

Globalization and Its Effect on NGO Sector in Bangladesh: A Case Study of ASA

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Abstract

The Non-governmental Organizations (NGOs) have played a vital role in opening up access to credit for the poor and people in distant areas in Bangladesh. This article discusses the tension, coping with the challenges, trends, and strategies posed by globalization in NGO sector in Bangladesh, especially into ASA. This study clarifies the present condition of NGO for the sake of accepting globalization and identifies the impact of globalization on microfinance business by NGOs in Bangladesh and specifically on ASA. The study is descriptive in nature. The study has been done mainly based on secondary sources of data or information. This is an exploratory study based on secondary data obtained through the Internet, books and related journals including different publications. Documentary analysis is also done. ASA has entered into the global market by establishing ASA International (ASAI) in April 2007 with the mission of financially empowering the poorest and deprived population of the world. It established Greenfield Microfinance Institutions (“MFIs”) in several underserved markets in Asia and Africa. Though this research has some shortcomings (like quantitative techniques of data collection and data processing have not been used and many critical factors of globalization like capitalism of a country, lifestyles of general poor people in Bangladesh, education status of general poor people were not considered in detailed), it will help the policy makers in NGO sector of Bangladesh to make effective decisions regarding the global business problems of microfinance model of ASA.

Keywords: Globalization, Effect, Non-governmental Organizations (NGOs), ASA International, Microfinance, Microfinance Institutions (“MFIs”).

Introduction

The Non-governmental Organizations (NGOs) have become more global themselves by spreading their transactions and operations in globalizing world (Mamman, 2012a). It emphasized poverty reduction and development at local, national and global levels around the world (Zohir, 2004a). It encompasses a wide group of organizations, varying in their particular objective, philosophy and scope of activities. It has complex geographical boundaries and being connected to one another as well as with businesses (Roberts et al, 2005a). Millions of NGOs are active domestically, where

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the number of internationally operating NGOs (INGOs) is estimated at 40,000 in the world today (Human Rights, 2012). Most of the NGOs are linked in one or more networks and the fastest growth of INGOs took place over the past 20 years. Moreover, most of the networked NGOs have connections that reach beyond the nation to the global sphere. Even the smallest NGOs often actively search for connections with other NGOs, INGOs and international donors (Teegen et al, 2004).

The term NGO is also well-known and its activities are widespread in Bangladesh. It is one of the largest and most influential in the world. It has played a vital role in opening up access to credit for the poor and people in distant areas in Bangladesh. Recently, globalization has become a familiar term for the NGO sectors in Bangladesh (Jahan, 2014). Globalization affects labor forces, capital, communication, organizational structure and culture of NGOs (Ganesh et al., 2005). Though it is widely believed that globalization has an important contribution towards development of NGO (Edwards et al, 1999; Krut, 1997; Dichter, 1999) but at the same time it increased competition and challenges (Lindenberg & Dobel 1999; Hewison, 2000). Realizing the importance of globalization for economic and management development of NGO, policymakers have recommended different managerial strategies to cope the challenges of globalization (Salm, 1999). For this reason different NGOs in Bangladesh have developed different types of policy and managerial strategy for their survival and growth. But the question arises as to what extent these policies and management strategies are successful. Are globalizations creating new hope and confidence among NGOs in Bangladesh? Unfortunately there are very few reports and publications that have tried to focus on the above issues. Most of the papers tried to show different positive and negative impact of globalization on NGO sector in Bangladesh. But there is no elaborate analysis till now. This essay discusses the tension, coping with the challenges, trends, and strategies posed by globalization in NGO sectors in Bangladesh, especially ASA. This study also looks into the largest and most powerful ASA NGOs' main strategies to meet the challenges of globalization successfully.

Objectives of the Study

The first objective is to clarify the present condition of NGO for the sake of accepting globalization. Secondly, to find out the impact of globalization on NGO Sector in Bangladesh and specifically on ASA. Finally, to provide suggestions to the policy makers for the development of NGOs in Bangladesh to face globalization.

Methodology of the Study

The study is descriptive in nature. The study has been done mainly based on secondary sources of data or information. This is an exploratory research based on secondary data obtained through the Internet, books and related journals including different publications. Documentary analysis is also done.

Globalization and NGO Sector in Bangladesh

The social and economic development in Bangladesh is mainly influenced by the non-governmental organizations (NGOs). Literally NGO is Non-Governmental aid providing organization. According to social science dictionary, “Non-Government Organization is a non-profit agency that serves some public interest”. In other words “NGO’s are usually defined as an association of persons organized on voluntary basis through the initiative of one or more dedicated persons committed to the planning and implementation of development projects at the grass root level” (Rahman, 2000). The NGOs in Bangladesh appeared following the war of liberation to help the people as part of post-war rehabilitation (Bhattacharya et al, 2000). For example, Gano Shasthya started their operations by mobile medical unit which provided medical support to the freedom fighters in 1971. RDRS began its activities by supporting infrastructure development in the north-west region where as BRAC initiated its actions by relief and rehabilitation assistance to the community of fishermen in the north-east, who were relocated during 1971. Afterwards, they expanded their activities to deliver a variety of services including healthcare, microcredit, education and women empowerment with assistance from foreign donor agencies (Zohir, 2004b). After the formation of the NGO Affairs Bureau in 1990, the NGOs are also needed to register with the bureau in order to get the foreign funds. During the early beginning years, NGOs worked as substitute of government agencies. However, with time they expanded their areas of operations.

Globalization has been a mixed blessing for NGOs in Bangladesh. The term globalization refers to “processes of international integration arising from the interchange of world views, products, ideas, and other aspects of culture” (Rodhan, 2006). In 2000, the International Monetary Fund (IMF) identified four basic aspects of globalization: “trade and transactions, capital and investment movements, migration and movement of people and the dissemination of knowledge”. NGOs in Bangladesh came into the global economy after 1971. Most of the NGOs in Bangladesh have started their global operation by opening the branch in different countries. Moreover, local NGOs depend on foreign donors and foreign NGOs for technical support. When the question linkage between globalization and NGOs comes we find two types of viewpoints. One is optimistic point of view which has tried to show that globalization can make an important contribution for NGOs while the pessimistic point of view says that NGOs face the tough competition because of globalization. Roberts et al (2005b) found that globalization exchanges knowledge and managerial practices through NGOs. Moreover, the globalization of the market is the key factor for donations to charitable causes. In addition, development oriented non-governmental organizations (NGOs) raise funds in the countries where they had been founded, nowadays they heavily rely on raising funds through their foreign affiliates (Aldashev & Verdier, 2009). Lewis (2010) found that globalization influences the operationalizing and managerialism with the cultures, structures, and projects of NGOs in Bangladesh. The globalization of capital and labor has been much investigated in the context of NGO sectors in Bangladesh by different researchers (Hanham & Banasick, 1998; Dicken, 2003). Scholars also explored that the globalization increases social welfare in the diversity of NGOs (Ahmadi, 2003). Amin and Becker (1998) argued that globalization helps Bangladeshi NGOs to promote microcredit programs and

women's empowerment. But globalization also influenced NGO sectors in Bangladesh negatively. Globalization has been theorized as a “crisis in the sovereignty of the nation state” with rapid movement of capital that lies outside the control of the state (Appadurai, 2001). Globalization of NGOs harmfully influences poor women and to various spill-over effects in different spheres of social and economic life (Develtere & Huybrechts, 2005). Karim (2008) examined how Bangladeshi rural women's shame and honor are instrumentally appropriated by micro-credit NGOs in the furtherance of their capitalist interests. Rogoff (2003) found that NGOs in developing countries like Bangladesh remain removed from the process of financial globalization.

Overview of ASA

ASA is a well-established international development and microcredit organization in Bangladesh. It started its journey in 1978 with a focus on consciousness raising, group development, enabling environment for the underprivileged community among the rural poor. The institutional mission of ASA is to support and strengthen the economy at the bottom of the socio-economic pyramid by facilitating access to financial services for marginalized, poor and disadvantaged. The overarching objectives of ASA are to alleviate poverty and improve the quality of lives of the landless and asset-less rural poor. As of December 2011, ASA successfully extended its outreach in Bangladesh through 3,154 branches and its 21,422 staff work relentlessly to serve more than 4.94 million clients (Annual Report, 2012a).

Its total fund for providing microfinance services was BDT 66,221 million (USD 809 million) as of June 30, 2012. Outstanding loan amount is BDT. 47,414.00 million where recovery rate is 99.94%. (Annual Report, 2012b). UNDP selected ASA as the International Technical Service Provider (ITSP) under the Micro Start Project through an international bidding for the Philippines and Nigeria.

Evolution of ASA

Foundation Phase (1978-1984)

ASA received formal registration from the government in 1979 to reach its goal of empowering the poor. Different programs were undertaken in this phase including awareness building for social action, communication support service program etc.

Reformative Phase (1985-1991)

ASA introduced integrated module for both financial advancement and socio-economic activities. In this phase, empowerment was made through the progress of education, health, and micro-credit available to the poor.

Program Specialization Phase (1992- 2006)

ASA reoriented itself to cater according to the needs of its members. ASA provided micro credit programs to its members as specialization in microfinance area.

Globalization/ Internationalization Phase (2007-till date)

ASA started its global operation by incorporating ASA International on 6 April 2007. It established Greenfield microfinance institutions (“MFIs”) in several underserved markets in Asia and Africa.

Management of ASA

The management of ASA is structured in two distinct tiers: the central office and the branch offices. The central and branch offices are linked by the District Offices.

Central/Head Office Composition

The President of ASA directs the employees of different departments which form the central office including Human Resource, Operation, Finance, R & D, MIS, Accounts and Audit.

Branch Office Composition

Each branch acts as its own profit and cost center by effective utilization of resources. Each branch has one Branch Manager, one Assistant Branch Manager and 5-6 Loan Officers (LO) on an average. Each LO is responsible for overseeing between 18 and 24 groups comprising of 360–450 members.

District Office Composition

Each district has a team of Regional Managers (RMs) headed by a District Manager (DM). The RM looks after 6-7 branches on average. The DM and the RM operate from a branch in their own jurisdiction located in district town/city. A district consists of 30-80 branches.

Innovative Management

In 2001, ASA declared itself a donor-free self-reliant MFI and has not accepted any donation since then. Innovative policies, fortitude and devotion of the staff have made ASA successful within the shortest possible time. Key Features of ASA’s Innovative Management are as follows:

- Dynamic leadership
- Decentralization
- Participation in decision making
- Simple hierarchical organization
- Easy communication among officials
- Strong control and supervision
- Cost-effective culture practiced
- Innovative and effective fund management
- Innovative recruitment
- On-the-job training approach
- Fulfill customers demand by diversification of loan

Effective Organizational Management

ASA ensures effective decision making in the face of its fast expansion, minimize decision errors, standardized service procedures, simplified administrative and accounting approval. ASA program policies can be seen as responses to effectively manage the above demands of organizational management.

Partnership

ASA cooperates with small local NGO-MFIs with the objective of making them self-reliant so that they can independently serve the poor in remote areas. ASA provides these partner NGOs with technical support as well as loan funds on soft terms.

Globalization and Management of ASA

It is estimated that almost 1.3 billion people are living under the poverty line in the whole world. Most of these people live in Asia and Africa and most of them are yet to get to microfinance services. To meet these challenges, ASA entered into the global market by establishing ASA INTERNATIONAL (ASAI) in April 2007 – with the mission of financially empowering the poorest and deprived population of the world. The following are the impact of globalization on Management of ASA.

Global Operations

The primary phase of the globalization of the NGOs has been the development of global operations, which is the critical component of competitive strategy of ASA (Fawcett et al, 1993). ASA has established microfinance operations in Ghana, Philippines, Pakistan, Sri Lanka, Nigeria and India. It is expected that operations in Uganda, Tanzania, Myanmar and Kenya will be included over time.

Knowledge Transfer

Choi & Kim (2010) found that NGOs could exchange institutional knowledge and practices among the countries of their operations. Because of globalization, mid-level manager transmits the knowledge of microfinance model of ASA to the local managers in different countries by delivering continuous training and supervision.

Cost Effective and Decentralized Management

NGOs like ASA are able to decentralize the operations and management by the blessing of globalization (Tallman & Fladmoe, 2002). ASA delegates the administrative and program related decision-making power to the field office. Field office structure and expenditure are structured and standardized with a cost ceiling for all sorts of expenditure.

Technical and Financial Assistance

After entering in the global market, ASA has been providing Technical Assistance to NGO-MFIs around the world as a microfinance consultant. Thus far, ASA has worked in more than 17

countries around the world. Moreover, ASA are providing financial assistance to more than 607,000 people in eight countries.

Global HRM

Global HRM is new progression that examined HR in the global context (Briscoe & Schuler, 2004). Global operations of ASA International have been currently managed by former and existing senior executives of ASA. When country operation matures, local staff members of ASA International in that country take responsibilities for conducting the operations. Globalization helps ASA to recruit diversified employees from diversified culture. Moreover, HRM strategy of ASA helps employees to develop skill and abilities in international context.

Collaborative Management

In early period of global operations, ASA faced different problems. Now ASA in collaboration with international microfinance investors established an international microfinance organization to overcome challenges of globalization. ASA International initiated “Greenfield” operations in India, Nigeria, Pakistan, Philippines, Sri Lanka and Ghana and is looking to establish operations in Indonesia and China.

Strategic Alliances

In the era of globalization and limited resources, ASA follows the concept of international strategic alliances (Mamman, 2012c). ASA partners with a number of reputed international financial organizations to mobilize debt funds in respective countries of operations.

Investment Partner (Equity)

□ Catalyst Microfinance Investment has been formed by a partnership between SEQUOIA from the Netherlands and ASA from Bangladesh. It is managed by the microfinance practitioners to meet this challenge of globalization. CMI has a total equity of US\$ 125 million.

Investment Partner (Debt)

- Bill and Melinda Gates Foundation
- Blue Orchard Finance

Rating Partner

- Global Impact Investment Rating System
- Micro Credit Rating International Ltd.
- Credit Rating and Information Services of India Ltd.

Business Associate Partner

- Mix Market
- Pakistan Poverty Alleviation Fund
- Ghana Microfinance Institutions Network

Remittance Service Partner

□ ASA has the rendering foreign remittance services by 1200 branches since 2008 with the collaboration of National Bank Ltd. ASA provided Tk.487 crore to the beneficiaries across the country during the year.

Politics

Parker (1998) examined the influence of NGOs in globalised world to change the roles of government. So, the governments controlled and monitored the activities of INGOs strictly. Some governments are strict over the operations of ASA which hinder the operation and management.

Culture & Language

In the global era, Most of the organization such as ASA faced the cultural differences when comparing operations of different countries (Hofstede, 1994). For example, religious people in Nigeria and their culture are against the microcredit program of ASA. Moreover, local languages are required in some context for smooth management.

Strategic Planning

According to managerialist principles, NGOs should develop and refine through strategic planning. Globalization helps ASA to develop its strategic planning in more effective and efficient way.

Leadership Development

In the view of managerialism of globalization, the leaders are also supposed to build responsive leadership techniques, flexibility, adaptability, and innovation in organizational cultures and practices (Fyvie & Ager, 1999). ASA has experienced leaders to transform the organization.

Sustainability

The concept of sustainability implies change not stasis within the wider idea of development, (Arndt, 1981; Cowen & Shenton, 1996). ASA is always thinking about its sustainability including financial sustainability in the context of globalization.

Others

ASA can diversify the risk, enter into the new market, for acquisition of resources and increase return by globalization. But ASA faces social pressure, convergence of systems (economic, political, technology), retention of employees, standardization of organizational systems and global competition as the major challenges in the era of globalization.

Coping with Globalization

ASA has developed different managerial strategy to face the globalization challenges efficiently and effectively. The strategies are:

- *Planning*: Effective planning is necessary for any organization to face globalization. The process of shaping proper direction has been made complicated by the diverse environments. ASA balances a large number of diverse and competing factors.
- *Leadership*: Leadership can establish the visionary path for the organization that can solve the problems under even ideal circumstances and challenges of management. ASA applies managerial grid leadership techniques to tackle the challenges of globalization.

- *HR Management*: ASA always is concerned about motivating and managing employees, though it is always a difficult job to take into account such factors as ethnicity, gender, physical ability and the like in the age of globalization.
- *Managing organizational and staff learning*: ASA employs some policies such as group/institutional development skills, guided decision making based on a manual, minimize analysis load and Officer Presence in the field. ASA management has also decided to provide pre-departure training for their international employees for international assignment (Mamman, 2012d).
- *Management of resource acquisition*: ASA policies are vital in resource acquisition, namely strategic viability and positioning on the basis of cost-efficiency and not on novelty.
- *Management of organizational development*: Developing organizational capability in the form of systems, culture and technology comprises a great challenge in a fast expanding organization. ASA developed an approach to organizational development that reduced demands of complex organizational development process such as absence of complex group development, market competitive staff incentive policy.

Suggestions to some Policy Makers for the Development of NGOs in Bangladesh to Face Globalization

There should be set rules and policies to ensure coordination between the Government and the NGOs in implementing different people oriented programmers and schemes. NGO Affairs Bureau can play the key role of the coordinator. Through sharing information NGO Affairs Bureau can help NGOs to avoid duplication, repetitions and concentration on NGOs activities in a particular geographical location or in a specific sector.

NGOs are taking funds from various donor agencies. Though they operate within the legal framework of the country, in most cases they are accountable to the donor agencies rather than the Government of Bangladesh. Therefore, NGOs in Bangladesh should be accountable to the Government of Bangladesh.

Bangladesh, formerly widely known as an ecological sound belt, is today discussed to be an environmentally scarce region. The crucial problems in Bangladesh include deforestation, desertification and damage to the genetic and aquatic environment. The NGOs should take more programmes like awareness about tree plantation, eco-tourism etc. in addition to current programs on social forestry, water and sanitation and aquacultures to tackle those problems.

Measures should be taken by the NGOs for eradicating illiteracy through adult educational activity, signature learning, and nursery for babies, supply of educational materials, feeder school operation, etc. (Hussain 1990). If ASA would not take such type of measures, we recommend to take these, otherwise ASA would ignore this recommendation.

Conclusion

Non-governmental Organizations have played an important role in the economy of Bangladesh. Globalization has brought in new opportunities to NGOs in developing countries like Bangladesh. But globalization has also increased new challenges like growing inequality across and within nations, legal barriers, and cultural resistance. Moreover, the forces of economic, political, and social globalization are providing unprecedented challenges and opportunities in NGOs like ASA. Now ASA faces unprecedented challenges posed by globalization. But globalization helps ASA to spread operational areas in different regions, cost effective operations, develop employees' skills, effective and efficient management. ASA is involved with transferring knowledge to real life where information i.e. knowledge is required to provide welfare for the underprivileged people. Because of globalization, mid-level manager transmits the knowledge of microfinance model of ASA to the local managers in different countries by delivering continuous training and supervision and ultimately general people get benefits of knowledge management. There are so many critical factors of globalization like capitalism of a country, lifestyles of general poor people in Bangladesh, education status of general poor people and so on which can affect the development of NGO sector in Bangladesh but in this study, these factors were not considered in details and the future researchers may consider these work for further research.

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