

SUSTAINABLE DEVELOPMENT GOALS (SDGS): 1 AND 5 –COMPLEMENTARY TOWARDS FULFILLMENT OF GOALS THROUGH BNF GRANT: AN ANALYSIS AMONG THE BENEFICIARIES

Muhammad Mahboob ALI

Dhaka School of Economics Bangladesh

Email: pipulbd@gmail.com

Md. Kamrul HOSSAIN

Daffodil International University, Bangladesh

Email: Kamrul.ns@diu.edu.bd

ABM Alauddin CHOWDHURY

Daffodil International University, Bangladesh

Email: dralauddin@daffodilvarsity.edu.bd

Alexandru-Mircea NEDELEA

Stefan cel Mare University of Suceava, Romania

alexandrun@seap.usv.ro

Abstract

Bangladesh NGO Foundation (BNF) has been launched by the Bangladesh Government in 2004 with the aim to support of the partner Non-Governmental Organizations (NGOs) in assigning in taking up socio- economic development activities and poverty alleviation as well as gender balances through small amount of BNF Grant. The country has also been in front of enormous challenges of feeding the rapidly increasing population or even to support their livelihood in a sustainable manner. Bangladesh NGO foundation already disbursed more than 115 Crore taka through partner organizations out of which 36% is male while 64% is female beneficiary. The study intends to see whether SDG 1 and 5 is helping to implement both the goals through BNF grant fund as a complementary manner. Time period of the study was 1st March 2017 to 31th July, 2017. This study aimed to find out whether sustainable development goal 1 and 5 of BNF partner organization due to BNF grant is indicating any significant role? Research question of the study is whether BNF's partner organizations sustainable development goal 1 and 5 of BNF partner organization due to BNF grant? Self-administered questionnaires were used to collect the data for this study. NGOs are employed for women's enterprise since escalating women's economic opportunities is fundamental to sustainable growth and building more equitable societies. In this study, 93.9% of the organizations give help to women entrepreneurs. Majority (69.6%) of the respondents were strongly agreed that BNF's financing and capital formatting solve social problem. It has been seen that there was significant association between NGOs role for removing poverty and fulfilling towards SDG1 and 5 as working for complementary through funds for zero poverty and disparity removing among inequality of poor women group has been also occurring. Marketing strategy through arranging supply chain management and setting up Business incubator by the authority of BNF is desirable. However, restructuring of BNF is required as it lacks any vision, mission and marketing approach as well as supply chain management process. Further, at rural area govt. of the country should set up community banking for channelling micro saving to micro investment.

Keywords: *Bangladesh NGO Foundation, Beneficiaries, Socioeconomic development, Gender equality, Poverty reduction, SDGs*

JEL Classifications: *L31, A14, Z13*

I. INTRODUCTION

Sustainable Development Goal (SDG)1 pleads for an end to poverty in all its expressions by 2030. It also purposes to safeguard societal guard for the poor and helpless, upsurge admittance to straightforward facilities and provision for the people wounded by climate-related risky actions and other economic, social and environmental tremors and tragedies.¹ Sustainable Development Goal (SDG)5 appeals Gender inequality persists universal, divesting women and girls of their elementary privileges and chances. Attaining gender equality and the empowerment of women and girls will necessitate more vigorous efforts, including legal frameworks, to hostage to fortune intensely deep-rooted gender-based perception that often results from patriarchal approaches and connected social norms.² The Government of the People's Republic of Bangladesh has established Bangladesh NGO Foundation (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. BNF was established through a Resolution of the Government on 02 December 2004 that was published in the Bangladesh Gazette on 11 December 2004.

BNF affords financial grants and need-based provisions to progress their skills for treading up such activities. With the support of BNF, Partner Non-Governmental Organizations have been employed at the root level countrywide and playing active role for sustainable development and making digital Bangladesh. Present Government of Bangladesh set vision 2021 and 2041 as a roadmap of development. To device this initiative successfully, along with government’s instructions and preparation, BNF has been sincerely sharing is imperative. Women’s empowerment and gender fairness are important to cumulative sustainable development. Yet, large difficulties still occur and delay these purposes: from violence and sexual abuse to the partial distribution of unpaid work or discrimination in public decision making. Putting an end to all forms of refinement against women and children is not only a rudimentary human right, but also has a wave consequence in other parts of expansion.³ Native leaders, the people who care deeply about community matters, who device creativities and who outline native growth, signify a enormous space of occasion for global social alteration. With their direct interaction with communities, local leaders are exclusively situated to thrust onward thoughts, spur others and generate instant societal influence. And binding this chance is main to accomplishing the Sustainable Development Goals (SDGs).⁴ Inequality is the importance to act closely: Global community must approve its requirement of global partnership to assist countries fighting poverty, variation and climate change. Countries like Bangladesh needs huge resources for SDGs achievements which have forecasted annually around \$ 7 billion. Apart from this, Bangladesh has targeted to increases tax GDP ratio which might be 10 to 18 % in future. Bangladesh increases tax nets as well in the process of increasing indirect taxes like VAT which is regressive.⁵ Bangladesh scored a rank of 120 out of 157 countries in the SDG Index and Dashboards Report 2017 by the UN Sustainable Development Solutions Network.

Its complete routine on the index was 56.2, lower than the regional average score of 63.3. Bhutan, India, Nepal and Sri Lanka all scored higher than Bangladesh on the index, while Pakistan and Afghanistan scored lower. It received a yellow rating on the remaining seven SDGs including SDG 1 and SDG 5, representing there is important work to be done to attain those goals.⁶ Bangladesh study pointed out, the mechanisms through which change took place in that context were obviously material, but also reasoning, interpersonal and interactive .Moreover, in South Asia, savings-led collection establishments, like the self-help clusters organized by CYSD in Orissa and the landless groups organized by Nijera Kori in Bangladesh, have not lone complete noteworthy advancement in the economic area –certainly NK was originated to be robust economic influences on the lives of its members that larger and better known microfinance organizations -but they have also involved in numerous procedures of complaint around land rights, violence against women, corruption and so on as found by Kabeer et. Al, 2009 (Kabeer,2012). Rahman(2013)Bangladesh bank’s inclusive financing promotion takes place within the overall monetary growth envelop of monetary programs design to maintain price stability and macro-financial stability.

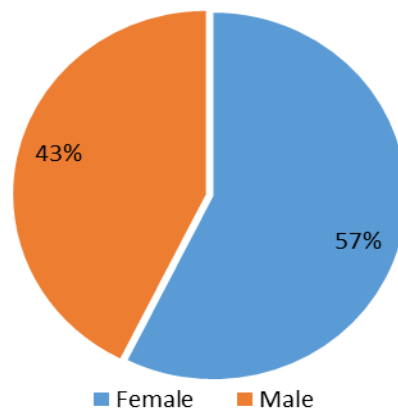


Figure:1 shows Total percentage of Male and female beneficiaries of BNF Grant receipt.
Source:BNF

Janus and Keijzer(2015) argued that countries in the same region often share similar challenges and are likely to make greater progress by jointly addressing their problems. At the international level, there would be aggregated monitoring of global progress to identify implementation gaps and opportunities for collective action. However, still Bangladesh is alone trying to SDGs .But regional cooperation may give better scope and

opportunity. Ahmed (2012) observed that the macroeconomic framework will become inconsistent with the target and something will have to give.

Gini index of Bangladesh is shown in Figure:2 which is currently 0.35.



Figure:3 indicates GDP growth rate over the time period of Bangladesh which is currently 7.14% in 2016-17

In Bangladesh Govt. is trying heart and soul to implement the SDGs by 2030. Despite there are several action based plans and Bangladesh bank has a new department but more involvement of economists, statisticians, academics ,researchers ,social activities are required in the main committee as active member to execute successfully. Bureaucratic cost should be reduced and awareness should be created. Further MPs of Bangladesh parliament must be worked at grass root level with local leaders to implement the SDGs. However, currently NGOs are working along with Govt. organizations. As member of the lower middle income countries, Bangladesh have difficulties like illiteracy, unemployment, child mortality, socio-communal struggle, etc.,. The country has also been finish enormous tasks of nourishing the quickly swelling people auxiliary their livelihood in a sustainable method as well. Though the NGOs in performance with supportive roles with the GOs. in uplifting the deprived with their innovative programs. They are frequently painstaking extra active trendy courtesy proletarian tactic to enlargement. The part of the most of NGOs in Bangladesh has constructive impacts on poverty reduction amid rural underprivileged people. The extents anywhere the simple scarcity, events of the NGOs act as a substantial role in supplementary manner-the mostly hard core underprivileged people who proceeds identical diminutive right to use and chances for enlightening their living values to disturbance of the malicious domain of scarceness. Maximum do not have magnitudes to fight against the deficiency as well as to generate jobs. The main actions of the NGOs are to found hard core poor peoples to carry awareness amongst them, cheering them and involve the poor in capacity-build up activities over and done with their inventive as sound as suitable creativities.

BNF currently working 9 areas out of 17 goals but the study choose only 2 goals. Research question of the study is whether BNF grant can play complementary role in the process of attaining SDGs -1 and 5 through BNF grant fund in Bangladesh?

II. LITERATURE REVIEW

Rauschmayer et al.(2011) argued that sustainable development is expansion that meets the desires of the existing without compromising the ability of upcoming generations to meet their own needs. It encompasses within it two key concepts: the concept of “needs”, in particular the vital needs of the world’s poor.to which superseding priority should be given; and the idea of confines imposed by the state of technology and social obligation on the environment’s ability to meet the present and future needs .

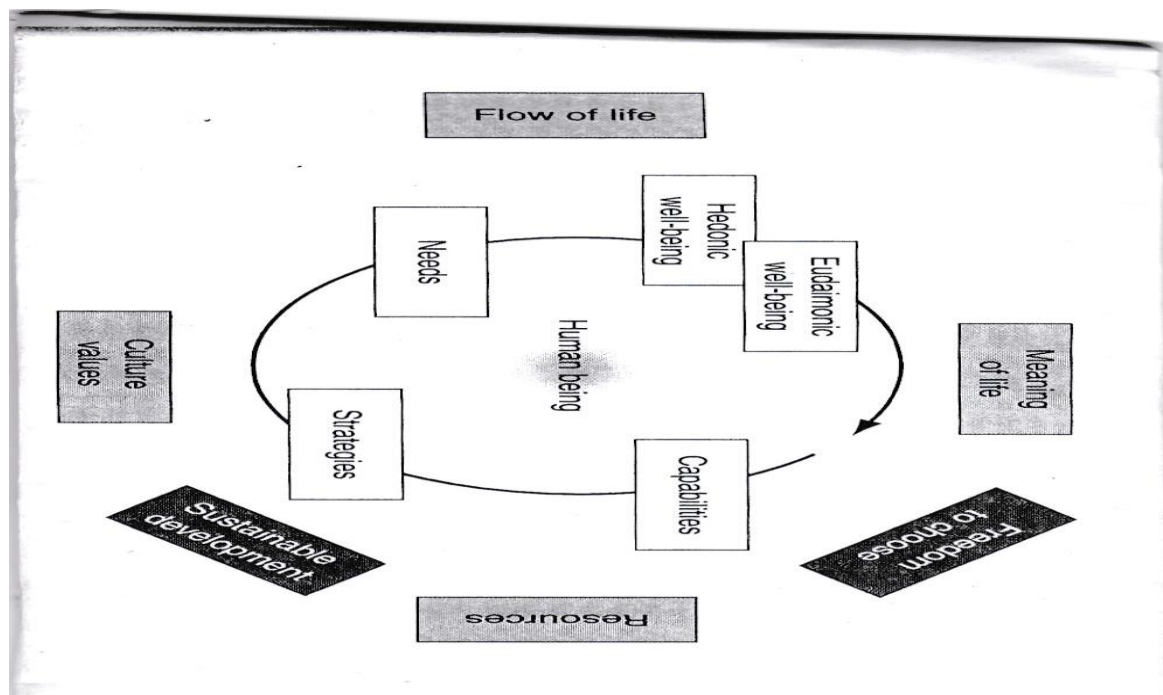


Figure 4: process-based thoughtful quality of life

Source: Rauschmayer et al.(2011) –Sustainable Development -Capabilities, needs & well-being

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.

Rahman(2013) argued that for safeguarding financial stability while pursuing rapid in financial inclusion,it would be important to keep the lending practices needs based abd relationship based.

Daily Star (2015) reported that World Bank President Jim Yong Kim argued that Countries such as Bangladesh are encouraging female participation in the workforce. If they [Bangladesh] stay on track, their female workforce will grow from 34 to 82 percent over the next decade, adding 1.8 percentage points to their GDP. In Bangladesh, women account for most unpaid work, and when women are employed in paid work, they are overrepresented in the informal sector and among the poor.

Ahmad(2016) described that given the notable success achieved in relation to the MDGs and also in the context of various other national issues in recent times, Bangladesh is poised for take –off on to a sustainable development pathway encompassing economic, social ,and environmental –climate change aspects in an integrated fashion ,keeping in focus the vision of progress of every citizen of the country without expectation towards the overarching goal of human dignity.

Akther(2016) opined that women’s empowerment in economic arenas is heading towards right direction. She stressed that nonetheless, socio-cultural and politics need more attention.

Ali(2016) depicted that 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.

Munir(2016) argued that there are at least 14 national plans, policies and strategies in Bangladesh. Some key plans and policies are 7th Five Year Plan, National Social Security Strategy (NSSS) 2015, National Education Policy 2010, Primary Education Development Program (PEDP III) 2011-16 (extended to June 2017), National Women’s Development Policy (NWDP) 2011, Bangladesh Climate Change Strategy and Action Plan (BCCSAP) 2009 etc. Centre for Policy Dialogue (CPD), an independent research organisation, shows in a research that among the 17 SDGs - 8 goals are better integrated in the existing national prioritization processes and about 20 per cent targets are not currently reflected in national list of priorities.

Sharma(2016) argued that forward engineering starts with visioning and envisioning exercise. Its imply envisioning a future and coming back from the future and undertake actions in the present to ensure that envisioned future is created.

Rahman,Azizur M.(2016) Entreprenurs have to be free to invest ,make profit and avail the opportunities of having such incentives.The consumer will be able to maximize their utility and satistaction with the available opportunity of buying quality goods and services at the reasonable price.

Bangladesh (LDC) notes that it has integrated the 2030 Agenda in its seventh Five Year Plan (FYPs) 2016-2020, and should finalize an action plan for implementing the SDGs in line with the FYP by June 2017. At the institutional level, Bangladesh has established an ‘SDGs Implementation and Monitoring Committee’ at the Prime Minister’s Office to facilitate implementation of the SDGs Action Plan, and has introduced an Annual Performance Agreement (APA), which serve as a results-based performance management system that assesses individual and ministries performance. It reports that it has mapped out lead, co-lead and associate ministries against each SDG target to reduce duplication of efforts and enhance synergies. According to its main messages document, the government has data for 70 indicators, partially available data for 108 indicators, and needs to devise new data mining mechanisms for 63 indicators(<https://foreignaffairs.co.nz/2017/06/08/vnr-countries-in-special-situations-report-on-sdg-progress> ,viewed on 1st July,2017).

Mosleh-Uddin(2017) discussed that High –level political forum on sustainable development is the central UN platform which seek to realize the human rights of all and to achieve gender equality and the empowerment of all women and girls. They are integrated and indivisible and balance the three dimensions of sustainable development: the economic, social and environmental. The goals and targets with stimulate action over the next fourteen years of critical importance humanity and planet.

Roy et al. (2017) argued that NGOs in Bangladesh can continue playing the role of catalyst in the attainment of sustainable economic growth and development provided, an enduring, warm and dependable relationship is there between the Government and NGOs where both are working for the benefit of the people with numerable activities. Their main tasks are to organize these people, create awareness in them and make them development oriented. These organizations are working based on the assessed need and demand of the grass root level farmers and women. By involving the beneficiaries directly, they are working within the context of overall national planning for development.

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. Bangladesh is a member of the world’s least developed countries, having increased population density, unemployment, illiteracy, child mortality, socio-communal unrest and many more. The country has also been facing massive challenges of feeding the rapidly increasing population or even to support their livelihood in a sustainable manner. 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 population. In areas where the poverty situation remains intense, activities of the NGOs typically get 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 peoples rarely own resources and capacities to fight against the poverty and to get employment. 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.

SDG:1 – Targets: The SDG Fund supports initiatives that tackle poverty from a multisectoral perspective and address the following dimensions: Create opportunities for good and decent jobs and secure livelihoods;Support inclusive and sustainable business practices;Promote better government policies and fair and accountable public institutions. For example, In Bangladesh, women are often employed at the lower end of the productivity scale. The labor force participation of rural women is only 36.4% compared to 83.3% of men. Creating employment and income generating opportunities for women and enhancing their access to social protection is helping reduce their poverty and vulnerability. The SDG Fund’s programme is working in the Kurigram district in the Northwest and Satkhira district in the coastal belt, regions strongly affected by seasonal hunger and high incidences of extreme poverty. More than 2,500 women have been employed and, with their salaries, were able to open individual savings banking accounts.

SDG: 5 –Targets: End all forms of discrimination against all women and girls everywhere. Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation. Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilation. Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life. Ensure universal access to sexual and reproductive health and reproductive rights as agreed in accordance with the Programme of Action of the International Conference on Population and Development and the Beijing Platform for Action and the outcome

documents of their review conferences. Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws. Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women. Implementations: Developing relevant indicators and building national capacities for data collection; Mobilizing an appropriate volume of resources; Rethinking funding priorities; Fostering participation of women's organizations; Developing national action plans based on a specific diagnosis, calendar and budget.

III. OBJECTIVES AND METHODOLOGY OF THE STUDY

Objectives are as follows:

To assess small BNF grant which can help to fulfill SDG 1

To examine whether small BNF grant is helping for removing gender inequality i.e. SDG 5

To provide some impacts of the study.

Following the typologies of research methodologies, it is often believed that the qualitative method is considered as traditional and valid (Hair, et. al., 2011). This method is often relatively well fit for studies which are based on human ideas and those tend to understand the existing psycho-sociological issues (Bryman and Bell, 2011). Out of 1120 NGOs who are currently working with BNF partner organizations, among them we choose 23 NGOs for conducting survey in 12 districts who received 7th installment fund of BNF. Two self-administered semi-structured questionnaires were used in this study to collect the data. One for NGOs and another for beneficiaries. 23 different participants from different 23 NGOs participated in the study. We distributed another questionnaire to the 624 beneficiaries through 23 NGOs, among them 526 beneficiaries' responded. Out of these 526 beneficiaries 344 were female and 182 were male. Beneficiaries' data were collected from 23 NGOs using random sampling technique. Substantial local and societal differences in Scarcity exist in Bangladesh. Districts of over-and under-workable situation for plentiful insufficiency and disparity. Displays do not unavoidably overlap with each other. Some of the districts have accomplished more matched to the others for disparity while the others have attained more for other areas as disparity. Even within the districts there are disparity. We tried to select beneficiaries from the areas of where they are lagging behind as disparity with the information collected by the NGOs by using both purposive sampling and snowball technique. Following Table:1 shows 23 surveyed NGOs.

- ArthoSamajik o PoribeshUnnayanSongstha (SEADS)
- GaridohoNotun Para NariKollanSomity
- Community Development Organization
- Organization of Rural Economic Development and Rehabilitation
- DigantaSamajKallayanSomit
- Centre for socio economic development
- Organization for social Advancement
- Multipurpose socio Economic developemnt association
- Village Development Organization
- SrijoniSomajKollanSongstha
- Rupali Ideal DusthoMohilaKollanSongstha
- GrammoUnnoyanProchestha
- Gram UnnoyonDhara
- SOPAN
- Development for Society
- ManobSebaUnnoyonSonstha
- National Improvement Route
- VumihinUnnoyanSangstha
- PabnaProtishruti
- Environment & Agricultural Development Association
- Nokshikatha
- SikhaSomajKollanSongstha
- Agriculture and Rural Advancement

The above table (Table: 1) shows distribution of NGOs of 12 Districts that were used in this study. 23 participants one from management level of each of the NGOs participated in this study and give their responses as well.

Besides this we also used secondary sources to understand whether BNF will sustain in the long run through using secondary sources. Sustainability of BNF will be judged by secondary sources.

Statistical calculation such as mean, standard deviation, binary logistic regression and Chi-square test was performed by SPSS computer programme. The descriptive and inferential statistics was also used accordingly in this research. Time period of the study was 1 March 2017 to 30th July, 2017.

IV. ANALYSIS OF THE FINDINGS

Contribution of BNF Grant

Organization working directly to remove poverty

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

Table2: Organization working directly to remove poverty (n=23)

Variables	Frequency	Percentage
Yes	19	82.6
No	4	17.4
Total	23	100

Source: authors

Regarding the participants opinion on increase of income, majority stated that income can be increased by giving sewing machine training (21.7%), followed by giving education (17.4%).

Table 3: How income can be increased (n=23)

Variables	Frequency	Percentage
Education	13	57.7
By given rickshaw & vehicles to strengthen rickshaw puller	1	4.3
Give sewing machine	5	21.7
Give computer education	1	4.3
All	3	13.0
Total	23	100

Source: authors

Slightly above half of the respondents (52.2%) agreed that male and female entrepreneur play multi role in economic development. 65.2% of the respondents were strongly agreed that their organization can play important role for discovery and productivity. Majority (69.6%) of the respondents were strongly agreed that BNF’s financing and capital formatting can solve existing social problems. Slightly below three-fourths (73.9%) were strongly agreed that their organizations give right training/education to its employees. Majority (69.6%) of the participants were strongly agreed that higher poverty rate hamper economic developments.

Table4: Opinion regarding benefits of NGOs

Variables	Agree n (%)	Strongly Agree n (%)
Male & female entrepreneur play multi role in Economic development	12(52.2)	11(47.8)
NGO play role for Discovery & Productivity	8(34.8)	15(65.2)
BNF's Financing & Capital formatting solve social problem	7(30.4)	16(69.6)
Organization give right Training/Education	6(26.1)	17(73.9)
Higher poverty rate hamper economic development	7(30.4)	16(69.6)
Total	23(100)	23(100)

Source: authors

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 NGOs can help in social development and increase awareness to ensure primary education for all.

Table 5: Association between factor influence over reducing poverty and Purpose of Loan

		Which factor influence for reducing poverty				
		poverty alleviation policy	Financial contributions	Social Facilities	Total	Chi square
Purpose of Loan	Poultry	15	95	29	139	
	Fishery	14	13	7	34	
	Sanitation	10	64	39	113	
	Others	18	144	38	200	
Total		57	316	113	486	42.182***

Source: authors

Note: "****", "***", "**", respectively refers to 1%,5% and 10% level of significance.

Table 6: Chi square test for association

Variable	Category	Sustainable		Total	Chi Square
		No	Yes		
Do you aware of any poverty alleviation program of govt.	No	10	382	392	476.986***
	Yes	134	0	134	
Does your organization facilitate women entrepreneurs	No	4	0	4	10.84**
	Yes	138	382	520	
Do you think the fund provided to the partner organizations, has implemented effectively	No	11	0	11	29.80***
	Yes	133	382	515	
	Neutral	33	46	79	
	Agree	1	7	8	
Are your organization currently working directly for poverty reduction	No	8	0	8	21.55***
	Yes	136	382	518	

Source: authors

Note: "****", "***", "**", respectively refers to 1%,5% and 10% level of significance.

Significantly influential variables for sustainability of a NGO

Ultra poor is barrier for development is overall significant at 5% level of significance. In case of fund transfer, it may be in installment at 1% level of significance.

Table : 7 Comparison between beneficiaries to show the Goal 5 of SDG

Paired Differences	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval		t	df	Sig. (2-tailed)
				Interval				
				Lower	Upper			
Female - Male	5.067	4.590	1.185	2.525	7.608	4.275	14	0.001

Source: authors

Females are getting more benefit from NGOs and the numbers of female beneficiaries are significantly higher than that of male.

From the 23 NGO's we received following comment on SDG-1 and 5.

Table:8 View on SDG-1 and 5 by the NGOs

BNF grant is helping in the process of SDGs	Yes	No
	17	5

Source: authors

Among 23 NGOs we got response of 526 beneficiaries where 344 are female beneficiaries and 182 respondents are male. Their comment is given below in SDG-1 and 5.

Table: 9 View on SDG-1 and 5 by the Beneficiaries

BNF grant is helping in the process of SDGs	Yes	No
Male	168	14
Women	327	17

Source: authors

V. DISCUSSIONS

Worldwide, provision for NGOs is running high Public support for campaigns such as Jubilee 2000 and Variety of Poverty History are indication of it. The White Paper on the Australian Government's overseas aid programme released in 2006 is a revealing of official aid activities readiness to network international development assistance through NGOs. Aimed at helping SDG 1 and 5 works as complementary through small BNF grant. Regular generating income is essential to removing poverty. To remove gender disparity, BNF fund is working among the beneficiaries as well as the NGOs. Though their effort - socially, economically, environmentally and maintenance good governance can sustain in the long run as they tried hard to remove ultra-poverty and gender discrimination. However, informal sector is playing vital role which needs to bring under formal sector. Unfortunately traditional banking system does not help low income group strata. As such community banking may be established by the Govt. Under separate regulator for low income group strata which should not be confused as agency banking and still now traditional or conventional bank failed to financial inclusion in proper fashion. As such model of community banking which developed by Muhammad Mahboob Ali(2016) has been shown in appendix.

VI. CONCLUSIONS & IMPLICATIONS

The study revealed BNF's significant roles in supporting NGOs in the fight against poverty through, sustainable community development.

The findings of this study reveal that more than nine-tenths (91.3%) of the NGOs are helping in developing women entrepreneur. Significant association between NGOs role for innovation and productivity and giving the right training/education has been found in this study. The study observed that innovative business ideas among the poor people have been giving new dimension and varieties of product like arts and handicrafts, folk songs, folk dance, skills development programs for youth living with disabilities, farming, livestock, water and sanitation, nursery and botanical garden, multimedia and creativity etc., are sustainable.

The findings of this study reveal that more than nine-tenth (91.3%) of the NGOs are helping in developing women entrepreneur. It has been seen that there was significant association between NGOs role for innovativeness and productivity and giving the right training/education. The study observed that groundbreaking commercial ideas among the poor people have been generous new height and diversities of creation like arts and Handicrafts, folk songs, folk dance, Skills development programs for youth living with disabilities, farming, livestock, water and sanitation, Community Theater, nursery and botanical garden, multimedia and creativity etc., which is highly well-matched and maintainable.

Social media does not motionless performance constructive part to inspire imaginative and inventive private enterprise as well as generating consciousness. As such those who are users of social media may proceeds the ingenuities to support nano and micro entrepreneurship. Furthermore, in the countryside area persons who effort independently with imaginative free enterprise do not get a few nature of gratitude or honor

by the govt. or private sector. However, social media sometimes use negative purpose and use for abuse of women which should be stopped.

It is evident that imaginative industrialists are existence interested extended ethnic legacy, independence war, and ancient experience. Bangladesh takes extended exceptional traditional tradition which be able to apply over optimal application of possessions of the traditional atmosphere for which imaginative magnates might become more funding. Furthermore, imaginative private enterprise can be recycled in contradiction of the ethnic contributions and producing revenue as well as detestation in contradiction of aggressiveness and violence. Supportable growth can be helpful for occupational spread should be done in an appropriate step so that removing equitable non-distribution, social injustice and income inequality can be removed which in turn helps SDG-1.SDG-5 is also attaining through empowerment of women and removing gender inequality.

Nano and micro businessperson should own ability, boldness, expertise, expected acceptance competence to receive inventive private enterprise and make friends exclusively females traditional at countryside regions. BNF grant is occupied as a perspective financier though they are using administration endowment. In this study it has been seen that there was noteworthy connotation between NGOs character for detection and productivity and generous the correct preparation for responsibility inspired private enterprise 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 NGO helped directly to you for marketing drive or spacing package and NGO assisted for social networking. Complete demeaning by BNF, persons from NGOs which are superior ethnic happenings to narrate their products, facilities and proceedings which act as inspired enterprise of expressive performs and creation of the method to produce revenue. Plotting dissimilar groups of chances to diverse types of nano and small breadwinners depend on adopting services intrinsic constructed amid the inventive financiers necessity remain visible. Remote incentive can happen concluded community incentive finished if endowment mid the inventive businesspersons. Their ground-breaking thoughts essential to become patronization by together public-private and foreign cooperative determination.

In the highly competitive situation only producing original private enterprise is not adequate but it must be escorted by exploration of superiority and achieve modest benefit finished extended track for sustainability. Bangladesh Bureau of Statistics must have a database for fastest-growing firms in the nano and micro inspired industries. Community worth essential to be considered so that those who will be tangled and put their input in the procedure of occupational must start them in success formed values. Market evidence ought to be composed by the inventive financiers so that they can recover their occupational procedure. Spillover possessions arise as addressees grow decent honest communications and elevations cognizance alongside any mistaken attempt as designated resourceful businesspersons involved in establishment of awareness by community theatre, traditional song etc.

Though, BNF requirements additional fund for which overseas Bangladeshi expatriates can stretch their gift/donation to them which can they use for cumulative way for community doings and denigrating original private enterprise. In the free market inexpensive, when participation of the govt. is slowly declining and private sector is in advance potentialities but in a country like Bangladesh still govt. ought to play role of facilitator so that they have get space to become not only self-employed but crafting employment occasions and producing revenue. As BNF wants endowment so additional quantity of fund can be created by the sympathizers as they did not charge any interest or principal quantity rather they provide it as one time grant to the partner organizations. However, from our qualitative analysis and subjective judgments we found that BNF fund has an influence on poverty alleviation and removing gender inequality. Rijnhout's (viewed on 1st October 2016) commented also appropriate for the development work. Akther(2016) correctly observed that women equality needed to be addresses more. To mitigate the deficiency of SDG implementation process as still in Bangladesh informal sector is much higher in formal sector which makes some difficulties for statistical estimation procedure. Govt. of Bangladesh can allocate a portion of fund through BNF for evolving a ground-breaking effort of SDG for inclusive expansion through arranging community banking; participatory attainments for accomplishment of the SDGs. Social welfare can be done and micro foundation for macro stability can be achieved more efficiently by BNF grant fund. BNF fund is serving to generate social justice and eliminating inequality, enabling of community through guaranteeing expansion procedure, water and sanitation, purified water at costal zone, ability improvement. Achieving sustainable development goal is not so relaxed thing-but in the process of BNF grant -it is demanding to effort as complementary. Furthermore, Bangladesh may take regional cooperation like BIMSTEC where Thailand is also one of the member country which can help for regional cooperation. BNF organization does not have vision and mission. As such immediately vision and mission of BNF with strategic planning should be prepared in the line of SDG's implementation. Equitable growth with employment generation must be arranged.

VII. IMPLICATIONS

BNF partner organizations necessity attempt to take better competitive advantages and alleviate social – economical-legal essential so that grand utility curve can be tangent with social indifference curve.

Installment of BNF grant amount should be raised and BNF can be used for active participation in Social safety net.

BNF might established active business incubator which can establish exercise, analysis and business plan and support to confident businesspersons in the execution to sustain at long run.

Aimed at additional generation of endowment to create and inspire for imaginative private enterprise so that poor downtrodden persons can derive with advanced business process finished financial inclusion procedure.

Inspired innovativeness must become supported by NGOs and consumers can provide generously Fair Price.

For purchasers public-private –foreign collaboration is obligatory for together domestic and global economy and BNF can receipts the assistance of Mosques, temples, and churches to involve additional rural area folks for acclimating inventive business process and impending to poverty to steady condition as well as gender equality will have impact on household .

Overseas emigrants can bound their contributions straight at the bank account of BNF for which essential phases must be obligatory and this endowment may provide additional forte to stretch entree to the nano and micro initiatives of the underprivileged folks. Micro insurance can be started.

Even in the rural areas and for slum dwellers at urban areas those who are complicated in the procedure of nano and micro private enterprise necessity reason about a business model including operative competence and cost-cutting technique.

Procedure of national and international combined schemes which may inspire prominence, elevation and linkage so that inventive businesspersons can effort with further enthusiasm, eagerness, ability and expertise for achieving as a role of complementary by BNF grant to remove poverty and gender equality in line of fulfilling SDG 1 and 5 in the country positively.

Govt. Should establish a regulator for community banking so that micro savings can be used to micro investment and financial inclusion can work properly.

Sustainable development goals can be achieved through holistic approach. In this process BNF can be included by the govt. to implement SDGs in Bangladesh.

To implement SDGs a strong committee along with politicians, economists, sociologists, statisticians, social activists, bureaucrats, Central Bank, entrepreneurs, local leaders, people from the grass root level should work in an integrated way so that horizontal and vertical coordination between Top down approach and bottom up approach can work.

Endnote: Research Fund was granted by BNF.

VIII. REFERENCES

1. Abed, F. H., & Chowdhury, A. M. R. (1989). The role of NGOs in international health. In M. Reich & E. Marui (Eds.), *International cooperation in health*. Dover, Mass.: Auburn House Publishing Company.
2. Ahmad,Qazi Kholiquzzaman(2016).Sustainable development and all that, Pathak Shmabesh Bangladesh ,pp.215-227.
3. Ahmed, Momtaz Uddin (2015).”Entrepreneurship and economic Development: A Discourse on selected conceptual issues”, Daffodil international University Journal of Business and Economics, Vol.9, No.1,pp.187-193;June
4. Ahmed, Sadiq (2012) Sustaining growth momentum, Bangladesh Macroeconomic management, Policy Research Institute,Bangladesh,p.9
5. Ahmad, M. M. (2001). The State, Laws and Non-Governmental Organisations (NGOs) , Bangladesh. *International Journal of Not-for-Profit Law*, Vol.3,issue.3
6. Akther,Salma(2016).Status of women in Bangladesh from the universal Human Rights perspectives, Bangladesh’s development some issues and perspectives,-essays in Honour of AMA Muhit,Qazi Kholquzzamn Ahmad and Shafi Ahmed(Ed.),Palok Publishers,pp.260-285.
7. Ali,MuhammadMahboob (2016). “social networking, community banking and empowerment of people: alternative framework for welfare of human being”, presented at the 14th Asian business research conference on 30 - 31 December, 2016 ,BIAM foundation, Dhaka, Bangladesh organized by world business institute ,Australia.
8. Ali,Muhammad Mahboob (2017).Socio-Economic Development of Bangladesh: Sustainability of BNF’s partner organizations and Beneficiaries, MTC Global, India,pp.17-29.
9. Anon. (2003, 28/02/2003). Federation of NGOs in Bangladesh launched. *Holiday (Internet Edition)*. Retrieved 17/03/2006, from <http://www.weeklyholiday.net/28/02/203/met.html> 16
10. Arvidsson , Adam and Niessen, Bertram (2015). “Creative mass. Consumption, creativity and innovation on Bangkok's fashion markets”, *Consumption, Markets & Culture*. April , Vol. 18 Issue 2, pp.111-132.
11. AusAID. (2006). *Australian Aid: Promoting Growth and Stability*. Canberra: Australian Government.
12. Begum, A. (2004). NGO Activities in Rural Bangladesh: Beneficiary perceptions about the impacts. In S. Hasan & M. Lyons (Eds.), *Social Capital in Asian Sustainable Development Management* (pp. 101-112). Hauppauge, NY: Nova Science Publishers Inc.
13. Blair, H. (2005). Civil society and pro poor initiatives in rural Bangladesh: finding a workable strategy. *World Development*, 33(6), 921-936.

14. BRAC. (1983). *The Net: Power structure in ten villages*. Dhaka: Bangladesh Rural Advancement Committee (BRAC).
15. BRAC. (2015). *BRAC Annual Report*. Dhaka: BRAC.
16. Daily Star (2015). "Women workforce growing fast", October 11
17. Devine, Joseph (2003). "The Paradox of Sustainability: Reflections on NGOs in Bangladesh"]
18. The ANNALS of the American Academy of Political and Social Science, November vol. 590 no. 1 227-242
19. Fernando, J. L., & Devine, J. (2003). The paradox of sustainability: Reflections on NGOs in Bangladesh. *Annals of the American Academy of Political and Social Science*, 590(2), 227-242.
20. Gono Unnayan Prochesta. (1999). *Gono Unnayan Prochesta Bangladesh*. ESCAP Virtual Conference Retrieved 8/05/2006, from http://unescap.org/dpad/vc/conference/ex_56_hup.htm
21. Government of Bangladesh. (2005). *Poverty Reduction Strategy Paper: Unlocking the potential: National Strategy for accelerated poverty reduction*. Dhaka: General Economics Division, Planning Commission.
22. Haq, E. (Ed.). (1979). *Meet Bangladesh (First ed.)*. Dhaka: Department of Films and Publications.
23. Hasan, S. (1993). Voluntarism and rural development in Bangladesh. *Asian Journal of Public Administration*, 15(1), 82-101.
24. Janus, Heiner and Keijzer, Niels(2015). Follow -up and review: The accountability framework for the post-2015 agenda, *The Sustainable Development Goals of the Post-2015 Agenda: Comments on the OWG and SDSN*
25. Proposals, Loewe, Markus and Rippin, Nicole (eds.), *German Development Institute*, pp.10-12.
26. Kabeer, Naila(2012). "Women's economic empowerment and inclusive growth: labour markets and enterprise development, SIG WORKING PAPER -2012/1, This paper is one of a series of reports supported by the UKs Department for International Development (DFID) and the International Development Research Centre (IDRC), pp.15-50.
27. Mahmood, K. (Ed.). (1987). *Meet Bangladesh (Third ed.)*. Dhaka: Department of Films and Publications.
28. Maloney, C., & Ahmed, A. B. S. (1988). *Rural savings and credit in Bangladesh*. Dhaka: University Press.
29. Mir, Monir and Bala, Swapan Kumar (2014). *NGO Accountability in Bangladesh: Two Contrasting Cases*, International Society for Third-Sector Research and The Johns Hopkins University
30. Mosleh-Uddin, M. (2017). *Sustainable Development Goals: 2016-2030-A "One World" approach to the Global development agenda*, Keynote paper, 16 National Statistical Conference on Role of Statisticians in achieving Sustainable development Goals (SDG's), 28-29 July, at NEC Auditorium, Planning Commission, Sher-e-Bangla, Nagar, Dhaka
31. Munir, Md. Mujibul Haque (2016). "Challenges of SDG implementation", *Financial express*, Bangladesh, 12 August
32. Netherlands Ministry of Foreign Affairs. (1998). *Evaluation of Netherlands funded NGOs in Bangladesh, 1972-1996*. The Hague: Netherlands Ministry of Foreign Affairs, Policy and Operations Evaluation Department (IOB).
33. Rahman, Azizur M. (2016). "Governance in third world countries", *Governance-Concepts and Global perspective*, Academic press and publishers library, Dhaka, pp.75-76
34. Rahman, Atiur (2013) "Financial inclusion leads to Financial stability", *Inclusive Finance and Sustainable development*, edited by Toufic Ahmad Chowdhury and Ziaul Karim, BIBM, pp.155-157.
35. Rauschmayer, Felix et al. (2011). *Sustainable development-Capabilities, needs and well-being*, Routledge, Canada, pp.1-12.
36. Raihan, Selim and Khondoker, Bazlul Haque (2012). "Poverty and Inequality in Bangladesh", *Leading issues in Bangladesh Development*, Sadiq Ahmed (Ed.), The university press limited, pp.247-261.
37. Roy, Ishita et al. (2017). "Contribution of NGOs for Socio-Economic Development in Bangladesh", *Science Journal of Business and Management*. Vol. 5, No. 1, 2017, pp. 1-8.
38. Sharma, Subhash (2016). *New ideas in Strategic thinking and Management – a Knowledge tree of new age Mantras*, New age international publications, India, pp.
39. Stiles, K. (2002). *International Support for NGOs in Bangladesh: Some Unintended Consequences*, *World Development*, Vol.30, Issue.5, pp. 835-846.
40. White, S. C. (1999). *NGOs, Civil Society, and the State in Bangladesh: The politics of representing the poor*. *Development and Change*, 30, pp.307-326.
41. Wood, G. D., & Sharif, I. (Eds.). (1997). *Who needs credit? Poverty and finance in Bangladesh*. Dhaka, University Press.
42. World Bank. (2006). *The economics and governance of Non Governmental Organizations (NGOs) in Bangladesh* No. 11, Dhaka: World Bank
43. Zoysa, Uchita de (2012). *Peoples' Sustainability Treaties for Rio+20*, United Nations Environment Programme, PERSPECTIVES, February, Issue:3, pp.1-6.
44. <https://sustainabledevelopment.un.org/sdg1> (viewed on 1st March, 2017)
45. <https://sustainabledevelopment.un.org/sdg5> (Viewed on 1st March, 2017)
46. <https://www.sdgfund.org/struggle-gender-equality-through-five-women-five-sdg-fund-programs> (viewed on 1st July, 2017)
47. <http://www.un.org/sustainabledevelopment/blog/2017/07/local-leadership-unlocking-the-true-potential-of-the-sustainable-development-goals-sdgs/> (viewed on 5th July, 2017).
48. <http://action4sd.org/wp-content/uploads/2017/07/CivilSocietyHLPFReport.Bangladesh.pdf> (viewed on 15th July, 2017)
49. <http://bdnews24.com/economy/2017/07/10/bangladesh-lags-behind-its-peers-in-progress-report-on-sustainable-development-goals> (Viewed on 10th July, 2017)

Appendix:

Community Banking and empowerment of people is shown in chart 1 below:

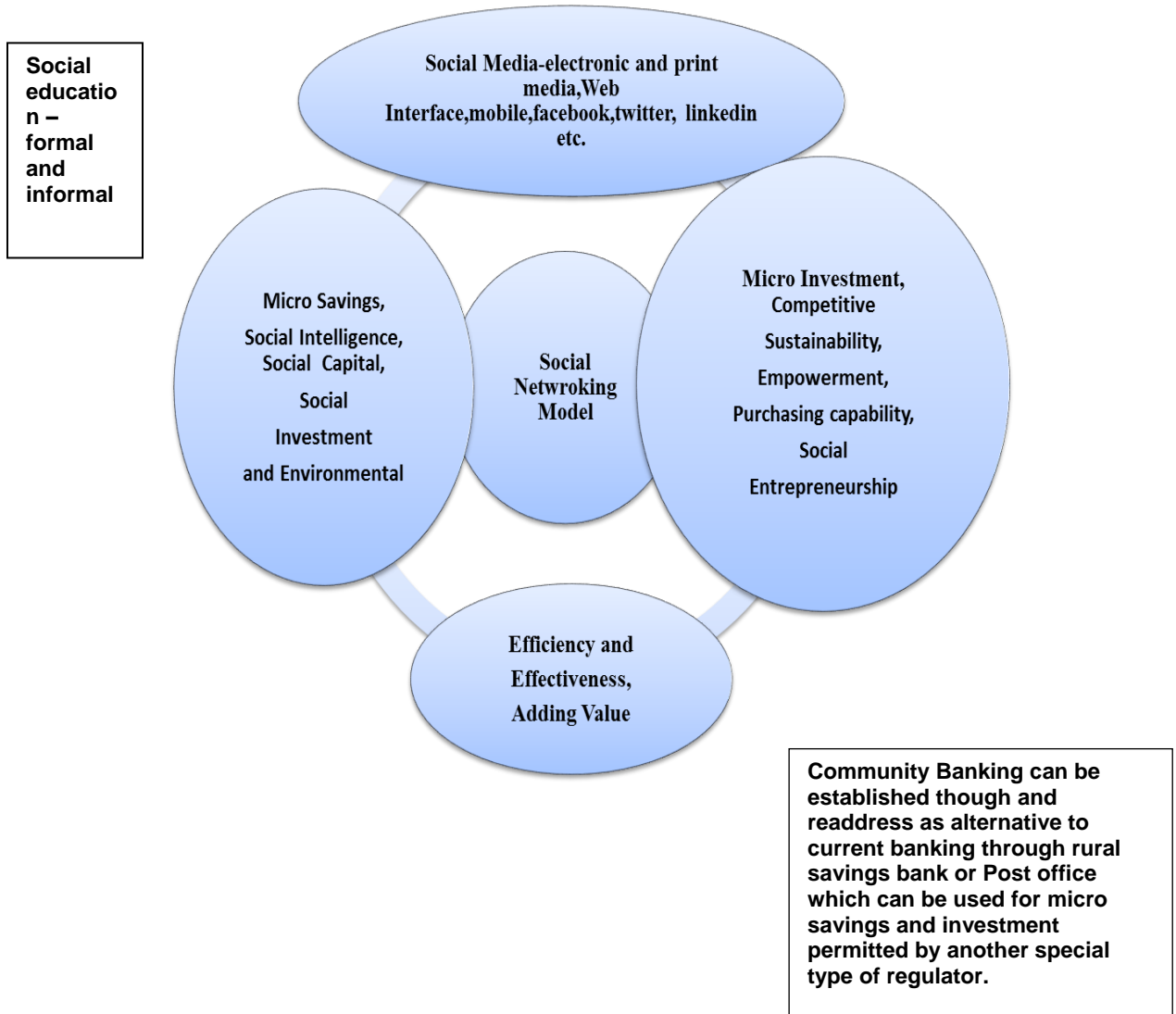


Chart 1: Social Networking Model, Community Banking and empowerment of people through transformation of Micro savings to micro investment
 (Source: Concept of a model built by Muhammad Mahboob Ali, 2016)