

World Vision: Standing by the Poor

by Bernard Gomes

WORLD Vision is a non-profit, international humanitarian organization dedicated to serving the poor and needy through development and relief/rehabilitation programmes around the world. Dr Bob Pierce, an American war correspondent, touched by the situation of abandoned children in Seoul, Korea during the war, started the organization in 1950.

As the years passed World Vision's concern spread from Korea to nearly all the countries in the developing world. Today, it works over 102 countries touching lives of millions of children and adults with diverse programmes of poverty alleviation, health care, community development and relief and rehabilitation.

As one of the major NGOs, World Vision has received wide recognition by the United Nations which has bestowed on it a consultancy status.

Involvement in Bangladesh

Historically World Vision first became involved in Bangladesh in 1970 following

the devastating cyclone which hit the coastal region of the country causing massive damage of lives and properties. World Vision's relief response totalled US\$ 200,000 in aiding the cyclone victims. During the War of Liberation in 1971, the organization assisted Bangladesh refugees in India with relief materials.

In 1972, World Vision officially began operating in Bangladesh concentrating mainly on relief and rehabilitation work in the northern part of Bangladesh. Soon its programmes were expanded to incorporate other areas of human needs. Currently World Vision is working in 25 districts of the country serving a total of some 6,00,000 people with various human development programmes such as education, health, skills training, income generation, women development, agricultural rehabilitation and emergency response.

Working in Partnership with the Poor

World Vision has a distinct approach to work in partnership with the poor. Together

we work to release their skills, resources and potentials to overcome the forces of poverty. Community development is at the heart of our activities because we believe that in most cases it is only in the context of vibrant, healthy communities, the interest of individuals can best be served.

Community development projects arise out of close collaboration between field workers and community representatives. Community people are assisted to plan and select their own projects, choose their own priorities and participate in project activities. For it is the people's own commitment and sense of ownership that underpins sustainable development. World Vision tries to promote in the communities.

Providing Education to Children and Adults

Children are central to all World Vision activities. We provide needed assistance to

build the lives of the needy children, the future of the nation. Through sponsorship programmes, poor children living in the urban slums and rural communities receive full educational support, medical care and in many cases skills training opportunities. Currently, the organization is providing educational assistance to some 1,50,000 children of whom over 68,000 are directly supported through sponsorship scheme.

Rubina Begum, a Dhaka slum-dwelling girl is one good example of how World Vision's sponsorship programme is making a difference in the lives of the needy children. Living in a 16x6' shack near Mohammadpur Ring Road, Rubina's father, a day labourer was hardly able to feed his five children let alone the educational expenses. World Vision's spon-

sorship assistance, however, changed her life. In 1991, Rubina passed her SSC examination in first division with two letters. Its continued assistance enabled Rubina to get enrolled in the Honors course of the University of Dhaka.

World Vision also implements non-formal educational programmes for adults and adolescent girls who haven't had the opportunities to receive education or dropped out of school for marriage or poverty. The literacy classes are held in informal and participatory atmosphere where illiterate men and women share their problems and seek solutions unhindered. In 1994, a total of 13,912 adults received functional education. Following completion of six-month literacy courses, the learners are encouraged to form savings groups for their economic development.

economic development.

Enhancing Income

World Vision places enormous importance on increasing individual and family income. Our economic development efforts aim at empowering the poor with knowledge, skills, opportunities and options so that they may find a way out to break the vicious cycle of poverty. Through skills training and loan schemes families are assisted to start income generation activities to gain economic solvency.

Loans are channelled through small cooperative groups formed in their communities on easy interest. World Vision, in 1994, disbursed about Tk 1,99,53,194 (US\$ 498,829) to different men and women involved with World Vision. With assistance from the organization many have been able to get away from the bondage of poverty and lead a happy and dignified life.

Apart from the loan schemes, World Vision also operates other economic development programmes to benefit poor families. These include a tailoring project, a book binding project and a wood turning project.

The Tailoring Project has been one of the major economic development programmes World Vision has been operating since 1991. The purpose of the project is to create employment opportunities for destitute people, especially the women who earlier had taken sewing or tailoring training but could not use their skills due to lack of capital or opportunities. Currently, the project employs over 70 men and women who makes a monthly income averaging Tk 3,000.

The Book Binding Project provides employment opportunities to blind people giving them a hope for a survival with dignity and honor as contributing member of the

society. Binding books for different World Vision supported schools and other NGOs, the blind workers could earn over Tk. 2,000 (US\$ 50) a month.

The Wood Turning Project in Dhaka provides training to unemployed youths in wood carving and help them produce and market wood craft items.

Reducing Child Mortality

Child health problems in Bangladesh are enormous with nearly 2,000 children dying each day because of preventable diseases. World Vision's child survival projects in Dhaka, Chittagong and Khulna provide immunization, Vitamin-A capsules, health education and family planning services to mothers and children. Our regular health programmes include provision of clean drinking water, sanitation through installation of tubewells and la-

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Free Service Cannot Serve the People

— Chief Executive, ASA

An Interview by Sharier Khan

CHIEF Executive of ASA Md Shafiqul Haque Chowdhury in an interview with The Daily Star said that the country could have had alleviated poverty long ago if all poverty alleviation programmes were operated on commercial basis.

"Free service cannot serve the people, therefore no development can take place. I personally believe so, far we took a soft approach towards poverty alleviation which has rather retarded the development we had intended to do," Chowdhury said.

"Welfare and grant have been damaging for the poor. If poverty alleviation programmes were conducted on a sustainable commercial basis — which means the development agencies would raise their own expenditure from their operation by benefitting the target groups — the poor would have become self-reliant within 10 years," he pointed out.

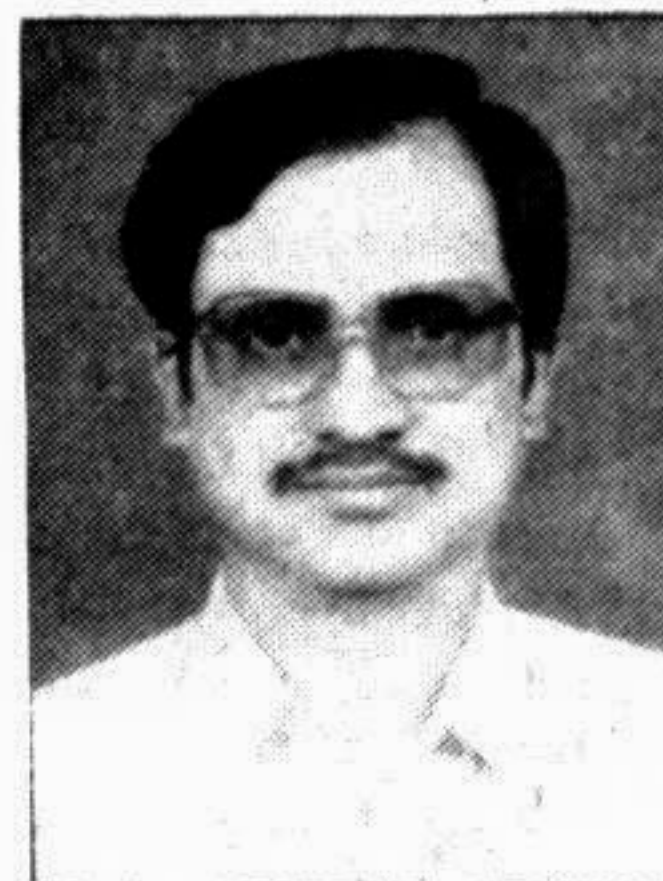
Refuting an allegation that the poverty alleviation programmes of different NGOs were failing to achieve targets, he said, "With few ex-

ceptions, the ASA poverty alleviation programmes which began from 1990, had been successful."

"To alleviate poverty, it is vital that the poor can generate their own income. If a poorman is capable of generating his own income, he can gradually improve his own health and education situation. When such a poor person takes a loan of Tk 3000 from ASA, it is a Tk 3000 profit for him because he does not have to pay double this amount, which he would have had, if he had taken the loan from a traditional loan shark," Chowdhury noted.

"Since the loans are given on the basis of the current market prices, the loanee faces no difficulty in implementing his project and returning his loans to the ASA," he added.

In addition, the 90 to 95 per cent ASA field workers constantly supervise the implementation of the loans. "There has definitely been improvement among the rural poor. It may sound hard to believe, but the income of the ASA groups is increasing by 100 per cent annually,"



Chowdhury said.

"Our poverty alleviation model is sound. But dedication and close supervision of our workers made this model really work. Now many countries are following this model," he pointed out.

"Presently we have cut down taking donors' support. Our target is to attain self-reliance, we would not be needing donors' support after five years, I believe," Chowdhury concluded. "Within five years, ASA may become a Development Finance Institution (DFI) from an NGO."

ASA: Semi-Commercial Basis

by A Staff Correspondent

THE Association for Social Advancement (ASA) is one of the few NGOs of the country which run on semi-commercial basis, meaning, it is not entirely dependent on foreign grant or aid.

Since 1979, the ASA began its activities in the country to ensure utilization of both internal and external resources efficiently and effectively and to reduce the poor's dependence on local money lenders, among its other objectives.

There are some 400 unit

offices within 30 regional jurisdiction of ASA.

While two-third of the programmes are currently funded by ASA itself, it also utilises grants from the Netherlands, Germany and Switzerland.

ASA annually borrows from Pal's Karma Sahayak Foundation at a rate of 4.5 per cent and utilises the group deposits for its credit operation. The present working capital is Tk 700 million of which Tk 300 million is derived from donors' grant, Tk 200 million from Group

Fund, Tk 100 million from PKSF and Tk 100 million from its own fund.

With an emphasis on helping the women, the ASA follows a group based approach aiming at benefitting persons having less than Tk 1500 monthly income. Such groups are given informal training and education initially and after three to four months, they are considered qualified for credit operations.

Every member of the group has to save Tk 5 to Tk 10 per week. Such contribution has ultimately resulted in the formation of ASA's amazing Tk 200 million group fund.

The ASA provides micro credits ranging between Tk 3000 and Tk 6000 and credits for small entrepreneurs up to Tk 20,000. All these credits are collateral-free.

Since 1990, when ASA first began credit operations, it disbursed some Tk 2536.36 millions to 285,603 loanes belonging to groups whose total membership is 342,772. The rate of loan recovery, according to information provided by ASA is 99.38 per cent.

ASA at a glance (Up to September, 1995)	
1. ASA's present group members	342,772
2. Active borrowers	285,603
3. Development education centres	19,389
4. Development education learners	342,772
5. No. of group members can sign their name	342,772
6. Group members' savings	Tk 207,329,588
7. Cumulative credit	Tk 2536,360,392
8. Impact of ASA's credit	Income has been doubled
9. Number of unit offices	400
10. Number of staff	2,715
11. Number of Thanas	169
12. Number of Districts	38
13. ASA's income from service charge (July '94-June '95)	Tk 111,667,482
14. ASA's operational & management cost	Tk 108,982,132
15. Rate of loan recovery (On monthly basis)	99.21%
16. Rate of Self-reliance (UP to June 1995)	102.46%

Institute for Development Policy Analysis and Advocacy at Proshika

WHY IDPAA?

Founded in July 1994 by Proshika, the Institute for Development Policy Analysis and Advocacy (IDPAA) provides systematic advocacy interventions for the creation of a macro policy environment committed to the alleviation of poverty in Bangladesh. IDPAA sees the roots of mass poverty in Bangladesh as structural in origin. As a result, IDPAA views that the necessary policy responses to mass poverty must take place at micro and macro policy levels concurrently. To date Proshika has been pursuing this double-edged strategy based on grassroots mobilization and empowerment of poor rural and urban women and men, while also developing an adequate complement in policy analysis, research and advocacy. IDPAA is the latest step taken by Proshika to institutionalise these latter development interventions in macro policy arena.

IDPAA'S GOAL AND OBJECTIVES

IDPAA's goal is to strengthen and facilitate systematic and sustained policy advocacy interventions within Proshika, the NGO sector and civil society in Bangladesh. These policy interventions seek to (a) influence national policy processes, (b) reduce poverty, and (c) promote sustainable development.

Its objectives include: (a) identification and analysis of existing development policies and formulating proposal for new policies enabling people's access to resources and institutions; (b) conducting studies and action research on poverty reduction, employment and income generation, gender relations, democratization and governance, human resource development and sustainable natural resource management; (c) establishing linkages with other groups from civil society demonstrating concern for public policy changes; (d) developing integrated communication systems for producing a variety of electronic and printed media packages for different audiences; (e) organizing seminars and workshops for raising policy awareness and generating views and options for policy reform; and (f) carrying out issue-based advocacy campaigns at policy levels.

STRUCTURE AND ACTIVITIES

IDPAA comprises the following three departments:

1. Policy Research Department (PRD) IDPAA realizes that policy research is a vital proactive component of advocacy. PRD undertakes policy research that contributes to IDPAA's objectives of articulating, influencing and changing opinion and public policy on poverty alleviation and sustainable development. Policy stances taken by IDPAA will meet with formidable challenges from contrary policy lobbies; in turn, IDPAA will substantiate its advocacy positions through independent policy research on poverty and sustainable development issues undertaken through PRD. Collaborative policy research is also an important objective of PRD.

2. Integrated Communications Department (ICD)

A critical element in the process of advocating policy change is communication. Developing awareness, imparting suitably-packaged materials to meet the informational requirements of a variegated audience, building networks and coalitions of existing concerned groups through timely dissemination of information, developing and maintaining the momentum of a policy initiative through flexible and responsive campaign strategies, all of these activities require an institutional framework for planning and implementation. This is the role of ICD. It consists of three units:

- o Electronic Material Development Unit (EMDU)
- o Print Material Development Unit (PMDU)
- o Campaign Organizing Unit (COU)

3. Policy Education Department (PED)

In addition to research and advocacy programmes on current policy issues, IDPAA is committed to building the capacity of like-minded individuals and organizations to undertake similar policy work within Bangladesh and elsewhere. To facilitate this, PED administers and offers a range of courses on development policy training. These courses draw on the extensive bank of experience developed by Proshika and other development organisations including government and national and international agencies. However, the most valuable resource offered by PED is its Members of faculty, resource persons of international repute who contribute through offering their expertise in the development sector.

IDPAA also functions as a resource centre providing for data requirements, information, consultations, materials as well as training for advocacy to the NGOs, their coalitions, networks and civil society groups.

Poverty Reduction and Sustainable Development: A Summary of Assessment of Proshika's Impact

A large scale cross-sectional study was conducted in order to assess the impact of Proshika's intervention on the socio-economic profile of its beneficiaries. The study was conducted by Proshika's Impact Monitoring and Evaluation Cell (IMEC). The methodology of the study was designed with the assistance from Dr. Yuwa Hedrick-Wong (Vice President, Horizon Pacific International, and Consultant to CIDA) and survey data were collected by Dr Atiur Rahman, Senior Research Fellow, Bangladesh Institute of Development Studies (BIDS) and his team.

The study adopted a cross-sectional sampling survey design: Two separate samples were selected — one for Proshika (PK) households and the other for non-Proshika (non-PK) households. The household was chosen as the unit of survey. Through a two-stage cluster sampling technique, 900 PK households and 900 non-PK households were randomly selected with a confidence interval of 95 per cent, a margin of error of no more than 4 per cent. Two broad sets of indicators were chosen to understand the impact of Proshika programmes. The indicators are:

- (i) social empowerment indicator and
- (ii) economic empowerment indicator

The social empowerment indicator includes eight specific indicators. They are:

- (i) literacy, (ii) health, education and awareness, (iii) family planning, (iv) infant mortality, (v) empowerment of women, (vi) environmental awareness and practice, (vii) access to public resources and (viii) participation in local institution.

The economic empowerment indicator consists of the following 5 specific indicators:

(i) asset and indebtedness, (ii) income, (iii) savings, (iv) investment and (v) market mobility and power. The empowerment indicators as shown by the impact assessment data demonstrate positive impacts by PK's programmes. The literacy rates are higher, however they are assessed. In the health field, PK households are shown to be better trained in health education and are able to afford better health care, although their immunisation rates are about the same as non-PK households. PK households have received a great deal more health education and training than non-PK households, and have better latrines generally (more water sealed and pit latrines), although their sources of drinking water are not much different than non-PK households. A higher proportion of PK women use contraceptives, and on average they have fewer children per women, the exception being the 30-34 age group; and they have a much lower infant mortality rate. The infant mortality rate among PK households is quite close to the national average (according to 1994 estimates-81). The national average, however, is an estimate based on weighted averages of all socio-economic strata of the society, including higher income rural dwellers and urban dwellers with better access to health facilities. For poor rural PK households to come close to matching the national average is a clear indication of achievement, which contrasts sharply with the infant mortality rate of 164 among non-PK households.

A much higher proportion of PK households than non-PK households have dowryless marriages, although the divorce rates are about the same between the two populations. It is observed that in the area of dowryless marriages, the result has been spectacular for PK households. Compared to non-PK households almost four times more marriages take place without dowry amongst PK households.

The survey also reveals that there has been substantial attitudinal change amongst the male members of Proshika households. It has been found that refusal to marriages by the male members because of lack of dowry is much less for PK households than for the non-PK households.

The incidence of physical abuse is only marginally lower among PK women than non-PK women; but more PK women are involved in income generation, and they have more decision making power in all major aspects of family lives.

The proportion of PK households that have received environmental education and training is almost four times higher than non-PK households, and higher proportion of PK households are involved in tree plantation. Yet, these training and education do not seem to have much impact in terms of promotion of organic and natural fertilizer and insecticide use.

A lower proportion of PK households have access to khas land, although the situation is the reverse in the case of khas water bodies and strip plantation. A higher proportion of PK households participate in the running of local institutions, and their representation in village courts are twice as high as the non-PK households, demonstrating their abilities to exert influence and control over important local institutions through their better organizational networks and improving economic power. It is important to note that it is not PK's explicit policy to encourage its members to involve in local politics. Such a phenomenon can only be construed as an indirect but significant outcome of PK's empowerment programmes.

From the perspective of economic empowerment, PK households perform substantially better than non-PK households. Their average household asset is about 57 per cent higher than non-PK households, their income over 27 per cent higher, their savings 239 per cent higher, and the size of their investment are 40 per cent higher. The overall rate of return on PK households' investment is also 25 per cent higher.

It has been found that over the years the dependency of PK households on the non-institutional loans (from money lenders and others) have reduced substantially. While over 32 per cent non-PK households borrowed from non-institutions sources, it was only 7 per cent in the case of PK households.

Average loan size of PK households is also much smaller than non-PK households. The few correlation analyses that were conducted income/education, income/access to khas water, income/strip plantation, income/investment provide a strong, albeit partial, statistical support that there is an organic unity to PK's different programmes in achieving the desired empowerment objectives.