

**Roots of Funding, Roots of Trust: The Struggle for Survival and credibility
among the Religious NGOs (Non-Governmental Organisations) in Bangladesh**

Mokbul Morshed Ahmad

Assistant Professor

Regional and Rural Development Planning,

School of Environment, Resources and Development

Asian Institute of Technology, Thailand.

E-mail: dgg3mma@yahoo.co.uk

Abstract

Since the independence of Bangladesh in 1971, the state has largely failed to assist the poor or reduce poverty, and NGOs have grown dramatically, ostensibly to fill this gap. There are more and bigger NGOs here than in any country of equivalent size. The target group approach has allowed NGOs in Bangladesh to work successfully with the rural poor and provide inputs to a constituency generally bypassed by the state. Recently, most NGOs in Bangladesh have taken microcredit as their major activity, which has resulted in resistance from some religious leaders and organisations. Charging of interest is forbidden in Islam. NGOs said the fundamentalists had objected to Muslim women going out to work. Other NGO activities like non-formal schools for children and trees planted by NGO clients have also been attacked.

This article will inquire into the problems and prospects of Religious NGOs (RNGOs) in Bangladesh in gaining trust, assistance, and financial resources from donors, the state and public. Finally, it will make recommendations for the NGOs, donors and the state to foster mutual co-operation and on ways to make help to the poor people in Bangladesh more effective. RNGOs are: a) organizations which strive for progress of humanity through adherence to the tenets of religion b) more aware of religious sensitivities. That is, the mosques, temples and churches and private individuals who support their NGOs do so for its mission, while the donors of other NGOs want more specific results.

Two Buddhist, one Christian, one Hindu and one Islamic NGO were studied for this research. The methods of inquiry were predominantly ethnographic and/or qualitative with limited quantitative work. It included in-depth case studies, structured/semi-structured interviews and informal interviews/discussions with selected field workers, NGO managers and clients, religious leaders as well as documentary search. It was found that RNGOs face some common problems. For example, most people were suspicious about the activities of RNGOs. Interestingly, each type of NGO was suspected for different types of reasons. Christian NGOs were suspected of evangelism, Islamic NGOs for promoting terrorism and accused of obstructing the activities of secular/non-religious NGOs who promote greater role for women outside home. A major complaint against the RNGOs was that they target mainly followers of their own faith. Another major complaint against all RNGOs was corruption. Corruption is widespread in the Bangladeshi society and the NGOs too. It seems that the religious missions did not impede these NGOs from getting rid of this evil. One major Western donor of a Buddhist NGO stopped funding because of allegations of corruption against that NGO.

Introduction

This article will inquire into the problems and prospects of religious NGOs in Bangladesh, both in gaining trust, assistance, financial resources from donors, the state and public and on their relevance to the elimination of poverty which donors wish to see. I shall try to evaluate the current policies and activities of these religious NGOs and opinion of the public, donors, and bureaucrats about them. Finally, this article will make recommendations for the NGOs, donors and the state to foster mutual co-operation and on ways to make help to the poor people in Bangladesh more effective. This research draws on a recently advanced definition of NGOs in defining 'religious NGOs' as "formal organisations whose identity and mission are self-consciously derived from the teachings of one or more religious or spiritual traditions and which operates on a nonprofit, independent, voluntary basis to promote and realize collectively articulated ideas about the public good at the national or international level" (Martens, 2002). There has been far too little academic study of the attitude of donors, the state and public about the religious NGOs and such study is needed.

The New Importance of Religion

While religion and development were considered to be two distinct categories with no overlap for the better part of the 20th century, their interdependence came to be recognized during the last decade. Two premier world organizations, the World Bank and the UN have felt compelled to look for and promote the linkages between religion or spirituality and development and conflict resolution. In August 2000 the UN sponsored the First Millennium World Peace Summit to which leaders of various faiths from all over the world had been invited, in recognition of the role religion can play in bringing about peace and harmony between warring groups and nations. In Bangladesh the link between religion and development is even more evident, because religious and spiritual leaders have a great hold on people's hearts and actions. They can trigger impulses leading to sustainable development or mar development through fundamentalist attitudes.

Fifty years ago, many social scientists assumed that 'religion in the modern world was declining and would likely to continue to decline until its eventual disappearance'. In Western Europe levels of public participation in religious practices had declined to low levels, and many assumed this to be the likely path of most societies. Predictions that secularism would soon sweep the United States and the rest of the world were commonplace; by the end of the millennium religion was expected to be confined primarily to less developed societies. At the very least, governments and politics were expected to be freed of the influence of religious elites and citizens. In the 21st century, religion is resurgent.

While religion may seem remote and even irrelevant to increasing numbers of people in some parts of the North it is an important force in the lives of many people in other parts of the world. It is of personal significance, providing rituals at deeply emotional moments of birth, marriage, and death. It offers opportunities for reflecting on the meaning and purpose of life, and an explanation for suffering. It prescribes codes of behaviour in the family and beyond, and provides a means of expressing a communal identity. It may shape the nature of the state, and influence the way the economy is run. On the other hand, religion offers alternatives to the dominant models of social, economic, and political development. Many Christians in Latin America have turned to

the messages which liberation theology has for those living in poverty or under oppression; others, in both Americas and in Europe, have embraced Christian fundamentalism.

The stereotype of the Islamic militant has become prevalent in the West especially since the late 1970 and pronouncedly after 9/11. The Islamic revolution in Iran was one of the major impetuses for this stereotype and it has been perpetuated by the continuing behaviour of Iran's theocratic government. Other events have added to the perpetuation of this stereotype. These include, but are by no means limited to: the Islamic involvement in rebellions and violent conflict in Afghanistan, Algeria, Egypt and the Kashmir province of India; the sectarian war in Lebanon; the rebellion by the Muslims in Chechnya against Russia; the violent Palestinian campaign against the state of Israel followed by the violent resistance of Hamas and other Islamic militant groups to the Palestinian-Israeli peace process; the various conflicts in the former Yugoslavia; the bombing of the World Trade Centre; attack on allied forces in occupied Iraq and the bomb attack on US and its allies' forces in Saudi Arabia, apparently by Islamic militants. This stereotype has become prevalent in Western media, policy-making and academic circles. Some other religious groups evoke a similar violent stereotype, among these: Christian fundamentalists who violently oppose abortion; Jewish 'settlers' living in the West Bank and Gaza; and the conflict between Catholics and Protestants in Northern Ireland. However, it is clear that no other religious group is perceived in the West to exhibit more violent tendencies than Islamic groups. Whether this is an accurate perception of reality is an open question (Fox, 2000; Martin, 2002).

Among the estimated several million NGOs in existence today, an increasingly visible number of organisations are defining themselves in religious terms – referring to themselves as 'religious', 'spiritual', or 'faith-based' NGOs. Both the terms 'NGO' and 'religious' lend themselves to much conceptual ambiguity and, as such will need to be defined at the outset. Although the modern mentality relegates religion to the realm of private life, religious NGOs (RNGOs) represent a unique hybrid of religious beliefs and socio-political activism at all levels of society. Differing from congregational and denominational structures, which tend to focus on the development of their membership, RNGOs seek to fulfil explicitly public missions.

Pushing for change from both liberal and conservative platforms, RNGOs were important in the successful Jubilee 2000 campaign to relieve Third World debt, played an important role in the establishment of the Rome Statute for an International Criminal Court, lobbied governments on issues ranging from foreign policy to separation of Church and State, and have been major force in shaping discourse at UN conferences. Among the larger such organisations, the Salvation Army, World Vision and Catholic Relief Services enjoy combined annual revenues of over US\$ 1.6 billion and claim an outreach of nearly 150 million (Berger, 2003).

Within the dynamic matrix of complex organizational networks that is global civil society, the emergence of national and international RNGOs challenges the notion that the emerging global order will be a purely secular one. There is increasing evidence among governments and economists of a rapprochement of religious and secular ideologies in the public sphere, driven largely by recognition of limits of a purely secular approach to the solution of the world's economic, environmental, and social ills. Recent examples include 1998 World Faiths and Development Dialogue meetings co-convened by the Archbishop of Canterbury and the President of the World Bank, as well as the United Nations' decision to host the millennium World Peace Summit of Religious and Spiritual Leaders. In a similar vein, governments at various UN conferences have committed to 'spiritual development', that requires a 'spiritual vision', addressing 'spiritual needs' and recognizing that 'religion, spirituality and belief play a central role in the lives of millions of women and men' (Berger, 2003).

Despite a marked trend among international actors to consider the views of spiritual and religious actors, RNGOs have been largely ignored. Reasons for this include a lack agreement about what constitutes an 'RNGO' legally, sociologically, and in a non-Western context; reluctance on the part of RNGOs to refer to themselves in religious terms; lack of basic documentary data about RNGOs; and a long-standing trend in the social and political science literature to overlook the role of religious actors in the public sphere. Religious NGOs' reluctance to use the term 'religion' in describing themselves and their activities is due largely to the potentially negative connotations associated with religious references as well as legal obstacles that arise when applying for public funding. Development organizations such as the Canadian International Development Agency (CIDA), for example, recognizing the valuable contributions of Christian

NGOs, have expressed not uncommon concerns that religious organizations would use CIDA funds to propagate a particular religious faith, that Christian beneficiaries would receive preferential treatment, and that changes in religious belief introduced by the NGO would undermine local values and traditions (Berger, 2003).

Understanding of RNGOs' operations and influence has also been limited by the documentary data and available literature about these organizations. Literature about RNGOs has largely confined itself to studies of Christian organizations at the UN, case studies or a general treatment of the subject from political conflict resolution or management perspectives. One exception to this is the comprehensive report titled "Religion and Public Policy at the UN", which explores how religious, in general, and RNGOs in particular affect public policy at the UN. No study has yet attempted to look at RNGOs as a distinct organizational field (Berger, 2003). This research will make an effort to do that.

NGOs in Bangladesh

Since the independence of Bangladesh in 1971, the state has largely failed to assist the poor or reduce poverty, and NGOs have grown dramatically, ostensibly to fill this gap (Ahmad and Townsend, 1998). There are more and bigger NGOs here than in any country of equivalent size. The target group approach has allowed NGOs in Bangladesh to work successfully with the rural poor and provide inputs to a constituency generally bypassed by the state. This approach emphasised the centrality of landlessness to a 'development' strategy, and placed the needs of landless women increasingly to the forefront of its programmes. A second innovation by the NGOs in Bangladesh was the prioritisation of non-land-based sources of income-generation for this target group, an area which had been substantially neglected by the state.

Some NGOs have shown success in promoting human rights particularly women's rights. This has been accompanied by backlash from the local elite, religious leaders and organisations (Rafi and Chowdhury, 2000; Shehabuddin, 1999). Recently, most NGOs in Bangladesh have taken microcredit as their major activity, which has resulted in resistance from some religious leaders and organisations. Charging of interest is forbidden in Islam. NGOs said the fundamentalists had objected to Muslim

women going out to work. Other NGO activities like non-formal schools for children and trees planted by NGO clients have also been attacked (The Daily Star, 2001b).

To serve the poor better, donors and NGOs need co-operation or at least a non-conflicting attitude from the religious leaders. This is more so in a conservative Muslim country like Bangladesh. Field workers and clients face criticism and in some cases resistance from the religious leaders while working on the grounds that they are involved in Christian evangelism, destroying Islamic values, bringing women out of home by targeting and working with them. NGO managers and field workers sometimes find it very difficult to convince the local leaders that they are not doing anything anti-Islamic.

Methodology

I have worked with the clients, field workers and managers of four types of RNGOs in Bangladesh, each in one locality: because of small size I have worked with two Buddhist NGOs (Moanghar and PBS), one Christian NGO (HEARTS), one Hindu NGO (RM) and one Muslim NGO ((KSCSAF). The field work for this research was conducted between September 2003 and May 2004. Participant observation, semi-structured interviews and informal discussions with the field workers of NGOs, clients and mid-level and senior managers were organised for the research. To get the basic information from the field workers and clients 69 field workers and 278 clients were interviewed by a questionnaire.

The Study NGOs

Moanghar: Moanghar was established as a shelter for destitute children by some monks. The reasons for their destitution were many: the construction of Kaptai hydroelectric dam in south-east Bangladesh which submerged thousands of Hectors of cultivable land and houses of indigenous people, the war of liberation in 1971 and the policy of settling Banglees from the plain lands in the hilly areas. As a result, many orphan and destitute children began to come to the children's home for shelter and education. In 1974, an orphanage, namely Moanghar Children's Home was established at Rangapani, about 4 km from the District town of Rangamati. Moanghar

is a Chakma word that means 'hill Home', but to a Chakma, the word, Moanghar connotes beyond its simple meaning. Shifting cultivation is a traditional way of cultivation among the indigenous people. It is called Jum cultivation among the Chakmas. The Jum cultivators have to build a temporary house in the Jum to guard the crops against the wild animals and birds and this home is called Moanghar. France-based humanitarian organization PARTAGE was the main donor to Moanghar from 1980 and 1999. With the help from PARTAGE Moanghar was expanded and another children's home called Banophool was established in Dhaka in 1992. However, the Banophool children's Home had to be closed down in 1999 when PARTAGE stopped funding after a conflict over the management and allegations of financial irregularities. The existing projects of Moanghar are:

- a) Moanghar Residential High School
- b) Higher Education Stipend Programme
- c) Moanghar Pali College
- d) Moanghar Library
- e) Moanghar Pre-Cadet School
- f) Moanghar Indigenous People's Language Preservation Programme
- g) Moanghar Spoken English Coaching Centre
- h) Moanghar Mini-Hospital
- i) Moanghar Technical school
- j) Moanghar Fishery Project
- k) Fine Arts Centre
- l) Nursery, Agriculture and Afforestation
- m) Moanghar Publications (Moanghar, 2004).

Parbatya Bouddha Sangha (PBS): Parbatya Bouddha Sangha (Hill Buddhist Society) was established in 1994 by some dedicated and selfless tribal social workers and philanthropists of Rangamati in the south-eastern hill District of Bangladesh. The main objectives of PBS are to:

- a) Promote eco-friendly afforestation through traditional and modern methods.
- b) Help preserve and promote indigenous people's languages, literature, history and cultural practices

- c) Appropriate skill transfer to the indigenous people
- d) Create employment opportunity

The activities of PBS are: group formation, afforestation, health and sanitation, tailoring training and cloth weaving by traditional looms. In early 2004 PBS had 112 women's co-operatives with more than 10,000 members (PBS, 2004).

HEARTS: Some dedicated Christian social workers established HEARTS Samaj Unnayan Sangstha (Social Development Organisation) in 1990 to bring about socio-economic and spiritual uplift of the rural poor especially women for their empowerment and establish human rights, equity and justice in society. The organizational set-up of HEARTS comprises a General body of 28 members (of whom 23 are women) and an elected Executive committee of Seven Social workers (of whom 5 are women). HEARTS has 33 regular staff and 10 volunteers. The head office of HEARTS is in Dhaka and it has six project offices in six Upazilas (sub-districts) outside Dhaka. The activities of HEARTS are:

- a) Group-based development of literacy, income generation, savings and health-care.
- b) Management of schools for non-formal schools for poor adults and children
- c) Conduct of six-month practical training of poor rural women in sewing and embroidery
- d) Savings programme
- e) Awareness creation for family planning and supply of contraception
- f) Disaster-relief and rehabilitation
- g) Installation of hand-tube-wells and sanitary pit-latrines for hygienic living environment

The Ramakrishna Mission: The Ramakrishna Mission (RM) is named after Sri Ramakrishna who was born in 1836 in India. The order that came into being after Sri Ramakrishna's passing away to keep alive his ideal has now 137 branches in and outside India, with its headquarters in Kolkata. In Bangladesh its main office is in Dhaka. From the legal point of view the organization has two distinct wings – the Ramakrishna Math and the Ramakrishna Mission. But this distinction is tenuous,

often overlaps and therefore, more theoretical than real. The Math and the mission are closely related. The Math was registered as a Trust only in 1901, and the Mission, a registered society, in 1909, twelve years after it had been started by Swami Vivekananda on 1 May 1897. People, however, loosely use the name 'Ramakrishna Mission' to mean both the Ramakrishna Math and the Ramakrishna Mission. Both the Math and the Mission take up charitable and philanthropic activities, the former lays emphasis on spiritual development of people and the latter gives priority to welfare work.

When it started in 1897, the Ramakrishna Order consisted of a dozen monks or so and had practically no assets. The RM does not believe in conversion in the sense of the word as understood in common parlance. If anything, these monks try to make 'a Hindu a better Hindu, a Muslim a better Muslim, a Christian a better Christian' and so on. In other words, they ask people to go to the root of religion, which is trying to reach God somehow or other and not merely talking about him (RM, 2002).

KSCSAF (Khilaphate Sylhet-Chunarughat Sunniah Allahwallah Foundation): Established in 1978, the KSCSAF works for humanity following the path shown by Islam and the prophet. Having a modest start in a small upazila (sub-district) it has grown in activities and in areas of work. KSCSAF now works in the whole Habiganz district in the north-east Bangladesh. The main activities of KSCSAF are to:

- a) Celebrate Islamic holy days with due solemnity
- b) Run *madarasas* (religious schools) for expansion of religious education
- c) Run training programme for both men and women for their skill development and income generation (tailoring, embroidery, poultry-rearing, fishery)
- d) Run a library to educate people on the tenets of Islam and publish books, leaflets to create awareness among the Muslims and non-Muslims about the real interpretations of the holy book and the teaching of the prophet.
- e) Run mosques; help repair, maintenance of mosques and *madrasas*.
- f) Relief and rehabilitation of the poor
- g) Arrange burial for the poor

KSCSAF does not run any microcredit programme and does not keep its money in any non-Islamic bank. Because KSCSAF thinks it is forbidden in Islam to get involved in any business which runs on interest. KSCSAF claims that it also does not take any money from any donor agency which does not believe or accept the Islamic way of life. Most of its donors are from the middle-east or Islamic organisations based in the West. Although the official name is KSCSAF the present name is KSSAF (The Sylhet Foundation of believers) (KSCSAF, 2003).

Roots of Funding Roots of Corruption?

In Bangladesh, there is a general view that RNGOs are well funded from outside. It is believed that Buddhist NGOs and temples are funded from their friends in South-east Asia and Far-east, Christian missionary NGOs from their fellow Churches and their followers in the West and Islamic NGOs by state agencies and NGOs of the oil-rich Gulf countries. This research has found little evidence to support these allegations. However, most RNGOs are struggling for getting funds to continue their work in an environment of decreasing resources from overseas donors and more paper work and harassment from several state agencies to clear their funds. This was more so in case of the Islamic NGOs after 9/11 and its consequent events in many parts of the Muslim world. The government has increased its surveillance on the funding and activities of Islamic NGOs. This has happened because of international pressure on a predominantly Muslim country like Bangladesh not to harbour any Islamic fundamentalist/terrorist organization. In all cases RNGOs were found to be paying bribes to get their funds released from the government offices to do their 'God's work'.

Funding is a major issue for all RNGOs. However, it was found that some RNGOs are well-funded compared to others. Usually the Christian NGOs were financially in a better situation compared to other RNGOs. Inflow of money from Western Church-goers and better network with the donors could be attributed to this situation. After the Christian NGOs some Islamic NGOs were well-funded who had better 'connection' with the donors and NGOs based in the Gulf. Although there were many Muslim NGOs who were found to be very poor and under strict monitoring of the intelligence agencies of the government (discussed below). Except a few Buddhist

NGOs who have links with the donors in the South-east Asia, Europe and East Asia, most are struggling for survival. The Hindu NGOs depend mainly on their local donors.

Funding generates two types of corruption among the RNGOs. The *first* happens during the release of funds from government offices. This is a bureaucratic requirement in Bangladesh and since corruption is rampant in the government offices NGOs are compelled to pay bribes to the civil servants. One RNGO manager told me that to release foreign funds his NGO had to spend around 10 percent of the total funds to 'satisfy' the officials. The *second* corruption is committed by the NGO managers. It ranges from plundering to misuse of funds. This is an alarming trend since the whole NGO effort was based on the assumption by some donors that NGOs are better than the state and least corrupt (Edwards and Hulme, 1997). Moanghar was funded by a French donor and corruption by the management compelled the donor to stop funding. Now the NGO is dependent on the government which is a fraction of the previous fund. Moanghar finds it difficult to run its activities let alone expansion. One manager of the Islamic NGO (KSCSAF) pillaged a huge amount of money donated by a Saudi organisation to buy religious books for the students of the orphanage run by the NGO (One local leader at Chunarughat, January, 2004). News on corruption by the NGOs (both religious and secular) are very common in the Bangladeshi press. Lack of monitoring by the donors and the state, laxity and corruption in the courts are responsible for this situation.

In India, the income of many Hindu religious organisations is large, in theory they are a potential source on which NGOs can draw for resources. Twelve case studies of the utilisation of religious charity by religious organisations in India indicate that even when surplus income is utilised for social development projects, the religious organisations prefer to control the utilisation of the funds themselves and manage the operations and institutions directly. By and large their attitude towards NGOs was negative. It was also found that many religious organisations do not know each other very well, more interestingly, trust each other (Sundar, 2002). In Nigeria, Islamic NGOs were found to have shared similar weaknesses to their secular counterparts. This includes inadequate funding, insufficient operational and office facilities,

internal organisational structures that were hardly democratic and in some cases over dependence on foreign grants (Khalid, 2002).

The Conflict: Within and Outside

RNGOs face two types of conflicts. The conflicts within the RNGOs result from internal power struggle, wrestle over money or enjoying privilege among the board members or managers. In other words internal conflicts in the RNGOs result largely from corruption. The case of Moanghar has already been discussed. In the HEARTS study area a huge bomb attack in June 2001 killed at least 14 people and injured at least 100 worshippers in a Catholic Church at Baniarchar. Some people blamed the Islamic fundamentalists for the attack. Although it drew national and international attention and the government promised an inquiry, more than three years on nobody could be charged with the attack. Some of the victims were HEARTS clients. During my field work manager of one NGO told me that the attack was sequel to the conflict in the Church over money and power although the priests strongly denied it and termed it as a propaganda. Another conflict erupted in the HEARTS study area when the Hindu parents of a missionary School objected to the inclusion of bible in the syllabus and for not allowing the students to observe the Saraswati Puja (the Hindu festival to pray to the Goddess of Education) (Muksudpur, December, 2004).

NGO culture in Bangladesh is characterised by dependence on charismatic leaders and task orientation. Most NGOs in Bangladesh were formed by these leaders and are still controlled by their desires. These leaders started these NGOs from zero so they think their experience and contribution to the growth of their NGOs are more important than following HRD/M policies. The leader's power overshadows the desire of the managers and field workers to ask for formal rules on promotion, transfer etc. If there is a rule the leader (always a man) can easily manipulate or ignore it, because he is the owner of the NGO and field workers cannot afford to go to the courts.

These leaders behave like owners of the NGOs (as in companies or corporations). The governing bodies of the NGOs are in the pockets of the leaders. They can rarely assert their power and influence because there is no trade union or scope for discussion with the field workers. Leaders also have personal links with the donors, politicians,

bureaucrats, academics and sometimes the media. They know the language of the donors and how to satisfy them. The links are created through providing favours in the form of money (through open or shadow consultancy), jobs (to the bureaucrat/journalist/academic after retirement or to his/her relations) and other benefits like funding foreign trips, or honouring them through inviting them to seminars or cultural functions. All these factors make them unchallenged NGO leaders. However, the conflict starts when the leader dies or fails to create a heir to his enterprise (Ahmad, 2000).

RNGOs come into conflict with other NGOs (even following similar ideals), NGOs following or funded by different faiths, local leaders, the state and sometimes the public (see Table 1)

Table 1. RNGOs in Conflict in Bangladesh

Type of RNGO	Conflict with	Reasons	Result
Buddhist	Muslim (public, leaders, NGOs, state)	Allegations of links with insurgents fighting for their rights in the South-east, getting huge funds from Northern donors for a particular group.	Suspicion, undue state interference, delay in fund-release etc.
Christian	Islamic fundamentalists, public, Hindu	Allegations of conversion, getting 'huge funds' from Western donors for conversion and working against the Muslims	Suspicion, undue state interference, delay in fund-release, attack on offices, managers and field workers.
Hindu	Islamic	Working against	Attack by Islamic

	fundamentalists	the Muslims	fundamentalists, fanatics more common during Hindu-Muslim riots in India.
Islamic	RNGOs of other faiths, left and secular organisations.	Organising/funding Islamic organisations, co-operating with terrorist organisations.	Suspicion, undue state interference, delay in fund-release etc. and strict vigilance by intelligence agencies, sometimes harrassment.

Source: Field survey; The Economist, 2003.

Fear, Suspicion

RNGOs and their clients and managers have to live and work in fear and suspicion from the state and the public. The presence of police in front of the major temples and Churches even the mosque of Muslim minorities (the Ahmadiyahs) is conspicuous. All RNGOs are suspected of promoting the rights of the members of their community and Christian RNGOs of conversion. The latter is a major allegation against the missionary NGOs in Bangladesh. There are allegations of conversion against some Christian missionary NGOs in some parts of Bangladesh. Christian missionaries are more active in areas where the indigenous people and low-caste Hindus live. There are reports that these NGOs motivate and financially help these disadvantaged people to lure them into Christianity. In my previous study (Ahmad, 2000) I found some evidences in support of these allegations. I found some evidence of it during this study too. The target of conversion are the low-caste Hindus, the indigenous people etc. In other words they target the poorest and most vulnerable people of the society. Conversion is done in two ways: *economic* (by helping them in times of distress and

providing jobs and *motivation* for coming to the right way (the God's way). This is a major allegation made against the Christian Organisations working in Bangladesh by the Islamic organisations and political parties (for India see Robinson and Clarke, 2003).

All RNGOs reported to me that they have to work in constant fear of being attacked or sometimes persecuted (The Economist, 2003). This problem has been compounded by the election of a centre-right coalition government in 2001. It is alleged by the leaders and workers of the coalition-member political parties that the religious minorities did not vote for them. For the Islamic RNGOs the problem is different. They are suspected of having links with the international Islamic terrorist and fundamentalist organisations. This situation has been worsened by the attack of 9/11 and its subsequent events throughout the world.

In the absence of an effective state monitoring system, millions of Taka (the Bangladeshi currency) are channelled into the country to several Islamic NGOs both legally and under cover to finance a wide range of 'religious activities', according to the investigation of a English daily. Government officials, businessmen, top police officials and some priests of mosques believe 'fundamentalist groups with outside connections' are taking full advantage of the government's lapses. In addition to meeting the costs of running *madrasas* (religious schools), the money was mostly spent on 'motivational' purposes. As part of the process, foreign books were translated into Bangla, leaflets were published and distributed among *madrasa* students, cassettes were released and 'teachers' were selected to deliver messages. The money was also spent to organise public meetings, where top leaders delivered 'religiously heated speeches'. Buying lands to set up *madrasas* and paying teachers and motivated activists were all included in the pay list. Moreover, recruitment of foreign instructors and sending motivated activists abroad were also common. These government lapses have not only fuelled fundamentalism, but also 'encouraged other groups in the same sector' to conduct various undesirable activities in the country. Several fundamentalist groups were suspected to have built strong ties with their counterparts in India, Pakistan, Afghanistan and even some North African countries over the years. Many members of these groups have received 'armed training' in Afghanistan (The Daily Star, 2001a).

Islamic militant groups have set up a host of arms training camps in unprotected, isolated areas far beyond the watch of police. The concern came to a head after the police discovered two camps in two upazilas of south-east and three upazilas of north-western Bangladesh. They believe clandestine militant activists go on under cover of outlying villages, but could not confirm how many camps have sprawled up. Intelligence agencies mounted a sharp watch on some *kaomi madrasas* (religious schools that follow an old curriculum) and local leaders of Islamic organizations with suspected ties to militant operatives. They are also watching some Islamic NGOs believed to be spending on secret militant training hefty funds that they bring in from the middle-eastern countries in the name of building mosques, *madrasas* and welfare bodies (The Daily Star, 2004).

Around 90% of the laws in Bangladesh are secular. Around 87% of the population is Muslim (BBS, 2002) and Islam is the state religion in Bangladesh. So, there are legal problems in Bangladesh arising from unresolved conflicts in the law. Now, women's independence/women's empowerment programmes are against the beliefs of many strict Muslims, but 'gender-development' is a leading concern of Northern donors. So, a specific political party could firmly resist women's development and the NGOs would have to end women's development programmes (Rafi and Chowdhury, 2000; Shehabuddin, 1999; Chazan, 1998; compare Khan, 2000 on Pakistan; Moustafa, 2000 on Egypt).

Despite their demonstrated accomplishments in the arena of social justice, many governments are hostile to the 'religious' and 'NGO' dimensions of RNGOs. Given close association between religion and political leadership in many non-Western nations, and the association of 'NGOs' with Western values, some governments perceive the values 'imported' by RNGOs as both a threat and an imposition. In September 2000, Pakistan's religious and political parties and the clergy who head them led an organised religious campaign against NGOs, accusing them of being Western and Christian. Similar events happened in Bangladesh in 2001 (The Daily Star, 2001c). In a similar revolt the Eritrean government shut down health clinics operated by the Presbyterian Church and stipulated that 'religious organisations may get fund but not initiate development projects'. Because of their association with a

specific system of spiritual or theistic values along with a view to personal transformation, RNGOs raise difficult questions for governments and development organisations alike.

Conclusion

It was found that lack of transparency in the finances and activities of RNGOs greatly hamper their credibility and accountability. Interestingly, this allegation can be made against the secular NGOs too. One way to face the problem is to make RNGOs more transparent to the state and public on their sources of funds, expenditure and activities. In reality, the only way to counter the influence of hostile governments, donors and public is through increased reliance on the clients - the rural poor. Only through the development of a system of accountability to the poor and public could RNGOs truly transform themselves into organizations of the poor. Only by becoming organizations of the poor could RNGOs truly prepare for a sustained struggle for empowerment.

Note: The name of the Islamic RNGO is a pseudonym.

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