

**A STUDY OF FOREIGN FUNDED MISSIONARY
NON-GOVERNMENT ORGANIZATIONS (NGOs) IN
BANGLADESH**

A DISSERTATION

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ABSTRACT

NGOs in Bangladesh are effectively supplementing governmental endeavor towards betterments of the poor and disadvantage people of the country. In Bangladesh, NGOs activities began in seventies following the aftermath of the 1970 tidal cyclone and 1971 Independence War. In late 70s recognizing the development need for alleviating endemic poverty, NGOs began to shift their emphasis from relief to socio-economic development. This study aims at analyzing how foreign donations are used by Missionary NGOs in Bangladesh .It also compare activities of Christian and Islamic Missionary NGOs in Bangladesh.

Christian Missionary NGOs in Bangladesh perform development activities the most and religious activities the least. The reverse is applicable for Islamic Missionary NGOs in Bangladesh. The numbers of Christian NGOs are double than that of Islamic NGOs. United States of America is found to be the biggest donor of Christian NGOs, while Kuwait and Saudi Arabia are found to be biggest donors of Islamic NGOs. The amounts of foreign donations to Christian NGOs are several times higher than Islamic NGOs. Almost all Christian Missionary NGOs work on ethnic minority.

Even though the NGO Affairs Bureau was established in 1990 to facilitate the activities the NGOs in the country and ensure their accountability to the State, however, shortage of manpower, lack of accountability of the field administration to the Bureau and the NGO executives are the major reasons for misappropriation of funds.

This study suggests that Missionary NGOs should be more transparent in their activities. They should publish their Annual and Audit Report . Moreover, NGO Affairs Bureau should be converted into NGO Commission like Anti Corruption Commission to make it more effective and independent.

Declaration

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ABBREVIATIONS

NGOS	Non -Governmental Organizations
NGOAB	NGO Affairs Bureau
WVB	World Vision Bangladesh
CCDB	Christian Commission for Development in Bangladesh
AGM	Assemblies of God Mission
SMNB	Santal Mission Nowregian Board
KJRC	Kuwait Joint Relief Committee
IIRO	International Islamic Relief Organization
IR	Islamic Relief
MAB	Muslim Aid Bangladesh
SSR	Society of Social Reform
USA	United States of America
UK	United Kingdom
KSA	Kingdom of Saudi Arabia
UAE	United Arab Emirates
BDT	Bangladeshi Taka
FY	Fiscal Year

CHAPTER-I

Introduction

The success of private development organizations in Bangladesh, demonstrates one of the few areas where we have globally contributed to modern day social innovations and entrepreneurship. While the sector has its many critics -politicians, fundamentalists, academics, business, donors, government basing their criticisms on reason, ideology, power relations, violence, and envy among other factors - the actual indicators point to the vital role played by non-government organizations (NGOs) and micro finance institutions (MFI) in the country's development

Bangladesh has been perhaps the most important hearth on the globe for non-governmental organizations. Some estimates place the number of NGOs in Bangladesh in excess of 20,000. There are many types of NGOs in the country, but most focus on development or poverty alleviation. Bangladesh is often seen as the birthplace of the microcredit NGO, namely the Grameen Bank. The Comilla District in Bangladesh has also long been the pet project of global developmental theorists and NGOs.

The roots of Non-Governmental Organizations (NGOs) in Bangladesh can be traced back to the colonial period, when private charities and philanthropic group were formed to establish or maintain schools, hospitals and orphanage.

NGOs started in Bangladesh on a limited scale as relief providers following the devastating cyclone in 1970. Devastation caused by the War of Liberation in 1971 prompted other foreign and newly established local foreign donated NGOs to mount relief and rehabilitation programmes.

In late 70s recognizing the development needs for alleviating endemic poverty, NGOs began to shift their emphasis from relief to socio-economic development and to pursue programmers aiming at health care, family planning., income generation and self reliance for the disadvantages and the poor. Though the government and NGOs have tried their best, the poverty level continued to deepen and encompass ever larger number of people, this in turn

prompted more foreign NGOs come to work in this country and at the same time the numbers of the local NGOs with foreign funds grew rapidly. Among those, many of them are missionary NGOs dependent aid flowing in from their home countries, or from affiliated organizations.

NGOs in Bangladesh, including missionary NGOs are effectively supplementing governmental endeavors towards betterment of the poor and disadvantage people of the country. Indeed the government considers NGOs as its able partners in its thrust for eradication of poverty and improvement of the living standards of the poor masses.

Even after three decades of independence, prevailing economic conditions of Bangladesh makes the country still dependent on foreign assistance and friendly nations extending their support significantly. The donors as the development partners of Bangladesh. also appreciate the multi-pronged development approach of the country and like to channel their assistance through the NGOs beside government.

Bangladesh's achievement in poverty reduction and human development over the past three decades have been credited in substantial part to the mix of public and private service provision, including the pioneering approaches of its development NGOs. A pluralistic approach to poverty reduction and social service delivery in Bangladesh remains necessary because of the scale of the problem, and because of its severe and intractable nature the Government of Bangladesh alone cannot command the resources, personnel, administrative reach or expertise necessary to maintain progress on poverty reduction. Between them, Government and NGO programs have achieved wider total coverage in terms of service for the poor, and innovative, replicable approaches to tackling poverty have been developed. But, what has been the scope and contribution of foreign assisted missionary NGOs in the country? What has been the extent of financial assistance flowing into those organizations? How far have they been effective? This study tries to answer these questions.

Objectives and Rationale of the Study:

There is no previous work on foreign donation to Missionary NGOs in Bangladesh. Therefore, this study aims at discovering the extent of foreign donations to Missionary NGOs in Bangladesh. Specifically, this study proposes to address the following issues:

- Extent of total foreign funds of Missionary NGOs and source of their funding
- Comparison between sources of funds of Christian and Islamic NGOs
- Comparison between activities (development, religious and charity, etc) of Christian and Islamic Missionary NGOs.
- Comparison between activities of Christian and Islamic NGOs in eyes of beneficiaries.

Since there is adequate dearth of information and detailed studies in the area of Missionary NGOs working in Bangladesh, this study will add a new dimension in research in this area and hopefully add to the existing body of knowledge in NGO scenario in the country.

Methodology

This study uses both primary and secondary sources of information. Books, articles, reports were used to get information on NGOs and constitute the secondary sources. For primary information, questionnaires and interview methods were utilized.

This study covers only foreign aided NGOs those who are registered with NGO Affairs Bureau (NGOAB). The total number of foreign- aided NGOs are 2039 (upto June 2006). Out of them 48 are Christian and 24 Islamic NGOs A detailed list of Christian and Islamic may be seen in Annexure- A and B. Among them five Christian NGO and five Islamic NGOs were selected for case study (according to their amount of funds received). The study highlights these NGOs in terms of development, religious and charity activities. They are also compared in various areas. For purpose of comparison two types of questionnaires were made. One for organization and another for beneficiaries ie randomly selected 25 female beneficiaries each from two of the selected NGOs and a sample data was collected from them as beneficiaries of the NGOs Most of the Executive Directors of the NGOs were interviewed.. Moreover, the secondary data of this study is based on the monthly reports of NGO Affairs Bureau.

Limitations

In this study only NGOs registered with NGO Affairs Bureau could be considered as population size, as such NGOs not registered were not considered and therefore it is likely that the study may not represent the complete and detailed picture. Moreover, there was time constraints for data collection and more importantly there was non-availability of research materials covering this area. Lastly, there was also the problem of direct access to beneficiaries, although views of some have been incorporated, it has been not adequate.

Structure of Study

This study is divided into six Chapters. The introductory Chapter underlines the main issues of the study and its methodology. The Second Chapter reviews the existing literature on NGOs and NGOs in Bangladesh. Third Chapter describes legal framework for foreign assisted NGOs in Bangladesh, which includes constitutional and legal basis of NGOs and role of NGOAB. Chapter Four compares Missionary NGOs in Bangladesh in terms of number, source of funds and activities. Chapter F present Studies of selected Missionary NGOs, which describes the impact of their activities. Lastly, Chapter Six summarizes the findings and comes up with recommendations of the study.

CHAPTER II

Review of Literature on NGOs of Bangladesh

NGOs: An Overview

According to Wikipedia the evolution of NGOS started around the mid-nineteenth century. It was only about a century later, however, that the importance of NGOs was officially recognized by the United Nations. At the UN Congress in San Francisco in 1968, a provision was made in Article 71 of the Charter of the United Nations framework that qualified NGOs in the field of economic and social development to receive consultative status with the Economic and Social Council.¹

The development of modern NGOs has largely mirrored that of general world history, particularly after the Industrial Revolution. Growth of NGOs only took off after the Second World War during the last century. One of the most widely used definitions is given by the World Bank (1995:7) defines NGOs as: “private organizations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development”. More broadly, the term is applicable to any non-profit organization (NPO) that is not affiliated with government. According to the World Bank(1995), NGOs are “value-based organizations which depend, in whole or in part, on charitable donations and voluntary service,” and in which “principles of altruism and voluntarism remain key defining characteristics”. The World Bank differentiates two main categories of NGOs with which it interacts: 1) *operational NGOs*, the primary purpose of which is the design and implementation of development-related projects, and 2) *advocacy NGOs*, the primary purpose of which is to defend or promote a specific cause, and influence the policies and practices of international organizations.

Operational NGOs are further classified as: a) *national organizations*, which operate in individual developing countries; b) *international organizations*, which are typically headquartered in developed countries and carry out operations in developing countries; and c) *community-based organizations* (CBOs), which serve a specific population in a narrow

¹ http://en.wikipedia.org/Non-governmental_organization viewed at 4/11/2008.

geographical area. CBOs, also referred to as *grassroots organizations* or *peoples' organizations*, differ from other NGOs in both nature and purpose: while national and international organizations are seen as "intermediary" NGOs that are formed to serve others, CBOs are usually "membership" organizations whose purpose is to advance the interests of their members. Examples include women's groups, credit circles, youth clubs, cooperatives and farmers' associations. Alternative terms used to refer to NGOs include private voluntary organizations (used especially in the United States) and voluntary development organizations (a term favored by many African NGOs).

Salamon and Anheier (1997) in their *Toward a Common Definition* tried to define nonprofit organization as Organized, i.e., institutionalized to some extent; Private, i.e., institutionally separate from state; Non-profit-distributing, i.e., not returning any profits generated to their owners or directors; Self-governing, i.e., equipped to control their own activities; Voluntary, i.e., involving some meaningful degree of voluntary participation, either in the actual conduct of the agency's activities or in the management of its affairs. In the context of Bangladesh, Quddus (1993) defines NGO as any organization not established by government. He noted that the terminology may include private and commercial enterprises, co-operatives, trade unions, even sports clubs also.

Considering that NGOs have to operate in the context of the State, David Hulme and Michael Edwards (1997) in their book "*NGOs, States and Donors: Too Close for Comfort?*" identify some barriers to a healthy NGO-State relationship. Some of these are ;

- Policy Environment
- Government Factor
- NGO Factor
- Donor Factor

David Hulme and Michael Edwards (1997) in their "Conclusion: Too Close to the Powerful, Too Far from the Powerless" concluded a hallmark of NGO activity, the problem is that many NGOs themselves have now become the powerful, with depressing consequences for their ability to be self-critical, honest and courageous about the future. Perhaps now is the time to turn the spotlight on NGOs themselves; after all, there is nothing predetermined about the trends outlined in this book- NGOs have choices about what they do, how they do

it and how it is financed. There is no inherent benefit in size or growth, nor is there one model of NGO activity which all must follow. Of course NGOs must work constructively and creatively with sources of funding, centres of influence, and those in political authority. But if they grow "too close for comfort", NGOs like Icarus before them, may plummet to the ground when the heat of the donors melts the wax in their wings.

In "*An Agenda of Future Tasks for International and Indigenous NGOs: Views from the South*" written by Kingstone Kajese (1987) recommended that international NGOs should move away from project funding and toward funding human resources and institution building in developing countries.

It is to be noted that NGOs are not legal entities under international law, the way states are. An exception is the International Committee of the Red Cross, which is considered a legal entity under international law because it is based on the Geneva Convention. David C. Korten (1990) in his book "*Getting to the 21st Century : Voluntary Action and the Global Agenda*" further defines NGOs as a people's organization and fourth sector. According to him, since it is an organization, it must possess three defining characteristics e.g a mutual benefit association, a democratic structure and self-reliant. Their distinctive ability to integrate the use of threat, economic and integrative power. He also identifies some criticism on NGOs role and relationship between international NGOs based in the North and in the South. International NGOs are accused of representing establishment interests more than those of the poor and of lacking any development theory. For purposes of this study, we would like to use the World Bank's definition of "value-based organizations which depend, in whole or in part, on charitable donations and voluntary service," and in which "principles of altruism and voluntarism remain key defining characteristics" for studying Missionary NGOs in Bangladesh.

NGOs in Bangladesh

One of the earliest publication on NGOs in Bangladesh was "The Wonder That was India: A Survey of the History and Culture of the Muslims" by Basham published stated that the first types of third sector organizations that were existent and operational in the region were "the workmen's co-operative groups" referred in the ancient history of the area.

Samiul Hasan (1993) points out the basic concepts, role and mode of operations of voluntarism in the context of Bangladesh. According to him voluntary organizations have the capacity to reach out to remote areas, to promote local participation, to operate on low costs, and to innovate. They are normally not very hierarchical and are much closer than government to the poorer sections of the community. The author further discussed the evolution of voluntarism in the ancient time and tried to show that, it originated from religious practice of Islam in the form of *Zakat* and *Fitrah*. Moreover, the formation of voluntary organization at individual, community and institutional level is also outlined in the publication. Interestingly there is very little literature available on Missionary NGOs working with foreign funding operating in Bangladesh. Hopefully, this study will add to the knowledge.

Sofi Khan in her "*Where Bangladesh leads the World*" stated that the concept of the modern day NGO was probably first reflected in Article 71 of the UN Charter that provides for "consultation with non-governmental organizations." The terminology and notion of a third sector, however, only started gaining ground in the early seventies, largely in response to the widening disparities resulting from the "trickle down" theories of the fifties and sixties and the limitations of government in reaching resources to the poor. In Bangladesh too, NGO activities began in the seventies following the aftermath of the 1970 tidal cyclone and 1971 independence war. This is not to say that there weren't social initiatives prior to these events -- far from it. Take for example, the Baptist Missionary Society, said to have been established in 1794; or the establishment of the *Kumudini* Welfare Trust in 1944; or the pioneering work of individuals like Nawab Faizunnessa (education) and Dr. Mohammad Ibrahim (diabetes). In most instances, however, the approach was charity and relief oriented, and did not particularly resemble the NGOs of today.

The exception to this was perhaps the Comilla model, which began in 1959, under the leadership of the dynamic social scientist Akhter Hameed Khan. The NGO response to the man-made and natural disasters that afflicted Bangladesh in the first half of the seventies was initially limited to relief and rehabilitation. From the mid-seventies, there was a realisation that such an approach was at best a stop-gap solution, and not a very effective one at that. Hence, NGOs changed their strategy and started experimenting with integrated community development programs, borrowing significantly from the Comilla model.

Mokbul Morshed Ahmad (2001) in *"The State, Laws and Non-Governmental Organisations (NGOs) in Bangladesh"* opined that despite numerous efforts, the amount of poverty in Bangladesh has remained alarmingly high by any standard. Two salient characteristics of poverty alleviation in Bangladesh are: the poor accessibility of the efforts to the 'target' population (the rural poor), and the lack of coordination between government and the Non-Government Organisations (NGOs). The moment the state alone is unable to combat poverty then the NGOs come into the picture to fill the void. First Britain as a colonial power, then the East Pakistan Government and finally the Government of Bangladesh have promulgated Ordinances and Regulations for the practical regulation of NGOs. Yet loopholes and flaws within the legal framework have given the NGOs opportunities to violate the Ordinances and Regulations. A better arrangement could be achieved by modifying and strictly implementing such state rules, ensuring accountability, effective state control, and meaningful NGO-State collaboration and cooperation.

M. Shamsul Haque (2002) in his *"The Changing Balance of Power Between the Government and NGOS in Bangladesh"* analyzes that in recent years, while the significance of the state has diminished, the role of non-governmental organizations (NGOs) has increased in most developing countries. Although NGOs are often identified with powerless groups, they themselves have become powerful and influential, especially because of their external sources of financial support, cooperation, and advocacy. More specifically, NGOs have recently gained more prominence in comparison with government institutions. In case of Bangladesh where the number of NGOs has proliferated and some globally known NGOs have emerged. He explains the structure of government, and profiles the major development NGOs in Bangladesh and then illustrates the basic dimensions and indicators of change in the power relations between the government and these NGOs. He also examines the major local and global forces enhancing the power and influence of NGOs and analyzes the critical outcomes of this changing balance of power between the government and NGOs.

In his article *"Accountability of NGOs in Bangladesh A Critical Overview"* by Mohammad Mohabbat Khan (2003) argued that NGOs in Bangladesh have been recognized as effective change agents in the socio-economic arena throughout the world. Their contributions in micro credit, non-formal education and primary health care are widely known. NGOs play a significant role in society. NGO accountability, as a result, has become a critical issue. NGO accountability in Bangladesh has been examined in relation to patrons, clients and

themselves. Of the three relationships only accountability to patrons is in a near satisfactory state. Accountability to clients is handicapped by lack of opportunities of beneficiaries to participate meaningfully in NGO policy making. Accountability to themselves is adversely affected due to the adherence to a strictly hierarchical system and the influence of founding and charismatic NGO leaders.

Sarah C.White (1999) in her article “NGOs, Civil Society and the State in Bangladesh : The Politics of Representing the Poor” argued that the established rhetoric of opposition between state and NGO as development agents has shifted to one of the complementarity and common interest. Along with this the “comparative advantage” claimed for has expanded from economic and welfare benefits to encompass also the political goods of civil society and popular participation. She reviews these developments in the context of Bangladesh. She further argues that they need to be assessed critically in ways which are both theoretically informed and locally contextualized. While recognizing that there are, indeed, areas of common experience and interest between the state and NGO in Bangladesh, it questions whether these necessarily coincide with the interests of those they all invoke: the poor. But how does NGOs operate in the context of the State in Bangladesh? This is something, which we discuss in the next Chapter.

CHAPTER III

Legal Framework for Foreign Assisted NGOs in Bangladesh

The Constitution of the People's Republic of Bangladesh enshrines the Fundamental Rights of the Citizens of Bangladesh. The Constitution protects and guarantees freedom of association (Article 36), freedom of movement (Article 36), freedom of assembly (Article 37), freedom of thought and conscience (Article 39), and freedom of occupation of profession (Article 40). Although these protections and guarantees are available to the citizens of Bangladesh, the right to equality before law (Article 27), the right to protection of law (Article 31) and the right to life and liberty (Article 32) are applicable to all persons living in Bangladesh. Some of the fundamental rights are subject to reasonable restrictions imposed by law. In the case of freedom of association, such restriction may be imposed only in the interest of morality or public order.

According to Asia Pacific Philanthropy Consortium the Government of Bangladesh recognizes that not all service activities can be undertaken by the government and in the culture and history of the country there always was a strong presence of societies and associations for providing different kinds of services. The government's support is manifested in the grants that are made to such societies and associations through various ministries/directorates etc. In recent years there has been a phenomenal growth of NGOs prompted by donor stimulus. In the 1980s the Government thought it prudent to oversee the flow of donor fund and advise the NGOs to be less donor dependent. The government thus created the NGO Affairs Bureau (NOAB) to undertake this responsibility and offer the NGOs an one-stop service for program approval, foreign exchange clearance, etc. The service is supposed to be one-stop but has a very lengthy approval process. The government in general is supportive of the third sector and private philanthropy. Existing rules are not rigid enough to control the growth of third sector organisations and their activities. The government provides most running costs of most non-profit educational institutions (there are certain conditions to qualify for the government support). Also to finance the micro-credit operations of the NGOs, the establishment of *Palli Karma Sahayak Foundation* (PKSF) by the Government is an indication of the government's supporting position in activities of NGOs.

However, there still some gray areas which have lead to a number of occasions in the past, where the Government to tightly control the activities of NGOs, but have largely failed due to its organizational and controlling weaknesses and pressures from international donor community which underwrite as much as 40 percent of the development activities of the country.

Role of NGO Affairs Bureau

The NGO Affairs Bureau (NGOAB) was established in 1990 through an administrative order of the Government. Its prime objective is to provide one-stop service to the NGOs operating with foreign assistance and registered under the *Foreign Donations (Voluntary Activities) Regulation Ordinance, 1978*. In addition, it facilitates the activities of the NGOs in the country, and ensures their accountability to the state and thereby to the people of the country. Initially, it was located in the President Secretariat's Public Division and, later on, in the Cabinet Division. In 1991, with the re-introduction parliamentary form of government, the NGOAB was placed under the Prime Minister's Office as a regulatory body of the NGOs with the status of a government department.

Legal Framework:

The following basic laws, rules and circular govern the activities of the NGOs and also the functioning of the NGO Affairs Bureau :

- (a) *The Foreign Donations (Voluntary Activities) Regulation Ordinance, 1978.*
- (b) *The Foreign Donations (Voluntary Activities) Regulation Rules, 1978.*

The main features of the above laws are:

- Any person or organization receiving foreign donations for implementation of voluntary activities shall have to be registered with the Government.
- Receiving foreign donations without permission of the Government by any person or organization is prohibited.
- NGOs are supposed to implement "Voluntary Activity". Under section 2 (d) of the Ordinance, "Voluntary Activity" is defined as "an activity undertaken or carried on partially or entirely with external assistance by any person or organization of his or its own free will to render agricultural, relief, missionary, educational, cultural,

vocational, social welfare and developmental services, and shall include any such activity as the Government may, from time to time, specify to be a voluntary activity."

- The foreign donations have to be received by any person or organization through only one Bank Account.
- Accounts have to be maintained in the Cash Book and Ledger Book on double entry basis.
- The power for inspection and audit of the accounts of any person or organization receiving or operating foreign donations is vested with the Government.

(c) The Foreign Contribution (Regulation) Ordinance, 1982.

This Ordinance regulates the flow of foreign funds which underwrite activities of individuals and different organizations, including NGOS. The main features of this Ordinance :

- Prohibits receipt of any foreign contribution by any person or organization without permission of the Government.
- Foreign contribution means any donation, grant or assistance, whether in cash or in kind, including a ticket for journey abroad, made by any government, organization or citizen of a foreign state, for any charitable purposes.

(d) Prime Minister's Office Circular # 33.43.27.00.00.01.2000-107, dated : 29.05.2001

This particular Administrative Directive contains procedural details of regulations of NGO activities in Bangladesh formulated in the light of the above-mentioned 1978 Ordinance and Rules made there under and also the 1982 Ordinance.

Administrative Structure of NGOAB:

The NGOAB is headed by a Director General holding the status of an Additional Secretary/Joint Secretary to the Government. He is empowered with full authority and powers to administer laws regulating the foreign NGOs and the foreign assisted local NGOs in Bangladesh. Three Directors with the status of Deputy Secretary to the Government and other subordinate officers and staff assist the Director General in discharging his responsibilities. The total manpower strength of the NGOAB is 67. The Director General is answerable to the Prime Minister's Office.

Functions of NGOAB :

The functions of the NGO Affairs Bureau as mentioned in the Prime Minister's Office circular dated 29-05-2001, mentioned above, are as follows :

- a. Processing of NGO registration and project proposals including renewal of registration after every 05 (five) years.
- b. Approval of NGO projects, clearance of funds, permission for appointment of foreign expatriate consultants and fixation of their tenure.
- c. Examination and evaluation of reports/returns submitted by the NGOs.
- d. Coordination, monitoring, evaluation and inspection of NGO activities.
- e. Collection of fees/service charges levied by the government..
- f. Inspection of field level NGO activities and examining their accounts.
- g. Liaison with the donors and the NGOs.
- h. Scrutiny of reports on NGO activities and take appropriate measures.
- i. Enlistment of Chartered Accounting Firms for auditing of accounts of the NGOs.
- j. Approval of proposals for one-time grants (foreign contribution).
- k. Other matters relating to NGO Affairs.

Problems faced by NGOAB:

The Government of Bangladesh has no clear cut policy with respect to third sector organizations. The laws that regulate incorporated associations are inherited from colonial days and follow the Common Law traditions. These laws have not been developed or amended over time on the basis of any coherent thought or philosophy but adopted largely from the idea of instituting a regulatory framework on the organizations. Though the service to be provided by NGOAB is supposed to be one-stop but in practice, it has a very lengthy approval process.

In fact, country's NGOs have been suffering from weak monitoring mechanism, non-enforcement of existing regulations and an apparent state of impunity, that are contributing to enable some of these voluntary organizations to indulge in corrupt practices and misuse foreign donations meant for social development. In addition, external influence, mainly from former bureaucrats and ex-NGO Affairs Bureau officials, many of whom are employed by a section of NGOs and paid high salaries, and subsequent inaction against alleged offences

have created an atmosphere of impunity in the NGO sector. There have been widespread allegations of mishandling of foreign funds by many NGOs. The allegations gained ground after the publication of a report by the Bangladesh chapter of the Berlin-based corruption watchdog-Transparency International (TIB), which unearthed corruption in about 20 NGOs. The TIB, however, did not make public the list of the NGOs that were surveyed on a random basis. One official of the bureau said they receive numerous allegations of irregularities and misuse of funds, but they cannot investigate those allegations because of pressure both from the top brass within the bureau and influential persons outside.

Shortage of manpower, lack of accountability of the field administration to the bureau, and an unholy nexus between a section of officials and the NGO executives are being cited as the major reasons for misappropriation of funds. One NGO Affairs Bureau Director cited shortage of manpower as the cause. He said the Bureau, with a handful of officials has to oversee the activities of more than 3,000 voluntary organizations that are implementing various projects across the country.

In recent years, the growth of NGOs have also been influenced by the rise of neo-liberalism and activism of civil society organizations. The Government pronouncements from time to time have also opened up opportunities of partnerships of GO with NGO. This partnership is program based and donor promoted. Government pronouncements about social responsibility of business have not seen a significant manifestation. There has been no attempt to promote a coherent policy environment for the creation and promotion of truly service oriented community owned grass root organization.

Against this backdrop, there is also no clear cut policy guidelines for operations of foreign funded Missionary NGOs operating in Bangladesh. The actual scenario in this particular area will be explored further in the following chapters.

CHAPTER IV

Comparison of Missionary NGOs in Bangladesh

In this Chapter, we shall try to give a comparative overview of Christian and Islamic Missionary NGOs operating in Bangladesh. Specifically, the following issues will be analyzed:

- Total number of Christian and Islamic Missionary NGOs
- Source of fund of Christian and Islamic Missionary NGOs
- Focuses on three key areas of Christian and Islamic Missionary NGO's Activity: Development, Religious and Charity activities;

Table 1: Growth of Foreign Funded NGOs in Bangladesh

PERIOD	NUMBER OF NGOs		
(July - June)	LOCAL	FOREIGN	TOTAL
Brought Forward (Upto June'90)	293	89	382
F.Y. 1990-91	395	99	494
F.Y. 1991-92	523	111	634
F.Y. 1992-93	600	125	725
F.Y. 1993-94	683	124	807
F.Y. 1994-95	790	129	919
F.Y. 1995-96	887	134	1021
F.Y. 1996-97	1002	141	1143
F.Y. 1997-98	1102	149	1251
F.Y. 1998-99	1221	152	1373
F.Y. 1999-2000	1354	164	1518
F.Y. 2000-2001	1455	169	1624
F.Y. 2001-2002	1499	171	1670
F.Y. 2002-2003	1612	178	1790
F.Y. 2003-2004	1690	184	1874
F.Y. 2004-2005	1778	187	1965
F.Y. 2005-2006	1846	193	2039
(Upto June'06)			

Source: Monthly Bulletin of NGO Affairs Bureau.

Table-1 above shows that over the years the number of foreign funded NGOs has increased substantially. The Bureau started its activities in 1990 with 382 registered NGOs. In the period fiscal year 2003-04 the total number of foreign funded NGOs was 1874, out of them 1690 was local and 184 were foreign NGOs. In the period fiscal year 2004-05 the number of foreign funded NGOs was 1965, out of which 1778 was local and 187 was foreign NGOs. As of June 2006, the number of foreign funded NGOs registered with NGOs Affairs Bureau was 2039. The number of foreign NGOs was 193 and local NGOs were 1846.

Table 2: Rate of growth of foreign funded NGOs in Bangladesh.

Period	Number of NGOs			% Change in number of NGOs
	Local	Foreign	Total	
July to June				
FY 2003-04	1690	184	1874	
FY 2004-05	1778	187	1965	4.8%
FY 2005-06	1846	193	2039	3.7%

Source: Monthly Bulletin of NGO Affairs Bureau.

The Table 2 above shows the percentage increase in the number of NGOs in the period fiscal year 2004-05 as compared to fiscal year 2003-04 is 4.8%. Whereas in the period fiscal year 2005-06 the rate of increase accounted for only 3.7%. In the fiscal period 2005-06 the number of NGOs have increased but at a slower rate than the fiscal period 2003-04.

TABLE 3: MISSIONARY NGOS IN BANGLADESH

SL	Total number of NGOs	Type of NGOs	No. of NGOs	% as a total(2039)
1	2039	Christian NGO	48	2.35%
2	2039	Islamic NGO	24	1.17%
3	2039	Buddhist NGO	03	0.14%
4	2039	Hindu NGO	01	0.04%
	2039	TOTAL	76	3.72%

Source: Unpublished data of NGO Affairs Bureau.

Table 3 indicates that out of a total of 2039 NGOs in Bangladesh in the fiscal year 2005-06 the percentage of Christian NGOs in Bangladesh was 2.35%, while the percentage of Islamic NGOs in Bangladesh was 1.17%. It suggests that the number of Christian NGOs is double than that of Islamic NGOs. While, in comparison the percentage of Buddhist NGOs and Hindu NGOs are respectively 0.14 percent and 0.04%.

TABLE 4: FLOW OF FOREIGN GRANT FUND THROUGH NGO AFFAIRS BUREAU

PERIOD (July - June)	APPROVED PROJECTS (NUMBER)	COMMITMENT	DISBURSEMENT
Brought Forward (Upto June'90)	8	Tk. 14,892,279.00 \$ 372,306.98	Tk. 217,169,685.00 \$ 5,429,242.13
F.Y. 1990-91	464	Tk.6,341,680,229.33 \$ 158,542,005.73	Tk.4,264,080,522.19 \$ 106,602,013.05
F.Y. 1991-92	549	Tk.11,484,379,404.67 \$ 287,109,485.12	Tk.4,865,522,844.98 \$ 121,638,071.12
F.Y. 1992-93	626	Tk.15,995,368,116.77 \$399,884,202.92	Tk.7,828,230,680.78 \$195,705,767.02
F.Y. 1993-94	581	Tk.12,600,960,786.60 \$ 315,024,019.67	Tk.6,840,362,530.43 \$ 171,009,063.26
F.Y. 1994-95	579	Tk.17,627,496,279.39 \$ 440,687,406.98	Tk.8,380,189,748.61 \$ 209,504,743.72
F.Y. 1995-96	702	Tk.14,672,397,699.40 \$ 366,809,942.49	Tk.10,372,077,588.53 \$ 259,301,939.71
F.Y.1996-97	746	Tk.10,259,187,684.80 \$ 246,496,580.61	Tk.10,410,941,131.80 \$ 250,142,747.04
F.Y.1997-98	705	Tk.8,524,660,229.00 \$ 188,390,281.30	Tk.9,360,719,019.00 \$ 206,866,718.65
F.Y.1998-99	1045	Tk.18,247,739,167.00 \$ 380,161,232.65	Tk.13,128,024,641.00 \$ 273,500,513.35
F.Y1999-2000	776	Tk. 13,897,601,871.00 \$ 257,362,997.61	Tk.9,846,902,185.00 \$ 182,350,040.46
F.Y2000-2001	868	Tk.19,414,341,943.00 \$ 359,524,850.80	Tk.13,548,423,300.00 \$ 250,896,727.78
F.Y2001-2002	746	Tk.17,022,431,138.00 \$ 298,639,142.77	Tk.11,872,074,573.00 \$ 208,282,010.05
F.Y2002-2003	794	Tk.15,692,909,817.32 \$ 275,314,207.32	Tk.15,939,712,884.47 \$ 279,644,085.69
F.Y2003-2004	939	Tk.28,219,719,991.48 \$ 495,082,806.87	Tk.17,845,182,750.96 \$ 313,073,381.60
F.Y2004-2005	1193	Tk.18,204,270,908.58 \$ 319,373,173.83	Tk.15,619,009,844.39 \$ 274,017,716.57
F.Y2005-2006 (Upto June'06)	930	Tk.26,037,195,322.25 \$ 456,792,000.39	Tk.19,809,060,637.59 \$ 347,527,379.61

Source: Monthly Bulletin of NGO Affairs Bureau

Table 4 shows in the fiscal year 2003-04 the amount of foreign grant was worth Taka 28219.71 crore (US \$ 4950 million). In the fiscal year 2004-05 the amount of foreign grant was Taka 18204.27 crore (US \$ 3193 million) which was 10,015.44 crore taka less than the grant given in the previous fiscal year. Finally table 4 shows there was an increase of 7832.92 crore Taka in the amount of foreign grant given in the fiscal year 2005-06 equaling to an amount worth of 26037.19 crore Taka(US \$ 4567 million).

TABLE 5: FUNDS OF MISSIONARY NGOS

Period	Foreign Grant	Foreign Grant of Missionary NGOs	% of Fund of Missionary NGOs
FY 2003-2004	BDT 28219.71 crore	BDT 293.48 crore	1.04%
FY 2004-2005	BDT 18204.27 crore	BDT 194.78 crore	1.07%
FY 2005-2006	BDT 26037.19 crore	BDT 518.14 crore	1.99%

Source: Unpublished data of NGO Affairs Bureau.

According to the data shown in Table-5 in the fiscal year 2003-04 the total amount of foreign grant was Taka 28219.71 crore out of which taka 293.48 crore went to Missionary NGOs. In the fiscal year 2004-05 Taka 194.78 crore was given away to Missionary NGOs out of the total foreign grant of Taka 18204.27 crore for the period. In the last fiscal year considered, 2005-06, Taka 518.14 crore was allocated to the Missionary NGOs from the total grant amount of Taka 26037.19 crore.

Table 6: Source Of Funds of Christian NGOs

SL	Name of the Country	Percentage
1	U.S.A	50%
2	U.K.	20.83%
3	Others (Norway, Netherlands etc)	10.43%
4	Australia	10.41%
5	Germany	8.33%
	Total	100%

Source: Unpublished data of NGO Affairs Bureau.

According to the data shown in Table-6 above, USA is found to be the biggest donor of the total foreign grant received by Christian NGOs in Bangladesh which accounts for 50% of the total foreign grant to Christian NGOs. Following which, United Kingdom is the second biggest donor accounting for 20.83% of the total foreign grant. Other countries such as Norway, Netherlands, etc. donate 10.43 % of the total foreign grant in collaboration which

makes them the third biggest donor of funds to Christian NGOs in Bangladesh as suggested by the data. Moreover, Australia and Germany contribute to the total foreign grant by donating 10.41% and 8.33 % respectively.

Table 7: Source of Funds of Islamic NGOs

SL	Name of the Country	Percentage
1	Kuwait	25%
2	Saudi Arabia	25%
3	United Kingdom	20.83%
4	Others (Qater, Pakistan etc)	16.67%
5	U.A.E.	12.50%
	Total	100%

Source: Unpublished data of NGO Affairs Bureau.

According to the data shown in Table-7, Kuwait and Saudi Arabia are found to be the biggest donors of the total foreign grant received by Islamic NGOs in Bangladesh. Both the countries account for 25% each of the total foreign grant to Islamic NGOs. United Kingdom is the second biggest donor accounting for 20.83% of the total foreign grant. Other countries such as Qatar, Pakistan etc. donate 16.67 % of the total foreign grant in collaboration which makes them the third biggest donor of funds to Islamic NGOs in Bangladesh as suggested by the data. UAE contributes in the total foreign grant by donating 12.50% of it.

Table 8: Activities of Christian NGOs

SL	Activity	Percentage
1	Development	61.33%
2	Charity	21.33%
3	Religious	17.33%
	Total	100%

Source: Unpublished data of NGO Affairs Bureau.

The Table-8 shows the amount of development, charity and religious activities performed by Christian NGOs in Bangladesh as a percentage of the total activities performed by them. According to the data we see that development activities account for 61.33%, charity activities account for 21.33% and religious activities account for 17.33% of the total activities performed. The table indicates that Christian NGOs in Bangladesh perform development activities the most and religious activities the least among the 3 types of activities performed by them.

Table 9: Activities of Islamic NGOs

SL	Activity	Percentage
1	Development	30.36%
2	Charity	32.14%
3	Religious	37.50%
	Total	100%

Source: Unpublished data of NGO Affairs Bureau.

Table-9 shows the amount of development, charity and religious activities performed by Islamic NGOs in Bangladesh as a percentage of the total activities performed by them. According to the data we see that religious activities account for 37.50%, charity activities account for 32.14% and development activities account for 30.36% of the total activities performed. The table suggests that Islamic NGOs in Bangladesh perform religious activities the most and development activities the least among the 3 genres of activities performed by them. This is in contrast to the activities of the Christian Missionary NGOs operating here.

To sum up, the following trends in Christian and Islamic Missionary NGOs in Bangladesh can be discerned:

Firstly, there is an increasing trends of foreign donation to Christian and Islamic Missionary NGOs in Bangladesh. Secondly, the number of Christian NG's is double than that of Islamic NGOs. Thirdly, USA is found to be the biggest donor of Christian NGOs, while Kuwait and Saudi Arabia are found to be the biggest donor of Islamic NGOs operating here. Fourthly, Christian NGOs in Bangladesh perform development activities the most and religious activities the least. The reverse is applicable for Islamic NGOs, i.e. Islamic NGOs in Bangladesh perform religious activities the most and development activities the least. Finally, there is similarity between Christian and Islamic NGOs in respect of charity activity- in both case its position comes in as second.

In the following Chapter, we take a look at an overview of some Missionary NGOs both Christian and Islamic organizations operating in the country to get insights in their activities.

Section V

Overview of Selected Missionary NGOs

In this Chapter, we take a look at an overview of ten selected Missionary NGOs (five Christian and five Muslim NGOs) who are working in Bangladesh

Table 10: Year of Establishment of the Selected Missionary NGOs

SL	Name of the NGOs	Year
1	Santal Mission Norwegian Board	1867
2	Assemblies of God Mission	1940
3	Caritas Bangladesh	1967
4	World Vision of Bangladesh	1971
5	CCDB	1973
6	IIRO	1989
7	Muslim Aid-UK	1991
8	Islamic Relief-Bangladesh	1991
9	KJRC	1993
10	Society of Social Reform	1993

Source: Annual Report of NGOAB 2005.

The Table 10 above shows that Christian NGOs in Bangladesh started their activities before the independence of Bangladesh, whereas Islamic NGOs started their activities recently in 1991.

Table 11 Micro Credit Activities of the Missionary NGOs

	World Vision of Bangladesh	Muslim Aid-Bangladesh
Interest Rate	12%	0%
Female beneficiary	14,903	22201
Male beneficiary	3271	261
Fund	BDT 130686150	BDT 13721707

Source: Annual Report of NGOAB 2005.

Table 11 shows that Micro Credit Program is the main development activity of Christian NGOs whereas in Islamic NGOs with 0% interest rate. Micro Credit Program is less important.

CHRISTIAN NGOS

This Chapter takes a closer look at the impact of activities of selected Missionary NGOs by presenting an overview of those NGOs. In Bangladesh, 48 Christian NGOs are working (upto June 2006). The list of Christian NGOs are shown in Annexure-A. Out of 48 Christian Missionary NGOs of the country- World Vision of Bangladesh is the largest NGO. The Table below presents a snapshot of five selected Christian NGOs operating in Bangladesh.

TABLE 12: FIVE CHRISTIAN NGOS

SL	Name of the NGOs	Annual Budget in FY 2005
1	World Vision of Bangladesh	BDT 168,644071.96
2	CARITAS Bangladesh	BDT 824146617
3	Santal Mission Norwegian Board	BDT 961049
4	Assemblies of God Mission	BDT 44385385.93
5	CCDB	BDT 4429400.56

Source: Audit Report of 2005

(1) World Vision of Bangladesh

World Vision is an international Christian humanitarian organization involved in emergency relief, medium and long term development projects and programs. World Vision is an international relief and development organization, serving children, their families and communities through various programs such as education, poverty alleviation, health care, economic development, disaster management, relief and rehabilitation, women's empowerment, HIV Aids, prevention, care for the environment, and other aspects of human development.

World Vision's Vision Statement

“ Our vision for every child, life in all its fullness;
Our prayer for every heart, the will to make it so”

An American, Dr. Bob Pierce, founded the organization in 1950. Touched by the grim situation of the abandoned children in Seoul during the Korean war, Dr. Pierce started helping the war inflicted children by giving them a hope for a better future. As the years passed, World Visions concern for the children spread from Korea to other countries touching lives of millions of children and adults with programs, promoting human transformations. It now operates in more than 100 countries across the globe.

World Vision became involved in Bangladesh in response to the tidal surge that occurred in the coastal areas of the country in 1970, providing relief supplies to the affected disaster victims. In 1971, World Vision International carried out relief operating in the refugee camps in India along with the help of World Vision, India. Following liberation, it began work in 1972 in a greater Mymensingh district from a small coordination office in *Birisri* under *Durgapur* Upazila to help the poor. In 1973, World Vision, Bangladesh establishes its office in Dhaka and started operation as a National Office. Following the response to the tidal surge disaster in 1970, which concentrated mainly on relief and rehabilitation, its program soon expanded and different areas of development activities were incorporated.

In fiscal year 2005 World Vision Bangladesh worked at 38 Upazilas and urban locations in 21 districts of the country through 40 Area Development Programmes (ADPs), which are child-focused, community-based, sustainable transformation development vehicles of World Vision Bangladesh. World Vision, Bangladesh operates in 25 districts of Bangladesh serving some 31, 09,000 people with the various human development programs.

The organization is registered with the Government's NGO Affairs Bureau, with FDO Registration No. 47 dated 18-4-1981. An Executive Director who is also the chief of the project, and is advised by the Leadership Team, heads World Vision of Bangladesh organization.

World Vision, Bangladesh has only one ongoing project with the name "WVB Integrated Community Development Project". The details of foreign donation to WV are shown below.

Funding Sources of World Vision

	OCT. 2004- SEPT 2005	Donor
Foreign Donation	840,503,269.31	World Vision International, U.S.A.
Local Source of Funds	-----	

Development Activities of World Vision include:

1. Education
2. Health Program
3. Juvenile Delinquents Program
4. Children Participation in Leadership
5. Revolving Loan and Micro Credit Program
6. Gender and Development

7. Food Security Enhancement Initiative (FSEI) Program

Charity Activity

1. Protecting Children in Especially Difficult Circumstances

(2) Caritas Bangladesh

CARITAS is Latin word and it means “CARITAS” or universal love. Love which includes or aspects of humanity. CARITAS is a Bangladeshi, local, non-profit, voluntary development organization established by the Catholic Bishops’ Conference of Bangladesh to carry out activities towards human welfare and development. It was founded in 1967 as the eastern branch of CARITAS Pakistan. Following the big cyclone of November 1970 it was reorganized and become known as CORR (Christian Organization for Relief and Rehabilitation) and took over the character of a National Organization on January 13, 1971. The name CARITAS was reintroduced in 1976. From Liberation CARITAS became a very important and active organization. The central focus of all CARITAS initiatives is essentially directed towards building the capacity of the people. CARITAS works for people irrespective of caste, creed and faith. It has a particular orientation for the rural poor, marginalized communities including youth, disabled and elderly. The organization is registered with the Government’s NGO Affairs Bureau, through FDO Registration No. 009 dated 22.4.1981.

CARITAS operates through a General Body (Policy Makers), and Executive Board (Decision-Makers). General Body (GB): Consists of 18-31 members from cross section of people. The GB makes organizational policies, approves annual budget and audit, appoints auditors and elects the Executive Board. Executive Board (EB): A decision making body consists of 12 members, approves and reviews the projects and activities, review annual budget and audit. Executive Director: Serves as the Chief Executive Officer and exercises authority over all works and activities.

Vision: In the light of the social teachings of Church, CARITAS Bangladesh envisions a society which embraces the values of freedom and justice, peace and forgiveness, to live as a communion and community of mutual love and respect.

Mission: CARITAS Bangladesh tries to become a partner of people- especially the poor and marginalized, with equal respect for all- to attain integral development, to live a truly human life in dignity and to serve others responsibility.

CARITAS Bangladesh has ongoing project with the name “Continuation of Caritas Integrated Plan for Rural Poverty Alleviation Human Resources Development and Employment Creation (Phrase-IV)”.

Funding Sources of CARITAS

	July 2004-June 2005	Donor
Foreign Donations	Taka 650,446,681	N/A
Local Contribution	Taka 173,696,936	
Total	Taka 824,146,617	

Development Activities of CARITAS include:

1. Cooperative and Extension Services and Rural Development
2. Agriculture and Environment
3. Fisheries Development
4. Vocational and Trades Training and Employment Creation
5. Community Health and Family Planning
6. Literacy and Numeracy
7. Disaster Management

(3) Santal Mission Norwegian Board

Santal Mission Norwegian Board (SMNB) is a branch of the Norwegian Mission Society, NORMISJON, with its head office in Oslo, Norway. SMNB was established in 1966. Santal Mission Norwegian Board (SMNB) is a Christian Organization, the purpose of which is to serve the poor peoples of Bangladesh without distinction of caste, creed or race, in the name of Jesus Christ.

The aims and objectives of the Santal Mission Norwegian Board (SMNB) are:

- To promote development in all aspects of social and development work;
- To address problems of rural communities, especially Santal Adivasis and other tribes for community development;
- To provide education and boarding facilities for underprivileged children;
- To provide preventive and curative health services in the rural communities, and;
- To undertake relief and rehabilitation activities in terms of calamities;

SMNB since its inception has been working in the field of development to uplift socio-economic status of the target beneficiaries through various services. This services features programs like credit, education, health, organizational development, human resources development and relief and rehabilitation during the time of disaster and calamities. SMNB is a continuation of "The Indian Home Mission to the Santals" which was established in 1867 by the Pioneer Missionaries Mr. L.O.Skrefsrud and Mr. H. P. Borresen.

After independence of India/ Pakistan in 1947, the working area of the Mission was also divided between India and former East Pakistan. Consequently an independent Mission, East Pakistan Mission of the Northern Churches, EPMNC, was established here in 1956. After the Liberation of Bangladesh in 1971 the name was then changed to Bangladesh Lutheran Mission Norwegian (BLM-N). The work of the Mission is going on the close cooperation with Bangladesh Northern Evangelical Lutheran Church (BNELC). From 1994 the BLM-N merged with Santal Mission Norwegian Board (SMNB). From 1996 onwards the SMNB in Bangladesh expanded their work to greater Sylhet district in closed cooperation with Sylhet Presbyterian Synod. SMNB is working in close cooperation with these churches and is supporting them both financially and expatriate staff. In addition the SMNB has been working with different relief and rehabilitation programs in many parts of Bangladesh.

SMNB has been registered by Government of the Peoples' Republic of Bangladesh under Foreign Donation (Voluntary Activities) Regulation Rules 1978 on 15.10.1981 Registration No DSW/ER/FDO/R-108.

The SMNB Director based in Bangladesh is the official representative of NORMISJON in Oslo, Norway. He heads the organization and executes all program activities with the help of the Team of Management and national staff in Bangladesh. The supreme authority and control of the organization is vested with Home Board through its, representative, the Director of SMNB who is responsible for the general supervision in the affairs of the organization and act particularly on behalf of the Team of Management. The Team of Management of SMNB is the highest authority of the organization and management of the affair. The Team of Management decides on policies, budgets and placement of expatriates. The members of the Team of Management are elected for one year only. The Home Board appoints the Director on a contract period of time who is the chief executive (i e functionary) of the organization.

SMNB has been implementing a total of eight projects. Two of these projects out of those have been implementing activities mainly with Church partners, namely: Bangladesh Northern Evangelical Lutheran Church (BNELC) in Rajshahi division in the North-Bengal and Sylhet Presbyterian Synod (SPS) in greater Sylhet district in the northeast region. The beneficiaries of these church partners are tribal people, known as Adibasis. Other project activities have been implemented for the general people of the country.

The SMNB executes its program with Bangladesh Northern Evangelical Lutheran church (BNELC) in the north Bengal and Sylhet Presbyterian Church (SPS) in the north-east part of the country. Both of BNELC and SPS are the highest authority of the National Church organization. The SMNB expatriates serve as advisors/instructors in the various programs. The name of the Head of the Organization is Mr. Trond Niemi, he is working last six years with this organization. The annual salary of the Head of the Organization is 20 lakhs. There are 187 staff members. Since, this is an international NGO, therefore there is no Governing Board of the organization. There are five members in the Executive Board of the organization. The Executive Board meeting is held five times in a year.

Funding Sources of SMNB

	July 2004- June 2005	Donor
Foreign Donation	Taka 961049	Normisjon-Norway
Local Source of Fund	-----	

There is no any source of local fund. The organization is running totally with the foreign funds.

Development Activities

Development activity is the main area of activity for SMNB. During the disaster period SMNB involves charitable activity where it is necessary in the country..

1. Health Education and Assistance Program
2. Agriculture Development Program
3. Gender and Human Rights Program
4. Development and Leadership Program
5. Credit and Development
6. Education Assistance Program
7. Village Health and Assistance Program

Religious Activities

1. Martha Mariam School.

2. Women works.
3. Theological Education by Extension.
4. Amnura Bible School.
5. Bangladesh Lutheran Youth.
6. Sunday School.

Charitable Activity

During the disaster period SMNB involves charitable activity where it is necessary in the country. About one lakh beneficiaries are benefited from the activity of the organization.

(4) Assemblies of God Mission (AGM)

During the pre-partition of the early 1940s, the Assemblies of God Mission began its work in this country. For more than 60 years the AGM has resident personnel involved with religious/ spiritual assistance. The focus over the years has been to assist the Christian Community in their religious development. Their general idea is that as the local Christian Community begin understand more the teachings of Jesus Christ and grew stronger spiritually, they will look for ways to help their fellow men. In times of need, the Church should the part of the solution. The AGM has been active during crisis times as well. The AGM has responded over the years to assist and rebuild following floods, tidal waves, cyclones, draughts, and various other times human sufferings. In recent years, AGM has expanded to develop the community on an ongoing basis. This help is offer to people of all faiths and to people of all strata of all society. It is desire of the organization to equip the constituency of the Assemblies of God Churches of Bangladesh with the tools necessary to live out their faith. This involves printing training materials as well as training for church leaders. As the Christian community is developed spiritually it will be compelled to help its fellowmen. The humanitarian aspect of the Church is seen through the community assistance programs of the AGM.

To improve the socio-economic condition of the poor people through development activities schools and feeding program and other development work, the organization is registered with the Government's NGO Affairs Bureau, FDO Registration No. DSW/FDR/R-107, dated 3.9.1981.

Mr. Larry Ray Smith is the Head of the organization. And his salary is coming from foreign funds. All missionary personnel of the Assemblies of God Mission are a part of the large body of the AGM. These missionaries individually release the funds that subsequently are

channeled through the General Council of the Assemblies of God. Therefore, in very real terms they represent both the funding source, as well as project operations. Each in turn has a very vital part in the whole operation of the AGM. Within the AGM an executive committee is selected consisting of a Chairman, Secretary and Treasurer. The AGM is a traditionally religious body that not only helps the Christian community in its spiritual needs but also help is given in co-operation with the Bangladesh Assemblies of God Churches. There is no Governing Board of the organization. However, there are five persons in the Executive Board. The Executive Board meeting held once a year.

Assemblies of God Mission have two ongoing projects with the name “Assemblies of God Mission Church Assistance” and “Assemblies of God Mission Community Assistance”.

Funding Sources of AGM

	July 2004- June 2005	Donor
Foreign Donation	BDT44385385.93	The General Council of the Assemblies of God World Mission Inc. USA
Local Source of Fund	-----	

There is no local source of funds for this organization. It has been estimated by the organization that about 53,718 persons have been benefitted from activities of AGM

Development Activities:

1. Education
2. Adult Health TBA
3. Leprosy Assistance
4. Mother-Child Health Care
5. Tube-Well/Water-Development
6. Sanitation Latin Development
7. Income Generation Project

Religious Activities

1. International Correspondence Institute (ICI)
2. Assemblies of God Bible school (AGBS)
3. Church Ministry
4. Bangladesh Media Ministry (BMM)
5. Good News Publication (GPC)

Charitable Activity

1. Hope of home

(5) Christian Commission for Development in Bangladesh (CCDB)

CCDB (Christian Commission for Development in Bangladesh) founded in 1973 as a successor organization of the Bangladesh Ecumenical Relief and Rehabilitation Services (BERRS) created by the World Council of Churches (WCC) immediately after the WAR OF LIBERATION for relief and rehabilitation leading to mid and long-term development activities. It is a national organization and works under the banner of the National Council of Churches of Bangladesh (NCCB). An inter-faith body called the Commission governs it. Its services are rendered in the spirit of inter-faith dimensions, irrespective of caste or creed, race or religion. These services are quite separate from evangelism. Initially, CCDB was engaged in welfare and charity, and in addressing relief and rehabilitation needs.

The genesis of CCDB can be traced back to the involvement of the World Council of Churches (WCC) in Bangladesh as "Ecumenical Relief and Rehabilitation Service (BERRS)" in 1972. BERRS was formed to address the relief and rehabilitation needs of the most affected people during the War of Liberation of Bangladesh in 1971. The experience of relief and rehabilitation activities of BERRS brought in the idea of long-term development activities and programs so that the impact of short-term emergency activities on the poor and vulnerable could sustain. Based on this realization, CCDB emerged as a development organization in early 1973 as a successor of BERRS. Consequently, it went through a number of development phases. During and between each of these phases emerging issues were critically in search of better alternatives to respond to the needs of the poor.

The characteristics of the program designed by CCDB and their implementation process up to the end of 1991 revealed a domination of the organization. People's perceptions about their development had occupied an insignificant role in the whole. Therefore, CCDBs Programs in all those years, although in the intention very much people-oriented, made the people an object of development and instrumental for them.

The mission and objectives of CCDB are to empower the poorest of the poor, including tribal and aboriginal people, to capacitate women's small local organizational initiatives to make them effective actors/facilitators in sustainable and participatory development, to maintain gender equity at all levels, to enhance human and organizational potential at all

levels, and to extend services to disaster victims.

CCDB has programs on LITERACY and functional education, livelihood skills training and support, health, food security and nutrition, resourcing for income generation, capacity building of tribal and aboriginal people, gender equity, advocacy/networking, and environment, disaster preparedness and response.

The management of CCDB is a participatory one. In the central office a total of 9 issue-based sub-committees were formed to streamline various sectional functions and to encourage active participation of the functionaries. To strengthen the process, a central steering committee with representation from each sub-committee was formed. For smooth program management the central steering committee coordinates and monitors the activities of various sections. It reviews the progress of different programs/activities, identifies constraints, and suggests remedial measures. It sits once a month. The sub-committees also sit at least once a month. CCDB has a permanent staff of 412 of whom 115 are women. It also has 185 time-bound staff (56 women).

The organization implements its development programs in various regions of the country. At present, CCDB is working in 21 districts. These are: Manikganj, Rajshahi, Nawabganj, Naogaon, Natore, Pabna, Gopalganj, Barisal, Dinajpur, Rangpur, Bandarban, Rangamati, Faridpur, Jessore, Magura, Jhenaidah, Khulna, Satkhira, Kushtia, Narail and Cox's Bazar. The program beneficiaries of CCDB numbered 49 small organization and 136,595 families in 2001. CCDB's programs and budget are supported by 14 donor agencies from different parts of the world, including Europe, Australia and USA. The World Council of Churches (WCC), Geneva, co-ordinates a Round Table for CCDB. CCDB is now working with 76,560 families in 6,964 villages in 27 districts of Bangladesh.

During the reporting year up to June 2005 CCDB's programs directly reached approximately 154,200 people. Because of the multiplication effect of much of its work (such as people who receive training going on to train others in their community) CCDB estimates that over 329,300 individuals benefitted indirectly from its work.

Strengthening people's abilities to bring about positive changes for themselves remains a cornerstone of CCDB's work. There are now 395 Community Forums that bring communities together for training and joint action. 52 of these are now independent legal

entities, an important step towards strengthening civil society and enabling ordinary people to influence the decisions that affect their lives. In addition to its regular programs, CCDB assists approximately 15 to 20 thousand poor families affected by disaster such as flooding, cyclones or land erosion each year. Since the 2004 monsoon floods CCDB has successfully acted as the lead organization among Christian Aid partners' collective emergency responses. The UK Government's Department for International Development has now selected Christian Aid and participating partners for funding for a new 5-year program to help communities in Bangladesh become more resilient to the shocks and stresses of disasters.

Recently the emphasis of CCDB's work has shifted towards a more rights-based approach to meeting people's needs. Training and support for improving health, education, food security and livelihoods continues to be offered through the Community Forums, but now there is more advocacy and campaigning work going on too, with the aim of promoting societal peace, good governance, environmental conservation, gender equity and the rights of people living with HIV/AIDS. During 2005 CCDB completed a process of internal reorganization to become more cost-effective and result-oriented. There have been new initiatives in human resource management, financial management, and program planning, monitoring and evaluation. It has also improved cooperation with various national and regional alliances such as Christian Conference Asia, the Disaster Forum and the Peace Initiative of South Asia.

CCDB is registered with the Government's NGO Affairs Bureau (Registration No DSW/FDO/R/004 dated 22-4-1981). The "People's Participatory Rural Development Program" is the major on-going program of CCDB. Other Program are: Disaster Preparedness Program(DPP), Women's Small Local Organization Program(WSLO), Ethnic Community Development Program(ECDP), Community based HIV/AIDS Prevention, Care and Advocacy Program, Human and Organizational Potential Enhancement (HOPE) Program, Entrepreneurship Development Program(EDP) and Traditional Birth Attendant (TBA) training program.

Funding Sources of CCDB

	July 2004- June 2005	Donor
Foreign Donation	BDT44294400.56	N/A
Local Source of Fund	-----	

ISLAMIC NGOS

In Bangladesh 24 Islamic NGOs are working (upto June 2006). The list of Islamic NGOs are shown in Annexure-B. Out of 24 Islamic NGOs, Kuwait Joint Relief Committee is the largest Islamic Missionary NGO operating in Bangladesh .

TABLE 13: FIVE ISLAMIC NGOS

SL	Name of the NGOs	Annual Budget in 2005
1	Kuwait Joint Relief Committee	BDT119644474
2	Muslim Aid-UK	BDT132545090
3	International Islamic Relief Organizations	BDT5171880.00
4	Islamic Relief-Bangladesh	BDT509.57
5	Society of Social Reform	BDT106440598

Source: Unpublished data of NGO Affairs Bureau.

(1) Kuwait Joint Relief Committee- Bangladesh Office

International Islamic Charitable Organization (IICO) is heading "*Kuwaiti Joint Relief Committee*" which is formed from members of all governmental and non-governmental charitable organizations working in Kuwait. The objective of this committee is to insure co-operation and coordination with all charitable organizations in Kuwait in order to respond to the urgent needs of the victims of wars, calamities, and disasters as fast as possible. Kuwaiti Joint Relief Committee emergency relief program aims to offer immediate help for the victims of war, civil conflicts, famines and natural or man-made disasters.

It also provides sustained relief for basic needs, medical aid, and daily living requirements for the victims using all available resources. Food is distributed, water-wells are drilled to provide them with water for drinking and irrigation; agricultural and other productive projects are established to help re-settle the victims and enable them to rebuild their lives. The committee launches campaigns according to circumstances to raise funds for its emergency relief programs.

Kuwaiti Joint Relief Committee has offices in many countries for relief aids to insure its quick response to disasters and sustain its relief efforts. It also co-operates with other international relief

organizations in order to strengthen its capacity to offer an effective and rapid response to these cases of emergency. In addition to rapid assessments Kuwaiti Joint Relief Committee maintains a preparedness approach to respond as quick as possible to the events of disasters through inter-agency coordination, cooperation with organizations of similar mission.

Apart from emergency relief aids, Kuwaiti Joint Relief Committee offers also some humanitarian assistance for many countries around the world that have been afflicted with long standing adverse conditions. Many countries around the world have benefited from IICO's relief aids.

Kuwait Joint Relief Committee, Bangladesh Office has been implementing its program since 1993. It is a non-government Voluntary Organization. It is a Kuwait-based NGO rendering highly remarkable and distinguished voluntary service in Bangladesh since inception. Its multifarious voluntary activities include fostering orphans, building mosques, schools, clinics, hospitals, Kuwait village etc. and installation of shallow and deep tube wells. It contributes substantially towards Bangladesh Government's Program for poverty alleviation, removal of illiteracy and health care. Kuwait based active NGO name Kuwait Joint Relief Committee (KJRC) is acting among the Muslims of Bangladesh to perform multifarious voluntary activities through the Bangladesh e.g. Orphans, building mosques, Hospitals, Kuwait Village etc. and installation of tube well to supply both potable & irrigation water.

It is registered under NGO Affair Bureau, (Registration No. 651(19.9.1992), and Prime Minister Office Government of Bangladesh.

The Director General of KJRC is the chief executive of the organization. The Deputy Director General will look after all the official work on behalf of Director General. In absence of DG Deputy Director General will be the head authority of the office. Secretary project department will look after all the activities regarding project department and he is responsible for his department to the DG.

Kuwait Joint Relief Committee has only one ongoing project with the name "Social Development Program of KJRC".

Funding of KJRC activities

	2004	2005	Donor
Foreign Donation	BDT98179325	BDT119644474	KJRC, Kuwait
Local Source of Fund	-----	-----	

Development Activities

1. Student Scholarship
2. IT Development
3. Mass Education
4. Vocational Training Institute
5. Hospital and Clinic
6. Tube Well(Deep and Hand)
7. Poor House
8. Agriculture and Farming
9. Diary, Poultry and Fishery Projects
10. Tree Plantation
11. Small and Cottage Industries
12. Goat Cultivation
13. Mother and Child Care Program
14. Medical Team for Rural and Disaster Area
15. Patient Helping Fund
16. Sanitation Program
17. Satellite Clinic
18. Emergency Relief and Rehabilitation
19. Micro Credit Program

Charitable Activity

1. Orphan Care Project

Religious Activities

1. Construction of Mosque
2. Madrasha and Islamic Centre
3. Quarbani Program
4. Iftar Program
5. Cloth Distribution at Eid Festival

(2) International Islamic Relief Organization (IIRO)

The International Islamic Relief Organization (also International Islamic Relief Organization of Saudi Arabia, IIRO and IIROSA) is a charity based in Saudi Arabia. The IIROSA is an affiliate of the Muslim World League (MWL). A Saudi royal decree issued on 29 January 1979 approved the decision of MWL to form IIROSA. It is a member of the Islamic Council for Da'wa and relief (IICDR), has observer status at Organization of the Islamic Conference, consultative status at United Nations Economic and Social Council (ECOSOC) and links to Islamic Educational, Scientific and Cultural Organization (ISESCO) among many others.

IROSAs has seven main programs:

- Social welfare
- Engineering department
- Social development and seasonal projects
- Emergency relief
- Health care
- Education care
- Qur'an memorization

The International Islamic Relief Organization (IIRO) Bangladesh is one of the branches of IIRO, Jeddah, an international body functionally involved in more than 50 countries to serve to orphans and millions of poor and needy people on the earth. IIRO, Jeddah is a charity organization formed by dynamic scholars of kingdom of Saudi Arabia (KSA) headed by the Custodian of the two holy mosques - HM King Fahad Bin Abdul Aziz in the year 1986. It is organized by the Rabita Al Alam Al Islami, Makkah Al Mukarramah, KSA.

IIRO came into existence in Bangladesh following the most devastating cyclone in the year 1989. As a voluntary NGO, IIRO since inception has been actively involved in the process of development through its sequential development programme and projects implemented all over the country. The aim of all activities is for the welfare of Muslims Ummah in respect of religion, social and poverty alleviation. IIRO's mission also incorporates helping people attain freedom from all sorts of underdevelopment and leading them to the elevated status of *Ashraful Makhlaquat* and vicegerent of Allah on earth.

It is registered under NGO Affair Bureau (Registration No. 563, dated 26.11.1991) Prime Minister Office Government of Bangladesh. IIRO has only one on-going project with the name "Health, Education and Socio-Economic Development".

Development Activities

1. Health Project
2. Sewing Training Project
3. Education Project
4. Bihari Education

Charitable Activity:

1. Yatim Project

Religious Activities

1. Iftar Project
2. Quarbani Project.

(3) Muslim Aid –UK

Muslim Aid-UK was founded by the former British pop star Cat Stavons (now converted with a new name-Yusuf Islam) in 1985 in London following his conversion to Islam in 1977. Muslim Aid UK is a charity organization formed by a group of dynamic Muslim scholars from UK. The source of revenue of the organization is donation from Muslim community.

Globally Muslim Aid is working in over 61 countries to minimize the sufferings of the poorest and communities regardless of race, creed, color, religion or nationality. By responding quickly to emergencies, Muslim Aid provides relief to the victims of natural disasters, war and famine. Muslim Aid also deploys long-term development projects on education, skills training, provision of clean water and healthcare to tackle the root causes of poverty.

Muslim Aid is a signatory of the IFRC Code of NGO in Disaster Relief, a member of British NGOs for Overseas Development (BOND), a member of the British Charity Commission, a partner of ECHO (European Commission Humanitarian Organization) and Programs compliant to PRSP (Poverty Reduction Strategy Paper) at national level and UN Millennium Development Goals (MDG) globally.

Since inspection in 1991, Muslim Aid Bangladesh has been engaged in serving humanity irrespective of cast, creed, racial and geographical or other identities as a branch of British Charity called Muslim Aid-UK (MAUK).

MAB came into existence in Bangladesh following the most devastating cyclone in the year 1991. MAB is a Non-Government Organization and is registered with the NGO Affairs Bureau of the Prime Minister's Office of the Government of Bangladesh under the Foreign Registration Ordinance No.46, 1978 and bearing the registration number FD 552.

MAB has been founded and over the period managed by a group of distinguished Muslim Leaders with the initiative and zeal for social services. Mr. S. M. Rasheduzzaman is the

Founder Director and key executive personal of the organization. The (former) Executive / Advisory Committee (present) is formed with well-respected 11 Muslim Personnel who provide strategic support and guidance of the Country Director.

With the general principles of serving the humanity and attaining the pleasure of God, the Creator and Sustainer of the universe, the MAB activities aim to attain a number of objectives with particular emphasis upon the following:

1. Removing the curse of poverty (that leads one to infidelity)
2. Removing the curse of ignorance (that degrades man to savagery).
3. Improving overall health conditions of specially the poor and needy sections.
4. Transferring modern technology to backward sections of the society to equip them with the latest skills.
5. Mitigating the suffering of the victims of natural calamities.
6. Inspiring people to be virtuous and equipping them with moral qualities.

Muslim Aid Bangladesh field office has supported 1.5 million people till to date by implementing development programs like education, health, and income generating activities (interest free micro credit), water and sanitation, capacity building for the grassroots level partners. Muslim Aid is the only one organization in Bangladesh who has been implementing absolutely interest free and service charge free micro credit for the hard-core poor of the communities. Considering the establishment of the women's right and gender equity, the targeted beneficiaries of micro credit is 100% women. To empower destitute women, Muslim aid has launched the Destitute Women Rehabilitation Project (DWRP). Annually 60 destitute women are being trained and received trade (tailoring, block, painting, embroidery, handicraft *chumki*) wise machines free of cost so that they can be rehabilitated and become self- reliant through their skills.

To establish child rights and provide quality education for the children of Bangladesh is another important and prioritized program of Muslim Aid. Street working children, distressed children, orphans are also taken care by Muslim Aid through its technical, formal and non-formal primary education.

MAB implemented a number of its religious programs including *Quarbani* (Sacrifice), *Aqiqah* (Sacrifice on the occasion of a child), *Saddqa* (Donation), *Fitra* (compulsory donation on the occasion of fasting), *Kaffarah* (Monetary compensation for negligence of a religious duty) and so on. A summarized presentation of MAB programs may be as below:

Development Activities

1. Education Programme
2. Health Care and Health Awareness Program
3. Interest free micro credit Program
4. Safe Water Supply and Sanitation Program
5. Emergency Relief and Rehabilitation Program
6. Development Partnership Program
7. Charity Activity
8. Orphan Aid Program

Religious Activity

1. Occasional Assistance Program
2. Quarbani meat distribution
3. Quran learning and month-long food distribution
4. Zakat Fund (Sewing training and sewing machine distribution)
5. Eid Dress distribution
6. Aqiqah, sadaqa, Kaffarah

(4) Islamic Relief-UK

Islamic Relief (IR) is an international relief and development charity, which aims to alleviate the suffering of the world's poorest people. It is an independent Non-Governmental Organisation (NGO) founded in the UK in 1984 by Dr Hany El Banna.

As well as responding to disasters and emergencies, Islamic Relief promotes sustainable economic and social development by working with local communities - regardless of race, religion or gender. Islamic Relief works in four main sectors: Emergency Relief,

Development, Orphans, Waqf. Islamic Relief is dedicated to alleviating the poverty and suffering of the world's poorest people.

Islamic Relief (IR) is an international NGO established in UK 1984. It seeks to promote sustainable economic and social development by working with local communities through relief and development activities. IR aims to help the needy regardless of race, religion or gender.

IR is registered with the UK government's charity commission. Islamic Relief has a consultative status with UN Economic and Social Council and is a signatory of code of conduct for the International Red Cross & Red Crescent movements and NGOs in disaster relief. IR is a member of BOND (British Overseas NGOs for Development). It is also a member of the Disasters and Emergency Committee (DEC), UK.

IR carries out its work in: Albania, Kosovo, Bosnia and Herzegovina in Central Europe; Azerbaijan, China, Chechnya and Afghanistan in Central Asia; Indonesia in South East Asia; Bangladesh, India, Sri Lanka and Pakistan in South Asia; Palestine, Yemen, Iraq, Jordan, and Egypt in the Middle East; Ethiopia, Kenya, Sudan, Niger, Mali, South Africa and Sudan in Africa.

IR has its international headquarters in Birmingham, UK and fund-raising offices in eleven countries: Belgium, France, Germany, Holland, Italy, Mauritius, Sweden, Switzerland, the United Kingdom, Malaysia and the United States of America. They are responsible for raising most of the funds, some of which come from individual donations and others from institutional donors such as the DFID, WFP, UNHCR and ECHO.

Vision

A caring world where the basic requirements of people in need are fulfilled.

Mission

Inspired by Islamic values, Islamic Relief will be a worldwide role model in:

- Assisting individuals, groups and institutions to develop safe and caring communities.
- Helping the poor and suffering to enjoy self-reliance with dignity.
- Making it possible for those who wish to support others reach those who need their help.

To achieve this, IR will raise funds, build partnerships and communicate key messages as:

- Work to mitigate disasters, prepare for their occurrence and respond by providing relief and rehabilitation.
- Promote sustainable development through programmes in education, health and nutrition, water and sanitation and income generation.
- Advocate on behalf of the poor and suffering.

IR will seek to do all this without regard to race, gender or belief, and without expecting anything in return. They believe that “ And they feed, for the love of Almighty God, the indigent, the orphan, and the captive, (Saying), “ We fed you for the sake of Allah alone: no reward do we desire from you, nor thanks.”

Islamic Relief (IR) is a renowned International Relief and Development Organization providing humanitarian aid during crisis and emergency situations and working towards long-term economic sustainability and social development of the world's poorest nations. Islamic Relief was established in 1984 in Barmingham in United Kingdom as a charity organization in response to famines in Ethiopia and Sudan. In 1993 IR was awarded as NGO consultative with the Economic and Social Council of United Nations.

Currently, IR has its offices in 11 countries through out Asia, Africa and Europe .It has three main programs, Emergency Relief and Disaster Preparedness Programs (DDP), Development Programs and Orphanage Welfare Programs. Its aim is to help the needy regardless of race, religion or gender.

Islamic Relief initiated its first relief and shelter operation in Bangladesh in 1991 and it has been registered since 10 November 1991. At present, IR is financing and operating several socio-economic programs and basic health services projects and food support during Ramadan and Qurbani is provided in many parts of the country.

Islamic Relief realized that relief work will not lead to a real impact on the national development. Therefore, IR has shifted most of its program from relief to development to help to create sustainability and real change in the urban and rural community life. Also IR

has a Disaster Preparedness Program(DDP) to intervene at the time of emergency. The total Total number of beneficiaries of IR-B are 1,255,319.

It is registered under NGO Affair Bureau, (Registration No. 553, dated 10.11.1991) and Prime Minister Office Government of Bangladesh. Islamic relief Bangladesh has only one ongoing project with the name “Multi-Sectoral Development Program”.

The Country Director is fully responsible for running administration and management of IR. He is the executive head of the organization. The Country Director is also responsible for supervising programs implemented by IR and maintains liaison with the relevant Government authorities, donor’s representatives and with national and International NGO working in same field. IR has weekly *Shura* and Quarterly Management Committee meeting (consultation made up of senior staff). The *Shura* and the Management Committee are headed by the Country Director. The *Shura* meets once a week where a variety of issues (administrative, financial, organizational, and programmatic) are discussed. *Shura* is the primary decision making body. Before implementation of *Shura*, decision approval of the Country Director is required and on certain major issues discusses in the Management Committee and the Country Director consults the head office in Birmingham UK. The IR projects are supervised and monitored by field staff under the guidance of the Programmed Manager and the Country Director. The Management Committee (MC) of IR-B consists of six members who hold senior positions in IR-B. The Committee sits every month to discuss the organizational and governance related issues and management system. The country director of Islamic Relief-Bangladesh presides over the meeting of the MC. Staff of IR-B in its Dhaka office are 18 male and 6 female, while staff in area and field offices are 218 male and 158 female.

Funding of IR-B

	2004	2005	Donor
Foreign Donation	BDT56865734	BDT 509.57 million	Islamic Relief, U.K. Individual, DFID, EC, UNDP, UNICEF, WFP
Local Source of Fund	1813077	65619171	Not Known

Development Activities

1. Mother and Child Health
2. Health Center-Rangpur
3. Health Clinic-Dhaka

4. Action against Lenticular Opacity
5. Water and Sanitation(WATSAN)
6. Community Action Program(CAP)
7. Vocational Training And Employment Support Service
8. Income Generating Activities
9. .Disaster Preparedness
10. .Emergency Relief

Charitable Activities

1. Orphan to School
2. School
3. Shed
4. Orphan Activates

Religious Activities

1. Ramadan
2. Qurbani

(5) Society of Social Reform

Society of Social Reform (S.S.R) is a Kuwait based NGO established in Kuwait in 1984 by a group of Kuwaiti philanthropists in particular and the rest of the Muslim world in general to alleviate the sufferings of refugees, destitute and orphans. It has established and has operated successfully scores of projects in the fields of Medicine, Education and Social Welfare in many countries. Society of Social Reform previously known as Islamic World Committee has been working in Bangladesh since 1993 and Community Welfare Program has been implemented since 1993.

The objectives of the organization include:

- ❖ To assist the poor people of Bangladesh in the field of Education, Health and Social Welfare by means of suitable projects.
- ❖ To meet the needs of the orphans and improve their Health, Education, Psychological, Social and Economic conditions through the cooperation of the local authorities.
- ❖ Work of SSR in Bangladesh would be according to its specific targets, which are helping the poor people improving their condition in the field of socio-economic through establishing Hospitals, Clinics, Schools, and Quaranic Centers.
- ❖ To ensure the availability of drinking water through sinking shallow and deep tube wells.

- ❖ To offer Material Aid Study Grants to needy students.
- ❖ To provide educational books, stationary and reference books to institutions.
- ❖ To carry out relief campaigns in case of emergencies, calamities, natural disasters and social misfortunes.
- ❖ To solve the housing problem of poor people of this country by constructing Poor houses.

It is registered under NGO Affair Bureau, (Registration No. 760, dated 25.10.1993) and Prime Minister Office Government of Bangladesh.

Society of Social Reform has only one ongoing project with the name "Community Welfare Program Phase-II".

Funding of SSR

	2004	2005	Donor
Foreign Donation	209252105	106440598	Society of Social Reform, Kuwait
Local Source of Fund	-----	-----	

Development Activities

1. Construction of Vocational Training Centre
2. Scholarship program
3. Sanitary Latrine
4. Tube Well
5. Arsenic free tube well Plant
6. Poor house: a. Semi Paka, b.Low Cost
7. General Social Program
8. Construction of class rooms
9. Support Program
10. Emergency relief
11. Support for Blind Student
12. Mosque based RFL program
13. Distribution of plants

Charitable Activities

1. Orphan care program
2. Support to orphan's Mother
3. Construction of Orphan Complex
4. Sundry help

Religious Activities

1. Construction of Mosque
2. Construction of Maktab

3. *Wajukhana*
4. *Iftar* Program: a. Ready Foods, b. Dry Foods
5. *Qurbani* program.

The Impact of Activities of Missionary NGOs

The overview of the selected Missionary NGOs cited above brings out certain issues, which are illustrated below:

- Christian NGOs in Bangladesh started their activities long before the independence of Bangladesh in 1971, whereas Islamic NGOs started their activities in 1991.
- Micro Credit Program is the main development activity of Christian NGOs, whereas in Islamic NGOs due religious reasons (as interest is prohibited in Islam) only two NGOs- Muslim Aid-Bangladesh (0%) and Islamic Relief (2% service charge) perform Micro Credit Program.
- The amount of foreign donations coming to Christian NGOs are several times higher than Islamic NGOs.
- Christian NGOs have multi donor as for example Caritas Bangladesh (14 donors) and CCDB. In case of Islamic NGOs all Islamic NGOs have single donor.
- Almost all Christian NGOs work with ethnic minorities in a predominantly Muslim nation.
- Islamic NGOs are almost fully depended on donors.
- Almost all Islamic NGOs perform religious activities such as *Iftar* Programs and *Qurbani* programs.

In the following section, we shall look closely how activities of Missionary NGOs impact the beneficiaries with regard to the beneficiaries of one Christian (Assemblies of God Mission) and one Muslim Missionary NGO (Society of Social Reform) .

Views of Beneficiaries of ASSEMBLIES OF GOD MISSION (AGM):

The Assemblies of God Mission began its work in Bangladesh during the pre-partition period in the early 1940's and has had resident missionaries engaged in religious/ spiritual assistance continuously since that time. It has been the goal of AGM to assist the Christian Community in their religious development. As the Church develops in its spiritual life the teachings of Jesus Christ will compel the Christian to help his fellowmen. Therefore, the Church cannot ignore the needs of the people in this nation. Thus, in times of disasters the AGM helps with relief efforts and in the necessary rebuilding after flood, cyclones, tidal bores, draught and other times of human needs. In more recent years the emphasis of the Assemblies of God Mission has been further enhanced to include the development of community needs on an ongoing basis. This help has been offered to all irrespective of caste or creed. It is the desire of the Assemblies of God Mission to see the human development of all in Bangladesh.

Community Assistance:

The components of Community Assistance are as follows:

- Children Education
- Adult Health
- Traditional Birth Attendant
- Mother-Child Health Care

- Leprosy Assistance
- Tube-Well/ Water Development
- Sanitation/Latrine Development
- Training and Administration
- Income Generation program

Children's Home:

The Home of Hope Children's of AGM began in the fiscal year 1991/1992 at Vadun, Pubail, in Gazipur District. It began with a pilot program that began in Chittagong. The Children's Home is a residential facility for over 200 children. Here the under privileged children of Bangladesh get a chance for a bright future. The children are educated both in the classroom and vocationally The Home of Hope provides this in a healthy environment.

Education for the socially and economically depressed child irrespective of caste and creed. The aim is to help the under privileged children receive opportunities to improve their future potential by providing education and assistance in an improved learning atmosphere. The Children's Home Program helps the under privileged children with basic education and to provide opportunities to improve their future potential by providing education and assistance in an improved learning atmosphere. Nutritious food, proper clothing and other facilities are also provided.

Children's Home is located at Vadun, under Gazipur district about 28 km. from Dhaka city. The home is situated in a village area having approximately 21 bighas of land surrounding by residential and school buildings. The Children Home is a residential facility for over 200 children who are studying from infant to Class-X.

Source of Funds :

Donor	BDT 338386587.14 from Assemblies of God Mission, USA
Contribution by the NGO	-

The Children's Home is a residential facility which comprises of 100 girl students and a similar numbers of boy students. Among 100 girls a random sampling was done and a sample of 25 girls was taken who were interviewed and they provided the following information:

- i. Students in class-IX and X currently receive an allowance of Taka 40 for 7 days from which Taka 20 is deducted by the orphanage to be deposited in the bank opened for each student by the orphanage itself. From the 20 Taka the students have to give away another 6 Taka to the Home as part of a regular weekly donation to the church. Therefore, each girl ultimately has a mere sum of Taka 14 to meet up for her expenses. The Home school has classes upto Class VIII. So the students of Class IX and X have to attend a school situated outside the orphanage. It is impossible for these students to be able to pay for their daily expenses such as tiffin and conveyance.
- ii. They do not have any teachers to teach them the subjects of Science in the Home and they are not even allowed to have private tutors. So most girls are compelled

- to study the subjects of Commerce whether they want to or not and girls who want to take up Science subjects cannot do that due to lack of teachers.
- iii. They are never allowed to go to their home towns to visit their relatives. Once they are admitted in the Home, they can only leave after they have sat for their Secondary School Certificate exams.
 - iv. The disciplinary regulations are severely harsh for the students. If a student cannot attend the meals they are penalized by the authorities by having to survive a entire month without her pocket allowance.
 - v. The girls are not allowed to use the facilities of the Home library.
 - vi. Currently the girls have no teacher for their sewing class and the only teacher available to teach them computer is basically not qualified to teach to teach the subject and does not have enough knowledge of what he teaches. Meanwhile the smaller girls are taught sewing by the girls in higher classes.

In order to solve these problems they (students) have suggested the following:

- i. They requested for an increase in allowance.
- ii. Immediate recruitment of Science teacher.
- iii. Allow going to their hometowns at least twice a year.
- iv. Allow using the facility of the Home library.
- v. Recruitment of sewing teacher.

The findings of this Christian NGO's charity activities is shown in Table 14

Table 14 Overview of activities of Children's Home of Christian NGO –Assembly of God Mission

Activity	Remarks
Pocket Allowance	14 Taka (weekly)
Church Donation	6 Taka (weekly)
Convert to Christianity	8 %
Other Religions	0%
Gender Discrimination	90%
Tribal	8 %
Allow to Visit Home towns	Not allowed
Rules and Regulations	Rigid

Views of Beneficiaries of Society of Social Reform

Society of Social Reform (SSR) is a Kuwait based NGO established in Kuwait in 1984 by a group of Kuwaiti philanthropists in particular and the rest of the Muslim world in general to alleviate the sufferings of refugees, destitute and orphans. It has established and operated successfully scores of projects in the field of Medicine, Education and Social Welfare in many countries. Since then SSR has obtained the support of Gulf people on both Public and Government levels. Some of the major supporters and donors for SSR are H.H. Amir of Kuwait Sheikh Jaber Al – Jaber Al- Sabah, Ministry of Awqaf and Islamic Affairs in Kuwait, and Kuwait Zakat House. Presently Society of Social Reform-Bangladesh Office has been implementing its programs since 1993. Mosques, Orphan Care Projects, Wazukhanas, Tube Wells, Iftar, Qurbani and Relief Programs are the most part of organization. The organization provides its services to the poor community.

Orphan Care program of Society of Social Reform-Bangladesh provides help to less fortunate orphans of which are approximately 60% boys and 40% girls to help them lead morally, socially and economically satisfying life. Orphans are provided Food, Lodging, Education, Clothing, Health, Vocational Training and other related basic needs. Orphans can change their life through higher education. Among 358 girls under the Orphan Care Program, a random sampling was done and a sample of 25 girls was taken who were interviewed and they provided with the following information:

They get the following benefits:

1. Education, food, lodging, cloth and health.
- 2 Students in class vi-x currently receive a pocket allowance of taka 50 per month.
3. They are allowed to visit their home towns three times in a year and the orphanage authority bears the transportation costs.
4. Training on Computer and sewing.
5. Family allowance.

Moreover, the orphans have identified the following problems:

- 1 They are given clothing once a year/which seems to be inadequate clothing
2. Insufficient monthly pocket allowance. They have to buy all essential things with Taka 50, which becomes difficult for the students to do.
3. They are not allowed to watch TV or read daily newspaper.

4. Lack of library facilities.
5. Lack of telephone facilities to communicate with their parents.
6. No choice of option to read Science or Commerce group. The students have no right to choose they want to study. They are forced to study dress making and computing.
7. 92 percent of girls think that there is gender discrimination and the boys get lot of facilities which they do not get like two sets of dress, shoe, mobile facility, enough time to play less regulation, etc.
8. 56 percent of girls do not get any family allowance.
9. Poor sitting arrangements to meet their parents.
10. Lack of quality of food, the girls have not had any fruits for a long time.
11. Misbehavior of Supervisor with the girls.
12. Lack of adequate medical facilities for the girls.

Suggestions:

1. The girls have suggested that the authority should provide three sets of clothes including a set of school uniform.
2. The monthly pocket allowance should be raised upto a minimum of Taka 200.
3. They should be allowed to watch television and read newspaper daily.
4. The girls suggested that they should also be allowed to use the library.
5. The girls should be allowed to choose between what they want to study rather than to force to take up a particular subject chosen by the authorities.
6. They should be allowed to have private tutors who can teach them Mathematics, Science and English.
7. The girls will be taken to different places to be trained as a professional dressmaker. The girls wished to provide the money needed as conveyance.
8. 56 percent of the girls did not get any family allowance, which they want to get.
9. 8 percent of girls want to study in polytechnic outside the orphanage and want to be given the scholarship to do so.
10. They should be free to communicate with their families by telephone whenever it is necessary for the girls.
11. The medical facilities should be enhanced and made more available to the girls.

CHAPTER VI

Conclusion

This study sought to trace out the workings of the Missionary NGOs in Bangladesh, discover their sources of funding and identify the extent of their contribution in the development activities of Bangladesh. This study suggests that there are broad similarities between the Christian and Islamic NGOs in charity activities and that their dependency on foreign funding makes them (especially Islamic NGOs) vulnerable to agenda of donor organizations and influences of donor nations, thus making them focus mainly on developmental activities in case of Christian NGOs and religious activities in case of Islamic ones.

The main findings of this study may be summarized as follows:

1. There is an increasing trends of foreign donations to Christian and Islamic Missionary NGOs in Bangladesh.
2. The number of Christian NGO's is double than that of Islamic NGOs.
3. USA is found to be the biggest donor of Christian NGOs. Kuwait and Saudi Arabia are found to be the biggest donor of Islamic NGOs.
4. Christian NGOs in Bangladesh perform development activities the most and religious activities the least. The reverse is applicable for Islamic NGOs that is Islamic NGOs in Bangladesh perform religious activities the most and development activities the least.
5. There is similarity between Christian and Islamic NGOs in respect of charitable activities- in both case it's position is second.
6. Christian NGOs in Bangladesh started their activities before the independence of Bangladesh whereas Islamic NGOs started their activities in 1991.
7. Micro Credit Program is the main development activity of Christian NGOs whereas in Islamic NGOs due religious reasons (interest is prohibited in Islam) two NGOs- Muslim Aid-Bangladesh(0%) and Islamic Relief (2% service charge) perform Micro Credit Programs.
8. The amount of foreign donations to Christian NGOs are several times higher than Islamic NGOs.
9. Christian NGOs have multi donor as for example Caritas Bangladesh (14 donors) and CCDB. Whereas in case of Islamic NGOs all Islamic NGOs have single donors, thus making vulnerable to whims of donors.

10. Almost all Christian NGOs work with ethnic minorities, in order to make their religious activities much easier, as they would have faced difficulties carrying on religious activities among the main stream communities.

11. Islamic NGOs are fully dependent on donors as compared to Christian ones.

12. Almost all Islamic NGOs perform religious activities such as *Iftar* and *Qurbani* programs.

Thus, the above scenario could very well pave the way for fundamentalist overtones creeping into the activities of NGOs, especially Islamic NGOs ones which has been reflected in the recent discovery of militancy rearing its ugly head under guise of NGO activities. While, Missionary NGOs are expected to undertake religious activities, nevertheless as experiences over the last three decades indicate that Missionary NGOs do undertake community and development related activities which add value to national growth and development.

Thus, in view of the above discussions, certain suggestions can be made for carrying out reforms in the sector. The following areas can therefore be suggested for urgent reforms:

- Missionary NGOs should more transparent in their activities and they should update and regularly published their Annual and Audit Reports and make them available to general scrutiny.
- NGO Affairs Bureau should be strengthen their capacity to monitor activities of NGOs and they should very much strict about publication of Annual and Audit Reports
- NGO Affairs Bureau should be converted into NGO Commission like Anti corruption Commission to have more independence in working.
- Islamic NGOs must diversify their activities and especially develop their income generating activities to reduce their dependency on donors and in turn became less influenced by them.
- Some sort of accountability mechanisms should be developed after consultations with all stakeholders to make NGOs (especially Missionary NGOs) more accountable for their activities.

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ANNEX-A

List of Christian NGOs

SL	Name of the NGO
1.	Calvary Apostolic Church
2.	Christian Life Bangladesh
3.	Christian Ministry to Children & Youth
4.	Christian Service Society
5.	College of Christian Theology-Bangladesh
6.	CARITAS- Bangladesh
7.	Churches of God Mission
8.	CCDB
9.	Christian Aid
10.	Church of Bangladesh
11.	Christian Service International
12.	Damien Foundation
13.	Danish Bangladesh Laprosy Mission
14.	Diakonia
15.	Australian Baptist Missionary Society
16.	Australian Baptist World Aid
17.	Association of Baptist
18.	Assemblies of God Mission
19.	Bangladesh Watch Tower Society
20.	Bangladesh Bible Society
21.	Bangladesh Theological Seminary
22.	Bangladesh Baptist Mission Foreign Mission Board Southern Baptist Convention
23.	Baptist Mid Mission
24.	Bangladesh Lutheran Mission Finnish
25.	Bangladesh Lutheran Mission Danish
26.	BNELC- Development Foundation
27.	Heed Bangladesh
28.	Koinonia
29.	Help Bangladesh
30.	Luthern Health Care Bangladesh
31.	International Education Foundation
32.	Friends of Bangladesh
33.	Seventh Day Adventist Church of Bangladesh
34.	Salvation Army
35.	World Vision of Bangladesh
36.	Santal Mission Norwegian Board
37.	World Missionary Evangelism
38.	World Mission Prayer League
39.	Social Health and Education Development Board(SHED- Board)
40.	Shohanabhuti Bangladesh Trust
41.	SIL Bangladesh

42.	Society for International Ministries(SIM) Bangladesh
43.	World Concern
44.	Bangladesh Every Home Contact
45.	Missionaries of Charity
46.	National Council of Young Men's Christian Association of Bangladesh
47.	Young Women's Christian Association of Bangladesh
48.	Baptist Aid

List of Islamic NGOs

SL	Name of the NGOs
1.	Tamanna Foundation
2.	Unnata Bangladesh
3.	Revival of Islamic Heritage Society
4.	Rabeta Al Alam Al Islam
5.	Muslim Hands Bangladesh
6.	Muslim Aid
7.	Novel Institute for Rural Reform(NIRR)
8.	Kuwait Joint Relief Committee
9.	Islamic relief Agency(ISRA) Bangladesh
10.	International Islamic Relief Organization
11.	Islamic Relief Bangladesh
12.	Al-Forqan Foundation
13.	Al-Basher International Foundation
14.	Al-Markazul Islami
15.	Al Muntada Al Islami
16.	Allama Fazlullah Foundation
17.	Society of Social Reform
18.	Sunbula Welfare Association
19.	Sharjah Charity International
20.	Welfare Association Fujairah
21.	World Assembly of Muslim Youth(WAMY)
22.	Shah Waliullah Islamic Centre-Bangladesh
23.	Qatar Charity Bangladesh
24.	Bangladesh Institute of Islamic Thought

List of Buddhist NGOs

SL	Name of the NGOs
1.	Parbata Bouddha Mission
2.	Agrasar Buddha Anathalaya
3.	Mohamuni Bidhaba-O-Anath Shishu Kalyan Kendra

List of Hindu NGOs

SL	Name of the NGOs
1.	Ramkrishna Mission

QUESTIONNAIRE

Foreign Donations to Missionary NGOs in Bangladesh: An Analysis

(This is a research work for post-graduation study only; all information will be used only for research purpose)

Researcher: Nusrat Jabeen Banu
ID NO 05272023
BRAC University
Dhaka.

Questionnaire I

1. Name of the organization:
2. Year of establishment and registration no:
3. What are the main objectives of the organization?
4. How many projects have been taken so far to achieve the objectives of the organization?
5. Area of activity(Development activity/ Charitable activity/Religious activity):
6. How many people have been so far benefited from the activity of the organization?
7. Name of the head of the organization, how long is the head of the organization? What is the annual salary of the head of the organization?
8. How many people do work in your organization? Please give their detail information including their qualification and salary.
9. Has your organization audited been for the year 2004 and 2005? If yes please give one copy of the audit report.
10. Have you published annual report for the year of 2004 and 2005? If yes please give one copy of the annual report.
11. Is there any local source of fund of the organization except the donor fund? If yes
Please give the detail information of local source of fund.

12. Please describe detail information about the ongoing projects (within 3 years):

Se No	Name of the project	Duration	Donor Agency	Total Expenditure	No of beneficiaries	Remarks

12. Do you submit annual and audit report to the NGOAB regularly?

13. Have you ever got any query from NGOAB regarding the annual and audit report? If any please specify.

14. Do you face any problem in the district or upazila level in implementing your projects?

15. Please give information about the Governing Board of the organization.

a). Number of member:

b). After how many days meeting of the GB is held?

16. Please give information about the Executive Board of the organization.

a). Number of member:

b). After how many days meeting of the GB is held?

17. Have you ever evaluated your completed project? If yes please give one copy of the evaluation report .

QUESTIONNAIRE-II

Foreign Donations to Missionary NGOs in Bangladesh: An Analysis

(This is a research work for post-graduation study only; all information will be used only for research purpose)

Researcher: Nusrat Jabeen Banu

ID NO 05272023

BRAC University

1. Name:
2. Address:
3. Age:
4. Father's/ Mother's Name:
5. Occupation:
6. Sex:
7. Religion:
8. Educational qualification:
9. Are you getting any benefits from the NGOs?
10. What kind of benefits you are getting?
11. Are you sure that this NGOs changing your life style?
12. If Yes, describe it.
13. If No, describe it.
14. What are your suggestions to improve activity of the NGOs?
15. Please comment on gender discrimination.