

ROLE OF DIFFERENT NGOS FOR SOCIO ECONOMIC AND INFRASTRUCTURAL DEVELOPMENT OF RURAL AREAS IN BANGLADESH: A CASE STUDY OF RAMNATHPUR UNION AT BADARGANJ UPAZILA, RANGPUR, BANGLADESH

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Abstract: Non-government Organizations (NGOs) in Bangladesh have virtually grown into a movement through the last two decades of the independent existence of the country. NGOs have been attaining an increasingly important role in the nation's development process. But the activities and initiatives carried out by the nongovernmental organizations have been found as both positive and negative in regard to building a better and sustainably developed Bangladesh. Therefore, it is required to evaluate the effectiveness of the

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activities initiatives carried out by NGOs. From this realization, this project is conducted at Ramnathpur union under Badarganj Upazila at Rangpur in Bangladesh. The project is conducted to find out the existing condition of different NGOs and to identify their roles in socio-economic and infrastructural development in the rural areas. Questionnaire survey, direct interview survey and focus group discussion (FGD) are the main methodological approaches in conducting the project. The collected data has been analyzed through statistical packages like SPSS21.0 and MS word 2010. After the analysis of collected data, it is revealed that for the NGOs effort socio- economic and infrastructural development of rural poor situation is improving gradually but not dramatically. NGOs should emphasis on socio-economic development as well as infrastructural development of rural poor equally. NGOs should take coordinated initiative to overcome the shortcomings find out through this project.

Keywords: NGO, Badarganj, ASHA, Brac, Jagorani Chakro Foundation.

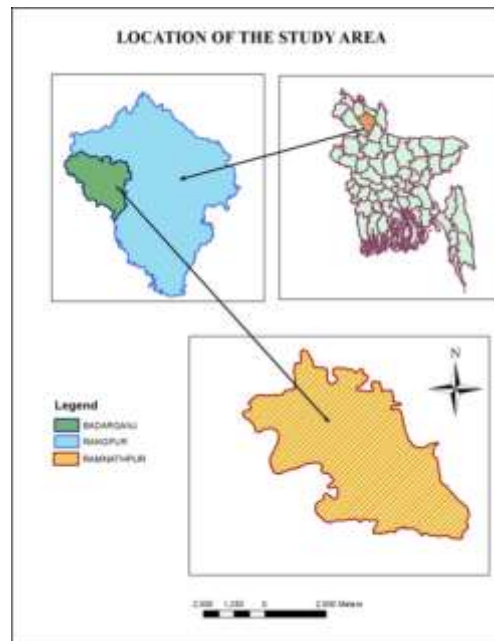
1. Introduction

Non-government Organizations (NGOs) in Bangladesh have virtually grown into a movement through the last two decades of the independent existence of the country. NGOs have been attaining an increasingly important role in the nation's development process. But the activities and initiatives carried out by the nongovernmental organizations have been found as both positive and negative in regard to building a better and sustainably developed Bangladesh. Therefore it is required to evaluate the effectiveness of the activities initiatives carried out by NGOs. The area of Bangladesh is about 1, 47,570 square kilometer and population around 160 million. Most of the people live below the poverty line. As Bangladesh is a developing country, government alone cannot take all initiatives required for the socioeconomic development of the rural poor. The NGO sectors are working as a development partner for promoting and achieving development of rural poor. NGOs are the formal nonprofit and nonpolitical organizations which have mission, vision, innovative machinery, and resource and strategies for lunching multidimensional programs. NGO

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sectors provide need base services door to door of rural poor. Objectives of the study are to find out the existing condition of different NGOs in the study area and to identify the role of different NGO's in socio-economic and infrastructural development in the study area. The study has concentrated on seven NGOs in the study area namely, Jagaroni Chakra Foundation, ASA, Bureau Bangladesh, Gram Bikash, BRAC, Ansar VDP and NCDP. To observe the socio-Economic development of rural poor, this study seeks to inquire into income earning activities, health care, education and legal awareness programs of the above mentioned NGOs. This study also focuses on effects of these NGOs activities on changing socio-economic condition of the rural poor. The study is conducted at Ramnathpur union under Badarganj Upazila at Rangpur in Bangladesh



Source: The Author, 2018

2. Methodology: The study is conducted at Ramnathpur union under Badarganj Upazila at Rangpur in Bangladesh. In order to evaluate the role of different NGO's for socio-economic and infrastructural development of rural areas, different participatory methods have been used. Those approaches have been standardized effectively to ensure the properties of variables that help to

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reach the goals of the study. The study uses both primary and secondary data. After collection the data were analyzed using various types of analytical tools like Geographic Information System (GIS 10.3), Microsoft excel, SPSS, Auto cad etc. These phases of research methodology are given in below.

2.1 Primary sources of data collection:

2.1.1 Household Interview Survey (HIS survey)

Among the union 25 household are surveyed by using sampling method to identify and to analyze the scenarios of socio-economic pattern, NGO's activities and services to study area and satisfaction level of citizen with these service facilities.

2.1.2 Focus Group Discussion (FGD) Method

Some group of 6-10 members is created who are directly or indirectly related to NGO's activities and system of providing their services to rural people, their satisfaction and comments for this system are studied

2.2 Secondary sources of data collection:

Secondary data were collected from different secondary sources like conference papers, books, journal paper etc.

2.3 Result and discussion:

In the selected study area five NGOs have been found as major NGOs which are Jagaroni Chakra Foundation, ASA, Bureau Bangladesh, Gram Bikash and BRAC. They perform different programs for the socio-economic and infrastructural development of the rural areas. Their programs include education, social awareness, health care, relief during different disasters, infrastructural development etc. And also NGO's priority to these activities and services to rural area are studied.

3. Result and discussion:

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3. 1 Working Sectors of Studied NGO’s in Rural Areas of Bangladesh

NGO plays an important role in the rural development of Bangladesh. It is doubtless to say that NGOs with their constructive efforts have been promoting development strategic by creating unique changes in the field of economic progress in Bangladesh since her independence.

In the selected study area, five NGOs have been found as major NGOs which are Jagaroni Chakra Foundation, ASA, Bureau Bangladesh, Gram Bikash and BRAC. They perform different programs for the socio-economic and infrastructural development of the rural areas. Their programs include education, social awareness, health care, relief during different disasters, infrastructural development etc. Table-1 shows that BRAC has the most number of programs for the development of rural areas.

Table 3. 1: Working sectors of studied NGOs in the study area

Sectors	Name of the NGOs				
	Jagaroni Chakra Foundation	ASA	Bureau Bangladesh	Gram Bikash	BRAC
Educational programs	✓	×	✓	✓	✓
Awareness programs	×	×	×	✓	✓
Health care programs	✓	✓	×	✓	✓
Relief programs	×	✓	×	✓	✓
Social infrastructure development programs	×	×	×	×	✓
Other programs	✓	×	×	×	✓

(Source: Field Survey, 2018)

Educational programs include – providing scholarships and loans, establishing schools etc. Awareness programs include – raising social awareness against eve teasing and early marriage, make people aware about HIV, necessities of birth control etc. Health care programs include – organizing free medical camp for

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blood group test, HIV test, Tuberculosis etc. Relief programs include - providing relief or money to the affected people during different disaster especially during floods and after storms. Social infrastructure development programs include - providing loan for constructing houses, shops etc. Sometimes NGOs construct houses for people through their own cost. Other programs include - providing cattle, van, rickshaw etc. Again, although the NGOs mentioned in above offers a number of programs for developing the rural areas in Bangladesh, their priority to different development programs is varies from NGO to NGO. Table-2 shows that all NGOs give the maximum priority to poverty eradication, basic social services and basic income programs as majority of people living in the study area are very poor. They are deprived of many common privileges like basic social services. It also exposes that programs like agriculture, rural development and food security, credit and savings programs, microfinance, and anti-corruption programs are also got the higher priority by the NGOs whereas program for persons with disabilities is given the lowest priority.

Table 3. 2: Variation of Given Priority to Different Development Programs By NGOs

Priorities of Development Programs	Priority Given to the Development Program By NGOs				
	Jagaroni Chakra Foundation	ASA	Bureau Bangladesh	Gram Bikash	BRAC
Crisis prevention, emergency aid and crisis recovery	Low	Moderate	Moderate	Moderate	Moderate
Poverty eradication, basic social services, basic income	High	High	High	High	High
Agriculture, rural development and food security	High	Moderate	High	High	High
Health care	High	High	Moderate	Moderate	High
Education	High	High	Low	Moderate	Low
Environment, sustainable management of natural resources, infrastructure	Moderate	No	Low	Low	Moderate

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Employment and decent labor,	No	High	Moderate	Low	No
Human Rights , democratic governance, rule of law	No	Moderate	Moderate	Moderate	Moderate
Indigenous people, cultural minorities	Moderate	Moderate	Low	Low	No
Persons with disabilities	Low	No	No	Low	Low
Gender equality and empowerment of women	Moderate	Moderate	Low	High	High
Credit and savings programs, microfinance, anti-corruption	High	Moderate	High	High	High

(Source: Field Survey, 2018)

3.2 Loan Range Provided by the NGOs for Rural Development

NGOs mainly provide loan for the betterment of rural people in various sectors. As the main profession of people of the study area is agriculture, NGOs mainly provide loan for the development of agriculture and fisheries. They also provide loan for education, housing, business, cottage industries and other sectors. Table-3 shows that the maximum amount of loans are provided for agriculture by ASA, fisheries by both Bureau Bangladesh and Gram Bikash, housing by ASA, business by both ASA and Gram Bikash, education by Gram Bikash, cottage industry by both ASA, Bureau Bangladesh and Gram Bikash and for other sectors by Bureau Bangladesh.

Table 3. 3: Sectors and amounts of providing loan by major NGOs in the study area

Loan Providing Sectors	Amount of loan Provided by the NGO's (In Taka)				
	Jagaroni Chakra Foundation	ASA	Bureau Bangladesh	Gram Bikash	BRAC
Agriculture	50000-100000	450000-500000	50000-100000	50000-100000	0-50000
Fisheries	0-50000	0-50000	50000-100000	50000-100000	-
Housing	0-50000	Above 500000	50000-100000	50000-100000	250000-300000
Business	0-50000	Above	50000-100000	Above 500000	-

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		500000			
Education	0-50000	0-50000	0-50000	50000-100000	-
Cottage Industry	0-50000	50000-100000	50000-100000	50000-100000	-
Others	0-50000	0-50000	50000-100000	0-50000	0-50000

(Source: Field Survey, 2018)

The study finds that all loans mentioned in the above table are repaid through either weekly or monthly installment based on the amount of the loan. The duration of repayment varies between 3 months to 2 years based on the amount of loan and the policy of NGOs.

It is revealed that loans are provided to beneficiaries within maximum 14 days after demanded which makes it easily accessible for the rural people than local banks. But the interest rate of the loan is comparatively little higher (varies between 10 to 12% based on NGOs) than local banks.

3.3 Policies and Strategies of Studied NGOs for Socio-Economic Development of Rural Areas

3.3.1 Implementation of Field Experience

NGOs are learning organizations. They constantly implement their experience in redefining their development strategies. In fact, continuous learning has been used as the mode of policy planning by the NGOs.

3.3.2 Participation of Women in Development Process

NGOs have been promoting a new culture in the development field with women in the forefront of all activities. For example, most of the recipients of credit are women (96% at the end of 1998); 70% of students and 80% of the teachers of BRAC schools are female; and health and poultry workers are also all women (Jakia, 2017).

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3.3.3 Building up Social Awareness

Creation of social awareness is must for empowering the poor. It starts with the identification of the poor (i.e., target groups). NGOs try to make the poor aware of the society around them through different programs. As a result, they can understand the reasons behind the existing exploitative socio-economic and political system around them and find out ways to change it in their favor.

3.3.4 Donating Beneficiaries for Being Self-Reliance before Final Sanction of Loan

Making poor people self-reliance is the key to eradicate poverty. That's why NGOs like BRAC contemporary donate domestic animals and birds or vehicles to the beneficiaries without any return and make them self-reliance through raising those cattle or using the vehicles. After that, they give cash loan to the beneficiaries.

3.4 Characteristics of Beneficiary Respondents

3.4.1 Age Group

The table-4.4 represents the distribution of the sampled respondents by age groups. It reveals that majority (88%) of the respondents out of total 25 samples belongs to age group 26-35. The rest 22% respondents come from age group 36-45. There is no respondent found who is aged below 26 or above 45. It's because maximum beneficiaries are not educated and they only try to do something economical for the betterment of future after getting married or few years after getting married whereas newly married couples are not aware of their future. On the other hand, NGOs also prefer to provide loan to housewives and newly married housewives are not permitted by their family to participate any meeting held publicly by NGOs which is also the main reason behind the age distribution of beneficiaries between 26 to 35 years.

Figure 3. 1: Distribution of Respondents by Age Groups

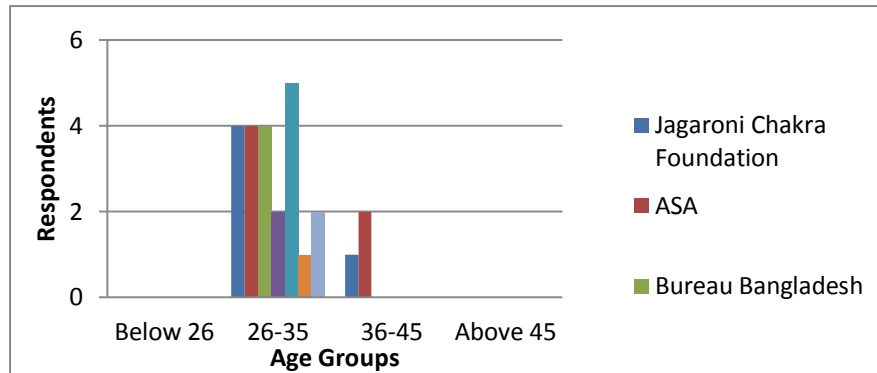


Table 3.4: Distribution of Respondents by Age Group

Name of the NGO	Age Group of the Respondents				
	Below 26	26-35	36-45	Above 45	Total
Jagaroni Chakra Foundation	0	4	1	0	5
ASA	0	4	2	0	6
Bureau Bangladesh	0	4	0	0	4
Gram Bikash	0	2	0	0	2
BRAC	0	5	0	0	5
NCDP	0	1	0	0	1
Anchar DDP	0	2	0	0	2
Total	0	22	3	0	25

(Source: Field Survey, 2018)

3.4.2 Gender and Martial Status

Gender and marital status are important socio-economic indicators for studying of a target population. Table-4.5 shows that 96% beneficiaries out of total sample of 25 respondents from NGOs are female whereas only 4% are male as NGOs prefer to provide loan to housewives for removing gender discrimination from the society as well as for the security of return of providing loan.

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Figure 4. 2: Distribution of Respondents by Gender

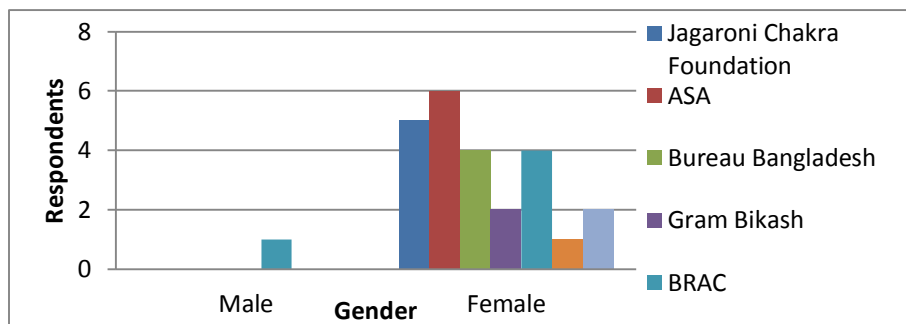


Table-4.5 also reveals that 96% of them out of total of 25 respondents are married and only 4% are unmarried. The reasons are as same as mentioned in 4.4.1.

Figure 4. 3: Distribution of Re by Martial Status

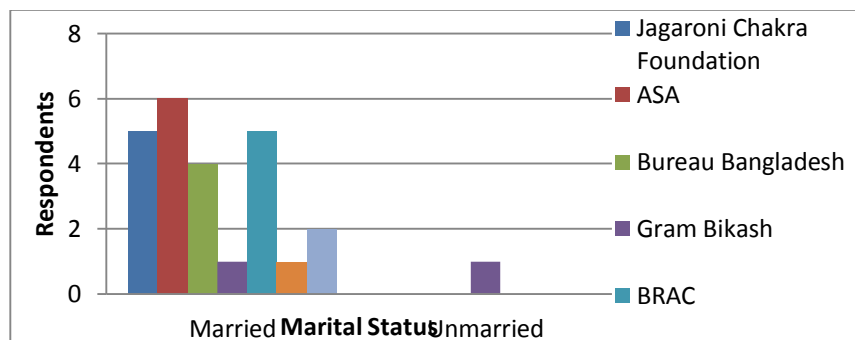


Table 4. 5: Distribution of Respondents by Gender and Martial Status

Name of the NGO	Gender of the Respondents			Marital Status of the Respondents		
	Male	Female	Total	Married	Unmarried	Total
Jagaroni Chakra Foundation	0	5	5	5	0	5
ASA	0	6	6	6	0	6
Bureau Bangladesh	0	4	4	4	0	4
Gram Bikash	0	2	2	1	1	2
BRAC	1	4	5	5	0	5
NCDP	0	1	1	1	0	1

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Anchar DDP	0	2	2	2	0	2
Total	1	24	25	24	1	25

(Source: Field Survey, 2018)

4.4.3 Household Size

Household size are grouped as small for 1-4 members, medium for 5-6 members and large for 7-10 members. Table-4.6 shows the distribution of respondents by household size. It explains that 68% beneficiaries out of total of 25 respondents come from small household. Only 28% respondents belong to medium household. When large family is divided into small families, members of small families try to enhance their family income through the loan. On the other hand, the rest 4% beneficiaries come from large household.

Figure 4. 4: Distribution of Respondents by Household Size

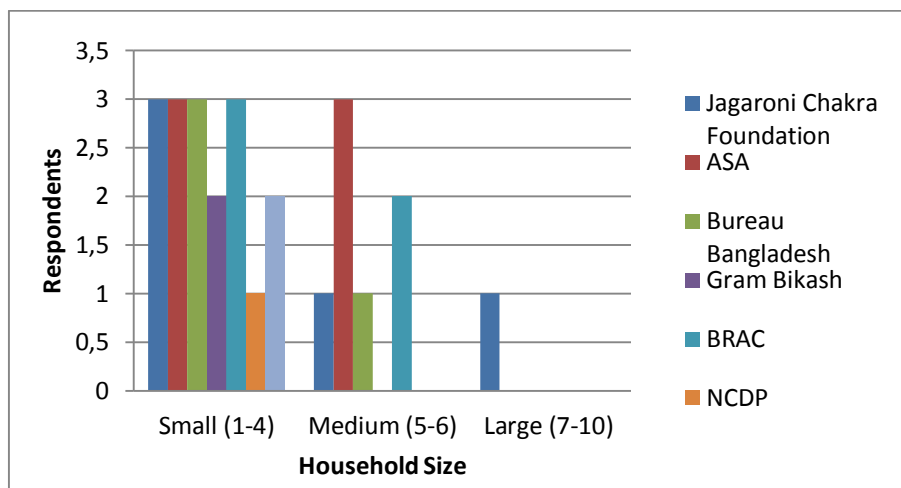


Table 3. 6: Distribution of Respondents by Household Size

Name of the NGO	Household size of the Respondents			
	Small (1-4)	Medium (5-6)	Large (7-10)	Total
Jagaroni Chakra Foundation	3	1	1	5
ASA	3	3	0	6
Bureau Bangladesh	3	1	0	4
Gram Bikash	2	0	0	2

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BRAC	3	2	0	5
NCDP	1	0	0	1
Anchar DDP	2	0	0	2
Total	17	7	1	25

(Source: Field Survey, 2018)

3.4.4 Occupation

Table-4.7 shows the distribution of respondents by major occupations. It explains that 92% beneficiaries out of total of 25 respondents are housewives whereas respectively 4% respondents are farmer and day labor as NGOs prefer to provide loan to women to ensure their participation in development process.

Figure 4. 5: Distribution of Respondents by Major Occupation

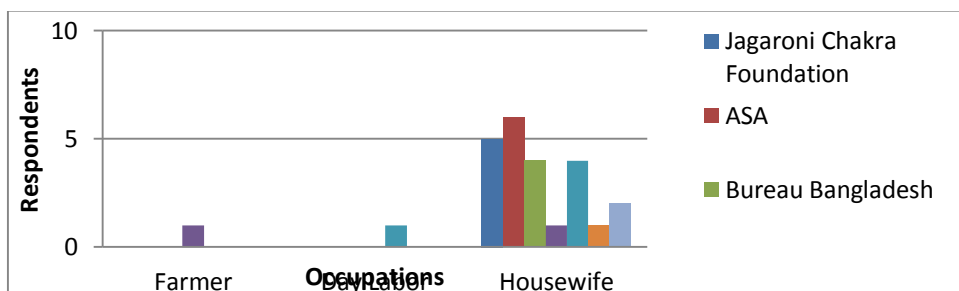


Table 3. 7: Distribution of Respondents by Major Occupation

Name of the NGO	Occupation of the Respondents			
	Farmer	Day Labor	Housewife	Total
Jagaroni Chakra Foundation	0	0	5	5
ASA	0	0	6	6
Bureau Bangladesh	0	0	4	4
Gram Bikash	1	0	1	2
BRAC	0	1	4	5
NCDP	0	0	1	1
Anchar DDP	0	0	2	2
Total	1	1	23	25

(Source: Field Survey, 2018)

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3.4.5 Level of Education

Level of education serves as a vital factor in socio-economic background of a targeted population. Table-4.8 shows the distribution of respondents by level of education. It reveals that 52% respondents out of total of 25 are illiterate. On the other hand, the rest 48% respondents have education level up to primary. As people of the study are deprived of many social services like education they are not able to switch their professions. That’s why they prefer to take loan to change their present economic condition by better utilization of the loan.

Figure 4. 6: Distribution of Respondents by Level of Education

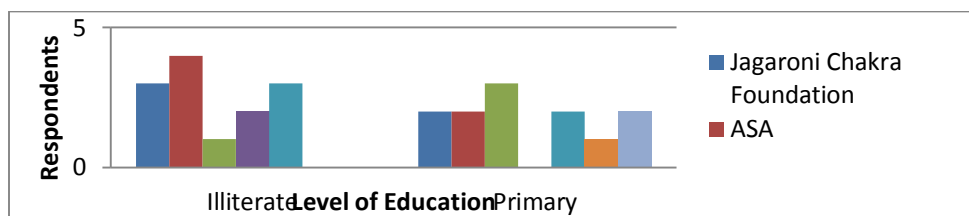


Table 3.8: Distribution of Respondents by Level of Education

Level of Education of the Respondents	Name of the NGOs							Total
	Jagaroni Chakra Foundation	ASA	Bureau Bangladesh	Gram Bikash	BRAC	NCDP	Anchar DDP	
Illiterate	3	4	1	2	3	0	0	13
Primary	2	2	3	0	2	1	2	12
Total	5	6	4	2	5	1	2	25

(Source: Field Survey, 2018)

4.4.6 Income Range

Table-4.9 shows that beneficiaries from NGOs have variation in income range. It explains that respondents having income range of below 5000 accounts for the maximum number, 92% out of total of 25 respondents. Because majority of

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beneficiaries are housewives and farmers who have no extra income sources except agricultural farming. On the other hand, very few people have considerable monthly income as they have extra income sources besides farming (e.g. business). That’s why respectively 4% respondents have an average household monthly income in between 5000-10000 and above 15000.

Figure 4. 7: Distribution of Respondents by Income Range

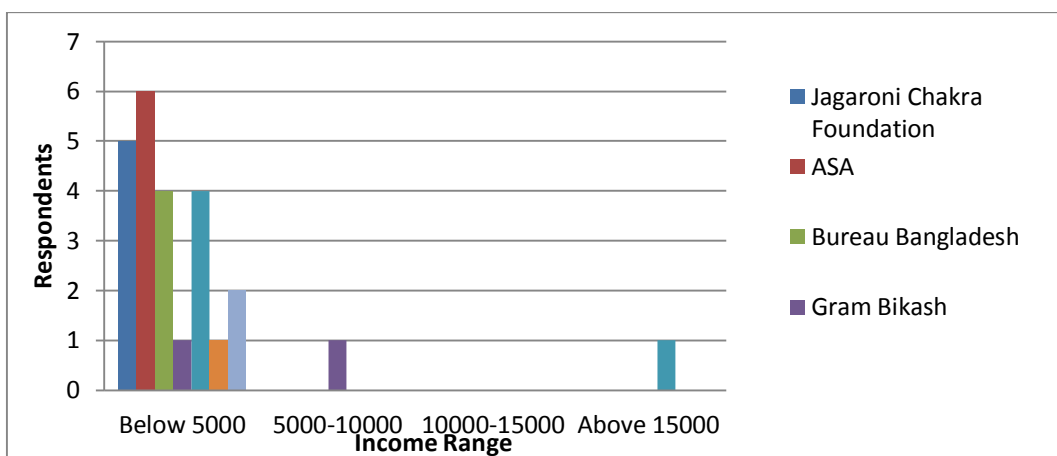


Table 3.9: Distribution of Respondents by Income Range

Income Range of the Respondents (In Taka)	Name of the NGOs							
	Jagaroni Chakra Foundation	ASA	Bureau Bangladesh	Gram Bikash	BRAC	NCDP	Anchar DDP	Total
> 5,000	5	6	4	1	4	1	2	23
5,000-10,000	0	0	0	1	0	0	0	1
10,000-15,000	0	0	0	0	0	0	0	0
15,000 >	0	0	0	0	1	0	0	1
Total	5	6	4	2	5	1	2	25

(Source: Field Survey, 2018)

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3.4.7 Household Land Holding

Table-4.10 shows that beneficiaries from NGOs vary in having household land. It explains that respondents having household land in between 21-40 decimal constitutes for the maximum number, 40% out of total of 25 respondents. The next large groups who have household land respectively in between 01-20 decimal and 41-60 decimal constitute for 24% and 20%. Only 8% respondents have land in between 81-100 decimal whereas 4% have in range of 61-80 decimal. Only one respondent is found who has household land in between 101-120 decimal.

Through peer-group monitoring NGOs generally provide loan to those who could pay loan in future. That’s why majority of beneficiaries have considerable household land. Landless farmers or farmers having less household land are not interested to take loan as NGOs provide them very low amount of loan which is insufficient for them. On other hand, rich farmers having healthy household land don’t feel necessity to take loan from NGOs.

Figure 4. 8: Distribution of Respondents by Household Land Holding

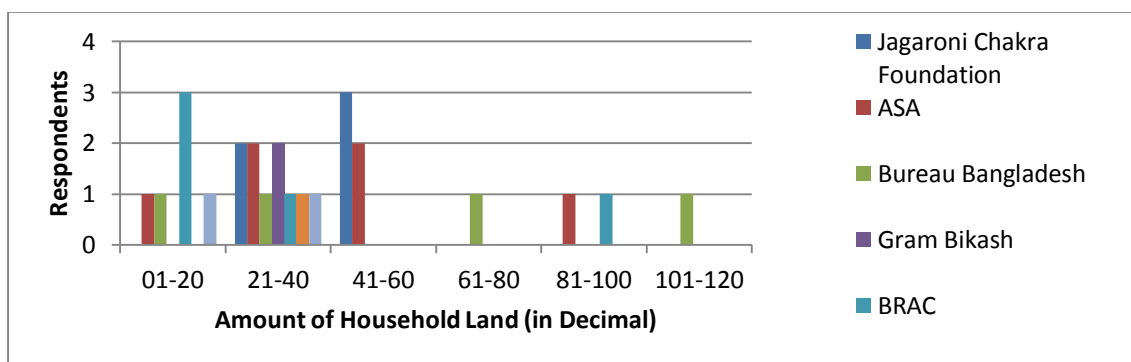


Table 4. 10: Distribution of Respondents by Household Land Holding

Amount of Household Land of the Respondents (In Decimal)	Name of the NGOs							Total
	Jagaroni Chakra Foundation	ASA	Bureau Bangladesh	Gram Bikash	BRAC	NCDP	Anchar DDP	
01-20	1	1	1	0	3	0	0	6
21-40	2	2	1	2	1	0	0	8
41-60	3	2	0	0	0	0	0	5
61-80	0	0	1	0	0	0	0	1
81-100	0	1	0	0	1	0	0	2
101-120	0	0	1	0	0	0	0	1

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1-20	0	1	1	0	3	0	1	6
21-40	2	2	1	2	1	1	1	10
41-60	3	2	0	0	0	0	0	5
61-80	0	0	1	0	0	0	0	1
81-100	0	1	0	0	1	0	0	2
101-120	0	0	1	0	0	0	0	1
Total	5	6	4	2	5	1	2	25

* 1 Hector = 247.5 Decimal

(Source: Field Survey, 2018)

3.4.8 Purpose of Loan

Purpose of loan taken by the beneficiaries is also an important indicator in studying the socio-economic background of a certain population. Table-4.11 shows the distribution of respondents by purposes of loan taken by the respondents.

Figure 4. 9: Distribution of Respondents by Purposes of Loan Taken by the Respondents

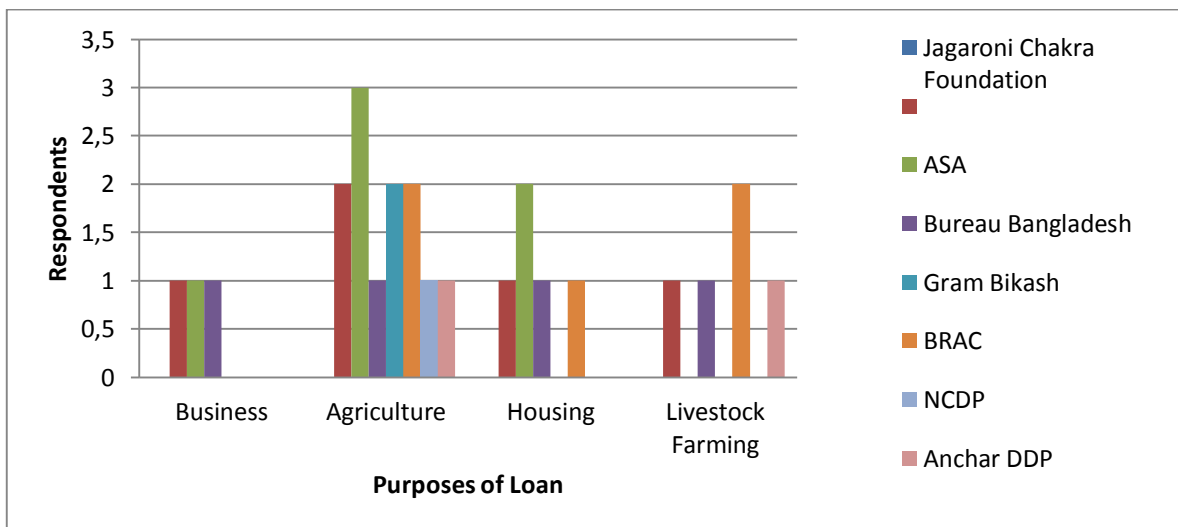


Table-3.11 explains that maximum respondents take loan for agricultural purpose, 48% out of total of 25 respondents. The second large purposes for which respondents take loan are housing and livestock, each of which constitutes for 20%. The rest 12% respondents take loan for business purpose.

Table 3.11: Distribution of Respondents by Purposes of Loan Taken by the Respondents

Name of the NGO	Purposes of Loan taken by the Respondents				
	Business	Agriculture	Housing	Livestock Farming	Total
Jagaroni Chakra Foundation	1	2	1	1	5
ASA	1	3	2	0	6
Bureau Bangladesh	1	1	1	1	4
Gram Bikash	0	2	0	0	2
BRAC	0	2	1	2	5
NCDP	0	1	0	0	1
Anchar DDP	0	1	0	1	2
Total	3	12	5	5	25

(Source: Field Survey, 2018)

As majority of people living in the study area are farmers, they take loan for agricultural purposes. People have comparatively rich are mainly take loan for housing and business.

3.4.9 Amount of Savings by the Respondents

The figure below shows the distribution of respondents by their savings amount. As majority of people are farmers, the amount of savings by them is low.

Figure 3. 10: Distribution of Respondents by Their Savings Amount

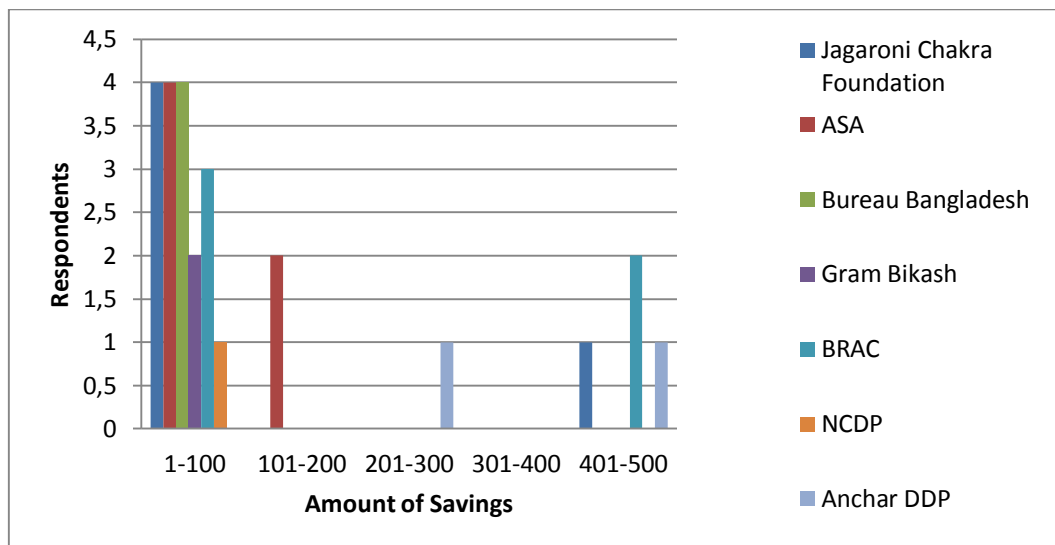


Table-4.12 reveals that 72% respondents save monthly in between 1-100 taka through weekly installment. Only 16% respondents have savings amount in between 401-500 taka through monthly installment. Through monthly installment system, 8% saves in between 101-200 taka and 4% saves in between 201-300 taka.

Due to lack of education people are not also aware about their savings for future which is also a reason for being major portion of respondents having low savings amount. Instead of having very low amount of monthly savings they are moderately satisfied to their savings because they don't expect a lot.

Table 4. 12: Distribution of Respondents by Their Savings Amount and Satisfaction Level

Name of the NGO	Amount of Savings by the Respondents (In Taka) With Weekly/Monthly Installment						Satisfaction level with the NGOs			
	1-100	101-200	201-300	301-400	401-500	Total	Excellent	Good	Fair	Total

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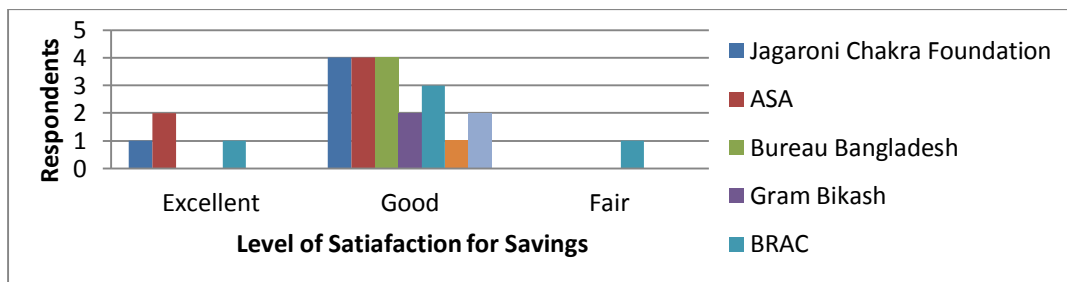
Jagaroni Chakra Foundation	4	0	0	0	1	5	1	4	0	5
ASA	4	2	0	0	0	6	2	4	0	6
Bureau Bangladesh	4	0	0	0	0	4	0	4	0	4
Gram Bikash	2	0	0	0	0	2	0	2	0	2
BRAC	3	0	0	0	2	5	1	3	1	5
NCDP	1	0	0	0	0	1	0	1	0	1
Ancar VDP	0	0	1	0	1	2	0	2	0	2
Total	18	2	1	0	4	25	4	20	1	25

* 1-100 stands for weekly savings and above 100 stands for both weekly and monthly savings

(Source: Field Survey, 2018)

Table 4.12 also shows that 80% respondents have good satisfaction level to their savings amount whereas 16% have excellent satisfaction level. On the other hand, only one respondent has found who is fairly satisfied to his savings amount.

Figure 4. 11: Distribution of Respondents by Satisfaction Level to Their Savings Amount



4. Conclusion

The poverty and the unemployment situation have prevailed in rural Bangladesh for decades. There has not been any major improvement of the degree and overall situation of this problem leading towards sustainable development. However, the involvement of NGOs has made initiatives to improve the general situation at least to some extent. The rural Bangladesh scenario in terms of socio-economic and infrastructural development has been visibly influenced with the involvement of NGOs. One of the important findings of this project is the current trend of socio-economic condition and situation of infrastructure in rural Bangladesh.

For socio-economic development of rural areas the labor power has been mainly thought to be employed in the agricultural sector, while the service sector comes to the second position. However, the recent trend showed that the majority of labors in the study area have been gradually attracting to day labor. The natural calamities along with other types of disasters have increased the poverty and unemployment rate and status to some extent. But such development activities have less acceptability among the rural populations because the attitude and experiences have not been pleasant with the NGOs employees. It has no doubt that NGOs have been contributing a lot for developing rural areas through their social business steps like loan, insurance, housing loan for poor people and other activities. But the activities and initiatives carried out by the nongovernmental organizations have been found as both positive and negative in regard to building a better and sustainably developed Bangladesh.

Taken as a whole of this study, it is revealed that for the NGOs effort socio-economic and infrastructural development of rural poor situation is improving gradually but not dramatically. NGOs should emphasis on socio-economic development as well as infrastructural development of rural poor equally. NGOs should take coordinated initiative to overcome the shortcomings find out through this project. Government emphasizes mainly the urban sector but can't sometimes reach to the grassroots people. But no development process of a country can bring about successful result without making it possible to give all-out effort to the development process of a country in a whole. So, government has to come forward along with the NGOs for the rural

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development of Bangladesh and has to help as all the NGOs to make their all programs successful without facing any obstacle.