**Third Chapter :Conceptual Framework**

3.1 Defining NGOs :

In Bangladesh, NGOs have proliferated in the interim.

According to Oxford living dictionary, a nonprofit, non-governmental group that works to solve social or political issues without interference from the government.

According to the World Bank, non-governmental organizations (NGOs) are private enterprises that engage in community development, environmental protection, poverty promotion, suffering relief, and basic social services provision.

Regarding NGOs, ADB bank stated, The phrase "Non-Governmental Organization" encompasses, in its broadest definition, organizations that are (i)not government-based and (ii) not for-profit. Although this broad definition of an NGO is accurate in terms of semantics, it presents an issue because it includes a significant number of organizations that are disconnected from one another in terms of structure and function. This general definition of non-governmental organizations (NGOs) focuses more on what associations are not than what they are, and it may be applied to a wide range of associations.

A non-profit organization that serves the public interest is referred to as a non-governmental organization (NGO) in the social wisdom wordbook. Non-Governmental Organizations are founded to serve social goals beyond earning revenue for their financial supporters.

An organization classified as non-governmental is one that was typically founded apart from the government.They are usually nonprofit organizations, and many of them work in the social sciences or in humanitarianism; they can also be groups and clubs that offer services to both its members and other people. NGOs may also act as corporate lobbyists, like the World Economic Forum.NGOs are not the same as international and intergovernmental organizations (IOs), which deal with governments and sovereign states more directly. "A not-for-profit, voluntary citizen's group that is organized on a local, national, or international level to address issues in support of the public good" is what the UN Department of Global Communications defines as an NGO.

The term "NGO" is not always used consistently; it can also refer to any association established by citizens, which is known as a civil society organization (CSO).Political parties and labor unions are occasionally regarded as NGOs as well. In certain countries, NGOs are referred to as nonprofit organizations.

3.2 Mission and Goals of NGOs:

A variety of goals inspire the creation of non-governmental organizations (NGOs). Divergence in each NGO's aims and objects can be noted, based on the area or the initial issues and demand.23 However, the vitally needed development of those who are impoverished and deprived is by far NGOs' primary goal. NGOs operating in Bangladesh are driven by the following missions and goals when they are founded:

helping the underprivileged and suffering while also enforcing self-control by using own funds.

Linking indigenous methods, pioneering guidance, and skillfully utilizing these for prosperity and advancement.

Organizing the underprivileged and despondent through cooperative organization, hence lubricating the socio-economic advancement.

Improvement of Nutrition and Health.

Behaving more like a government ally than a competitor.

Income Generation : offering chances for employment or self-employment, frequently via small business growth, microcredit initiatives, or skill training.

Education: Encouraging underprivileged populations to have access to education, particularly girls and kids from low-income households.

Health: Establishing clinics, supplying necessary medications, and increasing public awareness of health issues are ways to improve healthcare services, especially in rural areas.

Women's empowerment entails fighting for their rights, advancing gender parity, and endorsing programs that advance the social and economic advancement of women.

Child protection: Ensuring children have access to healthcare and education while fighting against abuse, exploitation, and neglect.

Human rights: advancing and defending the freedoms of speech, assembly, and the pursuit of justice, among others.

Emergency response: Giving communities hit by cyclones, earthquakes, floods, or other natural catastrophes rapid assistance. • Reconstruction: Assisting in the post-disaster reconstruction of communities and damaged infrastructure.

3.3Functions of NGOS in Bangladesh :

NGOs work to break down the systemic barriers that lead to poverty by establishing groups for the impoverished and launching institutional reforms. However, based on their own experiences, they understand that dispelling the illusion of the poor's mental inhibition—which is caused by apathy, inertia, helplessness, and a passive acceptance of social injustice—is necessary if these groups are to be successful. To help the poor overcome their mental hurdles, non-governmental organizations choose for an approach that involves maximal engagement in community development. Through these methods, NGOs try to alter the perspectives of the impoverished and their ability to identify and investigate the root causes of exploitation and dependency. Furthermore, non-governmental organizations (NGOs) adopt a "bottom-up" strategy rather than the conventional "top-down" method in development [21]. The former emphasizes local engagement, grassroots movements, community organization, and local decision-making.This approach's strength is its capacity to promote locally customized answers to address local needs[18] that are circumvented by government initiation. NGOs continue to play a significant role in the following areas as a way to guarantee the advancement of the nation's underprivileged citizens.

Microcredit: The success of NGOs' microcredit program in reducing poverty has been acknowledged[8]. This lessens reliance on the typical money lender in addition to providing small-scale loans to women for activities that generate income. Additionally, families are able to enrol their children in elementary school and prevent them from being pulled out of it thanks to microloans [35, 25]. It is true that creditworthy impoverished individuals have access to high-quality essential social services, such as water and sanitation, high-quality healthcare, and high-quality education, which helps them preserve their standard of living[40].NGOs in Bangladesh have stepped up to provide credit help for the underprivileged and those living in remote locations. Poor people have little or no private property, hence they are unable to meet the security requirements of the traditional banking system. The only financial system created by non-governmental organizations (NGOs) that lends money to the underprivileged, including the extremely poor, without requiring a mortgage or other kind of collateral security is microcredit [64,16].The bulk of NGOs, such as BRAC, GB, ASA, CCDB, and others, are operating in this field, and their numbers are growing daily. As GBs disbursed loans totaling almost eight crore, with an increase to over nine crore in 1997.However, there has also been a notable increase in this same time frame; in 1990, there were 8 lac, and by 1997, there were more than 60 lac.

Education: NGOs have been focusing on children's education, especially on the education of girls, in an effort to eradicate illiteracy. The biggest non-governmental organization in our nation, BRAC, launched a satellite school system based on an informal education philosophy. Almost 10 million pupils in Bangladesh have received basic education from BRAC since its founding. A total of 206336 pupils from fully marginalized families completed the PSC test in 2012 after graduating from BRAC's elementary schools . A functional education initiative was assisted by the international organization CARE Bangladesh. The project's primary focus was on 1000 working children in the Tongi and Gazipur areas. The goal was to improve the children's human capital by equipping them with marketable skills and technical competence.

Health: The United Nations (UN) has included several health-related objectives in its Millennium Development Goals (MDGs), with a focus on enhancing maternal health, lowering neonatal mortality, and battling HIV and other infectious diseases in an attempt to elevate public health to a top priority. This was decided upon at the UN Millennium Summit in 2000. In line with this worldwide concern, BRAC has launched and is carrying out a number of initiatives in Bangladesh under the auspices of its health program in order to address health-related concerns and meet the MDGs by 2015.To give one example, the success rate for TB therapy is 93%. The prevalence of malaria has also greatly improved; in 2007, there were 549 cases of malaria per 100,000 persons. 2012 saw a decrease in this number to 271. The second-biggest NGO in Bangladesh, ASA, also starts a significant health-related campaign that is carried out by 3000 branches. One million people are thought to have received pertinent health information in 2012[6].Another notable health-related project is BRAC's WASH (Water, Sanitation, and Hygiene) program. Through this initiative, the very poor receive financial assistance for building hygienic latrines as well as education about the sanitation system. With the help of the WASH Program, 2.5 million latrines have been converted to hygienic ones, 1.6 million families have been inspired to build sanitary latrines on their own, 2,350 rural sanitation centers have been established, sanitary latrines for girls have been installed in 4,200 secondary schools, 800,000 ultra-poor families have received grants, and 180,000 poor families have been given loans.

In Bangladesh, the percentage of pregnant women who die has decreased by 75% since 1980. At the same time, infant mortality has nearly halved since 1990, and the average life expectancy has risen to 68.30 years. More academics and pundits referred to this as a "health revolution," "exceptional health progress," etc. Amartya Sen identified four elements that contributed to this accomplishment.

Empowerment of Women :

Approximately 49% of Bangladesh's population is comprised of women. Since people who engage in this type of sexual activity virtually make up half of our population, it is difficult to achieve comprehensive, sustained social and economic growth without the involvement of women in all aspects of society[9].It is widely acknowledged that women ought to enjoy equal rights and privileges in every sphere of society. Article 28 [24] of the Bangladeshi Constitution likewise makes this assumption. As the government's development partners, NGOs have been advancing women's empowerment and putting a number of development interventions into place to abolish gender discrimination over the years. As the continuation of initiatives,NGOs have arranged several income generating activities viz. utilizing fishnet matching, apiculture, silk manufacture, needlework, poultry, and animals to improve women's socioeconomic standing. Vegetable gardening is encouraged by a number of initiatives pertaining to women's empowerment that guarantee female participation [55].The fact that microfinance programs support women's status and empowerment both inside and outside of the home is notable [45]. Furthermore, NGOs are actively involved in the integration of development programs such as economic development, consciousness-raising, awareness-building, and mobilizing women to lessen their lack of power and ultimately lead to their empowerment [58].Domestic violence has to be addressed in Bangladeshi society in order to improve the position of women.

Environment:

Deforestation, desertification, arsenic poisoning, harm to the aquatic and genetic environments, and other environmental issues are Bangladesh's main environmental concerns. The NGOs carry out a range of initiatives to combat deforestation and enhance the conditions surrounding it. They also participate in forestation programs, enhancing sanitation facilities and guaranteeing the recipients' access to safe drinking water by distributing tube wells and water-sealed latrines. Relief and Rehabilitation: Non-governmental organizations (NGOs) play a crucial role in providing significant assistance to the injured during natural disasters such as floods, droughts, famines, storms, and contaminated diseases. Following the disaster, they collaborate with the government to distribute relief supplies, and they also carry out various rehabilitation programs to improve the lives of those affected by the disaster.

Non-traditional agricultural extension and food security: BRAC collaborates with the government as part of the agriculture and food security program to guarantee food security by maintaining a direct role in the production, marketing, and distribution of high-quality seeds as well as in research to create better varieties. A total of $2,000,000 in loans were made in 2012 as part of the sharecroppers development initiative, and over 50,000 farmers received training to help them carry out their agricultural tasks as a means of extending non-traditional agriculture [10]. Some non-profit organizations run innovative technological projects that use creative waste management and fertilizer applications. In addition to these initiatives, a nationwide lobbying campaign and local community training are being implemented. A more extensive system of suitable technology transfer for homestead agriculture is being developed by certain NGOs.

Family planning: NGOs have significantly aided in the field of family planning. In particular, national policies and non-governmental organizations in Bangladesh have established highly developed outreach programs that provide family planning services through a program of direct education, contraceptive distribution in homes, and motivational activities. These programs also provide reproductive health care and surgical services to women living in rural areas and urban slums in Bangladesh.

3.4 Different NGOS in Bangladesh :

Proshika: This organization, which is among the biggest in Bangladesh, was founded in 1975 in a few villages in the districts of Comilla and Dhaka, but it didn't start operations until 1976. Proshika currently covers 2,380 urban slums and 21,272 villages spread across 55 districts. The goals of PROSHIKA are to: (i) reduce structural poverty; (ii) protect and regenerate the environment; (iii) improve women's status; (iv) increase public participation in institutions; and (v) strengthen people's ability to obtain and exercise democratic and human rights. Proshika provided loans of Tk. 45,039 million to 6.50 million group members and 12.33 million in self-employment under the microcredit program.

ASA: It was founded in 1978 with the goal of achieving a society free from poverty by bringing to life a purpose to assist and grow the economy at the base of the socioeconomic pyramid by guaranteeing that the underprivileged, marginalized, and impoverished have access to financial services. Its primary goals include training, group development, and consciousness building among the impoverished in rural areas. Financial and non-financial services are the two areas under which ASA offers its services. Microfinance is its main initiative, with a focus on women's empowerment. There are 4,165,037 borrowers in total under the microcredit program, and more than 89 percent of them are women.

Since 1999, ASA has established a practice of conducting a periodic impact assessment of its program every two to four years in order to identify the issues at hand and evaluate the work approach used to achieve goals. Through Income Generating Activities (IGA), 97% of research participants were able to raise their company capital and monthly income in 2013, and 83% of respondents reported an increase in family assets as a result of the assessment process.

CARE Bangladesh: CARE Bangladesh, a prominent global non-governmental organization, has been operating in Bangladesh for six decades. Its mission was to create a world free of poverty, free from discrimination based on gender, and one that was characterized by hope, tolerance, and the highest standards of social justice. The basic principles of CARE Bangladesh at the outset of its journey were respect, integrity, excellence, diversity, and commitment to serve. The impact vision of CARE Bangladesh, which emphasizes the strategic planning framework, is that the most economically, socially, and politically excluded women should be empowered by being financially secure.

3.5 Profile & Activities of Two Broad Ngos in Bangladesh:

Grameen Bank holds a prominent place among microfinance organizations (NGOs) in Bangladesh. Its mission is to provide microloans to both reputable and impoverished individuals without requiring any security or mortgage. In the end, it aims to create a poverty gallery in every region of Bangladesh. Grameen replication is still being implemented globally today with the goal of creating a world free of poverty. This article examines how microfinance is contributing to the eradication of poverty in Bangladesh in light of this inauguration. This study is organized into a few corridors using this methodology. Next, the topic of microcredit is covered, along with the distinctions between conventional banks and Grameen Bank. The structure of microcredit, the institutional backdrop, and the development of the microfinance institution are highlighted in the next section. The replica model, investment process, and Grameen lending mechanism are all shown in Part 3. The fourth section explains the reasons behind poverty and the framework for its elimination.34 The arguments made in favor of ending poverty are covered in part five, after which the beneficial effects of microcredit on society and the economy in Bangladesh are discussed. The socio-economic development of Bangladesh is closely linked to all those corridors, with certain situation-specific corrective conditioning. Bangladesh's viewpoint The impoverished can raise their level of living by applying for microcredit, which is tiny loans. By producing revenue, this tiny loan can assist individuals in breaking free from the cycle of poverty.

"Fiscal service where small quantities of plutocrat (generally around $50–150) are lent to poor people for use as a capital to start or expand small businesses" is how microcredit is defined. It's incredible how even a small amount of plutocracy may empower the underprivileged to launch a business and escape the cycle of poverty. This tiny loan or financial assistance given to the impoverished helps to promote the establishment of independent companies. Stated differently, it is a fiscal innovation system derived from the Grameen Banking system or process, which is not reliant on collateral and is based on trust, unlike traditional banking systems. The following list of actions is played by this NGO

1)Application of Microcredit:

Based on the idea that loans, rather than charity, are a better way to break the cycle of poverty because they give individuals the chance to start their own businesses or engage in agricultural or business ventures that generate income and help them settle debt, Grameen Bank was established. Aligning the interests of its new borrowers and depositor-shareholders, Grameen has funded ninety percent of its loans since 1995 using interest income and deposits received. For the benefit of the more vulnerable villagers, Grameen transforms deposits made there into loans (Yunus and Jolis 1998). With a focus on women in particular—who obtain 95% of the bank's loans—it caters to the very impoverished.

They were perceived as holding an unfair amount of influence over decisions made in the home. According to Yunus and colleagues, financing to women has significant knock-on consequences, such as empowering a disadvantaged group of people who, in contrast to many males, share a greater income with their children (Yunus and Jolis 1998). Women still have trouble receiving loans, according to Yunus (2004), even though they make up less than 1% of commercial bank borrowers. Compared to typical banks, microfinance institutions, such as Grameen Bank, impose higher interest rates. Grameen charges 20% interest on its primary lending product, which reduces the balance basis. Through their microfinance initiatives, they have significantly contributed to rural development.

2) Grameen Bank keeps expanding its reach: The bank kept moving forward to hit new benchmarks for the quantity of its members and the territory it serves. 2014 saw 96,248 new recruits join the Grammeen family, increasing the overall enrollment to 8.64 million. The populations of more than half of the world's nations are less than that of the GB. With 40 zonal, 266 region, and 2568 branch level offices, the Banks network currently covers 81,390, or 93.16%, of the approximately 87,362 villages dispersed around the nation. The number of zonal, area, and branch level offices as well as the network that spans the entire nation has grown as of 2016.

3) Grameen Loan System, Investment & Replica: Grammeen Bank implemented special loan programs that include voluntary group creation, with a minimum of five members in each group. The first loan that can be taken out by two members is approved. The following two borrowers may apply for loans provided their performances are meeting the required standards. Lastly, a loan candidate may be chosen from the fifth member. Grameen Bank schedules a training session following loan approval. The training program follows the loan because Grameen Bank believes that if it starts first, most borrowers will become fearful of the system and lose interest in applying for loans.

4)Created Hope for the Poor: In Bangladesh and other parts of the world, an increasing number of women are running modest businesses. This is partly due to the poverty issue and traditional roles associated to them which limit their options for work in labor marketplaces. Due to their absence from education and skill-building programs, conventional ideas about the sexual division of labor, and the incompatibility of wage work with household obligations, a significant percentage of women are disadvantaged in the formal sector. In Bangladesh's rural areas, men have traditionally owned and controlled agricultural land. In addition to the Grameen Bank, numerous non-governmental organizations (NGOs) offer microcredit, education, skill training, awareness, and capacity building programs. These programs encourage individuals to engage more in social development and income generation activities, thereby improving their overall socioeconomic status.