

*investing
in
ourselves*

GIVING AND
FUND RAISING
IN BANGLADESH

DR. MUZAFFER AHMAD
MS. ROUSHAN JAHAN

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WITH SUPPORT FROM

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The Asia Foundation

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Investing in Ourselves: Giving and Fund Raising in Bangladesh

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Women and Development. Her areas of specialization are Literacy and Education, Employment, Health and Population, Violence against Women, and cross-cultural studies. During the last two decades she has acted as a consultant to the Government of Bangladesh and various regional and international bodies, including UNDP, UNICEF, UNESCO, APDC, SAARC secretariat, to help prepare national policies and regional strategies in the areas of her specialization. Ms. Jahan has also represented Bangladesh and presented country reports in many regional and international fora, including UN Women's Conferences in Nairobi (1985) and Beijing (1995).

As a Vice-President of Bangladesh Mahila Parishad, the largest women's activist organization in the country, and an active member of APWLD and DAWN, two international women's networks, she has been a part of the dynamic and international women's movement during the last two decades.

Her publication *Sultana's Dream and Selections from the Secluded Ones* (New York : The Feminist Press, 1988), is recommended reading in many US college and universities. Her books, *No better options?: Industrial Women Workers of Bangladesh* (Dhaka: University Press Ltd, 1990), *Literary for Rural Women* , (Dhaka UNAB, 1993) and *Hidden Danger: Women and Family Violence in Bangladesh* (Dhaka: Women For Women, 1994) have drawn critical acclaim both in Bangladesh and abroad. ▶

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Preface

Investing in Ourselves—Giving and Fund Raising in Asia had its origin in the International Conference on Supporting the Nonprofit Sector in Asia, sponsored by the Asia Pacific Philanthropy Consortium (APPC) in January 1998.¹

The central theme of the conference was the need to explore ways in which governments, international financial institutions, philanthropic foundations, corporations, and others could contribute to the continued growth and financial sustainability of nonprofit organizations in Asia during a period of economic decline. Although planned long before, the conference took place at the height of the Asian economic crisis, which began in Thailand in July 1997 and had just a few weeks earlier, in December 1997, brought the Korean economy to the point of collapse.

The economic crisis represented a setback to what had been until then more than a decade of steady growth of philanthropic foundations and other forms of organized philanthropy in Asia. In the short term, the economic crisis ensured that foreign funding would continue to be essential to the economic support of NGOs, but as I stated in my opening remarks at the conference:

From the perspective of long-term resource mobilization, Asian and other nonprofit organizations will ultimately depend for their survival on the quality of the relationships they are able to establish with public opinion in their countries and with their own governments, and only secondarily and for the short-term on their relationships with international public and private donor agencies.

In other words, the fundamental challenge to Asian NGOs was, and remains, to develop local sources of sustained funding.

The Asian Development Bank was represented at the conference by Gordon Wilkinson, who was at the time responsible for the ADB's work with NGOs. Wilkinson took the initiative to approach Jaime Faustino, who

was then APPC's Executive Officer (and, concurrently, The Asia Foundation's Assistant Representative in the Philippines), to express ADB's interest in discussing how ADB and APPC might cooperate to assist NGOs in their quest for financial sustainability.

Subsequently, APPC and Venture for Fund Raising, a newly established nonprofit consulting and research firm, developed a proposal and began the complicated process of negotiating co-financing arrangements with the Asian Development Bank. Before that deal could be consummated, however, USAID became interested in the project and provided funding for research on NGO resource mobilization strategies in the Philippines, a study that served as the pilot test for the eventual seven-country project. Subsequently, the Nippon Foundation in Japan also joined the project as a donor. We are grateful to all three donors for their support, and to The Asia Foundation for its role in facilitating the project and managing its finances.

Investing in Ourselves—Giving and Fund Raising in Asia had four principal objectives:

- to build awareness of successful methods of fundraising employed by Asian NGOs and to identify innovative best practices;
- to increase understanding of the need for transparency and accountability among Asian NGOs if they are to be successful in fundraising;
- to increase the capacity of Asian NGOs to mobilize resources; and
- to establish benchmarks against which to measure the nature and scope of philanthropic giving in selected countries.

The study also sought to document Asian fundraising experience in order to supplement or replace imported models and experience for use in local training; and to demonstrate that charitable giving and volunteering takes place even in relatively poor countries that do not share Western cultural traditions.

The study produced 112 case studies of successful local fundraising in seven countries (Bangladesh, India, Indonesia, Nepal, Pakistan, Philippines, Thailand) and household level surveys of charitable giving in four of these countries (India, Indonesia, Philippines, Thailand).

Investing in Ourselves is a pioneering study. The household survey on charitable donations in Indonesia is the first ever conducted in that country, and the surveys in India, Philippines, and Thailand complement surveys

being conducted by the Johns Hopkins Comparative Nonprofit Project. As a pioneering effort, there are few benchmarks against which to compare our survey findings and only limited experience on which to estimate the impact of potential sample bias. It will take repeated future surveys to validate or revise these results. We hope that publication of these findings, with all the methodological caveats discussed in Chapter 3, will encourage others to continue to gather empirical data that will eventually result in a more detailed and comprehensive understanding of the dynamics of charitable giving in Asia.

These caveats aside, the surveys and case studies begin to provide valuable insights into the dynamics of philanthropy in the countries studied.

The surveys confirm in a practical way what cultural anthropologists have long taught—that philanthropy takes place everywhere, in all cultures. The frequently heard arguments that there is no cultural tradition of philanthropy in Asia, or that it is a Western import, or that philanthropy only occurs in wealthy countries, are once again refuted by the results of this study. In all four countries, almost all high to middle income households, as defined in the local context, made philanthropic gifts during the preceding twelve months, a pattern similar to that found in “developed” countries.

In addition, the amounts donated to charitable causes are substantial in local terms. In Thailand, Philippines, and Indonesia, for example, the average amount given per capita was reported to be US\$546, \$400, and \$123, respectively. Restated in terms of purchasing power parity (PPP), which provides a more meaningful international comparison, these amounts convert to the equivalent of US\$1610, \$1385, and \$538, respectively. On the other hand, the Indian respondents reported significantly lower levels of giving and a lower giving *rate* (that is, fewer of the respondents reported giving).

There is a similar hierarchy of giving in all four countries. Individuals are the main recipients of philanthropy, followed by religious organizations, then voluntary organizations. Individuals were the recipients of about 40 percent of charitable giving in three countries, and about 58 percent in Thailand. Although the four countries have different religious traditions, in each of them religious organizations received almost a third of all giving except in Thailand. In that country, although 95 percent of the respondents reported that they had made “religious contributions” during the previous year, only about 16 percent of their cash donations on a per capita basis were reported to have gone to religious organizations.² (In contrast, the

annual estimates of private charitable donations compiled in *Giving USA* indicate that almost half of all charitable donations made in the United States go to or through religious organizations.) Voluntary organizations, particularly social service providers and those in education, received between 21 and 28 percent of charitable donations.

Both the surveys and the case studies suggest that there is considerable scope for increased fundraising from local sources in the seven countries studied, but that some significant obstacles need to be overcome. On the one hand, the household surveys and the case studies demonstrate that there is already a significant pool of current contributors in each country. As fundraisers everywhere know, it is often most fruitful to focus on increasing donations from those who already give. It also appears that at least some fundraising approaches common in the US and Europe, but previously presumed to be inappropriate in Asia, such as direct mail, media advertising, telephone solicitations, selling tickets to special events, workplace giving, and selling NGO products, publications, and services, have also been used successfully by NGOs across the region.

In a statement that draws together the survey findings and the case studies, the authors of the chapter on fundraising principles assert that “people don’t give money to causes; they give to *people* with causes.” While individual donors in each of the seven countries studied may differ in their motivation to give to others, they share the need for a sense of connection to the organization and its cause. Most often, that sense of connection takes a personal form—knowing the organization’s founder, trustees, or staff; believing in the personal integrity of key organizational leaders; serving as a volunteer; or being approached in a manner that takes into account the potential contributor’s interests and concerns. Advocating a good cause may not be enough to attract local funding; even more critical is building and nurturing positive personal and community relationships, based in large part on the organization’s demonstrated legitimacy, accountability, transparency, and impact.

The challenge for voluntary organizations, particularly for development-oriented NGOs, is whether and how they can increase their share of charitable giving from local sources. Given the importance of religion as a motivating force for charitable giving in all the countries studied, the obvious question is whether those who give to religious organizations also give to voluntary organizations or whether these are separate markets. Is it possible to increase local levels of giving so that both types

of organization benefit, or does giving to one come at the expense of the other?

From the perspective of an NGO fundraiser, we now know that ordinary people in relatively poor countries do make charitable contributions to causes they believe in, but voluntary organizations, even those that provide direct educational and social services, appear on average to receive less than a quarter of those contributions. Even less appears to be donated to development-oriented NGOs, except possibly in Indonesia, where the survey respondents reported that they give slightly more to development NGOs than to education providers. Is it because NGOs are still not well known to their communities? Is it therefore a matter of public education and better media coverage? Or are there also deeper issues at work—perhaps related to public expectations about the role of the State, or to issues of NGO legitimacy and accountability? The data in this study do not allow us to address these questions, but we now know that it is not simply a matter of “poor” people not having funds to give, or not having a tradition of charitable giving. If I were an NGO leader, I would be interested to ask: since local people do give money, why doesn’t more of it come to us? what can I and my organization do to raise our share of the charitable gift market? This book may help provide some of the answers, based on Asian experience.

I would like to express my thanks, on behalf of the Asia Pacific Philanthropy Consortium and The Asia Foundation, to the Asian Development Bank, the Nippon Foundation, and USAID for their financial support, and to all the researchers and participants who contributed their energy, enthusiasm, and insights to make this project a success. Above all, I would like to express thanks and appreciation to Jaime Faustino and his colleagues at Venture for Fund Raising for having the vision and the managerial capacity to conceptualize and implement so well this complex, multi-country and multi-donor effort. ▶

BARNETT F. BARON

Founding Chair, Asia Pacific Philanthropy Consortium

Executive Vice President, The Asia Foundation

January 2002

Notes

- 1 Reported in Lori Vacek, *International Conference on Supporting the Non-profit Sector in Asia*, Bangkok, January 9–11, 1998 (available from The Asia Foundation)
- 2 Higher than average educational levels and employment patterns in the Thai sample may account for their unexpectedly low level of support for religious organizations, in a country otherwise known for its well-endowed temples and generally well-funded religious societies.

PART ONE

The Country Report

Dr. Muzaffer Ahmad

Roushan Jahan

1 | Introduction

This study has been undertaken to understand the culture of giving voluntarily for the good of other people. Such giving is an old practice all over the world going back to hundreds of years before Christ, and has its roots in the value of “sharing and caring” for the common good. Bangladesh is no exception. However, in this context it is important to remember that this culture has survived and changed in form and substance over time. In recent years there has been a growing realization that besides the government and for-profit private enterprises, a large number of organizations are formed and sustained by people acting voluntarily to provide services to others without the consideration of personal gain for the initiators. It is important to note that recently the recognition of the importance of social capital for development has provided impetus to understanding the nature and function of these non-profit organizations. It is however recognized that these organizations need funds to remain active and provide continued service. The sustainability of these organizations depends largely on how funds are mobilized and managed. Many of the organizations do not operate to generate a surplus and they provide service to members at a nominal price. These organizations grow out of private initiative and are managed by private individuals but operate within the regulatory environment of the legal framework created by the government. Such organizations may pursue limited objectives that are confined within the commonality of interests of the members but quite often they operate to benefit others in the community. The funding of such organizations vary widely ranging from government or donor grant to the generation of surplus through its activities; the smaller ones with restrictive focus depend on membership contribution and support from their community or beneficiaries while larger ones have external sources and/or activities that generate surplus. The legal format for the operation of such organizations vary as options exist as to the forms of legal entity in most countries.

This tradition of voluntary organization has been in existence for centuries in what is now Bangladesh. It is noted that volunteering is a part of the culture and religion of the people of Bangladesh dating back to pre-Aryan days, when the community was the prime organization led by an elder. But it is difficult to find documents on that period. In an article, Samiul Hasan discussed the organizational, spatial, financial, structural, functional and organizational diversity of not-for-profit voluntary organizations in Bangladesh based on a survey and field study that was conducted in the early '90s. He concluded that such organizations mobilize significant resources through voluntary contributions and that despite diversity in involvement and some income-generating activities, these organizations need to develop a marketing strategy for their services to generate surplus for the sake of sustainability and self-perpetuation.

The focus of this study is on resource mobilization by non-governmental organizations. The study has used the case study method to look into the income flow of 20 organizations and their organizational structures including issues of volunteerism, leadership and management. The study also includes the results of a household survey and a survey of voluntary institutions. The household survey was undertaken to understand who gives financial support to whom and why. The survey on institutions, especially non-profit organizations, was undertaken to see how the funds are received, from whom and for what purpose.

The study starts with a synoptical overview of the geography, history and culture of Bangladesh, recent socioeconomic developments, followed by a specific discussion of the survey and case study findings. The study ends with certain observations and recommendations. ▶

2 | Geography, History and Culture

Bangladesh is a small country (56,000 square miles). It extends from the Bay of Bengal in the south and merges into the foothills of the Himalayas in the north. It is surrounded by Indian territory on three sides. This tropical landmass is the largest delta in the world and funnels the outflow of the Ganges-Brahmaputra-Meghna rivers. The country is predominantly flat having highland tracts in the upper middle, southeastern and northeastern parts of the country.

Bangladesh is an old country with an old civilization. The culture of the people is essentially a composite one, a mosaic of various elements drawn from disparate sources ranging from pre-Aryan indigenous people to Aryans who largely displaced them with an anthropomorphic but higher order of culture in terms of cultivated learning, use of tools of production and institutionalization of the social strata for governance and production. Hindu and Buddhist dominance was overtaken by the intrusion of the Islamic culture particularly after the thirteenth century. This culture was an amalgam of Arabic, Persian, Turkish and Central Asian influences. Then came the Christian European influence through the Dutch, Portuguese, Armenians, French and British. The forte of Bangladeshi culture, where the Muslims are a dominant majority, "lie in the literature and music, mysticism and metaphysics." Thus a mixture of different religious and cultural traditions arising from its historical past has led to the development of a rich and diverse cultural heritage expressed in daily lifestyle, art, music, theater, etc.

The South Asian subcontinent, of which Bangladesh is a part, was partitioned in 1947 when the British departed, giving the reins of power to the Congress in India and Muslim League in Pakistan. The region which is now Bangladesh was known as East Bengal and later as East Pakistan. As a part of Pakistan, the province of East Pakistan was subjected to military non-democratic rule, centralization of administrative power and non-equitable access to development resources and investment in modernization.

This resulted in a transformation of the two regions into two polities and two economies. The process resulted in the liberation war in 1971 and the establishment of a new independent country, Bangladesh. Since independence, Bangladesh has been subject to recurrent famines, non-democratic political rule and natural disasters. The democratic governance since 1991 has helped the civil society to get organized and articulate demands for the establishment of the social, economic and political rights of all citizens in a just, tolerant and democratic state.

The culture of giving is rooted in the social history and religious beliefs of the Bangladeshis. Sharing and caring have been eulogized in its folk tales and literature. Sacrificing everything one has, even life, for the good of others, in defense of what is just and for saving what is best, are part of the belief system of the people. Historically, the social leaders and administrative decision makers have made provisions for the public good, e.g., providing safe drinking water, caring at times of epidemics, collective provisioning at times of famines and natural disasters such as floods and cyclones. As natural disasters are regular visitors to this part of the world, such social callings have become a part of the ethos that govern the psyche of the populace. History is replete with tales of kings giving away their riches, the poor becoming wealthy because of kind deeds, visible signs/blessings from the Almighty for doing a good turn to a downtrodden and helpless person or even an outcast. Such tradition has prompted religious giving to mosques, temples, churches, makhtabs and madrassas (Islamic schools), tolls (Hindu religious schools), etc., and the creation of “social endowment” for public good. Charity has always been cherished as the ultimate form of good deed. Social leaders like Ishwarchandra Vidyasagar (the famous Hindu social reformer and philanthropist of 19th century Bengal) or Muhammad Muhsin (the famous Muslim philanthropist of 19th century Bengal) have been eulogized for their generous help to others and for founding educational endowments. Zemindars, large estate holders, have always established or helped to establish educational institutions or charitable dispensaries. Creating what is known today as social capital was the prime responsibility of the well-off. In many ways, with the advent of donor-aided corporate NGOs and the migration of the rural elite to the urban metropolis resulting from the abolition of the Zemindari system, such social giving has been disrupted, though religious giving has not been much affected. The culture of giving continues, but the marketing approach for collecting the offerings has not been there in the primarily non-monetized rural society of Bangladesh. Urban

society is hardly one generation old and thus a systematic approach to giving and a marketing approach for mobilization of the funds is at the nascent stage. ▶

3 | Legal and Regulatory Environment

The legal and regulatory framework of Bangladesh has been a product of the common law legacy left behind by the British with Muslim and Hindu laws being operative in specific areas of philanthropy.

Bangladesh is a unitary state with powers centralized at the apex level. As a result, local level governance is weak. There has been much discussion about administrative reforms but no meaningful reforms of structure, institution or devolution of powers have taken place. Civil service reform has basically addressed the issue of vertical structure and changed the hierarchy at the horizontal level. Legislative reform is overdue and the legislature is yet to address the issues of non-profit organizations now active in various sectors. The judicial system is yet to be independent of the executive and its capacity remains constrained in the absence of legal reform.

There are different legal forms available for a non-profit organization to be a legal entity. A non-profit organization is required by law to register. In Bangladesh, there are many non-profit organizations which are not registered with the government and they operate informally as an association of individuals after adopting a constitution for its operation. This is necessary to open an account with a bank.

Of the legal forms, the most often used is the unincorporated association. For this, the relevant law is the Societies Registration Act of 1860 (SRA), which is the earliest legislative framework to make provisions for the registration of societies. Such societies can be formed at will and range from small semi-formal common interest groups to large social and religious organizations. A variety of activities are carried out by societies registered under this act ranging from promotion of thrift to undertaking charitable, educational, cultural, social and scientific activities. The SRA gave to societies

- (a) legal entity;
- (b) right to own property; and

(c) legal capacity to sue and to be sued.

Each society/association usually draws up its own constitution, articles, rules and bylaws which is submitted to the registrar at the time of registration.

The Trust Act of 1882 provides the legal cover for private acts of public charity. The charitable trust is also inherited from common law. A charitable trust is an obligation that rests on the trustees as owners of a trust fund or property to manage these for the advancement of objectives mentioned in the trust deed which must be registered with the designated authority. Muslim law allows trusts to be formed for the benefit of siblings or for public good or for religious purposes. Hindu law also allows the formation of trusts for religious purposes and/or for public good. Foundations may also take the form of a charitable trust. The Charitable Endowments Act of 1890 also allows for the creation of endowments, the income from which is to be spent for charitable purposes and for the advancement of any objective of public good as may be specified.

The Voluntary Social Welfare Registration and Control Ordinance was promulgated in 1961 to provide government assistance to social work in an organized manner to provide institutional support to the disadvantaged groups. In many respects it is similar to SRA 1860 except that the registration is done with the Department of Social Welfare. The ministry extends registration easily, provided the constitution of the organization is drawn up according to its given format. The non-metropolitan associations prefer to be registered under this act.

The Companies Act of 1913, amended in 1964, contains a provision for registering non-profit companies. This act provides a strong legal entity and the provisions of the act require adherence to all the rules and regulations of a private limited company.

The Cooperative Societies Ordinance of 1964 also permits voluntary organizations to be registered but this is not popular with associations mainly engaged in government sponsored savings and loans activities and some groups of people performing similar activities (e.g., small traders, non-mechanical transport owners, etc.)

The government promulgated the Foreign Donation (Voluntary Activities) Regulation Ordinance in 1978 to oversee and control the flow of foreign donor funds to voluntary organizations. This requires all non-governmental organizations to register with the NGO Affairs Bureau and pro-

cess papers to get permission to receive funds. Before formal permission, the bureau requires clearance from the concerned ministry (according to area of work) and the Ministry of Home Affairs. Further in 1982 the Foreign Contribution (Regulation) Ordinance was promulgated to widen the coverage to all contributions. After 1990, some relaxation has taken place but still the control is significantly tight.

From the above, it is clear that formal registration with a government agency is a requirement to acquire legal entity, and the laws also impose certain conditions for according registration. Even though the registration process has remained largely a formality it has some continuing clauses and its tangled process can delay or deny formation of association. Transparency of the process is not yet a subject of debate but its arbitrariness can cause harassment. To avoid this, many small associations prefer to operate without registration. The registration is not compulsory and it is only a requirement if certain benefits are to be accessed, e.g., government grant, foreign funding, tax-exempt donation. However, the prevention of fraudulent practices, which has been reported in the press with respect to operation of micro-credit associations, does suggest positive aspects of registration. In the context of Bangladesh, informal or unregistered associations and societies seem to be quite large in number even though the registration process is a simple, one-stop, single-step system. However the receipt of foreign funds would require two-step registration. It needs to be noted that registration is merely a permission system. The laws offer a choice of various legal forms. The most common are societies and cooperatives. Trusts and non-profit companies are rare. The limitation on business activity for organizations registered under the Societies Regulation Act or Voluntary Social Welfare Registration Act remains. Only incidental activities related to the purpose of the society is permitted but surplus so generated has to be ploughed back for the continued performance of the objectives of the society/association. It may be recalled that organizations can only undertake specific activities, such as education, sports, culture, research, arts, science, relief, charity, and the like. The charitable purpose has been well defined under the common law, i.e., advancement of education, advancement of religious activities, poverty alleviation, and activities beneficial to the community. The trust registration requires a property or endowment, and non-profit companies require capital.

Bangladesh is a country with many voluntary organizations of various kinds. It has now come to recognize that the existing laws and regulations need harmonization. Inconsistencies need to be removed.

In Bangladesh, as is clear from the above, the controlling agencies are the Department of Social Welfare, the Registrar of Societies, the NGO Affairs Bureau and some line ministries, e.g., Women and Children Affairs. However in matters of taxation, the National Board of Revenue is in the picture and in matters of clearance the Home Ministry plays an important role. The controls are over registration, receipts of foreign funds, appointment of expatriate officials/volunteers, use of funds, dissolution. The laws of the land also empower relevant authorities to inspect, supervise and monitor and take over an association in case of dispute or complaint.

Tax exemption status is unclear. It is known that funds used for “charitable” purposes are exempt from taxes. The government’s donations to associations require dispensation by the National Board of Revenue to be tax exempt. Until recently, the business income of societies/associations were considered tax exempt but in fiscal year 2001, the government imposed a tax rate of 25 percent on representation of trade bodies. Passive income, i.e., dividend, interest, rent, royalties, capital gains, etc., so far has not been taxed. It seems that passive income, unless explicitly exempt, may come under the purview of the new financial law.

The laws, except those related to non-profit companies, do not require a capital structure and incentive for capital accumulation. The societies and associations under prudent management accumulate capital through receipt of funds or income generating incidental activities. The trusts are required to protect basic property and augment it through its contacts and activities. The Societies/Associations are allowed investments where principal is not subject to speculative destruction. The use of foreign fund is restricted by conditionalities and even interest income cannot be generated through its use, although construction facilities and procurement of equipment to perform designated activities agreed upon by the two parties and vetted by the NGO Affairs Bureau are permitted.

The Social Welfare Registration Act provides a structure of internal governance while such structure for all associations/non-profit companies are given in their constitution or memoranda or trust deed. The basic management policies are put forth in the rules and regulations. Most associations are too dependent on the founder/founder members or the persons in the executive committee. The basic duty of the functionaries is administration of funds and properties in a manner that is consistent with the objectives of the association. In performing their function, such executives are obliged to observe “a duty of care and a duty of loyalty” so as to act in good

faith, honestly, prudently, reasonably and rationally with a vision, always avoiding conflicts of interest.

The accountability of these associations is expressed through an annual report and an audited account presented to the general body of members and submitted to the registration body as per law. The annual reports are filed with the designated government agencies as well as the donors. The audited report is also filed along with the annual report. Bangladesh has no commissioner of charities nor is there an express requirement to file audited accounts with the income tax department.

The laws of the country do not require such associations to make public disclosure of their activities or their accounts; nor is there a general provision for inspection and audit by a government agency except in case of complaint and dispute, particularly for those which are registered with the Department of Social Welfare. However government supervision and control are blurred in the legal system of the country. But civil law jurisdictions may provide such opportunity through common law tradition.

A dissolution clause is mandatory in all deeds, memoranda and constitutions of the associations. The grounds of dissolution are not specified in law but a given procedure is to be followed by the general body of members. The dissolution of an agency by the government is derived from the common law tradition and grounds include improper use of funds, activities outside the purpose of the association, inability to pay debts, violation of terms and conditions of registration, etc. ▶

4 | Social and Economic Development

The non-profit organizations seek funds from households and economic organizations. Even though the cultural value of giving remains a basic driving force, the ability to give is often determined by the economic condition of individual households. This in turn is affected by macroeconomic trends and policies and social capital formation engineered by these.

Bangladesh has shown positive trends with respect to its macroeconomic situation over the decade of the 1990s. The GDP growth rate increased from an average of above three percent per annum in the early '90s to above five percent growth rate in the late '90s. Much of this has been due to growth in the agricultural sector, construction sector, and non-traditional manufactured goods sector (e.g., ready-made garments). Bangladesh is still a predominantly agricultural economy but the share of the agricultural sector in the GDP has declined sharply over the years from 70 percent in the '70s to around 20 percent in the late '90s. This change has been due to the fast growth of the service sector, particularly trade, transport, communication, banking and administration. The contribution of the industry sectors remains low at about 10 percent on the average.

Value-added growth rate in agriculture is very important for Bangladesh not only for food sufficiency and rural employment opportunity but also for the supply of raw materials to industry and the creation of trade opportunities. In Bangladesh, agriculture is affected by extreme weather conditions and natural calamities. There was above 4.5 percent growth rate in the '70s in this sector, but it came down in the '80s to 1.8 percent due to unfavorable urban-rural and agricultural-manufacturing terms of trade. The agricultural growth rate picked up to above 5 percent due to better management of input supply, reintroduction of subsidy, shift to non-flood season crop and increased investment in fish culture. The growth of the manufacturing sector had stagnated in the '80s and deindustrialization took place due to the structural adjustment policy and liberalization of trade. In the manufac-

turing sector, ready-made garments and knitwear maintained their growth though smaller units are facing difficulty. The construction sector boom has accelerated over the '80s and '90s and energy sector investment has picked up recently due to the opening up of the sector to private investment.

The service sector in Bangladesh has maintained a steady growth rate. The sub-sectors which have shown high growth rate are banking and insurance, administration, social sector services (i.e., education and health), trade, transport and housing.

As a result, GDP per capita has shown rising trends, increasing from US\$273 in 1990-1991 to US\$370 in FY '99/'00.

Sustainable economic growth depends on the ability of a country to save enough for investment. The domestic savings rate in Bangladesh has increased over the years but the average during the '90s was as low as 15 percent of the GDP. The positive increment in domestic savings rate is low but encouraging. This low rate is due to the negative savings in the public sector, low retained earnings in the corporate business sector and the presence of a large non-monetized sector. Despite the low savings rate, the average annual rate of domestic investment has increased. Public sector investment increased during the '90s despite declining foreign aid due to increased domestic borrowing. The government has followed a persistent policy of promoting the private sector and attracting foreign direct investment. Private entrepreneurship is still shy and requires not only policy support but also equity support from public sector institutions or public sector-supported institutions. The capital market has not shown much resistance even when government channeled long-term loans to the private sector and provided policy support and tax incentives. Private sector investment has remained concentrated in garments, toiletries, pharmaceuticals and real estate. The foreign direct investment is low and concentrated in the energy sector. On the whole, savings investment imbalance is persistent in the economy.

Bangladesh has a low revenue/GDP ratio even though it has increased from an average of 7.7 percent in the '80s to over 12 percent in the late '90s. The revenue effort has shown an increasing trend due to tax rate reforms, expansion of direct tax base through value added tax and an improvement in tax administration. The trend of growth rates of total tax revenue and non-tax revenue is positive and significant for the '90s. The direct tax as a proportion of total tax is low but has increased over time. In spite of the positive trends, the overall budget deficit has remained above or around 5

percent of GDP due to increased revenue expenditure as well as expanded capital expenditure. The total public expenditure is about 18 percent of GDP. Part of this has been due to the need to subsidize non-performing SOEs, poor quality of public expenditure and a large bureaucracy.

Improvement in fiscal and budgetary discipline has become important in the face of official aid (ODA) dropping from 8 percent in the early '90s to 4 percent in the late '90s. On an average, about 3-5 percent of aid is food, 3-6 percent is commodity, but the bulk is project aid. The foreign aid utilization rate however is low with the disbursement range oscillating between 20-26 percent during the late '90s although the utilization rate of food and commodity aids was much higher. Foreign direct investment (FDI) has increased in the '90s though it has registered a decline in the late years of the decade. The investment is concentrated in energy, telecommunication and service sectors and the sources of FDI are the USA, Malaysia and U.K.

There has been significant growth in the merchandise export of Bangladesh throughout the '90s. However there exists high commodity concentration and high market concentration. There are signs of weakening external competitiveness due to inadequate supporting physical infrastructure, low technological improvement and inadequate growth in labor productivity. Compared to exports, imports have increased at a faster rate due to increased domestic demand and high import content of industries. While the narrow base of Bangladesh export causes extreme vulnerability, there has been a sharp increase in imports through import of capital goods. Moreover intermediate goods have not shown an increasing share over the years. This has resulted in widening the balance of payments deficit which has put pressure on foreign exchange reserve. This pressure could not be counterbalanced by remittances from Bangladeshi workers abroad due to a decline in demand for unskilled and semiskilled labor in the Middle East and U.K. The flow of remittance through official sources is about US\$1.5 billion or 3 percent of GNP, i.e., 30 percent of export earning or 20 percent of import payments. Remittances continue to rise but unofficial channels seem to blur the actual amount and importance of overseas employment.

Bangladesh has consistently registered improvement in the human development index, the value being 470 in 1999; it was 309 in 1991. The adult literacy rate increased from 35.3 percent in 1991 to 60 percent in 2000. The increase is largely due to the increased adult literacy of women though the male-female differential persists. The net primary school enrollment rate has increased to 80 percent and the gender ratio is equal. The

primary completion ratio has increased to over 60 percent. At the secondary level also, the net-enrollment rate, completers rate and rate of girls' participation has improved. Much of the improvement has been due to non-formal education provided by NGOs and continued private initiative at the primary and secondary level with support from the government. The quantitative expansion however hides the decline in quality due to inadequate educational input and a lack of investment infrastructure. Science and technology education has not expanded. Public expenditure on education has also increased but much of it is spent on salaries and wages under current expenditure and on construction under development expenditure.

The health status of the population in Bangladesh has improved. The life expectancy at birth has increased from 56 in 1991 to 59 in 1999. The male-female life expectancy ratio has also shown positive trends. The crude birth rate per 1,000 has declined from 32 in 1991 to 25 in 1999, and the crude death rate has declined from 13 to 8 during the same period. The infant mortality rate declined from 92 in '91 to 75 in '99, U5MR declined from 146 to 110, and MMR declined from 4.7 to 4.2. The immunization coverage has improved. The health service delivery network has expanded to the lowest tier of administration though availability of medical personnel for health outposts is limited. The NGOs still play a minor role. Sanitation and safe water availability has improved a lot but remains far from satisfactory. The public expenditure in health is less than 8 percent of the budget and about 1.5 percent of GNP. The private sector offerings of tertiary health services have expanded in the urban areas. Though public sector facilities have increased, the use of these has declined during the same period of time. The political commitment to health issues seems to be inadequate and interventions are largely donor-driven.

Bangladesh suffers from endemic poverty. The human poverty index value is 43.3, which places Bangladesh at the 73rd position among 90 developing countries. The extremely poor households (22.7 percent of rural households) lie clearly below the poverty threshold having an average per capita annual income of Tk. 3,757. The moderately poor household (29.2 percent of rural households) lie around the poverty threshold with a per capita annual income of Tk. 6,287. The vulnerable to poverty group (21 percent of rural households), having a per capita annual income of Tk. 8,368, live just above the poverty threshold but is vulnerable to income erosion due to natural disaster, loss of job, illness, etc. Though the human poverty index has improved over time, poverty remains a major concern of

Bangladesh. The rate of decline in income poverty has been modest and the burden of poverty falls disproportionately on women in the areas of nutrition, employment, wage rate and health care. The elderly have been identified as the most vulnerable to destitution and extreme poverty. The poverty situation in the urban slums is worse than in the rural areas. The micro-finance operations by GOs and NGOs have made modest reduction in the incidence of poverty, particularly extreme poverty.

The value of gender-related development index for Bangladesh is 0.459, which places the country at 121st among 146 countries. The GDI ranking has improved over time. The low status of women is the result of women's low share of earned income and the literacy gap largely due to patriarchal gender discriminatory attitudes. Women are yet to be incorporated meaningfully in the decision making structure of the country. Though some improvement has been registered in the public and private top level employment scene and public representative governance bodies, in terms of ownership of assets, including land, women's share is still low and it is perpetuated by social-cultural-religious norms. Women's access to productive resources remains restricted and their contribution to the economy invisible or undervalued.

In Bangladesh, environmental degradation has been caused by population pressure, poverty and unplanned urbanization. The rich biodiversity is under threat due to deforestation. Soil degradation due to the use of chemicals and a decrease in water level has caused stagnation in crop yields. Water resource management has been poor, ad hoc, non-integrated and without conservation of large water bodies and rivers. ►

5 | Institutional Survey

Bangladesh has nearly fifty thousand non-profit voluntary organizations of different types. There are big national non-governmental organizations and branches of international NGOs. There are numerous small national and local organizations of which less than 50 percent are registered. An attempt was made to undertake a survey of these small organizations scattered all over Bangladesh. The institutions vary in size, form, purpose and locale. Their ability to access funds are conditioned by the economic condition and value orientation of the households and individuals. The institutional survey was undertaken to complement the findings at the household level for a comprehensive understanding of the issue of giving and fund raising.

Bangladesh has six administrative divisions; one district from each division was selected and then a randomly designated area in the municipalities and a thana in the district were selected. At the second stage the place selection procedure was neither random nor wholly purposive. Field interviews of institutions in the places so selected were done in June 2001. All organizations were listed with the help of government officials and informed social workers. A census was done according to a pre-tested questionnaire. The total number of voluntary organizations so surveyed was 870, of which 56.3 percent were from rural and peri-urban areas, 20.7 percent from district towns and 23 percent from metropolitan areas.

Location of Organization	
Location	Percentage
Rural + Peri-Urban	56.3%
Urban	20.2%
Metropolitan	23.0%

table 1.1

Survey Findings

The ages of the institutions varied widely. About 8.3 percent of them were established before 1900, 5.5 percent in 1901-1970, and 12.5 percent in 1970-1975. Thus 26.3 percent or roughly 1/4 of the organizations have been working for over 25 years; 13.8 percent of them are of longer standing.

table 1.2

Age Distribution	
Year of Establishment	% of Organization Surveyed
Before 1900	8.3
1901-1970	5.5
1970-1975	12.5
1975-	73.7
	N=870

The areas of their primary activity are: culture (14.7 percent), sports (6.9 percent), education (25.9 percent), recreation (13.8 percent), health care (4.3 percent), women development (2.1 percent), social welfare (6.9 percent), orphanage (3.4 percent), religious activity (12.4 percent), and others (6.9 percent). However, many of them are engaged in multiple activities. A secondary area of activity was undertaken by most of the organizations surveyed. These areas included culture (21.4 percent), sports (12.9 percent), non-formal education including adult and religious education (29.8 percent), health education (3.6 percent), child and maternity care including

table 1.3

Areas of Activity			
Area	Primary	Secondary	Tertiary
Culture	14.7	21.4	13.4
Sports	6.9	12.9	6.1
Education(including nonformal, religious and adult education)	25.9	29.8	14.9
Recreation	13.8	-	-
Health Care(including health education, child and maternity center)	4.3	6.8	-
Women Development(including women and child care)	2.1	2.9	5.7
Social Welfare	6.9	-	-
Orphanage	3.4	-	-
Religious Activity	12.4	-	-
Others	-	1.2	2.1

day-care (3.2 percent), women development (2.9 percent) and others (1.2 percent). A tertiary area of activities was mentioned by 43 percent of the organizations. These included culture (13.4 percent), sports (6.1 percent), non-formal education (14.9 percent), women and child development (5.7 percent) and others (2.1 percent).

Of the organizations surveyed, 4.5 percent are registered with governmental agencies. Most are registered with the Department of Social Welfare (26.6 percent), followed by the Ministry/Department of Education (16.8 percent), Ministry of Religious Affairs (6.8 percent), Ministry of Women Affairs (3.3 percent), Ministry of Labour and Manpower (5.6 percent), Ministry of Rural Development and Cooperatives (3.3 percent), Ministry of Sports and Culture (2.3 percent) and others (1.3 percent). These add up to 66 percent of which about 12 percent have multiple registration. But what should be noted is that majority of these organizations are not registered.

These organizations are not large: nearly 39 percent of them are run by volunteers and 61 percent have some permanent employees. Of these, 34.7 percent employ less than five paid workers, 9.1 percent employ 6-15 workers, 3.3 percent employ between 16 and 24 workers while 4.6 percent employ more than 25 paid workers. Only 6.9 percent of these organizations employ part-time or temporary or seasonal (project-related) employees. About 95.6 percent of these organizations have volunteers/members who work one to eight hours per day for one to seven days a week. The percentage of organizations benefiting from voluntary work performed by 1-5 members amount to 17.1 percent while 29.7 percent benefit from voluntary work by 6-15 persons.

Size According to Paid Staff	
Number	Percentage
Less than 5	34.7
6-15	9.1
16-24	3.3
25 +	4.6
Volunteers Only	39.0
Part-time or temporary worker	6.9

table 1.4

At the other end of the scale, 10.1 percent benefit from work done by more than 50 individuals, 20.4 percent benefit from work by 30-50 volunteers, and 18.5 enjoy voluntary work from 16-29 volunteers. The number of volunteers indicated are averages per month.

table 1.5

Voluntary Work	
No. of Volunteers	% of Organization
1-5	17.1
6-15	29.7
16-29	18.5
30-50	20.4
50 +	10.1

Most (67.7 percent) of the volunteers contribute one to three hours' work per day on average with variations over the week or month. Only 10.3 percent of the volunteers contribute more than five hours of work per day. These are mostly office bearers. It is noticed that 59.8 percent of voluntary work is devoted to administration and 72.3 percent of such work are related to activities such as teaching, training, child care, treatment of patients, cultural activity, and sports.

In terms of expenditure, about one percent of these organizations spend more than Tk.20 lac per annum, and another one percent spend between 10 to 20 lac. At the other end, 20 percent of these organizations spend Tk.10,000 or less per annum, 26.7 percent spend between 10 and 25 thousand taka per annum and another 22 percent spend between 25 and 50 thousand taka per annum. Thus about 68 percent of the organizations surveyed are small and very small. Another 18 percent of organizations spend between one and five lac, 4 percent spend between five and ten lacs. The remaining 10 percent spend between 50 thousand and one lac annually. The large spending organizations are active in the areas of education and social welfare, including child and women welfare. Some of these are engaged in religious activity as well as culture, sports and recreation.

table 1.6

Size of Organization by Operating Budget	
Taka in (000)	Percentage of organization
- 10	20.0
10-25	26.7
25-50	22.0
50-99	1.3
100-499	18.0
500-1000	4.0

Of these organizations, only 18 percent receive government grant; about 15 percent generate income from their own sources, and 17.2 percent have income generating activities. Membership contribution is collected regu-

larly by 72 percent of the organizations, and contribution by local individuals are received by 48 percent of organizations. Contributions from individuals are solicited and raised by 33.4 percent of the organizations. The organizations which are active in religious, recreational and educational areas tend to raise funds from individuals more than others.

Modal contribution by local philanthropists is about Tk. 25,000 per annum and the median contribution is Tk. 10,000. The average contribution by patrons is around Tk. 17,000 per annum, while the average contribution by members is around Tk.7,000. These categories of people seem to contribute about the same amount each year over the recent past.

Much of the fund is collected from home (67.7 percent), and patrons and philanthropists make contributions mostly on request (44.8 percent). Special effort is made to raise funds during religious or cultural festivals (16 percent). In 20 percent of the cases, the organizations send out appeals for fund. Roadside collection is resorted to by 4 percent of the organizations and 1 percent of the organizations organize special events to raise funds.

Mode of Collecting Fund	
Mode	Percentage
From Home	67.7
On request	44.8
Cultural Event	16.0
Public appeal	20.0
Roadside collection	4.0
Special event	1.0

table 1.7

Reasons for Giving	
Reason	Percentage
Religious belief	44.0
Humanitarian Value	38.0
Promoting local level activity	42.0
In lieu of voluntary work	6.0
Feel Good	4.0
Personal Contact	7.0
Ability to give	67.0

table 1.8

The institutions believe that most people give because of religious commitments (44 percent), for humanitarian reasons (38 percent), and to promote local level activity (42 percent). The psycho-behavioral reasons were identified as feeling good (4 percent), in lieu of voluntary work (6 percent), personal relations (7 percent), responding to a positive purpose (12 percent), and being able to give (67.7 percent). The reasons for not giving were not having the ability to give (27 percent), and not supporting the purpose (14 percent). ▶

6 | Findings from the Case Studies

The Bangladesh team has prepared 20 case studies of non-governmental organizations to understand the specificities of sources of funds. The organizations are Dhaka-based and in that sense the findings complement the results of the institutional survey.

Classification According to Primary Area of Activity	
Area of Activity	Number of Organizations
Culture and recreation	3
Education and research	5
Health	3
Social Service	7
Environment	1
Legal Aid	1
Total	20

table 1.9

It should be noted however that most of these organizations have secondary areas of activities and thus it is difficult to strictly classify them. The classifications, revised according to two primary areas of activities, are then as follows:

Classification According to 2 Areas of Primary Activity	
Areas	Numbers
Health and Social Service	4
Education and social service	6
Culture and education	7
Legal aid and Social Service	1
Health and Education	1
Environment and Education	1

table 1.10

The size of the organizations vary. The number of paid staff was taken as an indicator. The organizations were classified into four categories: very small (less than 10), small (less than 25), medium (less than 100) and large (more than 100).

table 1.11

Classification of Organizations According to Employed Staff	
Size	Number
Very small	6
Small	7
Medium	6
Large	2

However some of these organizations depend on volunteers to carry out its activities. The organizations are classified according to the degree of dependence on voluntary service.

table 1.12

Dependence on Voluntary Service	
Dependence	Number
Very High	6
High	4
Low	7
Minimal	3

The size of the organizations was also measured by the operating budget. These organizations have been classified into four categories: those with an annual operational budget of less than Tk. 5 lac, those with less than Tk. 15 lac, those with less than Tk.30 lac, and those with Tk.30 lac or more.

table 1.13

Size of Organizations According to Operating Budget	
Size of Operating Budget	Number
Very small (-500,000Tk)	8
Small (-15,000,000 Tk)	4
Medium (-30,000,000 Tk)	4
Large (30,000,000+ Tk)	4

Sources of funding was also important. Some depended entirely on grants, others generated their own funds or got non-grant funding (e.g., donations). The distribution of the organizations is given below.

table 1.14

Distribution According to Percentage of Non-Grant Funding	
Size of non-grant funding	Number
Up to 20%	2
21-50%	3
51-75%	30
76-99%	2
100%	10

Indeed a large number of organizations depended heavily on non-grant funding for their operations.

Distribution According to the Age of the Organization	
Age	Number
10 years	4
11-30 years	9
31-50 years	4
50+	3

table 1.15

The age distribution suggested a mix of old and new organizations. Old organizations often depended on a few stable sources while the new ones looked for alternatives.

The non-grant sources of funds were further looked into. Only one organization depended on a single source of non-grant funding. It will be seen that most of the organizations depended on two or three sources of non-grant funding. The important sources were service fee, membership contribution, public donation service and interest income. This indicates that fund raising drives through special events are rare.

Number of Sources of Non-grant Funding	Number of organizations
1	1
2	6
3	7
4	5
5	1

The effectiveness of fund raising methods varied widely. While donation has been most effective for some, it was least effective for others; similarly while service fee had been the primary source for some, it was not

Nature of Prime Activity of the Board Members	
Activity	Number
Activity Planning and Policy Decisions	7
Fund Raising/finance	5
Supervision and monitoring	3
Networking	3
Supporting an Executive	3
Initiating New activity	2
Allocating resources	1
Running the program	1

table 1.16

effective for others; this effectiveness depended on the nature of the organization and its organizational capability.

The management style varied widely among the organizations. In some, the board was heavily involved while in others the involvement of the board was marginal. In most cases the chief executive officer was the key person.

It will be seen from the table that the most important function of the board is to plan activity and make policy decisions. Fund raising is perceived as a board function.

The staff implements the decisions of the board. Do they participate in planning activities or plan fund raising activities? In the organizations that became subject of the case writing, the role of the staff was primarily to carry out activities as directed or to run programs as planned. In only two organizations did the staff state that they took part in planning organizational activities.

table 1.17

Role of Staff as Perceived by Management	
Activity	Number
Implementation of program/activities	20
Participation in Planning activities	4

Involvement of volunteers has been important for some organizations more than others. Out of the 20 organizations under review, volunteers played an important planning and implementation role in nearly half them.

table 1.18

Importance of Volunteers' Involvement	
Degree of Importance	Number
Very important	7
Important	6
Not so important (limited)	7

Volunteers played different roles in different organizations. In some organizations, the volunteers were involved in all activities and in some others voluntary work had limited scope. Only in four organizations were they directly involved in fund raising.

Management played a leadership role in these organizations. The leadership function in all the cases was reflected in planning and organizing. It was more formal for the older and/or larger organizations while for the smaller ones, it was less formal and more participatory. However, all the

organizations under review were not free of conflictive conditions inflicted from outside or from divisions within the organizational hierarchy. The better managed organizations were the ones that mobilized increasing resources, financial and non-financial. Accountability and transparency in activities and fund utilization helped increase the commitment of voluntary labor, improvements in organizational effectiveness and beneficiary response, helping sustainability of the organization. The organizations with a clear long-run strategy managed funds better than those which had become static and limited to short-run survival. Committed management have managed crises better and survived threats, internal and external.

Donor management requires good public relations, proper reporting of activities and strategizing of approach. The donors external to the country prefer a logical analysis, conformity with their agenda and acceptance of their recommendations. This often puts off an independent and visionary management which may differ from western development and approach.

There is competition for some funds, e.g., religious giving where visible record of performance or locational advantage seem to be helpful. There is competition for governmental funds which is often routinely allocated, but visibility and public relations help. Here also, contact with the top management and knocking on the right door at the right time matter. The organizations have not yet undertaken a professional approach to fund raising. Their way of public appealing is very conventional in nature. The dependence on a few methods of fund raising had often limited the possibility of probing into the “fund market” for non-profit organizations. The role that the media can play is highlighted by one of the cases (Prothom Alo).

Fund raising is a difficult activity—the organizations have often depended on mobilizing funds from their own sources, from donations from approachable persons and from collection of small donations. The third sector is yet to be organized professionally, although their competence in providing targeted services is quite high. The donor’s priority has often influenced diversification into areas which may not be the priority of the organizations. Rigidity imposed by grants often affected optimal allocation of resources. Organizations normally depended on proven or workable methods of fund raising, though some of them looked for new sources, particularly where leadership was dynamic and well connected. However, it must be said that there was limited skill in fund raising and experimentation was generally avoided. In Bangladesh, the number of corporate sponsors is still quite limited. However, business houses are becoming responsive to the value

of promoting good causes. A new area of expatriate donation has surfaced but remains largely unexplored. This leads to the conclusion that there is a need for the organizations to sensitize themselves about raising funds from sources other than grants, which essentially consist of activity-specific allocation by donors, and search for unexplored but emerging areas. ►

7 | Household Survey Findings

A household survey was undertaken in June-July 2001 to understand the culture of giving in Bangladesh. The number of households surveyed was 1,062, of which 23.4 percent were in the metropolitan areas, 22.2 percent were in other urban areas, and the rest (54.4 percent) in villages. The survey looked into giving to institutions as well as giving to persons. The respondents were mostly male heads of households (92.95); only 7.1 percent of the respondents were female. The modal size of the household was 4 to 5 members. The average monthly income and expenditure was around Tk. 5,000—in towns, Tk.8,000 and in metropolitan areas, Tk. 15,000. Less than half of the family members were involved with any organizations; however involvement was more in villages than in town or metropolitan areas. The involvement was mostly with religious organizations, educational organizations, social welfare organizations and professional organizations. However, 35.2 percent of the families were associated with the establishment of one or more organizations in their locality. About 96.3 percent of respondents have helped with contribution, cash or kind, persons or organizations. The incidence of giving to organizations was higher than incidences of giving to individuals.

	Incidence of Giving (Percentage)			
	Household surveyed	% of giving	% of giving to org.	% of giving to Individuals
Metro	23.4	87.8	62.3	30.2
Urban	22.2	88.7	69.1	42.2
Rural	54.4	64.9	57.2	55.5
Total	1062			

table 1.19

Households overwhelmingly gave in cash but giving in kind was also prevalent in rural areas; nearly 40 percent of rural households gave to organizations in kind. Some 32 percent of households in urban and metropoli-

tan areas also gave in kind, mostly hides and skins of sacrificed animals. Giving in the form of clothing was also common (41 percent) in urban and metropolitan areas.

Most of the households gave to religious institutions, educational institutions and orphanages.

table 1.20

Percentage of Households giving to Institutions											
	Sports	Culture	Education	Health	Social Welfare	Recreation	Professional	Religious	Child org.	Orphan	Others
Metropolitan	11.1	3.0	39.1	2.1	8.7	20.5	3.2	89.7	4.1	15.1	0.8
Urban	3.2	1.9	19.8	1.9	6.1	18.2	2.2	81.2	1.9	8.6	0.4
Village	0	0	4.1	0	0	1.3	0	58.0	0	0	0
% of total	3.7	1.1	15.2	0.9	3.4	9.5	1.4	70.5	1.4	5.4	0.3

In all the areas, the principal beneficiary of household giving were religious institutions (e.g., mosques, madrassa). In metropolitan areas, 89.7 percent of households surveyed gave to religious institutions, in other urban areas, it was 81.2 percent. The reason was obvious. People of all religions, Muslims, Hindus, Buddhists and Christians, by their culture, tradition and sense of obligation, give to religious institutions.

Educational institutions came a poor second as a recipient of household giving. About 39 percent of metropolitan households gave donations to educational institutions, so did about 20 percent of peri-urban households. In rural areas only 4 percent of households surveyed gave in cash or kind to such institutions. The third in order of recipient institutions were the recreational clubs. Slightly more than a fifth of the households surveyed in metropolitan areas gave to such institutions; similarly somewhat less than a fifth of the households surveyed in urban areas did so. Such giving in rural areas was rare.

Another notable recipient were the orphanages in the country. These are mostly privately run and have religious overtone. Some 1.5 percent of households in metropolitan areas and 8.6 percent in urban areas gave in cash or kind to such organizations.

The survey showed that the average annual giving was highest for health followed by recreation, social welfare and education. Religious institutions received from more households but the average amount was less. The aver-

age amount received was least for orphanages, organizations for children and professional associations.

Average amount given in cash to organizations last year by households			
Types of Organizations	% of giving	Average Amount in Tk.	Range
Sports	3.7	546	100-5000
Culture	1.1	487	100-5000
Education	15.2	1488	100-25000
Health	0.9	3700	100-10000
Social Welfare	3.4	1558	100-5000
Recreation	9.5	1680	100-10000
Profession	1.4	400	100-1000
Religious	70.5	900	100-25000
Children	1.4	230	100-1000
Orphanage	5.4	169	100-1000
Others	0.3	100	100

table 1.21

The mode of collecting funds differed among organizations. The table gives the distribution of the mode of fund collection by types of organizations. Collecting from home was the most preferred mode for religious organizations and orphanages. Collection from members or patrons was high for recreational clubs, health service organizations and professional associations. Personal contact was a source of collecting funds for organizations for children, educational institutions and social welfare organizations. Direct mail was resorted to by religious organizations and social welfare organizations. Public appeal was a mode used by social welfare organizations only. Collection during festive seasons was done by religious organizations, orphanages, social welfare organizations and cultural organizations. Special

Type of org →	Mode of collecting funds											Total
	Sports	Culture	Education	Health	Social welfare	Recreation	Prof.	Ac enc	Religious org	Child org	Orphanage	
Mode of giving ↓												
From home	27.7	15.4	15.0	2.0	15.6	2.1	-	90.1	2.9	81.1	2.3	62.5
From road	-	-	-	-	13.1	-	-	32.1	-	-	0.1	20.6
By mail	-	-	-	-	3.1	-	-	2.3	-	-	-	4.6
Through public appeal	-	-	-	-	11.1	-	-	-	-	-	-	0.3
Personal contact												
From members	39.5	45.3	10.9	92.1	25.6	97.3	98.9	3.9	18.7	-	19.2	15.5
During festivities	-	26.7	-	-	13.9	6.9	-	34.1	6.9	41.2	9.3	18.9
Special show	10.3	10.7	-	-	1.9	3.1	-	-	-	-	1.9	0.6
Others	11.4	4.5	44.9	-	4.2	1.1	2.9	1.1	4.6	-	5.4	5.4
Total	3.7	1.1	15.2	0.9	3.4	9.5	1.4	70.5	1.4	5.4	0.3	
House hold												

table 1.22

shows as a mode of collection from households was used by sports and cultural organizations. This distribution of household by mode of collection indicated the level of underdevelopment of the market for collecting funds for the non-profit sector.

The survey also asked the household respondents their reasons for making contributions to the organizations. There was little difference by location in the reasons given by all the households. The most often cited reason was religious belief, followed by humanitarian consideration. The least mentioned were commitment to the cause of the organization and joy in giving to charity.

table 1.23

Reasons for Giving to Organizations (% of giving)			
Reasons for giving	Metropolitan	Urban	Rural
Humanitarian	63.5	59.6	39.3
Religious belief	81.9	87.6	89.9
Personal relation	37.7	39.1	45.3
Promoting local organization	36.1	47.2	41.3
Promoting a cause	17.5	21.3	13.2
Being able to pay	31.3	29.2	21.7
Donation in lieu of time	21.9	23.2	20.1
Involved with the organization	33.3	37.3	13.7
Social pressure	33.3	39.2	27.1
Personal contact	43.1	39.5	23.3
Joy of giving	11.1	15.2	13.3
Others	12.9	7.7	3.1

The households were also asked to provide the reasons for not contributing to any organizations. The three most often cited reasons were not having faith in the mission of the organizations, not having faith in the ability of the organization and not being approached for contribution. The least mentioned causes were inability to pay and strong non-commitment to semi-organized charity initiatives.

table 1.24

Reasons for Not Giving to Organizations (% of households not giving)			
Reasons for not giving	Metropolitan	Urban	Rural
No faith in the cause	51.2	47.9	21.5
No faith in the organizational capability	36.7	39.6	31.2
No approach made	28.2	49.1	45.7
Unable to make contribution	19.6	21.7	23.4
Strongly opposed to local semi-organizational initiative	12.1	15.6	17.2
Others	9.1	13.1	3.2

This table seems to suggest that there is a segment of society who would be willing to make a contribution if approached properly, for a cause that would appeal to them. Only less than a fifth of the households that did not contribute cited inability to pay and about a sixth preferred a “transparent and accountable” organizational structure to make a contribution. The issue of organizational capability was raised by a third of non-contributing households. ▶

8 | Giving to Persons

Households also gave to individuals: to friends, relatives, neighbors, beggars and the needy. More than 95 percent of households surveyed gave to individuals. The beggars were the prime beneficiary in number (83.9 percent), though the amount given was small. Relatives (42.8 percent) were the second most frequently helped group followed by the needy (21.8 percent) and neighbors (15.5 percent). Friends were helped by 6.1 percent of households surveyed. The distribution by locality is shown in the table below.

Giving to Persons (% of households giving)				
Category	Metropolitan	Urban	Rural	Total
Friend	7.2	8.2	14.7	6.1
Relative	28.1	37.3	48.2	42.8
Neighbor	8.3	12.5	28.4	15.5
Needy	15.5	21.2	26.2	21.8
Beggar	69.5	89.3	92.6	83.9
Others	1.0	1.2	0.03	0.9
% of household giving	30.2	42.4	36.9	N=1062

table 1.25

Of the households surveyed, there were more in rural and urban areas that gave to beggars than in the metropolitan areas; the same was true with regards to neighbors, the needy, relatives and friends.

Average amount given to individuals last year		
Category	Taka	Range
Friend	461	100-5000
Relative	2048	100-25000
Neighbor	880	100-25000+
Beggar	158	100-500
Needy	1180	100-25000+
Others	298	100-500

table 1.26

The amount given to different categories of individuals however varied widely.

The average amount given to relatives was the highest, while the lowest amount was for beggars. A neighbor benefitted more than a friend. A person in need received the second highest average contribution from households that gave.

The survey also probed into the reasons why households helped individuals. The reasons for giving widely varied and are presented in the table below.

table 1.27

		Reasons for giving to individuals (% of households giving)								
Reason										
Individual										
		Humanitarian	Religious belief	Expect help in return	Ability to help	Joy of giving	Persistent Approach	Social pressure	Maintain Relation	Others
Friend		30.7	4.9	3.0	10.2	6.0	40.1	3.0	15.1	3.0
Relative		24.1	-	36.0	3.0	-	42.0	-	27.1	-
Neighbor		34.2	26.0	9.1	15.2	16.7	14.3	15.2	20.3	-
Beggar		4.9	54.3	-	13.1	9.0	21.0	3.0	-	-
Needy		40.1	24.9	-	12.3	3.0	3.1	6.0	12.0	-
Others		3.0	-	-	-	-	3.0	3.0	-	-

It will be seen that giving to friends were premised on humanitarian cause, persistent approach, maintenance of relationship and ability to pay. Giving to relatives were explained by expectation of help in return, persistent approach, maintenance of relationship and humanitarian cause. Helping a neighbor was due to humanitarian cause, religious belief, and maintenance of relationship with others who lived in close proximity. Giving to a beggar was explained by religious belief and ability to help. It appears that compassion and religious values are more important in giving than social pressure or personal compulsion.

As to reason for not giving, the only one cited was inability to give. This seems to suggest that ability to give is the prime determinant to sharing a part of one's income with others. Once the ability is there, the decision maker decides which category of individuals would be given help. The reasons seemed to vary. Of the reasons cited, compassion and religious be-

iefs were important followed by personal and social relation. This seems to be quite logical for a traditional society. ▶

9 | Conclusion and Recommendations

Despite some methodological limitations, the study confirms that the culture of giving and voluntary organizations are deeply rooted in Bangladeshi history. The emergence of these organizations in the past was caused by the need to fill a gap unaddressed by for-profit private sector activities or traditional governmental engagements. The religious belief system and values derived therefrom played a significant role as people sharing certain values/mission were central to the creation of these organizations.

These organizations manifest diversity in age, size, structure, activities, legal form and coverage. Compared to the public sector organizations and for-profit private sector organizations, the income of such organizations comes from diverse sources, i.e., membership fee, sale of services, donations, bequests, special shows, and contractual work. The source is limited for small organizations serving members/service-seekers.

A majority of households surveyed gave for charitable purposes irrespective of their location. On average, it was more than one percent of per capita income. The major reason for giving was a response to religious and humanitarian causes. The most often cited reason for not giving was the inability to give. Institutionally, most indigenous voluntary organizations depended on fees and donations. Some were recipients of grants. Public appeal to raise funds was rare if we exclude the appeal made by religion-centered organizations during religious festivities. Special shows to raise funds were limited to cultural organizations. Personal contact seemed to be important and the eminence of people running the organizations also mattered.

Most indigenous organizations depended on volunteers for running the organizations which limited the size and coverage but made the structure of management simple and informal. However, there are well-structured organizations which are large and where management is formal and functionally departmentalized.

In large organizations, the boards are more concerned with policy decisions while implementation is left to the top and middle management. In small organizations, such division is not to be found. The charismatic leader is the philosopher, planner, implementor and guide. The organizations that have a long history of service have gone through ups and downs. In the sluggish period, the problem was lack of leadership and in the period of its expansion and high visibility, it was again the quality of leadership and management that made the difference.

It is to be emphasized that the essential element in non-profit organizations are the volunteers. Voluntary organizations are essentially collectives of volunteers who have gathered to perform certain agreed functions that benefit more people than the members only. Most of these organizations have little wealth but the large ones have been able to build up capital assets.

Financial sustainability has always been difficult to achieve by non-profit voluntary organizations. Most of these organizations have no explicit strategy for attaining financial, economic or social sustainability. The dependence on grants for many is critical. It is said that to attain sustainability the basic requirements are: the articulation of a coherent vision with social appeal; an ability to demonstrate capacity to plan and implement it efficiently through quality management; and the capacity to enlist support. Many non-profit organizations manifest weakness in one or the other of these aspects. It is important to avoid frustration and disappointment among the volunteers and among the target group which the organization serves.

The surveys indicate that excluding the grant element, it is the individuals, members or non-members, that contribute a significant part of the total resources of the small and medium non-profit organizations. The religious and humanitarian reasons are prime movers in this respect. But philanthropic support has its limitations and thus fund raising has emerged as an important area for exploration. But few organizations have experience or appropriate programs for raising funds and professional help in this regard has not been sought. Raising funds through the provision of services are more common than raising funds with the help of a professional firm. Campaigning for funds is uncommon. The general public also has no planned programs for giving except during religious festivities and natural calamities. But some experiences have shown that people do respond to public appeal in the case of worthy causes. As grants become limited, the nonprofit organizations should definitely examine the possibility of raising funds in a planned manner. To achieve this, a realistic budget on the basis of planned

activities is helpful to define the gaps in resources. Identification of potential support base and articulation of the cause to the constituency, the cultivation of which require good public relations, are also significant factors. Most of the organizations lack capacity in this regard. Thus programs of education and training as well as a successful demonstration of alternative methods is a necessity for facilitating and improving the capacity for fund raising of the non-profit organizations of Bangladesh who are playing a significant role in providing service for public good. ▶

PART TWO

The Cases

Dr. Muzaffer Ahmad

Case 1

Providing Dignity in Life and Death

ANJUMAN MUFIDUL ISLAM

ASSOCIATION FOR HUMANITARIAN ACTIVITIES — ACCORDING TO ISLAMIC PRECEPTS

Introduction

Saidur Rahman is the current chief administrative officer of Anjuman Mufidul Islam (AMI). Upon his retirement as a senior civil servant, he opted to take up this job even when other jobs were available on his retirement. He travels every day nearly 30 kilometers from Mirpur to Gandaria. Both are suburbs located at opposite ends of Dhaka city, and works in a small office in a century-old house. His current thoughts center around improving AMI's assets and fund management, even though the daily activities need his attention as the organization is primarily run with volunteers and a few paid staff. His contract was recently renewed after the expiry of two three-year terms, which started in 1994.

History

Anjuman was established in Calcutta in 1905 by Ibrahim Muhammad Dupley of Surat. He had businesses in Rangoon and Calcutta. Anjuman's primary objective is to perform the last rites as per the dictates of Islam on the unclaimed dead bodies of Muslims and to give poor Muslims a decent burial. This need arose be-

cause of communal riots and periodic epidemics. Anjuman also established primary schools, madrasas, and a library in the Muslim localities in Calcutta. Anjuman was fortunate to get highly placed political, social and legal personalities such as Sir Khawaja Nazimuddin, A. K. Fazlul Huq and Hosain Shaheed Suhrawardy—all three chief ministers of the province of undivided Bengal during British rule.

At the partition of India and Bengal in 1947, S.M. Salahuddin, then chief administrative officer of Anjuman, came to Dhaka to open a branch of the Anjuman. He contacted prominent people of civil society and eminent administrators as well as the elite of the town. As a result, in 1947, just after the partition of Bengal, Anjuman Mufidul Islam established its central office in a requisitioned house in Gandaria (a locality in old Dhaka) that lay vacant due to the migration of its owners to Calcutta.

The first general meeting of the Anjuman at Dhaka was held on January 1, 1950 with Habiballah Bahar Chowdhury as its first president. Chowdhury was a member of the cabinet in charge of the Ministry of Health. The Anjuman's trustees included three highly

placed civil servants, one businessman and one educator. The committee included seven vice-presidents, one of whom was Mirza Abdul Kader Sardar, chief of 22 panchayet (ward committees) of Dhaka city. He was also responsible for functions traditionally ordained by the Nawab of Dhaka. But the chief functionary was S. M. Salahuddin, who was also chief administrative officer of Anjuman in Calcutta. Mirza Abdul Kader Sardar provided some seed money and placed four horse-drawn carriages at Anjuman's disposal to help perform the burial rites.

In February 1950, a communal riot occurred in Dhaka. Anjuman volunteers swung into action. They established a camp in Sadhana. In addition to its traditional service, three thousand non-Muslims were rescued, fed, given medical care and looked after for three months. Alauddin Ahamad, a member of Anjuman, mentioned this fact to stress that Anjuman, though an organization with roots in Islam, is a non-communal humanitarian organization. Professor Mehr-E-Khuda, also a member of the Anjuman, recalled that he became associated with the organization in 1952 when a cholera epidemic required volunteers for a mass inoculation drive. Anjuman took responsibility for the old Dhaka area and managed to visit every household. During the Fifties, Anjuman started a boys' and a girls' school primarily for children from low income families among the migrant community.

In 1971, Anjuman suffered a blow

when S. M. Salahuddin left Dhaka for Karachi in late November during the war of liberation that created Bangladesh. Anjuman reorganized in 1972. The general meeting elected Justice Aminul Islam as its president and Dr. M. A. Wahed, a reputable physician, as its honorary chief administrative officer. At that point in time, finances were low, its ambulances for carrying out emergency and burial services were non-functional due to their misuse by the Army, and the schools were mostly deserted. Dr. Wahed proceeded to raise funds by selling coupons and seeking donations. The owner of Navana Motors, Khawaja Nooruddin, donated a microbus which was converted into an ambulance.

During the famine of 1974, Anjuman provided proper burial to the poor and the deserted. Its activities made headlines in various newspapers. The government came forward to allocate two bales of markin/longcloth each month, free of charge, to carry out its services. A breakthrough in finance came when Dr. Wahed performed the Hajj as a member of a government delegation in 1977 and met representatives of various charity organizations who were briefed about the activities of Anjuman. In that year Anjuman received a one-time grant of US\$50,000 from the Islamic Solidarity Fund. This fund was used to open orphanages, reopen schools, start a vocational training center, start a charitable dispensary and maternity clinic, and import ambulances for which tax exemption sta-

tus were given by the government. Salahuddin returned to Bangladesh in 1976 and oversaw this rejuvenation. In 1986 on a visit to Karachi he died of a heart attack.

Syed Azizul Huq, a former minister, then took over as its president and honorary chief administrative officer. He performed these duties until 1992. Through his efforts, Anjuman received government budgetary grants, later raised to Tk. 20 lakh a year. After his death, A. B. M. Golam Mostafa, another former minister, succeeded him. He proceeded to streamline and decentralize the administration and appointed a paid chief administrative officer for the first time and supporting staff. He was succeeded in turn by Justice Abdur Rahman Chowdhury who unfortunately died shortly thereafter. A. B. M. G. Kibria, a former Inspector General of Police, a former ambassador and a former member of the caretaker government, succeeded him.

Objectives of the Anjuman

In the room of Saidur Rahman, on a teakwood board, the objectives are written in Bengali for any visitor to see. These are:

- ▶ To create amity between Muslims and members of other communities.
- ▶ To provide basic, scientific, vocational and moral education to boys and girls of the low income group and the hard-to-reach poor.

- ▶ To provide financial help, training in income generating activity and other assistance to orphans, elderly, destitute and the deserted.
- ▶ To provide medical and health care to the poor and the destitute including emergency medical relief during disasters.
- ▶ To provide free ambulance service for the needy.
- ▶ To perform the last rites of burials for the dead Muslims handed over to Anjuman by the poor, hospitals or the police.
- ▶ And to provide relief in areas affected by natural calamities.

Management of Anjuman

The life members (now 100) and general members (now 200) meet annually to elect the management committee, whose members elect a president, a trustee board of 12 including the president, eleven vice-presidents including a senior vice-president and 55 members of the committee. The managing committee sets up various subcommittees, e.g., Finance committee, Administration and Personnel committee, Orphanage Management committee, Transport committee, School and Education committee, Medical Services committee, Media and Publicity committee, Membership committee, Zakat and Donation Collection committee, etc. A trustee heads these committees.

The managing committee takes up

plans and programs as well as makes decisions on the basis of recommendations from the subject committees. The committee system allows the participation of a maximum number of members. Besides the formal meetings, the chairpersons of the committees and the members can make recommendations to the managing committee directly in an individual capacity. The informal nature of interaction combined with a set procedure for decision making provided scope for a seasoned administrator like Saidur Rahman to take the initiative and to make decisions on day-to-day routine matters.

dailies carried a news item that a housemaid named Nilufar had died at Dhaka Medical College as a result of violence done against her by her woman employer supposedly for not performing her duties on time. The home of this unfortunate girl was in a village in Netrokona. The body lay unclaimed in the morgue of the Dhaka Medical College. Anjuman contacted the police station and found out that Nilufar's mother resided in a suburb in Dhaka. She did not know what had happened to her daughter. An official was sent to the suburb in Dhaka and he brought her to the Anjuman office. She was taken in an ambulance along with officials to claim the dead body. Anjuman

table 2.1

Burial Service by Anjuman Office							
Year	93-94	94-95	95-96	96-97	97-98	98-99	99- 2000
Number	2152	2024	1876	2200	2284	2378	2438

Current Activities of Anjuman

Burial of the dead

Saidur Rahman recounted various activities that Anjuman currently carries out through its central office and 23 district branches. The most important activity is to provide burial services to poor and unclaimed dead bodies of Muslims. This service provided by the Dhaka central office over the years is seen in Table 2.1.

The 23 branches on the average provide free burial service to about 560 dead bodies a year.

Saidur Rahman recalled a very touching incident. On April 22, 2000, many

bought all the materials, including the coffin box, and arranged for the religious rites to be performed. At about 6:30 in the evening the ambulance with Nilufar and her mother, and an Anjuman official, left for Netrokona. Anjuman also gave a token sum of Tk. 2,000 to the mother to perform subsequent rites. Saidur Rahman believes that violent deaths among young maids has increased over the years.

In another incident, the Anjuman president in Khulna received a call late at night in April from the town jailer. The small daughter of a female prisoner had died that night. The relatives, being poor and scared, refused to accept the dead

body from the hospital. Early in the morning, Saidur Rahman called to remind the president of the branch at Khulna that Anjuman should accept the dead body with proper hospital certification and a statement from the jailer and the mother, and that the child should be buried with all the religious rites in the presence of police officials.

On October 4, 1999, AMI received a call from Pabna Anjuman that 11 persons had died in a bus accident and that the bodies were in the morgue of the Medical College Hospital. No one had come to claim the bodies for burial although the local newspapers carried the news together

six motorized ambulances and about 25 non-motorized vans constructed locally.

The ambulance service operates round the clock with duty officers and drivers working in three shifts. The drivers and the attendants have been trained to repair and maintain the ambulances. The ambulance attendants have been trained to provide medically proficient service including first aid. Anjuman has female attendants for female patients. The ambulance service is monitored daily.

Saidur Rahman checks the daily service book and has sadly noted that there are more calls for assistance than Anjuman could possibly respond to. Furthermore,

Ambulance Service provided to the public								
Year	92-93	93-94	94-95	95-96	96-97	97-98	98-99	99-2000
Number	3350	3553	3905	5000	4033	4965	6452	7110

table 2.2

with photographs. The Pabna Anjuman branch performed all the religious rites for burial.

Free ambulance service

Anjuman's second most important activity is to provide free ambulance service on call. Anjuman has three telephone numbers that people can call. The service is free in Dhaka, with a nominal charge for services outside Dhaka.

The Anjuman has 11 motorized ambulances, one airconditioned ambulance, two "auto-tempos" converted into ambulances at Dhaka, and the branches have

the old ambulances are becoming expensive to maintain. Expansion and better maintenance of the ambulances has become an urgent need. The traffic congestion in Dhaka is also a problem. Razzaq, a member of Anjuman, recalled how in 1985-86 he availed of the services of an Anjuman ambulance to carry back his friend from the orthopedic hospital as the hospital refused to carry the patient home. He was given proper treatment but hospital regulations ruled out the use of their ambulance for this particular service.

*Free health care service
and free supply of essential medicines*

Saidur Rahman has reached out further by providing health care services as a concomitant activity of Anjuman. Four mobile medical units provide free treatment to poor patients in and around the Dhaka metropolis. Each Friday, medical teams examine poor patients in Anjuman offices and give prescriptions without charge and provide available essential drugs to them. Each unit gives its services to about a thousand and a half patients annually. Anjuman also provides immunization services to children and pregnant mothers through mobile medical units, free Friday clinics and medical camps. To provide these services, volunteers, including teachers of Anjuman schools, train in first aid and simple paramedic services. One important medical service is the operation of a medical camp during Ijtema (a congregation of Muslims, numbering about two million after Ramadan on the bank of river Turag just outside Dhaka metropolis) for three/four days. Last year, they provided medical treatment to 1,310 patients including 25 with serious ailments. Anjuman also performed circumcision for boys free of charge.

Saidur Rahman fondly recalled the services that Anjuman provided during a natural calamity. During the unprecedented flood in 1998, a medical team of Anjuman started for KaliaKoir, five kilometers from Dhaka, to rescue marooned people who throughout that time had received no relief and medical assistance.

The Anjuman team set forth with relief goods and supplies, but before they could reach the spot, the engine of their vehicle stopped in almost waist-deep water. All the team members got down to push it for about a quarter of a kilometer to get to a shallower spot. They then hired a boat to carry the relief goods to the nearest camp. It took them eight to ten hours to get there. At sundown, they returned to their stranded vehicle and began pushing it along. Fortunately a passing truck driver helped to get the water off the engine and started the vehicle. The team returned to Dhaka 20 hours after they first set off. The job was difficult, but it ended with a sense of satisfaction. Saidur Rahman emphasized this commitment of the members of Anjuman.

In 1997, Kriparanjan Chakma, a tribal lad from a poor family, lost his leg in an accident. The leg was amputated and the family, through the help of a local newspaper reporter, appealed for help for an artificial limb. Anjuman contacted the district commissioner and brought the family to the orthopedic hospital and paid all the expenses for the prosthesis.

Saidur Rahman believes that these examples have made Anjuman known across the country and people come forward to make special purpose donations, for example, for medicines and refrigerators for the medicines' proper storage.

Orphan children's home

The Anjuman home for orphan girls rests on the first floor of Anjuman's principal office at 5 S.K. Saha Road and the home for orphan boys is nearby, at 44 Rayani Chowdhury Road. These orphanages were originally abandoned houses, taken over by the government and later allocated to Anjuman. Now Anjuman has ownership through a purchase at nominal price. There are 116 interns of whom 61 are girls.

Anjuman cannot open its doors to all the countless unwanted, hapless orphans. When an application for entry into a house arrives, a committee decides according to its rules. Syed Nazir Ahmad, now a member of Anjuman, was travelling a few years ago to Dhaka from his village home in Rangpur district. His wife was feeding their grandson with a home-made burger and a banana. The child refused to eat all of it and so the residue was thrown out the window of the microbus. Soon after, a little girl overpowered a cat to get hold of this leftover food, and she then continued to pat the cat and shared the food with it. This attracted the attention of Syed Nazir Ahmad. He got down from his microbus and started a conversation with the girl, who was in shabby clothes and had a very dirty appearance. He asked about the cat and the reply of the girl struck him. She said this cat had nobody and she had nobody and that was the reason why they had such a close affinity. He offered to take her and the cat with him. She refused and said she had

been to a house of a wealthy person where she worked day and night and was mistreated. He assured her that he would treat her well and put her in school. She was unconvinced. After more persuasion, she agreed to go with him as long as he put her in an orphanage, not in his house. He agreed. While in Dhaka he inquired about orphanages and he liked the girls' home of Anjuman. He approached AMI. He appeared before the committee with the girl, and AMI admitted her as an inmate.

The superintendent of the girls' home, Shamsun Nahar, holds an M.A. in Islamic history. She knows that her responsibility is great and her job tough. "Some (of the children) are so tiny, they do not understand the rules and as they came from a deprived backgrounds, it is difficult to be harsh." The superintendent of the boys' home, Muslehuddin, said that it is even more difficult with the boys. Sharing rooms and facilities ultimately make them members of an extended family. The inmates not only are taught the basic curricula of primary and secondary education, but also religious and moral education and trade courses. As they graduate out of the home, they are given assistance to become self-employed and many continue to offer voluntary services to return the good that Anjuman gave to them. Saidur Rahman however is conscious that not much in the way of extra-curricular and recreational activity can be provided to them. Saidur Rahman recollected that former inmates Nasreen, Mita, Asma, and Aleya, who now work in pri-

vate organizations, brought two sewing machines to be given to the outgoing inmates this year. Nazir Ahmad donated a computer to the school that he purchased at a bargain.

Anjuman runs a girls' college, open to other young women in the locality as well as to the inmates of Anjuman. The college has committed faculty members. Anjuman also engages tutors for non-performing inmates. These tutors are volunteers or are paid at a rate that is low compared to current market rates. Saidur Rahman is fond of repeating that it is the goodness in a person's heart that makes organizations like Anjuman thrive.

Sources of Income

Anjuman Mufidul Islam is almost entirely dependent on contributions and donations from members of the public for sustaining their operations across the country. The authorities strive to maintain a high standard of services so that the good will that keeps the contributions coming in is not tarnished. Saidur Rahman remarked, "If we do not live up to our name, we stand to lose a lot. Good will and reputation is everything to us. A slight lapse may cause us irreparable damage as reports of carelessness spread like wildfire. The very nature of our work makes us aware of the value of a good reputation as it is the only asset we can call our own."

Membership fees are nominal. Life members pay Tk. 5,000 at a time and

general members pay Tk. 10 per month. The money is a token sum for participation and it is kept low to allow even a person with low income to become a member. But membership is selective; a committee scrutinizes the application because the commitment to the cause is very important.

The prime sources of income are donations and collections. Anjuman collects zakat (a payment enjoined on every Muslim) the hides of sacrificial animals. The hides go to Anjuman for sale. AMI receives part of the fitra, a payment made by Muslims at the end of fasting month. In addition, Anjuman receives donations in cash, in kind and in assets. Donations are also collected through permanent donation boxes at burial grounds and other prominent places. AMI places temporary donation boxes on such occasions as religious festivals. Donations are also received for trust funds.

As Saidur Rahman recounted, the poet Sufia Kamal (a legendary leader who fought for the rightful place of women in society for six decades) recently died of old age complications. Before her death she entreated her sons and daughters not to arrange for a large and expensive prayer meeting for her. Instead the amount to be so spent was to be given to Anjuman. Her son, Shahed Kamal, handed over a cheque of Tk. 50,000 to the president of Anjuman, A. B. M. G. Kibria. In another case, the small traders at Sadarghat, a river port of Dhaka, saved to donate Tk. 50,000 to Anjuman.

Third, a couple named Choiti and Sagar donated Tk. 10,000. Choiti was a student of Dhaka University when she met Sagar, a graduating student of the Bangladesh University of Engineering and Technology and they later married. At the dinner at which they celebrated their first wedding anniversary with friends, one form of entertainment was to speak or act out whatever was written on a slip to be drawn from a basket. There were three prizes. The adjudicators were the fathers of Choiti and Sagar. Choiti and Sagar drew the slip that read “Anjuman in our life.” Choiti recalled that when she was a student of class four she drank some kerosene, the smell of which she liked. Soon she felt awful but before she started vomiting she ran to her mother. The mother desperately called Anjuman for help and she was taken to the hospital for a stomach wash. She returned home the next day. Sagar said he was standing at the emergency room of Dhaka Medical College hospital with a friend while waiting for a fellow friend to relieve him of his duties as an intern doctor. He noticed a number of dead bodies, which included infants, adolescents and elderly people. Anjuman volunteers received those unclaimed bodies for burial. Moti, a friend of Choiti and Sagar, mentioned how he worked with Anjuman volunteers during the 1998 flood. Zubair, a relation of Choiti, said he was on the bus, which skidded into a tree; many were injured and some died. An Anjuman ambulance worked along with others. Zafar, a neighbor, said he

started his education at the Anjuman Boys School. Rahnuma, also a neighbor, said she studied at the Anjuman college for girls. The winners donated the prize money to Anjuman. Saidur Rahman said such love made them cry in gratitude and to function with renewed vigor.

One special effort takes place on Shab-E-Barat—a night when Muslims believe that their fate for the next year is determined on the basis of piety. Muslims visit graveyards to pray for departed ones. Anjuman opens a camp to collect donations, as it is the practice with the Muslims to offer donations on that night. At Dhaka city alone, AMI collects more than three lakh taka from eight locations. Saidur Rahman picked up a newspaper to mention a touching story. Azimpur graveyard is one of the oldest in the city. Anjuman camp was there as usual from evening till morning the next day. At about midnight a beggar approached the camp volunteer with Tk. 413 as his donation. The volunteer was awestruck. He asked why he was giving money that came from his begging. The beggar replied that when the likes of him die, Anjuman performs the last rites. He added, “We have no one but Anjuman on our side.” The next day, *Daily Ittefaq* featured the incident on its front page story and published an editorial on it.

Dr. A. Q. M. Badiur Rahman bequeathed 12 shops at the elephant road of Dhaka, a busy shopping area. Khodeza Begum similarly bequeathed two residential flats at Gopibag residential area of

Dhaka. Ferdousi Rahman bequeathed a chamber in eastern trading center and Saleha Ahmad bequeathed a shop in R. K. Mission Road. These bequests provide rental income for Anjuman.

Habiba Kibria donated Tk. 5 lakh for the Ayesha Nurul Amin Trust Fund. Syed Firoz Ahmad and Maqsooda Banu donated Tk. 3.5 lakh for the Maqsooda-Firoza Trust, and Mahammad Abdul

Khaleq donated Tk. 2 lakh for another trust fund. Hasina Zaman donated Tk. 1 lakh for a trust fund. These funds go into fixed deposits or saving certificates. The income from these funds meet the various expenditures of Anjuman.

People have donated land in Netrokona, Gaibandha, Comilla and Dhaka for development of educational and service facilities for the poor. Various

table 2.3a

Income 1999-2000	
1.1. Zakat	30,57,273.00
1.2. Sale of Hides and Skins	9,76,449.00
1.3. Donation	16,34,96.00
1.4. Shab-E-barat Night collection	3,08,962.05
1.5. Permanent Box collection	1,69,117.75
1.6. Temporary Box Collection	1,05,498.00
1.7. Fees and subscription	14,490.00
1.8. Donation for Trust Fund	3,50,000.00
Sub-Total	66,17,205.80
2.0. Government grant	20,00,000.00
3.0. School Income	1,89,408.00
4.0. Rental Income	13,30,085.60
5.0. Interest Income	57,47,549.25
6.0. Miscellaneous Income	77,037.85
Total	1,59,56,286.00

table 2.3b

Expenditure 1999-2000	
1.0. Pay and Allowances (82) of Branch, School, Service center	30,96,578.25
2.0. Boy's & Girls' Home	12,00,723.70
3.0. Transport (Ambulance Services)	14,94,778.25
4.0. Administrative Expense	5,71,012.24
5.0. School Expenses	96,111.50
6.0. Relief, Medical Service and non-formal education	5,37,241.50
7.0. Repair and construction	5,32,189.37
8.0. Furniture & Fixtures	2,76,946.00
9.0. Burial Expense	1,75,723.25
10.0. Collection Expenses	3,92,258.75
11.0. Grants to Branches	2,31,969.00
12.0. Investments	56,08,083.00
13.0. Miscellaneous.	1,26,943.00
Total	1,43,40,557.56

pharmaceutical companies such as Rhone-Poulenc Rorer and Renata, regularly donate medicines. Various associations like the Gandaria Women Association have also donated funds. Some donate food for the inmates. Some give in kind— television, refrigerators, books, teaching aids, cloth and clothing, and so on.

The income and expenditure of Anjuman are in Table 2.3a and 2.3b.

Future Activities

Anjuman has adopted the following plan of action:

- (a) Setting up a full-fledged vocational school for the disadvantaged
- (b) Increasing the number of ambulances
- (c) Increasing the number of branches outside Dhaka
- (d) Setting up sub-centers in Dhaka
- (e) Imparting basic, moral and religious education in prisons
- (f) Setting up a central library
- (g) Developing Anjuman's own graveyard
- (h) Reconstruction of the boys and girls homes
- (i) Construction of a commercial complex at Kakrail, in Dhaka on donated land

Investment option

Azizunnesa Sufia Khatoon donated 0.48 acre of prime land at Kakrail, in the

heart of Dhaka city. Saidur Rahman first considered that if it is sold, AMI could get about Tk. 100 million. By investing the proceeds from the sale in government savings certificates, AMI could earn Tk. 10 million a year. Or, if Anjuman placed it with an asset management company on a secured arrangement, AMI might earn Tk. 11 million at the current rate.

Later these options were ruled out as per the deeds of agreement with the donor. As a second option, Anjuman could then give the land to a real estate developer to build a shopping and residential complex. Anjuman would have no cash out, but after completion of the project. The developers would sell 50 percent of the apartments and shops to recover their cost and earn their profit. This would mean no income for AMI for five years. AMI would hold ownership of 40 apartments of 1,500 sq. ft. each, whose rental would be Tk. 10,000 per month. In addition, AMI would own 75 shops of 200 sq. ft. each and earn a monthly rental of Tk. 3,000 from each unit. There would be management and maintenance costs.

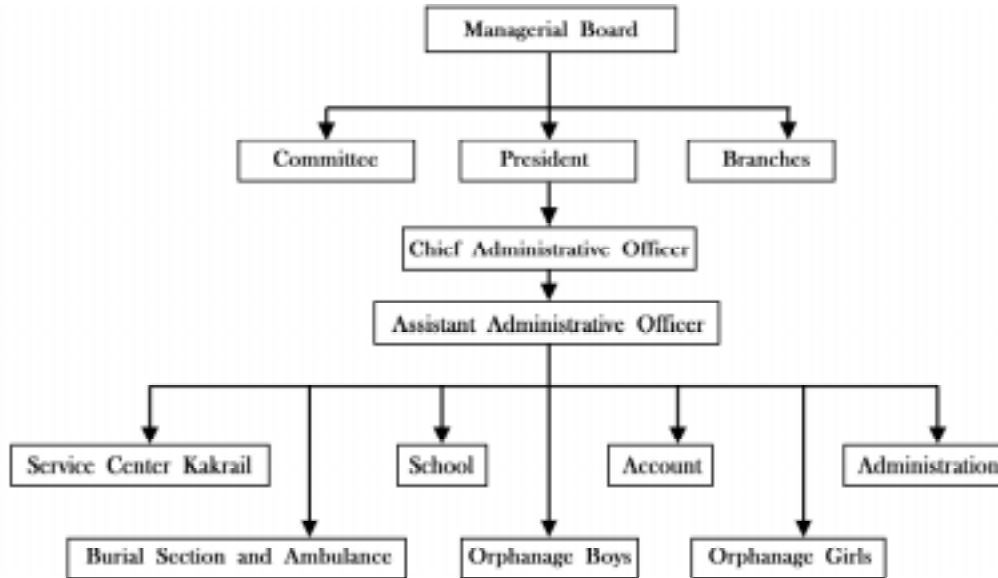
Finally, Anjuman decided to go on its own. Development Design Consultants Limited prepared a plan for a 25-story shopping cum apartment complex, with an estimated cost of Tk. 880 million. Anjuman hopes to get a loan against its assets for the foundation and two-story building at 18 percent rate of interest.

Anjuman calculates that rental from the shops (a total of 12,000 sq. ft.) in five years would pay for the loan. Then AMI

could go for another three stories of shops. Gradually in ten years, AMI believes it can complete the project and be financially solvent. Anjuman launched a website (<http://www.agni.net/ami-bangladesh>) not only to inform the public about Anjuman but also to appeal for funds for this very important project. Saidur Rahman said, “Inshallah, we shall be able

to proceed in this way and our collateral is our good will. This may not make sense according to commercial consideration but the land belongs to the poor and the destitute which cannot be sold out or shared out morally and thus the decision of the committee makes lot of sense, philanthropically speaking.” ▶

Organogram of Anjuman Mufidul Islam



Case 2

A Troubled Home For Orphans

SALIMULLAH MUSLIM ORPHANAGE

Introduction

No one came to meet us when we reached Salimullah Muslim Orphanage, situated on five acres of land in a busy residential district of the city. There was a clerk busy calculating the total receipt for donations from zakat, fitra and sadquah, and subscriptions for the month of Ramadan, the Muslim month of fasting. We asked for G. A. Khan, secretary of the orphanage and an Advocate of the Bangladesh Supreme Court. The clerk said that he was in the mosque offering his zohr prayer but a message was sent to inform him of our presence. He came soon after. We asked about the present state of affairs at the orphanage. He said: "Frankly, it is in trouble." A local Member of Parliament wanted to take over in order to make use of the valuable property of the orphanage. Khan, normally a courteous religious person with a religious disposition, asked, "Why play politics with the welfare of the orphaned boys and girls?" But he said that the orphanage had faced problems in the past and it would overcome the bad patch.

History

In 1909, the Nawab, a native ruler under Muslim Rule in India or a person on whom the title of courtesy was bestowed as a mark of recognition by the British—in this case it was the latter—of Dhaka was the guardian of the civil society in Dhaka. The family made money in business and invested in landed property. Queen Victoria knighted him because of his social work and social eminence. Dhaka itself experienced many epidemics of cholera, smallpox, and malaria from time to time. The Sardars, persons recognized by the ruler as the first citizens of the locality who maintained law and order, governed Dhaka city. They were appointed by the Nawab of Dhaka long before and even after the municipality was established. The Sardars brought the sad plight of the orphans in the city to the notice of the Nawab, who immediately responded.

The followers of Islam must pay 2.5 percent of their annual net value of savings inclusive of ornaments, household durables, house, cattle, stored agricultural produce, as zakat. In addition, Muslims paid fitra, equivalent to the value of one and a half kilogram of wheat per annum during the Eid festival, as well as the khairat for good tidings, and the sadquah

for invoking divine mercy at times of personal, familial or national calamity. The Nawab Salimullah established an orphanage for the homeless children next to his own residence. The purpose was to provide protection and education till they reached adulthood. The entire expenditure was borne by the Nawab from his zakat fund. Later the orphanage moved from its first establishment near the Nawab residence to a rented house in Lalbagh, an old residential area established during the Mughal period. The pioneering work by the Nawab encouraged the Muslim elite to donate landed property as well as a residential dwelling in Dhaka city for the orphanage, in addition to the zakat, fitra and sadquah for the maintenance of the orphanage.

In 1914, the Nawab prevailed upon the government to lease a little over an acre of land at the present site. In 1918, the orphanage moved to this site and Nawab Salimullah built the first building. The site was originally barren land next to a graveyard, an abode of a Muslim Pir and a temple of the Hindu community. A society was formed for the development of the orphanage and a committee appointed in 1923. The Nawab Habibullah, successor to the Nawab Salimullah, became its chairperson, and Fariduddin Siddique, a landlord of Tangail, was appointed its secretary so that the orphanage could overcome management and financial difficulties. The orphanage was named the Salimullah Muslim Orphanage.

The committee proceeded to acquire

more land in 1927 and 1937, until the orphanage accumulated a little more than five acres. An appeal to the Nawab family and to the Muslim gentry of Dhaka city generated funds to build a permanent home for the orphanage, including one hostel each for boys and girls, a mosque, a school, workshops and administrative offices. Fariduddin Siddique himself covered the cost of the hostel for girls. The orphanage used the receipts from the zakat, fitra and sadquah as well as from the monthly subscriptions of the members of the general body to cover operating expenses.

The Organization

The ordinary membership fee was 25 takas a month. A person who paid 3,000 takas at one time became a life member. The general body consisted of both ordinary and life members. The general body elected an executive committee of 15 members for two years. The committee consisted of one president, three vice-presidents, one secretary general, one joint secretary, one treasurer and seven members. The superintendent was an ex-officio member. The latest president is Begum Shamsunnahar Ahsanullah, a former Member of Parliament who succeeded her husband Khawaja Ahsanullah. Traditionally, members of the Nawab family were elected president. The predecessors included Nawab Habibullah who succeeded Nawab Salimullah, followed by Nawab Hasan Askar, who was succeeded by Khawaja Ahsanullah. The first secretary

of the orphanage was Khan Bahadur Chowdrury Fariduddiin Siddique, a Zamindar of Tangail, followed by B. A. Siddique, who became Chief Justice of the East Pakistan High Court. In 1983, G. A. Khan became the secretary and also the chief executive officer of the orphanage.

By 2000, Khan was in his sixties, frail, and very particular about routine functions and observation of rules. He has appointed a class II retired official as superintendent who is loyal and honest but his supervisory and management capacity is not above question.

Objective

The Salimullah Orphanage provides education to orphans between the ages of six and 18. They receive board and lodging, education and health care, as well as vocational education for those who are interested. The orphanage provides general education from primary to higher secondary, as well as religious, moral and civic education. After the age of 18, the orphan must leave the institution but will be assisted in his/her further study, or to seek employment, and rehabilitation.

Finance

Its primary source of income comes from religious giving—zakat, fitra, sadquah, and the proceeds from the sale of sacrificial animals. It used to receive grants from the government. In recent

years, it has built shops and go-downs for renting out.

G.A. Khan mentioned that the ministry, at the behest of a local Member of Parliament, recently stopped the government grant. He said: “I went to see the honorable member and requested him to be helpful. He promised but never delivered. We approached the Prime Minister and she promised her support.” G. A. Khan thought that the bureaucracy might be on his side as many of them lived in the locality.

The old generation still remembered the good work that the orphanage had done for decades. But, Khan noted, Dhaka has changed and most of its current inhabitants had no links with the city’s past and its traditions. The donations and religious offerings were declining every year, even though 1,815 persons sent donations to this organization last year. The old generation consisted of families with roots in the city, had businesses or jobs in the city for at least half a century. So there was no cultural or vocational divide. The succeeding generations were newcomers with jobs or in search of jobs or business opportunities in the expanding city but they lived in the newly developed areas of the Dhaka metropolis. G. A. Khan admitted that besides publishing appeals in newspapers during the month of fasting and the festival of Hajj, little has been done to approach the new inhabitants in the city.

The latest income source comes from

the rental of its property in the old town and from the shops built on the outer walls of the orphanage. Both the increases in rents and the payments are irregular. In some cases, the heirs of the property donors have tried to get back donated assets by going to court, but the lower court has upheld the ownership of the orphanage. Some cases have been pending in the higher court for a long time. Khan said: "We are trying to sell the disputed land at a compromise price." The legal costs increase every year, and the courts themselves have a backlog of cases numbering a few thousands. Khan thought that the judiciary was fair but it took a long time to get an effective and enforceable decision. The shops and the go-downs on its premises do not bring in rental income equivalent to market rates. Khan added: "We are afraid to change the lease as a new one may belong to the 'muscle power' of the locality." Khan ruled out moving to the other side of the river Buriganga where land is cheaper and the proceeds from the sale of this prime land could bring adequate funds to build a modern complex for the orphans. He said: "The Christian missions did not move out of Tejgaon, Mohammadpur, Motijheel or Laxmi Bazar nor did the Hindu missions move out of the Dhakeshwari or Patuatuli area of the city despite many problems. The advantage of moving out is temporary and fiduciary in nature. The disadvantage is the marginalization of the orphans, psychologically and otherwise. The challenge is to mobilize the support

of the community at large as well as the rehabilitated alumnus."

The result is an increasing deficit in the budget, currently met from the sales of fixed assets, or by depleting the fixed deposits. Khan tried hard to conceal his disappointment.

A Frustrated Initiative

The orphanage is located on prime real estate and the old building needs rehabilitation. Khan has received offers from developers to build a commercial complex on the property that would generate sufficient income to meet the expenses of the orphanage and provide for the upgraded education of the orphans. Salimullah has received two bids but the negotiations could not proceed because, in the words of Khan, "commercialism without benevolence and social responsibility fail to uphold the humanitarian cause."

Future Scenario

Khan admitted that no one in the committee has entrepreneurial ability. He and the committee are thinking of taking out loans from banks where they had accounts in order to build the shopping complex themselves. He hoped that this approach would bring enough money from deposits and rentals to renovate the orphanage. The committee was also planning to offer commissions to collect donations and religious offerings, but they have not tried it yet because they were

uncertain how acceptable the idea was. Khan tried to reduce the number of employees and to cap the salaries and allowances of the present staff. This created disaffection.

Another plan was to increase general membership and raise membership fees. That needed a campaign, but Khan did not know how to go about it. He felt that

if the nouveau riche saw the orphanage's glorious past and its commitment they might commit themselves to become members and make donations. For instance, when approached, Mustafizur Rahman Khan of Bengal Insurance donated one lakh taka and also built a hostel for the girls. We left Khan pondering about the future. ▀

table 2.4

Income and Expenditure			
Financial Year	Total Income	Total Expenditure	Surplus/ (Deficit)
95-96	4,406,280.06	5,847,018.10	(1,440,738.04)
96-97	5,241,767.72	6,190,474.81	(948,707.09)
97-98	3,650,688.93	3,779,142.78	(128,453.85)

table 2.5

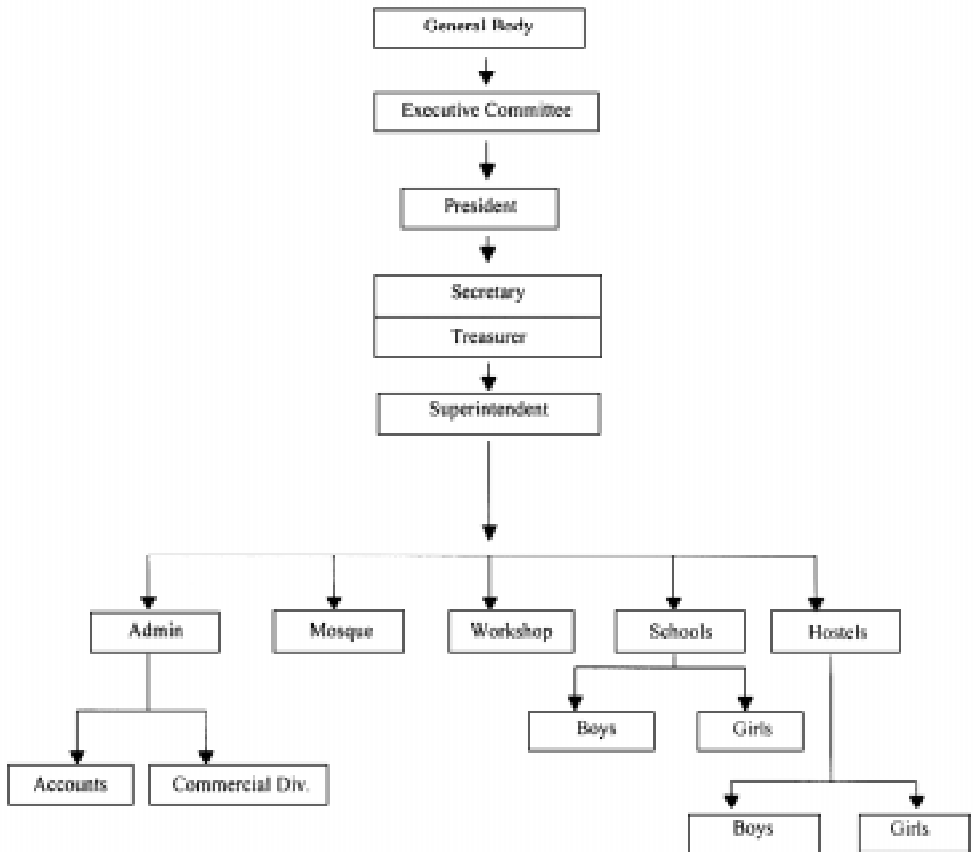
Success in Examination		
Year	Total Examinee (No)	Successful Examinee
1996	23	9
1997	51	20
1998	18	12

Note: In 1998 a student stood fourth among the Commerce examinees and in 1980 another student stood second in that group.

table 2.6

Rehabilitation of Orphans in 96-99			
	Boys	Girls	Total
Employment	3	1	4
Employment Abroad	1	-	1
Financial Aid	23	33	56
Marriage	-	2	2
Total	27	36	63

Organogram of Salimullah Muslim Orphanage



Case 3

In the Service of His Creation

DHAKA AHSANIA MISSION

Introduction

Today Dhaka Ahsania Mission (DAM) is one of the best-known non-governmental development organizations in Bangladesh.

It is a member of several collective consultation consortia: UNESCO, Asia South Pacific Bureau of Adult Education (ASPBAE), International Council for Adult Education (ICAE), Commonwealth Association for Education and Training of Adults (CAETA), International Council on Alcohol and Addiction (ICAA), Appeal Resource and Training Consortium (ARTC), and Asia Pacific Literacy Resource Centre Network (APLRC).

Nationally it is a member of the Commonwealth NGO Liaison Unit (CLU) Association of Development Agencies (ADAB), Education for All Network (EFSN), Campaign for Popular Education (CAMPE), Bangladesh Child Rights Forum (BSAF), Voluntary Health Services Society (VHSS), Coalition for Urban Poor (CUP), Credit Development Forum (CDF), and Coalition of Environmental NGOs (CEN). DAM also holds a consultative status with ECOSOC, and has an operational relationship with UNESCO and an associate status with UNDP.

Over the years Dhaka Ahsania Mission has received many national and in-

ternational awards.

- ▶ In 1987, it was awarded the J.Roby Kidd Special Citation (Canada) for adult education.
- ▶ In 1992, it received honorable mention from ACCU, Japan, for developing non-formal education materials.
- ▶ In 1994 ACCU Japan again awarded DAM a prize for a video on distressed women.
- ▶ In 1995 the mission received the Human Resource Development Award of ESCAP for its contribution to the non-formal education of women.
- ▶ In 1996, it received the grand prize for literacy follow-up materials on the environment.

At the national level each year, DAM has received an award for best material development, best organization and so on. The tally over the past decade comes to over 50.

These achievements result from the commitment of its present executive director, Rafiqul Alam. When I went to see Alam, whom I happened to know from before, I found him engrossed in planning a training seminar for UNESCO and discussing the feasibility of a cancer hospital. I waited for him to be free from work. We chatted for a long time about

his work and his organization. He summed up by saying, "I like challenges and I seize opportunities and I believe Providence helps those who work for the good of mankind."

History

The Dhaka Ahsania Mission bears the name of Khan Bahadur Ahsanullah (1873-1965), a member of the Indian Education Service, an educator and a social reformer. He was a member of the Royal Society for the Encouragement of Arts, Manufacturers and Commerce (MRSA). He authored 79 books and became a fellow of Bangla Academy. He was a man with a rare vision of human development involving the spiritual, moral, social and economic planes.

During his tenure as assistant director of Public Instruction of undivided Bengal, he established an institution for religious education in 1947 at his village and a publishing house in Calcutta. The latter was destroyed during the Calcutta riots and he used all his retirement benefits to repay market loans. He returned to the village with nothing but his pension. But he drew people from all walks of life because of his moral and human qualities.

The mission was established with the cherished goal of serving the Creator and His creation. He believed that "By serving the disadvantaged man and woman, by fostering love and affection between man and woman, by promoting peace and

harmony as well as unity and brotherhood, one is able to relate oneself to his Creator and perform his duties to his fellow beings humbly and meaningfully through recognition of his role without harboring pride."

After the demise of the founder, the cherished goal of his followers and associates was to carry forward his mission. But during the first two and a half decades, DAM activities were limited to observing religious functions, running a charitable dispensary, a madrasa, a primary school, and sewing school for girls, and publishing a newsletter. The major sources of income came from donations, government grants, sales proceeds from the hides of sacrificial animals, and subscription.

New Leadership

Rafiqul Alam met Khan Bahadur Ahsanullah in his school days and was impressed by his manners, concerns, preaching and practices. Later in life he became a member of the general body of the mission, and continued to participate in DAM activities. In the mid-'80s he became a DAM executive and later he took over as its executive director.

When asked what prompted him to change from a good salaried job to a non-salaried position, Alam was prompt to reply that he wanted to reinterpret the callings of the founder and expand DAM's activities. The expansion would be more directed to service to humanity and to the development of human resources for im-

proving the economic and spiritual life rather than to remain confined to past activities, that were limited in vision.

New Approach

Rafiqul Alam's basic approach to fund raising was to provide services for the implementation of projects in the area of education, health care, environment and training. This approach provided for the overhead and these earnings were used to build capacity and fixed assets. He first tried out the idea in a vocational training program for women. Rafiqul Alam took the risk of spending all the savings of the mission to rent a place and furnish it properly—despite the dissenting murmurs of the senior members of the executive committee.

The course was a success, it paid good dividends, DAM gained much experience and generated a surplus. Alam then received a free hand from the executive committee. He said: "People fear to think big but without a vision of widened activity one cannot build a meaningful organization."

New Initiatives

In the 1990s, the government developed a strategy to supplement its efforts in the field of education by involving NGOs. Dhaka Ahsania Mission, with its experience of providing madrasa, primary and literacy programs, became an eager participant. DAM designed its own edu-

cation program for the non-formal sector. Its pre-primary education program (PRE) was designed for children five years of age from disadvantaged groups. The Primary Education Program (PEP) was for the unschooled and dropouts, to provide a chance to the "unenrolled." The literacy program for adolescents (LPA) was to prepare illiterate boys and girls with literacy and numeracy skills, work skills and social skills. The Adult Literacy Program (ALP) was a program of activities leading to tangible gains for adults. Later, DAM added the Continuing Education Program (CEP) for lifelong learning. Alam said that, besides standard curricula, the mission developed its learning materials to provide moral education, personal hygiene, environment-related consciousness, sanitation and nutrition, and social skills. Evaluation, experimentation and research support the system.

"Our strength lies in innovation and sensitivity both to the needs of individual student and to the community. Our system is evolving," Alam said.

As a result, community learning centers (CLC) emerged to address the needs of those children beyond the reach of the traditional school system. Another approach, Functional Education through Local Initiative (FETLI) combined basic literacy for adolescents with services and skills development (e.g., supply and sampling, sanitary and tube well, primary health care). Capacity building for Basic Education (CBCE) emerged to support the local NGO initiatives in the field of pri-

mary education, through teacher training and supply of materials. Non-formal Education for Urban Poor Children (NBUC) provided education up to class 8 along with vocational training.

DAM undertook the expansion of non-formal education program for working children to provide basic education, create awareness about health, hygiene and environment, child rights and skills development. These programs evolved and were supported by the government and other donors.

These initiatives by the Ahsania mission and similar initiatives by other NGOs created a need for qualified and trained personnel to be responsible for primary and non-formal programs. The Ahsania mission established the Institute of Primary and Non-formal education to offer Bachelor of Education degree. Alam said, "One thing led to another and the mission always worked to cater to a felt need." Another important addition, the Literacy Resource Centre, maintains a data base of organizations, important and relevant publications, and develops new literacy primers, besides organizing training for other national and international NGOs.

One Thing Leads to Another

An important area is materials development for education and awareness building. In close association with UNESCO and ACCU, DAM developed primers, training manuals, posters, folders, charts, books and booklets and pro-

duced them for use in its program and by other NGOs. Specialists, material developers, illustrators, and specialists in computer graphics, work continuously to make the materials attractive and relevant. Rafiqul Alam said: "We could have depended on materials available in the market but we wanted to reflect our values and our experience and make the material effective, attractive and relevant. In pursuing this objective we found a market for these products and more importantly we generated surplus. This success made us even bolder. We were wary of our dependence on external assistance." Alam observed: "We wanted to build our own resource base. The mission made a critical analysis of the availability and distribution situation and we found that there was no single book distribution agency to sell and distribute books all over the country."

The mission started a book distribution house to make books, magazines and reading materials printed and produced in Bangladesh available throughout the country. DAM soon extended its operations to include the procurement and distribution of books, magazines and materials printed or produced abroad and to export books produced in Bangladesh. In order to make the business trader-friendly, DAM involved financing institutions in order to allow small booksellers to draw all their books on credit. Soon after, it installed a CD-ROM catalogue to access the global book market. This venture resulted in generating further surplus.

Looking at the Wider Horizon

Rafiqul Alam said that in order to provide quality education, it established the Institute of Primary and Non-formal Education and also a Teachers Training College, which has now opened a second campus.

But Alam did not rest on those laurels. The mission proceeded to establish a University of Science and Technology in 1993 using rented buildings. The university also houses the Institute of Technical and Vocational Education and Training (ITVET) to offer school graduates diploma-level education, and proposes to introduce certificate courses for skills training in various trades. Rafiqul Alam said: "We fill the void and we try to do a good job." He believes that for developmental intervention the horizon is still far away.

Never Forget the Basics

Alam then said: "As a non-governmental developmental organization we cannot forget the basics. Our feet are deeply rooted in the soil." After all the "vertical" expansion, the mission then initiated a program called Each One Teach One (EOTO) with the help of literate volunteers. EOTO targets those who cannot come to the institutional or non-formal education centers. DAM prepared special primers and to date has trained over a thousand volunteers in pedagogy. Furthermore, the mission took over community schools from the government under a gov-

ernment policy of divestiture of institutions to the NGOs and the community. The mission became concerned about the low attainment and relapse into illiteracy of the "neo-literate." DAM responded by establishing locally organized and managed continuing education centers. These helped to enhance literacy skill, offered opportunity to illiterate adults and adolescents for basic education and skills formation, promoted the reading habit, created opportunities for further training and encouraged people to undertake community development and savings-based income generating activities. Further, Alam said that the mission realized that the mere three Rs were neither attractive nor acceptable to their clients. Thus the mission provided skills training and vocational education for adult and adolescent participants in ENWC and NBUC. In pursuit of this end, the mission established a vocational training institute in textile-related arts, transport-related mechanics, civil construction-related trades, service-related works, in addition to electrical and electronic equipment maintenance and repair. Alam jubilantly said that this activity was the appropriate response to the felt needs and market demands.

Community Development Beyond Education

Rafiqul Alam observed that mere education is not enough. "It is important to touch people's lives meaningfully." The education program of the mission also dealt with health and hygiene. It was only

logical to work for the improvement and promotion of public and environmental health. DAM launched a special program for the protection and promotion of the environment through environmental education and advocacy at the grass roots level with a center-based network. DAM designed a similar program for water and sanitation. Alam smilingly said that these activities are in a way related to income generating activities and skills formation and voluntary work by the beneficiaries. The effectiveness of these programs attract donor support without the need for much solicitation. As Bangladesh is prone to periodic cyclones, tidal waves, draughts and other natural calamities, the mission not only undertakes relief and rehabilitation efforts after a disaster in their areas, the mission also created a coping capacity through early preparedness measures and disaster-training.

DAM could not ignore the issue of the trafficking of women and children. After consulting with the communities, the mission instituted a network of 50 local organizations in six vulnerable districts and trained 600 volunteers to distribute printed posters and stickers, and built a shelter for rescued girls. The rehabilitation of these women and girls is a consequent, ongoing activity.

Alam said, "Child labor cannot be eliminated unless poverty is eradicated." This is a reality. But Alam said, "Their basic rights need to be protected." The mission established the Child Labor Resource Centre to provide assistance to or-

ganizations that work in the area of child labor, the basic strength being rights-based education, protection and survival. The mission developed IEC materials on different aspects of child rights labor, which are used by 100 different organizations.

Resource Brings Income

Rafiqul Alam said, "We did not realize initially how the resource base of the mission could generate income. But the demand for the use of the resources opened that possibility." The mission offers training of various sorts and encourages other organizations to join the programs on payment of a fee. The mission developed a capacity to organize national, sub-regional, regional and international seminars and workshops. These are held in the premises, and can house out-of-town participants. Sales of its education material and distribution of books and materials have also become cash generators. These activities helped to diversify income sources. Besides, the mission now undertakes training and development of training for national and international organizations and such activities also bring revenue for the mission. Alam said "We did not have a plan but we prepared ourselves to seize all opportunities that came our way."

Fund Raising Activity

Alam mentioned that funds came from the following sources.

- ▶ First, the traditional source of donations and subscriptions made by the members of the association and individuals who come across its activities. A general appeal is made in the annual meeting and is followed up by the office that maintains a register.
- ▶ Second, the pay-for-education institutions raise funds for their own operations and generate a surplus.
- ▶ Third, sales and distribution outlets sell books and materials at a cost plus basis.
- ▶ Fourth, unlike some Islamic institutions, it does not negate acceptance of interest on banking deposits.
- ▶ Fifth, it offers its training, workshop and conferences to national and international organizations and charges fees and overhead.
- ▶ Sixth, it works as a partner organization with donors and governments to implement projects and programs.
- ▶ Finally, it used to get government grants for its social welfare activities, but this has become quite inadequate in relation to the needs of the mission.

Internal Environment

The society is the owner of the Dhaka Ahsania Mission and has a general membership of 151. They are associated through their family with the works of Khan Bahadur Ahsanullah. Any person

who subscribes to the mission of the founder is eligible to become a member. The general body meets once a year to conduct business as per its constitution, i.e., to discuss the activity report and the audit report, elect the executive committee of 21 members, appoint an auditor and make recommendations for future activities.

Alam mentioned that a vibrant organization faces problems. As the body is not responsible for raising funds, they pay most of their attention to the religious activities that the mission performs. They work as a guardian angel to see that the mission never veers away from the vision and purpose defined by its founder, i.e., service to the Creator and service to His creation. All expenditures and activities are judged in that context.

The executive committee meets as often as is necessary to oversee all DAM activities. The executive director reports to the executive committee. The committee offers assistance and guidance as and when necessary. The members are mostly elderly people who were or are still active in the society and participate in DAM's activities. Alam mentioned that his relation with the executive committee is excellent.

Alam does not draw any salary from the mission and he has been successful in raising funds or arranging finances for the expanding activities of the mission. Success is his best guarantee against unsolicited interference. But he was quick to mention that all the members of the executive committee extended their coop-

eration during DAM's period of growth.

There are 604 full-time staff and 100 part-time staff, 4,346 facilitators and 20,000 volunteers who help to implement the diverse expanse of activities of the Ahsania mission. The staff facilitators and volunteers regularly receive an orientation about the organization, its activities and the moral foundation of its mission. "The solidarity of the staff is exemplary" Alam said.

Beyond 2000

The mission plans to build a cancer hospital for the poor. The work started with creating awareness about cancer, and research on the prevalence of cancer among the low-income rural population. The next phase is to establish a diagnostic laboratory in one of its existing premises for the detection of cancer. DAM uses donation boxes in various public places in raising funds for this purpose. Alam men-

tioned that the Islamic Relief Agency of the IOC has agreed to supply equipment and to furnish an eight-bed hospital. Alam's vision is to build a 300-bed hospital. He said, "We shall expand as we generate surplus and receive support." Further he believes that home care services would be a helpful addition.

Reflecting on this extension to a new area, Alam mentioned that human development concerns should not remain limited to education and skills development alone. Critical illness often pushes a marginal family down the poverty line. The proposed cancer hospital is a beginning and its success would help the mission to expand health care services to the poor. He noted that the founder of the mission started not only a madrasa but also a charitable dispensary to serve the poor in a remote area of Bangladesh.

Each division is headed by a senior executive and the executive director oversees their activities.

Particulars	Balance sheet					
	30.6.82	30.6.85	30.6.90	30.6.95	30.6.97	30.6.99
Fixed Assets	128	407	4832	11621	53771	96542
Current Assets	56	148	3033	41974	63332	205016
Total Assets	182	555	7865	53595	117103	301558
Net Assets	181	554	7844	52201	110907	253479
Income from Mat. Dis. & Sales	2	23				4755
Income from Dist. Of Books	---	----	18	10704	6015	295
Educational Fees & receipts	----	251	116	5588	30107	79187
Other Surplus	14	---	225	493	---	----
Accrued Int.	2	---	-----	560	1680	1682
Service fees	-----	172	195	475	5614	22
Donation & Subscription	56	293	270	5549	1405	224
Fund from Donor	----	-----	7280	42791	42380	77745
Grants from Govt.	20	60	256	30	-----	-----
Total	94	799	8360	66190	87201	163910

table 2.7

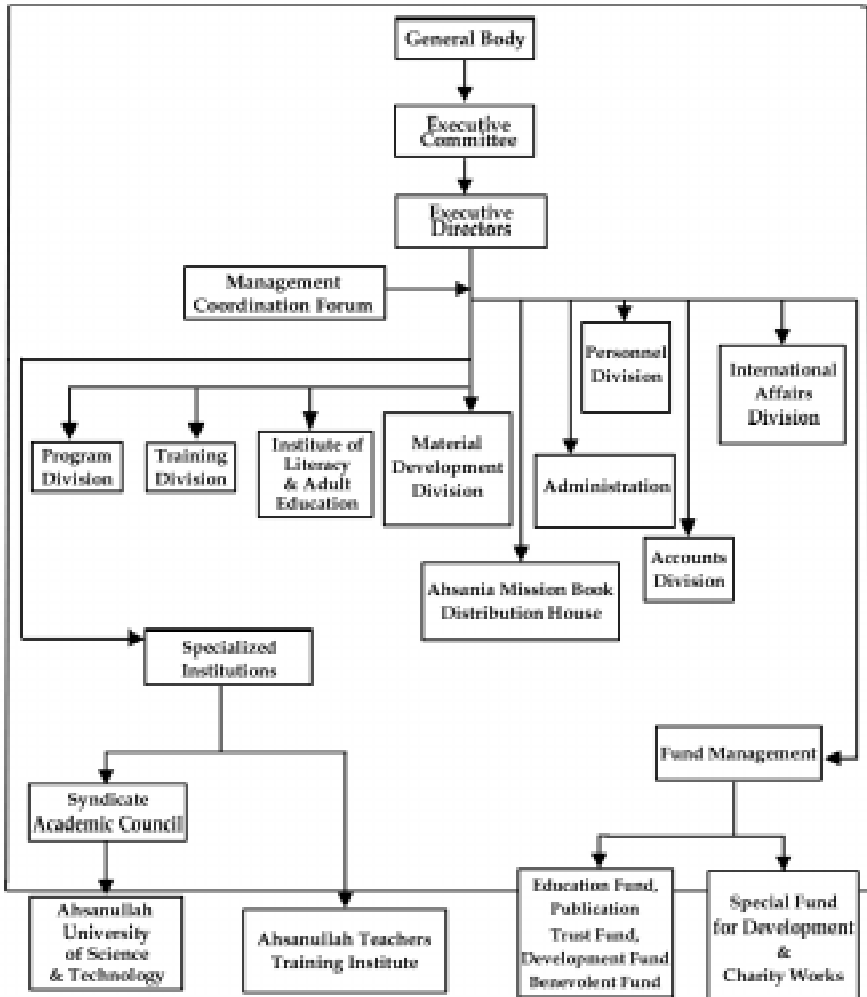
Financial Situation

From a modest beginning, the activities of the mission has grown. So has its financial transactions, as can be seen from the balance sheet.

The figures indicate the exceptional increase in assets and income. Rafiqul Alam remarked that up to 1982, donations, subscriptions and grants were the prime sources of income. At the next phase, donor funding became important and it still is. But Alam said, "As the donations are limited so is donor funding. Hence, the mission undertook a strategy to generate income from sales, distribu-

tion, fees, and services, as charity and receipts." Charity and service to the disadvantaged are important areas of the mission activity. Therefore, the mission must develop its institutional capacity to generate more and more income. Thus, entrepreneurship and contract service to national and international agencies are important. Alam said: "In this game good will and demonstrated ability matter. By the grace of the Creator we have been able to demonstrate the quality of our service in this regard. We shall continue to serve His creation with the augmented capacity." ▶

The Organogram of Dhaka Ahsania Mission



Case 4

Change of Guards and Challenges of New Leadership

KACHI KANCHAR MELA

Introduction

It was middle of the night. Liku was awake. He felt the cold wind through his shattered window. From the main road, he heard the fading songs of the “awakers” in the month of the holy Ramadan. Liku lived in the densely populated Gandaria, a locality in the old part of Dhaka city, where most of the roads were narrow and twisted like a labyrinth. His father owned a tehari shop (tehari is a special preparation of rice and beef; a specialty of Muslims of the northern half of the Indian subcontinent), where he used to work the whole day.

On February 21, 1997, when he was then 10 years old, his father instructed him to sell tehari at Shahid Minar. Shahid Minar is the monument in memory of the language movement that attempted to get Bengali recognized as the language of governance in United Pakistan. On February 21, 1952, police fired on the student procession demanding this recognition. Since then February 21 has been a day of national remembrance. At midnight, thousands pay floral homage to the martyrs at the minar, walking barefoot and then visit their graves in the early morning.

Liku was there, and he saw his very close friend in the rally wearing blue pants

and white shirt, holding a flag. He started shouting “Kuddus, what are you doing here? Where did you get this uniform?” Kuddus told him that it was the uniform from the Kachi Kanchar Mela (KKM). Kuddus took him to the local branch later that day and by contributing only 25 paisa (one-fourth of a taka, or two US cents) Liku became a member of the organization.

Three years later, on December 15, 2000, he received a gold medal from the Ambassador of Japan for his talent in painting. He won in an art competition held in Japan on August 5-31, 2000. The theme of the competition was: “Farewell to Arms and to the Last Century: No More Hiroshima in the Next Century.” The next day was December 16, the day Bangladesh was liberated in 1971, but for him it was particularly memorable as he was going to receive the first prize for his outstanding performance in the annual examination, as a student of class six in the evening school of Kachi Kanchar Mela. Suddenly, tears came to his eyes. Could he ever forget the man who was behind KKM—Rokonuzzaman Khan, known as Dada Bhai to his Kachi Kanchar Mela (KKM) adherents.

Changing of the Guards

Liku came to pay his respects to Dada Bhai, now in eternal sleep in the courtyard of KKM's headquarters. K.I. Khaled stood by him. Khaled came to take stock of things. The central committee elected him director of KKM after the death of Dada Bhai on December 3, 1999. Khaled was both gratified to be recognized for his long service to KKM and also quite concerned. Dada Bhai was a personality all by himself and he had his way of doing things that was largely informal and based on personal contacts. Khaled, on the other hand, was an experienced banker and preferred sustainability even at a low level of activity rather than at a high level of activity but which created conditions of dependence. Furthermore, he knew that Dada Bhai depended on the late Dr. Sharafuddin, a gifted writer of popular science; but he now must find other people to fill up the void created by the deaths of Dada Bhai and Dr. Sharafuddin, especially in the face of dwindling finances.

In the Beginning

He was "Dada Bhai" to many people from 10 to 70 years old. Dada Bhai started his career in Kolkata (formerly Calcutta, capital city of West Bengal, India) as a journalist. He was one of the pioneers in the country's then juvenile literary field. After the partition of India in 1947, he came to Dhaka in 1950 and started to work in *The Daily Ittefaq* (a newly established paper advocating the demands of

the eastern region of Bangladesh). He was a Fabian. He had a vision of KKM.

KKM started on October 5, 1956. The first meeting was held in the backyard of the house of the famous poet and human rights activist Begum Sufia Kamal, led by Dada Bhai and chaired by a young scientist, Dr. Abdullah Al Muti Sharafuddin. The meeting was notable not only for the participants' commitment to the country and to the next generation, but also for their enthusiasm. There were eminent artists such as:

- Shilpacharjo Jainul Abedin (the most famous artist of the country and the founder of the first Fine Arts school);
- Poet Jasim Uddin (a poet laureate depicting village lives);
- Ahsan Habib (a poet who envisioned a just society then took part as the head of the organization);
- Potua Kamrul Hasan (an organizer of stylized physical education based on folk dance steps);
- Professor Anisuzzaman of Bengali (associate member of the organization);
- K. I. Khaled (later deputy governor of the Central Bank of Bangladesh);
- Shabbir Kamal, Sultana Kamal, Asma Abbasi;
- Hashem Khan (an artist known for his social consciousness); and
- Mostafa Kamal (later Chief Justice of Bangladesh).

They decided to make small donations each month to create a central fund.

Growing Up and Raising Funds

Dada Bhai perceived a need for a literary page for the children of the country where they would be able to write in their own language. He began a new page in *The Daily Ittefaq* known as “Kachi Kanchar Asar” on April 2, 1955, linked to the historic language movement in 1952, an expression of the social and cultural identity and national consciousness of the people of the eastern part of Pakistan, now Bangladesh. However the one weekly page was not enough so Dada Bhai and his friends and followers established an organization called Kachi Kanchar Mela (KKM) with two broad objectives:

- ▶ To generate interest among the children about Bengali culture and literature thus guiding them to grow up as a patriotic Bengali
- ▶ To create sympathy and compassion for distressed people and to create an urge in them to support those people whenever necessary

According to the founders, KKM was entirely non-political, meant for the children and the adolescents for the development of their latent potentials. Its mission was to create the next generation who possessed good health, had a humane approach to life and were always eager to do voluntary services for the country, the

nation and people in distress. With this mission and vision, KKM started in the backyard of the house of Sufia Kamal at Tarabag, a middle class residential area in Dhaka.

Dada Bhai daily met school children. They came to the office to submit their raw writing for publication in the juvenile page of *The Daily Ittefaq*. KKM thus began to raise funds through subscriptions and membership fees. Dada Bhai wanted these shy children to get organized. He went to their localities to meet them, to listen to their storytelling, to make them sing, and to organize them. These children observed the birthdays and days of remembrance of national heroes and men of knowledge, through their labor and contributions in kind from their homes. Parents also joined in, particularly elder brothers, sisters and even mothers. It took nearly a year to cover the old part of Dhaka city. The juvenile contributors from out of town were also included. They individually or collectively paid for small expenses, and gave voluntary labor and contributions in kind to sustain the activities.

The organization received a formal character in October 1956, in order to participate in national competitions and to receive grants from the provincial government. The grants available were for a few hundred takas and tagged to observation of certain national days. Some suggested an identifying uniform and proceeded to make it themselves. Dada Bhai selected a tailor, bought the materials at wholesale, and manufactured them

in bunches. Thus, sales of uniforms, seals and badges started and became a small source of income for KKM.

KKM started a school for the underprivileged with support from the Ministry of Social Welfare. The members of KKM volunteered to teach. KKM soon realized that the underprivileged also had a right to wear uniforms, to provide a sense of dignity. Dada Bhai approached some businessmen who owned mills or were traders/shop owners. They provided the seed fund for uniforms for the poorer students of KKM.

Shilpa Charya Joinul Abedin established the Dhaka Arts Institute that later became the Institute of Fine Arts of Dhaka University. He lent his paintings to be exhibited in several international galleries. He established an institute at Dhaka, a gallery in Mymensing, and a folk museum at Sonargaon, once the capital of Free Bengal. He became a national professor in 1974. He loved children. He started giving art and drawing classes to members of KKM. This was a great boost to the morale of the organization. Its members started to participate in national and international children's art competitions. The pictures won prizes every year. Some banks bought them, some used them in their calendars. This benefited the artist as well as KKM, morally and financially.

Potua Kamrul Hasan was an artist and a designer. He trained the members of KKM to make handicrafts of all sorts and also provided his own designs. Members donated their output for sale by KKM

to raise funds.

Dr. Sharafuddin was a prolific writer of popular science. His books sold well. He received the UNESCO Kalinga prize for popularizing science among children and adolescents. He organized workshops on science projects. He donated a part of his royalties to KKM anonymously.

The members' initiatives to raise funds included the sale of coupons and the collection of advertisements for their journal, *Kalkoli*. The income from subscriptions and advertisements helped KKM financially.

Tofazzel Hossain Manik Mia, the founder of *The Daily Ittefaq*, first allocated a small room in the rented office of the newspaper for KKM's use. Dada Bhai used to sit there and the members of KKM took the initiative to establish a library in that room for themselves. The library needed enrichment. One way was to collect copies that came for review; another way was to call up the publishers; a third way was to approach authors; and finally it was the members of KKM or its central committee that bought or brought books. Dada Bhai used to say, "It is not funds but the generosity of mind that makes such an organization viable."

After 1971

On March 27, 1971, the Pakistani army destroyed the whole office of KKM and burned the library as well as the only handwritten magazine of that time, *Kalkoli*, as the Pakistanis considered it a

bold expression of Bengali culture. The independence of Bangladesh and the rebirth of KKM are closely related. Dada Bhai himself was not the only dedicated soldier of the liberation war. Other KKM members, including women like Sutana Kamal and Shirin Banu, were actively involved in the war. After the liberation war, KKM got a room from the new government in order to carry out the official activities in Baitul Mukram, a complex with shops, offices and a mosque.

A Home for KKM

In 1980, with the assistance of Land Minister Abdul Houque, KKM was allocated an 18 katha khas plot at Segun Bagicha on lease at a nominal cost. Because of financial constraints, KKM was not able to undertake any construction. In 1992, Jamal Mahmud, the adviser of NORAD, arranged for a large foreign grant for KKM from the head office in Oslo, Norway. His earnest endeavor obliged KKM to submit a project proposal for a 10-story, multi-purpose complex on its own land. NORAD gave its consent but with two conditions: 1) that the design of the complex should have a native architectural flavor; and 2) that there should be an exchange program between the children of the two countries, to be sponsored by business houses, national airlines or the Norwegian Embassy. A former member, the prominent poet and architect, Rabiul Hossain, took the responsibility of designing the complex. In 1995, Habibur Rahman, the Chief Justice of Bangladesh,

inaugurated the complex. From that base, KKM developed its 250 regional branches and 6,000 Mela committees with numerous members throughout the country.

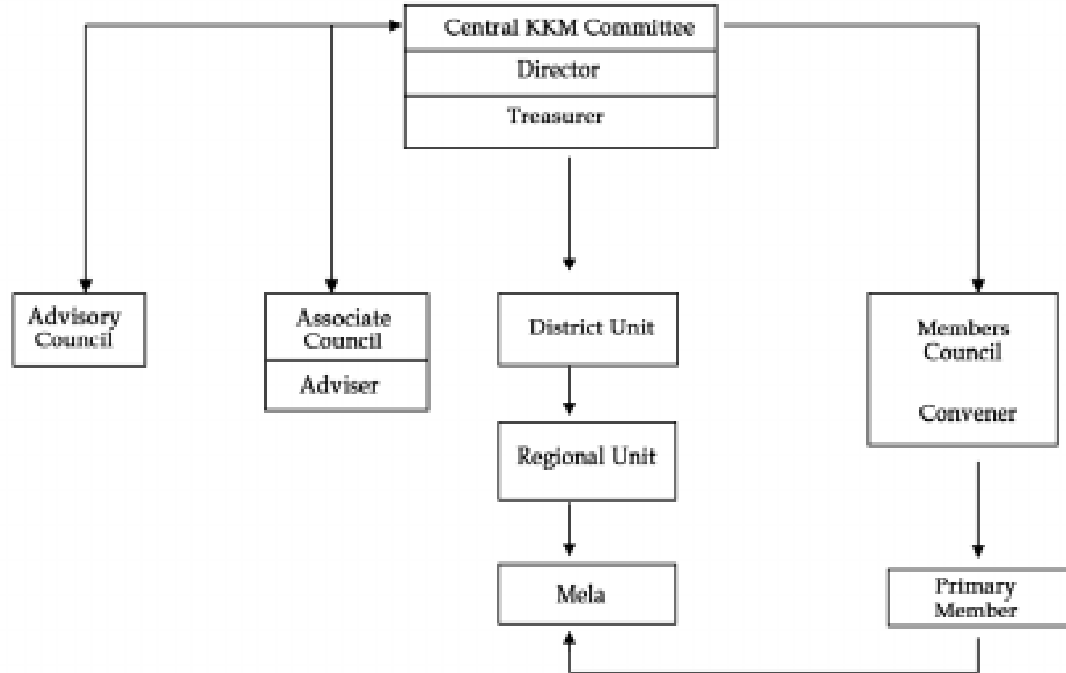
Structure of the Organization

According to the constitution of KKM, the primary members of the organization constitute the Mela, and must be below 18 years of age, and only pay a small admission fee. The local primary members elect seven to eight members from the 15- to 18-year age group through an election every year to man the workers council. After the elections, the workers council selects one member as convener. The present director of the central KKM was the first convener of KKM in 1957.

The associate council consists of five to eight members above 18 years of age and selected by the members of the workers council. The associate members in turn select one organizer.

The third tier is the advisory council, formed from and with the consent of all the members of the workers council and associate councils. The central committee consists of five to eight members and one of the advisers is elected as the director of the central committee of KKM, and another member is elected as treasurer. All these councils operate together by allocating the responsibilities of various activities among themselves. Moreover, the KKM developed a network among all the branches. There are at least 10 active regional melas under a district

Organogram of Kachi Kanchar Mela



unit, and the district unit consists of five members from these 10 regional melas. The central KKM consists of these three councils and three elected members from every district unit. Moreover there is one honorary member selected for his/her unparalleled contributions in either the national or international arena.

The symbol of KKM has three colored circles. The first circle, red, symbolizes the radiant world; the second circle, green, stands for the social responsibility of the inhabitants of the society; and in the inner circle, a tree with five leaves stands for the five main activities of the Mela.

1. **Literature:** Each Mela must establish a library in the locality and motivate the children to read books. Melas also organize literary competitions on special occasions. Melas invite eminent personalities to discuss their ideas on specific issues interactively with the members.
2. **Arts and Culture:** In order to create cultural awareness and to nurture the talents of the members each Mela organized classes in its premises every Friday and Saturday. Most of the teachers were former members of Mela. Teachers are paid a nominal fee for their services. Melas celebrate every national day and the birthdays of noted persons. On such occasions, the members display their talents through organized performances.
3. **Science and Technology:** Each Mela

also organizes classes on computer and information technology in order to make the scientific facilities available to the underprivileged section of society. Melas have to help in creating an enlightened and capable future generation.

4. **Sports:** The members of each Mela participate in physical exercises. KKM believes that without sound health, a sound mind cannot exist. KKM also arranges various sports events every year in order to build up the potential of future sportspersons.
5. **Education and Social Development:** The Melas run evening school for the children who cannot attend the formal schools.

Pride of Performance

As a result of its patronage some traditional sports events have now become a form of art. Ostad Bhai of Kushtia improvised the exhibition of fighting with stick into a form of dancing. KKM deliberately avoided imported cultural activities. It never arranged a band show or rented out its auditorium for band shows, even though it badly needed funds.

Every year the members of the Mela take part in national and international events. This year, Mela members won six silver medals from the International Shankar Art competition held in India and one gold medal from the Tokyo art competition.

Inflows and Outflows: History and Recent Developments

The rental income from airconditioned and non-airconditioned auditoriums now ensure KKM of a regular flow of funds. Before the completion of the complex, the Mela used to get donations from the government through the Ministry of Cultural Affairs. The elite and affluent people of the society also used to contribute to the Mela's fund. Despite its many financial limitations, "Dada Bhai never raised the admission fees, it was 25 paisa until he died. Many a time he took the responsibility of bearing the cost of an event from his own funds," recalled K.I. Khaled, the present director of Central KKM. Khaled started to keep the documents of all financial activities systematically after taking office. It is difficult to trace back the financial history of Mela because in 1971 all the old records were burned by the Pakistan Army. From the records found after 1975, the government was the main donor of the Mela. UNICEF was another prime donor in the eighties. "Now we do not take any funds from the government because of its bureaucratic complexities, and the fund we got from NORAD was only for the fixed assets, not for the recurring expenditure." K.I. Khaled took the initiative of starting an endowment fund for the Mela from donations from former members.

The Central KKM office receives 2,500 takas for a non-AC auditorium and 5,000 takas for the AC auditoriums as rent per day. Generally, banks use the facilities

for their annual cultural festivals as do district organizations for their annual conferences. However the Mela is satisfied with the revenue it generates by renting the auditoriums 12-14 times a month from 2 p.m. to 9 p.m.

The financial statements of 1998 and 1999 showed drastic reductions in income and expenditures, because one large contract between KKM and the Human Development Foundation ended in 1999. Since the unexpected death of Dada Bhai, fund raising activities have lost their momentum. No one has taken the initiative to renew contacts with individual donors. Thus the donation from district commissioners and other sources decreased from 5,21,010 taka to 50,829 taka, about 90 percent, and all expenditures, like purchase of paper, color pencils, etc., decreased by about 65.53 percent. The financial statement also indicated that Mela reduced its cultural functions and observations of days of remembrance. Only salaries and honoraria in arts and crafts showed an increasing trend. If the members continued their interest in sewing, tie-dyeing and other trainings, perhaps that would ensure a source of income for them. The income and expenditures were understated to the extent that free labor and donations in kind were not accounted for. The Mela members believe that the joy of life lay in giving and in sharing, hence most of the teachers who are former members of Mela hardly take any honoraria for their services. How could the price of services

given by Hashem Khan or by Amanul Huq, artists of fame, be estimated?

Challenges And Options

K.I. Khaled, an experienced banker and a graduate of the Institute of Business Administration, took over as the chief executive. His first task was to put all records in order and to identify all the alumni of KKM. Khaled wanted KKM to wean itself from government grant. The KKM, as one of the oldest organizations in the area of development of children and adolescents, has the track record. However, many in the bureaucracy are members of KKM as are many of the current district level officers. For his part, Khaled hoped to explore the business houses with former members, to establish an endowment fund. There are donors interested in child rights and child development and are interested in KKM's activity. Khaled along with the central committee want to explore project-based options on a case by case basis. "Can funds be raised through publications, providing fee-based computer lessons to those who can afford it?" K.I. Khaled wondered. It might also be possible to offer fee-based lessons in art, music, theater, recitation, creative writing and so on. "How about opening a café or a souvenir shop?" Khaled needed ideas. He wanted a sustainable self-supporting base rather than the ad hoc approach of the past.

He knew the strength of KKM—its creative child centered activity. He also

knew that the past weakness was a great dependence on one person. He also believed that the threat and opportunity centered around the lack of parental guidance for the new generation of children and KKM could fill up the void through more decentralized activities. But these activities would require more funds. "Could each unit raise funds for itself? Could the center open up some new income generating activity? Could an art gallery to sell children's art, stores to sell children's books, cards, etc., work?" K.I. Khaled.

Future Scenario

K.I. Khaled firmly believed: "Though the children are now more engrossed in watching TV, playing computer and video games, yet the spirit of KKM will in no way be lost to such conspicuous competition. The KKM never was a city-oriented organization." He took pride in the fact that many former members were now prominent personalities in their own areas and still showed concern and interest in KKM. Khaled believed that the thousands who were associated with KKM and grew up with it would become the largest source of funds for creating a sustainable future for the KKM. As Dada Bhai said: "KKM will dedicate and rededicate itself to producing patriots for the country." Dada Bhai used to believe that the torch lit by commitment and humanistic values could be transferred from generation to generation and as his successor, Khaled was now searching for other

people to carry on the torch of KKM. He believed that the 44-year-old KKM was now in its middle age, but it could still transmit the message that “One should be there always for the deprived and the unprivileged children of the next generation who will be the vanguard in the next century.” ■

Case 5

From Tinshed to Multistoried Building: A Journey in Service

DIABETIC ASSOCIATION OF BANGLADESH

Introduction

The 42nd Annual General Meeting of the Diabetic Association of Bangladesh was held outdoors at the BIRDEM (Bangladesh Institute for Research and Rehabilitation of Diabetes, Endocrine and Metabolic Disorders) on January 12, 2001. Professor A. K. Azad Khan presented the annual report to an audience of general and life members and representatives of district units who are also members. Professor Khan, the secretary general of the association and executive director of BIRDEM announced with satisfaction that the association had progressed further towards self-reliance.

After the presentation of the report, a general member rose to ask a question. He said it was the motto of Professor Mohammad Ibrahim, the founder of the association, that no diabetic patient should die without food or treatment. In the name of self-reliance, were we deviating from that creed? Another member inquired that since it was the teaching of Professor Ibrahim that commitment to duty and devotion to discipline must prevail in the running of the organization, were these equally emphasized today as it was during the days of Professor Ibrahim? A third member rose to say that the prin-

ciple followed by Professor Ibrahim was to treat the patient, not merely his diabetes. Were we still committed to that norm? Professor Waliduddin Ahmad, president of the association, rose to say that "it is difficult to emulate the qualities and commitment of Professor Ibrahim but we have not forgotten his high ideals. The outpatient department has treated over 200,000 patients at outdoor branches in camps and in the hospital. This is no mean achievement. Please remember that 35 percent have received free treatment, free medicine, free diagnostic tests and also food."

The Beginning

Dr. Mohammad Ibrahim received his Bachelor of Medicine degree from the University of Kolkata in 1936 with distinction and joined the Calcutta Medical College as a demonstrator in the Department of Medicine. In 1947, when he migrated to Dhaka, he was inducted into the newly established Dhaka Medical College as Assistant Professor of Medicine. He soon came to be recognized for his commitment to his duties, his devotion to research, his patient-friendly behavior and his student-friendly care. He was meticulous in writing case histories of patients.

He soon found out that many patients with kidney ailments had a history of diabetes as were patients with heart ailments. This led him to a simple hypothesis that the early control of diabetes would lead to less kidney and heart diseases. To test his idea, he carried out a survey of diabetic and non-diabetic patients in a low-income area, among the salaried employees of the government secretariat and a rural area. The urine and blood sugar of the children of middle-aged persons and elderly persons were also tested. It was difficult to motivate the students and it was difficult to carry out simple pathological tests for want of facilities.

The expenses were borne not from the budget of the Medical College or a grant from the Ministry of Health but from a dispensation from the Department of Social welfare. Professor Ibrahim learned his first lesson in fund raising—the relevant source may appear dry but if you bend yourself, you can access the hidden flows. The results were interesting. The prevalence of diabetes was high among all groups varying from 10 to 15 percent, among all ages but increasing with age. Among male and female, diabetes was equally prevalent if weighted by sample population. He also found that apparently those suffering from nutritional deficiency suffered more. This one simple research made him commit his entire life to the research and treatment of diabetes.

Professor Ibrahim's chance came early

in 1954 when the secretary of Works made available to him an abandoned tin shed in front of his house in the care of the Public Works Department at a nominal rent. Professor Ibrahim established a small office, a room for discussion, a small laboratory and two beds for inpatient care of the poor. The Department of Social Welfare made a small grant for the care and treatment of the poor, and a businessman donated a small equipment for the laboratory while old furniture and fixtures were bought on credit. The director of Social Welfare enunciated the second principle of receiving funds—organizations and not individuals get better consideration for receiving grants from public institutions.

Birth of a Society

In 1956, Professor Ibrahim proceeded to form the Diabetic Association with seven members—four government officials, two academicians and one businessman. By that time the Works Ministry had made more space available as all the sponsors were men of repute and they were doing humanitarian work.

Two years passed. The second annual general meeting (AGM) was held in November 1958. The membership had increased to 123 of whom seven were life members and 116 ordinary members, not all of whom paid regular dues. Professor Ibrahim mentioned that 454 patients had been treated and 2,583 samples of blood collected. He reported that 250 were new

patients but many old patients did not report for examination regularly. Treatment of diabetes requires early diagnosis, disciplined living, proper diet and last of all, drugs. Hence he had resorted to sending reminders to registered patients through postcards. Throughout the year, the association sent 737 reminders to irregular attendants. A group of volunteer students even visited homes. He also reported that a patient mapping showed that 50 percent of patients were from Dhaka city. He urged that facilities be created outside Dhaka, preferably at the outdoors of district hospitals. The association could provide training to doctors, nurses, laboratory technicians and even volunteers.

But this effort required funds. The association has to undertake functions related to health and not diabetes alone. He mentioned that in 1958, after the flood, the association participated in epidemic control and inoculated 1,366 individuals while providing relief and collecting blood samples as well. The association needed more funds and it approached the business houses. Two business houses gave donations but they advised Professor Ibrahim to register the association with the Register of Joint Stock Company under the Society's Registration Act 1860 and to also obtain from National Board of Revenue a tax exemption order under section 15-D of the Income Tax Act. Professor Ibrahim promptly complied. This was his third lesson in fund raising.

The audit report as of December 31, 1958 showed that the income generated

came from membership payments (Rs. 896), admission fees from patients (Rs. 44), and donations (Rs. 2,010), and that the total income was Rs. 2,950. The value of fixed asset was Rs. 1,736 and of total asset Rs. 4,756, a modest beginning but a determined one.

The Program is Sustained

The association progressed slowly during the '60s and '70s. During 1959, it treated 809 diabetes patients from 3,800 patient visits, sent 1,938 reminders to irregular visitors, and tested 4,604 samples of blood and 5,180 samples of urine in its laboratory. The district hospitals and medical colleges started to refer patients to this center. The association started to undertake research, to provide assistance in the rehabilitation of diabetic patients, and to mount publicity for education and awareness building. The rehabilitation function included training for income generation and developing a diabetic kitchen and prescribing a simple inexpensive but nutritious diet, differentiated by age, gender and income. The education activity involved printing of posters and placards to be displayed in all hospitals and dispensaries. Professor Ibrahim published the *Bengali Journal Kanti* (Freshness of Beauty), the first health-related journal in Bengali. He even opened stalls in industrial fairs, book fairs and cultural festivals. He published a diabetic guidebook in Bengali that was also translated into English and Urdu.

His students helped Professor Ibrahim to organize a cultural show to raise funds. It was organized at the Dhaka Art Center and that event raised Rs. 2,930 net. Hannan gave Rs. 2,500 and other individuals gave Rs. 714, to buy a wall clock and a steel cabinet. The Dhaka municipality provided two grants of Rs. 1,200 and Rs. 4,000. The Ministry of Social Welfare gave it a grant to undertake a health survey, including the incidence of diabetes, of the refugee population in the city, numbering about 50,000. For the first time the association gained a patron who paid Rs.1,000. The association set new lifetime members in addition to ordinary members. The value of its total assets increased to Rs. 70,261 and its total income to Rs. 13,255. For the first time the association started to sell insulin and tablets and gained a net income of Rs. 14,561. Professor Ibrahim explored every possibility and undertook all activities, even those remotely connected with his work, in order to generate funds and to create awareness of diabetes.

Recognition and Expansion

In 1961, the government agreed to make a regular budgetary allocation for the association of Rs. 6,000. For its work in the rehabilitation of diabetic patients and education and awareness creation, the National Council of Social Welfare gave a grant of Rs. 20,000. As there was an outbreak of plague in a neighboring country, the association's network was used for education and prevention work

and the Plague Trust Fund made a grant of Rs. 7,000. The Dhaka municipality gave a budgetary grant of Rs. 3,450 for health surveillance and the Citizens City Relief committee made an additional grant of Rs. 5,000. Individual donations amounted to Rs. 602 only. This taught professor Ibrahim a fourth principle of fund raising: build credibility and capacity and do not be restricted to a narrowly focused area of activity, and piggybacking is helpful.

In the meantime, the country was liberated in 1971 and the supreme leader of the liberation struggle, Bangabandhu Sheikh Mujibur Rahman visited the premises of the association in 1973. As a mark of his appreciation, he increased the government grants to this association, to take one lakh annually. In 1976, Professor Ibrahim himself became a member of the Council of Advisors to President Ziaur Rahman. He was in charge of the Ministry of Health and Family Planning. He was able to pilot a scheme to build a complex in a land opposite the Institute of Post-Graduate Medicine and Research. As minister of Health, he also made contacts with the World Health Organization and visited many countries to learn and to lecture on the research results in diabetes and urology. He soon relinquished his position and resumed his activities with the association to implement an expansion project.

His son-in-law became minister for Planning in the cabinet of Ziaur Rahman and later Justice Abdus Sattar. The latter

helped to get the expansion project approved by the government and allocated the necessary funds under the five-year development plan. This was the fifth principle Ibrahim himself enunciated—it is easy to grow in a developing Third World country when the government is with you. During the 27th Annual General Meeting held in March 1984, Professor Ibrahim noted that the old premises at Segunbagicha was now a fully fledged 50-bed hospital with an operating theater and diagnostic laboratory and that the new complex at Shahbag had completed its first phase of development.

During 1982-83, the outpatient department treated 35,032 patients of whom 26,355 were male. Professor Ibrahim was quick to point out that women were equally susceptible to diabetes and the association had not yet reached enough of them. But he noted with some satisfaction that new patients entered every day. He also reported that the age group that reported the highest prevalence of diabetes belonged to the 31-50 age group, followed by the 51-70 age group. He was quick to suggest that surveillance of the below-30 age group was still limited. He noted that the association must build its own network throughout the country by organizing autonomous associations in districts and organizing camps for treatment and counseling of diabetic patients. He noted that such units were in Chittagong, Khulna, Dinajpur, Rangpur, Mymensing and Barisal. For this, doctors, nurses and paraprofession-

als must be trained. During the year, the association trained 95 doctors, 30 nurses and 84 paraprofessionals.

The cost was borne by the poor. Professor Ibrahim always remembered the poor. The hospital had non-paying beds and the poor were given insulin for free or at concessionary prices. The rehabilitation project in Jurain trained diabetic patients in various skills, particularly those who were young and who belonged to the poverty group. The association also organized a project for growing vegetables and fruits for the nutrition supplement of diabetic patients. The association also received a WHO grant for research and training of nurses and paraprofessionals from developing countries, after it was recognized as a center of excellence and a collaborative center by the South Asian Regional office of WHO. The sources of funding included fees and subscriptions, donations, government grants, sale of medicines, service charges for tests and hospital services, and receipts for national and international organizations of which service charges, hospital charges, and sale of medicine constituted about 50 percent of about Tk. 28 million.

The next principle for fund raising that Professor Ibrahim learned was to use in-house facilities to the maximum for income generation. The complex completed half-a-million laboratory tests and 11,000 imaging exams including x-rays. It continued to serve the poor and the imputed cost of medicine, insulin, diet, hospitalization, and so on, constituted about 35

percent of the income of the association including the two complexes at Segunbagicha and Shahbag.

Introducing New Instruments of Fund Raising

The expenditures were rising with the introduction of new services and new departments, with the registration of new patients, and with the establishment of new outreach centers in the city and in the districts. In 1984-85, the association treated about 24,000 diabetic patients in the districts, 5,000 in the outreach centers of the city, and 46,000 patients at the complex. The laboratories did 0.7 million tests and gave dietary counseling to 10,000. Fifteen thousand received general counseling while the diabetic nutrition agriculture-farming project continued to grow vegetables and fruits. The total cost for that year was Tk. 31 million. The deficit was forecast when the budget was prepared. The association decided to mount a companion for selling its seal and also to organize a lottery with attractive prizes (e.g., the first prize was Tk. 5 lakh in cash). The net earning from the lottery was about Tk. 3 million and from the sale of seals, Tk. 1.3 million. This opened a new possibility of raising funds.

By 1987, the association's Segunbagicha complex had a 50-bed hospital and the Shahbag complex had a 150-bed hospital. At the outdoors of Shahbag the association treated 60,000 patients annually, and in the outreach centers another

40,000 patients received services. At its 13 district branches, with 150 sub-district outlets, the association treated about 20,000 patients, while in seven camps 3,000 patients received services. In all, the association ran over 1 million tests.

The executive committee decided to create an endowment fund, to which government made a contribution of Tk. 10 million and banks and business houses made a contribution of Tk. 0.7 million. Another decision was to open postgraduate courses (M. Phil., M.D., Ph.D.) on diabetes, endocrine and metabolism with an affiliation in the Dhaka University for research and for upgrading resources for the treatment of diabetes-related disorders.

Tensions mounted when three problems surfaced. The first was balancing social, free treatment for the poor versus medical service with excellence in mind. The second was between the professional medical services versus medical research capacity building. The third was balancing the central and the peripheral activities. Some members emphasized that the entire edifice was built on the premise of social service. Others emphasized that to remain a center of excellence research and teaching capacity had to receive priority. Still others believed that outreach centers must get access to more resources. Before the tensions could be resolved. Professor (Dr.) Muhammad Ibrahim died in 1989, after leading the association and its establishments for 32 years. M.A. Kabir, a noted social worker, succeeded him. The secretary to the association, Syed Muzaffer

Hussain also died shortly after. Professor Wahiduddin Ahmad succeeded him.

Taking Stock

M.A. Kabir took stock of things and the following picture emerged.

bilitation center at Jurain and the diabetic nutrition project were running at a loss.

He further found that it was possible to receive equipment as a grant as proposed by the government of Japan. It was also apparent that research projects could be self-supporting and development

table 2.8

Income, Expenditure and Service Indicator									
Year	Own Income	Govt. grant	Total income	Total expenditure	Surplus/ deficit	Total Patient	Employee (no)	Free supply poor	Free supply of insulin as %tot. exp.
87-88	262.42	192.80	461.22	456.39	(4.83)	70217	710	29.01	6
88-89	375.58	215.50	591.08	578.88	12.2	78621	881	34.09	6

*Does not include cost of diet, hospitalization transportation, tests and services.

table 2.9

Year	Lottery /seal	Hospital seat rent	laboratory fee income	Subscriptions, Donation and Grants	Other Income	Total
87-88	461.22	71.73	50.80	13.36	75.42	268.42
88-89	65.60	91.13	95.87	20.42	102.50	375.58

Kabir analyzed the sources of income and the potentials. (Table 2.9)

He also looked into the cost centers and their growth potential. The pay and allowances were about 35 percent. Cost of medicine, chemicals and readjustments accounted for 40 percent. These costs would likely increase over time. Occupancy, maintenance, taxes, rates repairs, reached 10 percent. These would also increase but not as fast as the two other categories. The administrative costs, costs of communication and transport were 3-4 percent and stable. The education, training and research cost at 2 percent was considered to be low. The cost at the branches at 2 percent would not increase proportionately. Kabir also found that the reha-

projects could be funded through government grants. He also noted that teaching and training would require cross-subsidy.

He presented his conclusions to the annual general meeting for discussion. The professionals wanted to cap the cost of free services and to increase the pays and perks while creating new departments and opening up new degree options. The general members complained about the delay in services, the crowding out of patients, and the declining quality of tests. The members from out of Dhaka wanted more assistance for running their outfits since they served the majority of the population but suffered from the limitation on facilities.

The decisions were to establish the National Diagnostic Network through the computerization of the database, and more camps for rerunning the out of Dhaka patients where experts from Dhaka should be present. The association would open more outreach stations in the city to reduce crowding in the central hospital, and a full-cost executive service to be opened for those who can afford to pay for it and the outdoor at the central place to be operated in two shifts.

After the fall of the non-democratic government regimes, both Alamgir and Prof. Wahiduddin Ahmad became members of the caretaker government for the transition into democratic rule. They continued to perform the duties of the president and secretary general of the diabetic association that owns and operates BIRDEM.

At the 35th Annual General Medicine (AGM) Conference, Alamgir presented a review of the earlier years.

employees. The cost of free service to the poor increased substantially.

Kabir proceeded to analyze grants from the government and the generation of own income. The grant from the Ministry of Social Welfare remained at 0.50 lakh and only increased to 0.65 lakh in '91-'92. The grant from the Ministry of Science and Technology declined from Tk. 0.95 lakh in '89-'90 to Tk 0.70 in '90-'91 and '91-'92. The grant from the Ministry of Health and Family Planning was Tk. 214 lakh in the first two years and it increased to Tk. 252 lakh in the last years. These grants were unlikely to increase, Kabir concluded. The development grant from the Ministry of Social Welfare was Tk 58.76 lakh in '89-'90, Tk 31.80 in '90-'91, and Tk 119 lakh in '91-'92. The allocation is largely a function of the disposition by the minister and the secretary and the advocacy for a project.

The income from the lottery is now allocated to the trust fund. The proceeds

Income	Own income	Govt. Grant	Total income	Total exp.	Surplus /Deficit	Total Patient No.	Employee No.	Cost of Free service
89-90	475.40	215.45	690.85	696.85	6.00	88,243	940	190.43
90-91	545.47	215.20	760.67	780.74	(21.07)	97,744	995	259.90
91-92	935.04	253.35	988.39	911.81	10.58	1,11,265	1094	440.53

table 2.10

Own income increased and government grants remained steady or increased marginally. The total expenditures increased as fast as income. The number of patients treated increased with the increase in indoor and outdoor facilities, which necessitated the increase in the number of

from the sales of seals declined from Tk. 8.22 lakh in '89-'90 to Tk. 1.88 lakh in '91-'92. The income from hospital rent increased from Tk. 98.91 lakh in '89-'90 to Tk. 155.03 lakh in '91-'92. The income from various tests including imaging increased from Tk. 92.36 lakh to

Tk.197.20 lakh. These items were all related to the “professional service” domain and this was creating pressure to reduce expenditures on “social welfare.” The subscription, fees and donation fluctuated to at most Tk. 32 lakh. Other incomes also fluctuated and generated between Tk. 40-50 lakh annually.

In explaining the expenditures, Kabir drew the following conclusions. The BIRDEM hospital should continue to generate surplus and its expansion and upgrading could be funded from government and international grants. The leading brain and research units could find its own financing from international collaborations and fees. Services to the poor require more donations and trust income allocations. The rehabilitation and diabetic nutrition farming were not financially viable.

The AGM could not again agree on a strategy. The members were divided among themselves whether service to the poor diabetics should be cut. They agreed to hand over the agriculture project to the Ministry of Agriculture. They wavered on the rehabilitation project. They agreed to strengthen the National Diagnostic Network and to expand international research collaboration.

Kabir pointed out that given the demand for modern health service care, it is possible to generate a surplus in certain activity centers but one should not forget that it was the spirit of service and sacrifice that had brought the diabetic association and its establishment like BIRDEM this far. He also reminded the assembly

members that much of the facilities were built with taxpayers’ money and taxpayers included poor people as the tax structure is heavily biased towards indirect taxes. He concluded finance should be found for services to the poor.

New Leadership, New Initiative and New Approach

Engr. (Dr.) Fasihuddin Mahtab, a former minister for planning, succeeded Prof. Wahiduddin Ahmad as honorary secretary general in 1992. The eldest son-in-law of Professor Ibrahim and a man of action with a vision like him, he seemed appropriate to carry on. He soon got down to work—placing discipline, dedication and duty at the center of the management of the association. He reaffirmed that “no diabetic should remain untreated, unfed or unemployed even if poor.” He recalled that from a small beginning the association grew to a large institution with specialized outfits and into a multi-layered organization because of the services it rendered to the people.

He then set out to establish a management information system to be daily updated department-wide to increase internal efficiency. He set up the referral system from the sub-district level to the central BIRDEM and to make national diagnostic network meaningful through the provision of referral queries and expert advice through e-mail, and conditions updating of database to improve external efficiency. He reaffirmed that DAB is a serious organization, and that service to

all remains its primary objective, but quality of service can be improved by integrating research, both academic and applied. From its very inception, DAB does not regard diabetes in isolation but in the broadest possible scope. That requires BIRDEM to expand horizontally into departments, as diabetes can affect any organ or any system of organs in the human body. This expansion required continuous modernization and specialization which, to be optimally serviceable, required opening the doors to non-diabetic patients who can pay for the services received.

The fund raising becomes easier because of this holistic approach but fund management then becomes more difficult. Because of the human resources available and research opportunities, the association established an academy to provide post-graduate education in the biomedical area. Research attracted international funding and collaboration. Dr. Mahtab also noted that as education, training and research got the upper hand, the association failed to fulfill certain components of the dream of the founder—particularly rehabilitation, integration of diabetic care with primary health care, the establishment of a department of endocrinology in medical colleges, and the development of diabetic-friendly agro-products through genetic agriculture. The vocational and technical education for diabetics did not push through and the nutrition agriculture project was abandoned.

Dr. Mahtab, once a deputy general manager under the International Devel-

opment Corporation, first set out to formalize the organizational chart reflecting an appropriate compartmentalization of departments and a command structure to improve internal efficiency. Next, he incorporated changes in service rules and requirement rules as well as job descriptions for professionals, officers and employees, to combine responsibility with delegation of authority. Third, he supervised the expansion and modernization of research and other facilities and the upgrading of manpower with the view to expediting inpatient and outpatient care. Then, DAB studied space allocation for optimum utilization of facilities and to reduce wasted time for the patients. In consonance with this, capital fund grant to branches and outreach centers were made to improve the service at those places. The computer network at BIRDEM improved management within BIRDEM and the National Diagnostic Network improved the database and center-to-periphery advisory relationships.

Dr. Mahtab, with mandate from the national council, put his next efforts into decentralizing the activities with a special emphasis on the development of branches. The latter received additional laboratory equipment as well as training for manpower. Twenty-three branches generated surplus income, five were in deficit, and for six no information was available. In the city, satellite clinic operations improved. The association took new initiatives to establish the Institute of Health Sciences. BIRDEM started a

health check project for migrant labor on behalf of some foreign governments and this generated additional income for the association.

Having succeeded in developing the district branches and making most of them self-reliant, Dr. Mahtab, again with the approval of the National Council, started in earnest to decentralize the outpatient department in Dhaka city even as two shifts at the Shahbag center failed to meet the demand for services. He opened satellite clients and outposts in various locations where land, buildings, or other infrastructure could be donated. Meanwhile, OPDs (outpatient departments) in the city were linked with the NDN physically and administratively, and central laboratory was linked with two peripheral centers to handle all tests under special arrangements. Diagnostic reports were delivered under special arrangements. These moves increased the capacity to provide free service to diabetic patients and a fee-for-service to non-diabetic patients. The income from laboratory tests increased.

Dr. Mahtab also paid attention to the Executive Health Check Center (EHCC) that provides quick and comfortable diagnostic services for an additional fee. EHCC quickly broke even with the addi-

tional investments. Dr. Mahtab started on a pilot basis a home service system (HSS) for the disabled, the elderly and the sick, and more health camps outside the city. In an effort to reduce congestion at BIRDEM, Dr. Mahtab planned to start a reverse referral system where patients would be sent from the center to an upgraded branch and satellites. This, Dr. Mahtab believes, would increase efficiency, the balanced development of branches, equity in service provision and develop manpower. Mahtab however initiated an analysis for the completed 15-story BIRDEM hospital to rationalize and balance the facilities. For this service, health economists were commissioned to make an analysis of costs and returns on investments, nature of future demand for service, and planning for readiness of supply in that respect. Dr. Mahtab said, we must work forward, be prepared but never forget the overall objectives of the association. He said, "The basic principle of continued support for a service organization is internal and external efficiency."

At the 39th annual general meeting, Dr. Mahtab reported that the estimated prevalence of diabetes in Bangladesh was about 4 percent. This statistic was similar to many other countries but the prevalence of impaired glucose tolerance (IGT)

table 2.11

Income	Own Income	Govt. Grant	Total Income	Total Expend	Surplus/ Deficit	Total patient	Emp.	Free Service	No of Branches
92-93	970.92	841.30	1312.92	1274.57	38.35	125432	1099	535.09	32
93-94	1077.15	475.85	1553.00	1565.52	(12.52)	138915	1259	999.80	37
94-95	1503.35	801.46	2104.41	2125.71	(21.30)	142225	1462	878.50	38
95-96	1756.92	750.80	2507.72	3473.38	(956.63)	152364	1633	1042.06	39
96-97	2394.86	750.00	3144.86	3535.22	(390.36)	186692	1744	1326.25	39

that varies from 7.5 percent to 15 percent is much higher. He quoted from the report of WHO that stated that diabetic patients would double in 15 years due to development-induced changing lifestyles, changing food habits, environmental pollution, lack of facilities for physical exercise, and increase in stress. He said that the association provides service to an estimated 10 percent of the patients in the country. He said those who do not get service are the poor and the disadvantaged. He called for reaching a target of 50 percent of the diabetic population in the next 15 years by increasing DAB services tenfold. For this his recommended strategy was to increase the branch facilities and activities by attracting government help for branches, providing increased cooperation to the branches, and encouraging local activities at the branches and encouraging the local elite to donate and local people to use the facilities for fee, so that self-sufficiency as a goal for the branches was not impaired even though DAB with the center and the branches must have an organic unity.

Dr. Mahtab's efforts at improved management, decentralization, increased treatment of patients, did not generate enough surpluses due to the increased dispensation to employees under the new service rules, the expansion of teaching facilities and the increasing allocations to the branches. However, hospital rent increased from Tk. 204.45 lakh in '92-'93 to Tk. 626.57 lakh in '96-'97, income from laboratory tests increased from Tk.

405.64 lakh to Tk. 1,011.05 lakh during the same period, sale of insulin brought an income of Tk. 273.49 lakh in '92-'93 and this increased to Tk 521.89 lakh in '96-'97. On the other hand donation, subscriptions and grants increased from Tk. 20.22 lakh in '92-'93 to Tk. 39.30 lakh, while other income increased from Tk. 65.30 lakh to Tk. 196.05 lakh. The income from lottery decreased from Tk. 32.5 lakh in 1992-1993 to Tk. 27.5 lakh in 1995-1996.

As he prepared to enunciate a new strategy, Dr. Mahtab left his post when political interference through employees association made him feel that unwelcome, and the intrusion of the employee association by politically motivated persons made the functioning of a service oriented organization difficult. Dr. Mahtab has since not set foot on the grounds of the organization that he grew up with and for which he gave much of his time.

Recent Developments

Dr. A.K. Azad Khan is a physician of repute who originally planned to build his career as a teacher and a researcher in the premier medical institution of the country. Unlike Dr. Mahtab, he was not perceived by the association as being groomed to take over the mantle of the founder. With Dr. Mahtab disassociating himself from active participation in the affairs of the diabetic association, Dr. Azad Khan had to take over the post of secretary gen-

eral when the employees resorted to strikes against the service rule and job descriptions. As various units were the result of various development projects, these projects had different service rules, and the employees resisted attempts to create a uniform service rule. The compromise involved treating the unit as autonomous while employees and the association would jointly formulate a service rule. However, perks, for example, would remain with those employees who opt for the non-practicing option.

Having solved the personnel problem, Dr. Azad Khan reiterated earlier observations. BIRDEM would continue to expand and upgrade its facilities and those would be funded from its own resources and grants for specific purpose. Second, free service needed to be capped somewhere and self-reliance must be achieved not only at BIRDEM but also at the Executive Health Center and NDN centers in Dhaka city. Third, the branches should become largely self reliant although the grants from the center would continue at a level that had been agreed upon earlier. However, their income generating capacity would be augmented by making the branches commission agents for selling lottery tickets (40 percent commission) and by establishing fee-for-service facilities while treating poor patients for free.

Fourth, the people with means should be encouraged to give money to the general fund. Land and/or building and grants for researches had to be explored. Fifth, costs could be reduced through home blood glucose monitoring, advice through e-mail, popularizing home services at cost, differential registration of paying, non-paying and paying at concession rate of the patients. Sixth, some national and multinational companies were approached to donate funds for organizing training workshops. Some progress came from efforts to expand BIRDEM to develop a post-graduate program, an institute of health services at Mirpur, a cardiothoracic center and a full-fledged medical college and teaching hospital at Segunbagicha, besides the development of peripheral health centers linked with sub-regional, regional and central hospitals. Dr. Azad Khan believes that the results are encouraging from the financial point of view.

Air of Dissatisfaction

As the delegates to AGM 2000 pondered, they made various observations. First, they were satisfied with the development of networks throughout the country even though the coverage of patients was still limited. Second, they were happy with the development of facilities for re-

table 2.12

Income	Own Income	Govt. Grant	Total Income	Total Expend.	Surplus / Deficit	Total Patient	Free Service	No of Branches	No of Centers
97-98	254.03	90.10	344.13	329.94	14.19	197,926	1525.23	45	9
98-99	270.50	95.00	365.50	355.76	9.74	205,209	1750.00	46	12
99-00	300.21	100.00	400.21	397.82	2.39	212,345	2000.00	49	14

search education and training.

However, the oldest employees of the association felt that the touch of sincerity and commitment to service was waning. The spirit of service to all diabetics was now giving way to the spirit of self-reliance and professional excellence. Dr. Azad Khan was satisfied with the increased international visibility but others wondered whether the mission of the DAB founder was fatally compromised. Dr. Azad Khan

conceded that the branches and centers would take over services as they were better suited for that purpose. BIRDEM and other professional units will look after research, training, manpower development and contribute to services through the generation of surplus. The general members were not convinced as they felt that the poor diabetic patients were now reduced to second-class patients. ▶

Case 6

Caring for the Elderly

PRABIN HITOISHI SANGHA

Introduction

Dr. Mahbubur Rahman, secretary general of Prabin Hitoishi Sangha (Bangladesh Association of the Aged), a retired director of the South Asian Regional office of the World Health Organization, and a well-traveled person, was frustrated. A project to be funded by WHO to organize a series of trainings and workshops on geriatric care had encountered a delay. The Ministry of Social Welfare wanted the responsibility as the designated focal point. Dr. Mahbubur Rahman said that only the Bangladesh Association of the Aged had the capacity and network to perform the designated functions properly. With no final decision, the delay created financial difficulties for the association. "It is only common sense that the issue is not only a social welfare issue. It is much more an issue of medical care of the aged. Geriatric medicine including geriatric care is a specialized area. How can a young civil servant without a proper understanding of the psycho-physical care issues of the aged make a decision? This is not a decision to be made on the basis of the rules of the ministries."

History and Activities

Dr. A.K.M. Wahed, a retired principal of Dhaka Medical College, set up BAA in April 1960 to provide free medical advice to the aged, or anybody above 55. BAA operated out of a room at the residence of Dr. Wahed in the Dhanmondi residential area till August 1985.

Number of Aged Treated in BAA			
Year	Number	Year	Number
1960	101	1980	1612
1965	557	1985	1919
1970	641	1990	4665
1975	672	1999	13031

In 1985, PHS (BAA) relocated to Agargaon to a building of its own. The government gave the land for a token sum and the building was constructed as a project of the Ministry of Social Welfare. The membership of the association included four patrons, 546 life members, 1,783 general members, and 42 associate members. Membership was open to anyone above 55 who subscribed to the objectives of the association and its constitution and who paid a subscription amount at one time or in annual installments.

The elected executive committee consisted of a president, two vice-presidents, a secretary general, a joint secretary-gen-

eral, a treasurer, an organizing secretary, and 17 members. The secretary general was also the chief executive officer.

Besides the head office at Dhaka, the BAA established 35 branches in 35 out of the 64 district towns of Bangladesh. These branches extended free medical services to the aged in district towns. Recently the five branches at the administrative headquarters of the divisions obtained equipment to upgrade the quality of service.

The head office also operated a hospital. The outpatient department provided medical and surgical services besides running physiotherapy, pathology, cardiology, ophthalmology, dentistry, radiology, ENT and psychiatric departments. Earlier, in its infancy, listed doctors provided all the services for free. The organization presently employs qualified doctors at its hospital, and established cost plus charges for diagnostic investigation. The BAA also established six satellite clinics in and around Dhaka City.

The hospital operated an indoor department where at a nominal fee (Tk. 50 per day for the general ward and Tk. 200 per day for the shared cabin) geriatric patients received full medical care including medicines and meals.

The association noted that recreation facilities for the elderly were limited both in the city and in the houses where they lived, and the elderly had limited interaction with the young. BAA organized cultural evenings, outings, picnics, religious festivities, in addition to indoor and out-

door sports. BAA also stocked a library with books and magazines and a television room with channel options.

BAA organized seminars and workshops on health and the health care of the elderly at village, union and thana levels to raise awareness about the problems of old age and help the local health facilities, and to integrate it with primary health care facilities.

BAA from time to time conducted surveys on the health and socioeconomic problems of the elderly, with the help of interneers from the Institute of Social Welfare and Research of Dhaka University. In addition, interneers from the National Institute of Social and Preventive Medicine and other postgraduate medical institutes assisted BAA.

On December 16, 1991 the General Assembly of the United Nations adopted a resolution (46/91) on the rights of the elderly. It recognized their right to food, drink, shelter, clothing and health care in addition to opportunities for income generation through work or social security, safety security and compatible living environment, inclusion in society and family, as well as dignity and participation. This provided added inspiration to the Bangladesh Association of the Aged, now a full member of the International Federation of the Aging. BAA networked with other national and international organizations, e.g., the Australian Association of Gerontology and Help the Aged International.

BAA now owned two five-story buildings at Agargaon. The first floor of one was used for office purposes; the next four floors housed the 50-bed hospital and the Institute of Geriatric Medicine. Another five-story building was built as a dormitory for the aged. The cost of the entire construction was Tk. 90 million. The WHO and other international organizations supplied the necessary equipment.

Financial Condition of BAA

Dr. Mahbubur Rahman said that unless the BAA took proper initiatives to generate income, it would liquidate its accumulated savings. He mentioned that in 1996, the fixed deposit encashment was Tk. 414,500. In 1997, it was Tk. 104,700. There was no report in 1998, but the 1999 encashment was Tk. 181,615.

By expanding service facilities, Dr. Rahman thought that he could then increase the fees for more services, but he

was constrained by space limitation. But he added that space in the home for the elderly was underutilized at present. He proposed shifting the hospital to the space currently earmarked for the home for the elderly in order to create new facilities for outdoor patients in the current hospital area. He thought that one or two floors with 50 self-contained rooms would be enough, given the current demand for accommodations for the elderly in the home.

He also pointed out that the institute was most suited to carry out the WHO-funded program for training and workshop in the area of geriatric care. He took up the issue with the Ministry of Health and he hoped that the WHO grant would be restored to BAA. The Ministry of Social Welfare had no such capability and therefore the grant for the previous year was not utilized.

Donations and membership subscription largely depended on personal contact. BAA made no fund raising cam-

table 2.13

Income of BAA 1996-1999				
Source	96	97	98	99
Grant				
Ministry of Health	14,00,000	14,00,000	16,93,000	14,65,000
Social Welfare Council	62,000	50,000	50,000	-
Ministry of Cultural Affair	-	-	3,000	-
World Health Organization	5,74,367	8,91,200	8,50,600	2,19,500
Fees for service	80,628	1,47,053	2,12,412	4,96,357
Donations	4,41,644	21,33,623	5,94,365	1,66,694
Memberships Affiliation Fees	74,800	39,124	2,56,045	1,45,435
Interest received	1,97,445	82,571	2,13,015	1,45,606
Misc.	43,537	16,881	41,700	1,47,547
Total	28,44,421	28,60,452	39,23,137	29,50,833

Source: BAA Audit Reports

paign. Dr. Mahbubur Rahman was exploring the possibility of campaigns and he asked the internees to prepare a feasibility report. He estimated that rallies in the 64 districts could raise about a million taka. Some of them have suggested opening a web page to appeal to non-resident Bangladeshis and to bring out supplements in connection with the International Day for the Aged. The executive committee also examined the possibility of designing a lottery.

Dr. Mahbubur Rahman appealed to the government to increase the budgetary allocation. The demand was based on demographic changes. The aged (60+) population had increased from 3 percent to 7 percent of the total population and the population increased from 100 million to 130 million in ten years. He also argued on the basis of accessibility of quality service by the poor and the low income group. According to Dr. Rahman, nearly 50 percent of the aged cannot get proper medical attention in the overcrowded general hospitals. BAA already had a program to introduce doorstep Medicare service for the aged if adequate funding was available.

Conversations with the Aged

At the BAA's outdoor premises, the new internees from Dhaka University casually carried out a conversation with a few elderly people who had come to get medical care.

The first respondent was born in a

village nearly 80 years ago. She migrated to Dhaka along with the eldest of her living sons as there was no one to look after her. At that time she was nearly 70 years old and afflicted with arthritis. Her other children, two daughters and three sons, left the village in search of work. She used to work in the village to look after herself but she could no longer do it. Her son did not earn enough and they lived in a rented hamlet in the slums nearby. Her grandson brought her to BAA. She did not get any pension that the government had introduced for the destitute or the elderly. But BAA's free care helped her since she needed diagnostic investigation and medication. She wanted to have an independent life as dependency created bad relations. She asked: "Why do the fortunate few not understand that the less fortunate have to eat, need clothing, shelter and medical care, particularly when they are old and cannot work to earn a living? In this place, they teach you how to help yourself in your old age and I spend some time talking to others, taking free meals and watching television. It is a second home for me. It is like a day care center for the old."

A peon who retired after 30 years of service with a small pension came to BAA for the treatment for his cardiovascular disease. He paid the small fee that BAA charged for diagnosis, but the free prescription service was a great help to him. Moreover, he enjoyed the company of the elderly and shared their joys and sorrows. He came more often for the company than

for the medicare. “Only old men can understand the problem of the old. The young are busy with themselves,” he said.

The only boarder in the elderly home was a lonely old widower whose children had all settled abroad, and who had no close relatives. He had a house in Dhaka which he rented out as it was difficult to manage household chores with servants or with distant but poor relatives. He needed constant medical attention because of bronchial asthma. BAA’s attention, physical facilities and recreational options

were more than he could have arranged for himself. He paid the daily charges and received food to his liking. He wished for more boarders in the elderly home because old people pined for company. He believed that BAA could develop into the National Center for Geriatric Care if the government followed the UN conventions in this regard.

Dr. Mahbubur Rahman, physically fit, in his late sixties, has taken up this mission. ▶

Case 7

Promoting Bengali Culture

CHHAYANAUT

Introduction

It was the 14th of April, 2001, first of Baisakh, the first day of Bangla New Year 1408. There was no hurry to reach the office on time because all the schools, offices and factories were closed. It was a public holiday. So Ananda, an officer of Grameen Phone, was in a lazy mood. He was back in Dhaka after spending a week abroad, attending a sales conference on mobile phones in Hong Kong.

He was awake. He looked at the table clock. It was only 8:05 a.m. This morning, relatives and family friends would be coming over to enjoy a breakfast featuring special food at his parents' home, after attending the Bangla New Year celebration organized by Chhayanaut, a leading Bengali cultural institution in the third sector, at Ramna Batamul, a large botanical garden, under the century-old banyan tree. During weekends, when Chhayanaut uses the university premises for its classes, the sound of the national anthem at the same hour wakes him up. But today it was not there as Chhayanaut was performing at the Batamul. Ananda is a former pupil of Chhayanaut. He is proud of his association with Chhayanaut, an organization known for its torchbearing role as the upholder of Bangalee Sangskriti (culture). He used to attend the

Chhayanaut Bengali New Year function at the Batamul where a huge number of people congregated way before the sun rose in the east.

This New Year's breakfast with relatives and friends was a tradition in his family. He was getting out of bed to freshen up in order to greet the guests when suddenly there was a loud sound of explosion from the direction of Ramna Batamul, about half a kilometer away from their apartment.

Ananda switched on the television to watch a private channel which was broadcasting the function live, and he read on the screen that "a massive bomb explosion at Ramna Batamul (had) disrupted the celebration of the Bangla New Year." This shocked Ananda. He saw pictures of the dead and injured people fleeing in fear and confusion. He saw the resolute confidence and courage shown by Sanjida Khatoon, one of the founders of Chhayanaut. She said, "Whoever has done this mischief must be brought to book. But the mission of Chhayanaut to articulate the deepest feelings, beliefs and dreams through songs, dances and other cultural activities shall go on. It is the rich cultural heritage of Bangalees that gives us our identity and this identity shall be upheld by the institutions now and in days

to come.” Waheedul Huq, the mentor and guide of Chhayanaut, also expressed the same sentiments.

History

In 1961, the country was under martial law promulgated by Ayub Khan. The cultural minded intellectuals and educators wanted to celebrate the occasion in a fitting manner. But the military government would have none of it. It felt that language and culture might create a distinctive unity among the people of East Pakistan, now Bangladesh, to fight against the distributive disparity in jobs, business, opportunities, developmental activities and decision making, imposed by the West Pakistan center.

Defying state disapproval, the intellectuals, artists and cultural personalities under the leadership of no less a person than Justice Mahbub Murshed of East Pakistan High Court formed a Rabindra Centennial Celebration committee to celebrate the centenary of Rabindrahnath Tagore, a Nobel Laureate in Literature. The celebration was a great success.

As a logical follow-up, some of the organizers—Waheedul Huq, Muklusur Rahman, Sanjida Khatun, Sufia Kamal among others—thought of setting up a cultural institution that would help young people to engage in cultural activities and learn the performing arts. The founding members gathered at a picnic spot and Chhayanaut, the name of a Raga in Indian classical music, was born. Sanjida

Khatun became the anchorperson for the organization.

A Founder of Chhayanaut

Sanjida Khatun was the daughter of Dr. Quazi Motahar Hussain, a distinguished professor of statistics at Dhaka University. He was a noted personality in the cultural and intellectual area as well as an advocate of the rightful place of Bengali language with the state of the then Pakistan. Khatun took her B.A. in Bengali Literature from the University of Dhaka in 1954 and her M.A. in Bangla from Santiniketan, the university established by Tagore himself. Later in 1978, she received her Ph.D. from the University of Dhaka for a dissertation on Tagore’s songs and compositions. She authored seminal books on Tagore.

Her training in music started in her early teens and she became a radio artist for Tagore songs in 1953. It was during her stay at Santiniketan that she came in close association with the legendary artists who taught the basics of Tagore music, its purity and variety. This influenced Khatun deeply. When Chhayanaut was founded she was a lecturer in Bengali in a government college. This prevented her from formally putting her name to the institution she helped to found. But she was very active on its behalf. The Chhayanaut Sangeet Bidyalaya (Chhayanaut Music Institution) started to impart lessons in classical and traditional and folk music. Moreover, Chhayanaut

offered lessons in classical and folk dance. Khatun provided the needed guidance. In 1972, she joined the University of Dhaka as a lecturer in Bengali and then became the principal of the music school.

A Co-founder and a Guiding Spirit

Waheedul Haque worked as a music teacher since the beginning of the institution while taking care of administrative responsibilities. Haque had no formal training in classical music, but trained himself, especially in the music of Tagore, that he is now recognized as an authority on the matter along with Khatun and Anisur Rahman. He is also a founder of the music school and is currently vice-president of Chhayanaut. He has not only contributed his skills as a teacher and as an administrator but is regarded by the students as a mentor, and the planner of Chhayanaut functions and an adviser on course design and development.

He interacts with the freshmen closely to improve their pronunciation and diction. He also instills in them a deep love of Bengali culture. He believes that it is not just the grammar of music or dance that is important but it is the understanding of the basis of cultural identities and expressions that make music and dance appealing. In singing it is not the words as such but the appropriate rendition of the words that matter. It is not merely a vague idea of what Bangladesh is but an intense realization of its characteristic

oddities, beauties, vagaries and bounties that moves a performer to dance or sing really well. Waheedul Haque believes that a true performer must become one with that which she/he renders on stage. In the beginning he was the one-man administration for Chhayanaut. Today, after 40 years, he has been able to spread the cultural appeal of Chhayanaut all over Bangladesh.

The Beginning and the Growth of Chhayanaut

Chhayanaut keeps expenditures low. The teachers, who are all very reputable, give voluntary service. The premises are rent-free, sometimes given by the owner of the house and at other times by the management of an institution. There are always a group of dedicated volunteers.

The journey began by providing lessons in the basics of music, classical music involving various ragas, and specialties like Rabindra Sangeet songs, Nazrul Sangeet, Palli (folk) sangeet. Chhayanaut also offered lessons in classical Indian dance as well as special dance forms. Many of the students were eager youngsters prompted by parents who were associated with the organization in one way or another. Gradually as it grew, so did the syllabus. Students were grouped according to the stages of their learning and a system of competency evaluation evolved.

Chhayanaut also adopted a strategy of keeping a high profile and “marketing their ability” through carefully crafted in-

expensive public exposures. The organization started to arrange Srotar Ashor, the gathering of listeners, and presented artists of renown where their students also participated. This became an attraction for the music lovers of Dhaka and demonstrated Chhayanaut's capacity to teach and present a variety of Bangladeshi music. Chhayanaut soon became the leading proponent of music—vocal as well as instrumental—and dances, classical as well as folk. People were ready to pay to see its cultural shows. Thus public shows became an instrument of outreach, an evaluation of attainment levels, public acceptance, and a vehicle for raising funds. Chhayanaut organized programs which bore the stamp of dedication, variety, and focus as well as specialty. Both Khatun and Haque said that this was possible only through hard and committed work. Chhayanaut organized special programs to celebrate the coming of autumn, spring and the rainy season; but their prime public appearance continued to be the open-air function on the first of Baisakh, the first month of the Bengali New Year. The objective was always to create Bengali cultural consciousness.

Chhayanaut targeted the young and its public renditions inspired the parents and the children. The rigor of its training soon produced a number of young musicians and dancers who became popular and inspired others to follow. The organization grew through its success in upholding its mission and vision that was coterminous with the growing national

identity. Khatun stressed that Chhayanaut always stood for good music and dance, not necessarily nationalism.

Waheedul Haque was a social activist as well as a maestro. He used the talents of Chhayanaut to raise funds for the relief and rehabilitation of victims of natural disasters, such as cyclones, floods, etc. Musical processions in the city easily raised Tk. 50,000 as well as goods for distribution. "Chhayanaut's social consciousness," Haque pointed out, "was part of its cultural and national consciousness."

In 1972, after the liberation of Bangladesh, Dhaka University made its Laboratory School premises available to Chhayanaut on weekends. This arrangement helped the organization to further structure its courses and admit more students. It now runs courses of varying duration but the coveted diploma courses run for three to eight years. Dhaka University later offered Chhayanaut a piece of land on which to build its own structure. But Chhayanaut decided to turn it down, as it would divert too much energy into fund raising and construction. Recently, Sheikh Hasina, the outgoing Prime Minister of the country and a former alumna, allotted an abandoned house to Chhayanaut. This helped the organization to have a fixed address, to hold regular rehearsals, to house research, and to provide training for a small group. The university Laboratory School still remains the venue for its regular teaching.

The organizational structure remains simple. Sanjida Khatun replaced poet

Sufia Kamal as its president and Waheedul Haque became the vice-president. Khatun is also the principal of the school. The secretary, Shakil, is a former student. Members include Safiuddin Manik, Hosne Ara, Samsun Nahar and Mizanur Rahman. There are over 40 teachers who are former students and provide free service.

Currently there are 1,800 students enrolled in various courses. The waiting list contains about 500-600 names. Each year nearly 50 percent of the applicants are turned away even though the course fees represent the basic income for the institution. Khatun affirms that the reputation of Chhayanaut is now its problem, but reputation and success can only be upheld over time if one does not compromise the quality and rigor. Waheedul Haque hopes that when the cultural complex is built at the new address, the organization will have the capacity to accommodate more applicants and the structure would become more formalized.

Chhayanaut offers extensive courses in vocal and instrumental music and dance. The institution also provides a three-year program on music for children. There is an integrated course on music that includes classical music, Rabindra Sangeet, Nazrul Sangeet, Palligeeti and the composition of earlier maestros. After completion of the three-year basic course, one specializes. Five-year courses in Rabindra, Nazrul and Palli Sangeet are on offer. A new comprehensive course in classical music was recently introduced. There

are also courses in tabla and sitar playing. Admission starts in Baisakh (April), the first month of the Bangla calendar. The teachers are former students and prominent artists of television and radio. The institute each year graduates about 140 students. Khatun said with pride that 70 of the graduates are now leading artists in their respective fields.

Finance: From Spontaneity to a Planned Need

Old records are not readily available. As there were several shifts of address, it was difficult to locate the financial records of the earlier years. The following facts came out in the course of the discussion. The basic source of income is the tuition fees per course per semester. This brings in about Tk. 1.5 million a year now. However, in 1974, the proceeds from tuition reached Tk. 0.2 million. Private donations were a source in the early days. In 1964, the amount raised was 0.1 million and today it is about 0.2 million. But the relative importance of this source is declining. The organization raises funds through public shows and commissions, and proceeds from such shows increased from Tk. 0.05 million in 1974 to Tk. 0.5 million in 2000. The organization also receives grants from the government for national level performances as well as for participation in the cultural troupes sent abroad. Recently, Chhayanaut earned some revenue from the telecast of its shows by a private TV channel. The institution manages its funds wisely. Interest from fixed

deposits with banks increased over time and now stand at Tk. 0.4 million. The miscellaneous earning has also increased over time but this is a small sum. Haque said smilingly, "Because of volunteerism and public support we were never worried about finances. Our capital is our capacity to train and perform."

The need for funds resurfaced, in order to build a complex to promote the Bangladeshi culture and to project it to the outside world. The complex will have a school of music and dance and an airconditioned auditorium for performances. The main activities will include teaching and learning music and how to perform music, dance and drama. The classrooms will need proper acoustics and faculty rooms. Now that the organization is growing, space for the administration has become necessary. The complex will include a resource center with books, audio and video cassettes, etc. Shakil said, "The institute will address other aspects of Bengali culture, e.g., visual arts." He dreams of a studio for producing cassettes, CDs and films. But this must come gradu-

ally. The organizers also think that, since one target is children, the complex will need facilities for free expression and play.

The projected cost is Tk. 80 million. The strategy is to form a Chhayanaut Trust where donors pay a lump sum. Chhayanaut plans to approach individuals and organizations that espouse cultural activities, to build different sections of the complex. With good will as capital and a large number of alumni from the core of the upper middle class who have right connections, the present organizers feel that the fund raising task is viable. The school and auditorium could later become sources for revenue. The complex is still on the drawing board but one can sense the optimism.

Hopes for the Future

Chhayanaut exudes a certain magic. The dedication of the teachers and the students is heartwarming. Tania, a student of Rabindra Sangeet, said, "Our teachers are very caring." Nandini, preparing for admission to Chhayanaut, said, "I am

table 2.14

Source	Source of Income				
	1964	1974	1984	1994	2000
Tuition Fee	150	260	820	1275	1440
Commissions & Public Shows	10	50	65	130	200
Donation	100	75	121	221	375
Interest earning	---	20	221	325	400
Others	5	17	19	20	25
Total	265	322	1236	1971	2440

Note:

1. These are estimates as no documents were accessible.
2. Government grants for special shows are excluded.
3. Outflows for and inflows from performers abroad not included.

preparing for the last two weeks for the admission test.” Mushtaq, who was selected for participation in the next public show, said, “I am lucky but I am nervous.” Ruksana, who came from afar, said, “The environment is good and we learn to be

broad-minded and our cultural consciousness grows with time.” Shakil said, “The students are our future and this enthusiasm takes away all our worries and strengthens our commitment for the future of the institution.” ■

Case 8

Donate Eyes for Sight and Blood for Life

SANDHANI AT WORK

Introduction

The SANDHANI is a voluntary organization of students from medical and dental colleges in Bangladesh. SANDHANI literally means persons who look out for something, examine and investigate with a purpose. Its office is on Elephant Road, next to the Institute of Post Graduate Medicine and Research.

Two of us walked into the office of SANDHANI to meet the president and the secretary of the central committee. They were not there. We stated our purpose and casually started talking to Ms. Sharmin, a third year student of Dhaka Medical College, about their organization. The student served us tea and as she told her story:

In a bare sea beach a boy was walking alone. He was stooping down to catch something and threw it immediately into receding seawater during the ebb tide. He was doing it for a long time. A gentleman was watching him from a distance but decided to catch up with the boy. As he came near he asked the boy what he was doing. The boy replied he was throwing the starfish caught in the sand during full tide back into the water so that they would remain alive. The gentleman laughed aloud and said that the beach stretches for miles and miles and thousands of starfish fries are caught in the beach sand. He in-

quired how many could he throw back into the sea and save their lives? The boy stood motionless for a while, caught his breath and then stooped to pick up another starfish to throw into the sea water, saying, "This one is remaining alive because my small effort makes a difference between death and life." The girl said that this was the mission of SANDHANI, "To make a difference between life and death wherever we can."

As she was narrating the story a poor woman in a tattered sari entered the office with a prescription in hand. The woman said a SANDHANI member at the medical college sent her here. Her daughter was now lying on the floor of the medical college hospital and certain medications were needed immediately. The girl student asked her friend to check whether the medicines were available and to call the professor whose name appeared on the prescription for verification. Some items were in the store and she arranged for their delivery to the ward in the hospital through a SANDHANI volunteer.

Volunteers were busy preparing banners, display boards, and posters, for a forthcoming activity of SANDHANI. A call came through that Professor Ahamd Sharif, who had signed a pledge to donate his eyes, died that morning in his

residence, three hours ago. The secretary and the president were with us. The former called up the unit that collects corneas to go to the residence of Professor Sharif immediately and then the latter called up Islamia Eye Hospital to arrange a transplant for a patient who was on their list and currently under treatment there. The president said that the humanistic value of SANDHANI keeps them away from unproductive activities.

During the discussion with the president, his mobile phone rang. It was a caller from the Dhaka Book Fair, where SANDHANI had opened its blood donation camp. The president of the Dhaka Medical College SANDHANI Unit called to say that the promised blood bag supply had not yet reached the operating theater and the scheduled operation of a child from the slum for gangrene might not push through that night. The president of the Central Unit went into action. He immediately inquired about the required amount, contacted the blood bank for 10 bags of o+ ve blood, and succeeded in re-scheduling the operation at the medical college for the same night but at an hour later.

From Compassion to Action

In 1971, Mustafiqur Rahman, a student of second year MBBS at Dhaka Medical College noticed that a fellow student went without food till the hostel served a meal at 2 p.m.. This jolted him as he got enough financial support from

his family to spend enough for food and boarding, books and sports, rumination and recreation. He discussed the problem with his five intimate friends. They decided to donate at least five taka each and to give it to the student for his breakfast, without offending him.

In 1977, when these six friends were placed on internee duty at the blood bank, Professor Habibur Rahman, who was in charge of the blood bank, explained to them how blood was not always safe. And they never forgot that afternoon in the Dhaka Medical College when a mother's life could not be saved for lack of matching blood. The group drafted a four-page rule for their proposed organization and a code of conduct for potential members, that would become the basis of their formal constitution later.

Mustafiqur Rahman, now a professor at Dhaka Medical College and a patron of the organization, said with some satisfaction: "When a heart is about to stop beating, when an essential operation to save a life cannot be done for lack of blood, when a baby is about to lose the gift of life, when a mother is about to increase the statistics of maternal mortality for anemia, when a sightless person cannot see the beauty of creation, SANDHANI, an organization of the students of medical and dental colleges, for more than two decades, has stood by these people."

Swinging into Action

Initially SANDHANI's activity was limited to helping students by providing money, quilts, sweaters, shirts, trousers, aprons, silently and secretly. But the founders yearned to do more. Professor Habibur Rahman of the Hematology Department told Mustafiqur and his friends that in developed countries, people voluntarily donated blood. SANDHANI decided to mount a "Voluntary Blood Donation Campaign." The group put out a few posters. Only 26 SANDHANI members and one Professor donated blood on that day. Blood groups were determined and blood screening was completed. The blood was collected in appropriate bags and donated to the Dhaka Medical College blood bank.

This was a small effort but it received the attention of the news media; pictures were printed and editorials were published. "This gave us great satisfaction. We resolved to turn the campaign into a movement. This we achieved."

Dr. Mushfiqur Rahman, as evidence, cited three examples.

"Recall the incident when the roof of Jagonnath Hall, a residential hall of students of Dhaka University, crashed, causing death and injury. SANDHANI was immediately on radio and television requesting for donations of blood. So many people responded that managing the donors became a problem.

"Recall the train accident at Tongi after Ijtema. Ijtema was a congregation of

millions of Muslims on the bank of the river Turag to discuss for four days the proper Islamic way of life. Ijtema ended with a prayer for the well-being of mankind in general and in particular the Muslim ummah—the followers of Islam conceived as a community. Hundreds were injured and were fighting for their lives. SANDHANI again swung into action to collect and donate blood to everyone. No one died for want of the right type of blood. As a result, the government of Bangladesh declared November 2, "National Voluntary Blood Donation and Posthumous Eye Donation Day."

He also recalled the damage caused by a tornado in Manikganj involving serious accidents of people in trucks and buses. SANDHANI not only transported the seriously injured to Dhaka Medical College but also supplied blood, medicine and other treatment-related help.

The Growth of SANDHANI

From one unit of friends at Dhaka Medical College, there were now 14 units in 14 government medical and dental colleges. In addition, there were nine eye donor societies in nine regions and 21 donor clubs. Each unit had an executive committee with a president, a general secretary, an organizing secretary, a finance secretary, a press and publication secretary and a library secretary, besides seven members. The units federated into a central committee of 33 members of which 15 were members and 16 were office bear-

ers including the president, general secretary, and finance secretary.

SANDHANI defines its function as follows:

- ▶ To motivate people to donate blood, collect blood donated voluntarily, and preserve and distribute blood so collected on call and as per pre-set criteria
- ▶ To motivate people to donate eye/s posthumously through written pledge and collect eye/s on receiving the notice of death; preserve and arrange cornea replacement
- ▶ To collect and distribute drug and medication to the needy in the hospitals
- ▶ To organize and provide medical services during relief operation after national disasters
- ▶ To organize school health programs as part of providing preventive care and sensitize them about blood donation
- ▶ To continue to help poor and meritorious students in medical and dental colleges (a link to its roots)
- ▶ To collect, collate and analyze health statistics

SANDHANI helps people, particularly the poor and the destitute, by providing them with blood, medicines and corneas. Blood is given to a voluntary donor or a designated near-relative of a donor on presentation of the donor card, to a person

or his relative in exchange for the same amount of blood, to a person in case of emergency and to any person unable to donate blood.

SANDHANI helps the poor and the destitute by giving them medicine, if the patient is treated indoors or outdoors in a hospital and is unable to buy medicine. SANDHANI provides corneas to any blind person with corneal opacity and who enlists with SANDHANI or the National Eye Donation Society, and who has a prescription from an eye specialist. SANDHANI arranges for the cornea transplant for a fee of Tk. 500 but the service is free for the poor.

March of Blood Donations

The collection of blood has increased over time as has blood screening.

SANDHANI ensures a steady supply of safe blood. Voluntary blood donations account for about 15 percent of the estimated need of 225,000 bags per year. Relatives or replacement donors donate another 15 percent. Professional donors give about 65 percent. SANDHANI forecast that blood for medical, surgical and traumatic emergencies would increase over time due to the population increase, the expanding access to medical and surgical services and the increased accidents.

SANDHANI collected 38,252 bags of blood, supplied 36,972 bags, screened 30,205 bags. The cumulated statistics show that 1.2 percent of donor blood were HbsAg +ve, while 19.3 percent of blood

table 2.15

Blood Collection (1978-2000) by Sandhani					
Year	Bags	Year	Bags	Year	Bags
1978	207	1986	5751	1994	24900
1979	350	1987	7621	1995	29053
1980	383	1988	9511	1996	26516
1981	597	1989	11228	1997	29887
1982	870	1990	10500	1998	29900
1983	1811	1991	16534	1999	34546
1984	3350	1992	18103	2000	38252
1985	3903	1993	23664		

came from professional donors. As to VDRL, only 0.02 percent of donor blood were reactive while for professional blood donor the statistic was 3.38 percent.

For collecting blood, motivation is very important as people had prejudices and fears about giving blood. SANDHANI prepared posters and handed out leaflets, booklets and stickers to answer commonly asked questions. SANDHANI used the electronic media to present the need and value of blood donation. SANDHANI opened stalls or booths in fairs to sensitize people and to motivate people to donate blood. For collecting blood they used proper blood bags, blood grouping serum, blood pressure machines, Hemoglobinometers and stethoscopes. SANDHANI stores blood at 4°C- 8°C in its blood banks.

SANDHANI has received national and international awards including the Commonwealth Youth Services Award, ODA-UK Award, Social Welfare Award of the Government of Bangladesh, and the Bangladesh Medical Teachers Association Award for Social Services.

Posthumous Eye Donation

“It is difficult,” said Mustafa Saimul Hussain, a former member of the Eye Donor Society of Dhaka Medical College and now an associate professor, “to motivate people to donate an eye. It is even more difficult to collect the eye after death even if the person made the pledge when he or she was alive. People can more easily believe that donated blood is replaced by the system while an eye taken out would cause disfigurement, even if there is no religious prohibition against it.” To encourage eye donation, the Bangladesh government passed an ordinance in 1975 and the Islamic Fiqah Academy of Mecca that deliberates on Islamic law, including personal law, in 1985 declared eye donations as consistent with the faith. Even then there was little progress in both pledges and collections.

Dr. Mustafa Samiul Hussain mentioned that more than one million people in Bangladesh are blind. Corneal opacity accounts for 70 percent of these cases but their problems could be repaired with corneal grafting. SANDHANI established its National Eye Donation Society in 1985

with the encouragement of Dr. Hudson Silva of Sri Lanka, a country which is not only self-sufficient with respect to cornea requirements but even sent gifts of corneas to 124 countries.

Total eye pledges as of December 2000 came to 2,891. Total cornea collected was 1,402, of which 1,368 came from unclaimed dead bodies and the rest came from pledged donors. Total cornea grafts were 1,296 while the rest proved unsuitable for grafting. 78.44 percent of the beneficiaries belonged to the lowest income group, 10.78 percent to low and middle class, and 8.8 percent to middle class.

Other Activities

The drug bank collected medicines and supplies valued at Tk. 228,375 in 2000, and the total value of drugs distributed was Tk. 221,268. Annually, about 10,869 poor patients benefit from the free drug supply.

Each year, an average of eight to 12 students benefit from the free supply of books and clothing, monetary stipend, and more.

During floods, cyclones, tornadoes, tidal waves and other natural calamities, SANDHANI sends medical units and relief teams to affected areas. Depending on the devastation, the number of teams and cost of relief material and medicine vary. During the 1998 flood, 35 relief teams and 72 medical teams worked by rotation in 18 districts and distributed Tk. 15 lakh worth of relief goods and Tk. 16 lakh worth of medicines to about 25,000 households.

Finance

SANDHANI's basic sources of funds come from the monthly contributions of members, donations from individuals and organizations, revenues collected from advertisements in its publications and interest on fixed deposits.

The income of SANDHANI continues to increase, even though blood screening for donors and poor patients is free. The income from this source depends on others for whom screening is done. The same is true about grouping charges. The numbers vary widely. The subscription

Particulars	Income of Sandhani					
	1994-95	1995-96	1996-97	1997-98	1998-99	1999-2000
Donation	120.0	6.6	14.0	87.0	232.2	180.0
Bank Interest	98.8	66.6	66.3	66.3	68.7	92.4
Advertisement	20.0	----	248.0	----	322.9	71.0
Blood Screening Charges	334.5	147.5	177.5	277.6	196.1	107.2
Subscription form Members	4.7	4.6	38.1	3.9	2.8	1.4
Grouping Charges	4.5	2.5	8.7	25.9	15.0	2.1
Registration Fee at workshop, Seminar	16.5	----	18.0	73.0	37.2	----
Others	----	40.0	81.0	----	173.2	4.0
Total	264.8	267.8	651.6	533.7	874.9	1577.5

table 2.16

from members not only depends on the numbers but also on the regularity of payments. The overdue amount has increased. Advertising income depends on how often SANDHANI publishes its bulletin. The biennial conference number was big but the others were small. The variation depended on the number of bulletins published and the occasion of the publication. Islami Banks ran as per the dictates of Sharia and did not pay interest but others did. The interest income depends not only on the amount, but also on the rate and the portfolio of financial instruments. Registration fee is a function of the number of seminars/conferences held and the number of participants registered. Donation is a labor-intensive process. People have to be approached. The doctors have an advantage and the pharmaceutical companies have to be made responsive to appeals.

The finance secretary admitted that they have not yet devised any strategy to raise funds. Their services in blood screening and blood grouping secure for them the funds to operate at a level that they already feel comfortable with. The establishment charge is only 27,000 taka per year (US\$500). Members and officers donate time and services for free. SANDHANI has good will and raising donation as needed is not difficult. SANDHANI also receives offers of special grants from the government and other donors, but SANDHANI is not yet well-organized to handle the demands of project work. SANDHANI started selling coat pins and

crests and this raises a net income of 10-12 thousand taka a year. SANDHANI has not even mounted any membership drive. Students get attracted to it because of its visible work for the people.

SANDHANI's participation in the National Vaccination and Immunization Program provided some surplus. When asked whether such an informal approach was sustainable, the secretary general admitted that a more formal process was needed. Membership is restricted to students only and they move out in four to six years and new faces come in. SANDHANI continues to receive moral and financial support from its former members who are now faculty members of medical colleges, or who now work in clinics, in industries, in government and even abroad. "It is a formidable source which we can tap, if we need to."

SANDHANI discussed the possibility of organizing the former members into some kind of donation society in the way that blood donor clubs were organized, but the modalities have not yet been thought through.

The strengths of SANDHANI are the dedicated, young, enthusiastic and idealistic student members. Its approach generates good will all around. One weakness is the lack of permanence of the executive body, which is elected every two years. There are only three permanent staff in each unit office.

SANDHANI is a pioneer in the field of voluntary blood donation and posthu-

mous eye donation. Sustainability has so far been achieved through its visibility as a service-centered voluntary organization. Each year new recruits need to be oriented, trained and given responsibilities. Voluntary work is on the wane, but paid professional services are expensive.

The secretary general said, "There are times when out of exhaustion from the same story repeated again and again, we feel low, disgraced but humble. We remember our vow and the fortunate position we are in. We rededicate ourselves to respond to the diaspora and that ignites in us a new scintilla to break the chain of barriers on the path to health for all and service to all human beings. We march forward. We rise from the ashes and through our work we hold our head high. We know the darkness caused by distresses and suffering but we wish to turn our humble offerings into rays of hopes, a little zephyr in the minds of the young and the old."

As the discussion ended, a telephone call came through for a B-ve blood. He swung into action, called the public and private television and radio stations to announce requests for blood donations and gave the contact telephone numbers. He asked the members around to look into the donors' list for B-ve persons. Soon the office room was buzzing with calls made on both telephones and mobile phones. Responses were coming through. One donor was contacted and an ambulance was sent to get him from the other side of the city. The secretary muttered that the

traffic jams were a hazard in these circumstances and he wished people would understand the value of time in saving lives. ▶

Case 9

Commitment to Enrichment and Enlightenment

BISHWA SHAHITTO KENDRO

(WORLD LITERATURE CENTER)

Introduction

Nadira is 14. Born to a predominantly conservative family, she is forbidden to read books outside her text syllabus. Poetry and novels are not welcome in her house. Some religious books, one or two old ragged magazines remain in a bookshelf in her house, waiting to be read. In a small town like Kurigram where dust, fog and shortsightedness determine how far a person can see, Nadira strives to reach out to fine arts. Her school has a small library, which is old, but it has a few classics of high quality but a long time has passed since someone issued a book. Nadira browses there but teachers also forbid her access to the library.

One day she receives a leaflet revealing that she could fulfill her desire to read books. She comes to know about the Nation-wide Enrichment Program (NWEPE) of the Bishwa Shahitto Kendro (BSK) that would not only satisfy her insatiable thirst for knowledge but open a door.

The program is a breakthrough, particularly so in 1987, in a small town like Kurigram. Kurigram is a microcosm of many small towns where the country's institutions and educational system are unable to fulfill the thirst for knowledge. But

now, young people in towns like Kurigram may enjoy the pleasure of reading books virtually for free. Two hundred thousand young pupils like Nadira are reading western classics and Bengali classics under the NWEPE of BSK.

The Dream is the Person

The man behind this dream is Abdullah Abu Sayeed, a person with a fine blend of culture, looks and talent. He is a spellbinder in the literary sense. He attracts people with his charming conversation, his ability to convey humor and pathos. He is an avid reader, and had a long spell as a writer. Sayeed has so far published 10 books, one book of essays, one book on literary criticism, two books on poems, two plays, one autobiographical account, one on the history of Bengal and Bengali literature, and one on world classics. He has edited 12 volumes of selected essays, poems and articles as supplementary reading for students and general readers. He has translated 25 selected books from world classics. He is a sought after writer for the literary pages of the top vernacular dailies and periodicals. Three leading weeklies recently interviewed him on his life and works. His TV

programs in the '60s had the largest number of viewers, according to a market survey conducted by Bangladesh Television. Recently a private channel persuaded him to be a producer and presenter of a magazine program once a week. He is on the advisory board of an art gallery, a foundation for musical culture, a member of the council of the Bengali Academy, a life member of the Asiatic Society and a trustee of a book foundation. He is now 62 years old. He has won several national awards from government ministries in the field of culture, literature, theater and arts. For the last few years, he has led a group of noted artists and writers to cultural conventions on Bangladesh in the USA, UK and Australia.

Sayed is the founder of BSK, an organization that has become an umbrella organization for readers countrywide. The Nation-wide Enrichment Program (NWEPE) provides the adolescents and youth with the opportunity to read books outside their school texts. Starting from class six, they can continue up to the university level. NWEPE also has a mobile library, a well-equipped music library, and a highly active film circle. It organizes many weekly discussion programs and publishes books. Sayeed and BSK are inseparable. He gave up a high-paying television career for BSK.

Sayed was a teacher for more than 30 years. This profession provided him with a better understanding of his country's educational system and made him a friend, philosopher and guide to

his students. This experience revealed to him the hollow state of the educational system where the quality of education does not get the importance it deserves and where the urge for learning in the young is not properly nurtured, because the system has become mechanical and cannot address individual interests appropriately.

An avid reader of the classics, he believes in the educational philosophy that education should have three objectives. Firstly, it should provide a better understanding of social relationships and norms to the students. Secondly it should have a pragmatic objective so that it can build his/her vocation. Third and most importantly, it should ignite the urge for enlightenment to nurture the inner strengths and inculcate values of learning. Moreover the learning process should be a happy one. Otherwise it is impossible to grasp the essence of any profound idea. Contrary to this multifaceted educational philosophy, Sayeed found that "the education system is driven by the second objective only. Worse, students are not mentally invigorated by education as it is today. Rather many become discouraged and not empowered as seen from the results of public examinations." Sayeed continued: "Most teachers today lack commitment, for various reasons, social and economic. Earlier the best students came to take up teaching as a vocation to enrich themselves. But these days those who choose this profession do so unwillingly, compelled by circumstances where the alternative is unemployment."

“Education, the backbone of a nation, is now in shambles, as the basic purpose is least understood,” Sayeed said, with an expressive sorrow on his face. The core purpose of education—to enlighten a person—has been overlooked. Sayeed believes that people with enlightenment and strong commitment can build a viable nation. Books as the means of knowledge can serve the purpose very easily. He wants to ignite the hearts and minds of sensitive young people, and to create a space for intelligent people to interact with each other. Better knowledge of world history and the eagerness to emulate any great person’s struggle for great causes would enable people to become better persons. His dream is to create an urge for the long lost pleasure of the search for knowledge. His experience as a teacher revealed that many students no longer enjoy mechanistic and limited learning for passing examinations, and many teachers have lost the pleasure of sharing knowledge.

In the Beginning

During four years at the University of Dhaka as a graduate and post-graduate student in the early ’60s, Sayeed was a member of a literary movement founded by him and other fellow writers of the day. Their distinctive approach to literature, art and culture attracted many of the eminent personalities of Bengali literature today, such as Abdul Mannan Syed, a noted literary critic, Ali Asgar, a noted writer on popular science, Rafique Azad,

a noted poet, Nirmalandu Goon, a writer of distinction, Momtazuddin, a playwright. The enthusiasm and volunteerism was expressed in their publications of poems, essays, stories, plays, etc, which compelled many to recognize their merit. Sayeed started to edit a magazine named *KANTHASWAR* (Voice). Young Sayeed learned the value of commitment, dedication and hard work very early in life from his father who was also a teacher, and who inspired Sayeed and his brother to undertake any and every pursuit for the joy of learning. He also demonstrated versatility in his work, not remaining confined to literary work alone. He organized thematic musical soirees, dance dramas based on poems and stories, lessons for good recitations, direction of plays, etc. But he later thought that the movement could not create a lasting impact. He remembered a similar movement of young writers in the ’30s that was a watershed in Bengali literature. The main reason for the limited impact of the movement in the ’60s, in the words of Sayeed, was, “We were impoverished in our knowledge. They (the writers of the ’30s) were born into the blazing scenario of world literature while we were limited to the world of Bengali literature only.” This is the spirit behind the World Literature Center, the English equivalent of Biswa Shahitto Kendra.

The ’70s saw the liberation of Bangladesh, but soon chaos, disorder and frustration engulfed the people. The young were without direction. Sayeed was

a born optimist. He wanted to rise above the vicissitudes to create the environment for an enlightened mind. He was already a popular teacher of Bengali literature whose communicative skill enthralled all. In addition, he produced very successful television magazine programs, entertaining and educative at the same time. He did it for nearly five years every week. The format consisted of a discussion on a topical item, a question and answer period, rendition of a literary piece, and the lessons of that presentation interspersed with songs and recitations. The format included audience participation and film shots of real life situations.

With the experience of a not very successful study circle in 1968-69, he decided to form another study circle in 1978, with a few very talented young students who revolved around him. He was 40 years old at that time. The study circle met once a week. Each person had to read a book and participate in interactive discussion that he moderated. They started when they were his students but continued for five years when they were no longer his students. Funding was an issue. Personal contributions and donations were the primary sources. Sayeed remembered that the first donation of a few thousand takas was enough for a few years. They met at a convenient non-rented location. But what encouraged Sayeed was that, after reading about 12 books in a few months, they were still eager and enriched that all the toil, time and tireless effort seemed worthwhile. After they had read 250 books in

five years these young minds felt that they could face any challenge of discussion and the barrier to structured, restricted education was overcome. Of the participants in this program, one is now an executive director of an export-oriented business house, one is chief executive officer of a specialized hospital, two are holding important posts in the foreign office, five are joint secretaries in the government, about a dozen are in teaching positions abroad. Some are working in international organizations, three are computer scientists preparing software. Sayeed dreamed that the program could be expanded and integrated with cultural consciousness to develop young people at school and colleges into enlightened human beings.

A Formal Beginning

In 1980 the journey began in a rented house in a residential district of Dhaka. By that time, he had collected a sizeable number of books from money collected from former members of his study circle who continued to maintain links with him. Books continued to accumulate through purchase and sale, as well as through donations from publishers and well-wishers. Those who donated believed in the mission and vision of Sayeed. One businessman friend donated one lakh taka. The organization was registered as a welfare trust with four trustees, in addition to Sayeed. One of them was a banker with a vision, another a chief executive of a multinational company with a bent for active participation in cultural and social

activities, and two others who shared Sayeed's vision. Of these four, Dr. A.K. Azad Khan is now the executive secretary of the largest health network in the voluntary sector, Azim is a noted architect who has devoted his time to low cost housing, Luthfur Rahman has become a publisher of low priced children's books.

So Began the March

BSK launched NWEF in 1983. Today there are 500 branches. The branches are located in all districts and in most sub-district towns. Since the branches are school-based, there is more than one center in one town. The number of students per branch varies from a low of 20 to a high of 500. The enrichment courses span six months to five years. Nearly all who join complete the six-months course. And about 20 percent remain with the course for five years or more. The branches are located where they are accessible to children from poor families. About 5 percent of the centers are located near urban slums and over 15 percent in remote rural areas. No physical facilities are needed, only the dedication and enthusiasm of one learned person. The convener is a person or an institution willing to make the facilities available for keeping the books. The discussion often takes place in an open space or in a covered room made available for this purpose. This approach is inexpensive and replicable. According to Sayeed, the basic logic is to take the experience of joyful learning straight to

the doorstep of the young.

Each center is open on Fridays in the morning for three hours for school children, and in the afternoon for three hours for college students. The location is a room of the house of the convener or space made available by a social enthusiast, normally a guardian, or a room in an educational institution. In a year, each participant studies 16 books and an advanced learner another nine books. This structured process of enrichment brings young people to a meeting place where, in the words of Sayeed, "creative minds ultimately blossom. Each Friday each one carries a book home and returns it next Friday and takes a new book." Prizes encourage participation. Those who finish reading seven books get a welcome prize, those who finish ten books get a well-wishers' prize, those who finish 13 get a congratulatory prize, and those who complete reading 16 books get the special BSK prize.

The western classics are in Bengali or in English. Bengali versions are graded adaptations prepared by BSK under Sayeed's supervision and published by BSK. These classics are available for sale from BSK. From among the prize winners, one is selected through a lottery and s/he is given books worth one thousand taka. The cycle is completed in 22 weeks. It is school and college centered. Tests are taken to check the level of understanding. Tests are also made joyful and challenging, not a routine affair. It is joyful because special awards await them. It is challenging because details are tested

through games, quizzes, fill-in-the-blanks, crossword puzzles, role-playing and so on.

The benefits to the almost 100,000 participants lies in the access to books not only for the participants but also for the family. Additionally, the participant becomes familiar with a world of learning that institutions do not provide. Some become natural leaders. Recently in Dhaka city, dengue fever spread far and wide. Momen, Gulbanu, Atiur, Anis, Fazal, all current and former members of BSK, organized local area-based public places and homesteads for cleaning, following Sayeed's urging that they undertake this civic responsibility. The interactive learning at the center creates lasting friendship among creative, inquisitive and talented young people of good intention. Sayeed firmly believes that in the next 20 years these talented and enlightened boys and girls will be proactive in society with their sensitive hearts, good intentions and commitment to activities that benefit others.

Sourcing the Programs

Sayeed said, "Finance is a problem. I have not gone after easy money. My capital is my integrity, my honesty, my ideas and my personality. I have gone to every person with heart that I know of and I have explored all honest contacts to raise money." Sayeed refused a donation of US\$60 million from a friendly country. He said, "A beggar cannot build anything great." He believes in human ingenuity,

human values, and human compassion. He said, "In the endeavor of developing a person in a confused and debased environment, easy money may build highrise buildings and get you modern equipment and books but these will not have the stamp of your dedication, devotion and delight. The BSK was built brick by brick without compromising high ideals because this must be the citadel of honesty, integrity and inspiration."

Sayeed noted that easy money creates hostile competition, leads to a breakdown of honest ideals and does not create the environment for a moral movement. "It is the spirit of sacrifice and it is the expressed behavioral commitment of self that builds a lasting institution." He particularly mentioned that NGOs, working with donor money, do not have a strong foundation and they will not survive without the dole that is easily given and easily obtained through a dressed up marketing effort. He quotes: "They have butlers and no friends and we have friends and no butlers."

Facilities

The books are the basic input for this national movement. The library was built carefully over the years through purchase, participation, donation and publication. It boasts of housing all the great books of the world. It houses about 300,000 books and it is expanding all the time. It has a reader membership of 5,000 and another 10,000 use it irregularly. Many of these

books are rotated through a distribution system to all 500 branches.

In addition, a mobile library on four specially built trucks and minibuses creates access to many more readers. It visits various designated spots for two hours. This facility has 20,000 readers. Sayeed dreams to cover all the big towns in the country.

Moreover, the center organizes study circles on various subjects, which allow a participant to study 200 books a year and critique the books in an interactive manner. Such intimate discussion enriches the participant. The center arranges 30 high quality cultural programs a year and these have received high accolades.

The center has a film library, a music library, a computer center and an auditorium for cultural activities. At its music center people come to listen to the classical and the best music of different countries. No other center like this exists in the country. The current membership of the music center is nearly a thousand. Sayeed plans to expand this facility outside Dhaka. The film library arranges 150 shows of reputed films from various countries. After each show a discussion takes place on the film on the basis of appreciation pedagogy. The idea is to create enlightened viewers. The center runs a film appreciation course as well. Film festivals are also arranged.

At first, the center rented from Dhaka City Corporation (DCC) an old house which was later purchased. An auditorium

was built by a parent in memory of a son who studied at BSK. Expanded library space was built gradually with donations over a few years. An informal café as well as a sales center was similarly built. The donors are always accorded recognition but Sayeed will not touch ill-gotten money. He is choosy.

Internal Environment

BSK has four trustees. Sayeed is the chairman of the board. The board's commitment, honesty, integrity and progress have made the task easy and Sayeed has a free hand to shape this organization. Sayeed is also the chief executive. The organization has a press and publication division, a library and documentation division, a music and cultural division, an audiovisual division, a division of administration and finance which is looked after by the chief executive and an outreach division. The staff today numbers 59. Sayeed said: "We can pay a nominal salary and the rest comes from their enrichment and the value of volunteerism. But as they leave the organization they get good jobs." The staff, excepting a few senior workers in the administrative and finance divisions, are young and generally work in the afternoon, or on holidays. On the average, they work for three to four hours, except on holidays, when they put in longer hours. The modal age group is 18 to 23. Only three were with Sayeed since it started.

Finance Tells It All

The first available audit report is for 1980-81. The income source came from donations and a subscription of Tk. 660,000. An additional Tk. 5.5 thousand came from advertisements in its publication. BSK had fixed assets of Tk. 298,000, of which books accounted for Tk. 26,000 and musical instruments for Tk. 87,000. In 1982-83, BSK received a government grant of Tk. 200,000 but BSK raised it through a donation of Tk.107,000. Another 62,000 takas came from advertisement in its publication and its total income was Tk. 400,000. Its fixed assets are valued at Tk. 535,000, of which books accounted for Tk. 263,000, musical instruments Tk. 68,000, and cassettes, films and records Tk. 46,000. The value of the furniture and fixtures is Tk. 130,000.

In 1989-90, the total income was 2,855,000 takas, of which Tk. 600,000 were grants in aid, Tk. 240,000 came from donations. Its computer center earned Tk. 542,000, with Tk. 870,000 earned from the sale of publication, Tk. 60,000 from renting out the auditorium and Tk. 458,000 were received from the sale of its magazine. But the expenditure amounting to Tk. 986,000 was in excess of the income. The fixed assets accounted for Tk. 2,785,000 of which Tk. 1,033,000 were books. Tk. 219,000 was a photocopier and Tk. 384,000 was the value of the computer.

In 1995-96 BSK's income was Tk. 4,624,000 of which government grants

accounted for Tk. 2,365,000 only, while donations accounted for Tk. 321,000, sale of books Tk. 1,191,000, rental of auditorium Tk. 89,000, and miscellaneous income Tk. 111,000. In that year fixed assets accounted for Tk. 7,800,000, the building accounted for Tk. 950,000, computer for Tk. 148,000 and furniture and fixture for Tk. 195,000.

The last audit report available is for 1998-99. In that year, the total income was Tk. 302,000 of which Tk. 2,515 was a grant from the government. Tk 584,000 came from donations, Tk. 513,000 from the sale of books, Tk. 144,000 as library subscriptions, and Tk. 75,000 as interest on bank deposits. Tk. 42,000 came from the rental of the video projector, and Tk. 261,000 from membership fees. The fixed assets accounted for Tk. 4,925,000, computers for Tk. 127,000, musical instruments for Tk.141,000, furniture and fixture for Tk.353,000.

True to Sayeed's conviction, his earned income, donations and grants are the prime sources of income. Grants have increased over time, donation varies but his income sources have always been diverse.

Fund Raising

Sayeed said that he is the major fundraiser. "I have never hesitated to knock on the door where a possibility of donation existed, be it a business house, a bank, an industry or a person known for benevolence." Sayeed said that his success is due

to his good will, his reputation as an organizer, his popularity as a TV program presenter, his transparent honesty.

The renewal of grants from various ministries of the government need repeat visits and repeat telephone calls. In the end, all the relevant ministries allocate funds from their budgets as did the city corporation and the district administration.

The reputation of Sayeed in the field of culture and literature helped BSK to organize film shows, cultural evenings, musical soirees, exhibitions, magic shows, to raise money. The physical facilities and assets (auditorium, café, computer, composing, video equipment) also brought income through rentals and net surpluses. The publication and sale of books also generated income. The new area being explored is to make documentaries and short films on contract for private channels. Short courses on music appreciation, film appreciation, appreciation of literature and computer composing are starting to bring in revenue. Sayeed admitted that his fund raising strategy seems ad hoc. Thus, Sayeed wants the cultural complex where programming of functions, rental of physical facilities, the café and theatre are permanent sources of income for expanding the horizon of activities of BSK.

Vision Of The Future

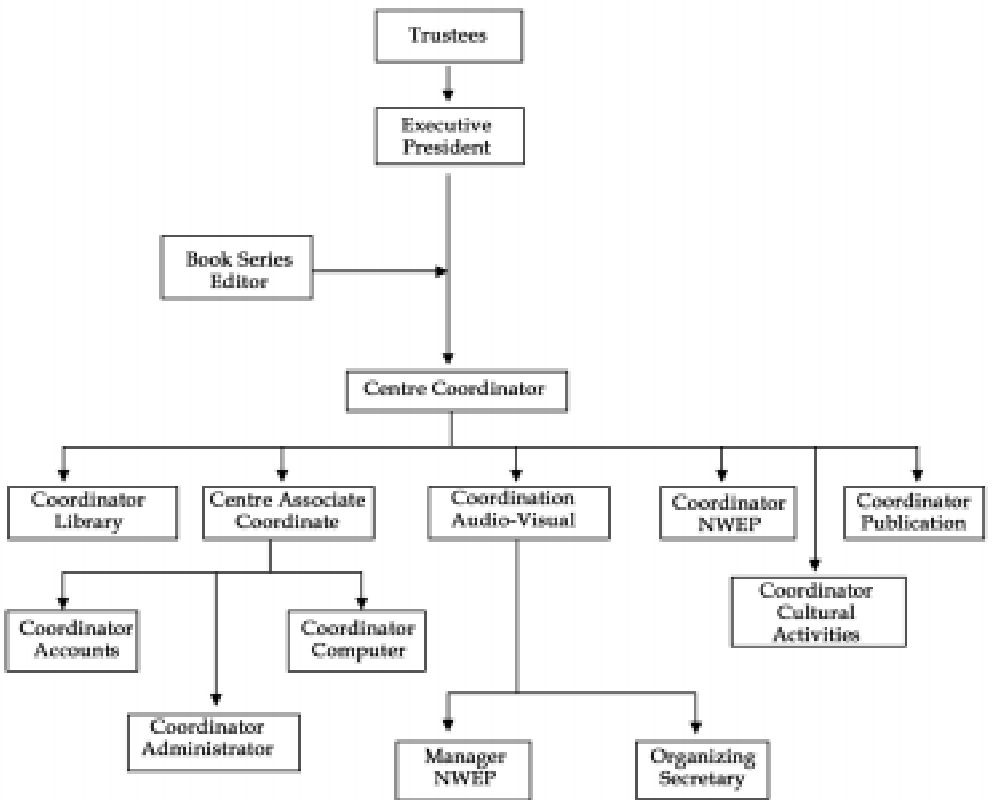
Sayeed wants to build a cultural complex. The estimated cost is Tk. 90 million. He approached the government but the Ministry of Planning turned it down.

In his alternate plan, a government bank agreed in principle to provide a loan on simple interest. The loan will be repaid from donations, patronage, rentals and other income. A real estate builder agreed to build the foundation and one floor on credit.

Sayeed does not author as many books as before. He has not produced many of television programs either. His personal life has also suffered. But Sayeed's response is, "BSK is not a service institution like a hospital or a school. Thus the number of readers or books read is not a good indicator. Our mission is to expand the mental horizon, awaken the individual's intellect, create enlightenment and inspire young minds, How do you measure these? All we know is that we are awakening young persons' hearts, their dreams, their love for other human beings."

He quoted Rabindranath Tagore: "How many blossoms does a mango tree bear, yet how many come to fruition." He added, "Scores of blossoms may bloom but some will perish from the harsh rays of the sun or from drought or thunderstorms. Insects will eat some of them but a few will remain. It is for those few that survive that we take so much trouble." Thus he does not talk about success but continues to pursue the dream, the dream to build an enlightened society. ▸

Organogram of Bishwa Shahitto Kendro



Case 10

A Shelter for Victims of Violence

ROKEYA SADAN

Mukti, a young inmate of the Rokeya Sadan did not go to work. She was absorbed in her thoughts. She was to be given in an arranged marriage to Mark, a non-resident Bangladeshi, by the authorities of the Sadan (Bengali for house, home). Sufia Kamal, an octogenarian lady with a heart of gold, who is the Rokeya's khalamma (maternal aunt), worked out the wedding rites. Mukti (Bengali for liberty) continued to ruminate on her past and ponder her future. Mukti was the name given to her by Sufia Kamal.

She had been rescued by women social workers from a brothel in Tanbazar, the largest and oldest red-light area in Narayanganj, 10 kilometers from Dhaka city. She had one sister who had been given in marriage in a distant village. One Eid (a Muslim festival) day, a village elder offered to take her to see her sister. Her mother agreed. But instead of her sister's village, Mukti found herself in Tanbazar. She cried for help but the brothel landlady told Mukti that she already paid a price for her. She was then barely 12 years old. While there, the bariwali (landlady) kept her locked in a room except when mastans (goons) came or pimps brought in a customer. She was always terrified but had no option. Then suddenly one day, two years later, a mastan killed a girl

named Shabmeher and police raided the area and arrested the landlady. Women social workers met the young girls to bring them to a safer place for rehabilitation. Mukti did not know whether the agonies of the past would ever leave her.

Her future groom was Mark whose mother had been raped during the liberation war, and had been adopted by a Dutch couple. He searched for her mother in vain. He stayed and worked with many voluntary organizations. When he met Sufia Kamal by chance and she told him of the Rokeya Sadan, he joined it. Later, he saw photographs and learned the stories of the girls at the Sadan. He liked the face of Mukti and was touched by her story. Mark and Mukti met face to face in the office room of Rokeya Sadan. Mukti was in tears and Sufia Kamal held her hands like a mother. The marriage was settled and the day of their union came. Today she will leave Rokeya Sadan, her home for the last ten years, for an unknown but hopefully brighter future.

Sufia Kamal: The Torch Bearer

Sufia Kamal (1911-1999) was born to a conservative, affluent Muslim family in Barisal, a riverine district in south Bangladesh. She was educated at home

and cultivated a skill in writing in Bengali, a habit encouraged by one of her maternal uncles and later by her husband. She married a cousin at the early age of 12, and moved to Kolkata. There, she became close to the literary personalities of that time, including Rabindranath Tagore and Nazrul Islam, who encouraged her to write. Writing was a process of becoming conscious of herself and her society. The significant association in her early life was Begum Rokeya Sakhawat Hussain, a feminist social worker who devoted her life to spreading female education among Bengali Muslims in Kolkata. In 1937 Sufia's husband died of tuberculosis and, against the wishes of her family, the young widow of 21 found a job as a teacher in a primary school run by Kolkata Corporation. This independence and struggle for survival made her more conscious of the less fortunate in the society. Later, she got her daughter admitted into an English medium school. Her close relations castigated her, but the resolute lady stuck to her decision and moved into the house of a distant female relative with her daughter and aged mother. Her life took a new turn when she married a young government official, Kamaluddin Khan, on April 8, 1939. The second world war, the Bengal famine of 1942 and the Calcutta killings of 1946 motivated Sufia Kamal to be involved in rescuing families facing danger. She ran a rescue center at the Lady Brebourne College in Kolkata and later established Rokeya Memorial Kindergarten School. Her social involvement came

out in her written work that portrayed the woes of suffering humanity. She also became the editor of the first women's weekly in Bengal. After the partition of India in 1947, Sufia Kamal along with her family migrated to Dhaka, a city that also suffered from riots between the Hindus and Muslims. She joined hands with Lila Roy, a noted Hindu woman social activist in Dhaka, to create amity and peaceful relations among the Hindus and Muslims. This ultimately led to the formation of the East Pakistan Women Association in 1948 of which Sufia Kamal was elected the founder-president. Since then Sufia Kamal has remained active in the social, cultural and literary movements in the country till her death. She helped form 15 associations of varied types in different locations. She also helped the resistance movement in 1971. She refused to leave her abode and risked her own life.

Malhila Parishad

Sufia Kamal founded the Bangladesh Malhila Parishad (BMP), a women's association, in 1970 for the emancipation of disadvantaged women. The objectives of BMP included activities to: (a) promote gender equity in all spheres of life; (b) promote, attain and sustain the rights of women; (c) promote the participation of women in the development process; and (d) work for eradication of poverty which affected women most adversely. BMP engaged in political participation, judicial activism, networking with other women

organizations in the country and in other countries.

BMP's membership reached 94,414 in 2000. The basic unit was a local committee consisting of all local members. The local units coalesced into thana and district committees. A central committee of 43 members formulated all policies and activities at the national level and carried out different activities through subcommittees. BMP was financed through membership fees and donations. Recent activities included institutional capacity building through extending membership across the country and the formation of unit level committees. BMP also created awareness about the rights of women and provided legal aid to female victims of violence in and outside Dhaka, rescuing and providing medical care and medicines to victims of violence, engaging civil society. BMP employed dialogues for the social, political and economic empowerment of women, and provided leadership and management training to members and office bearers. Rokeya Sadan is an integral part of the Mahila Parishad, to provide safe shelter to victims of violence and/or destitution.

Rokeya's Legacy

This shelter for women was named after Begum Rokeya Sakhwat Hussain (1880-1932) whom Sufia Kamal met in her childhood and later during her stay in Kolkata. Rokeya was born in Pairaband, a village in the district of Rangpur. Her

father was the last of the landed gentry who lost his wealth because of extravagance and litigation. He was learned and knew seven languages including English. He had four wives who gave birth to 14 children. He allowed his sons to learn English and Bengali in modern English schools while the daughters learned Arabic and Urdu at home. But Rokeya's sister, Karimunnessa, persisted in learning Bengali, an act that became the subject of social criticism. She was sent away to her grandmother and later given away in marriage. But she was fortunate to find a husband who encouraged her to learn and study Bengali. Karimunnessa helped Rokeya to learn Bengali. Rokeya never forgot the wasted human potential that traditional conservatism inflicted on women.

Rokeya received support and encouragement from her brother in her formative years. Her tutorial sessions took place at night. Later, after her marriage to Sakhawat Hussain, a widower and a civil servant educated at Patna, Calcutta and London, she received more encouragement to read books, write about women's emancipation and engage in social work. But Sakhawat died in 1909. Rokeya inherited her lawful share of his property and savings which included a bequest of ten thousand rupees.

With that money, Rokeya proceeded to establish a girls' school in 1909, in Bhagalpur, the hometown of her husband. But social enmity compelled her to move to Calcutta in 1910 and establish the

Sakhawat Memorial Girls School in 1911 with eight students. Her widowed younger sister became her companion. Rokeya, a self-taught woman, learned the art of classroom teaching by visiting schools for Hindu and Brahmo girls. Her tireless efforts, despite opposition from the traditional conservative Muslim gentry, led to the increasing enrollment of Muslim girls in the school. Rokeya and her school went through trials and tribulations. The rich and influential Muslims in Calcutta routinely ignored her requests for help and donations. By 1930, the school had all ten grades and a curriculum that included physical education and handicrafts, sewing, cooking, nursing and gardening, besides regular courses in English, Bengali, Urdu, Persian, Arabic, mathematics. Rokeya emphasized vocational training to help women become economically independent as and when necessary. This was the first school with the mission to emancipate and empower Muslim girls. The students paid no fees and the school shouldered the transportation costs of the students. The school received only Tk. 71 per month as a grant from the government until September 1914 when it was raised to Tk. 448 per month; expenditure per month then was Tk. 600. Rokeya had to work tirelessly to raise funds for the school. In the meantime, the bankruptcy of Burma Bank and the mismanagement of Faridpur Central Cooperative bank led to personal losses of Rs. 30,000 and Rs. 20,500, and wiped out her own sources for funding the deficits in school finances.

Rokeya realized that only an organized effort would build public opinion in favor of women's education. So she established the Anyuman-e-Khawatem-E-Islam (Association of Sisters in Islam) in 1916. She visited Muslim households in Calcutta to persuade the women inmates to become members. She accepted considerable sarcasm and criticism but her resolve and dedication triumphed over all the negative reactions. The activities of this association brought her in contact with women of the poorer classes. The association's activities included non-formal education, cultivation of skills for income generation, and dissemination of information for child care, physical well-being of women, home management, exchange of ideas, and prevention of social discrimination against women.

Women were the focal point of Rokeya's thoughts. She worked to raise consciousness among women and to create conditions for ensuring women's rightful place in society. She always kept the link to her roots in history and tradition strong but critically reviewed the current situation for correcting aberrations and negation of human rights. She forcefully argued in her writings and her works that women were not inferior to men and given equal opportunity they could prove their worth and make notable contributions. She wrote that the seclusion and confinement of women within the four walls of the home negated equal opportunity and resulted in unwanted perpetual dependence and inferior status, domination by

men, and the denial of lawful rights to women. She believed that lifting the veil of ignorance and eliminating confinement would create access to education, skills formation and gainful employment which would benefit society and improve the conditions for social advancement. Sufia Kamal followed these ideals in the formation and activities of BMP including Rokeya Sadan.

Rokeya Sadan

In 1981, at its annual general meeting, BMP decided to establish a shelter for women victims of injustice, violence and destitution, and for the rehabilitation of the “fallen” ones. In December 1984, BMP set up the home in a rented house at Kalabagan, a residential district in new Dhaka. The members of the central committee of BMP and a few philanthropists who knew Sufia Kamal initially covered the rental and running costs. Three members of the central committee of BMP including the general secretary and the treasurer managed the house. The security for the inmates became a problem and the inmates had to move to Gopibag, a middle class locality in old Dhaka. The BMP then found a house in Segun Bagicha. BMP purchased it with contributions from an association of Bangladeshi women in the United States named Sanghati (meaning solidarity). Donations also came from local persons—M. A. Mohaimen (a businessman and politician) donated eight lakh takas; Laila Rahman Kabir (an entrepreneur), Dr.

Syeda Firoza Begum (a famous pediatrician), K.B. Ahmed (a businessman), Laila Samad, (an entrepreneur) gave one lakh taka each. There were 24 other generous donors.

The Rokeya Sadan provides education, runs a handicraft production and sales program, accepts orders for tailoring, runs training courses in knitting, cutting, batik printing. It also runs a canteen and accepts orders to supply traditional food items and snacks for meetings and seminars, and small parties in houses. Rokeya Sadan also produces and sells ground spices. All these efforts represent a combination of skills development and income generation.

From 1986 to 2000 Rokeya Sadan provided shelter to 597 female adolescents and women who were victims of violence and destitution. Of the 597, 292 were divorced, 10 were victims of acid burning, five were abducted and rescued, 10 were abandoned, 15 were subjects of trafficking, 10 were victims of rape, 37 were rescued from brothels, 30 were referred by other women organizations, and the rest were rescued following reports of violence in newspapers. The training and education helped to rehabilitate most of them. In 2000, fourteen new inmates were admitted. Fatema was abandoned by her husband, Rashida was tortured by her landlady while employed as a maid, Hamida was a victim of rape, Moni was found abandoned at a bus stand, Shiuli and Bristi ran away from home, and seven others were acid victims. In that year as

well, 20 learned batik printing and 20 learned tailoring, three inmates went to different schools for education at the primary and secondary levels and one went to college, while others studied in Rokeya Sadan. Rokya Sadan arranged for regular health checkups and arranged medical care through the services of their members who were qualified physicians.

Capital and Current Expenditures

The BMP and Rokeya Sadan are located in the same building, but plan to finish a 10-story complex. To date, five floors have been completed at an estimated cost of Tk. 70 lac. "Contributions from individuals at home and kindred women associations at home and abroad, and by members of BMP, have made the construction feasible," said the secretary general, Ayesha Khanam. However, she has no idea how to proceed to the next stage of construction. She revealed that the credit payable to suppliers of materials amounted to Tk. 4.5 lac. She has made an urgent appeal to members to donate more money to free BMP from the current credit burden.

The recurring costs of the Rokeya Sadan is still covered by earnings from sale of its products. In the year 2000, the net profit from the sales was Tk. 45,000. This amount was enough for food and clothing of the inmates as well as the salary of two staff.

Survival Issues

Begum Rokeya and Sufia Kamal were born at critical times in history. They were part of the landed aristocracy but experienced the suffering of deprivation and confinement. This is not the experience of the new generation of women social activists who grew up in a more hospitable atmosphere and whose activism covers a much broader national and international context. Sufia Kamal regarded Rokeya Sadan as a natural extension of her empathy for the deprived and the unfortunate. With her demise, some older members feared that Rokeya Sadan would become just one of the many functions of BMP.

The management of Rokeya Sadan, except for the rules for the inmates, is informal. There are no professional executives to keep financial records according to modern management practices.

Furthermore, the inmates come from different age groups, and with different outlooks, who are there at Rokeya Sadan for different reasons. Even at a small number, managing the inmates is not an easy task. For instance, according to the current matron, someone from the Chittagong tribal area could not easily adjust to the environment in Rokeya Sadan and might simply leave without informing anyone. Another inmate suffered from schizophrenia and used to seriously hurt herself with sharp kitchen knives. The consultation with psychiatrists resulted in advice to "get her married to a compassionate person." The new, young

inmates quarreled among themselves and used foul language. It was often difficult to disengage them.

Orphanages and girls' homes are usually beneficiaries of religious giving. Rokeya Sadan has not made any such appeal but some of the members on their own initiative collect and donate funds. On each festive occasion, Sufia Kamal, when she was still able, would arrange for the inmates to receive special food and new clothes. As long as she could physically move, she visited Rokeya Sadan and spent time with the inmates. The matron wondered if anyone today would remember the unfortunate inmates on the days of festivities with the same maternal care as Sufia Kamal.

Rokeya Sadan is one of the many activities and projects of BMP. Donor funding opened up new areas of activities for BMP in education, legal aid and health care, besides being associated with feminist issues nationally and internationally. Rokeya Sadan has now become the sick child needing affectionate attention. Without the motherly concern of Sufia Kamal, Rokeya Sadan has to run properly. An old member of BMP observed that Rokeya Sadan now needs better networking with organizations working in this area and more innovative and possibly more aggressive income generating activities. For example, members could donate artifacts for sale to raise funds. Rokeya Sadan could cultivate deeper relations with the Bangladeshi women's associations abroad. Perhaps Rokeya Sadan could set up its

own website and a newsletter for fund raising. Violence against women is still a relevant issue and new frontiers need to be explored to make Rokeya Sadan an efficiently managed and funded organization. "If 90,000 members donate one taka for Rokeya Sadan each month it would make a difference. Where is that initiative and that empathy today?" asked a concerned BMP member. ▶

Case 11

Policy Research for Development Alternative

UBINIG

Introduction

A marginal farmer, Hasan of Tangail district farmed less than an acre of land. He produced paddy twice a year and occasionally cultivated rabi or winter crops. With a large family including parents and five children, Hasan felt that the whole world's weight was on his shoulders to produce enough for the whole year. He produced and stored the output. But after two or three months, he usually ran out of food and had to borrow from local moneylenders at more than 20 percent interest per month, mortgaging the ever decreasing land owned by the family. Government-initiated high yielding variety or HYV seeds were expensive as were the chemical fertilizers, pesticides, and deep tube-well irrigation.

One day, Hasan heard of UBINIG's Naya Krishi Andolon—the Movement for New Agriculture. He felt desperate enough to try it. He adopted the movement's method of cultivation. It took a few seasons to bring back the natural fertility of the soil, but the results were overwhelming. The land started to yield two or three times what the previous cultivation process had given him over the years. Now Hasan is well-fed, his children go to school. He does not have to think

about food to cover the last days of the season. There are no chemical fertilizer costs as he uses bio-fertilizer from agricultural waste. He has adopted multiple cropping. He irrigates with stored, chemical-free rainwater. He uses domestic variety seeds, which are soil-friendly instead of the acculturated high yielding variety.

Hasan's weaver friend Makhan was also under great pressure. He was unable to sell his hand-woven products. The local textile market was flooded with cheap products from automatic looms, mainly smuggled from a neighboring country. He looked for an outlet. Hasan informed Makhan about UBINIG's Probortana that markets and sells products. Makhan received a good price for his handloom products. He was encouraged to revive old folk designs, using vegetable dyes and only pure cotton.

Many miles away, in another village, Khaleda got her share of money awarded by the court as punitive damages against a pharmaceutical giant, thanks to the initiative of UBINIG. It learnt that some pharmaceutical firms were using women as guinea pigs for family planning purposes without their consent and without informing them of side effects. Along with other advocacy groups, UBINIG filed cases on

behalf of the women and won the legal battles. It also stopped the controversial ICDDR, Bs oral cholera vaccine trials in Bangladesh.

History

UBINIG comes from its Bengali name—Unnayan Bikalper Niti-Nirdharani Gobeshana. In English, it roughly translates to Policy Research for Development Alternatives. Founded in 1984, it acted as a research and advocacy organization and implemented the results of its research.

UBINIG all began from a study circle. Some devoted leftist activists regularly conducted a study circle in the Dhaka University campus throughout the mid-'70s. The circle included Farhad Mazhar and Farida Akhtar. Mazhar was a pharmacist who lived in the United States for seven years and practiced pharmacy in New York. He was greatly interested in biomedical research ethics, the military use of medical science especially in the context of a Third World country like Bangladesh. Akhtar was a widely traveled activist and a very well known women's rights worker, who was also involved with leftist politics.

They searched for an indigenous alternative development strategy against ongoing development plans initiated by donors and government agencies and decided to form a research organization. But they admitted that in the beginning they did not have a clear idea. At first, they

wanted to probe into ongoing activities. Then, with theoretical knowledge gathered from long readings on alternative development and schooling in the New School of Social Research, they decided to do things differently. "Weaving dreams of people with the fiber grown in the native land is all that they learnt during all these years." Thus, they described their experience in retrospect. They realized that the readiness of people to change their ill fate was always there, but they needed help to transform those ideas into a concrete action program.

This leftist study group decided to live together to cultivate the appropriate values of sharing and caring for each other. At first it was difficult, particularly for the unmarried women, but the experience created a feeling among them that they were all members of a large extended and goal-oriented family. This was their initial success in a conservative society. They started to question the wisdom of the prevailing western concepts regarding development.

UBINIG Activities

In the mid-'80s, these individuals got together to discuss the issue of social development and social transformation and decided to form UBINIG. The earnings of Farhad Mazhar and Farida Akhtar as consultants met all expenses. They started their struggle for alternative development approaches in a few villages of Bangladesh.

UBINIG became involved with the

handloom weavers in Tangail district to challenge the conventional idea of development that insisted on export-oriented industrialization. Tangail was famous for its saris, with a ready market in India, Nepal, Bhutan and Pakistan. But UBINIG realized that export-oriented industrialization reinforced the unequal international division of labor structured by neocolonialism and created only a few export pockets totally removed from the overall economy. Such policies, according to UBINIG, would be disastrous for the rural economy because of the deterioration in rural-urban terms of trade. They conducted a study in Tangail for a year and designed action programs to focus on the marginal and poor weavers and the women.

They established a center in Ridoypur in Tangail in 1986, known as the Ridoypur Center because it was the “heart” of all centers. Tangail was not only famous for handloom weaving it was very rich in biodiversity. In 1986, UBINIG started to work with the weavers. Akthar and Mazhar observed, “We did not pretend to know everything. All we had was commitment.”

UBINIG experimented with rural transformation not dictated by the export-oriented industrialization policy. UBINIG wanted to enhance the exporting capacity of a rural industry while catering to local textile needs by helping the weaving sector to improve its productivity and income.

UBINIG thought of niche-marketing strategy to produce textiles by hand with

folk designs at a competitive price and decided to open an outlet called “Probortana” to sell these products. The outlet opened after some experimenting in a textile fair at Tangail and Dhaka. The capital for Probortana came from selling “membership shares” to buyers of saris. The capital later became available to weavers.

The disastrous flood in 1988 affected the weavers and farmers of Tangail. The farmers approached UBINIG for support, and UBINIG financed the rebuilding of the village and in the process observed the farmers’ activities very closely. Their idea of *nayakrishi andolon*—agricultural cultivation—that did not use chemical fertilizers, pesticides and HYV seeds emerged. Instead UBINIG used the traditional methods of multi-crop cultivation, crop rotation and natural fertilizers as effective methods of pest control.

Their first problem was that they did not understand the culture and process of transmitting “know-how” among the village peasants. UBINIG’s ideas seemed ridiculous to the farmers. Some times Mazhar and his group tried to impose their own untested theory, full of rhetoric, on the villagers. But they realized that the whole notion of conservation was essentially dependent on these village people. So UBINIG learnt to use traditional knowledge as well. They also acted as the agents to disseminate local ideas to others. Eventually, the give and take synthesized into a strong research program. UBINIG regularly went to the people, lis-

tened to their ideas and experimented with these, and helped people to retain the results. In Tangail more than 50,000 farmers participated in the Nayakrishi Andolon.

UBINIG found out that, although the cost is high in a flood prone season, it is also a cause for a bumper crop in the next cropping session. So the farmers of the Pathrail union in Tangail district started planning for the next crop even while the floodwaters were still there in the fields. Normally in the month of Ashwin (September-October), farmers grew rabi or winter crops. They approached UBINIG for the supply of seeds. UBINIG had no seeds. It undertook a quick survey of the conditions of the poor farmers in Pathrail union. They found out that some women did store seeds and these seeds were reliable.

Through participative discussions and action programs UBINIG has prepared priority areas of intervention in agriculture and water issues. These are:

- 1) Farmers' national network on water and irrigation
- 2) Campaigning against flood and probable ecological disaster
- 3) Research and documentation on the use of water and the diverse roles it plays in agriculture and ecology
- 4) Campaigning against pesticides, toxic substances and chemicals
- 5) Research and documentation on the hidden harvest or the food source of

people under distress

- 6) Strengthening the peasant women's initiatives to conserve seeds and genetic resources at the level of the household as well as in the field
- 7) Networking among scientists and the Nayakrishi farming households for critical encounters with multinational corporations or MNCs who market genetically treated seeds through big microcredit NGOs
- 8) Projecting problems faced after the post-Uruguay round of trade negotiations and World Trade Organization, particularly those related to Intellectual Property Rights provisions; UBINIG suggested that Bangladesh needed a National Patent Act

This new agricultural practice was absolutely free from the use of pesticides and chemical fertilizers. It gave more emphasis on the intelligent and appropriate use of surface water. The peasant women of Nayakrishi Andolon in turn were now developing a seed-storing network among themselves around Tangail. Akthar and Mazhar observed, "We are pro-actors and also promoters but never consultants with a know-it-all attitude."

During 1997-98 UBINIG conducted a study called "Health and Family Planning Services," in the Tangail and Cox's Bazaar districts, where UBINIG discovered a number of significant cases of violation of women's rights in the field of family

planning activities. Some companies used women as guinea pigs for testing contraceptives without their consent. UBINIG also conducted a follow-up study to assess the situation of arsenic pollution in ground water, and disseminated the information to concerned organizations to raise awareness among the people and also published follow-up reports. Women garment workers were subjected to population control experiments in the name of health care. Akhtar initiated research in this area and soon became involved in the broader area of workers rights, safety, security, health care, and so on. Accidents in garment factories caused many deaths. The workers were poorly paid and badly treated. UBINIG worked with other organizations to redress the workers' grievances under the law.

Organization Networking and Activities

UBINIG has established seven centers in five districts in Bangladesh. These are in Tangail, Badarkhali, Ishawardi, Kushtia and Noakhali. The coordinating office and Narigrantha Prabartana are located in Dhaka. The centers in the rural areas play a pivotal role in projecting UBINIG's main philosophy.

UBINIG's first center was established in 1986 in Tangail. UBINIG entered the area to research on the conditions of the weavers and to develop strategies for the development of the handloom sector. The center became well known both at the na-

tional and regional levels as one of UBINIG's Nayakrishi centers. Under the Tangail center were other centers.

- 1) Bishnupur Center is for research, information collection, documentation and a seed center and weavers' support center in Bishnupur-Nolshoda.
- 2) Gadtala Center is the school for the children of the weavers and farmers.
- 3) The Pathrail shop sells the ecologically produced agricultural products of UBINIG and is the publication and distribution center.

UBINIG's Badarkhali Center was built in 1989 to carry out action research on shrimp fry collection and its environmental impact. It is located in the southern coastal area and is called Nonabari, the saline house. After the cyclone of 1991, UBINIG helped to reconstruct the community. The center deals with coastal management using a Nayakrishi Andolon perspective, and provides community education, women's mobilization, and seed and genetic resources conservation programs. There are other sub-centers.

- 1) Mognamapara Center is the coordination center of the project and conducts training of the community and workers and provides schooling for community children.
- 2) The center at Badarkhali union market is a sales outlet of Nayakrishi products and seeds. The center coordinates with Nayakrishi farmers and other people.

- 3) Cox's Bazaar Center is a contact point for the project with district administration, development organization and publication distribution.
- 4) Cyhakaria Center is an ancillary dissemination center of Nayakrishi and is the mobilization center of farmers.

The Arshinagar ("Mirror City") Center was established in 1995 in the Iswardi district, and works on seed and genetic resources in Barendra, an area noted for its red and dry soil and located in the northern zone of Bangladesh. The center also works on farmer mobilization and dissemination of the Nayakrishi methods.

The Nabapran Akhra Center is located opposite the Fakir (meaning Saint) Lalon Shah Mazar in Kustia, and was established in 1995. The center organizes the followers of different saints/philosophers of Bangladesh and carries out cultural activities to bridge the gap between the Sadhak (Saint) and farmers and to research on the rich and diverse culture of Bangladesh. Nabapran Andolon, the cultural wing of UBINIG, is very active in this area, with cultural practices, folk culture and production activities.

Dhakhin Dar Center was established in 1994, located in the Salla villa under the Noakhali district central police station. It deals with different cultivation experiments related to the Nayakrishi. The center researches on ways to make Nayakrishi profitable in terms of yield and fodder production, soil reclamation and

fertility development.

The Shyamoli Center carries out coordination, public relations, publication, and liaison and accounting. The center provides services to all other centers for the compilation of information and documentation, accounting and book-keeping, public relations and liaison with the government offices and other relevant organizations.

Prabartana sells handloom/hand-made craft items and Nayakrishi products. It started operation in 1989 and built a nationwide network with the weavers in Bangladesh. Prabartana is a member of the World Craft Council and the National Craft Council of Bangladesh. Prabartana is also an active member of the Dhaka Chamber of Commerce and Industry and the Dhaka Metropolitan Chamber of Commerce and Industry. Prabartana deals with 2,500 weaving families under its production chain. It plays a significant role in formulating and adopting laws related to small industry, its development and tariffs.

Narigrantha Prabartana, the first and only feminist bookstore and publishing house in Bangladesh, plays an active role in the women's movement in Bangladesh. It organizes women folk singers and documents the history of pioneer women in different fields. It contains a rich documentation center for students and researchers. It also runs the women's restaurant, known as Adda, meaning Gossip, which offers traditional snacks and lunch and dinner without any commer-

cial drinks such as Coca-Cola and Pepsi.

UBINIG Staff and the Work Environment

UBINIG staff members are called *karmi*, a Bengali word meaning “One who works with a vision.” UBINIG has 221 *karmies* in different centers. Among them, 91 are women and 130 are men. All UBINIG *karmies* work as a team and all of them share success and failure equally. The distribution of *karmies* is as follows:

lection of songs, poetry, rhymes, drama, etc. They also conduct community level learning sessions on *Nayakrishi*. They help to build a link between UBINIG and the village people.

Gram *karmies* have worked with UBINIG since 1990. In the beginning, women with knowledge on seed and genetic resources joined as gram *karmies*. Women were the pioneers of the concept of gram *karmies*. Gram *karmies* receive allowances to cover the cost of conveyance and transport.

Center	Total Karmi	Female	Percentage	Male	Percentage
Tangail Center	84	36	42%	48	58%
Badarkhali Center	26	12	46%	14	54%
Ishwardi Center	15	6	40%	9	60%
Kushtia Center	4	2	50%	2	50%
Noakhali Center	6	2	34%	4	66%
Prabartana and Narigrantha Prabartana	36	17	47%	19	53%
Shaymoli Center	50	17	34%	34	56%
TOTAL	221	91	42%	130	58%

table 2.17

The proportion of male workers has increased primarily because only men perform certain types of work, such as security guard, driver, etc. Women are very active in other types of field work.

Apart from UBINIG staff members, there are 189 gram *karmies* (community workers) in different centers. Gram *karmies* come from their respective communities and work as the agents of social change. They are well known in their community and have adequate knowledge in respective fields. They work on farmers’ mobilization, information collection, community folk singer mobilization, col-

The center-wise distribution of gram *karmies* is as in Table 2.18.

Key Activities

The monthly study circle and general meeting are mandatory for staff members because they play a significant role in the formation of UBINIG. The study circles occur every last Friday of the month. Participants discuss national, regional and international issues and require preparation. In the second week of every month, the central coordination committee selects the issues for the study circles. The committee also provides references for

table 2.18

Center	Total	Female	Percentage	Male	Percentage
Tangail Center	128	78	61%	50	39%
Badarkhali Center	32	16	50%	16	50%
Ishwardi Center	24	13	54%	11	46%
Kushtia Center	5	2	40%	3	60%
TOTAL	189	102	51%	87	49%

the relevant texts and reading materials for the study circle. The study circles help to identify the future direction of UBINIG. The staff members oftentimes hold strong and interesting debates on different issues to define responsibilities. All the centers prepare reports of the study circles' progress and send them to the coordination committee. The monthly general meeting is also mandatory for staff members to discuss administrative aspects and problems.

Observations of Mazhar and Akthar

The strength of the organization is its strong commitment to the search for alternative development approaches and its proven success at the field level. UBINIG initiators never forget to learn from the people they work with. The strong association and the collective decision making procedure makes the whole organization work as a single unit. UBINIG improvises on ideas and never overlooks or neglects indigenous knowledge. UBINIG brings the community of marginalized people into the limelight and works to make them internalize the experimental ideas. UBINIG works as a partner-facilitator and helps the people to

improve and adapt their practices.

On the other hand, the organization and the management are informal and revolve around two persons. There is no formal hierarchy. It has been able to attract many like-minded organizations. It keeps a few donors that provide very limited fund. The amount paid to its workers is not sufficient to maintain a decent lifestyle, but since the workers stay together in a center, life is not very hard for the young, but a lifelong commitment is hard.

UBINIG Finance

UBINIG's fixed assets stood at 11.412 thousand taka in 1999. Total stock and stores stood at 462,000 taka. Fixed deposits were 2 million taka. Cash in hand and in the bank was 1.4 million taka. The average annual growth rates for the last ten years were 10 percent, 7 percent, 8 percent and 3 percent respectively.

UBINIG has received funds from partners in Europe and North America for very specific projects on sustainable agriculture, health issues and handloom weaving. INTER PARES and Anglican Church are the main fund providers for UBINIG. Such funds amounted to about US \$0.5 million in 1999. The trend was declining

table 2.19

Sl.	Heads	Amount in '99
1.	Stocks and Stores	462
2.	Fixed Deposits	2,000
3.	Cash	1,435
4.	Fixed Assets	11,412

table 2.20

Sl.	Heads	Amount in '99
1.	Consultancy	20,999
2.	Workshop fees	1,681
3.	Grocery and Crops Sale	1,354
4.	Finished Goods sale	131

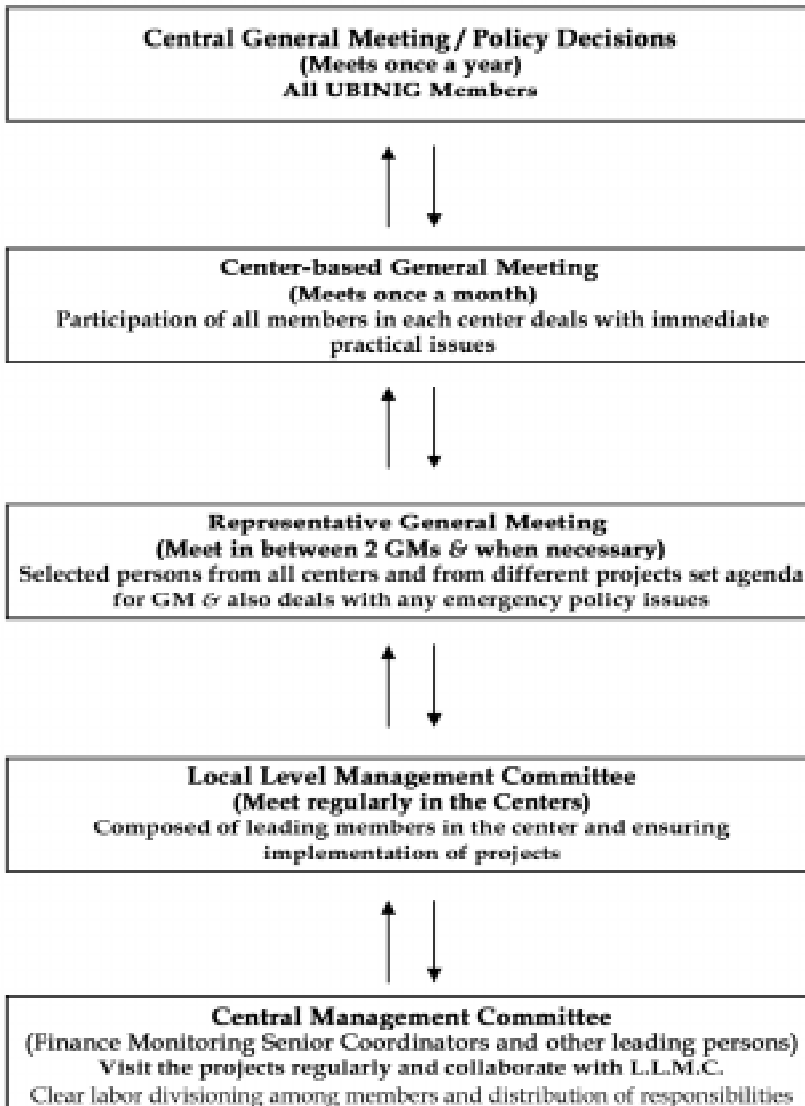
and most of the funds were mostly spent to attend or host international conferences and workshops and as seed funds for new activities or activities in new areas.

Total revenue earned in 1999 was 24.22 million taka. Consulting provided 20.99 million taka. The sale of finished goods provided 131,000 taka. Grocery and crop sales were 1.35 million taka and workshop fees earned 1.68 million taka. The growth of revenue under these

categories over the decade was 6 percent, 4 percent, 8 percent and 2 percent respectively.

Farhad Mazhar said that the centers could meet their own expenses and net profit sale proceeds are shared with the centers. Mazhar and Akthar are still the prime contributors, through their consultancy work that they undertake in the name of UBINIG. ►

UBINIG Decision Making Process



Case 12

Justice for the Marginalized Women and Children

AIN O SHALISH KENDRA (ASK)

Introduction: Story One

It was 12 o'clock. Salma from Pakundia was busy with her housework. Now she was safe but still she often became concerned. However, she enjoyed a feeling of victory, which she kept within herself. She could not express this feeling to anyone just yet, but at last she hoped to be able to punish the persons who had committed a crime against her person. Although a woman, she was not as weak as others might suppose her to be. She was a member of the Pakundia Union of Koshoreganj district. She still remembered that black day. It was a day the same as any other. She attended the meeting of Union Parishad. In the meeting, certain people known to the UP chairman asked her to sign a blank piece of paper, which she justifiably refused. She returned home. Later that night, after finishing her housework, when she was about to sleep, some people suddenly broke into her house and tried to force her to sign the same paper. She recognized them but she rigidly stuck to her decision. Upon her refusal, they first beat her and later one of the group raped her. The next morning, she went to Pakundia Hospital. She also filed a case at the local police station and gave the names of the perpetrators. No steps were taken to arrest the accused.

ASK heard of the case and stepped in and conducted an independent investigation of its own. It discussed the case with officials from the Ministry of Women and Children Affairs and submitted its report to the Ministry of Local Government, Rural Development and Cooperatives. ASK also organized a lobby. After continuous pressure from ASK and other organizations, two of the accused were arrested, the remaining accused absconded, and their properties were seized following the magistrate's order.

This was Salma's story, which still frightens her, and she remains at home at present. However, she expressed her gratitude to ASK because it was only its legal, economic and moral support that encouraged her to fight it out in court.

Introduction: Story Two

Paula still remains in hiding. Though Paula can stay with her parents now, which is normal for any young girl, she had to acquire that basic human right through a long court battle. Paula was the victim of the widely practised Safe Judicial Custody Act. The underlying philosophy of the act was to rehabilitate or allow her a respite before she can reinstate herself or find a place in society for herself. Persons sup-

posedly go into safe custody with their free consent. But in reality, the victims of safe custody are mostly women, usually of tender age, and children. They are neither convicts nor the accused under trial. But in the name of safe custody and protection, the state and its institutions routinely victimize the victims of crimes by sending them to so-called safe custody against their will.

Paula was a female member of a Hindu minority family in Bangladesh who was kidnapped by one of the sons of an influential Muslim family of the locality. After a seven-month prosecution, the high court and the judges expressed their opinion that it was unlawful to hold someone against her/his will in the “safe custody” of the jail. At that time she was also pregnant. When the judge delivered his opinion about the case, Paula, her elder sister and her father started sobbing. When Paula was originally abducted, her father filed a case and rescued her. But the convicted person obtained bail and kidnapped her for the second time. This time he and other conspirators forced Paula to give false statement that she was in love with the boy and that they were married. Because of her statement and for her safety, the magistrate sent her to the safe custody of the jail, where she languished for seven months. Her father and her elder sister struggled to free her from the safe custody. She was brought three times to the court. During that time, her father received death threats and her elder sister received kidnap threats.

Paula said: “I will not stay in jail, I am not a convicted person. When the accused person is free and outside the jail, why should I remain in the safe custody?”

After seven months Paula was released from “safe custody.” ASK played a vital role in freeing her. ASK also played the main role in modifying the Safe Custody rule. Generally, the people who fall under safe custody are women who escaped or were rescued from brothels. They are children who were employed as servants and severely abused and then escaped or were rescued from those houses. But they are confined in safe custody without their consent; even the authorities lose interest in them. ASK started its campaign by publishing bulletins about “safe custody” and documenting real cases. They reported how ASK was helping the victims and documented the cases where they were successful.

History

ASK means Ain o Shalish Kendra—Centre for Legal Aid and Arbitration. It is the main legal aid organization for the distressed and disenfranchised people of the country. It provides free legal help to those who do not have the capacity to avail of the services of the legal profession.

ASK began in 1986. Dr. Hamida Hussain, a historian, Salma Sobhan, a jurist, and Roushan Jahan, a researcher, were studying the conditions of women workers in industry. They published their findings in the book *No Other Options*. One

of their findings was the women's lack of access to legal advice and legal remedies. They decided to give free legal aid in a room above the garage of a researcher's home, using donations, subscriptions and miscellaneous fees to meet their expenses. They were joined by other lawyers, social scientists and development workers who were as concerned with the absence of a culture of human rights, security, and democracy in society. Two members provided legal advice to the clients.

The basic objective of ASK was to create critical awareness among women, in particular of the civic and human rights in a democratic society. The founders belonged to the privileged group of society and felt that they had an obligation to do something for women who were continuously abused at their workplaces and homes. Various instances of abuse included not providing enough dowry, or being driven from their homes without receiving any money as support for subsistence, or not being paid compensation for injury or severance. ASK has now extended its activities to embrace other sectors. ASK feels that the rights of the citizens are not protected properly in a patriarchal society and the less-than-democratic polity in Bangladesh.

Evolution

In the beginning when the legal aid and human rights resource center opened shop in a tiny room atop a garage owned by a sympathizer, not many clients came.

First, the concept of free legal aid was unfamiliar. Second, the office was in a relatively prosperous area, and so was not accessible to people living in slums or villages. Salma Sobhan, the current executive director of ASK, observed this anomaly.

In 1989, ASK moved its office to a more central area nearer to potential clients and accessible to poor workers, women and children. The office received personal contributions—many members contributed their earnings from consulting work or legal practice. ASK lawyers came to the office in the afternoon and met with clients. A member was appointed as a manager with a small honorarium. When a women's NGO invited ASK to hold workshops on women's rights for its staff, program organizers and members, it marked the beginning of ASK's legal involvement.

The office took shape in 1990, with two full-time and one part-time staff members. Earlier, ASK filed a court appeal against the eviction of the inhabitants in a slum in Dhaka city. After this, ASK studied the problem of violence in the slum communities of Dhaka. The income from projects enabled ASK to employ an administrator, a lawyer and another person for client-liaison. The research on Dhaka's slums resulted in a report entitled "Negotiating for Rights," and the project enabled ASK to field-test its training materials on awareness of rights.

By 1992 the volume of ASK's work

had grown to the extent that the members involved with managing ASK could not find the time for their consulting work to be able to finance ASK. The members also felt that ASK's work should be more systematic, since the number of clients was increasing. ASK decided to register under the Foreign Donations Act (FDA) and received its FDA registration in June 1993. ASK earlier registered under the Society's Act 1986.

In the course of its service, ASK realized that legal aid is not effective without other supporting services. In order to create an environment for the disenfranchised to assert their rights, ASK needed to adopt a more holistic strategy. Therefore, from 1991 onwards, ASK started programs for investigation, advocacy, media campaign, documentation, training and action research. Legal aid was also extended to litigation. In order to access working and street children, who faced problems as part of the disenfranchised section of society, ASK developed a program to address their basic requirements—health, education and legal protection through flexible and creative learning programs. Salma Sobhan and Dr. Hamida Hussain said that a living organization has to adjust its activities to the felt needs of the constituency it serves.

Over time, ASK engaged in more collaborative strategies for local level networking and advocacy with elected representatives, government officials, community leaders—teachers, the local elite, etc.—and grassroots organizations.

ASK's research work is always action-oriented. One program was the Bangladesh Country Report, developed as part of a region-wide research on "Women and Law in the Muslim World." As a result of the research findings, ASK initiated a program titled "Gender and Social Justice" in 1995 for local level advocacy. In 1997, ASK started its "Popular Theater" program to reach out more effectively to the community. Salma Sobhan said the evolution of these activities was quite natural.

ASK Units

ASK's expansion is demand-driven. Starting with legal aid, ASK members realized that in order to ensure quality services, it must be involved in other areas of support, such as:

- Support services for security, basic needs, counseling, etc.
- Training to raise public awareness on rights-related issues
- Investigation to supplement client's complaint with authenticated data
- Documentation to record violations of human and legal rights
- Research into laws or policies and practices which violate rights
- Communication to promote a culture of human rights
- Advocacy to reform discriminatory and repressive laws

Fourteen units implement various

programs, developed through a consultative decision making process. The units are responsible for day-to-day implementation. The different units cover the following areas:

- ▶ Legal aid, field liaison and support
- ▶ Legal literacy and human rights awareness (child rights, training and popular theater)
- ▶ Fact finding (investigation and documentation)
- ▶ Advocacy (local for gender and social justice, national and international)
- ▶ Research, communication and logistics support (administration and finance)

The different units are:

- ▶ Legal Aid Unit (AU): 14 lawyers, including 1 coordinator, 1 senior staff lawyer, 7 staff lawyers, 1 legal intern, 2 field workers, 1 court clerk and 1 court assistant. A part-time adviser provides professional advice to the unit.
- ▶ ASK-BRAC Joint Legal Aid (Outreach Unit): 6 persons, including 1 coordinator, 1 senior staff lawyer, 3 lawyers and 1 intern. This unit carries out activities in 8 districts of greater Dhaka division.
- ▶ Field Liaison and Support Unit (FLS): a staff of 7, composed of a coordinator, 2 field organizers, 1 matron-cum-supervisor and 3 part-time field workers

- ▶ Child Rights Unit (CRU): a staff of 20 comprising a director (who also directs the Training Unit), 1 coordinator, 1 assistant coordinator, 2 facilitators, 10 educators, 1 computer operator and 6 who are the “aya-cum-cleaner”

- ▶ Investigation Unit: 6 (all male), including 1 coordinator, 3 investigators and 2 interns

- ▶ Documentation Unit: 5 staff including 1 coordinator, 1 senior documentation assistant and 3 junior documentation assistants

- ▶ Training Unit: 9 staff including 1 deputy director, 1 coordinator, 6 trainers (5 are lawyers) and 1 training assistant

- ▶ Popular Theater (PT): 5 staff including 1 assistant coordinator and 4 theater activists

- ▶ Gender and Social Justice (GSJ): Headed by 1 staff lawyer, this unit has 5 other trainers (1 of them is a lawyer).

- ▶ Advocacy Unit: 3 regular staff, including 1 coordinator who is also a member of ASK, 1 assistant and 1 intern. The unit periodically utilizes staff from other units when necessary.

- ▶ Research Unit: Staffed with 1 director (voluntary), 1 research assistant, 1 intern and 1 data compiler. External researchers are hired for studies on specific themes.

- ▶ Communication Unit: only 1 part-

time coordinator and 1 full-time assistant.

- ▶ Administration Unit: 1 deputy director, 2 administrative assistants, 1 receptionist, 4 computer operators, 1 technical assistant, 2 cooks, 3 messengers-cum-peons, 1 storekeeper and 4 aya-cum-cleaners.
- ▶ Finance Unit: 4 staff with 1 part-time director, 1 deputy director (finance), 1 assistant director and 1 cashier-cum-accounts assistant.

Salma Sobhan noted ASK's rapid growth, given its small beginnings over a garage. But, she said, our roots are still in that basic conviction, our sincerity has attracted more people, more volunteers, as well as more victims and more funds to work with them.

Major ASK Activities

- ▶ Awareness about human rights/legal issues: Raising awareness on issues related to human and legal rights is one of ASK's major tasks throughout its existence. As a part of its strategy to raise community awareness, ASK uses various approaches mentioned below:
- ▶ Participatory Training Methodologies: ASK provides training and workshops on family laws (Muslim, Hindu and Christian), women's rights, violence against women, human rights covenants, constitutional

laws, and workshops on education and support services. In 2000 the training unit provided 86 training sessions on the issues mentioned where a total of 3,148 participants (1,661 female and 1,487 male) attended.

- ▶ Popular Theater: ASK assumes that people are attracted to situations that are dramatized and therefore they will remember information and message presented through the medium of the theater. Therefore, in 2000, they formed union level theater teams (ULTT). ULTT produced 703 shows where approximately 160,000 villagers attended. The ULTT members take a keen interest and get involved in the different community problems related to human rights violations. Examples are:

- To prevent unlawful shalish – a traditional community mediation dominated by the local elite that often serves as protector of the offending elite
- Protesting against police torture or incidents of violence against women
- Hilla – a custom of marriage to a second person before getting remarried to the first husband who pronounced talak (divorced) three times in a state of anger
- Trafficking, unpaid dowry, child marriage, and polygamy
- Publication: ASK also assumes

Training Activities in 2000							
Courses	ACHIEVEMENTS						
	No. of events	No. of Participants			Description	Organization	Venue
		M	F	T			
Family Laws	5	25	96	121	Staff, group members, ASC, ULTT	WE, SUMS, SUS, SDO	Jhenaidah, Sirajganj, Netrokona, Narayanganj
Women's Rights and Violence Against Women	7	32	132	164	Staff, group members, ASC, ULTT, sex workers	SCF Australia, PARI, SUS, WDO, SDO, Ekota	Netrokona, Dhaka, Narayanganj, Mymensingh, Goalanda
Human Rights and Constitutional Laws	9	23	179	202	Staff, group members, ASC, ULTT	SUMS, WDO, BAWSE, SAP, Ekota, World Vision	Sirajganj, Netrokona, Dhaka, Savar
Training for Ain Shohayat Committee (ASC)	16	239	151	390	ASC members	Mukti, WE, PP SUMS, SUS, WDO	Kushtia, Pabna, Netrokona, Sirajganj, Jhenaidah
Training for Union Level Theater Team (ULTT)	8	195	23	218	ULTT members	Mukti, WE, PP, SUMS, WDO	Kushtia, Pabna, Netrokona, Sirajganj, Jhenaidah
Training Follow-up	4	92	26	118	ASC, BRAC staff	Mukti, WDO, BRAC	Kushtia, Netrokona, Manikganj, Mymensingh
Paralegal Training	3	34	45	79	Staff, group members	Concern, CODEC	Chittagong, Dhaka, Patuakhali, Khulna
Union Level Advocacy Workshop	6	243	90	333	ASC and ULTT members	Mukti	Kushtia
Strategic Planning Workshop	2	29	25	54	Staff	CCDB	Barisal, Savar
Planning Workshop on Gender and Advocacy	2	21	18	39	Staff	CCDB	Jessore
Training on Advocacy Skills	1	12	2	14	Staff	SAP	Dhaka
Gender, Human Rights and Leadership	1	7	13	20	Staff	Rupantar	Khulna

table 2.22

Training Activities in 2000					
Activities	ACHIEVEMENTS				Remarks
	No. of events	Participants			
		F	M	T	
ULTR formation	36	48	486	534	including the old 11 teams
Workshop on issue-based theater production	41	56	886	942	some of the members participated in three workshops
TOT on popular theater	4	6	70	76	
Issue based theater performance	703	75,000	85,000	160,000	approximate
Observance of significant days and events	131	20,000	30,000	50,000	approximate
Workshop on gender, human rights and family laws	8	22	192	214	
Staff development training	3				all staff
Coordination meeting with ASC members	46	873	1,742	2,615	
Shalish monitoring	46				
Monitoring of human rights situation	60				

that media is a cost-effective way to disseminate knowledge and raise awareness. ASK writes in various newspapers and has its own publication to draw attention to issues. ASK publishes a quarterly, the *Bangla Bulletin*. Besides the bulletin, ASK published a book entitled *Asho Ain Shikhi* (Let Us Learn Law) to illustrate the rights of women under Muslim family laws, and *Tuklur Ain Shekha and Tuklur Ari Pata*. It also publishes a series of pamphlets entitled *Sanglap* (Dialogue), which analyzes the impact of laws and policies. ASK also

made a video presentation called *Grahankal* or Eclipse—a 39-minute documentary which investigates violence against women instigated by fatwa (pronounced by a local mullah) and records of women's resistance. The film is in Bangla with English/French subtitles.

Support for Child Rights

ASK provides health, education and legal protection to working children. ASK runs six community-based drop-in centers to enable working children to access regular education, which contains basic literary and numeracy learning.

Child rights related activities					
Activities	Boys	Girls	Children	Parents	Employers
Registered children	754	422	1,176		
Literacy learning centers	133	78	211		
News assembling	3,028	2,011	5,039		
Library books users	130	91	221		
Workshop	1,647	1,037	2,684		
Project task	7,784	1,164	2,948		
Enrolment to other schools	75	25	100		
Art class	933	772	1,705		
Music	2,986	1,816	4,802		
Theater	57	77	135		
Publication/children's magazine	-	-	4		
Health care	476	287	763		
Legal service	3	8	11		
a) Children			450		
b) Community					
Excursion	426	239	665		
Parents/employers meeting				555	51
Sponsorship	5	6	11		
Greetings cards/calendars	0	0	727		
INCIDIN workshops (7) on request			131		

Legal Aid and Reforms

ASK's legal activism led to public campaigns and advocacy in defense of individual and group rights within a framework of human rights. ASK advocates reform of discriminatory and repressive laws to eliminate systematic social, legal and political discrimination. ASK carries out its advocacy-related activities at three different levels: local, regional and international.

- Public Interest Litigation: PIL cases and class actions are filed on behalf of the aggrieved party in case of fundamental rights guaranteed and conferred by part III of the Constitution of Bangladesh.
- Lobby Against Repressive and Discriminatory Laws: ASK tries to create awareness among policy makers and the general public for reformation of discriminatory laws.
- Local Advocacy for Gender and Social Justice: Through six partner NGOs, ASK organizes workshops and forms local monitoring groups to prevent and eliminate unlawful practices, and to enhance empowerment by engaging elected representatives, government officials, community leaders and teachers in dialogue.
- Research and Documentation: Research is an integral part for promoting public awareness. Therefore ASK

researches into areas of discrimination, denial of human rights, and the impact of laws and policies.

titled *Women and War* was also produced as a part of this project.

- ▶ Women's participation in the political process: a collation of laws

In 2000 ASK covered the following themes:

- ▶ Review of gender and social justice program
- ▶ Violence against working children
- ▶ Gender violence and legal system in Bangladesh
- ▶ Discriminatory laws
- ▶ Oral history of women's experiences during the liberation war; a video en-

ASK maintains a library, which is often used by ASK staff as well as members and external users. At present the library has 2,530 books and relevant materials.

Free legal aid services go to the disenfranchised, particularly poor women, workers and working children, through litigation, counseling, mediation and negotiation.

- ▶ Legal aid through litigation, counsel-

table 2.24

Local level advocacy related activities in 2000					
	No. of events	No. of Participants			Organizations
		F	M	T	
Union level workshops	11	285	733	1,018	All six PNGOs
Formation of ASC	99	198	297	495	All six PNGOs
Workshop with ASC members	648	2,210	3,434	5,644	All six PNGOs
Training for ASC members	18	164	285	449	All six PNGOs
Union level advocacy workshops	40	479	1,736	2,315	All six PNGOs
Union-wise meetings	8	165	55	220	Netrokona and Kustia
Working meetings	2	46	46	92	Netrokona and Kustia
Recruitment of Cos	3	-	-	3	WDO and SUS
Staff development training	1	15	10	25	Netrokona and Kustia
Operational meeting	6	14	28	42	Netrokona and Kustia
Video shows organized by PNGOs	60	2,062	3,587	5,649	All six PNGOs

table 2.25

Shalish and legal aid support related activities carried out by ASK members	
Restitution of conjugal rights (shalish)	26
False promise/extramarital affairs (shalish)	10
Torture for dowry (litigation)	52
Polygamy (shalish)	06
Marital disputes (shalish)	14
Oral divorce (shalish)	18
Guardianship (shalish)	03
Prevention of early/child marriage (shalish)	30
Prevention of hilla/intervening marriage (shalish)	05
Rape (litigation)	
Dowry-related cases (litigation)	03
Mowry-related cases (litigation)	20
Relationship outside wedlock (litigation)	06
Physical abuse/torture (litigation)	01
Dower (litigation)	01

table 2.26

Legal aid related activities	
No. of clients	18 (new) and 813 (old)
Complaints related to family matters	308
Complaints related to dowry	20
Complaints related to land/civil matters	32
Complaints related to criminal matters	223
Mediation conducted	267
Cases handled in courts	141 (new) and 350 (old)
Disposed complaints	597
Money recovered through mediation	Tk. 652, 450
Money recovered through litigation	Tk. 497, 300
Post-settlement follow-up	189

ing, mediation and negotiation: Legal aid comes from ASK's main office as well as at four on-site clinics jointly run with other participating NGOs. Family disputes are generally settled through mediated shalish, and ASK trains its legal staff to convene shalish. In 2000, ASK convened about 267 shalish.

- Support to women and child victims: ASK tries to provide immediate shel-

ter and security for the clients as needed. In 2000, ASK opened a home for women who are in conflict with their families or the law. A maximum of 30 women can stay at this place at one time.

- Investigation, lobbying and monitoring: ASK carries out investigations to verify the need for legal assistance, as well as to investigate incidents of human right violations.

- ▶ Community awareness on legal aid: ASK arranges paralegal training for NGO staff, particularly for area managers, program organizers, area coordinators and regional sector specialist.

Organizational Development

An executive committee of nine members (four women and five men) was elected in 1999 for two years, extendable for one more term. The EC meets every four to six weeks to review policy and program implementation. The AGM meets annually to decide on broad policy, service rules, appointment of auditors, and the approval of audit and annual reports.

The ASK organization currently has nine founder members, and 25 general members: (16 women and nine men) and 118 regular staff on contract or working on part-time basis.

Financial Vigor

ASK has received financial support from the following organizations:

- a. Bangladesh Rural Advancement Committee (BRAC)
- b. European Union (EU): The EU has extended financial support to set up a halfway home for women and children survivors of violence or clients who need temporary shelter. It started functioning in June 2000.
- c. Ford Foundation

- d. Grameen Research Trust
- e. International Center For Ethnic Strategies (ICES)
- f. Netherlands Organization for International Development Cooperation (NOVIB): ASK received US\$156,000 from May 1999 to December 2000 for the project "Women Living Under Muslim Law," and US\$26,328 from January 6, 1997 to May 31, 1999, which is unsigned.
- g. One World Action
- h. Sarah Leigh
- i. The Royal Norwegian Embassy
- j. The Embassy of Sweden
- k. The Asia Foundation
- l. World Bank
- m. ESCAP
- n. Save the Children Fund
- o. One World Action
- p. In addition, there are 12 individuals who sponsor working children registered with ASK.

New Initiatives

In 2000, ASK formed a consortium with three development partners who agreed to contribute core funding for three years (2000-2003) for ASK's total program, instead of funding specific projects. The three partners accepted a three-year project proposal that covered all core activities of ASK. ASK signed a memorandum of understanding with the Embassy

of the Royal Kingdom of Norway, the Swedish Embassy and NOVIB. ASK also signed separate contracts with each development partner for the period April 2000 to March 2003, and obtained approval for a reporting format. The consortium meets periodically to review the programs.

Financial Inflows and Outflows

Besides receiving donations from various NGOs and donor agencies, ASK also charges fees for providing legal and paralegal training to various NGOs. Training is negotiable if it appears as legal assistance. Generally it is 120 taka per participant per day. Material and transportation costs are charged at actual cost. The trainers' per diem is Tk. 300. ASK provides cash to every unit against their requisition of cash. There is a ceiling of Tk.10,000, which may be given without the approval of the executive director.

Salma Sobhan said, "We started with donations from ourselves and from people

who shared our views. Being professional women, it was not a difficult task to meet the expenses of a small establishment. Donation still remains a part of our fund raising strategy. As we registered ourselves as a society and started accepting members, the membership fees became a neutral source of our income. We started to generate surplus and keep that in fixed deposits so that interest income could be earned. After we made a dent with legal advocacy and legal education, training became a part of our activity and as a natural consequence training fees were charged to raise funds. As our institutional capacity grew and we got volunteers and interneers, we started working with national and international NGOs. This brought ASK into focus and donors started interacting with us. As a consequence, we put up projects as per their interest in their format. We received a ready response from donors and received grants which varied according to the project cycle. Furthermore, this also brought the opportunity

Sources of Income of ASK		
Particulars	2000	1999
Grant from donors	17,260,629	34,608,916
Donation	225,183	277,823
Consultancy fee	1,913,603	3,921,707
Membership subscription	3,700	1,400
Training fees	474,019	304,420
Interest on bank deposits	1,499,929	274,190
Other income	1,376,124	1,253,081
Service charge	-----	786,533
	22,753,187	41,428,070
Total expenditure	22,352,856	20,860,110
Surplus	400,331	20,567,960

table 2.27

for ASK through its members to work as consultants, and consulting fees became a source of income. In addition we receive fees for services rendered from people who come for legal aid and advice according to their ability to pay, and for providing services to other organizations.”

Sobhan mentioned that ASK publications also bring in net income for the organization and these publications are in great demand with researchers and missions. She admitted however that no fund raising strategy has emerged and hoped that a strategy will come in the next cycle of ASK activities.

Conclusion

The government passes laws but underprivileged people, particularly poor marginalized women, seem to receive little benefit from the rule of law. ASK is a voice that raises hope.

From a single room on top of a garage, ASK now has offices in three buildings. In the last 13 years, ASK has successfully raised rights issues at the local, national, regional and international levels. Its dedicated staff and members are the main strength behind its ongoing work. There is increasing evidence of people disempowered by poverty, ethnicity, religion, gender and age, who are marginalized in the quest of their rights and exposed to violence and discrimination. The state laws, policies and law enforcement mechanisms quite frequently lead to inequality and injustice among the

marginalized poor women.

Salma Sobhan observed that ASK strives to “create an enabling environment to establish rule of law.” In turn, this should contribute to a higher vision of “creating an enabling environment on the principles of justice, gender equity and human rights.” ▶

Case 13

The Crisis of External Dependence:

GANO SHAHAJJO SANGSTHA¹

Introduction

Gano Shahajjo Sangstha (GSS), once a non-governmental organization with innovative and effective programs in the areas of early child and primary education, social mobilization, legal aid and advocacy and popular theater, now lies in ruins. The government took over the organization by suspending the executive committee. The banks that advanced loans against its landed property went to court. Six thousand employees were retrenched or left the organization without getting compensation. The education opportunity of two lac children are now at stake. GSS has received no financial inflow since 1997. Even then, about 300 schools out of 700 kept going with voluntary labor and community support. Some international donors seemed willing to support the GSS educational program and UNICEF funded the introduction of its early child education model in Nepal and its introduction in Maldives is under consideration.

History

Dr. F.R.M. Hasan founded GSS in the early 1990s as a grassroots organization without donor assistance, to engage in social mobilization in the southwest-

ern part of Bangladesh, a politically disturbed area as some underground radical groups were actively causing the deterioration of law and order. Dr. Hasan, despite a Ph.D. in sociology from the University of London, a career with the British Broadcasting Corporation, and permanent residence rights in the United Kingdom, returned to Bangladesh with his savings in search of a mission. He joined the Bangladesh Institute of Development Studies (BIDS) and undertook research on non-governmental organizations (NGO) using the Marxist theoretical framework. At his research presentation, he was challenged to undertake action research to prove or disprove his hypothesis about proper civil society organization at the grassroots level. He took up the challenge.

His initial success was at Khulna, in organizing marginalized groups into grassroots organizations through advocacy, education and legal aid. This drew the attention of donor agencies. His ideas found favor and his articulation impressed the donor community, which expected him to replicate his good work elsewhere in Bangladesh. GSS shifted its head office to Dhaka, adopted a new constitution, and registered under the Society's Act without canceling their registration with the social welfare office in Khulna. GSS,

through the untiring effort and leadership of Dr. Hasan, became one of the seven largest NGOs in Bangladesh in the course of a decade.

The Expanse of GSS Activity

Education

The education program of GSS consisted of: (1) early child education; (2) primary education; (3) adolescent literacy; (4) adult literacy; (5) continued education; and (6) educational advocacy. In June 1998, 493 rural primary schools, inclusive of early child education centers, and 2,135 adolescent literacy counters, which also functioned as adult literacy centers, were functioning. There were 20 urban primary education centers in the slum areas. In addition, GSS built 17 training and model schools for teacher training, on land donated by the community. GSS also instituted a monitoring process along with setting career paths for teachers. GSS innovated in developing curricular material and supplementary readers. GSS also participated in 120 funded schooling for child workers in the garment industry and entered into a partnership arrangement with the government to run government primary schools according to its module.

The attendance in GSS primary schools was 83 percent on the average. Average attendance in adolescent and adult literacy counters were similarly high. Dropout rates in these schools/centers were below 7 percent. The curriculum completion rates in reading, writing and

mathematics in primary schools were above 80 percent and in bearing centers above 70 percent. The cost per student per year was Tk. 1,200 for primary schools and Tk. 6,000 for the learning centers. The schools were gender-sensitive in enrollment, staffing, supervision and curriculum development. The remarkable achievement of GSS schools were the inclusion of children/adolescents from marginalized families and the encouragement of creative writing. GSS was successful in developing the teachers guide and resource books. It was in the process of establishing an Institute of Quality Education and Research for developing enriched curriculum when the crisis struck.

Social Mobilization and Development Program (SMDP)

GSS had a mission to empower the marginalized poor and labor. The SMDP had four components: (i) social mobilization; (ii) legal aid and legal education; (iii) primary health education; and (iv) popular theater. The basic unit of SMDP is the people's organization (*ganosangathan* in Bengali), which is an organization of the landless poor at the village level. It enjoys an independent legal personality as it is registered under the Society's Act for increasing access to civil and economic resources of the landless, particularly women. The village groups arranged a congenial forum of homogenous groups to discuss their own problems. GSS supported them with development of literacy skills and involvement in community

work. By June 1998 as many as 8,520 village ganosangathan (VGS) were organized with a membership of 284,817 who mobilized savings of Tk. 29,813,006 and disbursed as loan the sum of Tk. 4,752,296 of which the recovery rate was 80 percent. The program organized various skills and capacity development training workshops. The members were encouraged to undertake bush cultivation in leased ponds and tree plantation by roadside and homestead. Besides a savings fund, each VGS collected membership fees which provided seed capital for these units. These VGS self-managed the credit program at the union level to generate income for the members. As the members of VGS increased, the profit (interest) earned also increased over the years. These units were supervised by the GSS central office that did not touch the funds at the unit level. The function of the center was advisory.

The legal aid and legal education program for upholding human rights and equal access to legal authority created a network of practicing lawyers to provide legal advice and peruse cases through mediation centers. Initially, GSS provided paralegal training to VGS members, seminars for awareness raising, and published law books for common readers. However, by June 1998, GSS only formed nine legal aid networks; 2,841 received paralegal training.

The Primary Health Education program sought to create awareness among VGS members and their families as well as the communities. The program organizes health services to VGS members. By

June '98, only six health advisory centers were functioning.

The Popular Theater component provided technical assistance to VGS members to develop and articulate cultural and communication skills with a view to rejuvenate subaltern culture and create awareness about real life happenings through recreational relief. The Popular Theater was an instrument for disseminating messages on gender, democracy, rule of law, equity, among others. As many as 172 theater groups had been performed by June '98.

Advocacy Program

GSS formed 16 district committees for organizing a women's forum, a human rights forum and a workers forum, to extend support or take initiative in raising awareness against violence, the violation of human rights and the rights of workers, particularly women laborers in the garment sector.

The Organizational Structure

The expansion of GSS activities was a testimony to the committed work of Dr. Hasan. The general body had 15 members including Dr. Hasan, his wife, his compatriots in the early days, his friends and a few noted civil society personalities co-opted by Dr. Hasan. Committees of family and friends are somewhat accepted in the NGO circles of Bangladesh. The general body elected a six-member executive committee that included Dr. Hasan, the self-appointed executive director. The

committee required only one-third of its members to be present to take any decision, thus effectively giving Dr. Hasan decision making power. It seemed sensible at the time as he was giving his all to make a success of the organization. The organizational culture was personalized, top-down, and everyone looked up to Dr. Hasan to take any initiative, to raise funds, to prepare the project portfolio, and to negotiate with donors at Dhaka and abroad. Dr. Hasan had a towering presence in the organization.

Donor Dependence

GSS shifted away from community-based work and moved into donor-funded, project-based activities, resulting in increased dependence on donors. In 1997, the total inflow of funds was Tk. 215 million of which Tk. 170.5 million came from donors, Tk. 1.6 million came from donor-funded government programs. GSS generated Tk. 43.4 million but of that Tk. 28.4 million came from service charges from the programs funded by the donors. Thus, GSS did not have any strategy to generate funds on its own except at the VGS level. Dr. Hasan said, "Our credentials are proven for credit worthiness, our quality of work and commitment to the mission are our strengths and if donors look for quality work for the marginalized, we have a proven track record." Thus he engaged his energy in formulating good project documents through participatory logical framework

analysis and was ready to argue for his vision and mission.

The Crisis

The donors usually approve funding through a project cycle. GSS had the momentum in the '90s during the implementation of Phase I and Phase II. During Phase III, GSS achieved greater success, and then funded expanded activities with backlog funds, and donors agreed to an extension of six months until December 1997 for the achievement of the targets identified in Phase III. GSS prepared the Phase IV program and started negotiations for funding activities. The donors agreed to fund GSS even as they thought that rapid expansion would harm sustainability of the program. The donors approved GSS Phase IV in mid-May 1998. Donors further agreed to provide bridging fund for activities during January to June 1998 and Phase IV would commence from July 1998. The donor consortium, however, observed that GSS must improve donor relations as the local office felt that Dr. Hasan's advocacy with their head office hampered their work at the local level.

In February 1998, a group of employees presented the management with a charter of demands including the removal of the executive director whom they believed was responsible for the delayed funding of GSS by the donors. This revolt was led by the director of the Social Mobilization Program and fuelled by another NGO whose chair was elected chairper-

son of the Association of NGOs, a position for which the executive director of GSS had also contested. The relationship between Dr. Hasan and other NGOs was also not very satisfactory. Management called a meeting of the general body and appointed a committee to look into the grievances. The committee recommended remedial actions on 27 of the grievances and regretted that it was not possible to remove the founder-executive director of the GSS. The media took sides with the rebel employees and the media's relationship with Dr. Hasan plummeted further.

Phase IV of the GSS program was pending with the NGO Affairs Bureau for approval. Approval was not forthcoming. The rebel employees courted the bureau regularly. GSS management closed its offices but continued to pay basic salaries by mortgaging properties to banks for loans and by using the provident fund and other savings.

The NGO Affairs Bureau, instead of processing the project, connived with the rebel employees and then proceeded to report alleged management malpractices, including intentional financial mismanagement, by the executive director. The director general of the NGO Affairs Bureau sat with the general body of GSS and suggested a joint review of the report. The body agreed. However, even before the joint review started, the NGO bureau issued a circular issued by the Directorate of Social Welfare suspending the executive committee and appointing a caretaker committee in its place. The

chairman of the executive committee and the executive director went to court and filed a writ petition challenging the authority of Directorate of Social Welfare. After a one-and-a-half year legal battle, the Appellate Division ruled that as GSS management was unable to pay salaries and other dues of the employees, the government could take over and appoint a caretaker committee. The caretaker committee would review the constitution of GSS, reorganize the general body of the GSS, and elect a new executive committee to handle GSS.

In the meantime, GSS itself revised its constitution, reconstituted the general body and elected a new executive committee. The committee retrenched all the employees and the directors and executive director resigned from GSS. GSS further shifted its office to the Tejgaon Industrial Area to curtail cost.

The first caretaker committee resisted the takeover. The second caretaker committee functioned without any urgency and commitment and so a third caretaker committee was appointed. This committee implemented all the court directives. But in the meantime, the banks sued GSS to recover their loans plus interest and received a court ruling in their favor.

The Options

The new committee reviewed the past to chart out a plausible plan for the future. They could sell the plot of land and get Tk. 200 million of which Tk. 167

million would go to meet the accumulated liabilities and start anew. This option was considered suicidal. The committee decided to revive in a small way just the education program. The other programs would have the option of forming new organizations of their own. Secondly, the committee decided to revive those schools where the community could share a part of the cost. Thirdly, measures were taken to register these schools with the government so that textbooks could be received for free and subvention for teachers salary would be forthcoming. Fourthly, GSS would make an appeal to benevolent persons and sympathetic donors for this initial revival. Fifthly, a part of the land would

be given to developers to develop a commercial complex and the proceeds would be used to pay off the debts and dues to the retrenched employees⁰ and the loans taken from the bank.

Dr. Hasan conceded that he fought for his principles and the organization that he had built up. The solutions now in process, if adopted early, might have saved him much personal agony and cost. Dr. Hasan wondered how he could still pursue his dream while avoiding his mistakes. ■

Notes

- 1 Avocation For Assistance to the People.

Case 14

Business Management Helps Philanthropic Work

SAJIDA FOUNDATION

Introduction

Syed Humayun Kabir was born to a family of civil servants but opted to work for multinational firms and upon the liberation of Bangladesh became chief executive of a large pharmaceutical company. In the mid-'80s the new drug policy of Bangladesh meant that, strategically, it became more profitable for the parent company, Pfizer, to sell the plant but retain supply and technical cooperation contracts. The company registered with the stock exchange of Dhaka. Kabir was offered 51 percent of share plus monetary compensation to take over the net liabilities of the new company after adjusting for fixed and current assets, while other shares were retained by private or institutional owners or bought by new investors. Kabir agreed, but for tax purposes he set up a foundation with his family members and transferred the shares to the foundation. Thus the SAJIDA Foundation was created in 1987. The foundation was registered as a society for undertaking charitable and philanthropic work and as a non-profit company under the Company's Act to undertake commercial activities.

The SAJIDA Foundation's mission is to improve the well-being of families through the cultivation of family values. It does not target individuals but fami-

lies. The prime goals are empowerment of women and poverty alleviation. SAJIDA noted that a majority of its board members are women. SAJIDA is less dependent on donors because of its shareholding in Renata (formerly Pfizer). SAJIDA works in collaboration with BRAC, CARE, Ad-din hospital and other organizations whenever necessary.

Objectives

SAJIDA wants to provide effective, flexible and responsive financial services to urban and semi-urban poor women. Eram Kabir said, "It was done partly for convenience as SAJIDA operates out of Dhaka and partly because the urban poor haven't got the attention they deserve. We started operation out of our own flat and did not hire an office and we are conscious of cutting costs. Since this is a family foundation we are aware of our responsibility to make it a success."

Another SAJIDA objective is to help small entrepreneurs in different aspects of business management. This includes basic bookkeeping, quality assurance, product development and marketing. As an executive, Kabir knows that many enterprises fail because of the lack of knowledge or non-application of the basics of

good management. Hence, it is not enough to provide money, it is equally important to train people in the know-how and know-why of running a business. Kabir said, "We know finance alone does not create good business. The alleviation of poverty through income generating skills goes only half way. The other half is management and marketing skill."

The third objective is to give SAJIDAs members employable skills and those skills need basic education and vocational training. But to get the best out of their earning capacity, they must be in good health. So SAJIDA provides low cost preventive and curative health care to its members besides operating day-care centers to free the parents to engage in income generating activities.

The fourth objective of SAJIDA is to create entrepreneurs out of those members who show potential and to help them gain access to institutional micro-credit. Finally, SAJIDA works for family conflict resolution and provides legal support as needed as such conflicts consume time, energy and money that pauperize many.

Achievements

"A total of 26,400 children and adults have access to SAJIDA health care centers which provide MCH and primary health care. It operates a five-room school with an enrollment of 150 poor children who were out of the formal or non-formal net for providing education," Eram Kabir

stated. SAJIDA operates two multi-level schools. She said, "SAJIDA provided credit to 5,280 members and total disbursement was Tk. 34 million and the recovery rate is 99 percent and operational self-sufficiency was 97.01 percent." SAJIDA trained 351 members in entrepreneurship development and distributed Tk. 5.8 million for starting their businesses. It was a hundred percent paid back. SAJIDA mobilized savings from 15,193 members totaling Tk. 8.5 million. Encouraged by this and to inculcate the habit of saving as a routine in life, SAJIDA experimentally introduced a 16-hour deposit and withdrawal facility in order to develop flexible savings and credit services. SAJIDA wanted to expand into vocational training and opened a marketing center for the textile/garment products of its members. The purpose was to develop skills in designing, cutting, sewing and selling market-based products.

Evidence

Amina, who migrated from Shariatpur village to Dhaka city with six children, could barely survive even after working as part-time maid in two houses and cooking in two dormitories filled with low-income office workers. She used to break bricks whenever she could and later she sent her eldest daughter to work in a garment factory. One day, while she was out, her youngest son fell into the water under her rented cottage. She changed her dwelling and with the savings started to

sell clothing in the nearby houses. It was going well and she could send her children to school and give the eldest daughter in marriage. After being introduced to SAJIDA and becoming a member of a group of six, she was given a loan of Tk. 3,000 in 1993. She invested it in her business and within months she repaid the amount and made a 15 percent profit. She received a second loan of Tk. 5,000 and she repeated her performance with even higher profit. Then loan amounts were raised to Tk. 12,000 and Tk. 15,000 later on. The last loan was Tk. 55,000. She recently purchased a small piece of land to build a dwelling for herself. All her children are in school, and the eldest son has married.

Sheuli and her parents and a sister came to Dhaka after they lost their house and property to the mighty river Padma. Her father plied a rickshaw in Dhaka, her mother worked as a housemaid and her two sisters worked in a garment factory. The 14 to 16-hour workday, and not enough food to eat, soon took its toll on Sheuli. She became ill. All the family savings went for her treatment. As the mother could not appear for work regularly, she lost her job. One sister decamped with a fellow worker and the father abandoned them. Then the hospital discharged Sheuli after three months. Her mother started begging in the streets with her sick daughter on her back. One SAJIDA member identified them as ultra-poor and pleaded with the organization to provide help. Sheuli was examined at

the SAJIDA health care outpost, later at the Thana Health Complex and finally admitted to Mahakhali Hospital. SAJIDA carried all costs. The mother now looks after her child and works part time. She also received some literacy and business training. She hopes to open up a shop one day in Dhaka when Sheuli recovers from illness.

Halima was raised in a single-parent family. When she was given in marriage to Zakir, she was a minor. Zakir abandoned her after three years as he did not get the dowry that he wanted. Halima, a mother of two, got a break from a wholesaler of sarees who gave her merchandise on loan for hawking in the slums. By chance, she met a SAJIDA worker who encouraged her to become a member of SAJIDA. She received literacy, numeracy and business training while she continued to sell sarees. She never defaulted and soon received a loan from SAJIDA. She started a restaurant for low-income groups when these people would come to her for sarees. Her economic prosperity brought her husband back, begging to return. She agreed to live with him on the condition that her earnings would be spent for her children's education. As her credit worthiness increased, she started a shoe factory that her husband now supervises. She smiled when the SAJIDA Director noted, "She is one of the successful entrepreneurs and she now dreams of buying a piece of land, building a house and educating her children."

► Sources of Funds

Sources of funds include dividends received, donations, bank interest, interest on investments, service charges, income from the Health Program and other income.

Donations also came from the Robert and Lock Foundation, a family foundation based in the USA. Similar approaches are being made. Humayun Kabir donates his zakat (zakat is a compulsory payment by Muslims on savings and wealth at a fixed rate as required by Islam) for the activities directed to the ultra-poor, and he encourages other friends and family members to do the same.

Renata, the majority shareholder, provides dividends. SAJIDA earns bank interest on its savings deposits. Other investments are in savings certificates, cashable at maturity while interest income is drawn annually. Micro-credits are earned through service charges. The health program charges Tk.150 per member per annum and provides all services for free.

Future Options

Humayun Kabir emphasized that SAJIDA is a non-governmental organization. He said, “Our growth must be sustainable. This means the activities must not grow with one-time grants. Second, we seek partners to try out our ideas, we try to fill a void. Third, we would always like to remain ethical, lawful and transparent. Our debt service schedule is different from others and simpler and SAJIDA pays higher interest on deposits to encourage savings, and there is no compulsion. We should stand by the depositors and zakat provides that leverage.”

Humayun Kabir would like to explore investment options. He would like to borrow from the Micro Industries Development Assistance Service to invest in a poultry firm and recycle the surplus into the work of SAJIDA. That loan would be fully insured. He recalled that Renata produced vaccines and poultry feed and SAJIDA trained its members in poultry rearing. He already made a feasibility study. He said, “We must work with the

table 2.28

Particulars	1999	1998
Donations	227	1,902
Dividend	5,335	3,880
Bank Interest	150	46
Interest on Investment	951	853
Service Charge	5,299	3,559
Health Program	666	-----
Other Income	165	103
Total	12,793	10,343

amounts in thousand taka

poor but work into the market. So, the poor must be trained to work to their advantage in the market.” ▶

Case 15

An Experiment in Sustainable Health Care Delivery System at an Affordable Cost

DHAKA COMMUNITY HOSPITAL

Introduction

The third international conference on arsenicosis in Dhaka, on 13-14 May 2000, did not take place in an expensive hotel or academic faculty building. Instead, it occurred in the basement of a hospital near a railway line in the crowded city of Dhaka. The construction was still incomplete. But the commitment of the hospital trustees was so deep that they opted for a crowded conference in the basement to save money for the treatment of diseases rather than to have an expensive inauguration chaired by government ministers. Nevertheless, the one-day conference was jammed with scientific papers, video presentations, and live case studies. Participants included researchers from Bangladesh and from abroad, donors interested in public health issues, NGOs who are partners with the Dhaka Community Hospital (DCH), media practitioners and academics. There were 250 participants including 25 researchers from foreign countries. Thirty-eight papers were presented in 10 working sessions. Often three to four parallel sessions were held. The conference ended up with the Dhaka Declaration on Arsenic Contamination.

The declaration noted the following:

- a. A major portion of Bangladesh groundwater is contaminated with high concentration of arsenic.
- b. A large number of people including children and women continue to suffer from chronic arsenic poisoning and more are expected to suffer in the future.
- c. The arsenic problem remains a major threat to public health and the social structure of Bangladesh.
- d. Supply of arsenic-free, safe water is the immediate need of the hour.
- e. Coordinated and concerted efforts are needed from the government, NGOs, the private sector, national and international organizations, and individuals, to overcome this severe problem.
- f. Ongoing efforts need to be accelerated to become effective.
- g. Actions need to be focused on other related issues, such as arsenic in the food chain and in the soil.
- h. Research for the development of a comprehensive water policy and arsenic patient management must be undertaken and shared. Indigenous knowledge, evaluation of screening

and mitigation activities, and validation through scientific methods should be emphasized besides creation of awareness, social mobilization and identification of contaminated sources.

The Dhaka Community Hospital (DCH) is the foremost organization in identifying and treating arsenic patients. While conducting a health camp at Pakshi in the district of Pabna on July 3, 1996, Dr. Saiful Kabir of DCH identified the first case of arsenic poisoning and followed it up with an "Arsenic Pollution Identification Program" in October 1996. During the week, samples of drinking water and specimens of the skin of suspected patients, in addition to fingernails, urine and hair, were collected for laboratory tests. Sixty-six percent of water samples from a wide area in the northwestern region revealed the existence of a high proportion of arsenic contamination. The samples were retested in the laboratories of the Bangladesh Council of Scientific and Industrial Research (BCSIR) and School of Environmental Studies of Jadavpur University, West Bengal, India. The laboratories also found the presence of arsenicosis.

Live Cases

Santa Islam Reshma, the daughter of a day laborer of Sariatpur, a district town, had for a long time felt the loss of sensation in her lower limbs. Then the color changed from her toe to her knee,

gradually becoming black. One day when she went to shop, she fainted. People poured water over her head and massaged her with oil and called for her father. The doctor at the local pharmacy gave medicine, which did not help. A local kaviraj (a medical practitioner who practices as per *Medica Indica*) treated her with salt and other medicaments after diagnosing that her blood was infected. Nothing worked. Then a faith healer treated her. He blew fire from his mouth into her mouth over a period of seven days. It did not help. Then she went to a clinic in Dhaka, then to a hospital. She was not cured. Finally, she was referred to the Dhaka Community Hospital. DCH diagnosed arsenic poisoning. DCH tested the tube-well water she drank from over the years, and her skin, blood and urine. The diagnosis was confirmed. Her right leg had to be amputated. She was in the DCH for five months for treatment and fitted with an artificial wooden leg. She went back home only to return after three months. The toe in her other leg had become infected. This time the doctors were able to save her leg. Her mother also suffers from first degree arsenicosis. The family receives treatment from the field camp of DCH. They no longer drink arsenic-contaminated tube-well water. Because of the treatment of arsenicosis, the family has resumed regular work, and reduced their losses in earnings.

Rekha, 25, the daughter of Abed Ali of Suja Nagar village in Bera sub-district, was married to Mukhtar, a carpenter in a

sawmill. Her father died when she was a student of class ten. After seven years of marriage, her skin became rough. There was a burning sensation in her limbs and spotted keratosis became visible. The members of her in-laws' family segregated her and then sent her back to her brothers' house with her two-year-old son. Her husband married again. At that time, DCH field workers examined the tube-well water at both the places and found a high level of arsenic. Local doctors treated her without success. The DCH field camp is now treating her and her condition has improved. The early detection of arsenic poisoning ("diffuse keratosis and melanosis") prevented cancer. Rekha now teaches in a primary school and tutors some students.

Nurul Amin, 26, of Begumganj in the Noakhali district was under treatment for arsenicosis for one year by DCH. He suffered from keratosis for about 11 years. The government hospital in Noakhali amputated the little finger of his left hand but this did not cure him. With DCH treatment, his condition improved. He returned to his village with instructions and kits to make the drinking water free from high arsenic contamination. His daughter shows early symptoms of melanosis. He wants her to be treated soon, otherwise she cannot marry and may even become an invalid.

Dhaka Community Hospital

The Dhaka Community Hospital, established in 1988, is a private non-profit trust and is a health service providing organization. DCH from its inception has worked on an integrated and sustainable health care delivery system in the rural and urban areas. DCH introduced a health insurance scheme for the poor. A registered individual pays Tk. 10 to Tk. 20 (US\$0.16 to US\$ 0.30) per month and gets an identification card. With this card he can access diagnostic and curative services including hospitalization at DCH at a nominal fee calculated on variable cost plus basis. DCH runs a 45-bed hospital in Dhaka and 70 health centers in various districts/sub-districts. DCH also organizes rural health camps continuously in various parts of the country. This is a mobile effort to provide a wide coverage. DCH staff cover 15 departments, i.e., medicine, surgery, gyne and obstetrics, orthopedics, pediatrics, eye, ENT, dermatology, urology, pathology, neurology, nephrology, physiotherapy and dentistry. The diagnostic lab is sufficiently equipped but now requires expansion.

The Dhaka Community Hospital has a training division to provide training to community health workers, traditional birth attendants, village doctors, medical assistants, paramedics, nurses and even recent graduates of medical colleges. A significant feature of the training programs is the designing of training curricula through interaction of trainers and trainees on intended focus so that consultants

of different disciplines could be engaged. The training division works with GOs, NGOs and individual organizations.

DCH has a research division for conducting health-related studies, e.g., health-seeking behavior, public health problem, community response to health intervention, family planning practices, and so on. In addition to being a pioneer in the field of arsenic contamination, it has so far produced over 400 scientific papers.

Starting Health Care Early in Life

DCH runs a school health program covering 16 schools in Dhaka city. The government started the school health program in 1951 but due to the low allocation, only 23 schools were covered. When DCH started its program in 1995 it developed its own health care system. It provides medical check-up with emphasis on nutritional status, immunization status, dental status, ENT and eye status besides treatment of common ailments and providing referral services. DCH offers classes on environmental hygiene, personal hygiene and primary health care, as part of the school health program. DCH evaluation shows that the health-related behavior of teachers has improved, as has their cognitive behavior and ability to identify common illnesses or deviations from normal health. These schools in a year issued 2,131 health cards, screened 2,126 students, and treated 1,503 students for various ailments, of whom 15 were hospitalized in DCH and 185 were referred

to consultants. Moreover, 130 health education sessions were conducted in a year.

Industrial Health Care

DCH also runs an industrial health program that focuses on women workers in the garment industry. The program is similar to a school health program. Health workers visit the workplace after reaching an agreement with the employer. Each worker pays Tk. 10 for the health card and free medical check-up comes with education in personal hygiene and reproductive health. The program covers about 100 garment units employing a total of 3,571 workers of whom 2,991 are women. DCH has issued health cards to 2,561 female workers and 200 male workers. In the last year DCH treated 2,261 cases of illness, of whom 191 came from consultants and 79 were hospitalized at DCH.

Reaching the “Unreachable”

In collaboration with North East London General Practitioners, DCH developed two primary and secondary health care centers, one in Sylhet and the other in Pabna, registering 3,200 families each with a Family Health card. The family members get direct medical services on payment of Tk. 10 per month per family. Ten health workers provide house-to-house health education by visiting houses at least once a week. They discuss personal hygiene, environmental hygiene, ante-natal and post-natal care, child health practices, first aid, safe delivery, immuni-

zation, etc. DCH organizes health camps periodically to treat the patients free of cost. DCH provides tertiary services at an affordable cost (variable cost plus a percentage of overhead). To sustain the program, DCH built a network of community physicians trained in primary health care, disease management, patient management, and epidemiological surveillance. The training program extends to village paramedics, medical assistants and traditional birth attendants. DCH plans to develop a computerized patient record system, a website for quick reference about treatment of common illnesses, a helpline for emergency and MIS on medical information. The ultimate goal is to establish an Institute of Community Health and Family Practices.

Developing Partnerships

DCH works with partner NGOs in the country. One such effort is an Integrated Health and Development Project implemented with Gano Unnayan Kendra (Center for Development of the People) at Gaibandha; Samaj Kalyan Sangstha (Social Development Association) at Gaibandha; Manab Mukti Sangastha (Association for Liberation of Humanity) at Sirajganj; Jibika (Quest for Living) at Kurigram; and Development Society at Sariatpur. The project focuses on people who live in the alluvial settlement in the rivers, which are remote and inhabited by poor people in a disaster-prone area. No government or non-government health program has ever

reached these areas. The project provides preventive and curative health care to reduce mortality and morbidity. DCH and partners began with home visits and group discussions to provide primary health care, remove superstition and sensitize them about prevention and the cure for common ailments. DCH, with the help of partners, trains community health and development workers and traditional birth attendants and also provides technical and medical support. DCH organizes special health camps to develop epidemiological data, and provide mother care, child care and the treatment of common ailments. The partner organizations are primarily the service providers and DCH gradually empowers them through training and supplies.

Within three years, DCH has developed a guideline for basic health delivery system at the community level. The health card coverage is high. The community's participation in the management of the service delivery raises consciousness about health care and enhances the community health care personnel and training capability of partner organizations. As a result, communities undertake safe water availability, sanitation facility, level of personal hygiene behavior, home capability to prepare Orosaline, and participation in immunization programs. Early detection is encouraged so medical care can be given early. Mortality and morbidity, malpractice and overtreatment decreased, and the incidence of infectious diseases, diarrhea, dysentery, typhoid, helminthiasis, etc., have decreased.

Team Work

Professor Quazi Quamruzamman is the chairperson of DCH Trust. He is a pediatric surgeon and the current president of the Bangladesh Association of Pediatric Surgeons. He is associated with various community organizations, particularly those which work with children and the underprivileged. It was the idea of providing health care at affordable cost and to introduce a system of cost sharing through a low premium health insurance scheme that caught his imagination while he was working as a member of the committee formulating the National Health Policy. He experienced the extensive health care coverage in the UK while he was doing his FRCS there. While doing his FICS in the USA, he noted the health insurance coverage in that country as well.

He discussed his ideas with Professor Mahmudur Rahman of the National Medical College, Quazi Habibur Rahman, a former senior executive of a

large public sector corporation, Dr. Sabera Khatoon, former director of the Fertility Services and Training Centre, Dr. Rahima Ali, a former director of the first maternity center in the country, and Saidur Rahman, former country director of Oxfam.

They became settlers in registering the trust deed. The operation of the DCH commenced in late 1988. DCH started its operations in a rented facility and later developed its own premises, financed by loans from trustees, donations and collaborative project work which included development of certain in-house facilities. The DCH hospital is slowly building, and needs another two to three years to complete.

Quamruzzaman noted that the strength of DCH lies in teamwork, dedicated field workers and the pool of medical personnel at call. The number of employees has increased over the years and currently stands at 447.

Sources of income of DCH										
Source	1989	1990	1991	1992	1993	1994	1996	1997	1998	1999
Fees from patient	956	1,243	1,267	2,301	2,656	2,985	3,229	3,069	3,333	4,129
Donation	-----	-----	124	301	115	34	60	69	-----	291
Miscell. income	-----	-----	-----	2	7	8	8	7	-----	-----
Special service	-----	-----	-----	-----	-----	10	85	53	44	-----
Hospital service	-----	-----	-----	-----	-----	-----	-----	-----	-----	11,973
Project finance	-----	-----	-----	-----	-----	2,413	3,202	3,700	1,450	7,085
Govt. grants	-----	-----	-----	-----	-----	-----	-----	-----	6,969	23,314
Bank interest	-----	-----	-----	-----	-----	-----	-----	-----	808	455
Donor grant	-----	-----	-----	-----	-----	-----	-----	-----	-----	7,074
Total	956	1,243	1,391	2,604	2,778	5,450	6,584	6,898	12,605	54,321

table 2.29

The Financial Picture

From a small beginning, through sustained work, DCH has built its credibility with the government and its donors. Quamruzzaman said, "The strategy is to go to the people and provide community health care, an area where a vacuum exists."

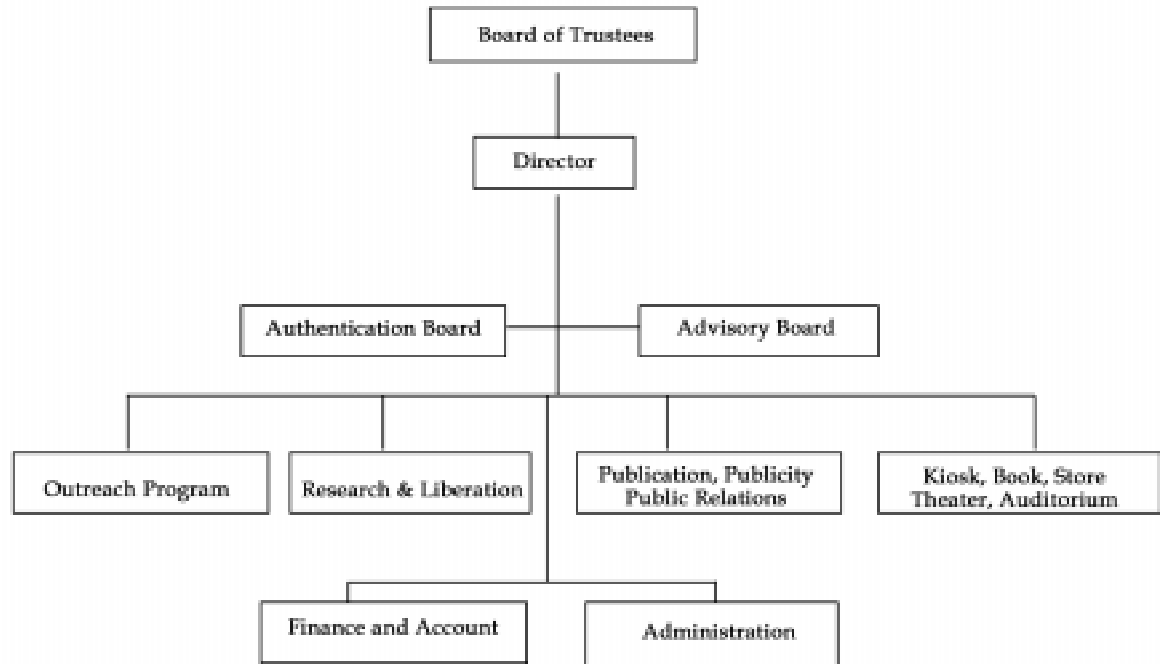
Fees from patients treated on health card basis increased over time and is likely to increase further. Because of its work for the "unreachable," project finance also increased over time, as have grants from government for special projects. Hospital service income is also increasing. Quamruzzaman hopes for more patient fees, hospital services, and grants for collaborative research.

Conclusion

Dr. Quamruzzaman believes that health care is not simply medical care. It is not just performing diagnostic tests and prescribing medicine. He said that health care should not be separated from the understanding of the social environment and family conditions. Medicare institutions wait for people to come to be treated. DCH goes to the people, tries to prevent illness or cure illness at an early stage. He further says that health care is a multifaceted problem and thus needs a multidisciplinary approach. That is why DCH is an integrated system with community participation. According to Dr. Quamruzzaman, the primary stakeholders of health care are the people and not the

medical service providers. For a healthy society the ownership of the health care system should belong to the people. This means creating awareness, providing information and education and making health care affordable, practices that DCH employs and thus sets as an example for others to follow. ■

Organogram of Dhaka Community Hospital



Case 16

Weathering a Crisis

THE BANGLA-GERMAN SAMPREETI

Introduction

On June 2, 2000, Mofakh-kharul Islam, 54 years old, and executive director of Bangla-German Sampreeti (sampreeti means “friendship”) was revising the annual report of the activities to be presented at the executive committee meeting scheduled to be held later that week.

He glanced at the two letters which he had received that morning.

One was from Uma Chen, a girl of 18 belonging to the Rakhine tribe of Chittagong. She informed Islam that she had taken the Higher School Certificate (HSC) finals in May and hoped she did as well here as in her Secondary School Certificate examination two years ago. She thanked BGS authorities for including her in the Dishari (“trailblazers”) stipend program which enabled her to study at the high school and college in Chittagong city. Her letter said, “I know that my poor mother, saddled with four children and abandoned by my Fr., would not have the money to let me study this far. As a token of my deep gratitude, I would like to work as a substitute teacher at the BGS Preparatory school in my village in Ukhiya, until the results are out. I hope you would kindly permit me do so.” Islam was moved and forwarded the letter to the Ukhiya regional program coordi-

nator for necessary action.

The second letter, from the director of Non-Formal Education of the Ministry of Education, was equally welcome. The director was pleased to inform Islam that on the basis of the evaluation of the adult literacy centers run by the various Bangladeshi NGOs conducted by the ministry earlier that year, the ministry selected BGS as one of the 125 NGOs to participate in its national “Education for All” (July 2000-June 2005) program. He praised the excellent adult literacy and non-formal education programs conducted by BGS since 1993 that target the men and women of the underserved ethnic groups living in the remote area of Moheskhal Island and Ukhiya coastal belt. He expressed the hope that BGS would contribute significantly to the success of the national program.

Islam felt a glow of satisfaction and knew that the executive committee would also be pleased because participation in this program would result in close networking with other NGOs and would facilitate an increased participation in other national programs.

He remembered the day in June 1998 when the BGS executive committee—which was elected in December 1997 and reelected in December 1999—appointed

Islam as the acting executive director of BGS and charged him with the responsibility of successfully facing the challenge of ensuring the sustainability of the BGS program.

A crisis threatened the financial security and sustainability of BGS, caused by misunderstanding that strained relations with the major donor NETZ (a German word meaning nets), the chief adviser and fund raiser Fr. Klaus Buerle, and the executive committee of BGS. The crisis also created disaffection among the field staff.

Islam said, "We thought of people like Uma Chen and her family, the hundreds of children who attended our preparatory schools and the thousands of male and female group members who participated in our micro-credit project. These efforts strengthened our determination to continue our activities with or without external help." Islam commented further, "Given the personalities of some of the key actors in BGS, NETZ and Fr. Klaus, and also the way BGS grew, perhaps the crisis was inevitable. But frankly speaking, none of us anticipated this because the organization was formed in such a friendly way and with such good will."

Background and Formation of BGS

In December 1990, Islam received a letter from Fr. Klaus Buerle requesting him to attend a meeting of a group of well-known social workers, educators, writers, singers and artists who wanted to form

an association for culture and development. The group would be a national non-governmental, non-profit, non-political organization with the head office in Dhaka. The thrust was to promote Bangla-German co-operation at the private level to achieve human resource development, emphasizing education and preservation of folk culture, the transfer of technology and cultural exchange, and promoting amicable relations between various religious and ethnic communities in Bangladesh.

This request from Fr. Klaus Buerle was expected given the long acquaintance and close working relationship that the two men had. Fr. Buerle first met Islam in 1978 when in the company of the German ambassador he went to visit the widely publicized model school in Dinajpur (a district town in the north of Bangladesh) of which Islam was the head teacher.

Islam joined the freedom fighters in the war of liberation in 1971, as a 25-year-old graduate from the Rajshahi University. He was a patriot deeply committed to the vision of creating the Sonar Bangla (Golden Bangla), immortalized in the national anthem of Bangladesh. His concept of development was a broad and holistic one, including the achievement of people's basic social, economic, cultural and political rights. Despite his youth, he was appointed the assistant head teacher of the school in his locality in 1973. He took teachers' training courses to enrich his perception

of the role of a teacher and in 1975 he became the head teacher. Within the next three years, the school won national recognition for its exceptionally low rate of absenteeism and the remarkable success of its students in the junior and senior scholarship examinations administered nationally to students finishing fifth and eighth grades respectively.

The visitors from Germany were duly impressed, as were other visitors, including high-level government officials, representatives from the national offices of UNICEF, UNESCO and donor agencies who came before. They asked Islam, "What is the secret of your success?"

Islam told them that he noticed that absenteeism was very high in the rainy season because the children had difficulty negotiating the mud road leading to the school. So he launched a vigorous awareness raising campaign and mobilized the local community, including the elite and the elected representatives in local government, to contribute labor and funds for improving the road. This improvement dramatically lowered the rate of absenteeism. At the same time, he held frequent meetings on his proposal to offer free tuition in the afternoon to poor but bright students whose families were likely to withdraw them from school unless they had support. This contributed to the excellent results of his students in the national scholarship examination.

However, he confessed to his German visitors that that very success had created a problem. Students from faraway places

now wanted to attend his school but there was no hostel to house them. The ambassador promised to help, and six months later Islam's school was awarded a grant for building the hostel.

Fr. Klaus wanted to attend the weekly discussion meeting at the hostel of the young college students who had organized themselves into a group that Islam facilitated. The group called itself *Dipshikha*, (Lamplight). The group's goal was to find simple solutions to local problems through open discussion. They emphasized awareness raising, especially about meeting basic needs, the preservation of the environment and culture, and the alleviation of poverty through collective efforts to be undertaken by the community. This impressed Fr. Klaus very much and he kept visiting Dinajpur and the group over the years.

The two men had much in common. Fr. Klaus, a generous and dynamic Roman Catholic priest from Germany, came to Bangladesh in 1972 in response to the appeal made by the government to the international community for help to rehabilitate the people and reorganize the national economy which were severely affected by the war of 1971. Fr. Klaus passionately believed that the best way to serve God was to serve people in need. He also had a broad and holistic vision of development, focusing on the importance of preserving ethical and cultural values through education and awareness raising. To alleviate the misery of the war that affected the Bangladeshi poor, he hit upon

the novel idea of organizing his own countrymen to mobilize financial support. By 1980, a group of German teachers and social workers had formed an organization called Shanti (Peace) and started raising and sending funds to Fr. Klaus to enable him to help Bangladeshis. They also initiated a program for young German students to spend a stipulated time as interns in Bangladesh. These interns, placed by Fr. Klaus, worked with Dipshikha and other local organizations. Fr. Klaus encouraged Dipshikha to register with the Department of Social Services. By 1984, Dipshikha needed a full-time salaried director. Dipshikha persuaded Islam, who was carrying the load as a volunteer until then, to leave the school and take on the job. The funds sent by Shanti enabled Dipshikha to start a stipend program called Dishari (Trail Blazers), that targeted poor bright students belonging to the minority communities.

The organization also promoted the production of handicrafts and opened sales centers to help the producers—mainly poor women. By 1989, the management felt that it would be more efficient if the women members set up their own organization to handle this activity. The women set up Tarango (Waves) to encourage more women producers of handicraft and to build their capacity through management and skills training. Fr. Klaus was the channel for the funds.

In that year, some of the younger members of Shanti who were interns in Bangladesh proposed to Fr. Klaus that

they could help him publish the news bulletin called *NETZ* that Fr. Klaus had been editing and publishing since 1984. Within the year, this group split from Shanti and set up a separate organization called *NETZ*. They were very enthusiastic about the holistic vision of development, particularly the human resource development and preservation of the rich folk culture rather than narrowly focusing on peace education as Shanti did. It was the assurance of financial help from *NETZ* that encouraged Fr. Klaus to float the idea of forming an association of development and culture such as BGS.

In December 1990, Fr. Klaus convened a formal meeting and at the meeting the group decided to call itself the Bangla-German Sampreeti (BGS). A subcommittee drafted a constitution and increased membership. S, a young poet whose translation of Goethe's *Faust* had drawn critical acclaim, contacted and persuaded a number of persons, who were prominent in the social and cultural arena, to become members of the organization.

An emergency arose on April 29, 1991 that required enormous funds and hard work from all Bangladeshis. The worst cyclone in 20 years hit the southern districts of Bangladesh and devastated the whole coastal belt. Concerned citizens and organizations joined in the relief work. BGS members also joined the effort and Fr. Klaus tapped all his German and Austrian networks, including church committees to raise funds. These funds went to the Society for Peace and Development

(SPD), formed with the help of Fr. Klaus and funded by Miserior, a German-based funding organization. BGS received 60 million taka from SPD for rehabilitation in the Cox's Bazaar area. In addition, Fr. Klaus donated about one million taka for immediate relief, i.e., provision of food, clothes and medicine.

While engaged in relief and rehabilitation in the Chittagong coastal area, both Islam and Fr. Klaus noticed that the ethnic groups living in remote and underserved areas were among the most disadvantaged sections in Bangladesh. The literacy level was well below the national level. The dialect they spoke was so different from standard Bangla that very few children could enter the mainstream education offered in the far off urban and semi-urban areas. The same was true of public health care service.

Once BGS finished the emergency service, the provision of food, clothes and medicine, BGS built four cyclone shelters, 2,000 low-cost houses for the homeless, and repaired some places of worship and the few primary schools (12) in the area of Moheskhali and Ukhiya.

BGS members realized that they would have to formally and legally organize quickly to be able to receive funds from donors. In December 1991, Fr. Klaus, who held the title of chief adviser, convened the annual general meeting of BGS. The members adopted the draft constitution at this meeting.

According to the constitution, the

general body is the supreme policy-making authority and its responsibility is to meet at least once a year to review and approve the reports of activities submitted by the general secretary. The general body also has to review and approve the financial statements submitted by the treasurer along with the audit report of the previous year. Furthermore, the general body has to review and approve the draft agenda of activities and budget for the next year, and screen and finally approve the list of new members. The general body would also elect the executive committee every two years to execute the policies formulated by the general body in accordance with the vision, mission and objectives of BGS.

The nine-member executive committee consists of a chairperson, a vice-chairperson, a general secretary, a treasurer, a cultural secretary, a development secretary and three members. The chairperson of the executive committee is the chairperson of BGS. The general secretary is the chief executive of the organization. The executive committee appoints all staff to meet at least once every three months. The first executive committee consisted of the panel of nine members nominated by Fr. Klaus, who was the chief adviser and was constitutionally empowered to nominate the first executive committee of BGS. The chairperson was a former minister of agriculture and a noted development activist. The general secretary was the poet S. This executive committee was reelected in December 1993

and again in December 1995 . Thus, until December 1997, when a new executive committee was elected, the administration and policy formulation remained with the founder members who knew each other quite well and had worked together for a long time.

BGS Activities and Financing of BGS until the Crisis

The vision of the society, as stated in the constitution, is one where the rights of men and women would be respected. Every person would be able to lead an economically independent and socially conscious life and harmonious and peaceful relationship would exist between religious and ethnic communities. The mission statement emphasized the establishment of an environment in which both men and women would utilize their inherent capacities to free themselves from economic dependence, be aware of their basic rights and obligations as citizens and practice such norms and values that would foster peaceful relations and solidarity.

The objectives included among others:

- ▶ Promotion of self-reliance among disadvantaged and underserved people, especially women, through building professional and vocational capacity for creative innovation;
- ▶ Social and economic progress through transfer of scientific and technological knowledge;
- ▶ Basic and functional education emphasizing community development

for economic, social and cultural progress; and

- ▶ Bangla-German exchange and cooperation for progress and peace.

With these objectives, BGS drew up detailed proposals emphasizing human resource development in Moheskali Island and integrating socioeconomic development in Ukhiya. The activities proposed were:

- ▶ Setting up of 30 preparatory schools for children (4-6 years old) of indigenous ethnic groups where they would be taught standard Bangla that would enable them to enter the mainstream primary schools;
- ▶ Stipend program (continuation of Dishari) to poor but meritorious students from rural areas, whose parents are not able to let them study beyond primary level;
- ▶ Setting up a computer training center in Dhaka for college and university students to enable them to find jobs in the increasingly competitive open market economy;
- ▶ Cultural training and exchange;
- ▶ Capacity building training for BGS staff to increase decentralization, efficiency, cost effectiveness and critical self-evaluation;
- ▶ Vocational training;
- ▶ Mother and child health care and health education;
- ▶ Rehabilitation and disaster

management;

- ▶ Awareness raising about preservation of ecological balance and environment management;
- ▶ Improved agriculture and reforestation; and
- ▶ Formation of groups to undertake income generating activities and regular savings supported by a micro-credit program.

In June 1992, the general body approved the proposals and sent them to NETZ after BGS completed all registration formalities for receiving foreign donations. NETZ agreed to provide funds for three years (July 1993-June 1996) for the Human Resource Development Project and BGS received the first installment of the approved total of 13,500,000 takas in 1993. A follow-up project for January 1997 to December 2000 was approved with a budget of 26,675,985 takas.

The Ukhiya Integrated Development project received funds, initially for two years (July 1994 to December 1996), totaling 27,233,548 takas. However, NETZ contributed only 30 percent of the funds. The rest came from a grant which NETZ received from the German government's Ministry of Development and International Cooperation. BGS requested for a renewal of the grant in 1996 and received financial support of 23,833,741 takas for four years (January 1997 to December 2000). However, the renewal came with a reminder that the

principal donor would be unable to renew support because German laws did not permit an extension of a grant beyond six years to the same recipient.

However, within a year, the newly elected executive committee received a letter from the chairman of NETZ, Rev. G, who expressed dissatisfaction with the progress and the manner of project implementation. He insisted on an external evaluation by June 1998 to be conducted by evaluators chosen by NETZ and intimated that the continuation of support would depend on this evaluation. He also informed the committee that since Fr. Klaus had resigned as a member of NETZ any association with him would find disfavor with NETZ.

This letter deeply disturbed the executive committee for several reasons. According to the MOU signed in December 1996 between the former executive committee and NETZ, an external evaluation was to be conducted at the end of the second year (January 1999) of the follow-up project. "The sudden request by NETZ to bring the date forward and to choose the evaluators unilaterally showed a lack of trust and little regard to professional courtesy," commented R. She was vice-chairperson and the acting chair at that time because Prof. C, the chairperson, was abroad as a visiting scholar. The committee also felt that BGS had the prerogative to continue or sever association with persons/organizations and not be subjected to the dictates of NETZ. In addition, BGS received a rude awakening from the sense

of security that the four-year grant gave them. BGS faced the sudden threat of withdrawal of financial support from development partners of long acquaintance and the likely loss of the valuable suggestions and ready financial support offered by Fr. Klaus since the inception of BGS. The newly elected executive committee realized that immediate action, including a critical review of past activities, internal evaluation of program management and damage containment was needed urgently.

The need for quick action was underscored by a memorandum submitted the week before by the field staff in Ukhiya to the executive committee. The staff expressed dissatisfaction with the management and implementation of the program, job conditions (criteria for recruitment, promotion, etc.) and the staff requested immediate action for improvement. The staff also alleged serious irregularities. The executive committee realized that the follow-up project in Ukhiya, affecting the livelihood and future of 5,000 families benefiting from the micro-credit program and many others benefiting from education/health projects and costing millions of takas, depended heavily on efficient management and implementation by the field staff.

Moreover, the top management needed to provide clear and proper instructions, guidance, regular supervision and monitoring along with adequate incentives, such as appropriate salaries and benefits, to ensure excellent performance at the field level. At this time the top man-

agement consisted of three directors—Q, the director of administration, who joined BGS in 1993; D, who was appointed in 1995 as director of finance but took over as program director from Islam; and Islam who was the director of the program since its inception but became training director in January 1997. These gentlemen were accountable to the general secretary who was empowered by the constitution adopted in 1991 to act as the chief executive.

Facing the Challenge: Identifying the Factors Contributing to the Crisis

The executive committee called an emergency meeting and decided to take the following steps:

- Forming a small subcommittee, consisting of the general secretary and the treasurer, along with D and Islam, to hold focus group discussions with the field staff, to review field activity and financial reports, to conduct a rapid situation assessment and to submit a written report within the next two weeks. The report should highlight the causes of disaffection among the field staff and recommend further action needed for improvement.
- The executive committee requested R the acting chair, to write to Rev. G, the chairperson of NETZ, a polite but firm letter communicating their feelings and suggesting that the terms

and conditions of the MOU should be reviewed in March when Rev. G would visit Bangladesh.

The executive committee met in the second week of February to discuss the written field assessment report submitted by the general secretary and the treasurer. The major issues which caused staff dissatisfaction concerned the following:

- 1) Flaws in management system and overlapping of policy formulation and administration that hampered growth of leadership and smooth working in the field;
- 2) Serious inadequacy in financial resource management;
- 3) Centralized decision making and intervention from the top; and
- 4) Unsatisfactory job conditions.

The report recommended a thorough review of the administrative system and the financial management system and procedure, plus consultations and discussions with former executive committee members, senior general body members and the directors to check the basis of the allegations.

Acting on the recommendations, the executive committee then decided to form two subcommittees. The first, headed by the general secretary and two members, was responsible for assessing the administrative system and procedures. The second three-member committee headed by

the treasurer looked into the financial management system. The subcommittees had to prepare and submit their reports by the first week of March. The acting chair had to inform NETZ of developments and to assure NETZ that the findings would be shared with them.

Upon examination, the preparation of the reports and sharing of the findings made it clear that there were indeed serious gaps in the administrative system, resource management and accounting systems, donor management and governance. "Part of the trouble lay in the informal way the organization grew and functioned. Long acquaintance and personal ties inhibited the institution of formal working relations and procedures," commented Islam.

The EC found that policy making in BGS until then was mixed with general administration because some of the paid employees were among the founder members and influenced the former executive committee and donors through their long association. The BGS management and its leaders lacked a clear sense of direction because Fr. Klaus, as the person who procured BGS finances, often provided directions for its use and BGS activities. This resulted in not having a strategic plan based on its vision and mission, "though a consistent vision, mission, identity and social role are preconditions for effective performance of an organization like BGS," said R.

BGS was not making conscious choices but was accepting grants that came

along or got stuck with some activity which did not address the felt need of the target groups based on the availability of assistance. R cited the instance of the pilot project on solar energy that came about as a component of the follow-up project package in Ukhiya (1997-2000) and recalled the hard time she had to justify to NETZ why that should not be implemented. "The women group members wanted to use improved fuel-saving (IFS) stoves which they could own individually. In focus group discussions they pointed out the difficulties they would have to face if they needed to use solar energy for everyday purpose. Yet NETZ kept on insisting that the pilot project be implemented until they themselves talked with the women," she said.

Organizational leadership was not developing farther because Fr. Klaus and S, the former general secretary, were impulsive and quick to take offense. This made free and open discussions very difficult for the field staff. The personalized and centralized leadership meant that the field staff members of BGS were not encouraged to undertake any initiatives unless approved by Fr. Klaus and S. This inhibited the institutionalization of proper working relations and a formal power structure and a chain of command. Thus, written administrative manuals, job descriptions, responsibility centers, financial authority, reporting systems, monitoring and evaluation procedures and practices for human resource development, were weak and inadequate.

As a consequence, the conditions in the field became volatile, as the managers selected were not always competent but it was hoped that they would acquire competence through experience.

The organizational fund was augmented with the privately managed funds of Fr. Klaus and this fund was used for meeting exigencies. Q, the administrative director, recalled the time when in 1993 BGS wanted to rent an office and did not have enough to cover the one-year advance demanded by the landlady. Fr. Klaus loaned the entire sum (480,000 takas) to BGS. "As far as I know this has not been paid back yet," said Q.

Moreover, Fr. Klaus would help Dishari students, staff members, even EC members who needed funds for medical care or other emergencies. As Islam said, "He was a priest and found it very difficult to believe that some people would deliberately fabricate hard luck stories to take advantage of him." Such incidents were sometimes misunderstood as instances of favoritism by staff and even by the German interns who visited the BGS field areas and reported these incidents to NETZ.

This "dual funding" system eventually became a major cause of staff discontent, and contributed to donor distrust and created a problem for the accounts section and auditors. The funds received from the donors and from the government were not deposited in interest-bearing bank accounts. The petty cash was not secure. Payments were often in cash and not through checks. Administration did

not conduct unannounced verification of cash. A proper financial manual was not developed and power was never delegated in writing.

Foreign donations were the major source of BGS for financing the program and administrative expenditure in 1993-96. However, increased financial support from its own income generation activities was also registered (see table). BGS prepared a program-wide budget and the basis of the calculation was not always transparent. Appropriate comparative analyses of planned and actual expenses were not done. There was little consistency between budget cost centers and recorded expenditure centers which made any analysis difficult. Arbitrary cost control measures also contributed to the dissatisfaction of program personnel.

“The accounting system adopted by BGS did not follow any generally accepted accounting principles,” commented the treasurer. The appointment of untrained persons to the accounts section and repeated changes in accounts personnel generated inconsistencies. Financial reporting from the field followed an “as needed, contingency basis” without proper documentation of bank accounts and cash in hand. Cash management at the head office and in the field offices did not follow any system of posting and regular follow-up. Fixed asset registers were not properly maintained. Inventory control was improper. BGS did not keep clear records for payables and receivables. Procurements were done on an ad hoc basis without fol-

lowing any written down procedures. The system of salary payment against IOUs caused problems for management and employees. Personnel regulations were unclear and arbitrary. Use of vehicles was not properly recorded.

The committee realized that many of the irregularities stemmed from the decision making and executive power vested constitutionally in the general secretary who, despite good intentions, had little knowledge of proper management and was unable to coordinate with the top management that became compartmentalized under three directors. The other major factor contributing to irregularities was the great influence and high informal power exerted by Fr. Klaus who, with the best intentions and out of kindness, often interceded on behalf of staff members who failed to perform satisfactorily and requested him to intervene. “All of us felt a deep respect for him and the sense of obligation that we felt made it very hard to say no to him,” said Islam. This led to retention of some inefficient staff and contributed to staff discontent and negligence.

Remedial Measures

The findings were shared with the general members and top management at the head office, and disseminated to the regional program offices. After consultation with all concerned and after doing a SWOT analysis, the EC decided to take the following measures:

- 1) To improve the management system

- and eliminate overlapping between policy making and administration, the steps were: a) development and implementation of clear administrative manual, service rules, job description, clear chain of command; b) limiting executive committee function to policy making only and making appointed management responsible for development and implementation of programs; and c) not allowing interference from donors spill over into personal contacts breaking the chain of command and disturbing the organizational culture.
- 2) To improve finance and accounts, the remedial measures were: a) development and implementation of accounts and audit manual along with recruitment of efficient staff and training of existing staff; b) development of competence in top management for formulating projects for funding and development of capacity to implement the agreements in this regards; c) continuance of cost control measures and creation of reserve funds through innovative ways of income generation and mobilization of local resource.
 - 3) Steps taken for improving governance and donor management were: a) Minimizing dependence on Fr. Klaus and NETZ. BGS apprised Fr. Klaus of the problems and politely asked him to dissociate himself from routine administration. A revised MOU was signed with NETZ limiting project duration to December 1999. b) Donor management should be a collective responsibility of the top management who would be helped by the EC members to develop and manage a systematic interaction with donors, conducted in a manner that is transparent and accountable. c) Emphasizing and increasing participation in collaborative programs with the national government and NGOs.
 - 4) To mitigate staff discontent, facilitate participatory decision making and growth of leadership, the steps were: a) proper work assignment with scope for skills development for personal advancement in career; b) a consultative and participatory method for decision making and budgetary allocation, development of projects and evaluation of outcomes; and c) making proven leadership quality a criteria for inclusion of persons in the general body, executive committee and management positions.

Cost Cutting Measures

Pending new developments, the executive committee also decided to cut costs to minimize the impact of a possible financial crisis. The head office management voluntarily agreed to accept 20 percent salary cut. Payment of certain allowances were stopped. BGS reduced the cost of maintaining regional offices by 20-50 percent. BGS terminated some surplus staff members with high salaries at the

Dhaka office and withheld payment of yearly increments. The head office moved from an expensive residential district to a less expensive one. BGS combined the training center and hostel into the same complex, which brought down rental and personnel expenses, and restricted and closely monitored the use of vehicles.

Rehabilitation Measures

BGS revised the constitution to limit the function of the executive committee to providing policy guidelines. Day-to-day management was left to a paid executive director who was made accountable to the executive committee. Islam, the senior director was appointed the acting executive director.

Earlier NETZ was the principal external donor and Fr. Klaus managed external relations. NETZ in turn mobilized support from other donors—EU, BMZ and FKS. The decision was to develop bilateral relations with each donor with a homegrown agenda developed through participatory process and meet the new demand for logical framework analysis. BGS also decided to diversify the sources of funds, accompanied by the adoption of an appropriate accounting format, budgetary control, proper fund management, and transparent procedure for salaries, procurement, asset management, and internal audit.

The basis of conflict between BGS, particularly its executive committee, and NETZ, reflected deteriorating trust and re-

spect. But now, NETZ realized that the reconstituted and democratically elected executive committee meant business. Moreover the key members were relative newcomers and were free from obligations and personal ties with NETZ and Fr. Klaus. It was easy for them to clean up the organization and eliminate conflicting relations between donors, senior members and personnel. It was now possible to focus on the target groups and the task undertaken and reach amicable solution with the dissenters. “This was a public relation and confidence building job. It took much time, many meetings but a lot was finally accomplished,” noted R, the acting chair at the time. “According to the constitution, the EC is to meet every three months. Between February and December of 1998, the EC met every month and the subcommittees used to meet three times a week while preparing their reports. Yet everyone was so committed that there were no complaints. We were really fortunate in having such committed persons to guide us,” said an appreciative Islam.

The Outcome

The new executive committee and newly recognized management and field staff acted vigorously to keep the projects going and develop relations with GOs, NGOs and new donors. The results are reported in the table.

The table shows that over the years, dependence on foreign donation has decreased and local sources and own income

Sources of Funds					
Year	Foreign Donation	GOB & Local Donation	Local Subscription	Own Income Generation	Total
91-92	-	408,000	8,100	49,584	416,100
92-93	16,739,533	693,394	-	631,695	17,482,513
93-94	8,539,498	125,000	-	1,165,541	9,296,193
94-95	47,886,205	1,105,272	-	2,093,693	50,157,018
95-96	22,419,632	-	-	1,498,762	24,513,325
96-97	12,678,856	3,560,636	-	1,872,202	17,738,254
97-98	18,122,103	3,047,376	-	7,426,659	23,041,681
99-00	10,776,426	5,715,769	6,200	11,186,000	23,925,049

increased. The major sources of own income are: renting of training centers, sales of vegetables/saplings and overhead charges from projects. BGS appears to have weathered the storm and dealt with internal conflicts. The role played by EC in persuading the donors to maintain contractual obligation, initiation of a joint evaluation of the organization's inadequacies, consultation and renegotiation of support for projects were all important.

“Fr. Klaus is no longer with BGS but his good intentions are carried forward by the BGS he helped create. We still correspond with him and he is happy to keep

in touch but he does not seem to worry about the survival of BGS,” said Islam. But he himself worried about exploring new ways of making BGS financially secure. As he looked to future challenges specially the increasing shrinking of foreign funds and competition among NGOs for scarce resources, Islam counts on the BGS strengths—solidarity and commitment within BGS and solid support from the community which is involved now in the planning and implementation of activities. More than ever, he seemed cautiously optimistic about the future of BGS. ▶

Case 17

The Joy of Working with Others

HUMAN DEVELOPMENT FOUNDATION

Introduction

Samina Farzana arrived at the HDF office to pay the first installment of a loan she received throughout her student days under the Talent Assistance Scheme. She passed her B.Sc. (Architecture) in first class from the University of Engineering and Technology in Bangladesh, with distinction. The loan's sole condition was that only the principal amount be repaid in installments after graduation. Farzana had passed her school (class X) and college (class XII) examinations with high marks but her parents did not have the capacity to bear the high expenses of a technical education in Dhaka city. She saw the advertisement of the Talent Assistance Scheme in a newspaper and she applied and prayed. She went for an interview after being short-listed and was informed that she could draw installments as soon as she produced records of admission. The venerable gentleman who addressed her as mother, she later came to know, was the social worker Alamgir Kabir.

She and Haradhan Chandra Dutta, who had also arrived to repay a loan, walked into the office. They saw a large photograph of Kabir mounted in black frame with his name and the year of his birth and death. They were struck with grief and gratitude. Soon after, another

gentleman, frail and seeming to be in pain, asked them why they came to HDF. He beckoned them inside the office. He inquired about their results and congratulated them on their success and told them of their responsibility to society. Farzana later offered to work as a volunteer in the office of the foundation to help in coordinating the Talent Assistance Scheme which appeared to her as a path-breaking intervention for poor students.

History

Organized in 1993, at the initiative of an eminent social welfare organizer, the late Alamgir M.A. Kabir, the Human Development Foundation is a not-for-profit service organization registered under the Companies Act 1913. Ten like-minded persons joined as sponsor members of the foundation. The 10 represented eminent civil society leaders including professors of the university, retired civil servants, and former members of the cabinet. They got together to salvage a former foundation, founded in 1985 by Aga Hasan Abdi, of BCCI (Bank Commerce Credit International), who had started his banking career in Bangladesh (then East Pakistan). He created an endowment under the law of the country and named it BCCI Foundation. The foundation's major activities

included the organization of summer camps for poor students from non-urban areas and co-curricular activities to broaden the horizon of knowledge, and helping rural schools to buy books for their library. In the early 1990s, BCCI's operations closed and the government proceeded to rescue its only branch in Bangladesh. Although a separate legal entity, the government insisted on the closure of the foundation. Kabir was a member of the executive committee of that foundation at the time. Other members gave up but Kabir's relentless lobbying with the government resulted in reviving the foundation under a different name.

The Human Development Foundation registered under a different law. The government returned the amount that it appropriated after the liquidation of the BCCI Foundation. The sponsor members also contributed. The new foundation started its journey on November 29, 1993. The foundation is dedicated to the promotion of human development and social services. The strategy charted out in it was to protect and enlarge the endowment fund, work through other organizations, and create good will for spontaneous contribution for its activities.

Objectives

The basic objective is to found, build, aid, assist, set up, manage, maintain, administer, undertake, implement projects/programs that address basic problems in

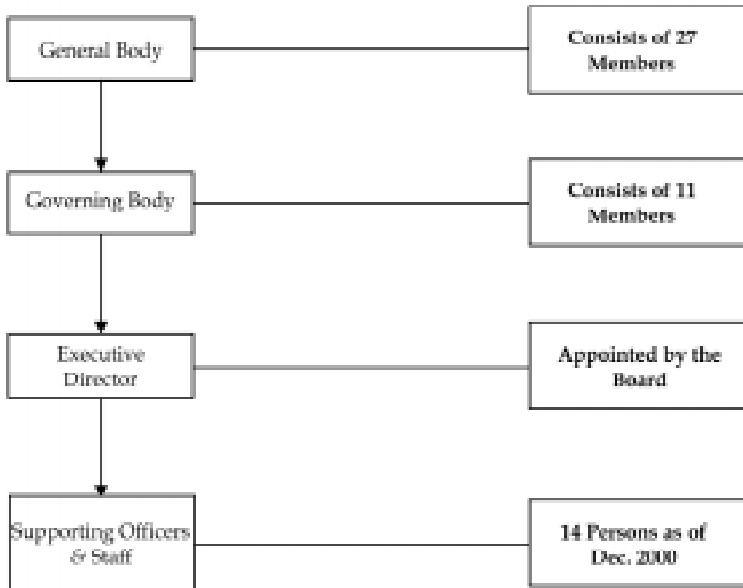
education, health, skills development, entrepreneurship, social welfare, moral uplift and culture that underpin the advancement of society, particularly the less addressed part of society. The objectives include, among others, "To do and promote charity in and among communities," and "To foster, encourage, secure, maintain good and closer relationship and amity in and among communities."

Organizational Structure

The general body consists of 27 members:

- 10 sponsor members
- 3 nominated members from the government of a rank not below that of a joint secretary
- 4 members elected by the general body from among individuals having laudable records of humanitarian service and contributions to human development and welfare
- 3 members representing private bodies engaged in human development and social welfare to be elected by the general body
- 4 members representing the council or executive committee of four social welfare organizations and elected by the general body, and 3 members from individuals or organizations donating a minimum of half a million taka.

Organization Structure



The governing board generally consists of 11 members of whom:

- ▶ 5 are sponsor members plus 1 each from
- ▶ The government
- ▶ An individual with a laudable record of humanitarian activity
- ▶ An individual representing organizations engaged in human development
- ▶ An individual representing organizations categorized as social welfare organizations
- ▶ An individual representing private

agencies engaged in human development

- ▶ An individual representing social welfare activities and donors.

They in turn elect the chairperson, vice-chairperson and treasurer.

Activity Focus

Over the years, the HDF has worked steadily without fanfare but with determination. It stood by individuals and organizations and it worked with

organizations that provided good services.

Azizul Haq, the chairperson, was very candid. The administrative cost must be kept low, intervention should favor the enhancement of capacity, and always stand focused on the “unreachables.” “We are unlike other organizations with well furnished offices, very smart office workers and very modern transport to roam around in.” Haq insisted, “We must be effective and we must be efficient because those to whom we deliver assistance can only be reached through our frugality and sincerity. Charity must be given humbly and not with a lot of publicity. We do not wish to build tall buildings or overpowering images. We endeavor to respond to the mute voices of desperate needs. These ideals motivate us in whatever activity the foundation undertakes. Cutting down on costs adds resources to be used for our activities.”

Giving to the blind

Haq in his old jeep of Second World War vintage took Farzana and Chandra Dutta to the Assistance for Blind Children. ABC conducts a program to enable poor but meritorious visually impaired students to continue their studies. The office of ABC is run by both those blessed with sight and those with impairment. There was a loud welcome for Haq. He sat down and took up the report on the progress of children in various schools. The Human Development Foundation donates essential education materials in

Braille and provides a monthly stipend to the poor. The disbursement is done quarterly together with the monitoring and evaluation. In addition, HDF helped ABC to establish and run a Braille book production unit. The Braille Book Programme began at the suggestion of the beneficiaries of the stipend program. Haq said, “HDF will continue to support ABC as long as they do a good job. We cannot run such a program ourselves, they can. And our objectives are supportive of their endeavors. We join hands.” Is there no quid pro quo? Farzana wondered aloud on their journey back. Haq explained that there is no direct and written contract. But HDF receives small donations from the beneficiaries once they settle down and earn a living.

Second Chance to the Unfortunate

The next day, Farzana and Chandra Dutta accompanied Executive Director Nurul Huda Chowdhury to a rehabilitation center in Mirpur set up by the Association for Correction and Social Reclamation (ACSR), for the treatment of offenders and for the rehabilitation of socially handicapped women. There were 20 inmates that day. The center provides training in subjects like tailoring, embroidery, needlework, physical education and hygiene, religious education and ethics, besides regular medical checkups. It has so far rehabilitated about 150 girls and has an arrangement for follow-up and monitoring. As Chowdhury entered the

premises, a girl came running to mention that she could not eat the day before and has been weeping for her lost mother. Chowdhury placed his hand on her head and said in an affectionate voice, "We are your lost parents, have courage and be good." The girl stooped low and touched his feet, in the traditional gesture of filial reverence, while wiping away her tears. The HDF supports the ACSR based on an annual evaluation of its past years' activities. The members of the ACSR board raise a token fund through voluntary contribution throughout the year as a matter of convention.

Complement the Facility for Better Service

On their way back, Chowdhury stopped by a clinic run by the Society for the Rehabilitation of Burn Victims (SRBV) at Panthapath. He inquired from the doctor what happened to the young woman who was admitted with severe burns the day before. The doctor said "We did all we could but she had to go to the Dhaka Medical College Hospital." The young woman was burnt when a gas stove exploded while she was cooking for her children. The HDF purchased essential equipment required for the treatment of burn injury and plastic surgery. As Farzana and Dutta came out, the doctor mentioned that the Mesh Graft Dermatome with accessories was installed and this made the work much easier. HDF maintains a continuous liaison with SRBV.

There is an unwritten understanding that SRBV would not turn away any patient from the underprivileged class referred by HDF. HDF would meet the cost for all necessary treatment.

Light Where it Matters

Samira and Dutta went on a motor ride to Dohar. As they arrived at the Padma Mohabiddalaya, a storm greeted them and the power failed. They entered the headmaster's room but he took them to another room and switched on the electricity. HDF installed the solar panel and the headmaster said with pride that it worked well and the school had two computers, which has benefited students in the remote village. HDF trained a teacher in computer application, provided additional accessories, supplied computer language and application books and subscribed to a computer journal for the school. Abbas, a student of class X, said that he now knows four languages, more than his other classmates and hopes to study computer science. Abbas said that when he becomes a computer scientist he would donate his first month salary. HDF undertook similar upgrading in two other institutions. "A small effort," said Rezaul Karim, a retired ambassador, "but an enlightening experience. More importantly, we are creating a band of future donors to sustain our activities in the next generation."

The Under Privileged Children Education Program is an organization that

provides technical education along with general education to underprivileged children, i.e., street children, children working in households and those employed in small establishments. It received generous donor grants and became successful. The organizers wanted to expand it to a second city—targeting the girls. UCEP were short of funds to construct the workshop. HDF completed formalities for a grant to UCEP even before UCEP was ready to receive it. Kazi Fazlur Rahman, another member of HDF and a veteran civil servant with work experience in various national and international development organizations, said with satisfaction that “the non-bureaucratic nature of operation of HDF is its strength.” He along with Farzana and Dutta drove from Comilla to Chittagong. As they entered the premises in Am Bagan, they saw a bus entering with the underprivileged children wearing their red uniforms. They sang the national anthem and proclaimed vows with a joyous voice. A teacher said that the vow enjoins the students to work for the underprivileged and to commit themselves to make contributions in cash or in kind to the organizations that do.

Developing the Children’s Talents

While in Chittagong, they went in the afternoon to an organization named FULKI (Spark) situated at Nandan Kanan. The objective of the organization is the development of the talents of children in its widest and most comprehensive sense

through innovative and creative projects and programs. The director said, “Our purpose is to awaken dormant human qualities and creative potential with the cultural heritage in mind and service before self as the motto. We introduce them to the world of art and culture, and develop new ideas for their enrichment and growth which are relevant in the context of the society.” The HDF provided the seed funds in two phases, to build the institutional base and to develop the experimental approach to early child development in a creative and non-conventional manner. Rahman, who dealt with education as secretary and member of the Planning Commission, said, “Early child development is a neglected area but people do not understand that the basic development of the brain takes place when the baby is in the womb and before s/he becomes two year old. Cognitive power and development of intelligence take another three years. The society needs to stand by them, particularly the poor.” They sat through a cultural program, saw the drawings on the wall and a wallpaper with the writings of the members of FULKI. As they prepared to leave, a girl came with two garlands made with metal coins. The girl said, “Please take it and give it to an organization like ours. We want Spark to spread.”

In Search of Equal Opportunity in a Rural School

On their way back the next morning, they went off the road to a school. One could hear the noise from the melee of the students in the school compound. Hamida Akthar Begum, a professor at Dhaka University and teacher of HDF, met the head teacher, a woman, and another teacher, also a woman, who also works as a librarian. As they entered the office-cum-library-cum-teachers room, the librarian produced a register of issuance of books. HDF had given them 581 selected books over three years. Each book was issued three times on the average. The quarterly figures were 15 percent in January-March; 35 percent in April-June; 40 percent in July-September and 35 percent in October-December. Class-wide issuance was 19 percent for class VI, 18 percent for class VII, VIII, IX and X and 9 percent for teachers. Even though they came without notice, they were able to see the management of the library. Akther said that the Rural School Library Enrichment Program (RUSLEP) assisted hundreds of schools to expose the students to the world of enlightenment and "in this regard rural schools are much disadvantaged." Furthermore, for management of the library, selected schoolteachers trained at HDF cost, with the help of experienced librarians for three days. While they were coming out of the school to resume their journey, a young girl came to whisper that she wanted to read more science fiction. Why? "The next century belongs to sci-

ence and knowing about the expanding horizon of science through fictional stories that make you dream about possibilities is simply mind-boggling." They were quite bemused and Hamida Akther said: "We shall comply. If the organization cannot, then I shall personally do what I can." On her return later, she brought a packet of ten books. As that was a payday, the teachers then hurriedly raised a contribution of 100 taka. As Akther was reluctant to accept their money, they said "We would have spent it to give you tea and snacks. Let it go to your center's fund for better use."

Creating Awareness for a Better Environment

HDF is implementing a campaign for environment awareness in the rural areas, with the help of Swarnirvar Bangladesh (SBD) and the Family Planning Association of Bangladesh (FPAB). The objective is to create awareness about the adverse effects of the massive use of wood, cow dung, straw, leaves, rice husks, jute sticks, as fuel in domestic cooking, on nature, the environment and personal health. Farzana and Dutta saw a signpost of Swarnirvar Bangladesh about a hundred kilometers after they left the school. Salahuddin Ahmad, a member of the governing board and a retired secretary to the government, wanted them to stop by. They agreed. As Ahmad approached the office, a volunteer saluted him and the others. He asked about the use of im-

proved “chula” (a cooking stove made of mud) developed by the Bangladesh Council of Science and Industrial Research (BCSIR) as a fuel-efficient cooking method. The stove reduced the need for fuel. The project encourages complementary social forestry for which saplings are supplied. In three years the project distributed 7,600 such chula and 100,000 saplings. Before starting the program in a village, the project organizes a workshop of a few hours in a rural school attended by village housewives. The estimated saving in fuel was 1 million taka, but savings in terms of time used by the women cooking and in timber, and the safeguarding of the environment cannot be estimated. Salahuddin in fact gave them a long lecture on it after they visited a few houses where the smiling faces of happy housewives greeted them as they walked through dusty roads in the village flanked by SBD volunteers.

Ahmad mentioned: “To make social forestry a success we have established a plant nursery in rural educational institutions as well, if there is adequate land and water. The nursery will not only be self-sufficient but also bring income to the school.” Ahmed also indicated that arsenic contamination of tube-well water is a new hazard. HDF is working with the Rotary under the direction of Dr. Bilquis Amin Hoque, a public health engineer, to conduct applied and operational research on the future development of appropriate water supply options. The SBD works with volunteer members to inculcate the value

of saving and investing in the betterment of life. It presented the team with one week’s savings, Tk. 111 in all, as a recognition of sustained help by HDF.

Recreate Normality in Life

Dame Valery Taylor, a trained orthopedic and medical practitioner, came to Bangladesh from England and was struck by the considerable number of physically impaired persons. She started to work on her own and collected money from charities in England. She established the Centre for the Rehabilitation of the Paralyzed (CRP), the only organization working for the treatment and rehabilitation of spinal cord injured/crippled people in Bangladesh. She runs a 100-bed hospital for the paralyzed. HDF provided assistance to start a CRP special needs school and provided a grant to run its vocational training program. There are three teachers and one maid. “Physically impaired children are getting special education and HDF is proud to be of help to them,” said Dr. A.R. Khan, a member of the governing board, who accompanied Farzana and Dutta to CRP. Dame Valery said, “The school children have started to sell seals which depict the collaboration of HDF and CRP.” She also proposed to share the proceeds with HDF for good will and good deeds. Dr. A. R. Khan said, “We also provided assistance to the National Heart Foundation to install a hospital bed lift. The hospital is a non-government non-profit organization equipped with

modern surgical treatment of heart patients including coronary bypass surgery.” Dr Khan, himself a surgeon with a long career in the Armed Forces Medical Corps, said: “The number of heart patients is increasing and the country has very limited facilities. These patients have a right to be diagnosed properly, cared for properly and helped to lead a normal life after treatment.”

After the visit to these units, Khan urged them to see two more units both located within Dhaka city. One was the Radda Barnen’s MCH Centre in Mirpur near the Heart Foundation. The NGO runs seven fully equipped MCH-FP units and provides quality health care to thousands of mothers and children each year, trains the health work force, and through the outreach program visits homes of target beneficiaries belonging to low income groups. To improve clinical and diagnostic facilities, HDF installed a solar power system to operate a refrigerator for maintaining the cold chain of vaccines in all its centers and to purchase an Ultrasonogram machine. When they visited the Swedish NGO, Dutta asked why an NGO from a high-income country should depend on grants from a local foundation. The Swedish lady replied smilingly: “We are partners for making lives better and prevent unnecessary health hazard.” Then she paid Tk. 500 to Dr. Khan as donation, adding, “It is always give and take and no one-way traffic for sustainability of such work.”

Their next stop was at the Pain Relief Centre for the Aged and the Infirm

run by a group of specialists and anesthesiologists. The pain clinic manages acute and chronic pain, and in the process creates awareness, provides training, and institutes a multidisciplinary approach for diagnosis. HDF provided assistance by procuring one ultra-sound unit, one short wave diathermy, two multi-functional stimulators, one infrared laser stimulator and other accessories. They sat through the diagnostic conference of a cancer patient referred to by HDF at a terminal stage. As they were walking out, the doctor said, “People do not yet understand the advancement achieved in the field of medicine and surgery. We are here to open some minds and once a week we treat all patients from below the poverty line free of charge as desired by HDF. Why? We learn from the process and we conduct research and develop teaching materials. There is no free lunch, only better perception of reciprocity.”

HDF did not forget the transportation problem of the critically ill in the poverty-ridden area. The foundation provided financial assistance to Anjuman-E-Mofidul Islam, a philanthropic organization engaged in providing free ambulance service among other activities like a free medical center.

**Manab Kalyan (Human Welfare)
is our Faith**

As they sat down with Azizul Haq for a wrap-up, he said, “Please take note of the Manab Kalyan Samity, a voluntary

organization committed to the socioeconomic upliftment of the schools and madrasas and mass education programs. MKS organizes eye treatment camps and provides rehabilitation assistance to acid victims. HDF provided assistance to start the training program in their existing institutions for skills development such as carpentry, pottery and fish culture. We must create capacity for self-reliance in individuals and institutions, not only for income but more importantly for dignity. This dignity is touchingly manifested when the beneficiaries came to work for HDF, i.e., to donate voluntary labor which is as good as a financial donation.”

The executive director said with much satisfaction, “We protected and increased our trust fund and we get increasing income from investment and interest. Further repayment of loans allows us to expand our assistance for human development. But we need to devise a strategy to increase our resource base. Our best resource is the governing body and the general body; no organization can boast of such talented, self-effacing, socially committed group of persons who never seek publicity and always keep their minds closed, and always keep their hearts and eyes open in search of an opportunity to provide assistance.”

Finance

The constitution authorizes the foundation to accept gifts, grants, aids, donations and beneficiaries—as well as to arrange and borrow funds.

The audit report for the year ended December 31, 1999 provided the following information:

1. Income of the Foundation (see Table 2.31).
2. Capital Fund Tk. 125,150,386
3. Fixed Assets Tk. 450,022

Fund Raising

Haq said, “The basic strategy is to protect the seed fund received as endowment initially followed by a safe investment in savings instruments. The fund raising strategy is being discussed, various options are surfacing; first, enlarge the general body by increasing donor members. Charities in the east are not like charities in the west that employ consultants to devise strategies for raising funds. We go by sixth sense and good sense. Second, the strategy is to create a voluntary

Income of the Foundation		
Particulars	1999	1998
Donation	Tk. 5,000	----
Interest on Fixed Deposit	Tk.11,943,750	Tk.11,572,575
Bank Interest	Tk. 101,706	Tk.66,838
Fees Received	Tk.1,180	Tk.1,270
Others	Tk.1,000	Tk.1,000
Total	Tk. 12,052,636	Tk. 11,640,683

table 2.31

return flow of funds. The success of the talent scheme in this regard has given us hope. The trickles of donations from other assisted projects are encouraging us but returns can never be a condition for assis-

tance. Third, we have not gone to donors but our partners have and that reduces our burden. Fourth, money is not the only resource. We have donations in the form of time and kind. These are invaluable.” ▶

Case 18

Preserving Undistorted History

LIBERATION WAR MUSEUM

Introduction

Rabina, an illiterate rural girl, paid two taka at the counter as entrance fee to the museum. She could not sign her name or address, so the attendant did it for her. She had saved a few taka from her work and traveled overnight by bus. She rushed to the museum in mid-morning. She heard that she could see what her late lamented father had done during the war in 1971. She walked through the maze of exhibits carefully looking at pictures but unable to read the descriptive text. In front of a picture that showed the butchered remains of the freedom fighters she gulped down her tears, muted her sigh and said, “He looks like my father whom I can barely remember, as I was little then.”

Ripon arrived on a school bus arranged by the museum to see the exhibits free of charge and he listened to the museum guide. He moved from room to room. What attracted him most was the poster that depicted the leader of the military junta as a demon. As the tour ended, he wanted to get a copy of that poster, but he did not have enough money. He begged his teacher to pay for it and promised to pay her next day. What attracted him to the poster? He somberly replied that demons killed his brothers all through the country. “Anywhere in the world such

demons become active, I would like to volunteer to fight them,” he said.

Labani was listening to the recollection of the days of internment by a former inmate, who narrated the tale in a gathering at the museum. Labani was totally unaware of the inhuman tortures in those days gone by. This recollection of history made the liberation so much more meaningful. She bought a book and read and reread it many times, and became a collector of books on the war for liberation, and gave such books as gifts in any social ceremony or to personal friends.

Rizwan, a happy and lucky boy born to a family of wealth, recently took to music—band, metal and brass. One evening he ventured into the museum because a newspaper item mentioned folk music and recitation at the cafe theater of the museum. The music, sung informally by village singers and rendered with simple instruments, touched a chord in his heart.

Some volunteers at the museum narrated the stories above when we (the case writers) talked with them over a cup of tea at the museum cafe before we talked to the director, Akku Choudhury.

Looking through the Time Passed

Bangladesh was born in December 1971 but paid a high price. The idea of liberation developed through a series of protests. Students played the role of the vanguard. The initiators of the museum were friends and activists. The general election in 1970 united the people under one slogan. The overwhelming victory of a single political party voicing equal rights under the constitution was denied the right to steer the country with a vision of equity and justice. As negotiations failed, two geographic units of Pakistan turned into two economies and then into two societies. Neither agreed to a peaceful solution of the political problem and conflict erupted.

Millions of people migrated to India. From there, a committed political leadership and an emboldened student-labor-farmer combination fought a guerrilla war supporting the regulars from armed forces, paramilitary forces, police and Ansars for nine months. People trapped in the country were tortured and killed, women were raped and killed, houses were burnt. The initiators of the museum were participants in the war.

After the victory and liberation, they met regularly and their discussion centered on how to preserve and present those glorious moments of history to future generations. Indeed, a project on the history of the liberation was already being implemented over a prolonged period but was not completed satisfactorily. This moti-

vated the eight initiators to set their own path.

The idea of a museum came into shape as the mass graves were discovered and bodies identified, when the tortured women began telling their tragic tales, and when the neglected but devastated freedom fighters described their efforts in the war. Then came a movement to try the collaborators and war criminals under the leadership of a woman who had lost her husband and her son in the war and who wrote a moving account of the events. People were aroused. The moment, the initiators thought, was ripe for action.

Trust is Formed

The eight proceeded to form a trust to establish the Liberation War Museum in June 1994. But it needed popular support and funds. Initially, one hundred historic photographs were selected to depict the story of the liberation, first from British rule and then from the Pakistani regime. The pictures were produced as an album but the pictures were arranged so that it could be mounted as an exhibition. The album of pictures entitled "March Towards Freedom" was well received. The album was priced at Tk. 100 and the production cost was Tk. 90. Initially the group prepared only 1,000 albums. As these were sold in a week, they produced 50,000 more. The people bought it, sought it and cherished it.

An exhibition was organized in March 1995, the month independence

was declared and its 25th anniversary. The large number of visitors—young and old, students and service holders—was a testimony to the need for a permanent exhibition of liberation war mementos. The entrance fee was 1 taka. In one month 759,291 persons visited the exhibition. The cost of the exhibition, arranged in a rent-free place, was Tk. 15,232 only. This also generated more funds. The exhibition went to 20 district towns. In each place, on average, the exhibitions earned Tk. 10,000 as surplus.

The eight then proceeded to register the trust deed in June 1995, each of them contributing taka one lakh. But they felt the need for a wider consultation because “the museum is for the people and they hoped it will be built with the people,” one of the trustees said. They exchanged opinions and views on how the museum should evolve and simultaneously proceeded to rent a building for the museum at Tk. 30,000 a month with a right to make additions and alternations. There was no rush but no rest as well. The effort was not limited to Dhaka alone. The trustees toured almost all the districts of Bangladesh, particularly where the impact of the war or torture had been intense. A trustee emphasized that it was important to build a museum that reflected reality especially since there was no authenticated story of the struggle on a village-by-village basis. The group requested people to donate objects, documents and they appealed for funds, however small.

The response was heartening and

spontaneous. The trustees made a public commitment, “We shall forget nothing. We shall not forget anyone.” They constituted a two-person committee, Begum Sufia Kamal, a notable poet and human rights activist, who was a symbol of inspiration for all freedom fighters and Air Vice-Marshal (Retd.) A.K. Khundker, the deputy chief of staff of the liberation forces, to receive the memorabilia. The group needed to establish an “authentication committee” with two professors—one of whom had prepared an oral history of the liberation—the other was a professor of literature who had participated in the struggle for liberation. The authentication committee also included the air vice-marshal. The cost of storage, sorting out the exhibits, mounting them, writing descriptions, increased, but many worked as volunteers under the guidance of the trustees and members of the authentication committee.

Available money was not enough to renovate the rented premises. They drafted a constitution to provide for sponsors, members, and donors. One of the trustees, active in multinational firms, was in a position to approach the business houses based on certain principles. The group would not approach anyone with any record against the liberation movement, or who did not believe in the spirit of Bangladesh. The group excluded any business house with a dubious reputation, such as for tax evasion, bank loan default, engaging in corrupt activities in the public or the private sector. Lastly, no trustee

should engage in active partisan politics and anyone doing so should resign. The group agreed that “tainted money” would tarnish the noble venture. Until then, the group received donations ranging from Tk. one lakh to Tk. twenty lakh from any individual, business house, and the government.

A donation of five lac taka was enough for one to become a Sponsor. There were ten sponsors. One of them remained anonymous. The biggest donor was the Ford Foundation, with US\$75,000. The Bangladeshi Society from Switzerland also became one of the sponsor members. Among the ten sponsors, five were individuals, the rest organizations. The Indian High Commission and the Bangladeshi government’s cultural ministry were also sponsor members.

A charter member originally had to donate the fee of 25,000 taka, later raised to 50,000 taka. Some 74 members became charter members. Only one was an institute, an organization of non-resident Bangladeshis in America. Eighty percent of the charter members were from the middle class. Most of the donors had been freedom fighters or belonged to a family of freedom fighters. Most of them came from the intelligentsia. The most touching donation came from a poor, old, illiterate freedom fighter who owned a small shop in old Dhaka. When he heard that he could become a charter member, he started saving money for the cause. By the time he saved 25,000 taka the fee had been raised to 50,000 taka. He wanted to wait six months more to save the extra amount

needed. But the trustees were moved by his commitment and granted him membership immediately.

The 124 annual members pay 1,200 taka. Many organizations and individuals are one-time donors. Students from many schools also donated money from their savings.

The Museum Opens its Doors

The members worked hard to renovate the rented building, sort out the collected memorabilia, arrange the galleries, set out a route to follow and promote participation. The trustees collected mud and soil from the killing fields in Chittagong, Khulna, Sylhet, Rajshahi and other places. The authentication committee drew up the galleries and memorabilia for exhibition. The families of deceased fighters handed over many of their treasured possessions. A wife handed over some mementos of her dead husband. A father handed over a shirt of a four-month-old daughter killed by the Pakistani army. A journalist gave his micro-recorder used to record news and views during the war. A tortured and raped woman gave the sari that she wore during the months of detention. Soon, the museum had 800 photographs, 500 newspaper clippings, 506 documents and 665 objects depicting the oppression and struggle during the British and Pakistani periods, representing the cultural heritage of the country and the personal memorabilia of the martyred and the Shaheeds.

The opening ceremony was solemn, touching and colorful. It was raining even as an eternal flame was lit up and cultural activists sang the well-known song, *At the altar of liberation many lives were offered*. Few of those present could hold back their tears. On the dais were members of five Shaheed families who earlier lit five vigil lamps. Afterwards, the congregation passed silently through the five galleries. One of the posters said:

“On the blood stained soil of
Bangladesh
And the moon and the stars
We swear not to forget any one,
Any event or anything (that made
us free)
Shall we ever forget.”

The Final Crunch

The member secretary and director of the board of trustees, Akku Choudhury, noted that each visitor cost the museum 38 taka while the visitor paid only three taka to enter. The cost could come down if the number of visitors increased, as the overhead cost would go down per visitor. Monthly expenditures for the museum was about one lakh twenty thousand taka, in addition to the administrative and general expenses. The average entrance fee collection was about 78,000 taka. Funds were raised through donations and subscriptions, cultural events, kiosk sales, auditorium rental, and other donations.

The group dreamed of building a

proper museum near the national martyr's monument. The estimated cost was 400 million taka. The trustees set up an endowment fund and prepared a campaign within and outside Bangladesh. The current target was 100 million taka. The board of advisers consisted of Professor Muhammad Yunus of Grameen Bank, Latifur Rahman, a president of the chamber, and Dr. Towfiq-E-Elahi Chowdhury, a civil servant and freedom fighter. The advisory board had to devise a strategy for the collection and subsequent investment of funds.

Internal Environment

Management was still very informal. The director and member secretary provided much of his time pro bono and said, “We learn from doing.” Employees still numbered only a few dozens and they worked in a convivial and satisfactory atmosphere, nurtured by a sense of commitment and fulfillment. The members of the trustees board were all friends of long standing. This was a real strength. The visitors to the museum also included ambassadors from other countries and renowned personalities, which helped the museum to get media coverage.

Expanding Program

The Liberation War Museum created group visits for school and college students to make them aware of their history and to provide them with pride and a source of inspiration because “The future gen-

eration has to carry the torch forward,” said Akku Choudhury. Between January 1997 and March 1999, over 15,000 students visited the museum. The group visits cost the museum Tk. 0.1 million, inclusive of administrative cost and entrance fee and transportation charges.

The museum sensed the success of the outreach program as a tool for teaching history and culture. The board set up the program for a mobile exhibition, “the museum at the doorstep on wheels.” The mobile unit covered as many institutions as possible and made arrangements with development organizations to display the exhibits in their areas of work.

The museum produced audio materials, videos and books. The museum planned a “son e` lumiere” show depicting the brutalities perpetrated by the Pakistani army. The research division and the production division worked together to produce photo albums, photo sets, stickers, postcards, bulletins, flags, brochures, posters and souvenirs. The museum has a reading room for researchers and the library stocked all publications on the history of the liberation war. A media center is still in the planning stage.

The museum became a member of the International Council of Museums (ICOM) and American Association of Museums (AAM). It also sponsored the International Association of Museums of Conscience (IAMC).

Fund Raising Strategy

One basic objective is to expand membership. All visitors receive materials on the museum along with a membership form. The number of members and the renewal of annual members continue to increase.

Sumon Chatterjee is a popular singer of modern songs from West Bengal. The museum approached him directly first and later through the office of the Indian High Commission in Dhaka and through the office of the Bangladesh Deputy High Commission in Kolkata. Then a trustee approached him formally. He agreed to sing in three charity shows in Dhaka, free of charge. The tickets were priced high but were sold out. Three shows in a five thousand-seat hall netted net Tk. 100 lakh for the museum. Sumon Chatterjee agreed to make a recording of the songs in his concert and donated the royalties to the museum. This was organized in October 1996. Later in February 1998 he repeated his act of generosity.

The event encouraged the trustees. In February 1997, NAGORIK NATTYO SAMPRODAI (a theater group) staged a play for seven nights in the café theatre of the museum. The seats were limited. Fourteen shows on seven days brought in about Tk. 200,000, not much but indicative of a way of raising funds.

In March 1997, the museum organized flute and sitar recitals by local and Indian artists in the gallery of the national museum. The shows were very success-

ful. The net income was Tk. 40 lakh.

In April 1997, a leading poet and playwright, Syed Shamsul Huq, presented a special recital from of his writing to help raise funds. Even though this was not as successful as the earlier events, the approach was encouraging. In November of the same year, an Indian actor of reknown brought his ensemble to play *Waiting For Godot* in the Osmany Hall for three nights. This helped to raise Tk. 100,000 for the museum. Later in the month, the Cafe Theatre organized a six-nights theater festival and raised Tk. 200,000 net of cost.

In December 1999, a popular Bangladeshi band, Renaissance, released their album of liberation war songs and this album has so far raised Tk. 110,000 for the museum. A poetry recital was organized in the mid-December and this raised Tk. 25,000 net. In March 1998, an exhibition of artworks on the liberation war was organized for two weeks. The entrance fee brought in Tk.75,000 for the museum, and commissions from the sale of artworks brought in another Tk. 75,000. In May 1998, Rezwana Chowdhury Bannya, a noted singer, presented a Tagore show at Café Theatre and this raised Tk. 15,000. A dance program in November 1998 raised Tk. 30,000. This was repeated in December with similar results. Songs rendered by well-known singers Iffat Ara and Simul Yousuf also helped raise money for the museum. A troupe or a solo performer helped to raise funds for the museum. The museum reg-

istered with the NGO Bureau to receive foreign donations.

Many Bangladeshis who were involved or affected by the liberation war live abroad. The museum launched a website. The trustees also visited Bangladeshis abroad on their duties or on invitation, and appealed for funds. Friends of the Muktizoddha Museum in Europe opened an account for donations. The museum made similar arrangements in the USA.

The museum sold various objects not only to the visitors but also through mail order. This included coat pins, key rings, coffee mugs, cups and plates, half plates, t-shirts, tiles, crests, maps, books, CDs, videos and audiocassettes, postcards, etc.

For raising funds for the permanent site, the committee discussed various possible options. The basic principle was to focus on specific areas and on people in those areas. They interacted with persons reputed to possess reliable knowledge about actual incidents in 1971, in 24 locations of heavy fighting. The committee proposed to mount exhibitions, musical soirees, plays, lectures, simultaneously, involving local and Dhaka-based resource persons. The committee members visited these places and discussed the proposal with people active in academia, civil society and the cultural arena. During the observation of various national days, mobile exhibitions and cultural evenings were organized from February 1 to March 31. Akku Chowdhury said, "We are lucky to have legitimate freedom fighters and men

without blemish in most areas. It takes a lot of doing because we would like to spend only as much as is necessary and generate as much as possible. Though only few of us are in business, we apply basic business principles. We judge feasibility, we try to know viewers' preferences. We cost our presentations, we manage to maximize efforts and mobilize participation. We try to generate the maximum possible revenue. We are not always equally successful in all places but we have not so far incurred any loss. The strategy is maximum effort for maximum gain at minimum cost."

A Long Way to Go

The trustees are patient and practical. A trustee said, "We are held hostage by volleys of blatant lies that suit the powers that be. We know that without a credible history and sense of direction, the next generation would be, in the words of Shakespeare, 'half made: sent to their world before their time.' I want my child to know and be proud of the history created by tears, sweat and blood before our own eyes." Akku Chowdhury said that the hope rested in the poor people who gave their hearts out for their museum but that "Quick money comes from the rich about whom we need to be careful. History beckons us and our response though slow, is steady and strong." ►

Case 19

Uniting Against Environmental Degradation

PORIBESH ROKSHA SAPATH (POROSH)

Introduction

Poverty, a large population, overexploitation of material resources, natural disasters and socioeconomic ills caused environmental degradation in Bangladesh over many decades. Environmental considerations in the development planning and implementation were conspicuously absent with little attention given to non-renewable resources and to adopting cheaper technology. As a result, pollution in urban centers, particularly Dhaka, was grim. A filthy gray haze of mist, exhaust fumes and chemicals hung lower in the atmosphere and longer. Toxic waste from industries and the dumping of wastes by diesel-run barges polluted the river. The arsenic contamination of underground water threatened the life and livelihood of millions in the countryside. The indiscriminate encroachment on open spaces, rivers, lakes and water bodies reduced the natural environment. The green revolution with chemical fertilizers, insecticides, pesticides and herbicides affected the fertility of the soil and the biodiversity in land and water. Deforestation due to population pressure and withdrawal of surface water demanded attention.

Voices of Conscience

In the early '80s, Professor Abdullah Al Muti Sharafuddin first drew the attention of the society to the problems of environmental degradation. He wrote continuously in newspapers about it. Nothing much happened. In 1990, after the fall of President Ershad, a caretaker government was formed to ensure a free and fair national election. Professor Rehman Sobhan, the planning adviser of the interim government, convened a task force that included the intelligentsia and experts on various aspects of national development to prepare papers designed to be used by the elected government. Dr. Fasihuddin Mahtab, a leading environment expert, placed the issue squarely on the government. Professor Dwijen Sharma persistently drew the attention of readers, planners and policy makers to the need for conservation and preservation of natural resources and the indiscriminate assault on biodiversity. Dr. Mahiuddin Farque, a jurist, bought a public interest litigation to compel the government to enact laws to halt the rape of nature and the environment by ignorant profit seekers.

Government Commitments

The Bangladesh government participated in the first UN Environment conference held in Stockholm in 1972. It passed legislation on water quality in 1973. The National Environment Management Action Plan was drafted in the mid-'80s. The Fifth Five-Year Development Plan incorporated an environmental policy, a national conservation policy and a master plan for forestry. The Air Quality Management Project is slowly being implemented. However, the environmental degradation did not stop despite the presence of the Ministry of Environment, because the ministry focused too much on seeking donor assistance.

Civil Society Activism

Civil society was not active enough to advocate the proper environmental management approach that must encompass all sectors of human activity. Some concerned citizens got together to focus on areas of concern, e.g., air pollution, arsenic and ground water pollution, surface water pollution, pollution from households and industries and hospital waste, environmental impact of energy use, climate change, adverse impact on non-conversion of wetlands and forests as well as biodiversity, etc. The concerned citizens decided to organize an international conference.

The Basic Features of the Conference

The organizers decided that unity was a prime concern. The second concern of the proposed conference was comprehensiveness, as all problems, manifested or otherwise, are interrelated although GOs and NGOs tended towards a fragmented approach. The third feature of the proposed conference was an assembly of experts and activists, theorists and practitioners, the learned and the affected. The fourth and most important feature was self-reliance. The conference was a civic initiative and hoped to result in a civil society declaration to be followed by a civil society action plan. No foreign donor help was solicited. The conference was the combined efforts of resident Bangladeshis (RB) and non-resident Bangladeshis (NRB).

The Preparation for the Conference

A small group of eminent persons, including A.M.A. Muhit, former Minister for Finance, Professor Ain-Un-Nishat, a leading authority in water resource management, Prof. Aminul Islam Chowdhury, former vice-chancellor of a public university, Prof. Nazrul Islam, a professor at Dhaka University and a leading researcher on urbanization, Dr. Atiur Rahman, chair of a bank and a leading researcher on wetlands preservation, and a few others, met at the house of Muhit on February 7, 1999. There were about 20 like-minded

people. Over a cup of tea they discussed the issue of environmental degradation. They agreed to convene a conference on environmental issues and to set up an open-ended organizing committee with Muhit as the convenor. Each one present contributed Tk. 1,000 or made a commitment for that amount. The meeting ended with a decision to draft an appeal to be announced at a press conference.

By February 15, five of the 20 had dropped out but another 15 joined in. The group decided on a press release after February 21, the National Day of Martyrs (now International Mother Language Day). On February 28, the group held a press conference and appealed for funds. There was some response but not much funding. The appeal did not work. The appeal for participatory donation, however, enthused students, individuals, community workers and senior citizens. They inquired by phone how they could participate and how they could work for the conference.

Muhit took the initiative to set up a temporary office in his study. The committee asked Naser Khan to work for an hour or two each day to answer inquiries and to prepare a register on that basis.

In a meeting in March, Naser Khan, a member of the organizing committee, came up with the idea to have a procession led by a "stretcher," symbolically depicting the dying environment, designed to create consciousness and to appeal for funds through pledges. The group recruited 10 volunteers, who were mostly

teachers of primary and secondary schools, for the event. The group mobilized school children and identified 10 spots in the city. Volunteers were divided into 10 groups. In each group, the volunteers carried posters and four of them carried a stretcher which was decorated with paintings of dying rivers, polluted air, the felling of trees, dying birds, floating dead fish and so on. The curious onlookers came and received a leaflet and a form to sign up. That one-day effort generated over a thousand signatures and collected 6,923 taka. Muhit thought that this was a good beginning. The children were very enthusiastic but the teachers and guardians were less enthusiastic. Here the media came in handy. Some newspapers published pictures of the banners of the schools, some mentioned the names of the schools and the conference organizers supplied many colored pictures to the participating schools. This increased the response. The organizers repeated the procession and campaign in 84 wards of Dhaka and published pictorial news items in leading dailies. This created a much better impact than the press conference. In 19 district towns, spontaneous replication generated some money the net of which went to the central organizing committee. The committee earlier decided to open an account and named two persons as operators of the account. An appeal was to be made to send money to the accounts. But the appeal was not made properly and the decision was not followed up. The committee in a meeting took exception to this

lapse. Soon after, the committee opened a bank account and the appeal was made through the press. The committee collected one lakh taka in two weeks but the budget estimate of the conference was one million taka (i.e., ten lakh). Some checks bounced and needed follow-up. The donors were advised to send bank drafts and not personal checks. Muhit became the convenor for a newly formed finance committee.

Ali was an enthusiastic participant in the meetings. He stated that without an individual approach, it would be difficult to collect the budgeted amount of money. While some agreed to contact business houses that they knew, Ali, the chief executive officer of a respected bank, agreed to compile a “good customers” list with telephone numbers and e-mail addresses. To maintain its professional ethics, the bank published an advertisement saying that cooperation was being extended to a group of eminent citizens working to raise consciousness about environmental degradation. Muhit got five young women volunteers to call up the bank’s “good customers” or to leave messages on the e-mail soliciting help and donation. Some respondents became annoyed and made uncomplimentary remarks and demanded to be left alone. But responses from 15 percent of the contact addresses were encouraging—with promises of help including financial help. This included some reputable business houses and NGOs.

In April, the committee met to review its progress. It was a long meeting.

Muhit summed up the results as follows: “The conscientization has been good. The participation has improved. The press has played a supportive role. But funds are still inadequate and academic contact for preparation of the conference papers was still limited.” The committee decided to set up a website. Professor Kaikobad of the Bangladesh University of Engineering and Technology (BUET) volunteered to design and launch it. The website depicted the environmental problems of Bangladesh and listed several e-mail contact addresses. Soon responses came in. Some were researchers in universities abroad, seeking participation in the conference and some requested access to the papers to be presented.

The organizing committee made three decisions.

First, the committee set the registration fee in taka for local participants and in US dollars for residents abroad. The committee estimated costs and the possible number of sessions and papers to be presented, copies to be made, management costs. The committee was keen to keep the cost within reason to encourage local participation to the maximum extent possible. The local registration fee was set at Tk. 1,000 for individuals, Tk. 10,000 for organizations, and Tk. 250 for students. This fee would include access to seminars, abstracts of papers, and meals for the days of seminars. For foreign participants, the fee was US\$30, excluding board and lodging. Second, the committee decided to charge a review fee as a con-

tribution for the papers, set at Tk. 200 for local paper writers and US\$50 for participants from abroad. The committee waived the fee for solicited papers and for papers presented by members of the conference committees. Third, the committee identified several Bangladeshis in the USA, UK, Australia, New Zealand and Japan, and requested them to send a list of persons with e-mail addresses so that the committee could appeal for funds and also ask them to make their own appeals to their contacts. The committee assumed that five persons would in turn make five contacts. Soon the committee received requests for the presentation of five hundred papers and within a month several thousands of non-resident Bangladeshis were approached for funds. The committee started to receive registration fees, papers with review fees and contributions. The workload became heavy and experts were contacted to review the abstracts. It was earlier decided that paper reviewers would do the work voluntarily as a contribution to the conference. But this made the review process slow and many contributors were making inquiries. The committee decided to pay a token fee to expedite the review process.

Time was passing by quickly. The non-resident participation looked very promising. But local participation was not as encouraging as the organizers would have liked. The committee sat again and devised three actions. One was a marathon and a cycle race to raise funds, the second was a boat procession to raise con-

sciousness and the third was the publication of a souvenir program in which business houses could pay for advertising which would be their donation. The marathon organized in three different locations on three weekly holidays, together with the sale of T-shirts, raised modest funds but did create a lot of enthusiasm. It required mobilizing local volunteers and approaching garment factory owners for help. In one place, arrangements for collecting household waste for making compost was successfully demonstrated. The cycle race organized by students, Boy Scouts and Girl Guides in ten different areas with sale of caps, pins and mugs also raised awareness and funds. The net proceeds was only a few thousand takas on average but the message was reaching the people. The boat procession was expensive as the fees charged per boat were high but it created a great impact on those communities worst affected by water pollution. The appeal for funds raised enough money to meet costs. Furthermore, the television coverage of the procession with vivid images of environmental pollution created a lasting impact in people's mind. The pollutants from diesel-using motor boats, industrial wastes, sewerage flows, dead fish, unclean water became the talk of the town for many days.

Muhit was getting a bit nervous. The collection of funds was slow. But more importantly, the finalization of the venue and getting a date from the Prime Minister's office for inaugurating the conference was not yet accomplished. It was already July.

The Bangladesh University of Engineering and Technology (BUET) agreed to host the conference, reducing much of the cost for renting a venue. The security checked the premises and agreed on the venue. The collection of advertisements for the souvenir program needed personal contact by the organizers. The organizers made a list of ten persons each. They first made appointments over the telephone with the CEOs and explained their purpose. They got positive commitments in 25 percent of the cases over the phone and 35 percent declined. The rest of the listed CEOs needed repeated persuasion and visits but funds were eventually raised. Some of the banks agreed to host lunch and dinner during the conference. The members of the organizing committee felt assured.

Since the conference would be held in the auditorium of the Bangladesh University of Engineering and Technology (BUET), the students in the universities of Dhaka, Jahangirnagar and BUET were mobilized to compose abstracts and papers. The institutions made the computer laboratories available. The students helped prepare transparencies. Professional proofreaders were engaged, press releases sent out. Papers for printing were supplied on credit and printing presses gave discounts. The students received a small amount for the conveyance cost and lunch and/or dinner. A designated member of the organizing committee was in charge of a press and was for each working session aided by a group of volunteers. Muhit believed in delegation and let each group decide

about daily expenses to be drawn from the finance committee on a daily basis. It was already the end of November.

The Conference

The conference was inaugurated on Friday, January 14, and the Prime Minister graced the occasion as the chief guest. Her presence brought forth wide media coverage and she assured the participants that the environmental issues would be addressed immediately and continuously. The first plenary heard presentations from the Ministry of Environment and other government agencies followed by questions and answers. The discussion was lively and helped to clarify the issues.

The concurrent sessions were:

- Air Pollution (9 papers were presented);
- Ground Water Pollution (10 papers);
- Wetlands and Biodiversity (8 papers);
- Energy and Climate Change (6 papers);
- Sustainable Development (7 papers);
- Urbanization and Environment (8 papers);
- Health Effects of Pollution (7 papers);
- Deforestation and Biodiversity (7 papers);
- The Role of Civil Society in Environment Protection (5 papers);
- Habitat, Housing and Environment (8 papers);

- ▶ Ground Water Pollution Mitigation (8 papers);
- ▶ Biodiversity for Environmental Upgrading (2 papers);
- ▶ Surface Water Pollution (3 papers);
- ▶ Environmental Impact of Economic Activities (4 papers);
- ▶ Disaster Management (6 papers);
- ▶ Solid Waste Management (6 papers);
- ▶ Law and Environment (8 papers);
- ▶ Role of Political Mass and Cultural Organizations in Environment Protection (12 presentations)
- ▶ Women and Environment Protection (4 presentations).

The conference was a success. It ended with the Dhaka Declaration, divided into 14 sections and touched all the issues raised. Each evening there was an hour-long cultural program. A play was staged one evening depicting how Mother Earth is dying because her children were behaving in a manner prejudicial to her life. In another evening, artists sang songs from both old and contemporary compositions covering various aspects of the bounties of nature and the enrichment of life because of nature. In the third evening, there was a recital of poems accompanied by dances. These activities all required time and effort and the assistance from two professors of the Department of Bengali. Three cultural organizations were in charge of selecting the participants, rehearsals and finalizing the presentations.

A group from the Art and Theatre Institute took charge of stage decoration and management. These were all paid for.

The Task Ahead

The organization (POROSH) received both its legitimacy and a mandate. It also learnt the difficulties of raising funds, and it developed a large agenda. Currently it organizes people, raises consciousness through the network and focuses on specific issues. One such issue is the proper conservation of the Sunderbans, the largest mangrove forest southwest of Bangladesh that UNESCO in 1998 declared as one of the human heritages. Another issue is saving the rivers, focusing on the Buriganga and the Turag that flow around Dhaka city. The third issue is household and hospital waste management. The fourth area of focus is arsenic contamination of ground water.

Staff of POROSH

The organization rents an office in Lalmatia, a residential area in Dhaka city. Its hall room is rented out as a meeting place for other like-minded organizations. It has four computers, to update information on the environment. The basic sources of information are newspapers, periodicals and research journals. POROSH maintains a small library of documents and published the proceedings of the Dhaka Conference for sale to raise funds. There are two full-time and two part-time workers and a dozen volunteers,

mostly students. No formal structure has emerged yet.

Looking Ahead

Muhit was very candid. He said, "It is very difficult to raise funds without contacts. But how many times can you bother a contact for which no institutional incentive exists?" But he did not think the situation was hopeless. His strategy was to raise consciousness and interest and to create a behavioral change for voluntary contributions in the cause of a better collective and community life. Muhit sat with the organizing committee after the conference to finalize the accounts and to write letters of thanks to those who helped, but more importantly to review what worked and what did not work. Though tired, the meeting lasted four long hours with a buffet dinner. At the end of the meeting, Muhit summed up: "What worked was our sincerity and commitment. What mattered was our ease of communication and flexibility of approach. What helped were the many voluntary services and provisions in kind. What eased things were planning ahead of time and quick corrective action through teamwork."

Not everything went right, but the problems were not major ones. Some people were not happy, some withdrew, some did not pay, some wanted to be free riders. "We must say the conference was a success because we all worked together and we knew we had a mission, we sought

no personal gain and we were ready to give time, energy and sweat. Good teamwork always makes you smile at the end." Muhit also said that the scientific papers would be put together and published as a volume for sale and the proceeds would be put in a fixed deposit to give the organization the seed money for its next project. "We have created an environmentally conscious civil society group; it was not there when the task was taken up. The next task would be easy all the way, except that for finance different approaches and repeated contacts would be necessary. Should we do the next ones on a smaller scale? Whatever we do we now know where to go and whom to turn to. Fund raising is difficult but raising it for a cause is a painstaking pleasure; all you need is to improvise and get closer to the people."0 ▶

Case 20

Raising a Voice against Violence

PROTHOM ALO ACID VICTIM ASSISTANCE FUND

Introduction

Motiur Rahman, the editor of *Prothom Alo*, a vernacular newspaper with the largest circulation (175,000 out of a total circulation of 2 million) has seen it all—upheaval and compromise, war and massacre, revolution and counterrevolution. Now 53, he was in his younger days a hardcore Marxist, who dreamt of a world where every deed was paid, no surplus value was left for the capitalist—a truly proletarian world. “But dreams are meant for shattering, and ideologies are for trembling, aren’t they?” He wondered, “When will there be a world with justice and a society based on rights?”

His newspaper is a new one. Achieving high circulation in a short time is largely due to its neutral presentation of news and views, its editor’s courage of conviction for a just society, and by targeting the new generation with a mixture of specialty supplements as well as wide regional coverage. Rahman is a prolific editor. He has edited four newspapers, all successful, and all stumbled after he left them.

He was at this moment busy briefing his news editor on the ever whimsical politics of the country when Sumona Sharmin, senior sub-editor on women’s issues, entered.

“Yes?” Rahman asked. “I do not know, really I am sick of it!” Sharmin said with a sad tone.

Rahman asked: “Could you please tell us what has happened?” She replied sadly: “Another incident of acid throwing....” Sadness also overwhelmed Rahman. He wondered: “How often have I gone mad for breaking news in the bizarre forest of politics and economics? All those strikes and speeches, do they mean anything? In fact how important are they compared to this tragedy? And how many times will this continue? Why should one burn someone’s face with acid?”

A man of action, he left the office with Sharmin to see the victim. By the time they reached uptown, she was in the burn unit of the Dhaka Medical College Hospital. They rushed to the hospital. Police, doctors, newspaper reporters had gathered around, and he was one them, a spectator. The victim’s cheek was burnt with hydrochloric acid, a third-degree burn. Even from their distant vantage point, they smelled the burnt skin. Her eyelids were burnt, one ear seriously injured.

And this was one of many such incidents. According to her story, the girl was just 15, reading in class ten. The wicked son of the local don directed his atten-

tions to this charming girl; the girl refused him. Slighted, he took revenge by throwing acid on her face while she was studying by the window of her house.

On With Work:

Creation of the Fund

“Can we not do something?” both said on returning to the office. That evening, Rahman sat with Sharmin and another reporter to discuss the issue. Soon after, the deputy editor, Sazzad Sharif, and Rahman’s secretary, Farida Hafiz, and many more joined them. They discussed options:

- ▶ To create a trust fund for the treatment of victims with donations from industrial houses. But that would take time and a lot of persuasion. There were bureaucratic delays in creating a trust and there was no tax break.
- ▶ Organize a march and a vigil. They decided that it would have a very limited impact.
- ▶ Finally, they agreed to work continually to create awareness, to help in rehabilitation.

They decided then and there to create a fund for the acid victims through donations in cash, a commitment in writing to deduct from salaries. On that day, they raised 32,000 takas. As the reports of incidents kept coming in every week, the newspaper organized a round table

discussion in which a television celebrity attended and she donated 1,000 taka.

The group opened an account at a nearby bank and named it the Acid Burn Victim’s Assistance Fund. [Prothom Alo means the first ray of the morning sun; the paper’s emblem is a symbol of the rising sun.] Their paper published a news item with the byline: “To help the acid burn victims with treatment, legal assistance, rehabilitation and overall to curb such incidents has created a fund; we urge your conscience to donate generously to the fund.” The introduction included the donor list at the time.

The Response and the Awakening

In eight months more than 950 people donated around two million takas.

The group studied the donor profile. Both men and women donated generously. Among the donors 60.5 percent were individuals of whom 30.9 percent were male, 29.6 percent were female. The rest of the donations came from groups, from schools and offices. Individuals accounted for 60.5 percent of the total number of donors. The rest came from people who did not necessarily belong to any particular charity or social organization. But the amount given by the groups of people was more than the individual donations. The ratio is around 55 percent to 45 percent.

But the most inspiring fact was that, among the donors, 42 percent were students. Sharmin, as the driving force of the

group, accepted the cash and checks. To her delight, she noted the donations from school children who saved money from their tiffin (mid-day snack). The high point was a donation from an English medium school. There, the students produced a drama to raise money for the cause, besides donating their pocket money amounting to one and a half lakh taka. One student of Class Four from another school donated nearly 1,000 taka saved from her pocket money. Sharmin said, "The amount does not matter, it is the conscience and active participation against an evil that is more important."

Working women from the garments industry, whom the group presumed to be out of reach of the campaign, as they did not read the newspapers, came along one day to the office to donate money. The response from the big business class was small in number. They made up only 4 percent of the total number of donors. But they donated a significant amount. A top businessman, Aziz, donated one lakh taka on the second day of the fund's launching; it uplifted the morale of the program greatly.

Every day the newspaper printed the list of donors. However, *Prothom Alo* did not yet plan a sectoral approach. Hafiz noted that more than 80 percent of the donations were less than 200 taka. The amounts ranged from 50 taka to 200 taka. Rahman replied that this reflected the sensitivity of the entire people. "They just lack the financial affluence to match their willingness to donate. Yes, we need money

but the need of the hour for our society is to wake up against evil. This shows that the society is not sleeping!"

Managing the Fund

To manage the fund, Rahman decided to sit down once a week with the people looking after the program. He designated three persons: Sumona Sharmin, Shirin Ferdous and Farida Hafiz. Sharmin headed the group. Ferdous was chosen because she was the reporter who covered most of the stories concerning violence against women. And as Hafiz was his secretary, she would keep him well informed about everything. The structure was very loose. There was no specific job description for the work that all took up with enthusiasm. This was extra work over and above their regular jobs. Abdul Hamid maintained a register book to enter all the amounts received. Sazzad Sharif, the deputy editor, often took time to help them out.

An Approach: Against Crime and for Prevention

The number of reported acid victims continued to increase. People in general were unaware of the severity of the damage caused by acid, a product used by many industries and thus easily available. Ferdous had often talked about it with Sharmin and noted that perhaps this increasing number reflected the growing awareness about the crime.

Prothom Alo decided that the next step was to make people aware of the easy availability of acid and how to counteract this. They considered a poster campaign in all the major cities. But this was expensive and not likely to have a lasting effect. Second, the group could visit factories, but that would be too time consuming. They decided to print a small cautionary slogan each day in the *Prothom Alo* free of charge.

The growing number of reports suggested growing social awareness. Recently one offender was caught red-handed by the local people with the help of his own family and handed over to the police. Government even passed a law where the offender could be sentenced to death. In a recently held cabinet meeting, the Prime Minister restricted the selling of acid.

Stand by the Victim

But the group observed that all this could not offer the victim solace for long. Her face was already cruelly disfigured and she would not live a normal life. Most of the time, after being hit with an acid-filled bulb, the girl loses at least one eye, or becomes deaf or finds talking painful. *Prothom Alo* decided to address the problem together with the Acid Survivors Foundation, an NGO dedicated to helping acid victims. They met to provide each other information and to devise ways to help the victims. Usually, the foundation took care of the medical cost and *Prothom Alo* devoted its time to rehabilitation. Only

two NGOs serve the acid victims and these get funds from international donors and do not raise funds locally. About half a dozen other member-NGOs provide various services to the victims.

Prothom Alo's role is to appeal to the conscience of the readers directly. Rehabilitation is crucial because after the incident the victim often struggles alone, often pushed into psychological and economic isolation. The victims are mostly from the lower middle class or lower, whose voices are seldom heard. The *Prothom Alo* team debated the options for rehabilitation, such as a secure residence, an opportunity to generate income, a school to return to, loving care and so on.

A Committee Helps to Make Decision

Prothom Alo formed a six-member committee aside from the existing, in-house executive committee. This committee consisted of an advocate, two doctors, two donor representatives, and a former consultant of UNICEF to look after the details. The process consists of having the local correspondent of *Prothom Alo* inform the Dhaka office about incidents. Then the head office asks for the details, specifically the best way to help the victim. After getting feedback from the local correspondent they send the request to the committee for the final decision. "This is a very simple, effective and time, money and energy saving process," asserted Sharmin.

The Next Step

Prothom Alo also decided to provide legal assistance to a few victims, by hiring attorneys for them, to help in pushing the cases through until a fair judgement was awarded. *Prothom Alo* believed that this effort would have a substantial impact in reducing the incidence of acid throwing on girls. Each issue of *Prothom Alo* carried in a single column a two-inch advertisement “declaring war” against the acid thrower. Their earlier approach focused on the cure, with advice such as: “Apply water on the burnt surface as soon as possible.” Now *Prothom Alo* emphasized prevention and tried to single out the culprit as a punishable offender. Some readers themselves suggested the shift. *Prothom Alo’s* readers set up a forum and organized a countrywide cycle tour to create awareness among the people.

Recently, Rahman held a meeting with the persons involved with the program. They tried to explore other ways of raising more money. Australian and Bangladeshi cricketers have given them an autographed bat to auction. They have a good number of paintings by prominent artists to sell. A concert is in the works.

The demands on *Prothom Alo* has exceeded its capabilities. The newspaper works in collaboration with a donor-assisted NGO, and *Prothom Alo’s* fund requirement is small. *Prothom Alo’s* strategy is prevention through raising awareness, advocacy for laws on the prevention of the misuse of chemicals, and punishment of

the perpetrators. The basic sustainability of its work is primarily assured by the sustainability of the paper itself. *Prothom Alo* daily collects over five and a half thousand taka, i.e., more than one hundred US dollars per day in a country where per capita per annum income is only US\$370. Small-size donations by the young are limited but the “Youth Front” of the readers (Bandhu Shava) ensure that the flow can be sustained. *Prothom Alo* has not yet appealed to the business community as businesses were lukewarm since they received no tax benefits. *Prothom Alo* believed that its assistance to victims was its best promotional activity for getting funds. Matiur Rahman, a veteran social activist of 30 years’ standing, believed that good deeds beget good responses.

In Search of a Strategy

Prothom Alo organized a group discussion on January 13, 2001 in an auditorium in Dhaka. Though some were invited through letters, most attended the meeting through a notice published in the *Prothom Alo* and in its companion English newspaper, *The Daily Star*. Eight girls who suffered acid burns narrated their stories, interspersed by discussions among those present. The focus was on “Social Initiatives to Prevent Acid Burn Incidents.”

Rahman informed the participants that on the average, 20 incidents were reported every month. Both preventive and rehabilitation work must be strengthened, for which financial contributions were

needed.

Current prevention strategies were:

- ▶ Lodging proper FIR with the police station under existing laws;
- ▶ Creating civil society pressure for timely investigation, proper recording and filing of cases;
- ▶ Lobbying for quick disposal of cases;
- ▶ Providing appropriate legal assistance; and
- ▶ Importation, production and use of acid should be monitored by the government, and wherever possible by chambers and civil society.

As to fund raising, a group of youngsters proposed to tour 150 locations over a period of three to six months with leaflets and posters designed to create consciousness and raise funds. Two popular artists agreed to give concerts and donate their albums for sale. These albums along with other singles would include some singles directly related to the sufferings of the acid burn victims and protest against such wrongdoing. Some professionals, lawyers and doctors, besides providing professional advice, agreed to donate a part of their earnings over the year. Sumona Sharmin said, “At the end of the meeting there was not only a sense of urgency but also lots of hope.” ▶

PART THREE

Appendices

Appendix A

KACHI KANCHAR MELA BALANCE SHEET DATA

Case 4: Appendix: Balance sheet data

Income	June 1977	June 1980	June 1984	June 1997	June 1999
Govt. Receipts	86900	55100	28000	50000	30000
Donations	65501	6800	57000	513445	442700
Bank Interest	789	787	1900	2310	1232
Sales (coupons, handicrafts, uniform	18535	12495	3455	----	----
Others	---	55950	8171	12485	19597
Total	953825	131132	98526	578240	493529

Appendix B

BISHWA SHAHITTO KENDRO

Balance Sheet Data

Balance Sheet Data					
INCOME	30.6.99	30.6.95	30.6.90	30.6.85	30.6.81
Grant	2515	2030	600	134	-
Donation	584	360	240	251	660
Sale of books (Net Profit)	513	1005	870	8	-
Advertisement	143	-	-	11	5
Auditorium Rental	84	-	60	-	-
Subscription and Fees	297	113	36	26	-
Computer income	-	31	542	5	-
Service income	84	524	33	-	-
Sale of magazine	5	-	458	-	-
Interest on bank deposit	75	}364	}13	-	-
Total	4302	4430	3841	432	662
FIXED ASSETS					
Auditorium	165	980	869	-	-
Building	1173	-	-	-	-
Computers	127	143	384	-	-
Furniture & fittings	353	160	191	131	39
Books	2740	662	1033	603	126
Musical Instruments & films	140	19	24	83	106
Vehicles	75	-	27	1	-
Equipment	145	20	234	19	15
Others	5	-	-	-	10
Total	4925	1984	2785	846	298

Trustees

1. Abdullah Abu Sayeed Chair & Trustee Board
2. Mohammad Fariduddin Trustee
3. A. K. M. Rafiquddin Trustee
4. Lutfar Rahman Sarker Trustee
5. Mahbub Jameel Trustee

Distribution of 59 Employees

Library	15 persons
Audio-visual	5 persons
NWEP	15 persons
Cultural Activity	$2 + 10^* = 12$ persons
Publication	$2 + 5^* = 7$ persons
Computer	$6 + 4^* = 10$ persons
Accounts	2 persons
Administration	2 persons
Editorial Section	2 persons
Café	2 persons
Transport	6 persons

* Staff are volunteers

Appendix C

SAJIDA FOUNDATION

Governing Body

1. Humayun Kabir (*Chairperson*)
2. Khaleda Fahmi (*Vice Chairperson*)
3. Owais Salam (*Treasurer*)
4. Abeda Fahmi (*Member*)
5. Syed Humayun Kabir (*Member*)
6. Erum Marium (*Member*)
7. Syed S. Kaiser Kabir (*Member*)
8. Syed Humayun Kabir (*Executive Director*)
9. Zahida Fizza Kabir (*Director of Programs*)

SAJIDA Time Line: Major Events

1993

SAJIDA's activities formalized

Registered under Ministry of Social Welfare

Micro-credit program piloted with eight poor women of Azimpur, Dhaka, with two staff

1994

Micro-credit program expanded; members reached 360

Area coverage expanded to Lalbag, Kamringirchor

1995

Number of members in Micro-credit reached 780

New working areas selected in Keranigang

Credit manual documented

1996

Micro-credit members reached 2,460

Staff increased to 23

Savings program introduced

Emergency Fund for group members created

1997

Number of members in micro-credit reached 4,200

Credit Line agreement with BRAC signed

Partnership with CARE (income) project

Service Rule documented and implemented

1998

Entrepreneur Development Program (EDP) piloted

Software program written for Savings Program (SP)

Additional loan facilities for members introduced

Rules and Regulations regarding Mandatory Savings amended

Membership in Income Forum

1999

Members in Micro-Credit reached 5,280

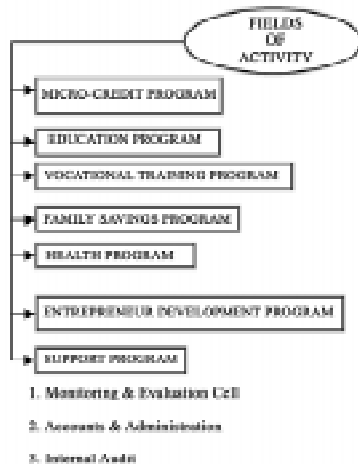
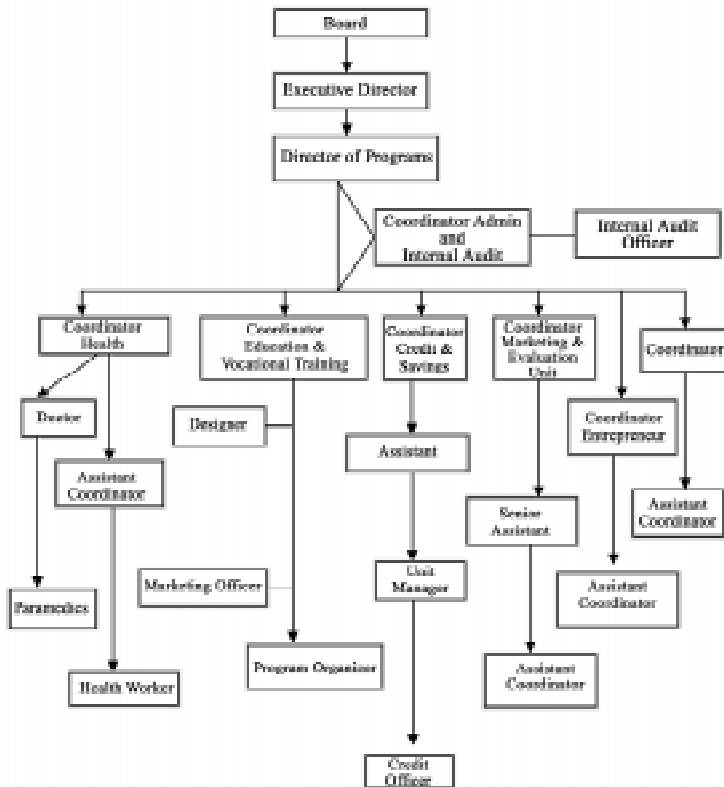
Health Program introduced

EDP redesigned and expanded

Partnership with Education Support Program (ESP), BRAC

Non-formal Primary Education Schools opened

Organogram of SAJIDA Foundation



Mission

“Changing the life of the deprived by empowering women is among the most satisfying of activities. Formally and informally SAJIDA has been engaged in this for many years. We are poised to do more.”

Human Resource

Human Resource		
Fields	1998	1999
Savings & Credit	11	17
Entrepreneur Development	22	3
Monitoring & Evaluation Unit	3	3
Health	0	23
Education	0	9
Accounts	7	7
Administration & Internal Affairs	1	2
Support Staff	7	9
Trainee	0	4
Total	31	77

Disbursement of Loans for the Year 1999

Disbursement of Loans for the Year 1999				
Month	No. of Centres	No. of Members	No. of Loanees	Total Disbursement
January	140	4,200	204	1,220,000
February	140	4,200	374	2,733,000
March	140	4,200	312	2,033,000
April	140	4,200	202	1,223,000
May	4	120	279	1,865,000
June	5	150	425	2,577,000
July	7	210	556	3,558,000
August	1	30	392	1,793,000
September	3	90	193	1,157,000
October	3	90	578	4,612,000
November	9	270	620	4,834,000
December	4	120	950	6,146,000
Total	176	5,280	5,085	33,751,000

No. of Savers

No. of Savers	
Year	No. of Savers
1996	5,729
1997	9,250
1998	1,1321
1999	15,173

Savings Program

Savings Program		
Year	Savings Deposit	Savings Deposits Refund
1996	195,300	25,000
1997	490,000	235,000
1998	492,000	465,000
1999	500,000	500,000

Appendix D

DHAKA COMMUNITY HOSPITAL

Chairman: Prof. Quazi Quamruzzaman, FRCS (Edin.), FRCS (Glas), FICS (USA). Former professor in pediatric surgery in Dhaka Shishu Hospital.; president, Association of Paediatric Surgeons of Bangladesh, Shishob, Bangladesh; member, National Health Policy Committee; member, National Steering Committee for Arsenic Mitigation.

Coordinator: Prof. Mahmuder Rahman MRCP (UK), FRCP (Glas.). Former principal and professor of medicine, Dhaka National College and Hospital.

Members:

1. Quazi Habibur Rahman : MA (Dhaka), Import Management (Helsinki school of Finland). Former senior general manager, BCIC.
2. Dr. Sabera Rahman: MBBS (Dhaka), D. Obst. RCOG (London), FPA (London). Former director, Fertility Services and Training Center, Dhaka.
3. Dr. Rahina Ali: MBBS (Dhaka), D. Obst. RCOG (London), FPA (London). Former director, Maternity Centre, Dhaka.
4. Saidur Rahman: MSC (Rajshahi). Former director, OXFAM Bangladesh. Managing director of a garment business.

Appendix E

LIBERATION WAR MUSEUM

Sources of Income

Sources of Income	
Foreign Donation	Tk.1,152,348
Members Fees and Donations	Tk. 1,194,400
Donations and Subscriptions	Tk. 512,738
Charity Shows	Tk. 1,442,150
Gate Collection	Tk. 78,537
Sale from Kiosk	Tk. 14,457
Café	Tk. 115,897
Others	Tk. 270,457
Total	Tk. 4,907,984
Expenditure	Tk. 4,246,059

Trustees

1. Dr. Sarwar Ali : Managing Director, Renata
2. Aly Zaker : Managing Director, Asian Communication Limited and a noted theater personality
3. Asaduzzaman Noor : Noted electronic media personality and an artist of renown
4. Mofidul Haq : A writer, publisher and owner of a publication house
5. Ziauddin Tariq Ali : Businessman and social activist
6. Akku Choudhury : Director of MST
7. Rabiul Hussasin : Architect
8. Sara Zaker : Artist and Director, Asian Communication Limited

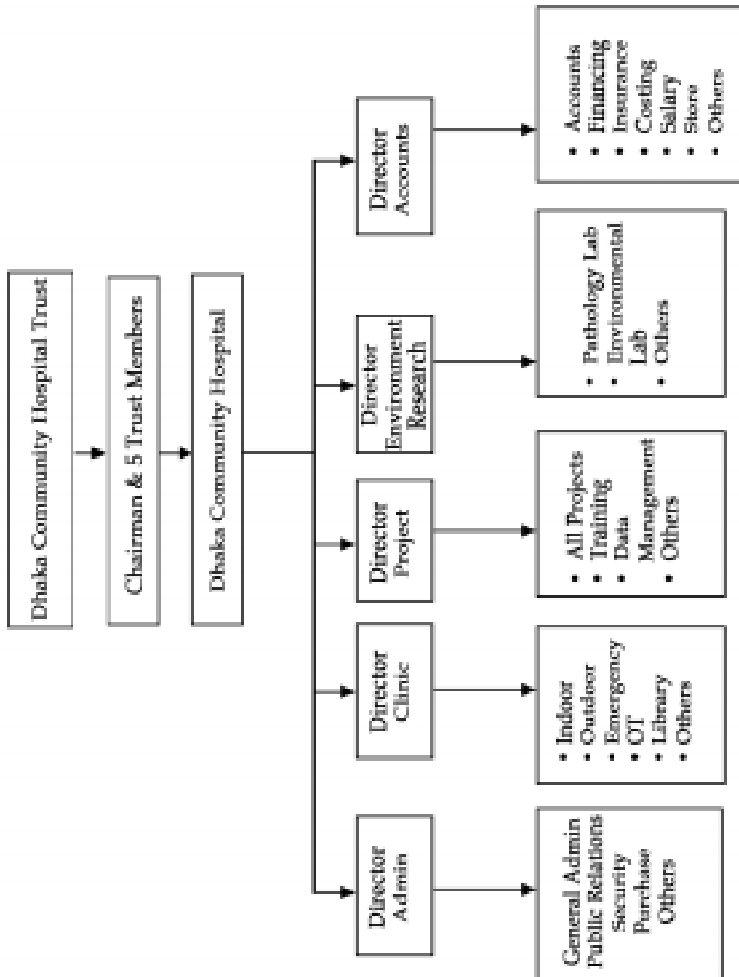
Sponsor Members

1. Transcom Limited
2. Ford Foundation
3. Square Pharmaceuticals Ltd.
4. Mr. & Mrs. Matin Chowdhury
5. Sri Subol Chandra Roy
6. Bengalees in Switzerland
7. Asiatic Marketing Communications Ltd.
8. Ministry of Cultural Affairs
9. High Commission of India, Dhaka
10. "In remembrance of a daughter."
11. "A well-wisher."

No. of members

No. of Members	
Charter Members	74
Annual Members	124
Donors	80

Organogram



Appendix F

PORIBESH ROKSHA SAPATH

FUND RAISING FOR THE DHAKA CONFERENCE

1. Registration Fee	Tk. 85000
2. Paper Review Fee	Tk. 50500
3. Fund Raising Through Events	Tk. 268000
4. Donation From Organizations	Tk. 400000
5. Donation From individuals	Tk. 116657
6. Other Fund raising Events	Tk. 98000
Total	Tk. 1018157

Appendix G

PROTHOM ALO ACID VICTIM ASSISTANCE FUND

Gender Segmentation		
Male	Female	In group
293	281	374
30.9%	29.66%	39.4%

Class Segmentation				
Student	Business	Homemaker	Service	Other
393	31	84	249	193
41.5%	3.3%	8.4%	26.2%	20.3%

Individual and Group Donation	
Individual	Group
574	374
60.6%	39.4%
Tk.876,600	Tk. 1,071,400

Growth of Funds over the Months	
Month	Collection (taka)
April	165,210
May	393,657
June	287,899
July	287,446
August	179,803
September	210,627
October	136,115
November	260,762

Size of the Fund				
Fund Size	No of Donation	Cumulative	%	Aggregate
50,000+	5	5	.5	.5
50,000-20,000	14	19	1.47	
20,000-10,000	27	46	2.8	8.7
10,000- 5,000	42	88	4.43	
5,000-1,000	213	301	22.46	
1,000-200	268	569	28.27	90.7
200-1	379	948	39.97	

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Investing in Ourselves: Giving and Fund Raising in Bangladesh provides NGOs and fund raising practitioners with a deeper knowledge of the fund raising principles and strategies employed in the country. Whether you're a small, young non-profit, or a large national or international organization, you will benefit from the fund raising experiences of the local NGOs in the case studies. The publication of the book is part of a seven-country research project spearheaded by the Asia Pacific Philanthropy Consortium (APPC), and funded by the Asian Development Bank, through The Asia Foundation, Nippon Foundation and United States Agency for International Development (USAID).

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