The NGOs' Knowledge and Socio-economic Development: An Empirical Investigation in Bangladesh

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Abstract

This empirical study investigates the type of knowledge the NGOs (Non-Governmental Organisations) transfer to the beneficiaries in Bangladesh. About 22,000 NGOs are in operations in Bangladesh with a view to developing the socio-economic conditions of their beneficiaries. Knowledge transfer is a crucial element of Knowledge Management (KM) process. The NGO-beneficiaries are the main stakeholders who are engaged in receiving the knowledge transferred by the NGOs. So it is imperative to know the type of knowledge they (the beneficiaries) are receiving from the NGOs. This study follows multi-stage sampling procedure. 14-NGOs (7 large and 7 small of the NGO Affairs Bureau enlisted NGOs) from each administrative division of Bangladesh are purposefully selected. 54-semi-structured interviews consisting of top, middle and lower levels based on the salary grades (18X interviewees from each level) were interviewed. Content analysis technique is used to analyze the interview transcript. The study reveals that NGOs transfer knowledge to the beneficiaries on health and nutrition, knowledge on credit, knowledge on human and legal rights, knowledge on disaster management, knowledge on awareness building, knowledge on environmental issues, agricultural knowledge, knowledge on income generating skills and other miscellaneous knowledge. Future researchers may explore further research on the following issues: (i) how far the NGOs could reduce poverty through knowledge transfer in Bangladesh? (ii) Is the knowledge transferred by the NGOs sufficient for the beneficiaries? (iii) Could the NGOs transfer knowledge as per the requirements of the beneficiaries?

Key Words: Types of Knowledge, NGO, Bangladesh

1. Introduction

The contributions of NGOs in various aspects of human lives such as poverty alleviation, education (Ahmad, 1999), family planning, employment, relief operations in natural calamities (Rahman, 2000), health (Gauri and Galef, 2005) and infrastructure development for the poor, have made this sector indispensable in the modern society. In many areas, the NGO sector could supersede the public and private sectors. Stiles (2002) finds "NGOs, by virtue of their relatively independent character, their non-profit making status, and their link to the poor communities that they have generally served well, offers donors a relatively safe and convenient means of avoiding both public and private sector and all their dangers" (p.836). So this sector is addressed as the third sector, while public and private are named as first and second sectors respectively (Panda, 2007; Lewis, 2005; Hudock, 1999), and it (NGO-sector) works as supplementary to the other two in any country. In any NGO setting there are three important stakeholders. These are: patrons or donors, clients or beneficiaries, and the NGOs themselves (Najam, 1996; Rahman, 2007). The NGOs transfer various types of knowledge to their beneficiaries with a view to developing the socio-economic conditions of the people. This study operates on the following research question 'what kind of knowledge do the NGOs transfer to their beneficiaries in Bangladesh?' Researchers (Polanyi, 1966; Nonaka & Takeuchi, 1995; Spender, 1996; Blackler, 1995; Fleck, 1997; Ryle, 1954; Machlup, 1983; Collins, 1993; Jasimuddin, 2005) could identify different types of knowledge in various contexts. However, there is hardly any literature where the issue on 'NGOs' knowledge for their beneficiaries' is addressed. For easy understanding and assimilation, this article is structured in the following order: (i) Section-1 of the article introduces the preliminary issues. (ii) Section-2 presents a brief literature review (iii) Section-3 explains the research methodology (iv) Section-4 exhibits the analysis and findings of the study (v) Section-5 discusses the results of the study and (vi) Section-6 concludes and shows the approaches to future research.

2. A Brief Literature Review

Knowledge is an indispensable part of the NGOs in Bangladesh. NGOs need to transfer different type knowledge to their beneficiaries with a view to developing their socio-economic conditions. The following paragraphs carry out a brief literature review on the relevant subjects of this study.

2.1 Knowledge

Knowledge is a driving force for action and a sphere of influence for professionals (Bourdreau and Couillard, 1999). The ancient Greek philosopher Aristotle identified knowledge as the 'Justified True Belief'. Later, Gettier (1963) cancelled the thousand years old definition of Aristotle. Gettier (1963) argues 'Justified True Belief' cannot be knowledge without a context. At the present days Davenport and Prusak's (1998) comprehensive definition of knowledge is highly cited. Davenport and Prusak (1998) made an endeavour to define knowledge as a,

"Fluid mix of framed experience, values, contextual information, expert inside and grounded intuition that provides an environment and frame work for evaluating and incorporating new experiences and information. It originates and is applied in the minds of the knowers. In organizations, it often becomes embedded not only in the documents or repositories but also organizational routines, processes, practices, and norms." (p. 5)

Literature (Grant, 1996; Baden-Fuller and Pitt, 1996; Nonaka and Takeuchi, 1995, Drucker, 1993; Toffler, 1990; Hendriks, 2001) has widely recognised the importance and the role of knowledge in the organisations. Knowledge as one of the main resources, which leads to the development of competency and competitive advantage to the firm has been undisputedly acknowledged by the researchers (Hsieh *et al.,* 2009; Spender, 1996; Drucker, 1993; Wang-Cowham, 2008; Grant, 1996; Teece et.al., 1997; Kogut & Zander, 1992; Prahalad and Hamel, 1990; Bhagat, *et al*., 2002). Tsoukas and Vladimirou (2001) claim, "organizational knowledge is the capability members of the organization have developed to draw distinctions in the process of carrying out their work, in particular concrete contexts, by enacting sets of generalizations whose application depends on historically evolved collective understanding." Organisational knowledge is a collective endeavour. Knowledge in the organisations also resides in the Standard Operating Procedures (SOPs) (Cyert and March, 1963) and in the organisation's routines (Levitt and March, 1988). It is the contribution and collective hard work of all the members of the organisation. Citing Grant (1996) and Nonaka (1994), Sitlington and Marshall (2011) divide knowledge into tacit or explicit in the organisations. Many researchers (Grant, 1996; Nonaka, 1994; Sitlington and Marshall, 2011) have the similar views. Sitlington and Marshall (2011) continue by explaining, "Organizational knowledge... encompasses the shared, accumulated knowledge of individuals within an organization. Such knowledge is embedded in work processes and resultant products and services that evolve over time, all of which develop to incorporate lessons learned from the organizations' past experience" (p. 117).

2.2 Taxonomies of Knowledge

Many researchers (Polanyi, 1966; Nonaka & Takeuchi, 1995; Spender, 1996; Blackler, 1995; Fleck, 1997; Ryle, 1954; Collins, 1993; Jasimuddin, 2005) have contributed a great deal to enrich the literature of knowledge taxonomies. They have proposed various classifications of knowledge. For example, Nonaka and Takeuchi (1995) described tacit and explicit knowledge, Blackler (1995) proposed five types of knowledge, embrained, embodied, encultured, embedded and encoded, while Jasimuddin (2005) informed us about endogenous-tacit, endogenous-explicit, exogenous-tacit and exogenous-explicit knowledge. Spender (1996) classified knowledge according to its tacit or explicit features and individual and social character. It may be noted that maximum knowledge classifications are based on the Nonaka and Takeuchi's (1995) *SECI* (Socialisation, Externalisation, Combination and Internalisation) model.

2.3 Bangladesh and NGOs

The gradual expansion of the NGOs has made the NGO-sector a powerful and influential sector in Bangladesh. have earned an inseparable entity in the culture, due to their activities in human resource development in Bangladesh. In recent years NGOs have put more concentration and efforts on micro-credit, employment and income generation, formal and informal education of children and adults, health, nutrition, family planning, establishment of processes at the grassroots level, women's rights, environment, poultry and livestock, water supply and sanitation, human rights and legal aid (ADB, 1999). Thus they have reached the doorsteps of millions with new hope, where government activities have yet to start (Ahmad and Townsend, 1998). Bangladesh is an independent country in South-East Asia. The country suffers from poverty, natural calamities and huge political disturbances. Since her independence in 1971, this country's socio-economic development could not take place as per the expectations of the United Nations and other donor countries. In many cases the government could not fulfil the basic needs of the So Bangladesh has become a paradise for the NGOs to deploy and operate. Presently NGOs in Bangladesh are at

top in contributions to the country's development (Devine, 2003). Winning the trust and confidence of the illiterate ill-informed people of remote and inaccessible areas is the prime responsibility of the NGOs (Panda, 2007). At NGOs have a wide range of functional coverage, for example: microcredit (ADB, 1999; Mahmud, 1998;   Rahman 2000; Haque, 2000; Sarkar and Ahmed, 2000;   Sobhan, 2000;   Rashid and Hoq, 2000; Rahman, 2006a;   Begum, 2008; Ahmad,   1999; Zaman, 2003;   Buckland, 1998; Gauri and Galef , 2005; Lovell, 2005, Nawaz, 2011), empowerment/income generation (Buckland, 1998;   Haque, 2002;   Begum, 2008), education,   (Ahmad, 1999; Begum, 2008),   health and nutrition (Mahmud, 1998;   Gauri and Galef, 2005), environment (Haque, 2000; Begum 2008), natural calamities/disaster management (Rahman, 2000), human rights and legal aids (Zaman, 2003; Sobhan, 2000; Begum, 2008), water and sanitation (ADB, 1999;   Rammelt and Boes 2004), poultry and livestock (ADB, 1999), agriculture (Ahmad, 1999; Lewis, 1997;   Haque, 2002), relief and rehabilitation (Rahman, 2000), (Gauri and Galef, 2005; Haque, 2002) etc.

3. Research Methodology

Bangladesh is divided into seven administrative divisions. For the sampling purpose, these seven administrative divisions of Bangladesh are taken into account. This study adopts the multi-stage sampling technique as described by Saunders *et al.* (1997).   According to the list of the NGOAB   2445 NGOs (excluding the cancelled memberships) are the foreign fund recipients in Bangladesh. 14 NGOs out of which (i) 7-large NGOs and (ii) 7- small NGOs from each administrative division were purposefully selected for the interviews. Total 54-semistructured interviews consisting of their top, mid and lower levels based on salary grade (18 from each) employees were selected for the interviews. Regarding the qualitative data analysis techniques Jankowicz (2005) finds "the main technique associated with semi-structured interviews is called content analysis" (p. 270). Now-a-days content analysis technique is popular to academics, commercial researchers and communication practioners (Neuendrof, 2002). For this research all interviews (recorded and interview notes) are transcribed. Interview quotations may be put into predetermined categories (deductive analysis), in inductive analysis themes and categories may be allowed to emerge from the data (Patton, 1990). For coding three coding sheets were prepared. To validate and cross check the coding of this researcher, two coders were requested. They were supplied with the hard copies of the coding sheets. At the first stage this researcher used symbol tick (✔) in a sheet (original sheet). Coder-A and Coder-B used symbol stars/cross (*/X) and circle (o) in their coding sheets respectively. Now the differences of coder-A and coder-B from this researcher are   transferred to the original sheet.   Coder-A and Coder-B's percentage agreements are calculated separately as suggested by Neuendrof (2002). [add up number of cases that were coded in the same way by two coders and dividing by number of cases. For example: number of cases agreed=12. Total number of cases=16. So percentage agreed=12/16=75%]. Here in this   study,   above 90% coding is matching with this researcher. 80% matching   rate is usually normal and accepted   (Riffe, Lacy and Fico,   1998). In this study the matching rate is higher. So other researchers may draw the similar conclusion.

4. Analysis and Findings

The analyzed data of the interviewees could reveal that different types of knowledge are transferred by the NGOs to the beneficiaries. The interviewees inform that they transfer knowledge on health and nutrition, knowledge on credit, knowledge on human and legal rights, knowledge on disaster management, knowledge on awareness building, knowledge on environmental issues, agricultural knowledge, knowledge on income generating skills and other miscellaneous knowledge.   The detail of the content analysis of the data is presented in Table-1. Table-1 gives an overview of the percentages of the content- Analyzed data.   So from the exhibited of the table, it is clear that knowledge on awareness building occupies the first position (20.28%), health and nutritional knowledge second (15.96%) and knowledge on credit is holding the third (14.89%) position.

4.1 Knowledge on Awareness Building

  The investigations of the Netherlands Ministry of Foreign Affairs (1998) cited by Khan (2000) reveals that social awareness is one of the major coverage of the NGOs operations in Bangladesh.   Ahmad (1999) finds that some Bangladeshi NGOs are engaged in social awareness building through functional education, human development training and workshop and exposure programmes. Similarly, many interviewees also gave their opinions in favour of

the above authors and researchers (also see Table-1 Content- analysed   data: Type of knowledge transferred by the NGOs). Majority (e.g. 20.28%) of the NGO employees informed about transferring knowledge to the beneficiaries on awareness building.

In this regard, a Community Service Facilitator of an NGO informs,
"I have told about awareness. .....We teach them [clients] how to grow self awareness, how to develop themselves..."

An Executive Director of an NGO remarks,
"...You know that providing dowry and receiving dowry is prohibited by law. This dowry problem is a common problem. But this problem has come from an individual. We include all these issues in our awareness training. This becomes a component of awareness training. ......We have female groups and we make the mothers aware about education of their children [also]...."

4.2 Health and Nutritional Knowledge

The NGOs in Bangladesh have made a significant progress in transferring health and nutritional knowledge to the beneficiaries (Mahmud, 1998; Rahman, 2006). Regarding health and nutritional knowledge, Begum (2008) informs that NGOs have focused on developing a sustainable health care system at the bottom of the society. She elaborates "they (the NGOs) have directed their efforts towards reducing the incidence of infant, child and maternal mortality through various programs ranging from health education and nutrition care to immunization and curative care. NGOs have already made remarkable contributions in nationwide immunization program and also on the means of treating diarrhoea through homemade ORS." (p.70). The literature is also consistent with the opinions of the interviewees . (See   Table-1, content-analysed data: Type of knowledge transferred by the NGOs). 15.96% of the interviewees inform that their respective NGOs transfer knowledge on health and nutrition. A Programme Coordinator of an NGO informs,

"We work on health programmes. We advise the pregnant mothers on related issues. We advise them to   eat adequate food, drink plenty of water, avoid heavy works, take rest in the afternoons   after lunch etc. We also advise the newly born child...We work in the villages. Their ideas and knowledge are full of superstitions.   We cannot accept superstitions. They try to give us knowledge about some wrong old system and procedures of treatments..."

4.3 Knowledge on Credit
Microcredit is a meticulous planned and heavily supervised credit programme which teaches the financial management skills and also helps the beneficiaries to become self supporting and self sufficient (Afrin *et al.,* 2008). Similarly, addressing the microcredit issues in Bangladesh,   Rahman (2006) identifies that NGOs   impart the knowledge to the beneficiaries on (i) techniques of forming credit groups   (ii) strategies to deposit more amount in the saving accounts (iii) knowledge on potential projects,   how to select income generating projects and how and where   to invest the capital   (iv) how   credit book , record   and accounts should be maintained (v) techniques of preventing oneself from being a defaulter of microcredit etc. The opinions of the interviewees also reveal that the NGOs transfer knowledge on the nutty gutty of the credit procedures and the maintenance of the financial accounting to the beneficiaries. In addition to the above knowledge on financial affairs, Ruhul (1997 as cited in Sarkar and Ahmed, 2000) shows "the use of contraceptives was 16.8% higher than non-members and infant mortality rate was 23% lower than non-members though many MF-NGOs (Micro Finance NGOs) do not provide such type of services. This was possible due to joining microfinance programs, which has helped them to be more aware about the socio-economic well being" (p. 73-74). For example, the beneficiaries of the micro-credit NGOs have significant advances in all the indicators of the socio-economic conditions than those of non-beneficiaries (Nawaz, 2011). This research finds that knowledge transfer takes place side by side with microcredit-which is parallel with the opinions of many researchers.   Many interviewees claim that microcredit help to develop the socio-economic conditions of the beneficiaries. Theorist and researchers (Gauri and Galef, 2005 ; Datta,   2004; Sobhan, 2000; Rahman, 2006a;

Ahmad, 1999; Zaman, 2003; Buckland, 1998; Nawaz, 2011) widely acknowledge that microcredit programme   has positive impact on poverty alleviation in Bangladesh. Microcredit programme does not only give the credit facilities to the clients, it also helps the clients to learn the basic skills of accounting. It teaches how to maintain funds, credit books, accounting records etc. 14.89% of the NGO employees give views about the knowledge on credit.

About the transfer of accounting knowledge to the beneficiaries through microcredit, an NGO official informs,

"She [a beneficiary] gives instalments [of microcredit] every week. Every week after the payment when she goes back home, she makes a knot in a rope for each instalment. She had to pay total   45 instalments. Before the second last instalment she came and asked me how many instalments she has paid. I told her that 43 have been paid and two left. She went home and counted the knots in her rope. When she found 43 knots in her rope then she came back to me"

Knowledge transfer goes side by side along with microcredit and it has impact on the socio-economic development of the beneficiaries. For example, in their empirical study in the rural Bangladesh, Amin and Li (1997) find that the infant and child mortality rate   is lower among the NGO microcredit members than those of the non-members. BRAC has integrated essential health care services with the microcredit programme (Hadi, 2001; BRAC, 2011).

In this regard, a microcredit NGO-official informs,

" ….We need to talk on awareness. We need to talk about structural development. We need to talk about small businesses [along with microcredit]…".

4.4   Agricultural Knowledge

Bangladesh is mainly dependent on the agriculture. It is essential for the beneficiaries to know about the modern techniques and technologies of cultivation. Lewis (1997) and Begum (2008) describe about the agricultural knowledge. Begum (2008) specifically informs about the development of irrigation technologies by the NGOs and transferring that knowledge for the economic benefits of the beneficiaries. 8.51% of the employees informed about the agricultural knowledge. A Director (Development) of an NGO talks on the knowledge of modern method of cultivation.

He explains,

"…In the south of Bangladesh because the salt increased in the water the original types of plants or crops are not growing any more.   So what are we doing? We are bringing the information about the saline tolerant crops, fishes or species etc from abroad. Instead of breeding Ruhi fishes we can breed crabs....Instead of having cut cultivation we are promoting crab cultivation because it is much more saline tolerant crop or aqua species.....coastal resource management.....What we are adding to that is how to do it   scientifically, the management of it and the governance of it....We are giving this knowledge ... to the villagers..."

A   District Manager of an NGO informs,

"We supply irrigation pumps and other equipments and tell them how to do all these for agricultural works and better production of crops"

4.5 Knowledge on Income Generating Skills

Begum (2008) notes that the NGOs in Bangladesh transfer knowledge on various income generating skills. She elaborates "NGOs arrange traditional and new skills training for men and women, including crop cultivation, silk cocoon rearing, operation of irrigation equipment, para-professional etc." (p. 70). Many interviewees   echo the similar views. Income generation programmes include various vocational programmes. These vocational programmes help the people to acquire various income generating skills. 7.45% of the interviewees notify that they transfer knowledge on income generating skills. In this regard a Project Officer informs,

"We try to include them [the clients] in the handwork activities. We have many trades here. If I mention here: embroidery, dye, block, batik, karchopi [designing on clothes] etc. We also do some traditional works like nakshikata [a special design on clothes in Bangladesh]…Our objective is to expedite their existing income. We do not give them money. We are transferring knowledge to them. We transfer the skills to the clients so that they can sale it and earn some money...."

4.6   Knowledge on Human and Legal Rights

The rural people of Bangladesh do not know about their legal rights hence fail to preserve and defend their rights and become the victims of exploitation of others (Rafi & Chowdhury, 2000). Several NGOs (e.g., Human Rights Development Centre, Promoting Human Rights and Education in Bangladesh, Centre for the Defense for Human Rights, Bangladesh Society for the Enforcement of Human Rights) transfer knowledge to the beneficiaries on their basic rights and they also inform them on the legal measures available if such rights are violated. 5.32% respondents report that their NGOs are working with human and legal rights. A Director Human Resource of an NGO informs,

"We…provide trainings on … gender, women's right, human rights, etc...."
A Cultural Facilitator of an NGO states,

"We transfer knowledge on different issues like child marriages, drug, human rights, fundamentalisms etc..."

4.7 Knowledge on Environmental Issues

Begum (2008) highlights on the environmental issues and she also emphases on transfer of knowledge related to environment. She continuous by explaining,   NGOs has huge success records of forestation programmes, improving environmental friendly sanitation, latrines and tube-wells. In parallel to Begum (2008) similar findings are also noticed in the empirical investigation of this research.There are several NGOs who transfer knowledge on environmental issues. They undertake many programmes and aware people on the issues like deforestation, desertification etc. They aware the people about the sealed (cemented) confined latrines. 5.32% of the interviewees inform that their NGOs are performing the activities of environmental issues.

In this regard an interviewee states,
"…We have almost 64-projects in whole Bangladesh ..... We have subjects like   education, social value, environment, technical etc..."

4.8 Knowledge on Disaster Management

Bangladesh faces natural calamities and disasters every year. NGOs transfer knowledge on   the preparations   to combat the natural disasters (in all stages e.g. pre-disaster, during disaster and post disaster). Many NGOs transfer knowledge on disaster management to the beneficiaries (Rahman, 2000). In Bangladesh disaster preparedness knowledge is provided through formal and non-formal means by the NGOs (e.g., Khan, 2008). Parallel to the literature, 4.26% of the respondents inform about the knowledge on disaster management. For example a Director Disaster Management of an NGO informs,

"...We transfer knowledge on flood management preparation. Our work is to transfer knowledge on how to save life and belongings from disaster…"

4.9 Others (miscellaneous)

NGOs also transfer knowledge on event management so that the beneficiaries can learn to organize events by themselves. In this regard, an NGO employee informs that they transfer knowledge on event management. He says,
"…We also impart knowledge on the event management… so that they [children beneficiaries] can learn, identify and solve the practical problems of life"....

5. Discussion

Microcredit NGO programmes transfer knowledge on credit procedures, maintenance of funds, utilisation of funds and other associated socio-economic issues to their beneficiaries. The results correspond with the findings of   Afrin *et al*. (2008), Ruhul (1997) and Nawaz (2011). However, this study finds that microcredit focused NGOs are not well equipped to deliver services and specialised knowledge on the projects of the beneficiaries. This research places health and education services next. NGOs could make a huge difference and contribute in making a healthy society by transferring health and nutrition knowledge to the beneficiaries. Gauri and Galef (2005) and Mahamud (1998) acknowledge the findings. Women's self employment, women's empowerments and development issues are also being addressed by many NGOs in Bangladesh. This research finds that NGOs undertake various income generating programmes for women. They train the women in embroidery, making nets, and keeping poultry and livestock etc. at home. Additionally NGOs release huge amounts of microcredit for women. NGOs also arrange various social awareness programmes (programmes on dowries, HIV, legal rights etc.) for their beneficiaries. Ahmad (1999) has the similar opinions. NGOs contributions in eliminating illiteracy are also acknowledged by Edwards and Hulme

(2002). It reveals, there are some NGOs which are transferring knowledge on humanitarian and legal aid to their beneficiaries with a view to preserving their legal rights and also to make them aware of their rights in the society. Zaman (2003), Sobhan (2000) and Begum (2008) have the similar opinions. The NGOs also transfer knowledge on natural calamities and teach how to take precautions against those calamities. The results acknowledge the findings of Khan (2008) and Rahman (2000). Knowledge on relief and rehabilitation, knowledge on agriculture etc. were also mentioned by some of the interviewees. Lewis (1997) possesses the similar opinion. A closer look on the types of knowledge (e.g. Knowledge on credit, Knowledge on awareness building, Health and nutritional knowledge, Agricultural Knowledge, Knowledge on income generating skills, Knowledge on environmental issues, Knowledge on human and legal rights, Knowledge on disaster management) may be themed as actionable knowledge. Several researchers (Jasimuddin, 2005; Dewulf, Craps, Bouwen, Abril and Zhingri, 2005; Shooter, 2004) address the importance of actionable (practical) knowledge. Dewulf *et al*. (2005) define it as "a kind of knowledge related to the course of our particular actions, giving us a sense of where we might move next" (p. 177). Jasimuddin (2005) consolidates knowledge from different sources (e.g. organisation's internal and external sources) and shows how collectively knowledge becomes actionable. Many organisations produce knowledge, but they are not always successful in generating knowledge that has actionable or 'implementable validity' (Argyris, 2004). According to the findings of this study, NGOs mainly transfer knowledge on credit, awareness building, health and nutrition, agriculture, income generating skills, environmental issues, human and legal rights, and disaster management to the beneficiaries. These are the practical knowledge areas which are useful to the beneficiaries in carrying out their day-to-day lives. For example, beneficiaries may use credit knowledge to maintain their day-to-day accounts (Rahman, 2006). It was noted earlier that microcredit programmes also transfer other actionable knowledge like health care (Amin and Li, 1997; BRAC, 2011). Ruhul (1997) found that a higher percentage of microcredit NGO-clients use contraceptives (16.8% more) than non-members and infant mortality rates were also 23% lower than those of non-members. It may be noted, many NGOs transfer actionable knowledge on social awareness (Ahmad, 1999), health (Mahamud, 1998), education (Buckland, 1998), agriculture (Lewis, 1997), income generating skills (Begum, 2008), and disaster management (Rahman, 2000) etc. in Bangladesh.

6. Conclusion and Future Research

The contribution of the NGOs in the socio-economic development of the people of Bangladesh is vastly recognised by the literature. The NGOs are transferring knowledge and monetary resources (microcredit) to the beneficiaries. It reveals from the literature that many knowledge management researchers have studied the classifications of knowledge. Unfortunately, there is hardly any knowledge management guru who could investigate the types of knowledge which are transferred by the NGOs to their beneficiaries in Bangladesh. This study finds the NGOs mainly transfer knowledge on credit, knowledge on awareness building, health and nutritional knowledge, agricultural knowledge, knowledge on income generating skills, knowledge on environmental issues, knowledge on human and legal rights and knowledge on disaster management to the beneficiaries in Bangladesh.

Microcredit could receive the worldwide attention due to its capabilities to make the poor free from poverty. Microcredit is a panacea to the poverty. It makes the people self supporting and self-sufficient. The microcredit operations provide a basic accounting knowledge to the beneficiaries. Research finds that the beneficiaries of microcredit NGOs have all the higher indicators of socio-economic well being than those of the non-beneficiaries. Some NGOs try to build social awareness through education, development training, workshop etc. Many NGOs provide knowledge on agriculture and operations of agricultural equipments to their beneficiaries in Bangladesh. The NGOs also conduct income generating vocational programmes for the beneficiaries. Forestation programmes, environmental friendly sanitation, latrines, tube-well etc. are also included in the agenda of many NGOs operating in Bangladesh. Bangladesh is highly vulnerable to natural disasters. So knowledge on natural calamities is also transferred by the NGOs. It is also noticed that some of the NGOs are also working and transferring knowledge on the human right with a view to educating their beneficiaries on the human right issues in Bangladesh.

Several researchers support the findings of this research. Still many questions remain unanswered: (i) how far the NGOs could reduce poverty through knowledge transfer in Bangladesh? (ii) is the knowledge transferred by the NGOs sufficient for the beneficiaries? (iii) could the NGOs transfer knowledge as per the requirements of the

beneficiaries? Future researchers may explore these issues. This study strongly believes that transfer of appropriate knowledge to the appropriate   beneficiaries may   reduce the poverty levels in Bangladesh. Thus one day poverty really would take its place in the museums (Yunus, 2007), and our world would turn into a balanced society, where there would be no economic and social disparities among the people!

Acknowledgements

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Table-1 Content -Analysed data: Type of knowledge transferred by the NGOs (N=54)

	Type of Knowledge	**n**	**%**
1	Health and nutritional knowledge	15	15.96
2	Knowledge on credit	14	14.89
3	Knowledge on human and legal rights	05	5.32
4	Knowledge on Disaster Management	04	4.26
5	Knowledge on awareness building	20	20.28
6	Knowledge on environmental issues	05	5.32
7	Agricultural knowledge	08	8.51
8	Knowledge on income generating skills	07	7.45
9	Others (Miscellaneous)	01	1.06
10	No Answer	15	15.96
	Total	94	100

Table-1 gives an overview of the percentages of the content- Analyzed data.   So from the above data, it is clear that knowledge on awareness building occupies the first position (20.28%), health and nutritional knowledge second (15.96%) and knowledge on credit is holding the third (14.89%) position.

Figure -1: % of Respondents Informed about the Types of knowledge Transferred by the NGOs
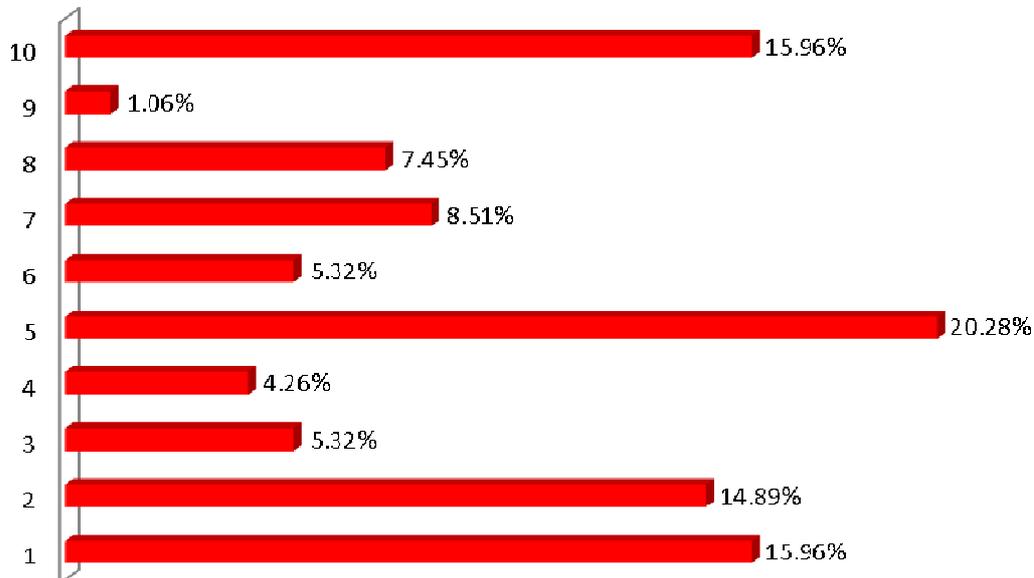
Note: 1=Health and nutrition knowledge, 2= knowledge on credit,3= knowledge on human and legal rights,4= knowledge on digester management, 5=knowledge on awareness building, 6=knowledge on environmental issues, 7=agricultural knowledge, 8=knowledge on income generating skills, 9= other miscellaneous knowledge and 10=no answers

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