Grant model and its impact



(Source: Author)

Alternative Framework of Microfinance

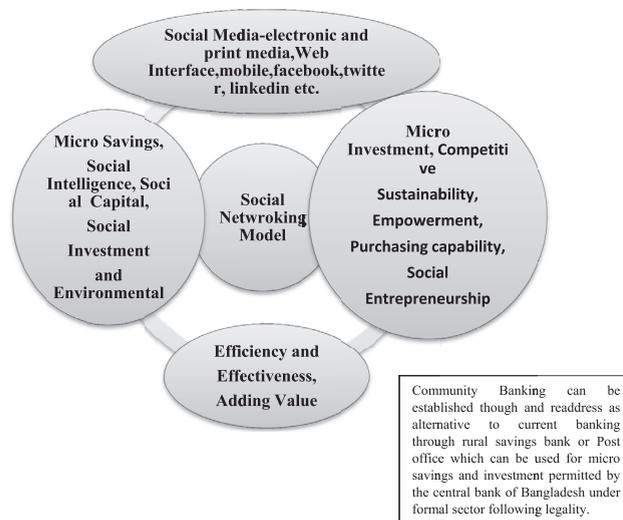
This alternative framework was an attempt to develop a theory on how social networking facilitates to empower people which were developed by Muhammad Mahboob Ali (2016) to test any country. The study will extensively tries to display an integral part regarding different dimensions of empowerment before involving in social networking and after involving in social capital, social along with business and social investment along with social intelligence, social enterprises along with micro savings transformed to micro investment. Social intelligence is also one of the key components to readdress to come out from poverty. In Current century a greater role is being played by social media for which interpersonal connectivity in vital. Environmental scanning for doing the business is vital especially to ease the business process and local economies.

Empowerment of people rises from decision making process when people do have purchasing power capability.

Technology, innovation and suitable regulations by the local level planning with local level law of the province are the key to deepening financial inclusion analysis where nano saving must be transformed to nano investment. Community banking will help to expedite the process of social networking and ultimately empowerment of people.

In Figure:15 we have seen a model as concept developed by Ali(2016) based on aforesaid discussion in this section as Social Networking Model and empowerment of people through transformation of Micro savings to micro investment with the help of community banking .Post office,Palli Sanchya bank and Kormosangtha Bank may arrange community banking under govt. rules and regulations for a particular area where cost of transaction will be very low and small savings will be accumulated and transformed as social capital which can have positive impact on small investment.

In the figure: 15 we observed that Social networking model process depends on: Micro savings, Social capital, social investment and environmental; Micro Investment, Competitive sustainability empowerment purchasing capability; Efficiency and Effectiveness, Adding Value



(Source: Concept of a model built by Muhammad Mahboob Ali, 2016)

Figure15: Social Networking Model and empowerment of people through transformation of Micro savings to micro investment with the help of community banking

Note: Aforesaid model may be tested by other researchers of various countries and inform to the author so that it can be scrutinized and further improvement of the model can be done, if necessary.

efficiency and effectiveness, adding value and also social media and web interface. Community banking should play vital role. Over all findings exposes that women who were involved in Social Networking had got better socio-economic condition than before. Furthermore, they were rushing towards women empowerment as their tendency to become self-sufficient had grown. But women empowerment depends highly on occupation, participation in household decision and perception about women rights and so on. From case study it had been found that though all the women were related with Rural credit and other types of Social Networking, they had low control over credit as most of the respondents social capital, social business and social investment and used to control that credit. Moreover, in case of women empowerment they had low access to various sectors of income generating activities, household decision making, social and political activities and mobility but they got relative access to control over credit, expenditure, income and savings with high access to group discussion. Social Networking had given rural credit acceptance to women as financial inclusion but lack of monitoring their empowerment had not been fully ensured yet. However, partial implementation is a good sign. Community banking should not be mismatched with agent banking or mobile banking or informal banking by the NGOs.

7.1 Discussions

From the binary logistic regression we observed that 57.2% NGOs who received funds are sustainable without BNF fund. This is eye opening as more NGOs should be chosen who are relatively poor. In Bangladesh, a scanty amount of money can help poor folk to come out from the low level equilibrium trap for example through setting up and doing business on Prevention of Child marriage, dowry and oppression of women, goat rearing, arts and handicrafts, folk songs, folk dance, skills development programs for youth living with disabilities, nursery and botanical garden, community theater, street theater and multimedia and creativity for creating awareness for stopping child marriage, women trafficking, violence against child and women. Inspiring innovation at micro and small scale empowers pauper and marginalized people of the society to fight against poverty and improving their livelihood with adding value through creating corner stone. BNF grant also helps for developing health consciousness. Cheerfulness with marvelous elevation may be created if properly innovative entrepreneurship at small scale can be established. Haider (2013) observations that the NGOs have been successful in raising the income level of their beneficiaries as well as providing different deliverables which proves form our qualitative and quantitative analysis on BNF's partner organizations and beneficiaries.

Arvidsson and Niessen (2015) rightly observed that creativity is replaced by an embrace of markets and commerce as vehicles for self-expression. This also we observed in our analysis because creative entrepreneurs who are capable not only improve their life style but retain for expansion of creative business which has positive impact in the market and they engage in business activities gradually in a larger scale and sustain in the long run. This can only happen when a creative entrepreneur has competitive advantages among others and implements business formulation and strategy with efficiency and effectiveness. Creative business proliferation should be done in a greater extent so that social justice and income inequality can be removed. Hailey (2014) rightly observed that a financially sustainable NGO is one which can continue with its core work and meet its mission, even if external donor funding is withdrawn. This is also true in case of Partner organizations of BNF.

In this study, 93.9% of the organizations give help to women entrepreneurs. Majority (69.6%) of the respondents strongly agreed that BNF's financing and capital formatting solve social problems. It has been seen that there was significant association between NGOs role for discovery and productivity and giving the right training/education. Through the binary logistic regression, we observed that 57.2% NGOs who received funds are sustainable without BNF fund. Sustainability of BNF's partner organizations will help Bangladesh to attain sustainable development goal (SDG) by 2030 as government of Bangladesh is very keen for socio-economic development. Result shows that if NGO help to the people has own land is significant at 1% level of significance. If funding from NGO is sufficient then the NGO will be sustainable. If a NGO is involved in innovation and production then it will be sustainable at 5% level of significance as odds ratio of strongly agree and agree compare to strongly disagree is higher than 1.6. If a NGO collect its fund in installment rather than at a time has higher chance to sustain at 1% level of significance. Regular source of Income is required for NGO is significant at 1% level to sustain.

Further from the beneficiaries' point of view of BNF grant need more grants is significant at 1% level of significance. Grants from more than one NGO is also significant among the beneficiaries at 1% level of significance. Social development Project is significant at 5% level of significance. Awareness about primary education is significant at 1% level of significance. Grants inspired others, enough for need and Involved in innovation and production are significant at 1% level of significance. Need training is significant at 10% level of significance. Ultra-poor barrier for development and Collect fund are significant at 1% level of significance. Helping from NGO is right way is significant at 5% level of significance.

Through partner organizations we observed that 82.8% beneficiaries are sustaining through getting the fund which is very high. Based on the information, it can be claimed that the BNF grant model is appropriate. Chambers and Vejle (2011) observation regarding business incubator which consists primarily of a development programmes and a range of business development services, which also lacks at the rural areas of the country. As such creative entrepreneurs don't have proper business development services and they suffer from supply chain management. From the analysis it is observed that most of the creative entrepreneurs as they are from poor income strata so they really need business incubator and also not only external linkage outside the country even need domestic linkage from one district to another district. BNF should come forward to set up business incubator and creating domestic and external linkages for creative entrepreneurs. The study observed that innovative business ideas among the poor people have been giving new dimension and varieties of product like arts and handicrafts, Social development through libraries and reading clubs, Development of low caste Hindu, indigenous and tribal families Computer training, Pisciculture, Pre-Primary Education, adult education, Health care, folk songs, folk dance, Raising mass awareness about drug abuse and rehabilitation of drug addicted people, Skills development programs for youth living with disabilities, Community Theater, nursery and botanical garden, multimedia and creativity which is highly compatible and sustainable.

Social media does not still play positive role to encourage creative and artistic entrepreneurship. As such journalists/volunteers who are users of social media may take the initiatives to patronize cultural entrepreneurship through using such factors. Moreover, in the rural area those who work individually with creative entrepreneurship do not get any sort of recognition or award by the government or private sector. Not with standing, creative entrepreneurs are being motivated long cultural heritage, independence war, and historical background. Bangladesh has long outstanding cultural heritage which can be utilized through optimum utilization of resources of the cultural environment for which creative entrepreneurs may get more patronization. Further, it can be used against the cultural participations and generating income as well as hate against militancy and terrorism. Hassan's (2015) observation is right as we observed from this study.

From our study we found BNF fund helps to sustain individual NGOs which 43.8% is true. Our alternative hypothesis BNF fund generates income for partner organizations is true. We also agree on the basis of our quantitative analysis that BNF fund generates income for beneficiary's sustainability. But amount of installment for grant to the partner organizations need to be raised.

7.2 Conclusions

The government has established BNF to support the NGOs, with a view to associating the Non-Governmental Organizations and mandated to take up socio-economic development activities and poverty alleviation initiatives through NGOs having previous experience of implementing similar programmes. From the binary logistic regression we observed that 57.2% NGOs who received funds are sustainable without BNF fund.

The findings of this study reveals that more than nine-tenth (91.3%) of the NGOs are helping in developing women entrepreneurs. It has been seen that there was significant association between NGOs role for discovery and productivity and giving the right training/education.

The study observed that innovative business ideas among the poor people have been giving new dimension and varieties of product like arts and Handicrafts, training, folk songs, folk dance, Skills development programs for youth living with disabilities, farming, livestock, water and sanitation, Community Theater, nursery and botanical garden, Raising mass awareness about drug abuse and rehabilitation of drug addicted people, computer training, multimedia and creativity etc., which is highly compatible and sustainable. Currently BNF is keen on human improvement form by redesigning its practice to safeguard social self-esteem by dropping poverty and disparity. At household levels-who are beneficiaries of the BNF grant is being encouraged. Extra emphasis and synchronized synergies are desirable to grow free of extreme poverty inside sensible period for which BNF fund can work .However, the number of partner organizations are too many i.e.1120 though 300 partners are not currently working.So many partner organization in terms of full time staffing at BNF office is a challenging task.

BNF can launch youth development with a purpose to allow them through preparation to invention economic roles for themselves and discourse social evils. They can be turned to become entrepreneurs by generous them preparation and credit. BNF can train them and assistance them to discover employment at home and overseas. A big share of the country's inhabitants are young. Producing self-employment chances in the rural off-farm sector by endorsing credit programme for the countryside poor by giving grant of BNF .

Social media does not still play positive role to encourage creative and artistic entrepreneurship as well as creating awareness. As such journalists/volunteers who are users of social media may take the initiatives to patronize Nano and micro entrepreneurship through using social media. Moreover, in the rural area those

who work individually with creative entrepreneurship do not get any sort of recognition or award by the govt. or private sector.

It is evident that creative entrepreneurs are being motivated with long cultural heritage, war of independence and historical background. Bangladesh has a long outstanding cultural heritage which can be utilized through optimum utilization of resources of the cultural environment for which creative entrepreneurs may get more patronization. Moreover, creative entrepreneurship can be used against the cultural participations and generating income as well as hate against militancy and terrorism.

Nano and micro entrepreneurs should possess aptitude, attitude, skill, natural adoption capability to accept artistic entrepreneurship and networking especially women folk at rural areas. BNF is working as an angle investor though they are using government fund. In this study it has been seen that there was significant association between NGOs role for discovery and productivity and giving the right training for doing creative entrepreneurship at 10% level of significance. It has been observed that there is significant association between getting fund, amount of installment and giving proper amount of donation at 5% level of significance. There is no significant association between NGOs helped directly for marketing purpose or arranging program and NGOs helped for social networking. With the patronization of BNF, those NGOs are patronizing cultural activities to relate their products, services and events which act as creative design of meaningful practices and formation of the technique to generate income. Mapping different categories of opportunities to different types of nano and small providers fostering inherent skills built among the creative entrepreneurs must be exposed. Private business stimulus can occur through public business stimulus through providing fund among the artistic entrepreneurs. Their innovative ideas need to get patronization by both public-private and foreign collaborative effort.

Social value need to be characterized so that those who will be involved and put their input in the process of business must establish them in wealth based society. Market information should be collected by the artistic entrepreneurs so that they can improve their business process. Spillover effects occur as audiences get good moral messages and raises awareness against any wrong deed as some artistic entrepreneurs engaged in creation of awareness by Community Theater and folk song, prevention against violence,. Further income generating can improve life style changes due to other activities of the BNF grant. BNF fund increases involvement in the process of social networking. After involving in social capital, social business and social investment, the women started to participate in different

income generating activities *i. e.*, business, small business, buying cattle, fish cultivation, poultry rearing, handicrafts etc. As a result their income level was also rising gradually. Then, they also started to control over income, expenditure, credit and savings. They could then participate in household decision making more than before. Because of involving in Social Networking program the rate of participating in social and political activities among the women also increased. Their mobility outside home and exposure to media and communication was increased after involving in Social Networking. From the study, it was found the in dimensions of empowerment the women are now staying in higher position than before involving in Social Networking by BNF grant. Social Networking is playing a vital role for empowering women in rural Bangladesh and due to the process of social networking households' behavior and family economics are improving which should be steadily accelerated.

In the highly competitive situation only producing creative entrepreneurship is not sufficient but it should be accompanied by in search of excellence and attain competitive advantage through long run sustainability. Bangladesh Bureau of Statistics should have a database for fastest-growing companies in the nano and micro creative industries. Social value needs to be characterized so that those who will be involved and put their input in the process of business must establish them in wealth based society. Market information should be collected by the artistic entrepreneurs so that they can improve their business process. Spillover effects occur as audiences get good moral messages and raises awareness against any wrong deed as some artistic entrepreneurs engaged in creation of awareness by community theater, folk songs etc. Creative entrepreneur should possess aptitude, attitude, skill, natural adoption capability to accept artistic entrepreneurship and networking especially women folk at rural areas. BNF is working as an angle investor though they are using government fund. This implies that BNF grant fund has an impact on business process through the creative micro and small enterprises through tight form of training. Employment creation through non-farm activities are important. BNF is employed for domestic growth, children progress, cultural growth, health centers, and education facilities, workout, handling climate alteration effect, social capital and removing gender biasness.

However, BNF needs extra fund for which foreign Bangladeshi expatriates can give their donation to them which they can use for increasing their social activities and patronizing creative entrepreneurship. In the free market economy, when role of the government is gradually decreasing and private sector is gaining potentialities but in a country like Bangladesh still government ought to play role of facilitator so that people get space not only to become self-employed but also can create employment

opportunities and generate income. As BNF needs fund, so extra amount of fund can be generated by the well-wishers as they did not charge any interest or principal amount rather they give it as one time grant to partner organization. However, from our qualitative analysis and subjective judgment we observed that BNF fund has an impact on business process through the creative nano and micro enterprises. Rijnhout (viewed on 1st October 2016) argued that to be most effective the post-2015, sustainable development framework must include a focus on marginalized communities and groups (rural communities, women, indigenous people) enabling their agency and access to justice and progressive good governance. It also needs to emphasize the equitable access to a fair share of natural resources while at the same time building climate resilient livelihoods through low carbon development pathways. To mitigate the SDG need, government of Bangladesh can distribute fund through BNF for evolving an innovative model for inclusive development; vital achievements for attaining the SDGs; nano and micro business as a device of community expansion, from side to side corporate social responsibility to remove hard core poverty from the society. Social welfare can be done and micro foundation for macro stability can be achieved. BNF fund is helping to provide people with social justice by removing inequality, empowerment of community through ensuring development process, water and sanitation, purified water at costal area, skill enhancement. But most remarkable thing is that not only BNF partners, individuals who received the fund from the BNF have also been benefitted. BNF should choose more nano NGOs at par micro level than small NGOs. NGOs must come out from dependency syndrome so that they can act like independent manner towards social welfare and removing poverty and creating human empowerment. BNF can encourage partner organization to work as non-communal and terrorist movement free organization. BNF 's fulfill its objective is not to earn profit rather than to improve livelihood, to arrange social justice and reducing income inequality by arranging donation to the individual by transmitting fund through its partner organizations.

7.3 Implications

BNF partner organizations must try to have a better competitive advantages and mitigate social –economical-legal and political need so that grand utility curve can be tangent with social indifference curve.

BNF may set up a business incubator which can organize training, counseling and financial support to hopeful entrepreneurs in performing sustainably in the long run. BNF should set up its own training institute rather than depending on others training institute.

BNF's amount of installment of grant fund may be raised. Bangladesh Bank may request Banking sector to provide grant fund to BNF for accelerating socio-economic development of Bangladesh.

For more generation of grant fund they need to establish and encourage creative entrepreneurship so that poor downtrodden people can come out with innovative business process through financial inclusion process.

Creative enterprises should get patronization by NGOs and buyers through giving Fair Price.

For buyers public-private –foreign collaboration is required for both domestic and international trade and BNF can take the help of Mosques, temples, and churches to engage more rural people for converting innovative business process and coming out from poverty.

Foreign expatriates can give their donations directly at the bank account of BNF for which necessary steps should be required and this fund may give more strength to give access to the nano and micro enterprises of the poor people.

Reasons for 303 partner organizations poor performance should be identified and corrective measures need to be done so that they can play active role in socio-economic development of the country.

Product, service and event development may occur so that input can be processed as output in the creative industry.

Even in the rural area those who are involved in the process of nano and micro entrepreneurship must think about a business model comprising operational efficiency and cost effectiveness. Without profit no one should engage in any sort of entrepreneurship.

Training institute of BNF must be commercially viable so that it can generate more nano and micro entrepreneurs.

A strategic business plan and implementation regarding the creation of a niche in the artistic/creative industry with innovation are required as per the demand of the market in which BNF can play more catalyst role.

Policy makers of the country can think to set up community banking system in rural areas to provide services as cheap rate and encourage financial inclusion.

BNF can come forward with marketing strategy of their beneficiaries.

More male downtrodden people can get access to the donation of BNF grant fund.

BNF should give emphasis on Digitalization process and environmental awareness program.

This is required to form domestic and global joint ventures which may encourage visibility, promotion and network so that creative entrepreneurs can work with more zeal, enthusiasm, aptitude and skill which is very important for the sustainability of BNF and its partner organization.

Govt. may consider BNF as one of the suitable organizations through which sustainable goals can be achieved by 2030 for which they can be instructed by Ministry of Finance and Ministry of Planning, Govt. Of Bangladesh to include other 8 sustainable development goals execution among rural people.

Social Networking had given rural credit acceptance to women as a part of financial inclusion process but lack of monitoring their empowerment had not yet been fully ensured .

To sustain in the long run BNF partner organizations need to have own land, contribution in innovation and production process, good fund collection system and regular source of income.

Tightening the belt though evaluation and monitor needs to be eased;

To increase fund govt. may float Bond in the name of BNF;

BNF may invest their fund to the non-bank commercial financial which are financially sound and good in risk management and analysis so that their income can be raised;

BNF needs to appoint Public relations officer through assigning a dedicated officer so that news can be published in different print and electronic Medias.

Skill development of the Partner organizations and beneficiaries ought to give under more pro-service oriented program.

BNF's own building should be built for which additional amount of money may be donated not only by the govt. but also by the local and foreign private donors. In this case under negotiation with foreign donor agencies action plan for constructing building should be built and rent of some floors can be used in future as income generating of the BNF.

BNF may sign special MOU with Dhaka School of Economics for arranging their training program until they have any own institution.

BNF officials should attend the Post graduate diploma program on Enterprise development arranged by Dhaka School of Economics.

7.4 Future Research Direction

In future study may be done whether BNF can be sustain without govt. fund. Effectiveness and efficiency of monitoring process of BNF fund along with disbursement of fund through installment may be quantitatively measured. A separate study may be undertaken if BNF take marketing strategies of the beneficiaries whether it will be effective one or not. Moreover, another study can be undertaken to find out how socio -economic development works due to sustainability of BNF's grant fund among the Partner organizations and their beneficiaries. The theory which is in a process of development by Muhammad Mahboob Ali on Social networking and empowerment of people may be tested in different countries of the world and also at Bangladesh by various researchers to give a structural formation, cost-benefit analysis, shadow pricing, validation and reliability of the theory in the real life scenario both global and domestic perspectives with a request to inform the result to the author.

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