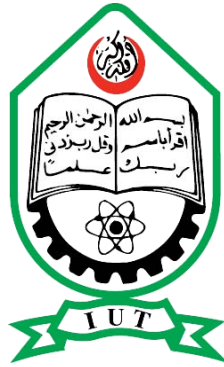


**Internship Report on**  
**“RDRS Bangladesh and its Union Federation, Empowering the Rural Poor.”**

An internship report submitted to the Department of Business and Technology Management in partial fulfillment of the requirements for the degree of BBA in Technology Management



**Department of Business and Technology Management**

**Islamic University of Technology**

**April 2022**

**Submitted By**

**Istiaque Ahmed**

**Student ID: 170061064**

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**الجامعة الإسلامية للتكنولوجيا**  
**UNIVERSITE ISLAMIQUE DE TECHNOLOGIE**  
**ISLAMIC UNIVERSITY OF TECHNOLOGY**  
**DHAKA, BANGLADESH**  
**ORGANISATION OF ISLAMIC COOPERATION**



**Submitted To**

**Islamic University of Technology**

**In partial fulfillment of the requirement for the degree of**  
**BBA in Business and Technology Management (BTM)**

**Submitted By**

I understand that my report will become part of the permanent collection of the Islamic University of Technology BBA in Technology Management Program. My signature below authorizes release of my final report to any reader upon request

Name: Istiaque Ahmed

ID: 170061064

Department of Business and Technology Management (BTM)

Islamic University of Technology (IUT)

**Approved By**

Dr. Mohammad Shamsu Uddin

Assistant Professor

Department of Technology Management (BTM)

Islamic University of Technology (IUT)

**Internship Report on**  
**“RDRS Bangladesh and its Union Federation, Empowering the Rural  
Poor.”**



**আরডিআরএস বাংলাদেশ**  
**RDRS Bangladesh**

Associate program of LWF/DWS, Geneva

## **Letter of transmittal**

Date: April 25, 2022

Dr. Mohammad Shamsu Uddin

Assistant professor

Department of Business and Technology Management

Islamic University of Technology, IUT

Subject: Submission of the BTM-4800 Internship Report

Dear Sir,

I am a student of Business and Technology Management Department in Islamic University of Technology, IUT. As a part of our BBA Program, we have an Internship Course of 9 credit.

I am hereby submitting my internship report which was a 3 month program. Working under your supervision, it was a great experience for me and it will help me to grow in my future life.

This report is based on “RDRS and It’s Federation, Empowering the rural poor”. I have got the opportunity to work in RDRS Bangladesh under their Social Organization. It was a 3month internship program. It was a great pleasure for me to work under the supervision of Md. Azizur Rahman, project coordinator, RDRS Bangladesh.

Working with the organization helps me to gather both academic and practical knowledge and also helps me to sharpen my thinking in different conditions.

I shall be very obliged that if you are kind enough to receive my report and provide me your valuable judgment on this report. It will be a great pleasure for me if you find any useful and valuable information from this report and have an apparent perspective on this important issue.

Sincerely yours

-----

Istiaque Ahmed

ID: 170061064

Department of Business and Technology Management

Islamic University of Technology, IUT

## **Acknowledgement**

First of all, I would like to express my gratitude to the Almighty ALLAH for giving me the opportunity to work on this project and helped me to perform my responsibilities as an intern.

My academic supervisor Dr. Mohammad Shamsu Uddin, Assistant professor, Department of Business and Technology Management, Islamic University of technology, IUT has also helped me a lot. He always guided me with his uncountable knowledge and support me from my back. I am also grateful to my organizational supervisor, Md. Azizur Rahman, Project Coordinator, RDRS Bangladesh. Without their supervision, it would be very difficult for me to complete the internship period.

I would like to also thank my whole Business and Technology Management, BTM department and my batch mates, who supports me all the time.

And it is very much known that, my parents who support me at every path of my life.

Lastly, I would like to convey my gratitude to Mohammad Abdullah, Senior Monitoring officer, RDRS Bangladesh, who was a true mentor in the organization. Moreover, I would like to express my gratitude to my fellow colleagues, seniors who not only share their knowledge, but also gave their valuable time to make me comfortable in the organization.

## **Executive Summary**

On the basis of three months internship period, this report has been prepared. During this internship program, I have learned so many things and also gathered practical knowledge of how Non-Governmental Organizations, NGO's works and how they are operating their activities. I have come to know that, developing the rural poor, the biggest contribution is NGO's. In northern part of Bangladesh, RDRS Bangladesh is running their activities since after the liberation war of Bangladesh. To lift up the broken economy and the people how could not stay at their home during liberation war, RDRS Bangladesh has started their journey. After nine months long war, it creates many damages in Bangladesh named west Bengal that time. About 3 million dead, 30 million destitute, 10 million refugees and thousands of raped women, orphaned children. For them, being survived was dependent on food, cloths, shelter and daily survival medicines which were supplied from near friend country India and also from abroad. For some of those refugees who came from Rangpur and Dinajpur district, north Bengal of Bangladesh, relief was found more than 20 camps run by the Cooch Behar Refugee Service (CBRS), a voluntary organization, which was set up in the mid 60's to lift up the economic damage by providing them their fundamental needs and empowering the rural poor.

Under the supervision of Norwegian organization, Olav Hodne, the first director of Lutheran World Service (LWS) started working in the north Bengal of Bangladesh. When people able to came in Bangladesh, CBRS came with them with a new brand name called RDRS (Rangpur Dinajpur Rural Service) Bangladesh and started their journey.

In this report, I have tried to mention all the facilities that our organization provide to the rural poor since the beginning. I have travelled some of their working areas and collected data for further analysis. To make a sustainable path, RDRS created Union Federation who are working for the rural people from the grass root level.

To achieve this goal, we developed community based organization CBO's. Those can help our company to meet with our vision. We basically use micro finance strategy in the rural areas where people used to survive on agriculture and domestic animals. Their businesses are basically called micro enterprises. They borrow small amount of loan from union federation provided by RDRS and after e certain period, they deposit some amount of money according to their capabilities. During my internship period, I have found that, those small Union federations have some issues in their working strategy. Communication gap and monitoring are the most alarming weakness in those areas. As Bangladesh is a developing country, so grass

root people have much significance in our economy also in the country's GDP Growth. During investigation and research, findings have some significance that allow us to develop our strategies for better quality and service.

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# 1

## INTRODUCTION

## 1. Introduction

Bangladesh is a developing country. But, before and after liberation war, the situation was not same. Bangladesh then was a poor country and the people of Bangladesh was suffering to collect their fundamental needs. Then many agencies came forward to help those unsheltered people. RDRS Bangladesh is one of them. The RDRS Union Federations are providing their work at the grass root level of rural people in the greater Rangpur and Dinajpur District, North Bengal of Bangladesh. They are basically hybrid organizations. They combined multiple personalities at a time. Local development associations along with the fixed area, co-operatives, which provide resources, and interest associations which acknowledge members only from the rural area of the local territory. Each federation operates their activities at union level. Those are the lowest stage of local government. The federations basically follow a two-stage structure. At the First stage, there are the small neighborhoods who are located to the nearest of the federations. They are the basic unit of federations. Physical and governance components are the higher unit. (Batkin, 1992)

Banks or financial institutions Bangladesh is a nonprofit organization dedicated to improving the lives of Bangladesh's rural poor. "It works with 396 neighborhood groups known as Federations to empower its grassroots members," according to the organization's website. and provides development opportunities and services to around 34,15,594 underprivileged families in 29 districts, as shown in Figure 1, and works with 34,15,594 underprivileged families in 29 districts." RDRS employs over 5,000 people, with over 90% of them working in the field." (RDRS Bangladesh, 2021)

At the end of 2021, there are 396 union federations under RDRS Bangladesh. The total member of these federation have around 400,000. Among them, 70% are women. So we can assume that, women are developing more than men in the villages. And they are working at home besides in the agriculture field.

About 2/3 of the federations were founded in mid-80's. These federations are the best innovation of RDRS Bangladesh. Their development programs are making remarkable achievements in the field of agriculture, economic and others.

## **1.1 Background of the report**

RDRS Bangladesh is one of the largest NGOs, those are fighting against poverty in Bangladesh. In terms of employees, it is the fourth largest and fifth largest in terms of program consumption. Background of this report is to find factors that can increase the beneficiary capabilities of RDRS Bangladesh and its union federations.

The RDRS Bangladesh working area along with 28 adjacent sub-districts in the poorest North West part of the country which have the population over 6 million or 6 Lacks. For better support, RDRS created union federation who works at grass root level with rural people. The range of working capacity of the Union federation as an organizational is limited. They could not operate their works without RDRS's consultancy.

If there is any gap between RDRS and union federation, it will make an impact which can be caused great damage.

## **1.2 Origin of the report**

Internship program of Business and Technology Management is a under graduation requirement for the BBA students. As par the partial requirement of the Internship program of BBA curriculum at Islamic University of Technology, IUT.

The main purpose of this internship program is to get practical knowledge of the job sector. Being an Intern, the main challenge is to make connection between theoretical knowledge and practical knowledge.

This internship program with the period of 3 months and the study have following purposes:

- To get the detailed knowledge and idea about job sector
- Get experience of real time business world
- Compare the relation between academic knowledge and practical knowledge
- Fulfill the requirement of the BBA in Technology Management program

This report is based on three months internship program which I have completed in the Social development department in RDRS Bangladesh, a Non-governmental organization (NGO).

As par the requirement, I have to submit a report. This report is based on "Empowering the rural poor". This report also include the internal and external overview of the organization.

### **1.3 Objective of the report**

We can measure the objective of this report into two categories:

- General objective
- Specific objective

#### General Objective:

This report is prepared primarily as per the requirement of BBA program of our department, Business and Technology Management, BTM

#### Specific Objective:

- Give an internal and external overview of the organization
- To focus on the work environment, service provided to the people
- Discuss the social empowering factors in the rural area or grass root level
- Analyze socio-economic condition of microcredit beneficiaries
- Investigate utilization of loan
- Identify the challenges to lift-up microcredit beneficiaries to micro entrepreneurs

### **1.4 Scope of the report**

The main purpose of this report is to empowering the rural poor and find the factors that how they can make sustainable and remarkable success in agriculture sector at grass root level. The report covers details about the services that our organization provide and how they are managing their operation with the help of union federations. The main focus of the study is to analyze the micro credit beneficiaries and how the utilize their loan to get themselves empowered.

### **1.5 Methodology**

I have tried to conduct the report in an organic way. The first step is starting from the selection of the topic where I can give my best and which is related with my academic knowledge to final report preparation. For preparing the report, I have to collect data. After collecting data, I have to classified them in a systematic way, analyze them by using different tools and interpreted and presented following by steps.

### **1.5.1 Selection of the topic**

My organizational supervisor assigned me the topic that I have to work on. Before assigning the topic, he discussed with me and my working strength, where I can work and feel comfortable. After that, he helped me to select a topic.

### **1.5.2 Sources of data**

- Primary Sources: Primary data was collected by daily work. Also I have collected data by visiting the working area and taking interview of the members of union federations.
- Secondary Sources:
  - Internal Sources: Different documents that I worked on my daily working day. Annual Report, Monthly Report.
  - External Sources: Website, Internet

### **1.5.3 Collection of data**

Conducting the survey on 10 union federation members helped me to collect the primary data. At first I have prepared a list of questions. The questions were set to cover the requirements that I wanted to measure.

### **1.5.4 Classification, analysis, interpretation**

Some diagrams, images, graph, charts, tables, flow charts were used in this report to categorized or classified the collected data and to present them with a clear concept. The help excel, diagram, tables were presented.

### **1.6 Limitations**

After collecting the data and based on the data, I have prepared this report. During the report making, I have faced some limitations:

1. The main abridgment was to meet the members. Because, in the rural area, people woke up very early at the morning and went to their agricultural lands or market (Huts). So, It was very difficult for me to take interview and collect data from them.
2. The second limitation for me to travel across the area where vehicles were not available. So, going there and coming back to the office, it was a terrible experience for me. But I tried my best to meet them and collect data from them with decent and mannered way.
3. Though the report might be helpful for the organization, some people were not interested to take part of the survey.



# RDRS Working Area Map



**Figure 1: Working Area of RDRS Bangladesh**

# 2

## COMPANY OVERVIEW

## **2.1 Historical background of the organization**

There are many other NGOs in Bangladesh. Among them, RDRS Bangladesh started their journey after 9 months of the war of independence of Bangladesh. At first, their main program was relief based. But, day by day, they have shifted from relief program to development program. In 1974, RDRS started organizing different groups, communities among its program participants. These groups were contained by women, small farmers and laborers with a number of 15 to 25 members. They were participated in different programs like literacy courses, agricultural training, small business which can generate small scale income etc. Initially among the groups, there was a communication gap. To make large projects, groups required supervision of expertise and protection of resources. In Panchagarh district, a visionary governance was the first to experience the scope to lift up a beneficial and economic activity for larger organizations of rural people. At First, 15 to 25 contiguous member groups were called “Pocket Committees”. Then everyone realized that these small organizations might have a great sustainable future if they worked combined. Then their strength will be increased in the entire union.

This was the first step of establishing Union Federation under the supervision of RDRS Bangladesh which are also known as Community Based Organizations (CBO). In the figure 3 and 6, it is main office of RDRS Bangladesh, Rangpur Head Office.

## **2.2 Objective of the organization**

RDRS Bangladesh and all of its Union Federations started their operation at grass root level rural areas of northern part of Bangladesh. After day by day, they are covering large number of areas where their main objective is to provide rural needs and make development projects.

In the figure 2, it has shown that, RDRS provides not only development advantages but also the services to around 34 lack 15 thousand and 594 underprivileged rural families in around 29 districts of northern Bangladesh expanding all over the country day by day. It works with the help of around 396 Union Federations which are also known as Community Based Organizations. There are around 5000 employees and most of them are working in the field with grass root level workers for their betterment. In figure 5, RDRS working for agricultural sustainability.

## RDRS Working Area & Programme Coverage

Working Area	28,989 sq. Km
Districts	29 (of 64 nationwide)
Upazilas (sub-districts)	225 (of 490 nationwide )
Unions	2054 (of 4,451 nationwide)
Population of Working Area	31 million (of 156 million)
Programme Participants	3,415,668
Total Groups	18393
Federations	396

**Figure 2: RDRS Working Area and Programme Coverage**



**Figure 3: RDRS Head Office, Rangpur Region, Rangpur**

## **2.3 Departments of RDRS Bangladesh**

- Human resource
- Micro Finance
- Board of trustees
- Board of directors
- Administration
- Legal department
- Marketing and communication
- Management information System
- Information Technology
- Audit
- Customer service management
- Project development
- Monitoring department
- Finance and accounting
- Strategic business development
- Research and innovation

## **2.4 Vison of the organization**

Organizations vision is to provide a peaceful society where people life in dignity and respect, free from begging, anguish and insensibility in a sustainable and long term beneficiaries environment.

## **2.5 Mission of the organization**

RDRS Bangladesh and the community based organizations are working with the poor rural people in order to rebuild their strength to enhance their empowerment. Increase or resilience the capacity to face any challenges. And also improve access to the advantages for the rural poor people to realize standard living and to make an environment which is free from poverty and hazard.

Slogan,

“উন্নয়নের ডাক এসেছে ভাই, ফেডারেশন গড়বে এসো গরীব দুখি সবাই”

## 2.6 Core Values

- Sympathy or Compassion
- Developing empowerment and sustainability
- Gender equality and more participation
- Dedication toward development
- Integrity and professionalism toward work
- Responsibility maintain
- Accountability toward organization
- Transparency

## 2.7 Opportunity

RDRS is now a major multispectral development organization focused on disadvantaged northwest Bangladesh. It provides development opportunities and services to 3.7 Million landless and marginal families in 15 districts, and work with 396 community-based organizations (Federations) seeking to empower their grassroots members.

RDRS covers the field of social organization, women's empowerment, education & training, health, agriculture & food security, climate change adaptation & mitigation, environment & disaster preparedness, emergency response, improving livelihoods of char (sandbar island) dwellers & indigenous people and Microfinance with a vision to see the disadvantaged people living in a just and peaceful society. (RDRS Bangladesh, n.d.)

## 2.8 Strategic Aims

To fulfill the mission and achieve the goal of RDRS Bangladesh, we have formulated some strategic aims or points. RDRS is working on the betterment of the poor and developing them economically and sustainability. In the figure 4, women are working for self development.

- Live a standard life with good and reasonable access to the fundamental social services also in health and education sector.
- Secured life with food safety through microenterprise, adaptation of climate change and vocational training.
- Decrease harm, social conflict, disaster and environmental erosion.
- Create group and make a representative who spoke for others and make sure their fundamental rights by the accountability of the localized government
- Minimization of discrimination, social violence, injustice by raising voice and lived a life of full citizenship .



**Figure 4: Women working at home (Women Empowerment Project)**



**Figure 5: Agriculture project at rural area**

## 2.9 SWOT Analysis

RDRS Bangladesh is one of the largest Non-Governmental Organizations in Bangladesh . Being a large organization, there some strength and weakness of the organization.

RDRS's SWOT analysis will explain the organization's ins and outs briefly:

### ❖ Internal strategy analysis:

- **Strength:** RDRS has large number of employees who are dedicated towards their word and responsibility. RDRS has been awarded by many prizes by Bangladesh Government and also some international awards.

The Strength of RDRS are listed below:

- Expanding working area around 28 different districts
- Large number of resources are available
- International Donors are collaborating with RDRS
- Some Bangladeshi agencies also working with RDRS
- Brand image
- Friendly working environment
- Brand loyalty is strong in local areas
- People trust on RDRS

- **Weakness:** Besides many Strengths, there are some weaknesses of RDRS. These weakness are pulling behind RDRS's success. Sometimes development projects could not be finished or make delay because or weaknesses. Here are some weaknesses of RDRS Bangladesh:

- Time management
- Communication gap
- Lack of knowledge
- Lack of training
- Lack of technological knowledge
- Monitoring gap
- Short term notice may create problems
- Project management issues
- Low level of employee satisfaction
- Administrative issues



## ❖ External strategy analysis

- **Opportunity:** Bangladesh has the opportunity to become a model country in the world. The people of Bangladesh are very hard working and their capabilities are uncountable. After liberation war, Bangladesh turns back from a poor country to a well developing country. Our government working hard for the betterment of the people. From the liberation war, some NGO's helped Bangladesh to overcome the situation. RDRS also a part of that development. In the northern part of Bangladesh, RDRS is working unconditionally for rural poor people for their fundamental needs. Not only passing the needs, but also allowing them to self-employed is the main purpose of RDRS. That's why RDRS created union federation.

### Some opportunities of RDRS Bangladesh

- Wide range of resources available
- Generating donation from foreign countries
- Hiring qualified employees for sustainable position
- Market capturing
- New training sessions are introduced
- New working area are covering
- Moving to the technological site
- **Threats:** RDRS in not only an NGO who are working in Bangladesh. There are many more NGOs in Bangladesh. They are also working for rural people. As the market of all about competition, there always some threats for holding the position. Some threats for RDRS:
  - Market is dominated by unethical rivalries
  - Political issues may create problem
  - Market is becoming more competitive like a game field
  - Customer may shift to other agencies
  - Goal achievement failure
  - Objective may not be fulfilled
  - Rural demographic location
  - Loan may not be recovered

## **2.10 PEST Analysis**

### **Political Factors**

- Stable government and international donors spending power to boosts the lower and middle class lifestyle and their sustainability by donating and providing fundamental needs.
- Provide land and grass root level local government to allow people for their betterment of life
- Seed Production and agriculture development are increasing rapidly.

### **Economic Factor**

- Increase in spending Economic growth
- Per capita income increase
- Annual growth of income

### **Sociocultural Factors**

- Grass root or Lower class lifestyle has changed
- Service development for the benefit of society
- Increasing socio cultural factors by connecting people at a place and provide them resources for agricultural and economical activities.

### **Technological Factors**

- Training session conducted
- Quality maintained seed produce and serve
- Advanced machinery supply



**Figure 6: RDRS Head office, Rangpur Region, Rangpur**

# 3

## **INDUSTRY ANALYSIS**

### 3.1: Industry growth market size

RDRS has extended their work and the number of Union Federations to almost its whole working area. The expansion was rapid with 396 federations operating by the end of 2021. It was supervised by administrative structure introduced in 1988. One of the greatest projects called “Comprehensive Project” achieved success in the functional area of RDRS Bangladesh. There are some steps of selecting federation groups. At first, the organization select a primary group and assigned task to them. Then according to their feedback, RDRS certified the group from primary to secondary group. It also encouraged the group to join their local federation and work with their development projects. (RDRS Bangladesh, 2018)

The secondary or 2<sup>nd</sup> stage group is the backbone for the growth of the union federations. Sometimes, primary groups are also make impact on their development and admitted as “Affiliated group”.

In the rural areas (Char-চর) of Kurigram and Nilphamari district, some others union federations were also founded. Eight different districts along with some other districts were also the place, where union federation running their operations at grass root level.

Period	Major dimensions of federation history
1987-1991	Experiments in Panchagarh District. 26 Federation
1992-1993	Rapid Expansion to RDRS working area. 241 federation
1995-2001	IGA-driven growth and microfinance conflicts
2002-2007	Capacity building. Registration as local NGOs. 260 federation
2008-2011	Right based advocacy, liaison. New districts. 357 federation
2012-2016	Community based projects. 380 federation
2017-2021	Agriculture and food safety ensure. 396 federation

RDRS Bangladesh established the micro-enterprise (ME) program in 2018 with an aim to increase income, employment, and to accelerate the rural economy by providing credit and other required technical services to the targeted small business holders and potential entrepreneurs. The other objectives of the program were to create employment opportunities and sustain their income generation trends by expanding their existing economic activities. Besides, ensuring the institutional loan support for the business persons/entrepreneurs who don't have access to the commercial banks and other financial institutions was one of the major objectives of the program. Due to recent change in the business modality and in order to survive

better in a competitive market, a small businessperson is also bound to sell her/his product on credit. Moreover, s/he requires additional capital for business expansion, to recover the extra production cost, and to fulfil the changing and emerging needs of the customers. As a result, s/he finds it necessary to borrow money from other sources. It is proven that this sector will get momentum if there is a free flow of available loan services for the rural/semi urban entrepreneurs. Ensuring timely and adequate loans through micro-enterprise programs can assist the small and medium entrepreneurs to expand their business as well as create wage employment for others who don't have required entrepreneurship skills to run the business on their own. (RDRS Bangladesh, 2021)

Microenterprise can facilitate and boost up the rural/local businesses faster without much difficulty as the risk of local businesses is less than the export oriented businesses and the production, marketing and management is comparatively easier. In order to grab this opportunity, RDRS, as a development organization, started disbursing the loan under ME program in May 2019. Currently, this program is being implemented in 13 areas of 7 districts which is further divided in four regions. Here is brief information of the program: (In figure 7)

Particulars	Number/Units
Branch	29
Staff	112
Borrowers	2738
Loan disbursed (BDT in crore)	114.44
Loan outstanding (BDT in crore)	100.44
Savings (BDT in crore)	2.9

**Figure 7: Micro-Enterprise and their programs**

Federation Number vs. Year

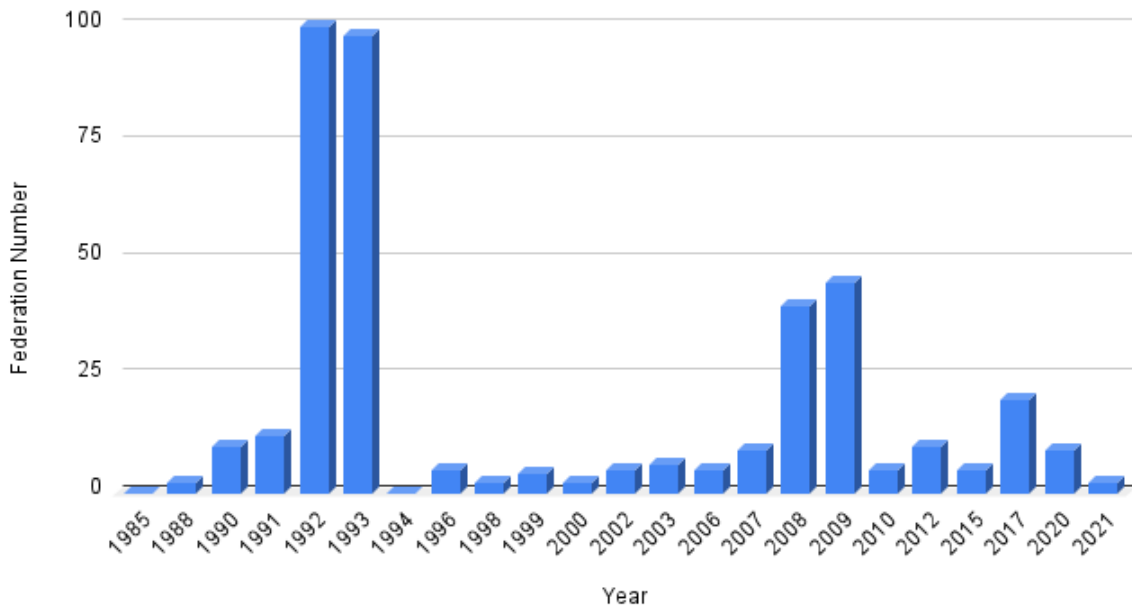


Chart 1: Federation Number vs Year (Rangpur-Dinajpur Rural Service (Bangladesh), 2022)

From chart 1, we are seeing that, the number of Union Federation has increased gradually. There are now 396 Union Federations working with RDRS, collaborating for rural development.

### 3.2: Yearly growth trend of the organization

The project called “Empowering the poor through Federations”, ran to the end of 2011, pursued a variety of objectives. Their common object was to make a systematic way to get fundamental needs. The major outcome may be mentioned as increasing the diversity or expanding the union federation structure all over the rural areas. It was expanding with diverse dimensions. RDRS Bangladesh founded union federation almost every districts program like microfinance, food security etc. Also some under privilege Upazillas and old Districts used for this project. Basically creating the federation wave came into everyone’s knowledge between 2005-2016. In this period, most of the federations were founded. Yearly growth rate was increasing and the number were also increasing. Lastly, after finishing 2021, we have now 396 federation all over the north Bengal of Bangladesh. RDRS and BRAC Bank also make agreement for providing loans to the rural people as shown in figure 8.

Besides this, the number of union federations member also increasing. We have now approximately 4 lack union federation members who are directly connected with their

neighborhood federations. They are taking loans from federation and doing small businesses to survive in their daily life.

More importantly, groups of the other projects that had been chosen and given training outside the federation structure, were also invited to join the federation. It is calculated or estimated by an example that, in food security project in Kurigram, there were about 20,000 ultra-poor women. Among them around 16,000 were federation members. As a result, federations have increased their membership about 90% during this project. By the end of 2021, the smallest federation have only 75 members and the largest federation have 3,500 members in a particular area.



**Figure 8: Agreement signing between BRAC Bank and RDRS**

### **3.3: Performance of Bangladesh in the industry**

In Bangladesh, people are living under poverty line. Our yearly income is much lower than the other countries. So, making sustainable economic balance, foreign NGOs came forward to help Bangladeshi poor people. Not only making them economically balanced, but also make them self-employed by providing their daily needs. RDRS is one of them who are running their activities among the rural areas.

Before we have discussed about how RDRS Bangladesh build federations and how they are operating them. After establishing a Union federation, RDRS reduced their support for the group. But, in the back, RDRS always stood with their helping hand.



So, the people of Bangladesh at grass root level, people are now getting their development by time to time. RDRS and Community based organizations give support to them in the field of agriculture, micro finance, small loans, technical support, getting dealership, getting customer and so on.

So we can say that, the performance of developing rural people getting better day by day. Women are more engaged than men with the federation. When I have visited the federations, I observed that the union federation have more women members than men. So, empowering the women is more important than men. As they are the backbone of a family also they can work for their family and do businesses along side.

Even if she is not a victim, violence against women has an impact on every woman's existence in our society, and consequently on all of its members. Through a number of techniques, RDRS Bangladesh is committed to advancing gender equality and women's empowerment.

Through the promotion or marketing and preservation of women's rights by rural grass root poor women, the RDRS Women's Rights section has helped to minimize exclusion, deprivation, and discrimination against women, as well as all forms of gender-based violence. Major steps were done to improve women's leadership at all levels, to inform and activate youth groups in the prevention of dowry and early marriage, and to reduce domestic abuse and sexual exploitation.

Under the supervision of the Women's Rights Unit, 4,903 females and 2,322 males, including government officials, journalists, and significant local figures, celebrated International Women's Day on March 8th. The day's main subject was "Men and women standing together to prevent violence against girls and women." RDRS Bangladesh hosted a reception in Dinajpur district during this reporting period to commemorate the election of female vice-chairs in recent Upazilla elections. (RDRS PROJECTS AND PROGRAMS IN BANGLADESH, 2017)

### **3.4 Empowering Women and Youth through Graduation and Financial**

#### **Inclusion:**

The Empowering Women and Youth through Graduation and Financial Inclusion (EWYGF) project is being implemented in Kurigram district with the financial support of Trickle Up and MetLife Foundation and technical support of Concern Worldwide. The objective of the project is “empowerment of women and youth through financial inclusion.” RDRS is providing

support to 13,000 poor families through this project. The program participants are involved in agriculture, livestock rearing, small business, awareness programs, income generating activities through inclusion with different government and non-government financial institutions. 50 women received tailoring training and 20 youths received computer training to develop their income generating skills. 600 extremely poor families who are VGD card holders formed 38 groups and 12,400 extremely poor families formed 599 groups who are depositing regular savings through group meetings.

Almost 100% program participants are depositing savings, 75% are affiliated with different microfinance institutions, 16% covered by DPS program, and 5% members have been associated with life insurance services. In 2019, Tk. 6,528,200 was distributed to 1,020 flood affected families under the project. (RDRS Bangladesh, 2021)

### **3.5 Water and Sanitation for Rural Poor of Northern Bangladesh**

With the help of Water.org, this initiative is being executed in Panchagarh, Thakurgaon, Dinajpur, Nilphamari, Habiganj, and Moulvibazar districts. Figure 9 illustrates this. Loan services are provided to program participants for the installation of safe water and sanitary toilets as part of this project. As of December 2019, 1,861 members had received loans totaling Tk. 3.83 crore (805 for tube-well/safe water and 1,056 for hygienic toilet installation). During this time, 5,260 program participants, including 660 employees at various levels, received awareness training.. (RDRS Bangladesh, 2021)



**Figure 9: Union Federation Meeting held in the local area. (RDRS Bangladesh, 2021)**

### **3.6: Competitive landscape**

We have already mentioned that, how the situation was created to form federations and the microfinance program are the area where RDRS focused more to deliver development projects. Comprehensive Projects were replaced by the microfinance projects because, these projects were more sustainable than the previous one. Poorly administered loans made damage in the federations and their operations. Because, only federation members can take loan from federation. But, other non-federation members also took loan and there was a communication between the microfinance board and members. The earlier view had been that the federations might be a kind of like a mother organization. But, federation works under the umbrella of RDRS. Without taking any permission, federation could not operate their activities. Federation basically creates a bridge between RDRS and poor people. So that RDRS can operate their main objectives and achieve goals at the grass root level.

RDRS discussed the projects that had been taken under consideration with federation and collect their opinion that they can help RDRS or not. In this far reaching version, it may never have been actively held by a number of majority of local field coordinators.

But, it was difficult, when the vision of RDRS as increasingly relying on federations support to be the linkage of the target population. The loan cheating undermined this vision.

But, still, RDRS Bangladesh is the organization which will be always with the poor and work for their betterment and development. RDRS working on their weak administration, loan corruption and to make limitations for the members who are serving at the field side projects.

### **3.7: External Economic Factors**

- ❖ In recent decades, traditional economics and economic sociology have experienced a surge in combined literacy, with sub-themes including franchising, monitoring costs, and long-term relationship vs opportunity that apply to empowerment programs as well.
- ❖ Empowerment initiatives suffer from the same coordination issues as multi-sectoral rural programs did in the past. However, they can now be researched more effectively through the lenses of participation research and scale and scope economics. The Grameen Bank's progress into the telecommunication sector has been optimized..
- ❖ Although there is no excuse for not striving hard to measure, public sector economists remind us that potential output is only one of the necessary performance dimensions. It has

given this concept a new spin by suggesting that in the perilous socioeconomic situation of underprivileged countries.

### **3.8: Resource Mobilization**

Participation of RDRS Bangladesh program beneficiaries in internal resources mobilization, the strategic approach of RDRS for developing the rural poor. The resources that we have in our hand are should be categorized and delivered in right direction. Without mobilizing the appropriate channel, development could not be achieved. It explore appropriate fund-raising strategies in relation to its constituency or grass root, “Customer based”, that will benefit RDRS without causing any shift from its basic objectives. (Islam, Ali, Salehin, & Islam, 2010)

Based on consultation with people, will not only help in identifying the program or services that RDRS can sell to its beneficiaries but also in understanding which service are actually needed by its constituency.

It is also useful to evaluate the attitude of RDRS and their beneficiaries towards the services, inputs and support that they presently receive from their organization. It will help RDRS to better perceive the “most important” and “least important“ activities for re-designing its future operations.

It will also help RDRS in formulating its need based planning strategy for both resource mobilization and policy development.

- Classify the RDRS’s development programs on the basis of beneficiaries priority perspective and catalogue the most essential ones which are considered to be more beneficial to the poor.
- Identify those inputs or services presently free by RDRS, which the beneficiaries desire to get free from RDRS and are willing to buy at full price and subsidized rate.
- Examine the causal factors influencing in varying degree of priority perception among the beneficiaries.
- Make a comparative analysis of priority perspective and consumer attitude between the two major groups of RDRS beneficiaries, the existing primary groups and federations.

- Risk mitigation for RDRS in its anticipated venture of internal resource mobilization and investigate the consequences that may be detrimental to its development work.

### **3.8.1 Empowering the Poor through Federations:**

The European Commission, DanChurchAid (DCA), FinnChurchAid (FCA), Church of Sweden (CoS), and Norwegian Church Aid (NCA) are co-funding the Empowering the Poor through Federations Project, which is being implemented by RDRS Bangladesh. "To enable the rural poor to claim their rights by crucial involvement with local government, through representative, effective, and well-governed community based organizations," the project's mission or general objective states. (RDRS PROJECTS AND PROGRAMS IN BANGLADESH, 2017)

The project began in January 2008 and will run until December 2011, as shown in Figure 9. The activities are being executed in 51 Sub-districts (upazillas) of 9 Districts (Panchagarh, Thakurgaon, Dinajpur, Nilphamari, Lalmonirhat, Kurigram, Rangpur, Gaibandha in Rajshahi Division, and Jamalpur in Dhaka Division), Northern Bangladesh, according to the project proposal.

The project staff members were busy with federation leaders and local administration during the reporting period, facilitating meetings of the General Committees (GC) and Executive Committees (EC), organizing 282 Annual General Meetings (AGM), and training Federation Volunteers and Federation leaders. This has begun to help with the day-to-day operations of year-round activities. In this reporting period federation members received several trainings such as:

- 150 local power holders (bazaar committee, school management) received training on good governance
- 108 executive committee members received training on diversity
- 104 executive committee members received training on gender and awareness
- 11 executive committee members received training on leadership management
- 12 federation members received training on organizational management
- 48 PT/FS group members received refresher training.

### **3.8.2 Empowering the Poor through Micro Finance Program:**

Microfinance programs have increased their geographic reach and services to help disadvantaged people become economically self-sufficient, boost household income, and create jobs. RDRS' microfinance program is currently being implemented in 24 districts in the Rangpur, Sylhet, Khulna, Rajshahi, Dhaka, Mymensingh, and Chittagong divisions.

RDRS has established a goal of providing microfinance services to 440,000 members in order to accomplish the organization's fourth strategic aim (Economic Empowerment and Opportunity). This year, RDRS provided microcredit services to 346,000 people in 24 districts through 238 branch offices for economic empowerment and to provide sustainable livelihoods for the poor, extreme poor, and small farmers in its service region. Through 238 branch offices in 24 districts, a total of 1,027 crore Taka has been distributed to over 300,000 small farmers and extremely impoverished people. The entire loan outstanding is currently at 755 crore taka. As a result of the aforesaid operations, 37.19 percent of 60 percent loan beneficiaries met the aim of boosting household income, compared to the current strategic plan's target of 50 percent. Women make up 91 percent of the microfinance program's overall members. RDRS offers technical and skill development training to its female members in order to help them increase their income-generating activities and ensure their independence.

In 2019, IGA training was provided to 8,495 members, with additional 1,500 members receiving entrepreneur development training. In addition, 3,400 members received technical assistance in installing their IGAs. As a result, 78.42% of women members now have self-employment prospects, and 40% of their IGAs have been implemented successfully. Members' household incomes have increased, as has their savings rate. At the moment, 81.85% of microfinance program customers are saving on a regular basis, which is assisting them in establishing family security. At the same time, the number of people who receive general savings services has increased, as has the number of people who receive Monthly Savings Deposit Services (MSDS).

This year, 89,128 families received seasonal migration credit assistance. As a result, the participants' chances of finding work during the lean season increased by 29.74 percent. Their salary is guaranteed, as is the family's food security. In 2019, 7,388 young people obtained vocational training in a variety of trades. They were able to acquire job possibilities in a variety of businesses after finishing the program, and many of them were able to secure self-employment.

In order to increase microfinance services and meet the aim of 125 percent self-sufficiency in 2019, 31 additional branch offices have been built in six districts. The economic self-sufficiency rate was 106 percent at the end of the year. The overall annual budget of the RDRS in 2019 was Tk. 1304.74 crore, with income of Tk. 140.55 crore and expenditure of Tk. 131.74 crore.

The SAMRIDHI and LIFT programs (shown in Figure 10) have also continued to be implemented by RDRS in order to ensure poor people's socioeconomic empowerment. Black Bengal goat farming, internal migration assistance, housing finance services, and water and sanitation operations have all been enhanced. Under these projects, RDRS has offered assistance in primary healthcare, sanitation, agricultural production technical assistance, micro entrepreneur development, and training programs. In addition, for the overall development of the living standards of the extremely poor, a pilot project termed "Pathways to Prosperity for Extremely Poor People (PPEPP)" has been launched.

Youth Forums and Adolescent Clubs organize a variety of cultural events to help promote a healthy society. Furthermore, by providing various types of training, employment prospects for the kids are established. There were events to raise awareness about safe drinking water, sanitation, and personal cleanliness. The members were given a total of 1,056 loans for sanitary latrine installation and 805 loans for clean drinking water. (RDRS Bangladesh, 2021)



**Figure 10: Working on village women for their empowerment.**

# 4

## **DESCRIPTION OF MAIN DUTIES**



## 4.1: Typical Working Day

I have worked in the organization for 3 months which was my internship period for the requirement of our BBA program of the department of Business and Technology Management, (BTM), Islamic University of technology, IUT.

In the organization, there were 5 working days in a week. Friday and Saturday are the weekend in RDRS Bangladesh.

- Reporting time was 8:50 AM.
- Office starts at 9:00 AM.
- Daily working hour is from 9:00 AM to 5:30 PM
- In the middle, from 1:00 PM to 2:00 PM - lunch time.
- There were prayer time for all Muslim employees.

In the morning, after entering the office, all the employees have to punch their ID cards in the attendance sensor. I also do the same thing.

At first, every employee meet with their respective senior in charge and get their daily duties

I had to meet with my organizational supervisor and the senior monitoring officer to get my duty for that particular day. By working with them, I have gathered so many practical knowledge and came to know about how an organization works. The working environment was so much peaceful there. And the fellow colleagues were so much friendly.

I usually works on their union federation. There are 396 union federation under the supervision of RDRS Bangladesh. All the activities of those union federations are directly monitored by RDRS Bangladesh.

Basically, these union federations are the connecting bridge between RDRS and the rural poor people who are living under the poverty line.

My daily duty was to collect data from different federation and classified them into categories. So that analyzing those data can be useful to predict the scenario of the organization. As there are 396 federations, so a huge number of data I have to collect and sort. It was difficult for me as a beginner, but my supervisor and other employees always helped me a lot.

After collecting data, I have to sort them and find the suitable person whom we can lend money. The person who are taking loan from us are basically small entrepreneurs. Our minimum loan capacity is about 15,000 Taka.

Loans that are less than 60,000 Taka are call micro credits. Micro enterprise or small businesses took this amount of loan. We provide loan through bank account. We have a legal agreement with AB Bank (Arab Bangladesh Bank Limited).

But, if anyone have account in other banks, they can also take loan by providing required information.

To give loan, we look after some factors that a borrower has.

- Experience
- Agricultural product knowledge
- Use of agricultural seeds and materials
- Money Receipt use for business transaction
- Tax pay
- Profit calculation knowledge
- Most important, if he/she is the member of union federation or not

To find these factors, I have created a question list. Asking those questions, we can easily evaluate that the person is capable to take loan or not.

To evaluate and monitor the federation work, I used to visit different federations and their working areas.

Visiting federations, meeting with federation members and taking interview was my daily duty. I have gathered so many experiences and observed directly how poor peoples are suffering for daily needs. Every taka has a matter for their life. They used to spend every taka very carefully.

I have attended some federation meeting. These meetings are generally conducted by the federation members. Meeting topic is to discuss about the ongoing projects and future plan for the federations. In those meetings, members who lend money as loan, deposit a certain amount of money. Like this, they return all the borrowed money in installment.

## **4.2: Working Tool Used**

My daily working tool was Microsoft Excel. Because, I have to work on huge data, excel is the only software that can help me.

For analyzing data, I used SPSS, Slicer and Power Pivot. These tools were very much helpful analyze data, predict interpretation.

I used Slicer to present those data.

### **4.3: Work Interaction**

In the organization, the working experience for me was very much comfortable. My internship period was started on 1<sup>st</sup> November, 2021 and ends on 31<sup>st</sup> January, 2022.

Our working day is from Sunday to Thursday. 5 working day in a week. Every Thursday, we had a meeting. In the meeting, we have to present our weekly working reports to our respected officer. Based on the report, company evaluate the employee capabilities and after finishing a year calendar, company give employment appraisal to the best employee.

Our daily interactions were all face to face. But, in the mid December and January, the spread of Covid-19 were gradually increased very rapidly. So, that time some employees got tested and resulted positive with Corona Virus.

So, they took seek leave.

During that time, all meetings were conducted by online platform “Zoom.com”.

When we visit any working site or federation area, company provide us company owned vehicles. Basically, Bike or Motor cycle are the main vehicle for travelling the rural area.

### **4.4: Major Responsibilities**

Major responsibilities were to collect data from different federations and to evaluate and monitor the federation work, I used to visit different federations and their working areas.

Visiting federations, meeting with federation members and taking interview was my daily duty. I have gathered so many experiences and observed directly how poor peoples are suffering for daily needs. I have attended some federation meeting. These meetings are generally conducted by the federation members. Meeting topic is to discuss about the ongoing projects and future plan for the federations. In those meetings, members who lend money as loan, deposit a certain amount of money. Like this, they return all the borrowed money in installment.

As my major responsibility were to collect data, sorting data, analyze data, present data and make report or give primary decision from those data, I have to be very careful at every step.

During my internship period, my responsibility was to investigate the loan borrower information and collect data from different areas. That’s why, I have to visit some places under the surveillance of RDRS Bangladesh and Union Federation.

I have visited Kursha Union Federation (In Figure: 11) and collect data from Jannati Begum, cashier of Kursha Union Federation. There were about 5 micro entrepreneurs in that area. Among them 3 male and 2 female. They mainly do seasonal businesses like fruits and crops.

I also meet with one entrepreneur. His name is Md. Fahim Ali. He is a sports equipment shop owner.



Figure 11: Kursha Union Federation (Visited on 7th December, 2021)

I have visited Alompur Union Federation (In Figure 12) and collect data from Mst. Alema Begum, Head of Alompur Women Development Union Federation. There were about 3 micro entrepreneurs in that area. Among them 2 male and 1 female. Their main business is agriculture centered and crop storage.

Seed production and marketing is also their main business.



**Figure 12: Alompur Union Federation (Visited on 7th December, 2021)**

# 5

## **COMPANY LEVEL ANALYSIS**

## 5.1: Performance Analysis

- ❖ Using a one-of-a-kind dataset on 396 poor people's local associations in Northern Bangladesh, which were formed and nurtured by the NGO RDRS Bangladesh and have a homogenous basic structure and contiguous operating regions.
- ❖ Using multiple regression technique, a methodology for relating a variety of information sources and results without any need for pre-existing weights or prices.
- ❖ We look at how well federations integrate participation and monetary inputs into female action and corporate earnings in 2020 and 2021.
- ❖ These productivity predictions are comparable to performance parameters derived from federation consciousness and an NGO-defined scale.
- ❖ We're also interested in how they relate to governmental and ecological.
- ✓ **Problem that I have found in the organization:**
  - With a substantial midstream separation, the 396 federation is divided among a large group of ineffective entrepreneurs and a smaller group of efficient administrators.
  - Their classifiers work in the other direction.
  - Lenders from RDRS had effects that are positively associated with self-efficiency.
  - The consequences have a negative influence on productivity.
  - Efficiency plays a secondary role while empowerment programs struggle with performance.
- ✓ **Solution maker of the derived problems:**
  - NGO managers and monitoring officers
  - Federation are collective asset
  - Data envelopment analysis

## **5.2 Market Level Analysis**

RDRS Bangladesh has become one of the most valuable organizations among the NGOs in Bangladesh. Every year, new donors visit our working sites and workshops. The quality of service increasing day by day. From then beginning till now, our main focus is to provide good quality of services to the rural people. As we are serving in the rural areas, we have earned much respect from the people and also from then United Nations. When international donors came to visit our organization, they went back with much satisfaction and give us positive feedback for our work. Recently we have completed 50 years of our organizations. In this 50 (In Figure 13) years, we have worked on around all over the country. So, in the market, we have achieved a strong place for our basement.

## **5.3: Professional Level Analysis**

RDRS Bangladesh is one of the largest organizations in Bangladesh. Their reputation is well-known all over the world. Many international organizations are working with RDRS Bangladesh. Their collaboration and communication channel create a path to achieve development. RDRS is working for grass root workers. From the beginning of my undergraduate life, I was always wanted to work for poor people and for their betterment and wanted to ensure a quality full life. That's why I have chosen RDRS for my internship. The goal of doing internship in this organization is to work along with the rural people and understand their social life. It's very much known that we have covered many courses in our four year undergraduate period. But, we have not gathered any practical experience in this period. The internship program has enabled that door to a new and interesting experience that we have gathered in this 3 months short time. RDRS has helped me a lot to experience knowledge and to drive me to deliver my knowledge in right direction. In RDRS, under their social organization department, I was hired as an intern. The departments goals is to make social sustainability in the rural poor. And many development projects were undertaken by this department. My supervisor was the project coordinator. His responsibility was to make coordination between society, development and different projects along with the employees connected directly with that project. (RDRS Bangladesh, 2021)

Under our department, poor people get loan with short amount of money providing by micro finance department. It helps me to work with some new small enterprises and new entrepreneurs of the grass root level.



As Bangladesh is developing day by day. So, we have to work not only with the higher level but also work with the lower level that is grass root level.

I have certified by the company for my work experience. Now I can deliver my knowledge in social development sectors.

I am thankful to my academic supervisor along with the organizational supervisor who helped me to get the opportunity to work in this organization and guided me to work on different skills which will help in my future work life.



Figure 13: 50 years of RDRS Bangladesh (8<sup>th</sup> February)

## 5.4: Organizational Analysis

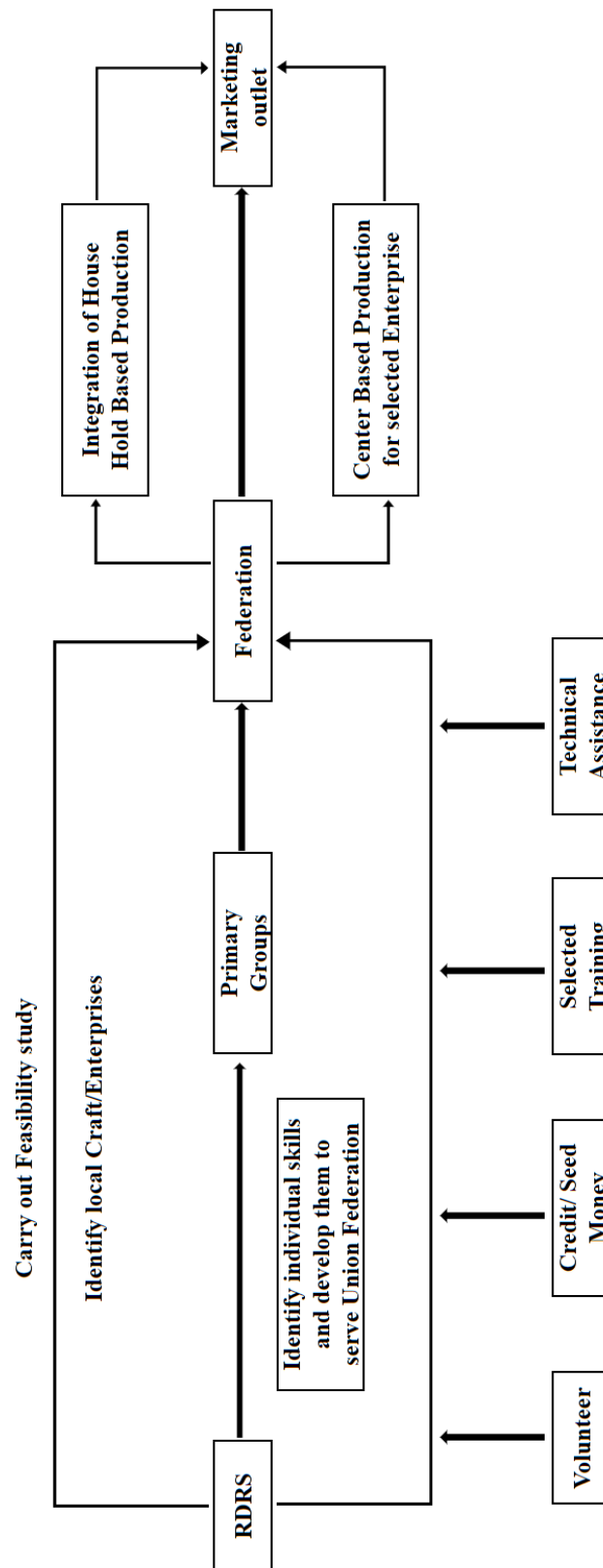


Chart 2: RDRS and Union Federation Working Procedure

In chart 2, we came to know that how RDRS and Union Federation are working making communication channel. RDRS basically use 2 types of groups for connecting with federations.

First is primary group people with 15 to 25 persons, selected by RDRS. The RDRS provide some tasks to those primary groups. If they could accomplished their assigned task, then they are promoted to Secondary group. These secondary groups are basically called union federation later on. During making of union federation, voluntary works, Money providing to rural people, training process and technical support provided to the primary groups.

After making an Union federation, they worked on household integrated their business verities.

Agriculture, seed production, Crop storage, hatchery etc. Center based production and integrated household based productions allow the organization to work efficiently for rural peoples betterment.

# 6

## **RESEARCH FINDINGS**

## 6.1: Research Findings

For research purpose, I have prepared a list of questions. As my main duty was to work on federation members and how they chose an entrepreneur from rural areas, so during question making, my focus on about agriculture and rural perspective.

### Here is the sample questions:

Name: Man  
Age: Woman  
Address: Third Gender

Question
1. How do you make a living?
2. How long have you been involved in this business?
3. Is this business your ancestral home?
4. What kind of product do you use?
5. What are the agricultural products that you use / buy?
. What agricultural machinery do you use?
. Has the business ever lost?
. What did you do before?
9. Did you do business before?
10. What is your permanent / current address?
11. Why the relationship with your neighbor?
12. How is your friendship with everyone?
13. What do you think of the various rallies?
14. Did the federation help you?
15. Who do you negotiate with to run the business?
16. How many days after starting your business is the profit?
16. How do you distribute profits?
16. Do you produce agricultural products at the right time?
19. Deliver the product on time?
20. Are you a member of the Federation?
21. Have you been a member of the federation before?

22. What information did the entrepreneur give during the election?
23. Did you have to pay any fees?
24. Are you the sole owner of the business?
25. Do you have any business partners?
26. Ever planted tobacco products?
26. How much is your fixed estate?
26. Ever paid taxes?
29. Which trade license did you get for your business?
30 Who gets help for buying / selling products?
31. What is the market demand for the products you buy / sell?
32. What technology have you used in business?
33. Which voucher was issued at the time of purchase / sale of goods?
34. How many vouchers have you received so far?
35 How far have you studied?
36. Do you have any institutional credentials?
36. Who else in your family is involved in this business?
36. Do they help you with your business?
39. Ever borrowed from the federation?
40 What was the process of borrowing?
41. Borrowed individually / jointly?
42. How many days have you repaid the loan?
43. How much is your monthly savings in business?
44. What did you spend the loan money on?
45. How often do you take out a loan to run a business?
46. How much money did you start the business with?
46. What technologies have you used for business?

## 6.2: Analysis of the collected data

After collecting data, we use excel, slicer and power pivot to analyze those data. Then the organization select rural people who might be a potential entrepreneur.

# 7

## **RECOMMENDATION AND CONCLUSION**



## 7.1: Recommendation

After liberation war, Cooch Bihar Refugee Service (CBRS) came to Bangladesh with a name of (LWS) Lutheran World Service. Later adopt ta name RDRS Bangladesh (Rangpur Dinajpur Rural Service). From then, RDRS working for poor people. Increasing the quality of life is the main objective of RDRS. For achievement this goal, they introduced a new thought of Union federation. A groups of 15 to 25 people who are basically rural grass root people living with a gap of fundamental needs. RDRS is holding the position the market with a sustainable growth rate.

Upon evaluating the discussion with both personnel as well as my personal work experience, I have noticed some issues here RDRS should work on.

Following are the recommendations that I have in my mind:

- RDRS micro finance scheme is very much helpful for the rural people. But, the organization should focus on who need the money most and who are cutting name of others.
- As par the policy, only federation members can take loan from federation providing required information. But, when I visited some federations, I observes that some people took loan from federation but they are not the member of the federations.
- As there are many employee in the organization, miss communication may occur some times. So, in my opinion, all the notices should be uploaded in online.
- RDRS is doing very well in the field of development. But, in my opinion, they are lacking behind. Development projects should be focused on the need of rural people.
- As RDRS is one of the oldest NGO in Bangladesh, there are many experience people in the organization. But, being experienced, they are not aware of technological knowledge. So, RDRS is lacking behind in technological wave.
- To hold a long term sustainable position, RDRS should hire young enthusiastic people for different departments.
- RDRS have enough resources. But, I observed that, they are not driven in the right direction. Many resources are being not used for many years. So, resources should be driven in the right path.
- RDRS have huge fund raising donors. They donate a good number of money to make development projects. But, when I visited some federation area, I observed that, donors donate money with an agreement. But, RDRS did not care about that agreement. To sustain in the market, donors are very much important. Because, without donors, RDRS does not have any money generating sector. So, it is important to follow the rules and regulations.

## **7.2: Conclusion**

As a developing country, the people of Bangladesh are growing their quality of life. To bring development, the contribution of Non-government organizations are remarkable. NGO's started working in Bangladesh since early of the 19th century. After liberation war, their activities increased very rapidly. In 1971, around 10 million people refugees went to India. In Cooch Bihar Refugee camp, they were nurtured by CBRS. Later on, when they came back to Bangladesh, the supporting NGO also came to Bangladesh with them to serve the people and for a golden objective. Entering in Bangladesh, CBRS (Cooch Bihar Refugee Service) divided into two parts. One of them were working in India another one came to Bangladesh and took the name RDRS (Rangpur Dinajpur Rural Service) and started their activities to keep the focus on how to make people sustainable and develop their life. RDRS become a matured organization from a simple relief agency. RDRS is working with the Bangladesh government. Being a matured, complex and unique development organization supporting Bangladesh Government to work on poverty alleviation in greater Rangpur and Dinajpur region, North Bengal of Bangladesh.

Day by day, their activities become more act-full and releasing more remarkable sign in the agricultural, financial, economic sectors.

Women empowerment, child education also the main objective of this organization. To achieve goals, RDRS introduced a new concept of Union Federation, who are basically a groups of 15-25 people active in the rural areas.

Interacting with grass root people, Union federation helps RDRS to work together for their fundamental needs. Not only providing fundamental needs, RDRS now providing financial support to the people. Rural people can get loans from RDRS and this loan will help them to being self-employed. As Bangladesh is agricultural country and our farmers are the backbone of a large economic sector, so developing and supporting the farmers can be a great push point for Bangladesh and its GDP. So the contributions of these NGOs are truly blessing for us and the people of Bangladesh.



Department  
for International  
Development



16 May, 2016

### Letter of Appreciation

**Executive Director  
RDRS Bangladesh**

On behalf of the UK's Department for International Development (DFID) and Australia's Department of Foreign Affairs & Trade (DFAT), I express my deepest gratitude for your sustained support in making the Char Livelihoods Programme Phase 2 a success. CLP-2 is one of the flagship projects that DFID Bangladesh is proud to have in its portfolio. Together we have achieved some remarkable results including lifting over 350,000 people out of extreme poverty and ensuring 300,000 people live in homes raised on plinths that are safe from the annual floods, and there are more.

Our partnership has been immensely successful. I wish all the success for your organization and your continued efforts in tackling extreme poverty in the chars.

Thank you for your contributions to the CLP-2.

Sincerely,

Graham Gass  
Team Leader, Extreme Poverty  
DFID Bangladesh

Certificate of Excellence Award 2012 (awarded in 2013) on Outstanding Organization for Compliance and Financial Management, from Manusher Jonno Foundation



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**TO WHOM IT MAY CONCERNED**

This is to certify that **Istiaque Ahmed** has worked in the **Social Organization** Department in **RDRS Bangladesh** as an intern from **dated 1 November 2021 till 31 January 2022.**

In this period he has shown full Sincerity, Dedication and Hard Work towards his concerned job, which has helped in improving the management of the company.

This is to inform that Istiaque Ahmed has been relieved of all his duties. I wish him good luck and great future ahead.



**MD. AZIZUR RAHMAN**  
**Project Coordinator**  
**Social Organization Department**  
**RDRS Bangladesh**