

International Organization's Humanitarian Coordination and Activities in the Sector of Micro, Medium and Small Enterprises in Bangladesh

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Abstract

Humanitarian NGOs help and safeguard individuals who are in need, especially victims of armed conflict, famines, and natural catastrophes in any nation. Sometimes these organizations are also called relief societies. They are generally involved in: searching for, collecting, and transporting the wounded and ill, missing, and dead; providing medical care to the wounded and sick; aiding prisoners of war; and supporting the civilian population through humanitarian relief across the world. They work on development and reform initiatives in other nations, as well as in their own. Aside from development initiatives, these non-governmental organisations promote human rights work, monitor elections in many countries, assist with refugee resettlement, and provide political science and human rights training. In this research international organization's humanitarian coordination and function in the sector of Bangladesh's micro and small enterprises are discussed and analyzed. Here the author consider two NGO BRAC and ASA for data collection and analysis purpose.

Key Words: Humanitarian NGO, Enterprise, Bangladesh, BRAC, ASA, Chi-Square Test.

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1. INTRODUCTION

Humanitarian coordination involves bringing together humanitarian actors to ensure a coherent and principled response to emergencies. Humanitarian coordination aims to increase humanitarian response effectiveness by enabling better predictability, accountability, and collaboration. Coordination is critical to the humanitarian response's success. In the majority of crisis situations, a huge number of groups will be working together to give assistance. Coordination helps all actors to have a better grasp of the issue and exchange good methods in certain circumstances.

Humanitarian Services' main goal is to relieve suffering, promote self-sufficiency in families of all races and religions, and create opportunities for service. Humanitarian Services also has a secondary goal of assisting the Church in emerging from the shadows. The sole purpose of humanitarian activities and assistance is the relief and prevention of suffering caused by crisis. This means we must respond in a manner that is not influenced by political, economic, or military objectives.

Bangladesh has been an example for developing countries all over the world in the previous fifty years. Since the country's independence, leaders from many areas have joined together to produce shared value for the country. All of these industries will receive well-deserved recognition at this period of celebration for Bangladesh's 50th anniversary. However, in this research, the author want to focus on a less visible area where Bangladesh is emerging as a global leader—the humanitarian and development sector in micro, medium and small enterprise.

2. LITERATURE REVIEW

A humanitarian crisis is defined as an incident or series of events that endangers the health, safety, or well-being of a significant number of people throughout the world. Humanitarian crises can be triggered by war, natural catastrophes, starvation, and disease outbreaks, as well as poverty, a lack of knowledge, sufficient training, and ability, among other factors.

Several humanitarian and development organisations, including as the Grameen Bank, ASA, BRAC, and others, have aided Bangladesh's growth. Sir Fazle Hasan Abed, a visionary leader, was one of the first to look outwards and assist promote Bangladeshi innovation to the rest of the globe. BRAC is a non-governmental development organisation. Sir Abed, which was created shortly after Bangladesh gained independence and continues to serve and improve the world's poorest and most vulnerable people, is today a global leader in the humanitarian and development field. BRAC today operates in ten countries across Asia and Africa, offering the same proven ideas to people in need all over the world that it pioneered in Bangladesh. Bangladesh is home to a large number of international non-governmental organisations (NGOs). Action Aid Bangladesh, Caritas Bangladesh, Concern Bangladesh, Plan International Bangladesh, Care, Handicap International, Concern Universal, Leprosy Mission International, Damien Foundation, Helen Keller International, Practical Action, Save the Children, Save the Children USA, Pathfinder International, Save the Children UK, Swedish Free Mission, Sight Savers Royal Commonwealth Society for the Blind, and Terre Des Hommes are just a few of the most important.

BRAC made a name for itself through creating innovative ideas in health, microfinance, education, and a variety of other disciplines, as well as methods to scale up those innovations in

Bangladesh. BRAC was able to create and execute some of the world's most fundamentally transformational poverty reduction programmes via engagement with local people, continual testing and assessment, and partnerships with resource and knowledge partners in the global North. These initiatives are still in use today, and they are improving lives everywhere they are adopted.

The Ultra-Poor Graduation Approach is one such innovation. This has been acclaimed as one of the first scalable solutions shown to break the poverty trap, developed with the leadership of local communities in Bangladesh and then proven beneficial by thorough assessments throughout the world. BRAC and its partners/peers are now bringing the Graduation approach to the rest of the world, assisting governments and organisations in over 40 countries to implement Graduation programmes.

Bangladesh has a population of 165 million people living in an area of 147,570 km². People living in the enormous Ganges Delta have tolerated a volatile, perilous environment of floods and tropical storms as the price of access to this country's fertile agricultural soil and profitable marine trade routes for tens of thousands of years. In Bangladesh people learnt to cope with floods and learnt to face dangers and losses. Traditional rain patterns are being disrupted by climate change—droughts in some regions, sudden deluges in others—and it is boosting silt-heavy flow from glaciers in the Himalaya Mountains upstream, resulting in increased floods and hastened riverbank erosion. As a result people of this country are poor, not perform any business or agricultural activities properly, so maximum people live below poverty line. International humanitarian organization play a major role to develop the life standard of the people who suffered by various natural calamities.

Sea-level rise is driving seawater into coastal agricultural regions, and enormous swathes of land are at risk of being permanently submerged. According to the World Bank the climate change could lead to the internal displacement of 13.3 million Bangladeshi by 2050.

As with other sovereign states, the government of Bangladesh is responsible for aiding its citizens during emergencies, as well as establishing and executing policies to decrease risk and help the affected people improve their financial situation. Given the country's level of catastrophe risk, it's no wonder that complex institutional and policy frameworks have emerged at the national and regional levels.

The country's large-scale presence of international actors, as well as the ongoing inflow of Overseas Development Assistance (ODA), which totaled \$1.4 billion in 2010, or 1.4 percent of the country's GNI, ensure the country's large-scale presence of international actors and the ongoing inflow of ODA, which totaled \$1.4 billion in 2010, or 1.4 percent of the country's GNI (GHA, 2012). Bangladesh's international presence is fundamentally based on a development paradigm, as evidenced by the country's key international structures. The United Nations Country Team (UNCT) is directed by the UN Resident Coordinator and includes representatives from 17 UN agencies, funds, and programmes (RC). Under the leadership of the RC, the UNCT meets once a month to examine matters of common interest in a variety of fields, including humanitarian challenges where appropriate. Individual UN agency heads are in charge of decision-making and policy direction, with UNCT meetings providing as a "venue for inter-agency talks aimed at maximising and harmonising the UN System's synergies at the nation level." The Local Consultative Group is another important entity in the nation (LCG). The LCG is primarily a

forum for donor coordination, but it also serves as a focal point for dialogue between Bangladesh's government and its 'Development Partners,' which include bilateral and multilateral development donors, international agencies and organisations, and international non-governmental organisations. The Secretary of the Government Economic Relations Division and the UN RC co-chair the LCG Plenary, with the latter also heading the LCG's Executive Committee. The LCG has a number of Working Groups that aim to coordinate activities across a variety of areas, including representatives from international NGOs among them. This includes the LCG Working Group on Disaster and Emergency Response (LCG-DER), which was established in 2001 at the request of the RC as chair of the UN Disaster Management Team, with the goal of serving as a common platform for disaster management and promoting government ownership and leadership, including through partnerships with civil society. Within the government's SOD, the LCG-function DER's is defined and institutionalised.

Bangladesh currently lacks an Office for the Coordination of Humanitarian Affairs (OCHA). The lack of an OCHA office demonstrates state actors' greater capability and ability to coordinate response, but it also reflects the state's persistent sensitivity to the existence of formal humanitarian architecture from many institutions. This is especially relevant in light of current hostilities in the Chittagong Hill Tracts and the resulting humanitarian needs, a politically delicate topic both at home and abroad. In 2012, OCHA sent a Humanitarian Advisor to the country, advising the Resident Coordinator's office and focusing on supporting the development of improved humanitarian coordination mechanisms and structures, particularly building links between the government (and specifically MDMR) and the wide range of humanitarian actors working in the country. The absence of a Humanitarian Country Team or individual clusters is indicative of the country's lack of institutional humanitarian infrastructure. Nonetheless, new organisations have been formed in awareness of the need to strengthen coordination amongst players during times of disaster, most notably the Humanitarian Coordination Task Team (HCTT), which was convened under the auspices of LCG-DER in 2012.

Bangladesh is also home to a slew of collaborations and partnerships aimed at boosting the country's humanitarian response. This involves a wide spectrum of players, but the bilateral implementation partnerships that exist in the country between foreign and national NGOs are possibly the best example. Although the presence of implementation partnerships between international and national NGOs is not new or unique to Bangladesh, it appears to be particularly common there, with many (though not all) of the largest international NGOs implementing humanitarian initiatives in the country choosing to do so through local partners. Oxfam, for example, has been active in Bangladesh since 1970 and now implements all of its humanitarian programmes with the help of partners, which often include local people's groups, non-governmental organisations (NGOs), or other players such as the corporate sector. Many of these partnerships are long-term and span several years, ideally contributing to a continuing growth in national actors' capabilities. Apart from humanitarian implementation partnerships, Oxfam works with a wide range of national actors to advocate for specific development or social issues, such as playing a key role in the Campaign for Sustainable Rural Livelihoods and the 'We Can' campaign to end violence against women in Bangladesh, where many women are victims of violence both at home and in the community. Other international NGOs follow the same structure, with long-term bilateral links governing disaster relief and other connections focusing

on lobbying and advocacy issues. Despite the fact that some of the largest national NGOs can implement programmes largely independently of international (or national) partners, a number of large, increasingly capable national organisations have formed whose economic model is entirely reliant on their function as programme implementers on behalf of international organisations (both NGOs and others). People's Oriented Program Implementation (POPI), for example, is a large national NGO that has grown from serving a single village to serving more than half a million people across 16 districts over the course of 25 years, with nearly 2000 staff and tens of thousands of volunteers working to improve the living standards of rural people by providing aid, funds, and skill training, among other things. It has conducted programmes in both the humanitarian and development sectors as an implementation partner for a variety of international NGOs and UN organisations, as well as receiving funding directly from donors. It is a partner in Oxfam's International Humanitarian Capacity Building effort, and it has been selected as a long-term partner for CARE Bangladesh, as the organisation tries to create more long-term, mutually beneficial relationships with Bangladeshi national actors.

These instances may speak to bilateral relationships that are functioning to strengthen local actors' ability, but there are obviously problems. The intimate linkages between national and international NGOs in Bangladesh were highlighted in a recent study of the European Commission's humanitarian initiatives in the country. It was decided that local competence is insufficient, monitoring methods are 'casual,' and some Bangladeshi NGOs have poor grasp of humanitarian standards. Simultaneously, the review identified the need for a 'carefully prepared space' for local NGOs, allowing them to conduct programmes more autonomously and contribute 'innovation and creativity' (EC/AGED, 2012) through the establishment of micro, small, and medium-sized enterprises.

Existing inter-relationships between national and international players are not properly recognised or utilised, according to a specific conclusion of this study. This is still the case, notwithstanding the high level of interconnectedness between national NGOs and their international counterparts (with a number of national NGOs in bilateral partnership with the same group of international NGOs). Rather than giving the opportunity to develop networks for information exchange and the promotion of mutual responsibility in this nation, these linkages are typically considered in isolation as bilateral ties, even if they are many.

This finding is all the more surprising given the high level of collaboration between international NGOs operating in Bangladesh, with international actors citing the Emergency Capacity Building (ECB) project and the newly formed National Alliance for Risk Reduction and Response Initiative (NARRI) consortium, which consists of eight international NGOs working on disaster risk reduction and response in Bangladesh.

In Bangladesh, the ECB has been working to strengthen both the emergency response capabilities of its member organisations and the humanitarian system in general. Working with CDMP to promote awareness of humanitarian values and accountability, as well as assisting in the development of state institutions at the local level, has been a highlight (Bannerman, Rashid, & Rejve, 2011). More recently, ECB has partnered with the Assessment Capacities Project (ACAPS) to promote the use of joint needs assessments, which have been conducted under the auspices of the LCG-DER and, more recently, the HCTT, involving a diverse range of international actors and the government, and widely regarded as a successful and positive development throughout the

country. The NARRI consortium, which promotes closer ties between worldwide NGOs, has lately emerged as an important institution. NARRI is a donor-funded consortium that uses money from the Education, Charitable, and Humanitarian Organization (ECHO) to leverage economies of scale and expand the scope of response operations, focusing on disaster risk reduction as well as supporting coordinated emergency response. It was extensively mentioned, both internally and through the consortium's contacts with other players, as an example of networking and collaboration by foreign NGOs in Bangladesh, similar to the work of ECB. Given the greater predictability of financing for the consortium's members, it will very certainly provide them the freedom and capacity to go beyond individual project delivery to the larger context of humanitarian action. Others questioned the consortium's pledge to give help based on the needs of specific areas, rather than pre-agreed divides amongst organisations, citing the consortium's donor-driven character. Although many of the consortium's initiatives will undoubtedly be handled by national NGOs, their exclusion from the consortium's official institutions is striking. A mixed picture emerges when looking at the nature of the ongoing ties and collaborations in Bangladesh. The existing institutions are widely seen as having a beneficial influence, not just in terms of lowering risk and increasing readiness, but also in terms of responsiveness. National non-governmental organisations (NGOs) play an undoubtedly important part in the country's humanitarian system, primarily as implementing agencies. Despite this, and despite the fact that partnerships can go beyond simple 'subcontracting,' the links between national and international actors continue to be viewed as bilateral – rather than recognising the existing links between organisations or successfully bringing national actors into collaborative initiatives at the national level.

Of course, there are exceptions to this rule, which point to the possibility of more meaningful collaboration connections between national and international actors. The CARE-led Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) initiative, for example, was a developmentally oriented programme that reduced chronic and transitory food insecurity across 18 districts during its first phase, which ran from 2005 to 2009. The initiative attempted to strengthen ties between partner groups, which ranged from local NGOs to regional entities like the Asian Disaster Preparedness Centre.

In many respects, the environment for the networks examined below is a microcosm of the environment for civil society in the country as a whole: NGOs play an important role in public life, but they are not immune to the institutional and governance issues the state and other actors face. In Bangladesh, there are several networks, alliances, and other institutions that connect NGOs and other development players across a wide range of sectors and concerns, possibly as a result of the relative weakness of governmental structures and the vitality and breadth of civil society actors. Although many of these are irrelevant to our discussion, it is crucial to recognise their ubiquity and the fact that they may cut across development and disaster response in some circumstances. For example, the NGO Coordination Council for Climate Change (NC4) has over 100 members and serves to provide a shared forum for local, national, and international groups working on climate change concerns. NC4 promotes community-level adaptation through information exchange, policy formulation and advocacy, and community-level adaptation. It is tied to the disaster management community through the Bangladesh Disaster Preparedness Centre (BDPC), which hosts the NC4 secretariat, as well as working on disaster preparedness and

risk reduction concerns. Other networks, like as the Equity and Justice Working Group, often known as EquityBD, a smaller network of NGOs, CSOs, and activists, have fewer obvious ties to humanitarian response problems. Economic justice and human rights are its primary concerns, although it also focuses on disaster risk reduction and climate justice. COAST Trust, whose work covers both DRR and response, hosts Equity BD's secretariat role. Finally, the Bangladesh NGOs Network for Radio Communication is a unique network (BNNRC). BNNRC brings together NGOs and CSOs from all across Bangladesh to advocate ways that put information and communication technology at the heart of development activities. It supports community radio while also undertaking national advocacy and serving as a knowledge repository. Because of the importance of information access in disaster preparedness, BNNRC has collaborated with a number of humanitarian and disaster response actors to develop systems to ensure that community radio (and other channels such as SMS) functions to provide essential hazard and disaster information. Although a full evaluation of the shape and function of these (and other) networks is beyond the scope of this research, it is critical to understand their significance. The following are some of the characteristics that might have an impact on Bangladeshi networking in general:

- They appear to play an essential role in national lobbying and policy discourse. Despite the fact that the scope of their activity makes generalisation impossible, there appears to be a considerable focus on using the networks to interact with and impact national level policy discussions on the topics that they are concerned about in development concerns.
- The relatively high degree of emphasis of networks like BNNRC and NC4, which have a strong thematic concentration that they may pursue through a variety of channels across the country.
- The relative power of the central bodies of these networks, whether or not they form a formal secretariat. Despite the fact that both N4C and EquityBD are hosted by member groups, all of these networks appear to have robust administrative structures, as seen by the actions they carry out on behalf of their Bangladeshi members.
- Finally, these networks appear to have substantial international ties, either through connections to international players in Bangladesh or by active involvement in international efforts. Equity BD, for example, is a membership organisation that comprises international organisations and is affiliated with a variety of international networks and alliances, including the Asia-Pacific Research Network and the Jubilee South Campaign. The UN's Economic and Social Council has granted BNNRC Special Consultative Status.

Historically, Western and Northern players have operated NGO development operations all over the world. We have now built a Southern model for development in Bangladesh, where Southern innovation and values are supported, as a result of Bangladesh's expanding impact. Currently, 160 Bangladeshis are working and leading in their respective fields for BRAC in ten countries throughout the world, assisting those nations in becoming self-sufficient.

In humanitarian assistance, progress has been made toward gender equality. For example, the Inter-Agency Standing Committee completed the first-ever Inter Agency Humanitarian Evaluation on Gender Equality and the Empowerment of Women and Girls in Bangladesh, and all project submissions to the Central Emergency Response Fund (CERF) for 2020 were informed

by a gender analysis and completed the mandatory Gender and Age Marker. CERF will invest more than \$60 million in GBV-related activities in 2020. CERF and the Country-based Pooled Funds (CBPFs) are assisting us in reaching the country's most disadvantaged citizens. In long-term disasters, education, boosting impacted populations' participation in humanitarian response and protection, and eradicating GBV have all been prioritised. Local communities, as well as local business networks, play an important role in fulfilling humanitarian needs across the country. The COVID-19 epidemic and its consequences demonstrated the benefits of Bangladeshi local groups leading response, recovery, and coordinating activities. Those with established trusted ties are the ideal people to communicate with in a local setting.

Local residents must be more involved in response activities and in determining frontline response priorities. Local and national groups should be given more assistance through proper financing. CBPFs will give \$236 million to local and national NGOs in 2020. The usage of cash is becoming more effective and efficient. The importance of cash and voucher aid in meeting basic needs, supporting local markets, and reviving economies was stressed during COVID-19. Since March 2020, more than 200 nations have implemented or extended social protection schemes. Humanitarian groups are improving their ability to respond to and analyse the needs of those affected throughout the world. Working together and taking a more holistic view of how a person experiences a disaster helps to provide a clearer picture of the many requirements that an individual and their community may confront. International responders were ready to deal with any issues that arose during the epidemic. This preparedness was seen in the reaction to the Beirut port explosions, as foreign teams were tested before leaving and used remote cooperation, social media, and internet platforms to adhere to health and safety regulations and avoid more COVID-19 infections throughout the globe.

3. RESEARCH METHODOLOGY

The idea of this study has genesis from the interest in NGO/Development sector. This report will focus on international organization's humanitarian coordination and collaboration in Bangladesh about NGO & small and micro enterprise sector.

The current research is based on the primary data sources. Current research completed a quantitative and qualitative research method. This research paper is followed the descriptive research characteristics.

3.1 Problem Statement of the Research

In Bangladesh, SMEs have three challenges: funding, infrastructure, and skills. This is a challenge that many Bangladeshi firms face. These issues, on the other hand, become more significant for SMEs, particularly micro and small businesses. The financial difficulties that SMEs face are considerable.

The international humanitarian organization facing some problem in order to perform their activities in the micro, small and medium enterprise of Bangladesh, some of these problems are mention below:

- [i] Lack of capital due to inadequate access to finance and credit.
- [ii] Inability to attract talented and tech-savvy manpower.
- [iii] Poor infrastructure and utilities resulting in low production capacity.

- [iv] Lack of innovations.
- [v] Baurautracratic problem.

3.2 Research Questions

- [i] To what extent that international humanitarian organization help to improve their performance of micro, small and medium enterprise of Bangladesh?
- [ii] To what extent international humanitarian organization accelerate the activities of micro, small and medium enterprise of Bangladesh?
- [iii] To what extent and how a micro, small and medium enterprise manage and provide enough of the development process to get excellent organizational performance with the help of NGO?

3.3 Research Objective

- [i] Determine the obstacle of small, micro and medium enterprise of our country to getting benefit from the NGO.
- [ii] Scope, benefit opportunities of micro, small and medium business sector of our country getting from the international humanitarian organization.
- [iii] To achieve organizational performance reduce the barrier of getting loan, grants in the small, micro and medium business sector of our country.

3.4 Limitations of the Research

- [i] Limited data.
- [ii] Not possible to analysis the entire population of the research.
- [iii] Sample is selected randomly.
- [iv] The entire population of the research is too large so it was very much time consuming to analysis the whole of them.

3.5 Data collection

Primary data enriches the results, while secondary data provides relevant information if applicable, in order to meet the present study aims. Secondary data contributed to the development of background intelligence, which is required in order to forge the knowledge and the stakeholder to be corneous completely the metering result. Secondary data comes mostly from the World Development Indicators (WDI), Bangladesh Bank (BB), and Bangladesh Academy for Rural Development (BARD). The Original Source The primary data was gathered in two methods. To begin, the author has led the questionnaire survey straight via the study location. Second, in a select region, interviews were conducted with responders of application services, representatives of the local government, and private owners, using data obtained from a local NGO (BRAC, ASA, etc.).

3.6 Sampling Design

However, due to distance issues and data restrictions, the author was unable to perform this research on the entire population. As a result, the author chose a sample size of the responder in this study. The questionnaire and interview survey technique were used to acquire primary data. Simple random probability sampling was chosen for the purposes of this study. Respondent in this research are selected according to their enterprise or business size and gender.

3.7 Sample Size

For any utmost research, sample sizes greater than 30 and fewer than 500 are preferred. The study population is the entire number of small and medium firms in the author's chosen location, Cumilla district, which is a distant place from the capital Dhaka. From the entire number of populations, the current study chose a sample size of 40.

3.8 The questionnaire Survey

Closed-ended questions were used in this study to encourage replication, which is simpler for the area of investigation since respondents must select between fixed answers such as yes or no, such as "whether the loan you are receiving from an NGO is useful to you?" "Are you intending on becoming an entrepreneur?" and other open-ended questions were also prepared.

3.9 The Interview Survey

It is sometimes required to do an interview survey. For example, if the respondent is illiterate or has little knowledge, the author must conduct an interview survey. The personal interview methodology has shown to be an efficient and useful strategy for investigating the present study topic. For data enrichment, organised face-to-face interviews were undertaken.

3.10 Uses of technology

As a quantitative study, the author need to ensure technical availability, using a computer. For this study, the author used the statistical package for social science (SPSS), which is the most widely used in social science, economics, and other related fields.

3.11 Level of Significance

The significance level is a measure of strength of the evidence that must be present in the given sample before rejecting the null hypothesis. The significance level typically set equal to such values 0.10, 0.05 and 0.01.

3.12 Chi-Square Test

The chi-square test is a statistical test that compares observed and anticipated outcomes. The goal of this test is to see if a disparity between actual and predicted data is due to chance or a link between the variables under investigation. Kuder-Richardson Reliability Test:

In statistics, the Kuder-Richardson Formula 20 (KR-20) is a measure of internal consistency reliability for measures with dichotomous choices/ variables. It was first published in 1937.

KR-20 is seen as a derivative of the Cronbach formula, with the advantage to Cronbach that it can handle both dichotomous and continuous variables. The KR-20 is a measure of internal consistency reliability or how well our exam measures a single cognitive factor.

3.13 Validity Coefficient

The validity coefficient, defined as the size of the correlation between test scores and a criterion variable of a given test or research, is a statistical metric used to present evidence of validity for intended interpretations of test outcomes.

Bangladesh is a densely populated country, with over 75% of the population living in rural areas. This specifies that the selected population's vocations are:

- Business like poultry, fishing, boutique shop.
- Business, service & others like tutoring, skill development scheme.

- Agricultural & Farming. The author define in the questionnaire there are three types of enterprises based on firm size
- Very Small Enterprises like tea stall, tailors shop etc.
- Small Enterprises like food court , home delivery.
- Medium Enterprises like provide technological service, transport

3.14 Company Background

In this research the author collected data from BRAC and ASA two leading NGO of Bangladesh. **BRAC:** BRAC is a Bangladesh-based multinational development organisation. BRAC was later registered with the Government of Bangladesh's NGO Affairs Bureau in order to collect international donations. BRAC has operations in 11 countries of the world. BRAC, considered the world's largest NGO, is aiming to expand its partnerships and engage more in advocacy work to scale its impact. Their goal is to empower people and communities in poverty, illiteracy, sickness, and social injustice circumstances. Our initiatives are aimed at bringing about large-scale, beneficial changes through economic and social programmes that help women and men reach their full potential.

ASA: Association for Social Advancement (ASA) is a NGO committed to stimulating micro-financing for low income groups in developing countries to reduce poverty and improve quality of life for the poor people of the developing and poor countries of the world. It is one of the world's largest international microfinance institutions providing small, socially responsible loans to low-income entrepreneurs, most of whom are women, across Asia and Africa.

4. NULL HYPOTHESIS

In a statistical test the hypothesis state that there is no significant difference between specified population, any observed difference being due to sampling or experimental error. It is typical statistical theory which suggests that not statistical relationship and significance exists in a set of a given single observed variable between two sets of observed data and measure phenomena.

5. DATA ANALYSIS

5.1 Types of Enterprise

Table: 1

		Types of Enterprise			
Count		Very small	Small	Medium	Total
Occupations	Business	6	13	3	22
	Business & others	2	3	3	8
		4	5	1	10
Total		12	21	7	40

Null Hypothesis: Number of enterprise are not dependent on type of enterprise in Bangladesh.

Alternative hypothesis: Number of enterprise are dependent on type of enterprise in Bangladesh.



5.1.1 Chi Square Test

Expected Value

		Types of Enterprise			
Count		Very Small	Small	Medium	Total
Occupations	Business	6.6	11.55	3.85	22
	Business & others	2.4	4.2	1.4	8
	Agriculture & Firming	3	5.25	1.75	10
Total		12	21	7	40

$$\text{Chi Square Test} = \sum (a_{ij} - e_{ij})^2 / e_{ij}$$

$$= 3.3290042$$

$$\text{Degrees of Freedom} = (3-1) * (3-1)$$

$$= 4$$

So at 0.05 level of significance and with with 4 degrees of freedom Chi- Square calculated value is smaller than Chi- Square critical (table) value, If chi-square calculated value is less than the chi-square critical value, then we "fail to reject" our null hypothesis. So the null hypothesis is accepted. Type of enterprise are not dependent on size of enterprise in Bangladesh, is true.

5.2 Loan from NGO

This section looked at the number of businesses that received loans from various non-governmental organisations. Table 2 argues that the loan statement situation. NGO loans are used by a large number of enterprises.

Table 2: Loan from NGO's with Respect to Size of Enterprises

		Types of Enterprise			
		Very Small	Small	Medium	Total
Loan from NGO		1	0	0	1
	Yes	8	12	4	24
	No	3	9	3	15
Total		12	21	7	40

Null Hypothesis: Types of enterprise have no impact of getting loan from NGO in Bangladesh.

Alternative Hypothesis: Types of enterprise have an impact of getting loan from NGO in Bangladesh.

5.2.1 Chi Square Test

Expected Value

		Types of Enterprise			
		Very Small	Small	Medium	Total
Loan from NGO		0.3	0.525	0.175	1
	Yes	7.2	12.6	4.2	24

	No	4.5	7.875	2.625	15
Total		12	21	7	40

$$\text{Chi Square Test} = \sum (a_{ij} - e_{ij})^2 / e_{ij} = 3.17454$$

$$\text{Degrees of Freedom} = (3 - 1) * (3 - 1) = 4$$

So at 0.05 level of significance and with 4 degrees of freedom Chi- Square calculated value is smaller than Chi- Square critical (table) value, If chi-square calculated value is less than the chi-square critical value, then we "fail to reject" our null hypothesis. So the null hypothesis is accepted. So Types of enterprise have no impact of getting loan from NGO in Bangladesh is true. Many other NGOs are also working in this region to cover loan programmes for micro, small, and medium firms in Bangladesh. Bangladesh Rural Advancement Committee (BRAC) and Association for Social Advancement (ASA) are two NGOs that strongly cover all of the enterprises in this research area. Table 2 illustrates the overall number of business owners who take out a loan from the NGO, as well as their reasons for doing so. There is no debt here, thus the self-financing procedure is significantly simpler. Among this situation, the likelihood of obtaining a loan from a non-governmental organisation (NGO) is substantially greater in small businesses in Bangladesh.

Benefits of the loan in relation to the size of the company: To assess the advantages of obtaining a loan from an established NGO. Capital formation, skill development, training and education, fresh ideas, inventions, and other facilities are among the advantages. Respondents who get advantages say "Yes," whereas those who believe NGO loans are unproductive and pricey say "No."

5.3 Size of Enterprises

Table 3: Benefit from the Loan with Respect to Size of Enterprises

		Benefit from loan		
		Yes	No	Total
Size of Enterprise	Very Small	7	5	12
	Small	12	9	21
	Micro/Medium	4	3	7
Total		23	17	40

Table 3 shows that 12 small business owners think that NGO loans have benefitted their micro and small business operations, while the total number of firms and businesses contend that obtaining loans to operate their activities such as production, distribution, marketing, and management has benefited them.

Null Hypothesis: Size/Type of enterprise has no effect on benefit from the loan in Bangladesh.

Alternative Hypothesis: Size/type of enterprise has an effect on benefit from the loan in Bangladesh.

5.3.1 Chi Square Test

		Expected Value		
		Benefit from loan		
Types of Enterprise		Yes	No	Total
	Very small	6.9	5.1	12
	Small	12.075	8.925	21
	Micro/Medium	4.025	2.975	7
Total		23	17	40

$$\text{Chi Square Test} = \sum (a_{ij} - e_{ij})^2 / e_{ij}$$

$$= 4.871513823 * 10^{-3}$$

$$\text{Degrees of Freedom} = (3 - 1) * (2 - 1)$$

$$= 2$$

So at 0.05 level of significance and with 2 degrees of freedom Chi- Square calculated value is smaller than Chi- Square critical (table) value, If chi-square calculated value is less than the chi-square critical value, then we "fail to reject" our null hypothesis. So the null hypothesis is accepted. So Size of enterprise has no effect on benefit of loan in Bangladesh so true.

5.4 Reliability Test

Here the author used Kuder Richardson Reliability formula,

$$r = (k / (k - 1)) * [1 - \{ \sum p * q \} / \partial^2]$$

Here,

k = Number of items=1 questions=Getting benefit from the loan or not

p = yes answer of the enterprise owner

q = no answer of the enterprise owner

$$p = 1 - q$$

Now

$$P = 0.575$$

$$q = 0.425$$

$$\partial^2 = 2.22822619$$

$$\text{Reliability (r)} = (1 / (1 - 1)) * [1 - (0.575 * 0.425) / 2.22822619]$$

$$\approx 0.0000000000$$

$$\approx 0$$

Reliability is about the consistency of a measure, and validity is about the accuracy of a measure. KR-20. Used as an overall measure of reliability for an assessment. KR-20 ranges from 0.0 to 1.0; the closer to 0 indicates a very poor reliability and closer to 1.0 indicates high reliability. Here the test indicates low/poor reliability, or no reliability within the variables. Reliability refers to how consistent the results from the test are, in this research less consistency occurs because



here, the respondent says "Yes" who gets benefits and says "No" who thinks that NGO loan ineffective and costly, two opposite opinion which are not consistent to each other.

5.5 Validity Coefficient Test

From using EXCELL the author get validity efficient is 0.998906. If validity coefficient is above 0.35 it is very beneficial.

6. DISCUSSION & RESULT

In this report the author find that the number of enterprise are not dependent on size/type of enterprise in Bangladesh, in our country various types of enterprises exists which are large, small, micro in sizes and the beneficiary of the NGO are divided into various group according to gender, size and type of enterprise. So the number of enterprise are not dependent on their type of enterprise. In Bangladesh the number of small, micro, medium size enterprises are increased day by day. All types of enterprise are increased by number, the demand of all types of enterprise increased rapidly. People can choose to start any type of enterprise like small, micro or medium without making any discrimination among them.

Again the author also showed that types of enterprise have no impact of getting loan from NGO in Bangladesh. There are various types of enterprise in Bangladesh they get loan from the NGO without any biasness. The size and type of enterprises not make any impact of getting loan from the NGO. In this research the author also showed that size of enterprise has no effect on benefit from the loan in Bangladesh.

Kuder- Richardson Formula 20 or KR- 20, is a measure reliability for a test with binary variables (i.e answers that are right or wrong or yes or no.) Reliability indicates how consistent the results from the test are, or how well the test is actually measuring what we want it to measure. Here the author find approximately zero reliability, it happens because the answer option of the question, is yes or no; in this regards, the respondent says "Yes" who gets benefits and says "No" who thinks that NGO loan ineffective and costly, which have no consistency at all.

Validity Coefficient is an index, typically a correlation coefficient, that reflects how well an assessment instrument predicts a well-accepted indicator of a given concept or criterion. It's expressed as a value between 0 and 1.00 that reflects the degree of the "r" relationship between the test and a job performance metric (criterion). The higher the validity coefficient, the more confident we may be in our test score projections. Here the author get validity coefficient 0.998906, which is a large value of validity coefficient so here the author get more confidence in future prediction from the test score of that size/type of enterprise has no effect on benefit from the loan in Bangladesh. All type of enterprise either micro, small or medium get benefit from the loan and make profit in business.

All small and micro enterprise make benefit from the loan, the size or type of the enterprise has no effect on make benefit from the loan. So international organization' humanitarian activities in the small, medium and micro enterprises of our country is appraisable and very much effective.

7. RECOMMENDATION

- i. Donors, authorities, and the media should pay special attention to vulnerable communities and groups, as well as those who are discriminated against (such as boys and girls, women, indigenous peoples, the elderly, and the illiterate), because they require more assistance in

- accessing donations and to ensure that the process of providing assistance does not exacerbate their vulnerability.
- ii. Determine what is required for a certain set of individuals and be categorical about what is not required. When it comes to supplies, stay away from generic lists.
 - iii. Knowing the extent of the harm and the true demands will allow you to more precisely define the type of support you require.
 - iv. National Ministries are involved in disaster response, and it is suggested that they build coordinating mechanisms by priority sectors as well as on an intersectional basis. Requests for foreign help, as well as the reception and distribution of information, are handled by the Ministry of Foreign Affairs and the international cooperation institution.

8. FUTURE SCOPE OF THE RESEARCH

Stakeholders spontaneously gain on to the scope and viability of NGO attempts to grow Bangladesh's micro, medium, and small enterprise sector for the purpose of rural advantages and problems, which are entirely present aims, by utilising this study.

Future researcher makes an inference and takes a decision by using the result of the research.

9. CONCLUSION

Small, medium, and micro enterprises play an increasingly important role in Bangladesh's social and economic development, particularly in the marginal or hick economy. However, it is usual for business operations to aid in the acceleration of employment, incomes, and learning possibilities in our country's rural areas. With access to agricultural, farming, business, and service activities, marginal entrepreneurs' per capita income rises, lowering poverty, unemployment, and illiteracy in Bangladesh. Non-governmental and government groups assess rural entrepreneurship development initiatives and programmes in order to improve advantages in Bangladesh's rural and distant areas. This study discovered that in underdeveloped countries like Bangladesh, expanding entrepreneurial activity and rural development is challenging owing to a lack of capital accumulation. The majority of non-governmental organisations (NGOs) strive to give loans to our country's needy citizens on favourable terms. Rural development initiatives, according to the present study, are a combination of infrastructure development, training and education, skill development, agricultural farming investment, and women nominated themselves in non-firm activities in hick regions. Rural entrepreneurship is a means of transforming poor or LDC countries into developed countries (Singh et al., 2008; Zafar and Mustafa, 2017). There are a total of 2554 non-governmental organisations (NGOs) registered with the Bangladesh government to promote various development, response, and inexpensive initiatives. Furthermore, non-governmental organisations (NGOs) help several upgrading efforts by giving timely intelligence in this country. Small and medium businesses around the country benefit from enough financing and other improvement initiatives. The contribution of this research will add new value to the interaction of small and micro enterprises, non-governmental organisations, and international humanitarian organisations initiative and supporting activities in Bangladesh, helping to open a new door for domestic entrepreneurs and international organisations.

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