



The Role of NGOs in Combating Poverty in Developing Countries: A Comparative Study & Lessons Learned

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Abstract

The significance of the current study stems from the fact that it analyses the theoretical determinants of the nexus between Non-Governmental Organizations (NGOs) and the fight against poverty. It also examines those determinants within the framework of some international experiences, namely Bangladesh, Tunisia and Brazil. The study has compared the role of NGOs in combating poverty and has analysed the strengths and weaknesses in the work of these Organizations in the experiences under study in order to benefit from them in developing countries. The study has adopted the comparative approach. It concluded that NGOs were distinctive in one of the dimensions of combating poverty in the cases of the study, and that the performance of these Organizations in the Bangladesh experiences is better than its counterparts in Tunisia and Brazil. The study also classified the lessons learned from these experiences into a group of legal, Political, institutional and human determinants to benefit from them in developing countries.

Keywords: Non-Governmental Organizations (NGOs), Combating Poverty, Developing Countries, Comparative Study, Lessons Learned.

Introduction

NGOs are independent from the government and are not-for-profit. They are based mainly on voluntary efforts. NGOs are working with governments, whether in developing or developed countries, to alleviate poverty, as they are more dynamic, flexible and efficient than governmental bodies, in addition to their ability to work in many areas, including environmental protection, social assistance, economic development, health and education fields, as well as the defense of rights.

The study examines the determinants of the relationship between NGOs and the fight against poverty. It focuses on the role of NGOs in combating poverty in three countries from a comparative perspective, namely Bangladesh in Southeast Asia Tunisia in the Arab region, and Brazil in Latin America. In addition, the study scrutinizes the strengths and weaknesses of NGOs in this regard to benefit from these experiences in developing countries.

The reasons for choosing these countries lie in the fact that they are developing countries having ability to combat poverty. As for Bangladesh, it has efficient NGOs similar to the Southeast Asian countries, which began to change their developmental strategies by realizing the significant role of NGOs in development. Indeed, Southeast Asian countries' achievements, including Bangladesh, in combating poverty have been remarkable. Regarding Tunisia, the Tunisian revolution, which erupted in 2011 left an undeniable effect in the Tunisian so-

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ciety, as the Tunisian government's perspective differed radically with regard to the role that NGOs could play in the aftermath of the revolution. In fact, NGOs in Tunisia have witnessed a tangible shift in their performance that cannot be overlooked. Concerning Brazil, it was severely affected by the 2014 general recession that led to a noticeable deterioration in the educational economic and health sectors. Then, NGOs have been able to play a significant role on combating poverty.

The Research Problem

Governments in developing and developed countries have resorted to NGOs to work with them in combating poverty, as NGOs are more dynamic flexible and efficient than governmental agencies in reaching the poor and remote areas that the government cannot reach. NGOs also have the ability to operate in various areas.

NGOs play a vital role in combating poverty on multiple levels. Economically they provide the mechanism of microfinance. Educationally, they provide non-formal education services. At the health level, they provide free health services and try to raise public awareness about good health. At the level of defending the rights of the poor and marginalized, NGOs are able to empower women and excluded groups. Environmentally they lead campaigns to increase awareness about dealing with and preserving environment.

The strategies of NGOs in combating poverty differ in international experiences under study, where Bangladesh focuses more on the two economic and educational dimensions. Tunisia focuses on the dimension of defending the rights of the poor and marginalized. However, Brazil gives more attention to the environmental dimension.

Accordingly, the research problem revolves around the following main question:

Q1. To what extent do the strategies of NGOs in combating poverty differ in international experiences. And what are the most significant lessons learned for developing countries from the analysis of those experiences?

The Research Questions

The main question of the study would be answered through the following sub-research questions:

- **Q1.1:** What are the theoretical determinants of the relationship between NGOs and combating poverty?
- **Q1.2:** To what extent did the legislative structure of NGOs contribute to combating poverty in the experiences under study?
- **Q1.3:** How does the institutional structure affect the work of NGOs in combating poverty in the experiences under study?
- **Q1.4:** what are the methods used by NGOs in combating poverty in the experiences under study?
- **Q1.5:** What are the strengths and weaknesses of the work of NGOs in combating poverty in the experiences under study?
- **Q1.6:** What are the lessons learned for developing countries in the light of the experiences under study?

Literature Review

The previous literature can be divided into three sections. The first section explores the role of NGOs in combating poverty in the African countries. The second deals with the role of NGOs in the Asian experience. The third examines the role NGOs in the European experience, as follows:

The First Section

The study of (Dahi, 2019) focused on the role of NGOs in combating poverty in Somalia. It addressed the mechanisms of work and the most important obstacles that these Organizations faced. The study

concluded that funding available to NGOs is poor negatively affecting the efficiency of their work. The study of (Paul, 2016) dealt with the role of NGOs in development in Kampala district, Uganda. The study concluded that the main factors for the success of NGOs in achieving development are: the clear identification of the category of the poor, the good training of human resources working within those organizations, and follow up. While the study of (Nader, 2016) examined the role of NGOs in poverty reduction and services provision in Sudan. It also scrutinized the mechanisms of work of these Organizations, their relationship with the government, the legal framework governing their work, and the most significant opportunities and challenges facing these organizations. It concluded that NGOs still need more financial support to fulfil their role.

The Second Section

The study of (KP, 2019) addressed the role of NGOs in reducing poverty in the two Pakistani and Malaysian experiences from a comparative perspective, as it set standards for comparison between the two countries. The study concluded that creativity and innovation were the common element in the success of NGOs in the two countries. Additionally, NGOs in both countries focused on the poor women. The study of (Pravin and Show, 2014) focused on the role of NGOs in microfinance in Bangladesh as a mechanism for poverty reduction, with application to a set of NGOs working in this field in the Hatia islands in Bangladesh. The study concluded that NGOs, through microfinance programs, succeeded in saving those islands from poverty and reducing poverty rate from 70% to 3%. The study of (Devanth, 2016) made a comparison between the countries of the Southeast Asian region with regard to the strategy of NGOs in reducing poverty. The study concluded that NGOs in Southeast Asia are efficient and strong compared to other regions owing to their unique relationship with the government. While the study of (Rupa, 2017) dealt with the role of NGOs in reducing poverty in India, with application to a group of NGOs working in the field of poverty reduction. The study designed a questionnaire concerning the groups benefiting from the programs of these Organizations. The results of the questionnaire proved that NGOs in India are Keen to pursue their programs with clients for years.

The Third Section

The study of (Tasiu, 2019) examined the role of NGOs in Portugal in reducing poverty in the post-independence period. The study found that NGOs played an important role in tandem with two public and private sectors in saving Portugal from poverty, and then it became an economically significant country in Europe. In this vein, the study of (Asuncion, 2016) addressed the role of NGOs in both Spain and South Africa. The study referred to the historical background of the emergence of these Organizations in the two countries, and the most significant obstacles that these Organizations faced. The study recommended that NGOs should stick to their identity. This trend was also addressed by the study of (Huliaras, 2017) on NGOs in Greece where it examined the partnership between the government, private companies and NGOs in the field of development. It found that NGOs in Greece are financially and technically unable to work alone in the field of development, but they should work in partnership with other community organizations.

By exploring pervious literature, it can be said that the current study agrees with some literature in its focus on the role of NGOs in the fight against poverty from a comparative perspective. However, what distinguishes the current study from previous literature is that it analysed the theoretical determinants of the relationship between NGOs and the fight against poverty on the one hand, and also examined these determinants within the framework of some international experiences on the other hand. Consequently, the current study sought to determine the extent of the different strategies of NGOs in combating poverty in international experiences and to analyse the strengths and weaknesses in the work of NGOs, and then benefit from these experiences in developing countries.

Methodology

The study adopted the comparative approach by focusing on three criteria for comparison between the three Bangladeshi, Tunisian and Brazilian experiences, and the role of their NGOs in combating poverty. The comparison's criteria are: the contexts of the work of NGOs in combating poverty, the dimensions of the role of NGOs in the fight against poverty, and the analysis of the strengths and weaknesses of the work of NGOs in combating poverty.

The Study Division

The study is divided into five main sections. The first section deals with the study's theoretical framework. The second examines the contexts of the work of NGOs in the experiences under study. The third addresses the dimensions of the role of NGOs in combating poverty. The fourth analyses the strengths and weaknesses in the work of NGOs in the fight against poverty. The last section clarifies the lessons learned from the analysis of the experiences under study for developing countries.

Theoretical Framework

The study's theoretical framework includes three elements, which are: Firstly, the definition of the concept of NGOs; secondly, the definition of poverty concept thirdly, the determinants of the relationship between NGOs and combating poverty.

The Definition of NGOs Concept

NGOs represent a set of diverse organizations with different missions. They occupy an intermediate position between the market and the state. Thus, they are not governmental agencies and they are non-profit companies.

The terms expressing the phenomenon of NGOs are many and varied, including NGOs, private voluntary organizations, non-profit organization, civil organizations, charitable organizations, public benefit associations, the independent sector, the third sector, and the invisible sector (Morsy & Olik, 2019: 256). The study uses the term NGOs because it is the most common term.

Definitions of the concept of NGOs are numerous in their classification, criteria and foundations. The study adopts the following definition: "NGOs are private voluntary organizations established to contribute to the development of society, not for profit. The work of NGOs is charitable and far from political considerations. Due to their developmental trend, the work of NGOs is based on achieving certain social objectives" (Thanabalasingam & Pallegedara, 2014: 288).

The features of NGOs are: First, it is non-government, that is, they are not structurally linked to the government, and they have their own procedures. This does not mean that it is disconnected from the government, but it receives financial and technical assistance and support from it. Second, they are non-profit organizations. Third, NGOs' funding is based on grants and donations. Fourth, they depended on volunteering and achievement, whether in the establishment or activities. Fifth, The absence of personal interests for their employees. Sixth, they enjoy self-management. Seventh, they have a permanent formal structure, which distinguish them from informal sector organizations. Eighth, they are not politicized, that is, they are preoccupied with public policies and do not engage in politics (Lewis, 2010: 124).

NGOs operate in many areas, including: social welfare, economic rights, health, social security, and educational, cultural, religious and civil rights.

The definition of poverty concept

In its World Development Report 1980, the World Bank defined poverty as "malnutrition, illiteracy and diseases so that the per capita income is not sufficient for a decent standard of living" (World Bank

Development Report, 1980). In its report 1990, it defined poverty as “the inability to reach a minimum standard of living” (World Bank Development Report, 1990). In 1959, the World Bank defined poverty as “the ability to achieve the minimum standard of living in society within a specified period of time” (World Bank Development Report, 1995). While the United Nations Development Program Presented a broad concept of poverty and called it human poverty. It defined poverty as “the poverty of capabilities, namely three capabilities: proper and adequate nutrition, health level, and educational level and knowledge” (UNDP Report on Poverty & Development, 1997).

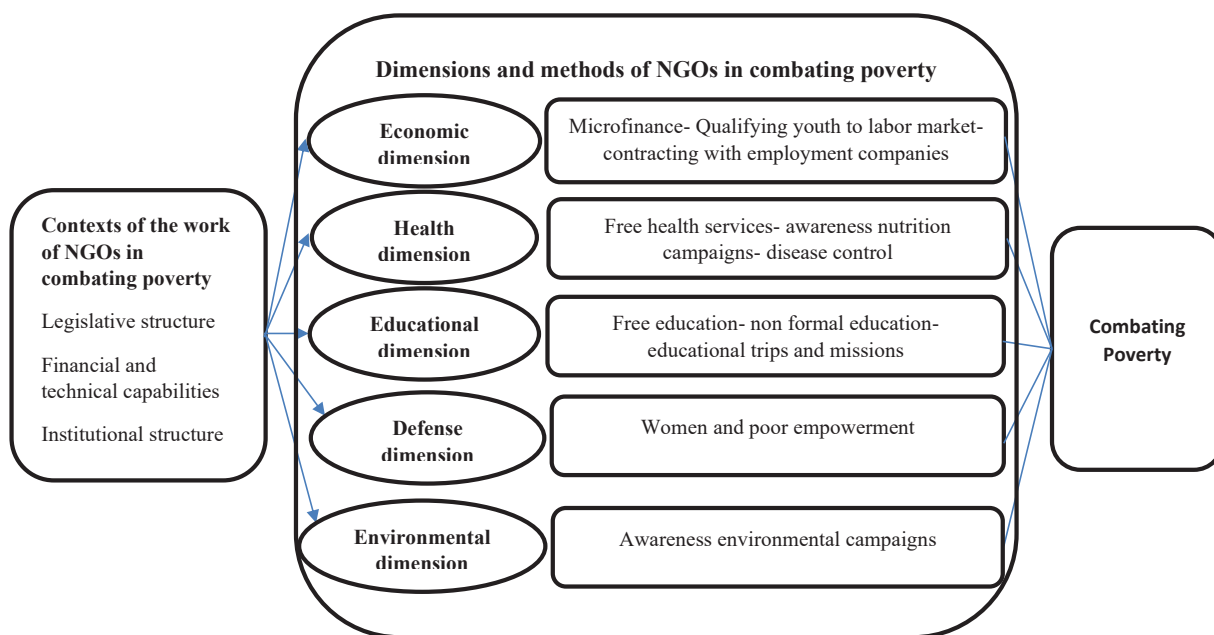
In 2010, the concept of human poverty developed to become a more comprehensive concept known as multidimensional poverty, representing a deeper dimension of the definition of poverty. In addition to mentioned above, a person who cannot participate in political decisions and does not have freedom to express his opinion is considered a poor person. The World Bank, in its World Development Report 2010, defined multidimensional poverty as “poverty is the serve deprivation of a satisfactory life, income, health and education, and suffering from exposure to dangers such as disease, violence, crime, and also exposure to marginalization and the lack of civil and political freedom (Deonandan, 2019: 20). The current study adopts the concept of multidimensional poverty.

The Determinants of the Relationship between NGOs and Combating Poverty

The concept of poverty is no longer refers only to a minimum income or a certain level of consumption, but rather this concept has evolved to include other dimensions such as education, health, dignity, freedom to express an opinion and participate in fateful decisions. This is what termed multidimensional poverty. It is worth mentioning here that poverty represents a threat to peace and political, social and economic stability. Therefore, all developed and developing countries focused on poverty reduction due to its increase dramatically in various region of the world.

Governments, whether in developing or developed countries, restored to NGOs to operate with them in alleviating poverty, since NGOs are more dynamic, flexible and efficient than government bodies in reaching many poor groups that the government has no ability to reach them. In addition, NGOs are implementing a multidimensional strategy to combat poverty due to their ability to operate in many areas.

Five dimensions, which are govern the relationship between NGOs and the fight against poverty: economic, educational, health, environmental, and the defense of the rights of the poor and marginalized. In reality, NGOs adopt different methods to combat poverty in each of these dimensions. At the level of the economic dimension, these methods are represented in microfinance, qualifying young people for the labour market and contracting with employment companies. At the level of health dimension, NGOs provide free health services and awareness campaigns against diseases, as well as proper nutrition. As for the educational dimension, NGOs provide free education services, non-formal education, and organizing educational trips. Regarding the defense dimension, NGOs are seeking to empower marginalized and poor groups, and women with the aim of playing a significant role in the development process. Concerning the environmental dimension, NGOs lead awareness campaigns to preserve the environment and to deal well with it. It is worth noting here that NGOs operate within the framework of various factors affecting their role in combating poverty. These factors are: firstly, the legislative structure governing the work of NGOs, and whether it stimulates or restricts the work of NGOs. Secondly, the institutional structure, which reflects the nature of the relationship with the government, and whether this relationship is based on cooperation and partnership or a restrictive relationship to the work of NGOs. Thirdly, the financial and technical capabilities of NGOs, and how they affect NGOs' performance, as shown in figure (1):



Source: The Researcher

Figure (1): The Theoretical Framework of the Study

The Contexts of the Work of NGOs in the Experiences Under Study

These contexts include a set of elements that affect their performance, namely the legislative structure, technical and financial capabilities, and institutional structure, as follows:

Legislative Structure

The legislative structure includes the legal framework regulating the work of NGOs in the countries under comparison, as follows:

Concerning Bangladesh, it gained its political and economic independence in 1971. The establishment of its NGOs is divided into three generations. The first generation began from 1971 to 1972, where Bangladesh suffered from many economic crises, famines, the spread of poverty, the rapid increase of the population and the destruction of infrastructure. Consequently, the first generation of NGOs arose by international donors to provide relief and rehabilitation activities to alleviate the suffering of war victims. They focused on the distribution of food, blankets and clothing. The second generation emerged in the period from 1973 to 1975 as a result of globalization. Then, it focused on comprehensive community development programs such as agriculture, fisheries, livestock, family planning, adult education, and vocational training. The third generation emerged in the period from 1976 till now, as the number of NGOs in Bangladesh increased significantly, and their fields of work expanded greatly to include areas such as microfinance, raising environmental awareness, empowering women, and preserving biodiversity (Islam, 2016: 1183).

NGOs in Bangladesh are governed by two laws: Organizations Registration Act (1861) and Trust Act (1882). They are established and given legal identity according to the two laws. Regarding incorporation and publicity, the law sets simple and repaid procedures for establishing NGOs, consisting of a group of 3 to 5 individuals, who do not have any political and security purpose, and do not pay fees for incorporation. Before performing its work, the organization must own a headquarters, and the publicity process must be completed (Gauri & Gelf, 2015: 2063).

For Tunisia, it gained its independence from French colonialism in 1956. In 1970, it began to establish NGOs. However, they were inactive and unrecognized as a result of Tunisia's authoritarian regime. Tunisia was ruled by "Habib Bourguiba" after independence from 1956 to 1987. From 1987 to 2011, it was ruled by "Zine El Abidine Ben Ali". Under both presidents, Tunisia suffered from repression, suppression of freedoms, the absence of democracy and pluralism. In fact, the 2011 revolution was a turning point in the history of NGOs in Tunisia. Remarkably, human rights NGOs played a key role in the success of the 2011 revolution and the overthrow of Ben Ali. In the aftermath of the 2011 revolution, Tunisia witnessed many economic and social crises. In reality, NGOs have a significant role in facing these crises, especially in development areas.

NGOs in Tunisia are subjected to Law No. (150) of 1970. Under this law, NGOs are established and given legal identity. The Law imposed many restrictions on NGOs that hampered their work significantly. As for incorporation and publicity, for example the government should be notified with a full report in the nature of the organization, its activities, headquarters and sources of funding. Furthermore, the government alone has the power to approve the establishment of these Organizations. Concerning the institutional organization, the government has the right to make total and fundamental changes to the administrative structure of the organization, and even to dissolve the organization when necessary. In addition, with regard to the internal operations of the organization, the government interfered in the work of NGOs, and imposed many oversights and follow-up mechanisms on them. In reality, the 2011 revolution in Tunisia witnessed significant constitutional and legal changes, particularly in rights and freedoms. After the revolution, the Tunisian government gave NGOs a lot of freedoms in their establishment and work. For instance, the law did not impose restrictions on the establishment of NGOs, which can practice their work immediately after publicity. Additionally, the law granted NGOs freedom and independence in practicing their work, but under significant mechanisms of governmental oversight and follow-up. Therefore, the role of NGOs became vital in Tunisian society in all fields, and became a partner with the government in the process of economic development (Tchaicha & Arfaoui, 2012: 230).

Finally, Brazil, it gained its independence from Portugal in 1822. The establishment of its NGOs is divided into three periods. The first period is from 1950 to 1960. This period is called relief, where flexible roles for NGOs were identified to alleviate the dire repercussions of war. The second period is during the 1970s, as NGOs promoted the process of local development depending on their own efforts. The third period is represented in establishing NGOs in the 1980s, where they gained support for their distinguished role in Brazilian society at that period, and they were able to operate in many fields. In the late seventies and early eighties, the military governments adopted wrong developmental policies, and clearly constrained the work of NGOs, leading to economic, political and social crises in Brazil. With the advent of civil governments to power in the 1990s, the economic and social situation was extremely hard, as poverty spread clearly. As a result, President Lula da Silva implemented an ambitious social program called "Bolsa Familia Program" which targeted the disadvantaged groups. To implement this Program, President cooperated with NGOs, which played an important role in this respect. Indeed, this program was able to alleviate extreme poverty for millions of Brazilians (Abel & Lewis, 1993: 100).

NGOs in Brazil are subject to non-profit Law No. (790/9 of 1999). The law defined five steps for establishing NGOs. These steps taken from two to four months. The first step is the invitation, which is to gather a number of individuals with the same goals, and their number is at least 7 individuals. The second step is to hold a general meeting to form the organization. The third is to formulate the regulations, where the members of the organization meet with each other to set principles of their works such as the organization's name, the headquarters, objectives, and how to dissolve the organization. The fourth is the organization's announcement of its administrative body. The final step is the legal registration with the Ministry of Justice, where the members pay nominal fees, appoint a lawyer specialized in the legal affairs of the organization

and a qualified accounting firm to provide tax records and labor. After completing these steps, the organization is approved by the government (Alves & Koga, 2006: 80).

Technical and Financial Capabilities

The technical and financial capabilities of NGOs in the experiences of the study contain their field of work and funding sources, as follows:

For Bangladesh, NGOs operate in many fields such as rehabilitation, relief awareness raising, legal aid, agriculture, environment, family planning, health nutrition non-formal education, social assistance, and rural and economic development. NGOs are more dependent, in the performance of their tasks, on government funding and self-financing than foreign funding (Bhandari, 2017: 20).

Concerning Tunisia, NGOs operate in many areas, including human rights defense, environment, health, education, and economic development. They are more dependent on foreign funding than government and self-funding (Brudzinska, 2014: 240).

Finally, Brazil, NGOs operate in many fields, including economic and social development, combating poverty, promoting morals, peace, citizenship and human rights, preserving culture, historical and artistic heritage, providing health services, food security, and preserving environment. NGOs are more dependent on foreign funding than government and self-funding (Landim, 1997: 360).

Institutional Structure

The institutional structure includes the nature of the relationship of NGOs with the government in the experiences under study, as follows:

For Bangladesh, the relationship between the government and NGOs took many forms according to the orientations of the various political leaders. During the era of "Mujibur Rahman" in the period from 1971 to 1975, the nexus between the government and NGOs was cooperative, and their number increased significantly because Rahman was convinced of the vital role of NGOs in the different stages of development. During the era of "Ziaur Rahman" from 1976 to 1981, the number of NGOs was slowly increasing, as Ziaur did not seek to establish and develop these Organizations. As for the era of "Hussein Mohamed Ershad" from 1982 to 1990, number of NGOs increased dramatically, and they played a vital role in Bangladesh. It needs to be highlighted that the relationship between the current government and NGOs is cooperative and participatory, based on co-funding, as the government is well aware of the importance role played by these Organizations, particularly in the field of rural development. Consequently, the number of NGOs reached more than 80000 (Haque, 2019: 420).

Concerning Tunisia, the nexus between the government and NGOs took many forms according to the orientations of the various political leaders. In pre-2011 revolution period, specifically during the era of "Habib Bourguiba" and the era of "Zine El Abidine Ben Ali", NGOs had no role, as both presidents believed that NGOs are useless, despite the existence of laws governing these Organizations. However, in Post-2011 revolution, the perspectives of political leaders of NGOs have considerably changed. For instance, during the era of "Beji Caid Essebsi" and the era of "Kais Saied" NGOs flourished and their number increased substantially to reach 24000 thousand and they played a key role in most areas of Tunisian society (Ben Youssef, 2021: 13).

Finally, Brazil, the relationship between the government and NGOs took many forms according to the orientations of the political leaders. During the fifties until the late seventies and early eighties, the ruling leaders allowed NGOs to work in the areas of relief and local government. The relationship between both was good and based on partnership and cooperation. With the advent of military governments, the relationship between leaders and NGOs was deteriorated, and the freedom of these Organizations was

restricted significantly. However, under the civil government in 1990s, especially under the rule of President “Lula da Silva”, who ruled Brazil from 2003 to 2010, the relationship between the government and NGOs was cooperative and participatory. In reality, the government gave NGOs freedom in establishing and managing their work, and then they became partners in the development process. As a result, their number increased dramatically to reach 300.000, but the relationship between the current government and NGOs is more dependent than participatory (Filho & Vargas, 2017: 1).

The Dimensions of the Role of NGOs in Combating Poverty in the Experiences Under Study

The countries under comparison suffered from the spread of poverty significantly. As for Bangladesh, after its independence, it experienced the spread of poverty, as poverty was a disturbing social issue for a long time, and nearly 90% of its population lived below the poverty line. Additionally, the rapid population growth led to the spread of poverty, the deterioration of the standard of living, and the increase in the unemployment rates. Therefore, post-independence governments co-operated with NGOs to formulate and implement anti-poverty policies (Rai, 2020: 35), regarding Tunisia it suffered from many economic crises, as poverty rates increased considerably, which reached 32.4% after the revolution. As a result, the government partnered with NGOs to formulate and implement anti-poverty policies. However, NGOs played more vital role in the process of implementing policies than formulating them, as the government alone formulated some policies, and it resorted to NGOs in formulating other policies (Ayadi, 2005: 120). As for Brazil, since the control of the military government in the late seventies and early eighties, it experienced the spread of poverty, the deterioration of the standard of living and the decline in the health and educational level. However, this situation changed completely after the civil governments came to power in the 1990s. especially the rule of President “Lula da Silva”, who ruled Brazil from 2003 to 2010. President da Silva implemented “the Bolsa Familia Program” which targeted the disadvantaged groups. To implement this ambitious program, the president resorted to NGOs to eradicate poverty and raise the economic, living, health and educational standard of Brazilian citizens. However, a recession occurred in 2014 led to increasing poverty rates, which reached 26.5%. and deteriorating the economy. Thus, the government formulated anti-poverty policies and co-operated with NGOs to implement these policies. Remarkably, NGOs in Brazil have no role in the process of formulating anti-poverty policies, but they are only implementing these policies (Martins, 2016: 129).

NGOs in the cases under study implement anti-poverty policies through a comprehensive multi-dimensional strategy. This strategy contained a set of basic dimensions, which are economy, health, education, defending the rights of poor and marginalized groups, and environment. NGOs in Bangladesh focus more on the two economic and educational dimensions. In Tunisia, NGOs focus more on the dimension of awareness and the defense of the rights of the poor and marginalized. While NGOs in Brazil focus more on the environmental dimension owing to Brazil’s special geographical nature, as follows:

Economic Dimension

As for Bangladesh, NGO followed the microfinance mechanism in order to achieve economic development, and provide job opportunities and a stable source of income for the poor, leading to eliminate unemployment and poverty and to raise the financial and living level of the poor. It is worth noticing here that the idea of microfinance was arisen by the Bangladeshi economy man, “Mohamed Yunis”, who established “Grameen Bank” or “Bank for the Poor” in 1976 to provide soft loans for poor women to start their own projects to combat the then rampant poverty. The Bank provides the poor with capital in the form of low-interest loans that does not exceed 10% without financial guarantees to establish their own projects. In the event of inability to pay, no legal measures are taken against the borrower, who does not sign any legal document. In fact, “Grameen Bank” started as an institutional work in which the government participate by 60% and the

volunteer contribute by 40%. However, within the year 2021, the contribution of voluntary efforts in the “Bank of the Poor” reached 90% of the Bank’s capital, and the government owns only 10%. The microfinance sector in Bangladesh is dominated by four NGOs, namely the Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), the advancement of the Shishu Hospital Association (ASHA), and Proshika Organization, where these organizations dominate 87% of the microcredit granted to the poor (Gazi, 2021: 50).

Regarding Tunisia, NGOs adopted a package of various developmental programs in order to raise the economic level. These programs were divided into three types. The first type is based on encouraging trade (production for export) through the establishment of markets to provide high-quality products that can be exported, and thus benefiting from their profitability in promoting the economy. The second type is based on assisting poor and marginalized groups in remote areas, whether was financial assistance or services assistance. The third type is based on the microfinance mechanism by providing job opportunities and a stable source of income for the poor, which contributes to eliminating unemployment and poverty, and raising the financial and living standards of the poor. In reality, Tunisia combined the three previous types in order to improve its economic level. “Nama Organization” is the largest developmental Organization in Tunisia, as it was able to provide job opportunities for about 2 million citizens and contributed to reducing poverty significantly, and providing 25% of services in remote areas (Cuttitta, 2020: 225).

Finally, Brazil, NGOs operated in two directions in order to achieve economic development and solve the problem of unemployment and poverty. In the first direction, NGOs organized training workshops to teach young people basic skills and modern technological techniques to qualify them to the labour market. However, the second direction is contracting with various companies to employ young people, ensuring a stable income, and thus reflecting positively on their standard of living. For instance, the “GRACC Organization” was able to organize nearly 300 training workshops for about 1000 young people in rural areas. The Organization also contracted with 500 companies to employ young people, which reflected positively on reducing poverty and unemployment levels significantly (Hall, 2020: 118).

Health Dimension

In Bangladesh, the rural population suffers from poor health conditions, poor food habits and deprivation of health and nutrition facilities. Therefore, NGOs are making great efforts in this regard by providing training and education services in the field of health and nutrition under the supervision of “Voluntary Health Services Association”. To improve the health condition of the poor, NGOs adopt the village-based societal program. NGOs rely on a number of specialists in the field of health and nutrition, where specialists go to citizens in remote and marginalized places to provide them with full treatment care, and to spearhead awareness campaigns and nutrition seminars (Shain, 2004: 14). NGOs have achieved considerable success in improving the health condition of the poor. For instance, the “Vision Organization”, which is the most active NGO in the health field, spent 20.20% of its budget to improve the health and nutrition condition of the poor and marginalized groups, and it built 186 sanitation centers in rural areas. It provided clean drinking water in a number of remote villages. It vaccinated 85% of children to protect them from various diseases, thus reducing infant and child mortality rates. The Organization was also able to lead awareness campaigns for 90% of rural women about proper nutrition for them and their children (Hassan, 2019: 33).

As for Tunisia, NGOs provide health care and medicine services to groups who are unable, whether financially or healthy, to obtain them. They also support awareness campaigns against diseases and epidemics. Furthermore, they provide people with special needs with various services. For example, the “Amal Health Care Organization” provided considerable health and care services to marginalized group in Tunisia, where it spent about one billion of its budgets on developing integrated health services for marginalized groups. It also built about 13 hospitals in partnership with international bodies in remote areas which are deprived of these services (Romdhae, 2014: 50).

Regarding Brazil, the poor in rural and remote areas suffer from hunger, malnutrition and the spread of diseases as a result of the lack of health awareness and services. Consequently, NGOs provided poor families with free health services, food, milk, and nutritional supplements for needy children. They also organize awareness campaigns and seminars about proper nutrition. Indeed, "Dara Organization" was able to provide more than deprived 500 children with food security. It was also able to ensure nutritional and medical guidance for more than 300 families, and to implement a project of supporting health and food services for more than 1500 poor people. (Brito, 2019: 360).

Educational Dimension

Concerning Bangladesh, the poor and marginalized groups have no ability to enroll in formal schools and have no right to obtain integrated educational services. Therefore, NGOs are establishing non-formal education schools for poor, rural and disadvantaged children. Non-formal primary education is one class with one teacher, and the number of the students does not exceed 33 students. The basic subjects include mathematics, social studies, and the English language, and also includes various non-educational activities (Allam, 2020:1827). Indeed, NGOs succeeded in helping many poor groups in remote areas, especially females, to enroll in non-formal schools, and to promote literacy. Noticeably, the level of students in non-formal schools established by NGOs became at the level of students in public schools established by the government, and sometimes surpass them. "BRAC Organization" is one of the largest NGOs in Bangladesh involved in primary education. It had more than 35000 non-formal primary schools by the end of 2020, with a total enrolment of 1.1 million poor children. In reality, BRAC's non-formal primary schools constitute three quarter of all non-governmental primary schools affiliating to NGOs in Bangladesh. It is worth mentioning here that thanks to BRAC, the gap between females and males enrolment in schools has been bridged, as the rate of female enrolment in these schools has been increased to reach about 60% (Gotur, 2020: 35).

For Tunisia, NGOs formed committees specialized in education matters from kindergarten to university at the rural level and the areas affected by the grave repercussions of the 2011 revolution. These committees are composed of specialists in educational matters, and they consist of two bodies. the task of the first body is to develop and establish schools to provide a distinguished educational service, while the task of the second body is to monitor these schools to ensure that they are equipped with all educational aids such as buildings, appropriate classrooms, sufficiently qualified teachers, and modern teaching aids. Also, NGOs organized reciprocal educational trips and missions with different countries to raise the educational level (Baffoe & Bonney, 2021: 40). Among the most famous NGOs that made great achievements at the educational level is the "Oasis of Science Organization". It established 300 schools rural areas, as well as developed 1000 schools in areas affected by the 2011 revolution (Regione, 2020: 225).

Finally for Brazil, NGOs selected a group of literature books, and they trained teachers to become reading medium in 86 rural communities in the Brazilian Amazon region encouraging adults to read frequently to children and thus strengthening reading and writing skills. Additionally, NGOs were able to provide 1500 high quality education opportunities for children in rural areas. For instance, "Vaga Lume Association" is one of the largest NGOs working in the field if promoting free education in rural areas in Brazil, as it founded 100 students to return them to the educational path, to provide access to blended classes, and to bridge the educational gap (Paster, 2014: 9).

Dimension of Defending the Rights of the Poor and Marginalized

As for Bangladesh, NGOs focused on women empowerment, who constitute about 49% of Bangladesh's population. In fact, it is difficult to achieve sustainable social and economic development without

the participation of women in all areas of life. Thus, NGOs cooperated with the government to implement a series of developmental interventions to eliminate gender discrimination and violence against women. This leads to equal rights between women and men in all sectors of society. In addition, NGOs established the foundations for democracy with the aim of restructuring power relations by empowering the poor and marginalized, and resource mobilization to prepare them in the process of participating in the decision-making process (Kabeer, Mahmoud & Castro, 2012: 2060).

For Tunisia, it has long suffered from authoritarian rule and respect for human rights and freedoms. Therefore, NGOs operating in the field of defense and awareness have been highly active after the 2011 revolution. These Organizations led seminars and awareness campaigns for citizens in general, and marginalized groups in particular about their rights to be partners in the development process. It is worth mentioning that "Kairoun Organization" is one of the largest human rights organizations, where it made remarkable achievements in raising awareness of the rights and freedoms of citizens and defending marginalized groups, and then integrating them into life (Kammoun, 2020: 70).

The Environmental Dimension

As for Brazil, NGOs focused on the geographical nature of their country, as the remote rural areas in Brazil are mostly forests. The residents of those forests are not aware of their importance, and then they deal with them wrongly. Therefore, NGOs run awareness campaigns and training teams for the residents of those areas to help them understand and appreciate the ecosystem of forests and their significance in the development process. They also train citizens on dealing properly with forests. In this regard, the "Iracambi Organization" led 300 awareness and training campaigns for more than 150 rural areas (Garrison, 1996: 253).

Strengths and Weaknesses in the Work of NGOs in Combating Poverty in the Experiences Under Study.

Strengths

- 1- **NGOs in the three countries share a set of strengths that are opportunities for NGOs to promote their work significantly in the fight against poverty, as follows:**
 - A clear and stable legal framework governs the work of NGOs in Bangladesh, Tunisia and Brazil, as it clearly defines the procedures for establishment, areas of work and the organizational structure. It also unlimitedly allows NGOs in the three countries to work in all areas such as: economic, social, educational, environmental and health development, as well as rights and freedoms.
 - NGOs in the three countries can reach the poor more effectively than the government, and they reach poor and remote areas by focusing on the poorest segment of society. In contrast, the government programs are either limited, non-existent, or ineffective.
 - NGOs in the countries under study can empower marginalized groups and promote local participation with the aim of sharing the benefits of development and knowing local needs. Indeed, NGOs are more quick and flexible than government due to their small size, adaptability, innovation, and operating at lower costs.
 - NGOs in the cases under study adopted a comprehensive multi-dimensional strategy to reduce poverty. in fact, NGOs in the cases of the study dealt with the issue of poverty from a multi-dimensional perspective. NGOs had alternatives to solve the issue of poverty. They also did not limit the solution of this issue to the financial aspect only, but also, they focused on other aspects such as health, educational, social, participatory and environmental aspects, in addition to the financial aspects, with the aim of raising the standard of living of the poor in all health, educational, financial and social aspects.

- 2- **Additionally, each experience is distinguished from the other by a set of strengths which gives it a greater opportunity to support the work of NGOs in combating poverty as follows:**
- The two Bangladesh and Tunisian experiences are distinctive from its Brazilian counterpart, as the relationship between NGOs and the government in both countries is a cooperative, participatory and coordinating relationship. The government of two countries is aware of the importance of the role that NGOs play in the fight against poverty, which significantly promotes their work.
 - Both Bangladesh and Brazilian experiences are distinguished from the Tunisian experience, where the legal framework in both countries grants NGOs a higher degree of freedom and independence, which supports their work in poverty reduction. This legal framework also gives them a medium degree of oversight, where it creates the mechanisms of follow up and oversight that regulate performance and do not obstruct it.
 - The Bangladesh experience is distinguished from its Tunisian and Brazilian counterparts, as Bangladesh's NGOs rely on more than one source of funding, which guarantees them a higher degree of self-sustainability in combating poverty.
 - The two Tunisian and Brazilian experiences are distinguished from the Bangladeshi experience, where NGOs in both countries rely on external funding, which makes them able to expand the scope of activities for the poor and possess high technical capabilities in dealing with the issue of poverty.
 - The Bangladeshi experience is distinguished from its Tunisian and Brazilian counterparts, as NGOs in Bangladesh Participate with the government in formulating and implementing anti-Poverty policies, which enables them to implement these policies well because who participates in the formulation of policies can implement them well.

Weaknesses

Each of the experiences under study faces a set of different weaknesses that represent problems and challenges for NGOs in combating poverty, as follows:

- The relationship between NGOs and the government is a sign of weakness in the Brazilian model, as the relationship between them is dependent, and not cooperative and participatory. This restricts the work of NGOs in reducing poverty to some extent because NGOs need a degree of cooperation, partnership and mutual coordination with the government in this respect.
- The legal framework imposes on NGOs in the Tunisian model a higher degree of oversight and a lower degree of independence and freedom, thus restricting their work on combating poverty.
- NGOs in the Bangladeshi model rely heavily on government funding. This is a sign of weakness, as it limits their technical capacity and ability to expand activities for the poor.
- The dependence of NGOs on foreign funding in the two Tunisian and Brazilian models is a sign of weakness because donors control the orientations and programs of these organizations. For example, NGOs may implement programs not because the society needs them, but these programs are in line with donors' orientations for fear that their share of funding will be reduced.
- The dependence of NGOs in the two Tunisian and Brazilian models on one source of funding is problematic in their work because it limits NGOs' ability to sustain their work. Indeed, if the external funding stops for any reason, the activities of NGOs will be negatively affected.
- NGOs in the Tunisian model play a greater role in the process of implementing anti-poverty policies than in formulating them, which limit their ability to implement well some policies because they did not participate in the formulation process from the beginning,

- Finally, NGOs in the Brazilian model do not have a key role in the process of formulating anti-poverty policies. They only implement these policies, negatively affecting their performance in implementing them.

Lessons Learned from the Experiences Under Study for Developing Countries

The lessons learned from the experiences under study can be classified into a set of determinants for benefiting from them in developing countries, as follows:

Political Determinants

The political environment in which NGOs operate is an important determinant of their success. In reality, NGOs need a democratic rule that believes in pluralism and participation. They also need a political leadership that is aware of the significance of their role as partners in the development process. The relationship between NGOs and the government should be based on the principles of cooperation, coordination and partnership. In addition, the government should have mechanisms for oversight over NGOs, so that this oversight regulates their work and not obstruct it. Consequently, this oversight allows a bit of regulated and not absolute freedom and independence for the work of NGOs, so that they can perform their tasks effectively.

Legal Determinants

NGOs need a flexible, clear and defined legal framework that motivates them to work efficiently and effectively. This framework defines the requirements for establishing NGOs, their tasks, and the limits of authority and responsibility. This enables NGOs to perform their tasks independently and efficiently, to make their role clear among other state institutions, and to preserve their status and respect within the government and various state institutions. Therefore, NGOs need a legal framework that outlines their work, and gives them greater freedom in selecting what they deem appropriate to the nature and conditions of the work.

Institutional Determinants

NGOs need a simple, clear and defined administrative structure that articulates authority and responsibility. They should have internal follow-up and oversight mechanisms to organize and evaluate the work periodically to improve performance continuously. In addition, they should have the institutional and human experience to participate with the government in formulating and implementing anti-poverty policies, as NGOs that participate in formulating policies are able to implement well.

Human Determinants

NGOs need human resources who are aware of dealing with the issue of poverty in its various dimensions, and they are able to understand local needs and mobilize resources to benefit from them completely. Human resources also should have the ability to act quickly and work flexibly, and the ability to rely on different sources of funding to achieve sustainability. In addition, they should have the ability to create new sources of self-funding and new mechanisms of work.

Conclusion

By presenting the role of NGOs in combating poverty in Bangladesh, Tunisia and Brazil, it is clear that NGOs were distinguished in one of the dimensions of combating poverty in the three cases. For example, NGOs were distinguished in the Bangladeshi experience in the two economic and educational dimensions. As for the economic dimension, NGOs developed the mechanism of microfinance to achieve economic

development. Thus, NGOs in Bangladesh became the owner of the most famous experience in this field. Regarding the educational dimension, NGOs promoted the idea of non-formal education. In contrast, NGOs in Tunisia were distinguished in the dimension of defending the right of the poor and marginalized. This is attributed to the fact that Tunisia has long suffered from authoritarian regimes. Consequently, NGOs working in the field of defense and awareness have been largely active in the aftermath of the 2011 revolution. Whereas NGOs in Brazil's case were distinguished in the environmental dimension owing to its distinctive and special geographical nature.

Arguably, the performance of NGOs in combating poverty in the Bangladeshi model is better than its counterparts in Tunisia and Brazil. In reality, NGOs in Bangladesh succeeded in targeting the poor effectively, made great progress in alleviating poverty, and achieved a tangible transformation in different sectors. Furthermore, Bangladesh is expected to eradicate poverty by 2024 to become the first country in South Asia that would manage to do so. Indeed, Bangladesh has become a model that can be emulated in combating poverty in developing countries.

According to the previous international experiences, the study presents a set of lessons learned from them to benefit from in developing countries as follows:

- Firstly, NGOs need to operate in an environment that believes in pluralism, democracy and participation.
- Secondly, NGOs need a clear and stable legal framework that sets easy conditions for their establishment and allows them to operate in all fields.
- Thirdly, NGOs must rely on more than one source of funding to ensure self-sustainability and independence.
- Fourthly, NGOs need a government that believes in the significant role these Organizations play in the fight against poverty.
- Fifthly, the relationship between the government and NGOs should be based on cooperation, coordination and partnership.
- Sixthly, NGOs need to operate within a framework of organized, not obstructive oversight. Logically, the government should not fully unleash these Organizations without sufficient oversight and follow-up. Simultaneously, the government should not impose on them full control that restricts their freedom and work.
- Seventhly, NGOs must play a key role in the process of formulating anti-poverty policies in order to be able to implement these policies effectively. In other words, NGOs should not be confined to the implementation of policies formulated by the government alone.
- Finally, in order to success in combating poverty, NGOs should deal with the poverty as a multi-dimensional issue, and not limit it to the financial aspect only.

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