

Social Welfare and Poverty Reduction Activities of NGOs in Bangladesh: An Empirical Study

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ABSTRACT

Bangladesh is both a developing nation and a medium-sized economic power. It is among the eleven market-based middle-income countries with the fastest expanding economies. It is the forty-second market-based economy on the planet in nominal terms and the thirty-first largest by purchasing power parity. According to the IMF, Bangladesh's economy is the second biggest country on an upswing in 2016, with an annual rate of 7.1%. Since the early 2000s, Bangladesh's poverty has unexpectedly decreased, accelerating economic growth. Non-governmental organizations (NGOs) actively contribute to the decline of extreme poverty in our nation. NGOs engaged in some charitable work and improved social welfare. This study's primary goal is to show how NGOs and their initiatives affect Bangladesh's social welfare and poverty reduction. Researchers have used primary and secondary data and powerful statistical tools to assess pertinent data to accomplish these goals. From the researchers' observations, data analysis, and findings, it is clear that NGO programs significantly promote social welfare and reduce poverty in Bangladesh.

Key words: Bangladesh, non-government organizations, poverty alleviation, social welfare

INTRODUCTION

In recent years, Bangladesh has made outstanding strides toward reducing poverty. Daily reductions in the poverty rate and the frequency of extreme poverty have been observed. The poverty rate decreased by 15.7 percentage points in a decade (40% in 2005 to 24.3% in 2016) because of the successful execution of several governments and non-government development programs. The goal of the seventh five-year plan (2016–2020) is to reduce the poverty rate to 18.6% by that year. By 2030, the government wants to keep the poverty rate at 9.7% and the malnutrition rate at less than 10%. (Bangladesh Economic Review, 2018, P-209). NGOs are crucial for empowering individuals, which results in more effective and long-lasting local improvement services than those advocated by the government (Bassey, 2008). Non-governmental organizations (NGOs) have become key partners with the states in the fight against poverty (Achar, 2019a). NGOs are usually acknowledged to be less corrupt and more capable of meeting the needs of the poor (Ahsan, 2005). NGOs work in Bangladesh as unpaid, nonprofit organizations but establish themselves as critical to the well-being of the country's poor, backward,

and inward women. Some have suggested that to meet the problems; these NGOs have changed by adopting new objectives (Achar, 2019b).

LITERATURE REVIEW

Many researchers have conducted various studies on various aspects of the impact of NGO programs on poverty reduction. Several significant empirical research findings have been taken into consideration. Ramakrishna (2013) concludes the study by non-governmental organizations (NGOs) are handling a variety of development efforts at the rural level. Even the Indian government has acknowledged NGOs' crucial role in the Five-Year Plans because, unlike past philanthropic organizations, they are committed, credible with the public, and take a professional approach to solve social problems. However, despite their best efforts, many NGOs need help to remain viable over the long term, both as organizations and as initiatives. In this study, an effort has been made to assess the work done by NGOs for the rural poor.

According to Kumar et al. (2013), the paper's purpose was to define the role of Grameen Bank (GB) and assess how microcredit initiatives led to the economic empowerment of rural women. In this regard, exploratory research has been performed to concentrate on the actions and effects following GB microcredit receipt. In addition, 100 people from the Jhenaidah and Kushtia districts made up the sample size for the structured questionnaire, in-depth interview, and observation. The outcome demonstrates that, after using microcredit, women become more independent and capable of making decisions.

Ahsan Ullah and Routray's (2007) research demonstrates that numerous NGOs' claims to have made a significant contribution to the poor's economic development have been refuted by the study. The study found that, when measured against a few key variables, such as income, food and non-food expenditures, productive and non-productive assets, food security, and employment creation, the economic situation of the poor in the studied areas has mostly stayed the same. According to Stephen et al. (2015), the poor's needs need to be sufficiently met by NGOs because of the inadequate techniques they employ. The poor people's way of life in Binga needs to be better understood, necessitating the need for participatory development strategies. The fact that poverty in the rural areas currently handled by NGOs is deepening and spreading is a sign that their efforts to combat poverty there are insufficient and inefficient. On the other hand, (Alam et al., 2014) suggests a change in government and NGO policies to enhance the NGOs to reduce poverty.

According to Karim et al., (2012), microcredit initiatives have helped a significant proportion of the underprivileged. Microcredit has a big impact and makes sure people have access to food. Because the poor are not uniform, their effects on various population groups vary greatly depending on their socioeconomic situation, gender, background, family structure, and other factors. The data demonstrate that, on average, the poorest borrowers gain less than middle-class borrowers. All those who are poor have other options for escaping poverty besides microcredit.

Haider (2011) study analyzed the origins and development of NGOs in Bangladesh. Non-governmental organizations (NGOs) in Bangladesh started as a volunteer, nonprofit groups but swiftly evolved into necessities for the nation's underprivileged, backward, and uneducated women. It has been stated that to meet the challenges posed by the environment in which they operate, and many NGOs have altered themselves by altering or adopting new goals. Many people have received credit from NGOs with great success, and their participation in the development process has raised questions about their place in society.

Mercer et al. (2004) examine evidence of a non-governmental organizations (NGO) primary healthcare

program's efficacy in rural Bangladesh. Compared to estimates for Bangladesh in recent years, the combined child and maternal death rates for the NGO areas are lower, which may, at least in part, be attributable to the high coverage of reproductive and child health services. Numerous NGOs also ran other development activities that might have contributed. For example, although infant and child mortality has already decreased due to the limited resources available, there still seems to be room for further death prevention, especially concerning deaths caused by birth asphyxia, acute respiratory infections, diarrheal diseases, and accidents. In addition, the NGO areas experienced lower maternal mortality in 2000–2002 than the most recent estimate for Bangladesh. Therefore, additional savings are likely contingent on increased access to qualified community midwives and essential obstetric care at government facilities.

According to Ibrahim (2017), non-governmental organizations (NGOs) should offer services and development initiatives in developing nations. NGOs have been instrumental in terms of social services, advocacy, institutional capacity building, and development activities. NGOs were praised for playing a crucial role in helping the underprivileged and providing assistance where the government was unable. On the other hand, NGOs came under fire for their lack of direction and generalized approach to development.

According to Rezaul (2015), non-governmental organizations (NGOs) in Bangladesh have launched social capital-building programs. A semi-structured interview, social mapping, participant observation, in-depth case study, focus group discussion (FGD), and documentation survey was used in this study, which was based on a qualitative case study methodology. The application of the critical social capital components—collective activities, social trust, coordination and cooperation for mutual gain, and sharing of norms and values—was considered in this work. The results demonstrated that social capital development activities for social welfare carried out by NGOs were frequently successful. Social professionals, policymakers, development practitioners, and NGO management could all benefit from the findings.

Hassan (2015) argues that the paper is conceptualized using a theoretical development framework provided by NGOs, coupled with information about where it fits into civil society. It is entirely literature-based, meaning that the data and information were gathered from books, journals, and other print and digital sources. The findings show that the sector is working to ensure the socioeconomic development of the poor and extremely poor, who are ignored and marginalized by the state and businesses. Those focus on political implications and profit maximization, respectively. NGOs provide the poor with assurances of financial stability, primary education, nutritional status, and participation in decision-making for women inside and outside the home.

Objectives of the study

There were three specific objectives to achieve this primary objective:

- To find out the major poverty reduction activities of NGOs in Bangladesh.
- To find out about the social welfare activities of NGOs in Bangladesh.
- To evaluate the actual situation of an NGO's poverty reduction and social welfare activities.

Research Questions

- What are the major poverty reduction activities of NGOs in Bangladesh?
- What are the essential social welfare activities of NGOs in Bangladesh?
- What is the impact of NGOs' activities on Bangladesh's economy?

METHODOLOGY OF THE STUDY

The study followed a quantitative and qualitative approach to achieve the objectives of this study. Primary and secondary data were used for the analysis. Simple random sampling under a probability sampling method was used to collect the preliminary data. In addition, a structured questionnaire was developed to collect primary data. The secondary data has been collected from published annual reports of related NGOs, newspapers, associated books, journals, articles, seminar papers, publications from national and international research institutions, descriptions of different financial institutions, public records, statistics, various research reports, etc. BRAC (Bangladesh Rural Advancement Committee), ASA (Association of Social Advancement), Srizonny, and SETU members provided primary data. Various methods are used for obtaining preliminary data, such as (a) the interview method, (b) the observation method, and (c) the library work method.

Yamane (1967) simplified formula was applied to design the sample size.

$$n = \frac{N}{1 + N(e)^2}$$

Where n is the sample size, N is the population size (Population = 10,000), and e is the level of precision ($\pm 5\%$).

The minimum sample size stood at: $n = \frac{10,000}{1 + 10,000(0.05)^2} = 385$

Where n denotes the sample size, N is the population size (10,000), and e is the level of precision (5%). The minimum sample size stood at 385.

A total of 400 set-structured questionnaires were distributed among the respondents. Out of 400, 393 completed questionnaires were received. All data types were processed through the Statistical Package for Social Science (SPSS), developed by Norman & Nie (1975). All data before being

fed into a computer was converted into numerical codes, and the details of these codes were recorded in a codebook. The descriptive statistics were based on frequency, percentage, and graphical presentation.

Conceptual Study

Lack of a specified (variable) amount of material possessions or money is considered poverty. A broad notion, poverty can have social, economic, and political components (Awan, 2011). The World Bank claims that poverty is a significant well-being loss and comes in many forms. It includes low salaries and the inability to purchase necessities for survival proudly. Low levels of health and education, inadequate access to clean water and sanitary facilities, a lack of physical safety, a lack of voice, and a lack of capacity and chance to improve one's life are also included in the definition of poverty (World Bank, 1990).

Bangladesh's poverty significantly decreased during the early 2000s because of decades of rapid economic expansion. International agencies have acknowledged the remarkable progress made in reducing poverty. The World Bank estimates that Bangladesh's poverty rate decreased from 82% in 1972 to 18.5% in 2010, 13.8% in 2016, and under 9% in 2018, as measured by the proportion of people earning less than the global poverty level. Based on the current pace of poverty reduction, Bangladesh is anticipated to overcome extreme poverty by 2021, becoming the first country in South Asia to achieve it.

International Poverty Line

As the price of necessities like food, clothing, and shelter changes, the World Bank periodically establishes the global poverty threshold. The poverty line was set at \$1.25 per day in the 2008 update. The entrance price was increased to \$1.90 per person in 2015. The threshold should have the same purchasing power as the previous poverty line because that shape was calculated using 2011 prices. More than 900 million people were expected to live below the global poverty line in 2012. The World Bank also estimated that, as of 2015, more than 700 million people were living in extreme poverty (World Bank, 2015).

MEASURING POVERTY IN BANGLADESH

The Bangladesh Bureau of Statistics (BBS) evaluates the level of inequality and poverty in the country using HIES data (Household Income and Expenditure Survey) (GOB, 2010). The initial survey was carried out in 1973–1974, and the most recent one was completed in 2010. Based on information gathered from HIES, BBS develops several metrics to measure poverty and inequality. Since 1995–1996, BBS has measured poverty using the CBN technique (Cost of Basic Needs). Two poverty lines are identified using this method: the lower poverty line and the upper poverty line. Three phases are used to calculate these two poverty thresholds. These are:

The Food Poverty Line is determined by calculating the cost of foodstuffs (11 items of foodstuffs viz., rice, wheat, pulses, milk, edible oil, meat, sweet water fish, potato, vegetables, sugar, and fruits), which provides the minimal nutritional requirements for a diet corresponding to 2122 k. calorie per day per head.

The minimum demand for non-food consumption is determined at two different income levels. The second is a more significant non-food award, while the first is a lower non-food stipend. The lower non-food allowance is the median amount spent on non-food goods by households whose overall consumption is roughly equal to their food poverty level. On the other hand, the upper no-food assistance is the amount spent on non-food products by households whose combined consumption is roughly equivalent to their food poverty threshold (Ohagwu et al., 2021).

A Lower Poverty Line & Upper Poverty Line: A lower poverty line can be predicted by combining food poverty with a lower non-food allowance. A higher poverty line can be estimated by combining food poverty with a higher non-food grant.

The incidence of income poverty (determined by the cost of basic needs, considering the upper poverty level) declined by about 7% between 2010 and 2016 (going from 31.5% to 24.3%). During this time, compound poverty fell by 4.23 percent per year. On the other hand, from 2005 to 2010, the percentage of Americans living in poverty dropped from 40.0% to 31.5%. Compound poverty increased by 4.67 percent per year at the time. Therefore, it is clear that although deprivation continues to decline regularly, it did so at a slower rate from 2010 to 2016 than it did from 2005 to 2010. The poverty rate is lower (4.68%) in urban areas than in rural ones (1.97%). From 2010 to 2016, the poverty gap was used to measure poverty reduction, showing a 4.28 percent annual growth rate. Additionally, it has been demonstrated that metropolitan areas have a lower income poverty reduction rate (1.61% vs. 5.12%, respectively) than rural areas. In addition, urban areas experienced lower rates of poverty reduction than rural ones.

Micro-credit and Poverty Alleviation: Microcredit primarily increases income for low-income households, thereby reducing poverty (Moulick & Neogy, 2020). Microcredit results in an increase in revenue. According to former UN Secretary-General Kofi Anan, eradicating poverty may be the most significant global challenge. For example, 2.8 billion of the world's 6 billion inhabitants survive on less than \$2 daily. There are 30 million individuals in Africa and 1.2 billion in Asia. These microcredit initiatives demonstrate how effective it is as a tool. In the past ten years, more than 64 million of the world's poorest people have participated in microfinance initiatives to break free from the vicious cycle of poverty and of the hardcore poor people of Bangladesh. In Bangladesh, microcredit has a significant positive impact on rural women's financial circumstances. Many women have

become leaders because they engage in the micro-credit program, inspiring transformative social practices and associations and igniting social action. When women are responsible for managing loans and savings, their status in their homes and communities is improved. When they create and manage their income, women acquire a level of power that enables them to decide independently.

DATA ANALYSIS AND DISCUSSION

Out of 393 respondents, 107 were male, and 286 were female.

Table 1: Age of the respondents

Age in Year	Frequency	Percent	Cumulative Percent
20 Years to 30 Years	122	31.0	31.0
31 Years to 40 Years	205	52.2	83.2
41 Years to 50 Years	51	13.0	96.2
51 years to above	15	3.8	100.0
Total	393	100.0	

Source: Personal Survey

The frequency distribution and percentages of the respondents' age (in a year) are shown in table 1. Most respondents (52.20%) belong to the age group of 31–40 years, while 31.00% of members are 20–30 years old. It is also observed that a moderate number, 13.03%, of members are over the age of 41–50. Only 3.80% of those aged 51 and up were included.

Table 2: Education of the Respondents

Education Level	Frequency	Percent	Cumulative Percent
Literate	108	27.5	27.5
Primary	183	46.6	74.0
Secondary	57	14.5	88.5
College	20	5.1	93.6
Bachelor	25	6.4	100.0
Total	393	100.0	

Source: Personal Survey

The frequency distribution and percentages of the respondents' educational qualifications are shown in table 2. The majority of the respondents, 46.6%, belong to the primary. However, 27.5% of the respondents are illiterate. For example, 14.50% of respondents are in secondary school, while 5.10% are in college. It is also observed that only 6.40% of respondents have completed a Bachelor's degree.

Table 3: Occupation of the Respondents

Occupation	Frequency	Percent	Cumulative Percent
Farmer/ Housewife	147	37.4	37.4
Day Laborer	191	48.6	86.0
Service Holder	3	.8	86.8
Fisheries	3	.8	87.5
Others	49	12.5	100.0
Total	393	100.0	

Source: Personal Survey

The frequency distribution and percentages of the respondents' occupations are shown in table 3. The majority of the respondents, 48.60%, are day laborers; 37.4% are homemakers; 12.4% are doing business and others. In every category, service holders and fisheries belong to only 0.80%.

Table 4: Income of the Respondents

Income	Frequency	Percent	Cumulative Percent
Less than Tk. 5000	157	39.9	39.9
Tk. 5001 to Tk. 7,500	205	52.2	92.1
Tk. 7,501 to Tk. 10,000	11	2.8	94.9
Tk. 10,001 to Tk. 12,500	20	5.1	100.0
Total	393	100.0	

Source: Personal Survey

The frequency distribution and percentages of the respondents' income range are shown in table 4. The majority of the respondents (52.20%) earn within Tk. 5001–7,500, 39.90% earn less than 5000, 2.80% earn Tk. 7,501–10,000, and only 5.10% earn Tk. 10,000–12,500.

Table 5: Financial condition before taking the Loan of the Respondents

Income	Frequency	Percent	Cumulative Percent
Extreme poor(Less than \$1.90/day)	77	19.6	19.6
poor(Upper than \$1.90/day)	125	31.8	51.4
Moderate poor(Less than \$3.10/day)	56	14.2	65.6
Upper poor(Above \$3.10/day)	135	34.4	100.0
Total	393	100.0	

Source: Personal Survey

The frequency distribution and percentages of the respondents' conditions before taking the loan are shown in table 5. The majority of the respondents, 34.40%, were upper poor, 31.10% were flawed, 19.6% were abysmal, and 14.20% were moderately poor.

Table 6: Financial condition after taking the Loan of the Respondents

Income	Frequency	Percent	Cumulative Percent
Income increase	134	34.1	34.1
Business growth	66	16.8	50.9
No Improvement	9	2.3	53.2
Increase savings	99	25.2	78.4
Increase total assets	85	21.6	100.0
Total	393	100.0	

Source: Personal Survey

Table 6 shows the frequency distribution and percentages of respondents' post-loan conditions. The majority of the respondents, 34.10%, have increased their income, 25.20%

have increased their savings, 16.8% have experienced business growth, 21.6% have increased their total assets, and only 2.3% have no improvement.

MAJOR FINDINGS

Most NGO members are women; their maximum age limit is between 20 and 40 years, but most respondents are illiterate and only primary school graduates.

Most NGO members are farmers and day laborers whose monthly income is less than Tk. 7,500.

Members of the NGO gradually increased the number of loans they took and successfully paid off their loans.

Every member takes more than one NGO loan.

Significantly only some members currently invest their loan amount in an unproductive sector. For this reason, they fail to pay the installments because of the inefficient investment of the loan and the irregular return from the investment.

Most of the NGO's members were extremely & moderately poor before joining the various NGOs.

After joining the NGOs and taking the loan, they use it fruitfully, and their economic conditions improve; they increase their business growth and their savings and earnings.

From the researcher's observation, the NGO's members benefit from the NGO's well-known activities such as agriculture and food security programs; education; community empowerment programs; disaster management and climate change; health nutrition and population programs; water, sanitation, and hygiene program; etc.

The opinion of the respondent's that Poverty alleviation programs run by non-governmental organizations (NGOs), such as the Poverty Alleviation Program, microfinance programs, and pro-poor urban development, reduce hardcore poverty and create long-term economic stability.

CONCLUSION AND POLICY IMPLICATIONS

Bangladesh has enormous potential for development, but for various socioeconomic reasons, it is considered among the poorest countries in the world. A load of poverty falls unreasonably on women because women represent half of the population. The government of Bangladesh provides top priorities in its progress agenda: poverty mitigation and the creation of rural employment opportunities. The result of this study shows that microcredit programs help reduce poverty successfully. In recent years, microcredit and non-governmental organization social welfare activities have favored positive intervention for poverty alleviation in developing countries. Some important recommendations are given below.

- To provide microcredit-related training and education for NGO members to utilize their loans appropriately.
- The loan amount and term should be between one and three years.
- Appropriate plans and ideas should be introduced to those who are taking loans.
- NGO fieldworkers should emphasize client understanding.
- Regular training must be given for good loan recovery.
- The loan repayment period should be started at least two weeks after getting the loan.
- NGO's authority takes proper care to implement the welfare program properly.
- The monitoring system should be improved so that the respondents cannot utilize their loaned money for unproductive purposes.

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