

Beyond BRAC? Preliminary notes on constructing Bangladeshi advicescapes, or the business of development in a developed country

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Inequalities in South Asian Advicescapes²

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This rapid research report addresses how project researchers may wish to analytically characterise the 'advicescape' in Bangladesh.³ To do so, it uses an earlier Concept Note by Lewis, Bowers and Heslop as the point of departure for a further literature review and a brief online ethnography. This report explores the extent to which the advicescape in Bangladesh might variously reflect the decline of former forms of international aid (see Gardner and Lewis 2015) and the government of Bangladesh's emergent political priority of 'development through ICT'. It also explores more generally how the increased atomisation of the development landscape in Bangladesh might also be seen in its advicescape; the report considers historical antecedents – prior examples of competition and fragmentation – to highlight pre-emptively what might be observed in future ethnographic research. In particular, it draws attention to the ways in which the government of Bangladesh's political objectives appear to remain variously fragmented and difficult to summarise.

A critical vein of development literature variously situates BRAC as a paradigmatic and monopolistic agent of development in contemporary Bangladesh (e.g., Karim 2011). For these writers, the emergence and continued predominance of NGOs such as BRAC is both a cause and

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³ In this report, the advicescape is understood as a multi-scalar network of NGO and state actors; donors and other monetary flows and service recipients coalescing around development efforts via the provision of advice for small business / entrepreneurs

effect of neoliberalism of Bangladesh. Anu Muhammad's analyses exemplify this perspective (e.g., 2016). He claims that the establishment in the 1970s of BRAC and the Grameen Bank serves to legitimise the withdrawal of state responsibility from development and welfare efforts, providing a historiography of Bangladeshi state-society-market relations that is evidently inspired by Harvey (2005). Karim's (2011) own arguments lend more granular weight to this genre of argument: she argues that sovereignty resides in such entities as BRAC, who inter alia subtly (or not) exert influence on the forms of development knowledge produced about it and development more generally. She suggests that historical forms of collusion between the state and such NGOs contribute to such a dominant status (see, e.g., 3-5) – that the GOB purposefully participated in its own supplantation as the former 'provider of services' and 'credit' for its citizenry (2011:5).

However, a survey of the history of state-NGO relations in Bangladesh complicates such a historiography. Sanyal (1991) demonstrates that the proliferation of NGOs during the late 1980s in Bangladesh was not neatly condoned by Bangladesh state officials; in fact, he reports that this emerging role of NGOs was viewed by the government workers he interviewed in the 1980s with scepticism – or as trivial. Further still, Sanyal highlights that the instable nature of government during the 1970s and 1980s in Bangladesh resulted in a rather indeterminate governmental stance on the growth of organisations such as BRAC and Grameen: ambivalence, not collusion. Indeed, Mannan (2010:76-79) documents how the GOB's stance towards the rise of NGOs vacillated widely, reflecting the internal contestation and incoherence of the (Bangladeshi) state (see also Lewis and van Schendel 2020). It therefore appears that the 'state responsibility' that Muhammad and others attribute as formerly residing with the Bangladeshi state pre-1980 is more of a normative allusion rather than historical-descriptive fact: the same vacuum and ambivalence that Sanyal identifies among Bangladeshi state officials in relation to state-NGO relations indicates that the GOB may not have played the neatly pivotal role in 'neoliberalising' Bangladesh that is sometimes attributed to it. Indeed, Lewis (1992:10) reminds us of the historical 'weakness of the Bangladeshi state's own development initiatives' due to a lack of national funding: institutions such as BRAC – funded and conceived of outside of Bangladesh – assumed state-like functions from the outset of post-independent Bangladesh, he reminds us (Lewis 1992:9). What remains to be seen in the present day advicescape is the extent to which there is a revival of the 'established rhetoric of opposition' between the GOB and NGOs as White (1999) has historically observed, or whether the shift she observes towards 'complementarity and common interest' is maintained in advice and entrepreneurial coaching.⁴

⁴ Lewis (1992) suggests that for technical reasons, such a complementarity between state and NGO in Bangladesh prevailed more easily – and perhaps earlier than White observes on a macropolitical scale – in agricultural initiatives, for example

Fragmentation has been a longstanding feature of the developmental NGO landscape in Bangladesh post-independence. Based on her anthropological fieldwork in 1992-1993, Rosamund Ebdon (1995) narrates how BRAC and Grameen deployed 'encroachment tactics' in the territories of service provision already served by local women's NGOs in Khulna province. She argues that beneficiaries of these smaller NGO's women's savings groups were 'induced' into leaving such collectives by BRAC and Grameen's purposefully more generous offers of credit and wheat. Mannan (2009) extends Ebdon's insights by arguing that BRAC relies on relations of dependence with its beneficiaries to the extent that it constructs a 'poverty enterprise' where microcreditees generate revenue for BRAC both in the form of interest and the labour that they provide in the course of their own enterprises, which constitute what Mannan calls the 'BRAC internal market'. Ahmad (2006) affirms this depiction of an NGO industry: where forms of collaborative partnership do exist across NGOs, he suggests that this is due to the financially expeditious nature of the collaboration for the dominant partners, often at the expense of junior partners.

The observation in the Concept Note, then, that there is an 'industrial effort' by some NGOs in Bangladesh to 'capture' prospective service recipients holds true not only for the changing development landscape in the present moment: it accurately conveys the forms of competition and fragmentation that Ebdon and others describes nearly 30 years earlier. Moreover, Ebdon's ethnographic observations are historically salutary. She demonstrates that the predominance of BRAC and Grameen was neither straightforward nor necessarily unassailable – it was instead contested and negotiated by NGO field workers and service recipients alike. Indeed, it is worth highlighting the history of a further women's NGO – Nijera Kori – which emerged as an offshoot from BRAC in 1980 (Kabeer 2002:5; also see Lewis 2017; Kabeer 2003). All of these case studies serve as a historical corrective to contemporary depictions of the organisational topography of Bangladesh (as dominated by seemingly enduring and immutable monoliths) and to the pre-histories that they are predicated on.

- To what extent are new and old players competing for 'pre-existing' service recipients? (That is, the clients already being served by other advice/business development initiatives).
- To what extent is there organisational 'splintering' and decline within the advicescape?

Reconstructing a brief history of the organisational topography in Bangladesh enables the identification of antecedents for the present purpose: the changing advicescape in Bangladesh in the contemporary moment. This is particularly salient given that key players such as BRAC and Grameen inhabit both of these old and new terrains. A key feature of the changing advicescape in Bangladesh, the earlier Concept Note indicates, is the commoditisation and marketisation of business advice and SME support. It is also acknowledged by AFSEE team that

the emerging roles of the government of Bangladesh and the private-sector require further exploration. The Concept Note duly avoids conceptualising the state and the private-sector as mutually exclusive or advice provision as neatly transitioning from one realm to the other à la Harvey. Indeed, it signals the interpenetration of both, citing for example the SME Foundation as a government-backed umbrella organisation that has SME development as its charter.

Fragmentation of the Bangladeshi advicescape is evident. For instance, the ‘SME’ designation deployed by the state and studied by analysts does not exhaust the ambit of entrepreneurial activity in Bangladesh or development attempts which target them. In what follows, this report surveys closely a further designation: start-up enterprises. GOB attempts to support and bankroll start-ups under the charter of ‘development’ appear to be on the rise over the last 5 years in a manner which complicates the notion that the advicescape is being neatly externalised to the private-sector. Indeed, this seems to indicate an uneven and paradoxical ‘rise’ of the Bangladeshi state and a process of ‘internal’ (as opposed to ‘international’) development using financialised logics.

The rise of the neo-developmental state, or the state as venture capitalist

A browse of Bangladeshi online news outlets over the last eight months reveal headlines celebrating Startup Bangladesh Limited, iDEA and the central bank:

- ‘Bangladesh Bank frames policy on startup financing’ (Financial Express, March 2021)⁵
- ‘Startup Bangladesh to invest Tk 1.0b in local startups’ (Financial Express, April 2021)⁶
- ‘iDEA Project to provide Tk 430m to Startup Bangladesh Ltd for seed development’ (Financial Express, June 2021)⁷
- ‘7 local startups get Tk15cr funds from Startup Bangladesh Limited’ (Dhaka Tribune, August 2021)⁸

Startup Bangladesh Limited describes itself as ‘the flagship venture capital fund of ICT Ministry – the ‘first and only of its kind’, ‘wholly owned by the government of Bangladesh’.⁹ It seeks to fund non-listed enterprises with ‘high-growth’ potential for an expected duration of 3-5 years,

⁵ <https://thefinancialexpress.com.bd/economy/bangladesh/bangladesh-bank-frames-policy-on-startup-financing-1617159032>

⁶ <https://thefinancialexpress.com.bd/trade/startup-bangladesh-to-invest-tk-10b-in-local-startups-1617273181>

⁷ <https://thefinancialexpress.com.bd/national/idea-project-to-provide-tk-430m-to-startup-bangladesh-ltd-for-seed-development-1623929920>

⁸ <https://www.dhakatribune.com/business/2021/08/05/7-local-startups-get-tk15cr-funds-from-startup-bangladesh-limited>

⁹ <https://www.startupbangladesh.vc/about/about-who-we-are/>

limiting itself to holding no more than 49% equity in the companies that it invests in.¹⁰ Although the organisation states that its founding in 2020 was part of the government's 'Digital Bangladesh' vision, its official literature¹¹ does not limit its aspired reach to the technology sector:

Sectors that Startup Bangladesh Limited will focus on includes (but not limited to):

- Fintech/Financial Services
- Health-tech/ Healthcare
- Enterprise Solutions/ Software
- Entertainment & Lifestyle
- E-commerce/Retail
- Frontier Technology
- Core Technologies/AI/Deep Tech
- EdTech/Education
- Food and Agri-tech/Agriculture
- IoT
- Logistics/Mobility
- Emerging Technology Related Services

Beyond capital, Startup Bangladesh Limited reports that it is 'committed' to also providing 'financial' and 'operational guidance' to start-up companies.¹²

Even at the state level however, there is a seemingly ambiguous division of labour in the business of developing startup companies. Despite the publicity, Startup Bangladesh Limited is not in fact the first state initiative of its kind: that designation more accurately falls to iDEA.

iDEA is another initiative of the ICT Ministry, founded reportedly in 2016. It is an acronym for Innovation Design and Entrepreneurship Academy. Unlike Startup Bangladesh, which publicises itself as a venture capital fund, iDEA is a 'hub' for start-ups for mentoring, networking and training for nascent start-ups.¹³ Nonetheless, iDEA does report that it funds start-ups using a seemingly separate tranche of money from the Startup Bangladesh Limited tranche: the Bangabandhu Innovation Grant (BIG), which is targeted at start-ups which are at an earlier stage in their trajectory (the pre-seed and idea-stage phases). (Startup Bangladesh Limited

¹⁰ See 'What are the investment terms?' in <https://www.startupbangladesh.vc/contact/faqs/>

¹¹ See 'What criteria do we look at while selecting enterprises to invest?' in <https://www.startupbangladesh.vc/contact/faqs/>

¹² <https://www.startupbangladesh.vc/about/about-our-purpose/>

¹³ See iDEA's About Us section here: <https://idea.gov.bd/about>

purportedly funds seed and growth-stage start-ups).¹⁴ In other words, iDEA appears to be less of a financier than Startup Bangladesh Limited and more of a donor. iDEA also seeks to market itself through its award of the BIG as more accessible and public-facing than Startup Bangladesh Limited, running in 2021 a ‘Road Show’ and TV Reality Show that seeks to inspire and recruit start-ups to compete for the funding through pitches inter alia – perhaps inspired by the Dragons Den/Shark Tank model.¹⁵ The involuted topography of the state start-up business is evident insofar as iDEA publicised in June 2021 that it too was contributing Tk 430m to Startup Bangladesh Limited’s kitty.¹⁶

Finally, it is worth mentioning the emergence of an NGO that is also strongly affiliated to Startup Bangladesh Limited (and thus by extension, iDEA): Bangladesh Angels, which describes itself as the country’s first angel investment platform that also seeks ‘to fill the early-stage financing gap and provide advisory support to startups’.¹⁷ A key step in the application process for funding, it advertises, is a ‘Showcase Event’ where aspiring start-ups deliver a pitch.¹⁸ It does not state a founding date on its official website, although its Facebook page was created in September 2018.¹⁹ Its governing board membership includes the chief executive of Startup Bangladesh Limited: Tina Jabeen – reportedly a former Director of Horsley Bridge Partners (a San Franciscan fund of funds) and PricewaterhouseCoopers.²⁰

The aspiration for Dhaka to emulate Silicon Valley is therefore apparent²¹ and draws attention to the possible replication of the dynamics of urban regeneration that Bowers (2021) observed in Bengaluru (dubbed India’s own Silicon Valley).²² Similarly, it indicates the increased rise of *financialised* DIY development (to adapt Huang’s terminology [2016]). The celebrated use of ‘showcase events’, ‘road shows’ and reality TV-style broadcasts alongside the seeming coordination of investor and entrepreneur networks all lend themselves to the possible creation of ‘transient assemblages’ which have the potential to create ‘ephemeral encounters’

¹⁴ <https://www.startupbangladesh.vc/about/about-what-we-do/> and see also the other subsections on the lefthand navigation panel

¹⁵ This is an archived video of one of the closing stages of the funding competition – and is worth a watch! <https://fb.watch/9nckpln3kV/>; this is the rubric: https://www.big.gov.bd/about_big

¹⁶ <https://thefinancialexpress.com.bd/national/idea-project-to-provide-tk-430m-to-startup-bangladesh-ltd-for-seed-development-1623929920>

¹⁷ <https://www.bdangels.co/angels.html>

¹⁸ See ‘Our Process’ in above footnote

¹⁹ <https://www.facebook.com/bdangels.co/>

²⁰ See Jabeen’s bio here: <https://www.openbusinesscouncil.org/wiki/tina-jabeen/>

²¹ <https://www.dhakatribune.com/business/2021/08/10/they-said-i-was-mad-leaving-silicon-valley-for-bangladesh>

²² <https://anthrosource.onlinelibrary.wiley.com/doi/epdf/10.1111/ciso.12417>

(Huang 2020). It seems that unexpected, chance encounters and the creation of new social relations by happenstance may well be a purposefully crucial – if not celebrated – aspect of these new development initiatives: to increase the proximity of capital, ‘ideas’ and aspirant entrepreneurs.

It is clear that all these initiatives claim shared inspiration in developing Bangladesh as a nation in a post-aid moment:

Under the steadfast leadership of the Architect of Digital Bangladesh and ICT Advisor to the Honorable Prime Minister Sajeed Wazed Joy, the startup ecosystem is forging ahead like a roaring Royal Bengal Tiger.

The Country is celebrating Mujib Borsho - the birth centenary of the Father of the Nation Bangabandhu Sheikh Mujibur Rahman & it's 50th anniversary of Independence in 2021. Bangladesh, symbolized by a red sun among a green meadow started in 1971, has journeyed a long path as we enter our 50th year. We do believe that as a country we are entering the “high seas” with a rising sun lighting its digital transformation.

(Startup Bangladesh Limited online publicity)²³

In other words, the founding and operation of these GONGOs align strongly with a renewed patriotic ideological project that serves to celebrate the establishment and purported successes of the Bangladeshi state – and to legitimise it. Indeed, the publicised *raison d'être* seem to denote an aspiration and belief that Bangladesh can ‘develop itself’ through such state initiatives.

- Attention to the financing and advice of start-ups reveals how the state’s responsibility for developing Bangladesh is being increasingly attested. This seeming assumption of responsibility is strongly informed by financial logics and enacted through *the state* acting as a venture capitalist rather than simply facilitating the dominance of venture capital in the private equity sector. It is clear that these initiatives represent a revived patriotic political project that aims to evoke national pride. To some extent, this indicates a ‘flipped’ historiography of development in Bangladesh, whereby state intervention is on the rise at an unprecedented rate. It remains to be seen how this state intervention seeks to enfranchise different segments of the populace: it seems to be making a pitch more to literate, digitally engaged urbanites.

²³ Retrieved from <https://startupbangladesh.vc/about/about-who-we-are/>

- To what extent are GOB ICT initiatives such as Startup/iDEA playing a role in the advicescape? Presumably their reach and aspired catchment net is variously distributed – and it would be a mistake to take the plaudits at face value.

New and declining initiatives beyond the state, beyond BRAC

The enduring legacy of big-D development remains in the Bangladeshi advicescape; although the actors and schemes seem to be metamorphosing beyond the well-known key players (e.g., BRAC; see also Lewis 2019). One such scheme is Business Finance for the Poor in Bangladesh (BFP-B), a project directed by DFID. The official website suggests that it was relatively short-lived, running from 2015 to 2019.²⁴ As its website describes itself, BFP-B aimed to ‘improve the policy and regulatory environment for financial institutions, inducing private sector investment in expanding the frontiers of finance and improving credit worthiness of small businesses’.²⁵ In other words, it was a project to reform Bangladesh’s formal financial sector to be increasingly inclined to lend microcredit to poorer enterprises. This might indicate a further international development policy shift away from the BRAC and Grameen-style of microfinancing model towards the private-sector assuming such responsibility that formerly resided in these established figures, corroborating the suggestions in the earlier Concept Note.²⁶ The BFP-B project is now largely defunct, however. And its website is slowly developing broken links, indicating obsolescence: its evaluation phase ended in April 2020, having reportedly disbursed funds itself to 36 MSMEs.²⁷ It seems not to have a ‘successor’ project, representing one of a dwindling set of DFID-backed projects.

Light House represents such a case of a formerly ‘Development’-backed NGO – seemingly in decline – that operated within the Northern Bangladeshi advicescape. The Bogra-based NGO’s annual reports and disclosures indicate that it had previously received funding from BRAC between 2001 and 2015 and from ‘UK AID/Maxwell Stamp plc’ from 2013 to 2015.²⁸ It does not appear to have attracted replacement funding for the same genre of activities that these

²⁴ See <https://www.bfp-b.org/overview>

²⁵ Quote from *ibid.* (the previous footnote)

²⁶ In particular, the BFP-B project seems to be motivated by a desire to activate the shift observed by Lewis, Bowers and Heslop: ‘recipients, who once had donor subsidised access to training and equipment are compelled to self-finance their participation in training initiatives, taking out loans from commercial bank partners of the organisations’

²⁷ *Micro*, small and medium enterprises; the report detailing the end of BFP-B is here https://static1.squarespace.com/static/5a84894df14aa1f379d18290/t/5ffedeabf61524fa86b5181/1610538676431/200225_Final+Report_Pro-poor+Relevance+Study.pdf

²⁸ This is derived from this table of sponsors: <https://www.lighthousebd.org/donors-partners-networks/>

agencies formerly funded, which include ‘capacity development’ and ‘credit support’.²⁹ Its micro-credit programme, in particular, appears to have been founded as part of the ‘new wave’ in the 1990s that Ebdon also studied.³⁰ And in the NGO’s self reported history, Light House as an organisation was founded as a humanitarian response to the 1988 floods. A more comprehensive list of the initiatives that Light House claims to carry out under the banner of ‘Poverty Reduction & Sustainable Livelihood’ is included in Appendix 1 of this report.

Similarly to the Business Finance for the Poor in Bangladesh initiative mentioned earlier, Light House’s online presence seems to reflect somewhat of a decline due to a further lack of website maintenance. Light House’s work today seems to be pivoting away from the micro-credit/business focus and more towards providing mentoring and public health initiatives towards populations at risk of HIV.

Finally, B’Yeah – a youth entrepreneur development NGO – provides a counterpoint to the tales of seeming decline told above.³¹ B’Yeah (‘Bangladesh Youth Enterprise Advice and Helpcentre’) is the Bangladeshi branch of Youth Business International, a transnational development NGO which seeks to deploy entrepreneurial training to ‘disadvantaged’ young people in a bid to ‘unlock income generation’ and ‘drive inclusive economic growth’.³² Compared to BFP-B and Light House, its ventures appear to be relatively flourishing. It has been able to attract funding and partnership with Comic Relief since at least 2016.³³ More recently, it has attracted funds and partnership from the IKEA Foundation, GOB ICT Division and Google – the combined sponsorship and support of which has been credited with the founding of B’Yeah’s ‘Learning Management System’ (LMS) in June 2021 (see also Appendix 2).³⁴ The LMS is an online platform (perhaps akin to Moodle in some ways) which provides, in the words of B’Yeah,

constant support through a business clinic, a common platform to exchange new ideas and offering mentoring services online along with conducting Webinar to understand the ground realities from the participants’ perspective [...] in this time of Covid-19 pandemic.³⁵

²⁹ This is deduced from the information in *ibid.* (the previous footnote)

³⁰ Various Light House annual reports attribute 1993 as their founding year, although they also tend to vacillate between citing 1988 and 1997

³¹ Its main page is here: <https://www.byeah.org/?lang=en>

³² Retrieved from YBI About Us page <https://www.youthbusiness.org/what-we-do>

³³ See its projects page: <https://www.byeah.org/project/?lang=en>

³⁴ This was announced on <https://www.byeah.org/publication/?lang=en> – the June 2021 date is my estimation based on the posting date of the inauguration Zoom recording onto Facebook. The LMS itself can be found here: <https://learn.byeah.org/>

³⁵ This is retrieved from <https://learn.byeah.org/about>

In other words, it is business advice for young aspirant entrepreneurs that is delivered *online*, an adaptation due to the pandemic.

A brief survey of BRAC's annual reports brings this report full circle. In 2012, BRAC reported that 43% of its \$194m grant funding had come from DFID: \$83.42m (BRAC 2013:61).³⁶ In 2020, it reported that it had received almost half of that amount from DFID: \$44.9m (BRAC 2021:33).³⁷ Whilst this does reflect DFID's disinclination to fund an increasingly developed country, it is also worth noting that in 2020 BRAC received an extra \$17m from The Global Fund than it did in 2019 (\$27.8m compared to \$44.7 the following year) (ibid.). Given The Global Fund's charter of implementing public health interventions ('the ending of the HIV, TB and malaria epidemics'), this tells a similar tale to Light House, even though the scales of operation are markedly different: a possible trend in these NGOs' positionality – a deviation away from the advicescape and towards the public health sector. It remains to be seen to what extent further NGOs are (at least partially) 'captured' from the advicescape to the increasingly bankrolled public health field. Yet, perhaps more interestingly, it remains to be seen in the years to come what happens to NGOs that were formerly funded by DFID, given its announced dissolution and subsuming into the UK FCO. It is clear that so-called monoliths such as BRAC are not immune from wider shifts in the advicescape and the development sector more widely: if its historic rise has been seen by many as the harbinger of neoliberalism in Bangladesh, its potential change in fortunes might be one indicator of what follows.

³⁶ Retrieved from here: <http://www.brac.net/sites/default/files/BRAC-Annual-Report-2012e.pdf>

³⁷ Retrieved from here: <http://www.brac.net/downloads/BRAC-Annual-Report-2020e.pdf>

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Appendix 1 – Light House list of activities under Poverty Reduction & Sustainable Livelihood charter

Retrieved from <https://www.lighthousebd.org/strategic-areas/poverty-reduction-sustainable-livelihood/>

- Providing micro-credit, training and post training supports for undertaking production, self-employment and income generating activities.
- Encouraging enrolment of women in technical and vocational education and creating such opportunities for them through appropriate facilities extended by LH and other public/private service providers.
- Forming and strengthening cooperatives for livestock development including cattle rearing and beef fattening.
- Undertaking programmes on vermi post, composting organic farming and biogas production from cow dung poultry droppings and organic wastes; through piloting and promotional activities.
- Developing and strengthening women led SMEs by taking an appropriate Selective approach to SME development; supporting the entrepreneurs in overcoming structural bottlenecks pertaining to physical and infrastructural facilities, energy, and technology; supporting in accessing to necessary inputs including credit and market information; and creating skilled human resources through technical and vocational education.
- Influencing legislature for determining specific objectives concerning needs and concerns of ethnic minority people and sexual minority groups in mainstream policies of relevant ministries/ divisions.
- Making information on agricultural and other livelihood services available for the targeted constituents through grassroots outlets of LH.
- Developing agriculture value chain through cooperatives by promoting cooperative entrepreneurship, forming cooperatives and linking those with Cooperative Training Institutions, providing support to direct marketing of agricultural products, awareness building and motivational activities for cooperative members on different aspects of production including quality and hygiene.

Appendix 2 – B'YEAH LMS blurb

Retrieved from <https://learn.byeah.org/about>

BYEAH LMS leverages the organization's mission of promoting youth entrepreneurship through the means of capacity building, mentoring, and networking. With this missionary zeal, BYEAH has endeavored to the daunting task of creating a uniform platform where entrepreneurs will get the crucial consolidated resources to enrich their enterprises. We will embed a systematic approach in each of the programs with an extensive focus on entrepreneurs by detailing out your needs, wants, goals, and problems. BYEAH LMS is your companion for creating radically successful businesses. We want to enable you and create a movement of continuous learning that ultimately will result in exceptional business growth. We help you to go beyond conventional wisdom and create sustainable enterprises to realize your dream.