

# NGO Intervention and the Ultra Poor

*Shantana R. Halder*  
*A.M.Muazzam Husain*

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BRAC  
Research and Evaluation Division  
75 Mohakhali C/A, Dhaka 1212 Bangladesh  
Email: [bracamr@bdmail.net](mailto:bracamr@bdmail.net); Fax: 880-2-8823542,  
Phone:880-2-8824140, Ext. 2710

### Abstract

This report mainly discusses the perceptions of the ultra poor regarding NGO membership and their future development needs if they join NGOs like BRAC. It also focuses on reasons for membership discontinuation, issues of targeting and suggests some alternative programme interventions useful for them. It was found that at the time of survey 79% of the ultra poor living in BRAC villages did not ever have membership of any NGO. Major reasons for non-participation were poverty and their inability to pay regular installments due to lack of continuous income flow. Age limit and vulnerability conditions also prevent some of them. Fifty-one percent of those who are willing to join BRAC, wants to get some support mainly in asset creation, loan receipt and in getting salaried job/wage employment. Only 12% want to get some donations. Due to heterogeneity even among the ultra poor a single intervention package would not be helpful for all. In designing any development programme for the ultra poor the subsidy element should be necessary for reducing their food insecurity. It also should consider all the elements of human poverty to address their multidimensionality of poverty.

## Introduction

It is now well established that NGOs/MFIs have not been able to reach the ultra poor to any significant extent through their conventional micro-credit programmes.. It has been found from different studies that the ultra poor who joined BRAC or any other micro-finance institution, have not benefited much from their attachment (Halder and Husain, 2000, Husain (Ed.), 1998, Zaman, 1997). A certain percentage of them also dropped out for several reasons (Mustafa et al, 1996, Halder et al, 1998, Evans et al, 1995). On the demand side, many of the ultra poor are not interested in joining such programmes because they do not meet their special development needs. On the supply side, organizations also very often exclude them on different grounds, especially due to their eagerness to achieve higher rates of repayment and ensure organizational discipline.

This report mainly discusses the perceptions of the ultra poor regarding NGO membership and their future development needs if they join NGOs like BRAC. It also focuses on reasons for membership discontinuation, issues of targeting and suggests some alternative programme interventions useful for them. Data used in this report were collected in December 1998 from 1,250 ultra poor households residing in five districts under 25 BRAC's RDP Area Offices. These are the households who were eligible for NGO membership but not participated in the NGO activities. In sample selection the list of all ultra poor households living in the villages of all RDP working areas but not participating in NGO activities prepared by RDP local staff in 1997 was used. The five districts selected for this study were Comilla, Jamalpur, Faridpur, Rangpur and Bogra where concentrations of the non-participating ultra poor households were highest. From each selected region five Area Offices (AOs) were sampled based on the higher frequency of non-participating households.

The findings of other reports of the authors on ultra poor have revealed several aspects of their demographic and socio-economic characteristics, which differ from those of the rest of the poor and less vulnerable households. The findings also help to explain why their development needs are different and provide clues for adopting special measures for effectively targeting them. Their peculiar situation explains why they are not usually interested to participate in credit programmes and also why they cannot sustain their NGO membership even if they become involved.

Even though the study sample households lists were presumed to be not involved in any NGO, in reality 12% of the sample households were found to have had current membership in NGOs. Another 9% reported that they were NGO members in the past but dropped out. The number of households which ever participated varies among regions, ranging from 7.2% in Faridpur to 32.4% in Jamalpur. NGO coverage in Rangpur was also low, only 16%. Majority of them were from Jamalpur, Bogra and Comilla. A major reason for not participation was their unwillingness to join BRAC or other NGOs. It was found that more than 70% of the respondents in the Faridpur and Rangpur regions were unwilling to join BRAC or any other NGO. The highest number of positive responses was given by the ultra poor in the Comilla region. A significant number of respondents from Bogra and Jamalpur were also willing to join (Table 1).

#### **Reasons for non-participation and discontinuation of membership**

An analysis of the reasons influencing participation of the ultra poor in NGO programmes involves two types of factors: the demand side and the supply side factors. On the demand side are the factors that influence the ultra poor either to participate or to self-exclude themselves from participation. The supply side includes the factors related to the policies and decisions of the NGO and their target group organizations, which may inhibit or discourage the ultra poor to participate.



On the demand side, the study findings showed that the major reasons for the non-participation for a large majority of the respondents (58%) were poverty and consequently their inability to pay regular installments (both savings and credit) due to the lack of a continuous income flow. Economic vulnerability was thus a primary factor. Thirteen percent did not feel any need of the services provided by the NGOs. They did not consider that NGOs could help solve their problems. Another seven percent reported that they never participated in any NGO because they did not have adequate knowledge on what NGOs were doing, how to join and what to do with credit. Information gap was thus another restraining factor. For another six percent, reasons for their non participation were: lack of time to attend weekly/biweekly meetings, inappropriate loan size, personal conflict with NGO members, fear of misappropriation of loan money due to bad habits of household heads, bad reputation of some NGO staff, etc. An insignificant number of respondents also did not respond to the question on participation (Table 2).

On the supply side, age limit set by NGOs as a membership eligibility criterion is a factor restricting membership beyond a certain age. Usually, the NGOs allow the members to remain in the NGO upto the age of 55 to 60 years. Those not having any permanent residence are also excluded from NGO membership because they are not always traceable and this membership increases the risk of default. Results show that 13% were excluded from NGO participation for their old age and destitute condition. Destitute like beggars and those who live on others' land (*Uthulies*) are not usually taken in as members. The programme staff usually give high preference to potential repayment capacity of their clients and try to avoid possible risks in this respect. Thus, they do not show inclinations to offering membership to highly vulnerable groups under their credit programme. Among other factors may be mentioned the negative attitude of existing NGO group members. They very often discourage or refuse to accept a segment of the ultra poor as their fellow group members to avoid problems related to maintenance of loan repayment and group discipline.

The reasons for discontinuation of membership, as revealed from the study findings, are presented in Table 3. According to the table, 45% of those who once joined NGOs dropped out. Highest rate of dropouts was in Rangpur (81%) and lowest in Jamalpur (30%). The reason behind their membership discontinuation in most cases was members' inability to pay regular installments. Other reasons were disapproval of other family members, conflict among members, fear of being cheated by the NGO staff, violation of prestige, time constraint in attending regular meetings, out migration, bad habits of household heads and old age.

#### **Modeling participation behaviour in the past: a multinomial logistic approach**

It has been observed that when 79% of the sample households were detached from NGO activities in the past, 9% received NGO benefits in the past but discontinued their present participation for several reasons, the other 12% continue their participation. This finding creates a research interest to know what factors influences the participation behavior in the past and in the present, what are the differences among these three groups. To answer all these questions a multinomial logistic regression model has been applied. In the model specification land is not considered due to the fact that 95% of the sample do not possess any cultivable land which may influence their income. The inclusion of this variable may distort results. Adult education is also not included for similar reason. Results of the estimated coefficients of regression analysis are presented in Table 4. Household non-land asset base, savings, number of income sources, age of household heads, number of earning members in the household and household size are found to be the major significant influencing factors for present NGO participation. The past participation was very much influenced by diversified income sources and higher number of household members. Negative significant coefficient of age of household heads indicates that with increasing age of households the probability of participation reduces. Coefficients of area dummies in the past and at present indicate that over time and space variation in NGO

participation of ultra poor households widened across regions. Presently the highest rate of participation was observed in Jamalpur, which is considered as controlled area. Positive and significant coefficients of indicators of both sets of samples whether they continue their participation or discontinue compared to others who never participate indicate that households which never participated are the households with low economic profile.

### **Interest of the ultra poor in NGO membership**

The perceptions of the respondents were obtained on their future interest in the membership of NGOs like BRAC. Table 5 presents results of the question. A majority of all households (53%) expressed their willingness to join. Relatively more among those who had previous membership wanted to join than those who did not have any NGO experience. Sixty percent of the ex-NGO members and 49% of the non-members showed their interests to join. There was significant regional variation in their responses. Eighty-nine percent among all respondents in Comilla, irrespective of their past NGO involvement, were willing to join BRAC. On the contrary, a majority of the respondents in the Rangpur and Faridpur regions were passive in their decisions regarding new NGO membership. In these two regions more than 70% of the non-members and 57% of the ex-members did not show any interest to join NGOs.

Analysis of results on the differential interests in NGO membership provides an insight on the close relationship of this question with a variation in the demographic and socio-economic status of various groups within the ultra poor. Willingness to join BRAC was higher among the male-headed households and among those who were fully dependent on male income. Among the different landholding categories, more households with homestead only were interested in BRAC/NGO membership.



Among different occupational groups the old age population, beggars and the disabled were less interested in NGO membership (Table 6).

The differences in mean between the two interest groups show that compared to those not interested in NGO membership the households willing to join are those with bigger family size. They own more non-land assets, earn significantly higher income. Their average aggregate education level was also significantly higher. They also had higher access to different credit sources. Twenty-two percent of them are the households who had the capacity to procure food from their own sources whereas percentage of such households among those not interested in BRAC membership was only half (Table 7). Thus, those households which suffered from greater food insecurity were less interested to join an NGO.

#### **Reasons for unwillingness to join NGOs**

Sixty-nine percent of those who were unwilling to join BRAC membership feel that they would not have the ability to pay regular installment which was one of the prerequisites for any NGO membership. Another 23% who were basically old age people who did not want to become involved with any kind of binding. Two percent did not feel any need for the services provided by NGOs. Another two percent reported that they did not have the scope to investment loan money. An insignificant percentage of respondents reported that their husbands, father/mother-in-laws, who were the decision-makers in the household did not like NGO activities and would not allow them to join BRAC. The other reasons for non participation were lack of income earners in the household, bitter experience from past membership, lack of/inadequacy of knowledge regarding the services provided by NGOs, bad habit of the household heads, etc., (Table 8).

There is a wide range of variation in the frequency of different responses in different regions. For example, when for 83% of cases in Rangpur the inability to pay



installments was the major reason for their unwillingness to join any NGO, it was the reason for 27% of cases in the Bogra region. On the other hand, old age was the reason for a significant number of respondents in Bogra and Jamalpur regions to leave NGOs. The frequency of unwillingness to participate was also significantly higher in Bogra.

#### **The perceptions of the ultra poor on their development needs**

The study aimed at understanding the perspectives of the ultra poor on their development needs. Their perceptions were reflected in their response to questions on how NGOs like BRAC could help them in improving their socio-economic conditions. Eighty-two percent respondents provided answers while 18% did not. Those who did not give their answers to this question were the people who did not want to get NGO membership. Those who responded positively provided a maximum of four suggestions, although the frequency of giving more than two responses was very low. Considering the multiple responses it was found that all those who responded positively required some kind of assistance in asset creation like ownership of rickshaw/van, poultry, livestock, shop and homestead with house. About 22% wanted to get soft loans from BRAC with a lower rate of interest and a flexible repayment schedule. Sixteen percent wanted to get any kind of salaried jobs. Another 12% needed some kind of donations/relief. If the first or any other single response is considered, the sequence of findings regarding the priority of needs was the same. It is implied that for the ultra poor their first choice is accumulation of assets, mainly productive. Donations or relief are the last thing that they want (Table 9).

The responses varied significantly by regions. Support in asset creation was asked by 94% of the respondents in Rangpur while it was only 50% in Bogra. In Bogra, around 42% of the respondents asked for salaried jobs or wage employment. On the contrary, none of the respondents in Faridpur mentioned it in their answers. Loan was sought by a significant number of respondents in the Jamalpur and Faridpur regions and donations were asked mostly in Jamalpur (Table 10). The study results indicated that

the development needs of the various segments of the ultra poor depended on their socio-economic situation.

Table 11 presents the respondents' preferences based on their different socioeconomic status. Significant variations were found among the responses of different landholding groups except in the case of donation/relief. The demand for loan was found to be positively correlated with household landholding. The demand for free access to create assets was highest for households owning only homestead and lowest for the highest landholding group. Almost an equal percentage of the landless and the highest landholding group thought that it would be helpful if BRAC could create direct employment opportunities for them. This percentage was almost half among the other groups.

Sex of the household heads also had an impact on their preferences. The male-headed households gave higher preferences to asset ownership and easy access to loan and lower preference to donations. Although asset creation was also the first priority of the female-headed households, it needs to be mentioned here that 22% of them wanted donations/relief. Only 11% of the male-headed households wanted relief. The largest proportion (33%) of those households whose heads were either old aged or disabled or beggars asked for relief while 24% households without any male income earners and 15% households with illiterate heads asked for relief. Thus it is found that relief or subsidy is wanted by the relatively more vulnerable and the destitute households.

### **Reaching the ultra poor**

It is evident from the above findings that any NGO/MFI could not expect to achieve success in reaching the ultra poor by its mainstream development programme. Results of this study which is similar to other study findings conducted in Bangladesh show (Wood and Sharif, 1997), that the ultra poor themselves are unwilling to join any credit

programme as they feel that they do not have enough resources to generate incomes to pay back loans and, therefore, refuse to be overburdened. It is also evident from different study findings that micro-credit is not the way out for all the poor, especially for the ultra poor. Micro-credit mainly followed the 'promotional' model of poverty alleviation through financing of micro-enterprises. It does not help the ultra poor with high degree of income insecurity and vulnerability, whose needs are mainly 'protectional' in nature. As found by many, the ultra poor commonly practice 'self-exclusion' from income generating credit initiative, which they do not perceive as a solution to their livelihood problems. Their intensity of poverty also impedes them to join any group schemes. The other group members feel 'too risky' to give group membership to the ultra poor who are incapable of productive utilization of loans. Finally the objectives of financial viability, and the urge to achieve high repayment rates lead the local management staff of micro-credit programmes to screen out the ultra poor (Hashemi, 2001). IGVGD, the special programme for the ultra poor, also screen out the physically disabled, a significant segment of the ultra poor.

### The targeting approach<sup>1</sup>

Appropriate targeting is very important for achieving success in any development intervention. There are mainly three different methods of targeting employed in practice. They are individual assessment, tagging or categorical targeting and self-targeting. Individual assessment mechanisms require programme agents to decide eligibility on a case-by-case basis. This may involve a direct means test, proxy means test, and/or subjective evaluation by a social worker (Glewwe 1992, Ravallion and Sen 1994). Tagging or categorical targeting offers eligibility to all members of a group defined by an easily identifiable characteristic or trait. This includes geographic targeting (Baker and Grosh 1994, Bigman, Dercon) and the restriction of benefits to

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<sup>1</sup> This section draws heavily from Conning Jonathan and Kevane Michael, 'Community Based Targeting for Social Safety Nets, December, 2000



identifiable social groups such as single women with children, ethnic groups, or the elderly (Appleton and Collier 1995, Buvinic and Geeta 1997, Case and Deaton 1998, Cornelius 1995). Finally, self-targeting methods take advantage of differences in participation costs across households to get non-target households to self-exclude. Examples include employment guarantee schemes with low wages and price subsidies for inferior good items (Besley and Kanbur 1991, Blackorby and Donaldson 1988, Jacoby 1997, Munro 1992, 1992).

Choosing of specific targeting method depends on the goal and objectives and content of the development packages. Although errors of targeting are much less in categorical targeting, selection of the targeting indicators is an important issue in this approach which may affect the coverage. In the selection of indicators emphasis should be given to the targeting ability of the specific indicator by testing its sensitivity in identifying the target group. Maximum coverage is also another precondition for selecting indicators. Availability of resources, leakage of the available funds to other groups rather than the targeted ones and selection of agents for delivering benefits are also important issues in targeting.

Results presented in different chapters of this report give a clear idea that no single approach would be effective in addressing the needs of the ultra poor since there exists a heterogeneity among these households. To reach the maximum coverage and pinpoint the specific needs of the total population, a combination of individual and group approach would be necessary. In this regard several indicators such as sex, age and occupational status of the household heads, household landholding, current value of living house, number of rice meals consumed in the last 24 hours, sources of rice consumed and geographical locations, will be useful.

#### **Programmes for the ultra poor**

It is evident from several studies (Halder and Husain, 2000, Zaman 1999) that micro-credit helps in raising household welfare after receiving a certain loan threshold. But what is important to note is that a great majority of the ultra poor do not participate in different micro-credit programmes due primarily to their inability to bear the risk of taking a loan. The poor resource base of these households including land, working capital, non-land fixed assets, family labour and skill level of family workers does not allow them to start a family enterprise. Evidence shows that the ultra poor use a larger proportion of loans for consumption smoothing (Halder and Husain, 2000). The ineffectiveness in reaching the ultra poor by micro-finance institutions is associated with several factors. First and foremost is the emphasis on credit delivery by many institutions. For the ultra poor households the opportunities for credit-financed self-employment are very limited, and the risks are unreasonably high.

It is clear from the above that for the ultra poor the present generation of micro-credit as a single development intervention cannot be the programme which matches the needs of the ultra poor. Secondly, the ultra poor are not homogeneous. It includes the disabled and old people who are unable to perform hard physical labour. These households need regular income transfers for survival i.e. for these households, safety nets are the only programmes that can be helpful. The ultra poor also include the floating households and households residing in others' houses where they are attached as labourers. This type of households is considered as credit risk and is excluded from micro-credit programmes. For this kind of population an alternative package should be developed that offers a permanent residence with other development means including provision of wage employment. For households with potentially capable members, BRAC's IGVGD or Ashrai<sup>2</sup> type of programmes would be effective. Those who fully depend on wage labour and lack time for being involved in activities such as attending

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<sup>2</sup> Ashrai is a non-government development organization established in 1991 working with the ultra poor tribal population in Barind Tracts under Greater Rajshahi district. Women from tribal families are organized in a society. Members of the society meet once a week and deposit small amount of money as savings to generate village-based capital fund for investment.

weekly meetings and other formalities required for formal institutions, any employment scheme would be effective.

For another group with capacity to work but no/very poor resource base, provision of productive assets such as livestock, poultry and so on, would help in raising their employment and income opportunities and at the same time strengthen their asset base which, at a latter period, would enable them to graduate into the usual credit programme of NGOs.

In designing any development programme for the ultra poor, two things should be taken into consideration. Since the ultra poor are highly insecure in food, a subsidy element would be necessary to be included in the development package. Secondly, the package should include all the elements of human poverty to sustain the programme since results of this study and others show that the ultra poor households suffer from poor health, malnutrition, and have very low education and awareness status.



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**Table 1. Past and present NGO membership status by region**

Membership	Rangpur	Comilla	Bogra	Jamalpur	Faridpur	Total
Previous membership	16.4	20.8	29.2	32.4	7.2	21.2
Current membership	3.2	10.8	18.4	23.2	4.4	12.0
Significance level	p < .01					

**Table 2. Reasons for non participation by region**

Reasons for not participating	Rangpur	Comilla	Bogra	Jamalpur	Faridpur	Total
Inability to pay installments	52.6	28.8	31.6	14.8	24.6	31.0
Poverty	24.9	14.1	22.0	43.8	29.7	26.6
Old age	1.9	2.0	11.9	4.7	-	3.8
Not needed/wanted	11.5	17.2	8.5	6.5	19.4	13.1
Lack of knowledge	1.9	6.6	7.3	5.3	11.6	6.7
Begging/uthuli	3.3	23.2	7.3	9.5	4.7	9.4
Others	2.4	4.0	1.7	12.4	9.9	6.1
Not responded	1.4	4.0	9.6	3.0	-	3.4

**Table 3. Reasons for discontinuation of NGO membership by region**

	Rangpur	Comilla	Bogra	Jamalpur	Faridpur	Total
Dropout rates	80.5	44.2	41.1	29.6	44.4	44.5
Reasons for dropouts						
Inability to pay installments	60.6	60.9	76.6	66.7	50.0	65.3
Others	39.4	39.1	23.3	33.3	50.0	34.7



Table 4. NGO participation: Results of the Multinomial logistic model

Variables	Description	Estimated coefficients	
		Present NGO membership	Past membership
Constant		-2.872*	-5.176***
Fsize	HH size	.140*	.155**
LGASST	Ln of non-land assets	.169**	0.006
LNAGE_H	Ln of age of hh heads	-.786**	.224
LNSAVINGS	Ln of HH current savings	.435***	.0085
SOURCE	No of income sources	.356**	.552***
SINGLE	HHs with single earner = 1, else=0	1.138*	.184
AREA_1	Dummy of area Rangpur= 1,	-.942**	.505
AREA_2	Dummy of area Bogra= 1,	.469	.507
AREA_3	Dummy of area Faridpur= 1,	-1.72***	-1.23***
AREA_4	Dummy of area Comilla= 1,	-.721**	-.003
McFadden R <sup>2</sup>		.22	
N	Sample size	1250	

Table 5. Region-wise distribution of responses on willingness to join BRAC/NGOs by their pre-survey NGO involvement

Membership	Rangpu r	Comilla	Bogra	Jamalpur	Faridpu r	Total
<b>Ex-NGO members</b>						
Yes	42.4	88.0	63.0	56.5	42.9	60
No	57.6	12.0	37.0	43.5	57.1	40
<b>Non members</b>						
Yes	21.5	89.9	67.8	45.6	28.4	49.3
No	78.5	10.1	32.2	54.4	71.6	50.7
<b>Total</b>						
Willing to participate	26	88.8	66.8	51.2	29.6	52.5
Not willing	74	11.2	33.2	48.8	70.4	47.5

**Table 7. Differences in mean of households willing to join BRAC or other NGOs**

Indicators	Households willing to join NGO n=663	Households not willing to join NGO n=587	t value
HH size	4.1	3.4	-6.54
Annual hh income	12823	10730	-4.56
Number of income sources	1.50	1.45	-1.38
NMIE	1.44	1.39	-1.48
Value of non-land assets	4433	2363	-5.88
HH aggregate education	.87	.60	-4.27
% with access to credit	30.2	16.2	-5.89
% of households having the full capacity to procure food	21.9	11.1	-5.15

**Table 8. Distribution of HHs by pre-survey NGO membership and sex of the HH head**

Reasons for unwillingness to BRAC membership	Rangpur	Comilla	Bogra	Jamalpur	Faridpur	Total
Inability to pay installments	83.1	60.9	27.4	64.7	74.1	69.4
Old age	3.8	17.4	38.7	22.5	3.5	22.5
Not needed/wanted	4.9	-	9.7	2.0	5.3	2.0
Disliking of family members	4.4	4.3	11.3	2.0	4.1	4.6
Less scope for investment	1.1	4.3	-	2.9	2.9	2.0
Others	2.7	13.0	12.9	5.9	10.0	7.2

## Introduction

Poverty is pervasive in Bangladesh. As poverty is inextricably linked to unemployment, reducing unemployment is almost synonymous with reduction of poverty. The prevalence of unemployment and underemployment in the country is quite high<sup>1</sup> that aggravates poverty and landlessness in the country.

The unemployed population increased from 8 million person years in 1973/74 to 11.3 million person-years in 1989-90 (Ahmed, 1994). This number remains unchanged in the year 2000 (World bank, 1998). It is currently estimated that the labour force is growing at almost twice the rate of the population growth, and this relationship is likely to remain unchanged for the next two decades or more. To reduce unemployment from the current 26% to 10 percent by the year 2020 and to absorb the new entrants, the job market will have to create two million new jobs per year. For a substantial reduction of underemployment, Bangladesh needs to create over 50 million jobs during the next 25 years. Services and industry rather than agriculture are the most promising generators of this needed expansion (*ibid.*).

## Objectives of the study

Since poverty reduction by generating employment is one major objective of BRAC, this study tries to find out the actual areas of employment created by BRAC activities and estimate the actual achievements of BRAC in numbers and or person years of employment generated. The specific objectives were to:

1. estimate total employment created by BRAC and
2. quantify direct, indirect (hired) and self-employment as a result of BRAC's development activities.

## Research Questions

With a view to achieve the above objectives, the present study has attempted to answer the following specific research questions:

1. How many people are being employed by BRAC?
  - How many are paid employees?

*employment*



**Table 11. Preferences on different development needs by the socio-economic status of the respondents**

Indicators	Asset creation	Creation of salaried job	Loan	Subsidy
Total	75.8	16.5	20.6	14.4
<b>A. Landholding category</b>				
Absolute landless	69.4	24.8	19.4	14.1
Only homestead	78.6	13.8	25.9	14.2
Homestead + cultivable	60	24.0	34.0	18.0
Significance level	p < .01	p < .01	p < .05	ns
<b>B. Sex of the hh head</b>				
Male	78.4	15.8	27.1	10.7
Female	70.8	17.8	20.9	21.5
Significance level	p < .05	ns	p < .01	p < .01
<b>C. Education of the hh head</b>				
Illiterate	76.4	16.2	24.6	15.0
Literate	71.3	18.3	28.3	9.2
Significance level	ns	ns	ns	p < .10
<b>D. Sex of income earners</b>				
HHs with female only	69.1	18.6	18.9	24.1
HHs with male & female	80.6	18.9	30.8	18.1
HH with male only	77.6	14.2	25.9	7.2
Significance level	p < .01	p < .10	p < .01	p < .01
<b>E. Occupation of the hh head</b>				
Wage	77.5	19.2	22.5	9.7
Self	76.7	9.1	37.0	11.9
Begging/disabled/old age	71.0	15.9	13.1	33.1
Else	72.1	18.0	29.7	18.0
Significance level	ns	p < .01	p < .01	p < .01