

A study on

Private Sector Engagement
in Humanitarian Response
in Bangladesh



DHAKA AHSANIA MISSION



OXFAM

A study on Private Sector Engagement in Humanitarian Response in Bangladesh

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A STUDY ON PRIVATE SECTOR ENGAGEMENT IN HUMANITARIAN RESPONSE IN BANGLADESH



ABBREVIATIONS

ACI	Advanced Chemical Industries
BB	Bangladesh Bank
BEI	Bangladesh Enterprise Institute
BILS	Bangladesh Institute of Labor Studies
BSR	Business for Social Responsibility
BRAC	Bangladesh Rural Advancement Committee
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
CARE	Cooperative for Assistance and Relief Everywhere
CSO	Civil Society Organization
CSR	Corporate Social Responsibility
DAM	Dhaka Ahsania Mission
DBBL	Dutch-Bangla Bank Limited
DDM	Department of Disaster Management
DRR	Disaster Risk Reduction
ELNHA	Empowering Local and National Humanitarian Actors
FSCD	Fire Service & Civil Defense
FMCGs	Fast-Moving Consumer Goods
GABV	Global Alliance for Banking on Values
GOB	Government of the People's Republic of Bangladesh
GUS	Garib Unnayan Sangstha
HRM	Human Resource Management
ICT	Information and Communication Technology
IFC	International Finance Corporation
IT	Information Technology
IDLC	International Development Leasing Company
INGO	International Non-Government Organization

LNGO	Local NGO
MoDMR	Ministry of Disaster Management and Relief
MJSKS	Mahideb Jubo Somaj Kallayan Somity
MMS	Manab Mukti Sangsth
MoF	Ministry of Finance
MOU	Memorandum of Understanding
NAHAB	National Alliance of Humanitarian Actors Bangladesh
NBFIs	Non-Banking Financial Institutions
NDP	National Development Programme
NGO	Non-Government Organization
NGOAB	NGO Affairs Bureau
NSKF	Nari-O-Sishu Kallayan Foundation
Oxfam	Oxford Committee for Famine Relief
OCHA	UN Office for the Coordination of Humanitarian Affairs.
POPI	People's Oriented Program Implementation
PPP	Public Private Partnership
PS	Private Sector
PWD	Program for Women Development (PWD)
RMG	Readymade Garments
RSDA	Rural Society Development Association Nari Associate for Revival & Initiative
SDGs	Sustainable Development Goals
SME	Small-Medium Enterprises
SR Asia	Social Responsibility Asia (SR Asia) Bangladesh
SRP	Suggested Retail Price
SUK	Somaj Unnoyan Karjocrom
UN	United Nations

GLOSSARY OF TERMS

Collaboration:

It is able to bring out ideas not usually found in traditional networking settings. Individuals become more familiar with those in their team, and form bonds of connection and trust. Rather than business cards being exchanged, telephone numbers and LinkedIn profiles are shared, leading to more substantial and definitive business partnerships between companies and departments.

Corporate Body:

A corporate body is an organization or group of persons that is identified by a particular name, and that acts, or may act, as an entity. Typical examples of corporate bodies are associations, government agencies, religious bodies, local churches, and conferences.

Corporate Governance:

It is the system of rules, regulations, practices, and processes, by which a company is directed, operated, monitored, controlled and reviewed with the lens of welfare being of stakeholders.

Dhaka Ahsania Mission (DAM):

DAM was founded in 1958 with the motto “Divine and Humanitarian Service” and core values of humanity, spirituality, humility, equality and equity, caring for nature, honesty and morality.

Fast-moving consumer goods:

These are products that sell quickly at relatively low cost. These goods are also called consumer packaged goods. FMCGs have a short shelf life because of high consumer demand (e.g., soft drinks and confections) or because they are perishable (e.g., meat, dairy products, and baked goods). www.investopedia.com

GABV:

The Global Alliance for Banking on Values (GABV) is a network of banking leaders from around the world committed to advancing positive change in the banking sector.

Good Governance:

It is an approach to government that is committed to creating a system founded in justice and peace that protects individual’s human rights and civil liberties. ... Participation requires that all groups, particularly those most vulnerable, have direct or representative access to the systems of government. <http://creativelearning.org>

Humanitarian Response:

It is a specialized digital service of the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) provided to the community as part of OCHA’s responsibility under the Inter-Agency Standing Committee’s Operational Guidance on Responsibilities

of Cluster/Sectors & OCHA in Information Management. Humanitarian Response aims to be the central website for Information Management tools and services, enabling information exchange among operational responders during either a protracted or sudden onset emergency. This global site is complemented by country specific emergency sites that can be accessed through www.humanitarianresponse.info

NAHAB Secretariat:

National Alliance of Humanitarian Actors, Bangladesh (NAHAB). (Secretariat: Dhaka Ahsania Mission)

NBFIs in Bangladesh:

NBFIs have been given license and regulated under the Financial Institution Act, 1993. There are 33 NBFIs licensed under this act. As per the Financial Institution Regulation, 1994, at present, minimum paid up capital for NBFIs is Taka 1.0 billion.

Private Sector:

The private sector is the part of the economy, sometimes referred to as the citizen sector, which is owned by private groups, usually as a means of enterprise for profit, rather than being owned by the state. Wikipedia

SMEs in Bangladesh:

The total number of SMEs in Bangladesh is estimated to be 79,00,000 establishments. Of them, 93.6 percent are small and 6.4 percent are medium. The 2003 Private Sector Survey estimated that there are about 6 million micro, small and medium enterprises, with fewer than 100 employees. Wikipedia.

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The current study on private sector engagement in humanitarian response has been undertaken by Dhaka Ahsania Mission (DAM), which is implementing the ELNHA-II project in Dhaka district since 2016 and it is funded by Oxfam in Bangladesh. The project is implemented by the lead actors who are the sole implementer under this project and it is implementing through 9 humanitarian actors including government, local and national organizations. NAHAB is one of the lead actor of DAM ELNHA project. The National Alliance of Humanitarian Actors, Bangladesh (NAHAB)' is a national platform of the Humanitarian Actors. A total of 58 NGOs come together to establish NAHAB as an alliance is to encourage and support national/local non-governmental, national humanitarian organizations, partners and other relevant actors to uphold their voice, representation and commitment to invest for faster, needful and effective humanitarian actions in Bangladesh. The research team was headed by Dr. Md. Muzaffar Ahmed as the Lead Consultant and Dr. Md. Shahajat Ali as the Consultant. The research team received tremendous support from several resource persons of DAM, NAHAB and ELNHA-II, particularly, Mr. Md. Jahangir Alam, Joint Director & Chief, CC & DRR and R&G Sector, Dhaka Ahsania Mission and Mr. Md. Roushon Ali, Project Manager, Empowering Local and National Humanitarian Actors (ELNHA)-II Project, Climate Change & Disaster Risk Reduction (CC & DRR) Sector, Dhaka Ahsania Mission (DAM), Dhaka. Mr. Murshed Alam Sarker, Executive Director-POPI also deserves appreciation to provide support at this research/study.

We are also grateful to the relevant officials of Climate Change & Disaster Risk Reduction (CC & DRR) Sector, Dhaka Ahsania Mission (DAM), Dhaka for their sincere support and assistance in making this study complete and successful.



Dr. Md. Muzaffar Ahmed

Lead Consultant for the study on Private Sector engagement in humanitarian response in Bangladesh

31st March, 2021



EXECUTIVE SUMMARY

The private sectors of the country play an important role through providing Corporate Social Responsibility (CSR) fund to meet up the emergency demand of the people during emergency period of the country. The NGOs who are working in the humanitarian sectors come together to establish National alliance of humanitarian actors in Bangladesh (NAHAB) to uphold their voice, representation and commitment to invest for faster, needful and effective humanitarian actions in Bangladesh. NAHAB is promoting the localization process through building partnership and networking among the humanitarian actors. The objectives of the present study are to address and way-out possibilities of its engagement with the private sectors and their CSR in capacity building of humanitarian actors and emergency response. The study conducted by collection of data and information through face to face conversation with CSR center, ACI staff, NAHAB staff, ELNHA and in-depth interview with private sector representatives. Annual report of different humanitarian actors (NGOs) and private sectors and websites of different organizations were reviewed and consulted. The involvement of companies to CSR activities have been mentioned which are moral obligation, sustainability, reputation, increased sales and market share, improved brand positioning, increase ability to attract, motivate and retain employee, decreased operation cost and Increased interest for investors and financial analysis. The discussions on CSR practices in Bangladesh in its modern global terms, are relatively new, but not so for the concept itself. Because, being a part of the global market, it is difficult to ignore CSR standard specifically in the export sector. Bangladesh Bank has already issued a guideline on CSR for Bank and NBFIs in

2008. This guideline is being followed by most of the Banks both state-owned and private banks. Ministry of Finance (MoF) Bangladesh is preparing the CSR guideline for industries and service sectors of the country and they are at the final stage of the document.

Different company and service organizations have been participating in the CSR implementation with their own initiatives because the front liners in the sector of CSR are advancing with their pride product and service in the market. The number of participating companies and volume of CSR fund are in increasing trend.

From the current research findings, it is evident that there are strong possibilities on private sector engagement in capacity building of humanitarian actors. These are provided below:

Bangladesh Bank has already issued a guideline on CSR for Bank and NBFIs in 2008. This guideline is being followed by most of the Banks both state-owned and private banks. There still exist cloudiness in the implementation of CSR by NBFIs as there are few reports available for general information. Though they have produced annual report but, in most cases, scanty or no information is provided for public. But the number of NBFIs contributing to CSR and amount of fund in CSR is in an increasing trend. This is most encouraging and a positive step in the business sector of the country. It is known from different study deliberations that some Banks and NBFIs have progressed in their CSR implementation strategy because their profit is increasing through the involvement of CSR and sustainability of the product and services are in a better position than before.

According to print media (Financial Express), Ministry of Finance, Bangladesh is preparing the CSR guideline for industries and service sectors of the country and they are at the final stage of the document. There is no doubt that the absence of a government guideline on CSR is hindering the proper contribution and implementation of CSR in the country. In the absence of such a document, a large number of companies has prepared their own guideline and implementation strategy. Some companies are following the scheduled criteria like need assessment, selection of beneficiaries, and collection of lists of stakeholders / beneficiaries, amount / number of money or materials to be distributed with provision of monitoring and impact evaluation of the CSR. Some companies /organizations are implementing either through their HRD, Marketing Department etc. Some companies /organizations are implementing these activities through some local or regional NGOs who have experience in this sector. Some companies have already established joint collaborations with local or regional humanitarian actors. It is evident from collected information that all the companies /service organizations are engaged with some sort of humanitarian activities with varied level service to the community.

Different company and service organizations have been participating in the CSR implementation with their own initiatives because no one want to remain behind as because the front liners in the sector of CSR are advancing with their pride product and service in the market. It helps to strengthen the footings of the company in the market as well as branding their product. Branding is considered as a living business concept followed by millions now - a - days in the world. But it is interesting to note that a number of companies didn't disclose their amount of fund allotted for CSR publicly and even refused to disclose the same during interview. Some companies

mentioned that there is a lack of support service for implementation of CSR which need to be immediately addressed for sustainable development and effective implementation of CSR among the community

In such circumstances, it is clear that it is the high time to engage the private sectors to invest in the capacity development of the local or regional humanitarian actors. It is expected that the capacity development of the humanitarian actors would further assist to create a common fund for humanitarian response.

In terms of opportunities, challenges and mitigation measures in capacity building of humanitarian actions and emergency responses, the research/study are highlighted below.

Opportunity:

- Government of Bangladesh has a significant and vital role to play in materializing corporate social responsibility (CSR). Corporates are willing to complement government initiative on social responsibility and sustainable development for the betterment of the environment, economy and society at large;
- There exists scope of Public-private partnership (PPP) investment project whereby private company would invest through their CSR fund to meet up the emergency need. The procurement of rice harvester with joint effort of GoB and ACI is an example for this initiative in the country;
- A very interesting finding came from corporate representatives is to create a central CSR fund where government could be a part of the committee;
- The experience of business leaders in the field of CSR require special attention while drafting CSR guideline;

- The deserving field in humanitarian sector is vast. The interest of the private sector to contribute to the field is encouraging and expected to be sustainable in future. This is an opportunity which would facilitate to construct a developed Bangladesh within 2041. SDG 3 depicting peace and prosperity and 17 depicting partnership for sustainable development is supportive through CSR.

Challenges:

- 1) There is a lack of proper and complete guideline on CSR from the Government of Bangladesh;
- 2) There is a lack of awareness, understanding and professionals on CSR. Although the essence remains corporate philanthropy, CSR is still perceived as a marketing gimmick to earn more profits and more of a temporary and not a long-term approach;
- 3) Traditional mindset of management and inadequate knowledge on CSR;
- 4) There is no enforcement from government level on CSR;
- 5) Management is not aware of the positive impacts of the CSR;
- 6) Management has lack of capacity to develop strategic planning;
- 7) There is no competition among corporates as well as no provision to be awarded for CSR best practices;
- 8) Business entities has no transparency towards the stakeholders;
- 9) Corporate bodies don't do any baseline and impact assessment of CSR activities;
- 10) There are administrative and bureaucracy in management;

- 11) There is a lack of expertise and poor accountability of corporate houses which are the main obstacles to implementation of CSR in Bangladesh; and
- 12) Inadequate promotional activity on CSR.

Mitigation measures:

- 1) The declaration of a CSR guideline for companies and organizations from GoB would perhaps mitigate to resolve major issues related with CSR.
- 2) Each corporate body should come-up with their own guideline on CSR in order to improve their conditions in philanthropic, ethical, legal and economic responsibilities, which would ensure their more acceptance to the community at large.
- 3) There should have short, medium and long-term strategic plans for each corporate body in terms of their CSR responsibilities.
- 4) Baseline and impact assessments should be there for each corporate body under their strategic plans, including M&E activities.

Key observations:

In terms of key observations, the following points are briefly described.

- 1) The CSR activities is being implemented by the corporates without any Government guideline. Thus, it is not being properly utilized as expected by the stakeholders;
- 2) Corporates are reluctant to spare additional manpower and funds for the implementation of CSR activities. The humanitarian actors could be utilized for performing the ground work like collection of data and information,

share the local experience for sustainable development and distribution of funds and materials to the stakeholders.

- 3) Involvement of the companies in CSR activities is an obligation to meet up the export criteria imposed by the overseas buyers.
- 4) The private sectors and the humanitarian actors are working for the well-being of the common people, but at present, there is no linkage between the two in delivering the services for the common people.

Recommendations:

Based on the overall study, the following observations are made in order to improve the conditions.

- NAHAB as a platform should increase and strengthen efforts to establish linkages between the private sector and government in order to promote the engagement of the private sector in national disaster management frameworks and arrangements, and humanitarian responses.
- NAHAB has a bright future in making private sector engagement with humanitarian response and this platform can capitalize the available sources through CSR Centre, its trust bodies and other related organizations, including business organizations.
- NAHAB should also extend its efforts and initiatives to establish linkages with Social Responsibility Asia (SR Asia) Bangladesh for developing/making effective mechanisms towards gaining the benefits of the available CSR opportunities in Bangladesh and global perspectives.
- Local, national, regional and global level platforms, who are engaged in private sector engagement in humanitarian responses through a mapping of the appropriate stakeholders in the sector at all levels with a more diverse membership, including different types of private sector actors. This could include more locally, nationally and regionally based private sector and, where appropriate, small businesses and other public enterprises.
- A guideline on CSR is highly essential in order to harness the benefits for the climatically vulnerable and disaster affected population of the country.
- Active collaboration is required with all key players in the private sector in order to address the issues of humanitarian affairs in the country.
- Frequent consultations with local, regional, and national level experts, business hubs, associations of business communities, GoB representatives, humanitarian actors and allied personnel, associated with CSR have to be conducted through arranging workshops, conferences, seminars, meetings, etc. to prepare and finalize the CSR guideline.
- Government can initiate some private sector engagement project in PPP model, so that corporate SCR funds can be used in a systematic way.
- A central CSR fund could be created through participation of corporate business organizations, where government can be part of the committee, including the business hubs.
- Further research is suggested to gather more information in respect of making a guideline on CSR, which NAHAB and ELNHA can take the lead to expedite it.

Chapter 1

Background and Introduction

1.1 Background and Introduction

Bangladesh has already been recognized as a developing country. This country is facing severe vulnerabilities and natural disasters almost every year due to its geographical location and resultant effects of climate change. The people of Bangladesh became helpless and lost everything they had under their possession due to flood, cyclone, tornado, tidal surge, erratic/torrential rain, drought, river erosion etc. in different periods. As such, they require food, shelter, clothes, medicines etc. for their lives and livelihoods on an urgent basis. In such circumstances, they need immediate supply of food, shelter, medicine, clothes etc. as humanitarian aid. In response, different government organizations (GOs) and national non-government organizations (NNGOs) and international NGOs (INGOs) come forward with humanitarian aids and thus save hundreds of lives. The private sectors of the country also play an important role to meet up the emergency demand of the people during emergency. They donate money or materials to the Prime Minister's fund. Also, they often distribute money or materials directly to the victims either through

own initiative or with the assistance of local humanitarian actors (NGOs). Sometime, they invest their CSR fund in nation building arena like awarding of stipend to students, construction of hospitals, sponsoring in local or international games, assistance to arts and cultural activities, etc. It has been observed that there are lack of capacity of the humanitarian actors in providing their services to the deserving people during emergency period. By this time, initiative has been taken to empower the humanitarian actors by Dhaka Ahsania Mission (DAM). As such, a project entitled "Empowering the Local and National Humanitarian Actors (ELNHA)-II" project is being implemented by DAM in Dhaka district since 2016 which is funded by Oxfam in Bangladesh. The project is being implemented by the lead actors who are the sole implementer under this project. The project is implementing through 9 humanitarian actors including government, local and national organizations.

The NGOs who are working in the humanitarian sectors come together to establish National alliance of humanitarian actors in Bangladesh (NAHAB) as an alliance to encourage and support national/local non-governmental, national humanitarian

organizations, partners and other relevant actors to uphold their voice, representation and commitment to invest for faster, needful and effective humanitarian actions in Bangladesh. NAHAB is promoting the localization process through building partnership and networking among the humanitarian actors. As part of this process, NAHAB has taken lead to study on the engagement of private sector in humanitarian response. As such NAHAB has appointed Dr. Md. Muzaffar Ahmed as a Lead Consultant to conduct the “Study on private sector engagement in humanitarian response” in March, 2021.

1.2 Objectives of the study

The objectives of the current NAHAB study as per ToR (Annex-1) are mentioned below:

- i) To address and way-out possibilities of its engagement with the private sectors and their Corporate Social Responsibility (CSR) in capacity building of humanitarian actors and emergency response; and
- ii) To explore the opportunity and challenges and its mitigation measures in the study.

1.3 Limitations of the study

The study has the following limitations:

- i) Unavailability of adequate information on CSR and private sector engagement in humanitarian response;
- ii) CSR is a sensitive issue, so the respective

financial institutions, MFIs, Banks and corporate bodies are not willing to share their information for reviewing and analyzing.

- iii) Disclosure of CSR information by the companies are not common in all cases, rather it is limited to some areas only.
- iv) Absence of government policy and guideline on the proper use of CSR for the better interests of the extreme and moderate poor.
- v) Study time is very limited – one month only.
- vi) Due to Covid-19 Pandemic, visit to corporate bodies and financial institutions were restricted/limited.

Chapter 2

Methodology

Data and information were collected from two sources namely;

a) Primary sources

- Face to face conversation with CSR center, ACI staff, NAHAB staff,
- In-depth interview with respective 10 local, regional and national humanitarian actors (NGOs);
- In-depth interview with -----private sector representatives who are in charge of CSR;

b) Secondary Sources

- Annual report of different humanitarian actors (NGOs) and private sectors (regional and national company/ enterprises);
- From different websites on the engagement of private sectors in humanitarian response in Bangladesh;
- Various reports like DAM, BGMEA, BKMEA, CPD, CSR center, SR Asia, etc.

- Relevant journals, periodicals, articles and newspapers, etc.

The consultants in consultation with NAHAB Secretariat has contacted with the respective organizations and collected the required data and information. Thus, the data and information have been compiled and recorded.

Review of Literature

As a part of documents and information review, literature review is done for the current study. Several referenced documents (**Annex-2**) are reviewed. CSR is an integral and inseparable part of the long-term business and sustainable growth and success, which plays an important role in promoting values both locally and internationally and usually is noticed as developed country sensation (Ishita et.al, 2017). CSR center Bangladesh has mentioned, 'CSR is about achieving organizational excellence in ways that honor ethical values and respect people, communities and environment'. The European Commission stated, 'Being socially responsible means not only fulfilling legal expectations, but also going beyond compliance and investing more into human capital, the environment and relations with stakeholders.

Concepts and practices of 'Corporate Social Responsibility' (CSR) in Bangladesh have an extensive history of charitable undertakings. These activities included donations to different charitable organizations, marginal communities and religious institutions. Bangladesh has some way to go before establishing widespread CSR practices in the business sector. While the perception of

CSR often differs from one observer and /or practitioner to the other, it is now understood that CSR is recognized as a business strategy tool by both external and internal stakeholders in Bangladesh (**Chowdhury, 2019**).

It is reported that in the year 2016, companies most CSR expenditure were in the following areas in health (17%), education (15%), and philanthropy (13%). (SR Asia BD, 2018). There is no specific guideline for CSR by the government in Bangladesh. Only Bangladesh Bank has a specific guideline on Green Banking & CSR for scheduled Banks and NBFIs.

Das, Dixon and Michael (2015)[5] investigated the Corporate Social Responsibility (CSR) reporting practices by the listed banking companies of Bangladesh during the period 2007-2011. Using content analysis, the study found that CSR practices by the selected banks has increased in 2011 by 17.85% with respect to 2007 (59.02%). The results showed that firm size, board size, ownership structure, and independent non-executive director in the board have significant positive impact on CSR disclosure practices, while it is negatively associated with firms' profitability and the age of the company. Researchers observed that health (31.69%),

humanitarian and disaster relief (21.92%), and education (15.35%) getting major shares of CSR expenditure of banks; while art and culture (9.37%) and sports (9.06%) also were significantly large recipient sectors. Their study also revealed that all listed banks practices social responsibility in an unstructured manner and thus need to adopt a comprehensive format for CSR reporting.

Masud and Hossain (2012) [18] examined CSR reporting practices of selected Banks in Bangladesh in consideration of finance act 2010 and 2011. The study was based on annual report of 2010 of listed Banks. The study revealed that 100% Banks reported their CSR activities however, it is a matter of concern that less than 60% sampled banks participated in prescribe CSR areas according to finance act. The study concluded corporate social responsibility reporting practices by private commercial banks is developing day by day. Though they were trying to follow the rules of finance act, their participation is not satisfactory in all areas.

Idowu and Towler (2004) [21] found that some UK companies issue detaches reports for their CSR activities and others allocate a part of their annual reports. They also mentioned that UK companies mainly disclose CSR information about the environment, the community, marketplace, and the workplace, and it is still in its infancy level. Moreover, **Silberhorn and Warren (2007)** explored that German and British companies presented CSR as a wide-ranging business strategy, erasing mainly from performance considerations and stakeholder pressure and there are different starting points for CSR in Germany and UK.

Bangladesh Bank, The Central Bank of

Bangladesh has already published a CSR guideline for all scheduled Banks and NBFIs. Some of the Banks and NBFIs have complied to 1st and 2nd phase of the BB Guideline and very few Banks and NBFIs have published their sustainability report as per guideline requirements. We find that, the banks still have to go a long way to adopting the guideline in principle and make affords internally to understand the benefit of implementing CSR for business case and greater contribution towards social development. Bangladesh Bank issued the expected range/coverage of allocation for CSR initiatives as i) Education and job focused vocational training - 30% of total CSR expenditure should be for a) scholarship/stipends; b) support towards upgrading of facilities in academic and vocational training institutes. ii) 20% for preventive and curative health care support; iii) Rest 50% for meet up emergency disaster relief, promoting adoption of environmentally sustainable output, promoting artistic, cultural, literacy, sports and recreational facilities, lifesaving equipment for fire brigades, infrastructure improvement for disadvantaged communities (**BB, 2008**).

As reported in media (The Financial Express), Ministry of Finance, Government of Bangladesh has framed a draft CSR guideline keeping provision for companies that are to be involved in CSR activity compulsorily at a tolerable level. As per the draft policy, eligible companies have to allocate a separate fund equivalent to or at least 2.0 per cent on an average of its last three financial years' net profit for CSR expenditure on mandatory basis. In case of any unspent fund, the allocated amount will be added with the next year's CSR fund. The draft guideline as reported will be finalized soon after getting



opinions and recommendations of all relevant ministries and departments. As per the draft CSR guideline, eligibility of companies will be determined for CSR activities on the basis of its net asset or net profit or business turnover in a financial year. Foreign companies operating in Bangladesh will also come under CSR in this process. For expenditure of CSR fund, companies will have to form a CSR committee on mandatory basis comprising three directors of the company's board. There will be an independent director in the committee. The committee will recommend the CSR activity and allocation of fund on it. The committee will also scrutinize the companies' CSR policy and amend it. The draft policy specifies some 11 sectors where CSR expenditure can be made by companies. The sectors include hunger and poverty alleviation, education expansion, health, nutrition, sanitation and safe drinking water, supply of mid-day meal and fortified biscuits, skills improvement, employment-generating technical education, women empowerment, gender equality, protection to orphans, persons with disability and elderly people, sustainable environment, preservation of places related to national heritage, culture and history, expansion of sports in local, national and international level, establishment of libraries in rural and urban areas and its management, and development activities in Chittagong hill tracts, coastal and river erosion-prone areas **(SR Asia Bangladesh , 2018)**.

In the year 2016, companies most CSR expenditure were in the following areas in health (17%), education (15%), and philanthropy (13%) **(SR Asia Bangladesh, 2017)**.

CSR performance of mobile operators in those sectors is still far behind the expectation of the common people. It may be considered just as a drop of water in the ocean, considering these organizations are making billion dollars profit **(Sarker, 2014)**.

Chapter 4

Regulatory Framework: CSR areas

Under the SRO No. 270-Ain/2010, dated 01.07.2010 is given 22 areas of CSR activities for enjoying 10% tax rebate.

The areas:

- (1) Donation to organizations engaged in clean water management;
- (2) Donations to organization engaged in forestation;
- (3) Donations to organization engaged in beautifications of cities;
- (4) Donations to organization engaged in waste management;
- (5) Donations for redressing the hardships caused by natural calamities such as cyclone, earthquake, tidal wave and flood challenged through Government organizations;
- (6) Donations to organizations engaged in establishment and management and management of old persons homes;
- (7) Donations to organizations engaged in the welfare of mentally or physically handicapped;
- (8) Donations to educational institutions run for the purpose of education of rootless children;
- (9) Donations to organizations engaged in projects on accommodation for the slum dwellers;
- (10) Donations to social organizations engaged in publicity of movements relating to women's rights and anti-dowry practices;
- (11) Donations to organizations engaged in feeding and clothing and sheltering and rehabilitation of orphan/rootless children;
- (12) Donations to organizations engaged in research on independence war, regaining and expansion of the consciousness of the independence war and the act of honorable living of the freedom fighters;
- (13) Donations to organizations engaged in health some situation in Chittagong Hill Tracts, char areas and areas surrounding breaking up of bank of river;
- (14) Grants to organizations engaged in treating cleft lips, cataract, cancer, and leprosy;
- (15) Grants the organizations engaged in treating acid victims;
- (16) Donations to hospitals engaged in providing free medical treatment to poor

patients and specialized for developing the quality of treatment, such as cancer, liver, kidney, thalassemia, eye and cardio;

- (17) Donations to organizations distributing freely at the level of use of birth – control products with a view to solving the population problem and to conduct camps for voluntary sterilization;
- (18) Grants to Public Universities;
- (19) Expenditure incurred through educational institutions recognized by Government for providing technical and vocational education for meritorious poor students;
- (20) Money invested in establishing lab for providing training on computer or information technology and in establishing infrastructure or in purchasing educational materials for implementing English education in public /private educational institutions (under Monthly Pay Order or MPO);
- (21) Donations to organizations engaged in providing technical and vocational training to unskilled or semi-skilled labor for export of human resources; and
- (22) Donations to organizations involved with infrastructure of sports and provision of training at national level.

Chapter 5

Corporate Social Responsibility

This chapter presents the concept of CSR. It also explains the reasons for which companies engaged in CSR activities and the ways of performing CSR activities.

Description of companies /organizations (private sectors) contributing to humanitarian response under CSR

Bangladesh has graduated to become the developing nations recently. A remarkable development has been noticed in the industrial and service sectors of Bangladesh which is still developing targeting both domestic and foreign markets. At present, Bangladesh stand second position in export market. Garments and knitwear manufacturing have perhaps occupied the highest position in the country with 4,381 and 2,197 units employing 3.6 million workers, out of which more than 60% workers are female. There is no published full list of business organizations covering all sectors in Bangladesh. Bangladesh has strong footings in the export of jute and jute products, frozen foods, leather products, ceramics, pharmaceutical products, plastic goods in the world export market. Besides, telecommunication is another giant sector in the country. There are 59 private commercial banks, 4 state owned banks, 9 foreign banks and 5 non-scheduled banks are operating

in the country. There are 33 non-banking financial institutions (NBFIs) in Bangladesh.

There are more than 30 major Business Organizations in Bangladesh. The list of these business organizations is attached herewith for information (Annex-3).

5.1 CSR and Constituents

Corporate social Responsibility (CSR) is the responsibilities of an organization to proactively promote the public interest by encouraging community growth and voluntarily eliminating practices that harm the public interests. It is the deliberate inclusion of public interest into corporate decision-making. Broadly, CSR activities of an organization should embrace to honoring the three P's-People, Planet and Profit. CSR policy would function as a self-regulating mechanism, where business would ensure the adherence to laws & ethical norms.

A summary of CSR activities is presented in the following table:

Table 1: Summary of CSR Activities

CSR ambition level	Motivates (Van Marrewijk,2003))	Category (Carrol, 1991)
Compliance driven	Duty to society, CSR as a social obligation- perception of CSR expenditures as a simply a cost. Economic responsibility is paramount.	Legal
Profit driven	CSR as a strategic initiative- suing to create competitive advantage and superior financial performance. CSR expenditures perceived as an investment in the creation and renewal of competitive advantage-resulting in an enhanced stream of future profit.	Economic
Caring	Economic responsibility us paramount. Using CSR to balance the triple bottom line of profits, people and planet. Explicitly stating that the corporation will manage for social welfare, not simply to create wealth for shareholders. Social and environmental trumps economic responsibility.	Economic, legal, ethical and philanthropic
Synergetic	Use of CSR to attempt to create a sustainable corporation-that will be able to an on-going concern over the long run. Social or environmental responsibility is strategically used to create competitive advantage and meet the corporation's economic responsibilities.	Economic, ethical, legal and philanthropic
Holistic	CSR as a corporate culture- similar to when firm adopts a marketing, entrepreneurial or quality orientation. Social and environmental responsibility is strategically used to create competitive advantage and meet the corporation's economic responsibilities.	Economic, legal, ethical and philanthropic

5.2 Reasons behind the involvement in CSR

From the analysis of different data sources, it was found that the following reasons are behind the involvement of companies to CSR activities:

Moral obligation- The companies engage in CSR since they believe it is their duty to be a good citizen and “do the right thing”.

Sustainability- The Company focuses on environmental and community stewardship with the belief that it is best for the company in the long run. A good explanation for this comes from the World Business Council who explains sustainability as followed “Meeting the needs of the present without compromising the ability of future generation to meet their own needs”.

Reputation- Many companies explain that they use CSR to improve the reputation and company image, to strengthen the brand in order to demonstrate moral and because it even could raise the company’s stock value.

Increased sales and market share- There is strong evidence that when customers make decisions of which product to buy they consider factors such as the company’s participation in CSR activities.

Improved brand positioning- When a company or a brand is associated with CSR, it affects the brand image and customers are likely to have a positive feeling towards it.

Increase ability to attract, motivate and retain employee- Employees working for companies

that participate in CSR activities describes that they are proud of their company’s values and that it motivates them.

Decreased operation cost- Many companies describe that their CSR activities result in decreased operating costs and increased revenue.

Increased interest for investors and financial analysis- Some argue that CSR activities can increase stock value and it is easier for companies participating in CSR to get access to capital.

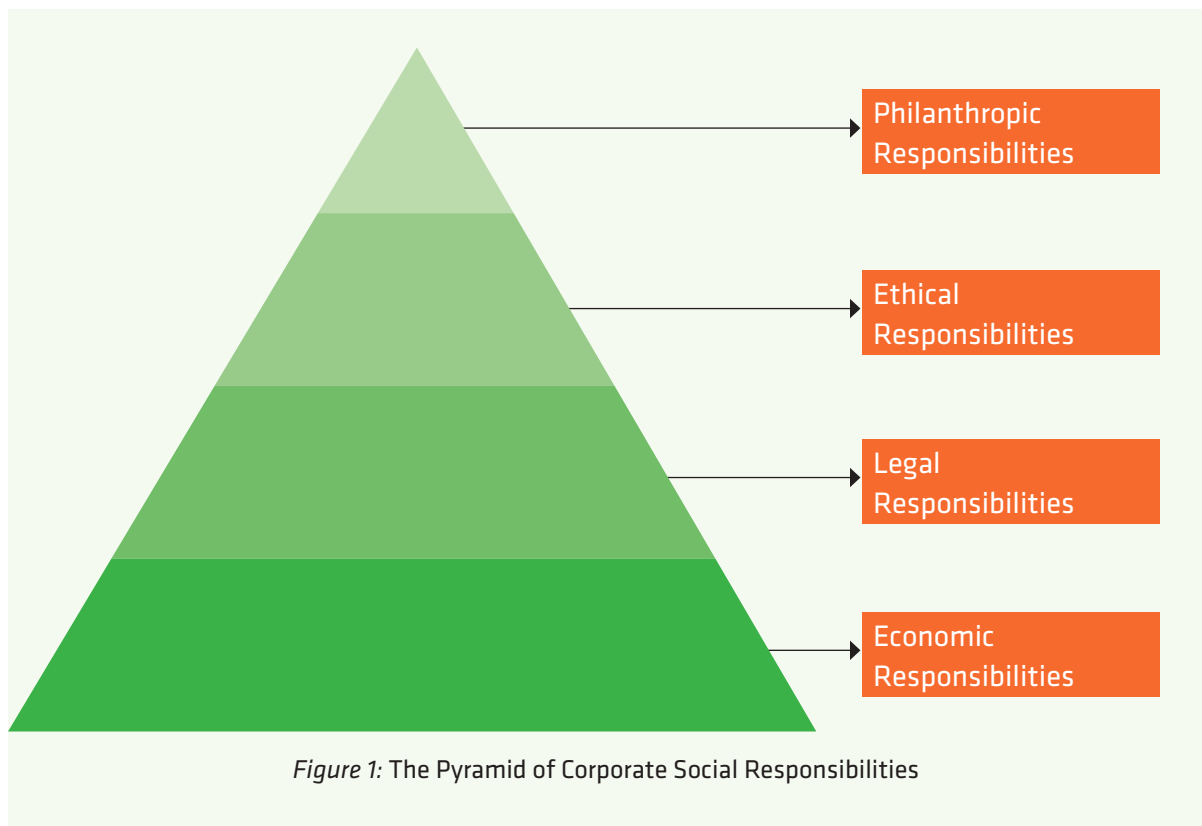
5.3 Aspects of CSR activities

There are numerous fields of performing CSR activities. In the 1970’s the following aspects were focused:

- Disclosure of information to shareholders
- Disclosure of the board of directors
- Monopolistic behavior
- Equality of treatment for minorities
- Profit sharing
- Environmental protection
- Ethics in advertising
- Social impact of technology

As seen in the above discussions, there are many different ways of engaging in CSR. Based on this and the fact that CSR activities should go above and beyond the law. Usually CSR encompasses of four categories: economic, legal, ethical and philanthropic. These are presented in “The Pyramid of Corporate Social Responsibility” which step of the pyramid a company is categorized under depends on how they apply CSR into





their business. If a company falls under economic responsibilities, they follow the belief that they have an obligation to produce the goods and services that customers need and want, while making a profit in the same time. Under legal responsibilities, companies pursue the goal of economic responsibilities within the limitations of written law. Ethical and philanthropic responsibilities include doing what is right and avoiding harm. Ethical responsibility refers to unwritten standards, norms and values implicitly derived from society, even though this is more than is required by law. Ethical responsibility differs from legal responsibility since will not be legal consequences if the company chooses not to follow these responsibilities. However, companies that avoid taking ethical responsibility is still risking consequences

due to media survey where their ethical credibility may be questioned by stakeholders. Philanthropic responsibilities are voluntary in nature and are usually beyond what is expected by companies.

5.4 Corporate Social Responsibility (CSR)

Implications to Business Activities

Companies are facing the challenges of adapting effectively to the changing environment in the context of globalization and in particular in the export sector. Although

Consumer Rights Movement, enforcement of government regulations and a structured view regarding the economic importance of CSR are not yet so widespread in the corporate world in Bangladesh, companies have gradually attaching more importance to CSR in the local market as well. They are increasingly aware that CSR can be of direct economic value. Companies can contribute to social and environmental objectives, through integrating CSR as a strategic investment into their core business strategy, management instruments and operations. This is an investment, not a cost, much like quality management. So, business organizations can thereby have an inclusive financial, commercial and social approach, leading to a long-term strategy minimizing risks linked to uncertainty.

5.5 Corporate Social Responsibility (CSR) in Bangladesh


CSR concepts and practices in Bangladesh have a long history of philanthropic activities from time immemorial. These philanthropic activities included donations to different charitable organizations, poor people and religious institutions. Till now, most of the businesses in Bangladesh are family owned and first-generation businesses. They are involved in community development work in the form of charity without having any definite policy regarding the expenses or any concrete motive regarding financial gains in many instances. Moreover, most of the SMEs fall under the informal sector having low management structure and resources to address the social and environmental issues.

These limitations drive the top management of local companies to think only about the profit maximization rather than doing business considering the triple bottom line: profit, planet and people (CSR definition of Lotus Holdings).

The discussions on CSR practices in Bangladesh in its modern global terms are relatively new, but not so for the concept itself. Because, being a part of the global market, it is difficult to ignore CSR standard specifically in the export sector. In general, it is true that in Bangladesh, the status of labor rights practices, environmental management and transparency in corporate governance are not satisfactory, largely due to poor enforcement of existing laws and inadequate pressure from civil society and interest groups like Consumer Forums. Globally, as CSR practices are gradually being integrated into international business practices and hence is becoming one of the determining factors for market accesses, it is becoming equally instrumental for local acceptability. A focus on CSR in Bangladesh would be useful, not only for improving corporate governance, labor rights, work place safety, fair treatment of workers, community development and environment management, but also for industrialization and ensuring global market access.

Since, CSR entails working with stakeholders it is important to work from within and diagnose the stakeholders; concerns so that CSR is truly embedded in the companies. By now, many CSR dimensions are practiced in Bangladesh. The SMEs largely depend upon export. The US and EU buyers set guidelines to Readymade Garment (RMG) industry to ensure the standards. The 1992 Harkin's





Bill and subsequent consumer and industry boycott of RMG products by USA and the consequent remedial moves by local RMG sector is one example. Moreover, some buyers from EU visited the sites of recently collapsed garments factories. A temporary ban was also imposed on shrimp export to the EU on health and hygienic standard and appropriate remedial action followed in that instance too. But, some of the exporters found difficulty in convincing the US/EU buyers to have positive attitude towards Bangladesh due to inadequate CSR practices.

Businessmen need to recognize the implications of CSR for business activities. Companies are facing the challenges of adapting effectively to the changing environment in the context of globalization and in particular in the export sector. Although Consumer Rights Movement, enforcement of government regulations and a structured view regarding the economic importance of CSR are not yet so widespread in the corporate world in Bangladesh, companies have gradually been attaching more importance to CSR in the local market as well. They are increasingly aware that CSR can be of direct economic value. Companies can contribute to social and environmental objectives, through integrating CSR as a strategic investment into their core business strategy, management instruments and operations. This is an investment, not a cost, much like quality management. So, business organizations can thereby have an inclusive financial, commercial and social approach, leading to a long-term strategy minimizing risks linked to uncertainty.

CSR in Bangladesh can also contribute a lot to community development. The corporate house can develop the community by

creating employment, providing primary education, contribution to infrastructure development like road and high-ways and addressing environmental concerns. This is more relevant for a country like Bangladesh where the government interventions in these fields augmented by corporate alliance can go a long way in developing the economy, society and environment.

Lack of enforcement of Industrial Laws and Regulations, weak unions, absence of consumer rights groups and high level of corruption within the regulatory bodies make CSR violation rampant in Bangladesh. Two most significant foreign exchange sources is the RMG sector and the overseas manpower export. Unbelievably low compensation, working hours, health/hygiene/sanitation conditions, fire safety and various types of abuse are so common and to the extent of inhumanity that will shock any conscientious individual to the core. Recently, the RMG sector employees have embarked on an industry wide movement to establish their rights.

Overseas workers are mostly exploited by recruiting agencies whereas these rural and mostly illiterate people have to sell all their belongings becoming paupers and borrow money at very high interest. Owing to cheating by the recruiters and unlawful behavior by the overseas employers, many of them are compelled to come back as beggars, some after long confinement in overseas jails. Hardly any remedy is available from the law enforcing agencies. Many industrial units run with half-century old machinery producing fatal air, soil and water pollutions. More modern factories also don't care to install Effluent Treatment Plants. Starting

from FMCGs, vegetables, fruits and all other consumable goods, adulteration, abnormal ripening at times with poisonous elements, keeping fish fresh with applying deadly formalin and all other malpractice is rampant and carefree. Good governance and efficient law enforcing agencies can only solve these plights.


Although a developing country, because of global competitiveness and demand, the CSR practices and standards are being gradually implemented in Bangladesh. But there is a long way to go. There are challenges to implement CSR properly in Bangladesh. Ultimately CSR practices should be better practiced in Bangladesh for better and enhanced performance. In the publication “Good Governance and Market-Based Reforms: A Study of Bangladesh, Fara Azmat and Ken Coghill relates Good Governance with CSR by discussing the good governance indicators of regulatory quality, rule of law and control of corruption in the context of Bangladesh and analyses how lack of good governance indicators affects the success and sustainability of reforms and contributes to the lack of business ethics and CSR in Bangladesh.

5.6 CSR Applications and Realities in Bangladesh

Corporate Social Responsibility (CSR) concepts and practices in Bangladesh have a long history of philanthropic activities from the time immemorial. These philanthropic activities included donations to different charitable organizations, poor people and religious institutions. Till now, most of the

businesses in Bangladesh are family owned and first-generation businesses. They are involved in the community development work in the form of charity without having any definite policy regarding the expenses or any concrete motive regarding financial gains in many instances. Moreover, most of the SMEs fall under the informal sector having low management structure and resources to address the social and environmental issues. These limitations drive the top management of local companies to think only about the profit maximization rather than doing business considering the triple bottom line: profit, planet and people (CSR definition of Lotus Holdings). The discussions on CSR practices in Bangladesh in its modern global terms, are relatively new, but not so for the concept itself. Because, being a part of the global market, it is difficult to ignore CSR standard specifically in the export sector. In general, it is true that in Bangladesh, the status of labor rights practices, environmental management and transparency in corporate governance are not satisfactory, largely due to poor enforcement of existing laws and inadequate pressure from civil society and interest groups like Consumer Forums. Globally, as CSR practices are gradually being integrated into international business practices and hence is becoming one of the determining factors for market accesses, it is becoming equally instrumental for local acceptability. A focus on CSR in Bangladesh would be useful, not only for improving corporate governance, labor rights, work place safety, fair treatment of workers, community development and environment management, but also for industrialization and ensuring global market access. Since, CSR entails working with stakeholders it is important to work from within and diagnose the





stakeholders; concerns so that CSR is truly embedded in the companies. By now, many CSR dimensions are practiced in Bangladesh. The SMEs largely depend upon export. The US and EU buyers set guidelines to RMG industry to ensure the standards. The 1992 Harkin's Bill and subsequent consumer and industry boycott of RMG products by USA and the consequent remedial moves by local RMG sector is one example. Moreover, some buyers from EU visited the sites of recently collapsed garments factories.

But, some of the exporters found difficulty in convincing the US/EU buyers to have positive attitude towards Bangladesh due to inadequate CSR practices, Lack of enforcement of Industrial Laws and Regulations, weak unions, absence of consumer rights groups and high level of corruption within the regulatory bodies make CSR violation rampant in Bangladesh. Two most significant foreign exchange sources is the RMG sector and the overseas manpower export. Unbelievably low compensation, working hours, health/hygiene/sanitation conditions, fire safety and various types of abuse are so common and to the extent of inhumanity that wild shock any conscientious individual to the core. Recently, the RMG sector employees have embarked on an industry wide movement to establish their rights. Overseas workers are mostly exploited by recruiting agencies whereas these rural and mostly illiterate people have to sell all their belongings becoming paupers of lend money at very high interest. Owing to cheating by the recruiters and unlawful behavior by the overseas employers, many of them get compelled to come back as beggars, some after long confinement in overseas jails. Hardly any remedy is available from the law

enforcing agencies. Many industrial units run with half-century old machinery producing fatal air, soil and water pollutions. More modern factories also don't care to install Effluent Treatment Plants.

Starting from FMCGs, vegetables, fruits and all other conveyable goods, adulteration, abnormal ripening at times with poisonous elements, keeping fish fresh with applying deadly Formalin and all other malpractice is rampant and carefree. Good Governance and efficient law enforcing agencies can only solve these plights.

5.7 Corporate Social Responsibility (CSR) Perceptions of Business Community in Bangladesh

At a Roundtable organized by CSR Center of Bangladesh Enterprise Institute, held on Thursday, February, 2013, speakers identified dearth of expertise, poor accountability as major obstacles to practicing CSR in Bangladesh. They elaborated that lack of expertise and poor accountability of corporate houses are obstacles to implementation of CSR in Bangladesh. The speakers also said many CSR activities by Bangladeshi corporate houses are centered mainly on publicity and short-term implications. The BEI roundtable on CSR titled 'Corporate Social Responsibility Practices and Challenges in Bangladesh' was a part of its 'Dialogue Series on CSR in ex.'. BEI President Farooq Sobhan said corporate entities should understand what CSR is and why it is important. The private sector

enterprises will remain weak unless and until they practice CSR in their ventures, the BEI president said, adding that when it comes to adopting good corporate governance, Bangladeshi companies are lagging far behind those in India, Pakistan and Sri Lanka. “Properly implemented CSR programs help the companies meet legal and societal expectations and benefit governments, employees, citizens and businesses,” noted Farooq. On the other hand, poorly implemented CSR programs are nothing but public relations exercises, he mentioned. Representatives of Unilever Bangladesh, Dhaka Bank and BRAC briefed the roundtable about their CSR activities.

5.8 Information regarding Corporate Social Responsibility (CSR)

Social Responsibility Asia (SR Asia) Bangladesh (2018) conducted a survey among 22 companies from different sectors which includes Banks & NBFIs, plastic, RMG, Pharmaceuticals, FMCG and Telecommunication. In 2017 they spent Tk. 1548.264 million in CSR projects. Sectors of intervention are education, community development, health, environment, disaster response, culture, water and sanitation. Telecommunication sector has CSR fund but for confidential reason they didn't share information. The participating industries came forward to contribute their CSR fund in 13 areas including Education (20%), health (15%), Community development (15%), Environment and beautification (12%)

, disaster and emergency response (8%), nutrition (5%), Cultural (5%) and so on. It is reported that the participating companies are managing their CSR fund directly by company CSR team but a significant number of companies outsource CSR projects. In some cases, companies prefer both method of project implementation either through any NGO or its CSR team. Maximum companies have M& E mechanisms to measure the impact of the projects. Most of the corporate are seeking for national CSR guideline for companies.

Some expects that government can initiate some private sector engagement projects in PPP model so that corporate CSR fund can be used in a systematic way. A very interesting findings came from corporate representatives is to create a central CSR fund where government can be part of the committee.

Social Responsibility Asia (SR Asia) Bangladesh (2017) conducted a study with 50 companies under 12 sectors including i) garments, ii) chemical, iii) bank and NBFIs, iv) renewable energy v) furniture, vi) food processing, vii) telecommunication, viii) logistics, ix) pharmaceuticals, x) electronics, xi) real estate and xii) service. During the survey, 25 top executives were interviewed to know their perception on CSR. Among all the definitions by the corporate leaders, three dimensions were focused, which are (1) Business integration (2) Philanthropy, and (3) Compliance. The results show that 46.4% executives think that CSR should be integrated to the core business and a company's responsibility towards people, community and the society as a whole within which it operates. Also, business/profit making with the aim to do no-harm

to the surroundings (social, economic and ecological). Business should balance profit making activities with activities that benefit society. It involves developing businesses with a positive relationship to the society in which they operate. 28.6% executive defined CSR as philanthropy through donating to some good work., distributing blanket to the poor in winter, donating to cultural programs etc.10.7% executives pointed that CSR is nothing but following the compliance in work place which ensure employees' right and positive impact to the environment. 14.3% executives didn't mention any clear perception regarding CSR.76% participating companies had CSR budget and 24% companies didn't have any budget for CSR in 2016. 60% of 76% shared the amount budgeted for CSR and 40% companies didn't share the CSR expenditure. BDT .253.54 million was spent for different CSR activities by participating companies which had budget in CSR.Companies with turnover from BDT 8000 million to 16000 million in 2016 didn't have any budget for CSR activity.

In the year 2016, companies CSR expenditure were in the following areas: health (17%), philanthropy (13%), Education (15%), energy conservation (9%), Environment (4%), water and sanitation (6%), disaster (4%), employee health, placement of disabled (6%), housing (2%), safe internet (2%), Women empowerment (2%), agriculture (2%), forestation (2%), sports (4%),cultural program, blanket distribution and others (2%).

Pre-assessment of CSR program by companies: Among 19 companies which had CSR budget,13 companies (68%) has company CSR policy,16 companies (64%) among 25 set priority before allocating budget and

14 companies conducted need assessment prior to implement or donate money for CSR activity or program.

CSR measurement and impact assessment: The companies which spent money for different CSR programs in 2016, some of them realized to assess the activity outcome for long-term impact and sustainability issues.24% companies measure their CSR program through conducting impact assessment by their own team or through third party consulting firms.12% companies measure their CSR program by quantifying the output. In that case, the programs mainly based on training, capacity building or some kind of philanthropy activities.16% companies assess their programs in an unconstructed way. They don't have any structured procedure to assess impact and measure output.Majority of the companies don't have any procedure of impact assessment or measuring activity output.

Company CSR team: 10 companies (40%) among 25 have separate CSR department or team of 2-3 human resource. 10 companies mainly implement CSR activities with the supervision of HRD, marketing department or corporate affairs department. They basically donate or implement or implement CSR expenditure in an unorganized manner or through as per need basis.

Rahman (2017) analyzed the participation of 5 private commercial banks namely Dutch Bangla Bank Ltd. (DBBL); Mercantile Bank Ltd. (MBL); Prime Bank Ltd. (PBL); South East Bank Ltd. (SBL) and Bank Asia Ltd. (BAL) in different areas of CSR. The working areas of the respective banks is presented in the Table-2 below:

Table 2: CSR areas of 5 Private Commercial Banks

Sl.No	CSR areas	DBBL	MBL	PBL	SBL	BAL	Percent (%)
1	Engaged in clean water management	-	-	-	-	-	0.0%
2	Engaged in forestation	-	-	-	-	-	0.0%
3	Beautification of cities	-	-	√	√	√	60%
4	Waste management	-	-	-	-	-	0.0%
5	Natural calamities	√	√	√	√	√	100%
6	Old persons home	-	-	-	-	-	0.0%
7	Mentally or physically handicapped	√	√	-	-	-	40%
8	Education of rootless children	√	√	√	√	√	100%
9	Accommodation for the slum dwellers	--	-	-	-	-	0%
10	Women's rights and anti-dowry practices	-	-	-	-	-	0.0%
11	Rehabilitation of orphan/rootless children	√	√	√	√	√	100%
12	In research on independence war, regaining and expansion of the consciousness of the independence war and the act of honorable living of the freedom fighters	√	√	√	√	√	100%
13	Health and sanitation in Chittagong Hill Tracts, char areas and areas surrounding breaking up of bank of river	-	-	-	-	-	0.0%
14	Engaged in treating cleft lips, cataract, cancer, and leprosy	√	√	-	-	-	40%
15	Engaged in treating acid victims	√	-	-	-	-	20%
16	Hospitals engaged in providing free medical treatment to poor patients	√	√	√	√	√	100%



17	Birth control products with a view to solving the population problem and to conduct camps for voluntary sterilization	-	-	-	-	-	0.0%
18	Grants to Public Universities	√	√	-	-	-	40%
19	Technical and vocational education for meritorious poor students	√	-	-	-	√	40%
20	Training on computer or information technology and in establishing infrastructure or in purchasing educational materials for implementing English education in public /private educational institutions (under Monthly Pay Order or MPO	√	-	√	√	√	80%
21	Technical and vocational training to unskilled or semiskilled	-	-	-	-	-	0.0%
22	Sports and provision of training at national level	√	√	√	√	√	100%
Total		12	9	8	8	8	42%

The contribution of the listed 5 banks in different areas of CSR is summarized and presented in Table 2 above. There are 22 prescribed areas of CSR but only 13 areas have been covered by 5 banks. However, all banks (100%) have participation in natural calamities. It is clear from the data that 9 areas (41%) have not been covered by any banks. There are only 5 areas (100%) where each and every bank has participated. Among the 5 banks, DBBL has the highest participation areas (12) followed by Bank Asia Ltd (10). It is important to mention here that the concerned banks have the liberty to choose any of CSR intervention.

Description of companies /organizations (private sectors) contributing to humanitarian response under CSR:

Modern managers are now perceiving integration of CSR into their strategy as a source of competitive advantage. Generation Z (those born in the mid-1990s) are now entering the formal job market, earning and spending money. They prefer companies that oppose poverty and support green policies and human rights. The companies that fit into these criteria have developed “purpose brands”- brands that tell clients that they fulfil a social purpose. These clients are a

segment called “belief-driven buyers”, who buy brands that stand for something.

Solving a social problem with scale is the way of committing to CSR. Earlier, CSR often revolved around making a donation to a philanthropic organization to support activities, which doesn't solve social problems with scale. Even still it is the use-case of CSR in many organizations. While one-off philanthropic ventures are important but, it is good if they last for three years addressing a social/environmental problem in a sustainable way.

We are entering an increasingly unstable environment where a growing number of CSR projects are crisscrossing the path of businesses. In a briefing to a creative agency, Hewlett-Packard indicated that greater diversity in its advertising led to an increase in sales. Ikea has announced that starting in 2020 it will only use recycled wood.

How companies across the globe are committed to social calling?

Globally companies are starting to care more about CSR initiatives in a bid to create an impact towards the community and get close to their customers. Among the largest 250 companies in the world, 92% produced a CSR report in 2015, informing shareholders and the public about the firm's activities. Global companies are focusing on sustainability initiatives, corporate foundations, employee volunteer programs, and donations to charity etc.

The Global Alliance for Banking on Values (GABV) is a network of banking leaders from around the world committed to advancing positive change in the banking sector.

Following the 2008 financial crisis, banks that put people before profit have gained recognition and are growing in strength and number. The GABV calls these banking institutions sustainability-focused banks. They ensure that banking is a healthy and productive system of society and develop a positive, viable alternative to the current banking system.

India is the first country in the world to make CSR mandatory for corporations. Businesses can invest their profits in areas such as education, poverty, gender equality, and hunger. In FY16, India witnessed a 28% growth in CSR spending in comparison to the previous year. In 2017 and 2018 India's spends further rose with corporate firms aligning their initiatives with new government programs such as Swachh Bharat (Clean India) and Digital India. Along with those projects, education and healthcare is also highly prioritized in India to foster inclusive growth.

Yes Bank, India's fifth largest private sector bank is the only Greenfield Bank awarded by the Reserve Bank of India in the last two decades. The bank is acclaimed much for its commitment towards sustainable environmental. On the occasion of Agreement at Paris on global movement towards a low carbon growth pathway, YES Bank donated USD 5 Billion by 2020 towards low carbon infrastructure development in India. They are also working on funding of 5,000 MW of clean energy, increasing percentage of renewable energy of India, contribute towards creating a carbon sink by planting two million trees, ensuring safe and clean drinking water.



Commercial Banks in Bangladesh responding to CSR initiatives:

Financial Institutions are now keener to participate in CSR initiatives than ever. In 2018, CSR expenditure by commercial banks grew to BDT 904.7 crore, registering 21% growth y-o-y. In this competitive banking environment, CSR is now being perceived as a way to be the ultimate financial partner to the community and people. In terms of CSR initiatives and expenditure, Dutch Bangla Bank Limited is put at the helm of the commercial banks and deemed as pioneer in this area. The bank, which has the second highest CSR expenditure in 2018, made commendable contribution towards education sector. In 2018, they awarded scholarships to 3,031 meritorious and underprivileged students who passed S.S.C examination and equivalents. Since 1997, the bank has been providing scholarship to HSC and graduation level and awarded the stipend to 53,710 students, as of 2018.

Bank Asia accomplished pilot project with Swiss contact and MetLife Foundation for financial inclusion of RMG workers. Under this platform, 3750 numbers of RMG workers have received financial literacy and 650 numbers of accounts have been opened for RMG workers.

Green Delta Life Insurance began a pilot project on weather index-based crop insurance in 2016 in collaboration with International Finance Corporation (IFC). The project ran in nine locations, insuring close to 10,000 farmers in seven crops. This project showcases a good example of how sustainable CSR initiative for a community can be turned into business model.

According to Haque, Ayesha (2019) the term 'sharing' is gaining ground as a concept that

thrives on bridging needs with resources in the most efficient and effective way. This was earlier restricted to an informal exchange of products has assumed a whole new meaning. Today, it represents a new form of institutional partnership that stands to benefit all constituents of the ecosystem and signifies innovations that generate sustainable economic outcomes which permeate right down to households.

The shared model helps solve a circumstantial challenge: Paradoxically, though Bangladesh is among the most populous countries with major shortage of skilled manpower. This has the potential to turn the country's demographic dividend into a divisive drawback. One of the flagships first projects from 2012 - 2015 has been the skills development project of IDLC in collaboration with its long-standing corporate client Fareast Knitting & Dyeing Industries. The IDLC-Fareast Skills Development Project was conceived to fulfill an active role in solving this conundrum by providing trained manpower (marginalized women) to the textiles sector, which is one of the largest employers in Bangladesh. This was a successful collaboration of PPP whereby the Directorate of Technical Education Board was represented by GoB, Fareast Knitting & Dyeing Industries represented the private sector engagement mobilized through the ILO TVET Report Project in coordination with IDLC Finance Limited. At the end of the project about 60% of the trained workforce was retained in the industry. Through this construct, the program also took the issue of women empowerment head-on - almost 50% of the country's population is represented by the female gender.


Chapter 6

Possibilities of Engagement of Private Sectors in Capacity Building of Humanitarian Actors

Bangladesh Bank has already issued a guideline on CSR for Bank and NBFIs in 2008. This guideline is being followed by most of the Banks both state-owned and private banks. There still exist cloudiness in the implementation of CSR by NBFIs as there are few reports available for general information. Though they have produced annual report but, in most cases, scanty or no information is provided for public. But the number of NBFIs contributing to CSR and amount of fund in CSR is in an increasing trend. This is most encouraging and a positive step in the business sector of the country. It is known from different study deliberations that some Banks and NBFIs have progressed in their CSR implantation strategy because their profit is increasing through the involvement of CSR and sustainability of the product and service are in a better position than before.

According to print media (Financial Express), Ministry of Finance, Bangladesh is preparing the CSR guideline for industries and service sectors of the country and they are at the final stage of the document. There is no doubt

that the absence of a government guideline on CSR is hindering the proper contribution and implementation of CSR in the country. In the absence of such a document, a large number of companies has prepared their own guideline and implementation strategy. Some companies are following the scheduled criteria like need assessment, selection of beneficiaries, and collection of lists of stakeholders / beneficiaries, amount / number of money or materials to be distributed with provision of monitoring and impact evaluation of the CSR. Some companies / organizations are implementing either through their HRD, Marketing Department etc. Some companies / organizations are implementing these activities through some local or regional NGOs who have experience in this sector. Some companies have already established joint collaborations with local or regional humanitarian actors. It is evident from collected information that all the companies / service organizations are engaged with some sort of humanitarian activities with varied level service to the community.



Different company and service organizations have been participating in the CSR implementation with their own initiatives because no one wants to remain behind as because the front liners in the sector of CSR are advancing with their pride product and service in the market. It helps to strengthen the footings of the company in the market as well as branding their product. Branding is considered as a living business concept followed by millions now -a -days in the world. But it is interesting to note that a number of companies didn't disclose their amount of fund allotted for CSR publicly and even refused to disclose the same during interview. Some companies mentioned that there is lack of support service for implementation of CSR which need to be immediately addressed for sustainable development and effective implementation of CSR among the community

In such circumstances, it is clear that it is the high time to engage the private sectors to invest in the capacity development of the local or regional humanitarian actors. It is expected that the capacity development of the humanitarian actors would further assist to create a common fund for humanitarian response.

NAHAB is working through arrangement of dialogue, seminar, workshop, conference with allied humanitarian actors to facilitate the process of localization and developing a humanitarian architecture. Localization is considered as the process of institutionalizing local level management of humanitarian actions to ensure effective and real-time services to the affected communities.

The humanitarian architecture is based on three principles, namely;

- 1) Humanitarian response is a shared and coordinated responsibility;
- 2) The actions are to be led by local actors where the remote organizations (not located in the district) to function as support actors; and
- 3) This arrangement is based on the understanding and practice that the local actors have the potentiality to be the first responders and operate effectively to identify contextual needs and reach the most vulnerable households.

NAHAB strategies are split into 7 areas, which are as follows:

1. **Networking among humanitarian actors:** Networking for collaboration through joint planning, capacity sharing and coordination among GO, NGO, private sectors, humanitarian actors at all levels with the spirit of shared responsibility to work together is a key of NAHAB.
2. **Fostering partnership and coordination:** NAHAB will facilitate coordination for response of all actors through various mechanisms including Clusters and Forums of the local, international and humanitarian actors to avoid duplication of coverage and wastage of limited resources.
3. **Information and knowledge management:** NAHAB works to create a common space to share information, experiences and research findings to support alliance members with updated information and knowledge.

4. **Strengthening and reinforcing capacity of humanitarian actors:** Capacity enhancement of local actors to deliver faster, need-based effective humanitarian services in efficient manner is required keeping in mind their existing strengths. NAHAB will take possible initiatives to build the skills in specific field of actions.
5. **Resource mobilization:** Promoting collective efforts of local actors at national and sub-national levels for mobilizing and accessing cash and in-kind resources is a strategically important aspect. NAHAB will work for strengthening national, district, upazila and union level capacities and explore pool funding arrangements at each level.
6. **Working with government:** Working closely with public sector agencies facilitating their pro-active roles in disaster management is an essential and strategic choice.
7. **Advocacy at all levels:** Advocacy for active engagement of local actors in decision making in the humanitarian actions and management architecture is a major agenda of NAHAB. Developing Localization of Demonstration sites in district is a major step of NAHAB under which in each division of Bangladesh a disaster-prone district is selected to demonstrate NAHAB approach of disaster management as a shared responsibility. (Web: www.nahab.net).



Opportunity, Challenges and Mitigation Measures in Capacity Building of Humanitarian Actions and Emergency Responses

7.1 Opportunity

- Government of Bangladesh has a significant and vital role to play in materializing corporate social responsibility (CSR). Corporates are willing to complement government initiative on social responsibility and sustainable development for the betterment of the environment, economy and society at large;
- There exists scope of Public-private partnership (PPP) investment project whereby private company would invest through their CSR fund to meetup the emergency need. The procurement of rice harvester with joint effort of GoB and ACI is an example for this initiative in the country;
- A very interesting finding came from corporate representatives is to create a central CSR fund where government could be a part of the committee;
- The experience of business leaders in the field of CSR require special attention while drafting CSR guideline;
- The deserving field in humanitarian sector is vast. The interest of the private sector to contribute to the field is encouraging and expected to be sustainable in future. This is an opportunity which would facilitate to construct a developed Bangladesh within 2041. SDG 3 depicting peace and prosperity and SDG 17 depicting partnership for sustainable development is supportive through CSR.

7.2 Challenges

- 1) There is a lack of awareness, understanding and professionals on CSR. Although the essence remains corporate philanthropy, CSR is still perceived as a marketing gimmick to earn more profits and more of a temporary and not a long-term approach;
 - 2) Traditional mindset of management and inadequate knowledge on CSR;
 - 3) There is no enforcement from government level on CSR;
 - 4) Management is not aware of the positive impacts of the CSR;
 - 5) Management has lack of capacity to develop strategic planning;
 - 6) There is no competition among corporates as well as no provision to be awarded for CSR best practices;
 - 7) Business entities has no transparency towards the stakeholders;
 - 8) Corporate bodies don't do any baseline and impact assessment of CSR activities;
 - 9) There are administrative and bureaucracy in management; and
 - 10) Inadequate promotional activity on CSR.
- 2) Each corporate body should come-up with their own guideline on CSR in order to improve their conditions in philanthropic, ethical, legal and economic responsibilities, which would ensure their more acceptance to the community at large.
 - 3) There should have short, medium and long-term strategic plans for each corporate body in terms of their CSR responsibilities.
 - 4) Baseline and impact assessments should be there for each corporate body under their strategic plans, including M&E activities.

7.3 Mitigation measures

- 1) The declaration of a CSR guideline for companies and organizations from GoB would perhaps mitigate to resolve major issues related to CSR.



Key Observations

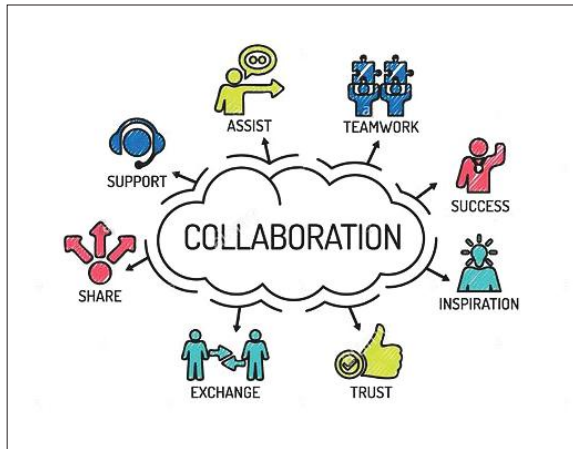
- 1) The CSR activities is being implemented by the corporates without any Government guideline. Thus, it is not being properly utilized as expected by the stakeholders;
- 2) Corporates are reluctant to spare additional manpower and funds for the implementation of CSR activities. The humanitarian actors could be utilized for performing the ground work like collection of data and information, share the local experience for sustainable development and distribution of funds and materials to the stakeholders.
- 3) Involvement of the companies in CSR activities is an obligation to meet up the export criteria imposed by the overseas buyers.
- 4) The private sectors and the humanitarian actors are working for the well-being of the common people, but at present, there is no linkage between the two in delivering the services for the common people.

Chapter 9

Recommendations and Conclusions

9.1 Recommendations

- NAHAB as a platform should increase and strengthen efforts to establish linkages between the private sector and government in order to promote the engagement of the private sector in national disaster management frameworks and arrangements, and humanitarian responses.
- NAHAB has a bright future in making private sector engagement with humanitarian response and this platform can capitalize the available sources through CSR Centre, its trust bodies and other related organizations, including business organizations.
- NAHAB should also extend its efforts and initiatives to establish linkages with Social Responsibility Asia (SR Asia) Bangladesh for developing making effective mechanisms towards gaining the benefits of the available CSR opportunities in Bangladesh and global perspectives.
- Local, national, regional and global level platforms, who are engaged in private sector engagement in humanitarian responses through a mapping of the appropriate stakeholders in the sector at all levels with a more diverse membership, including different types of private sector actors. This could include more locally, nationally and regionally based private sector and, where appropriate, small businesses and other public enterprises.
- A guideline on CSR is highly essential in order to harness the benefits for the climatically vulnerable and disaster affected population of the country.
- Active collaboration is required with all key players in the private sector in order to address the issues of humanitarian affairs in the country.
- Frequent consultations with local, regional, and national level experts, business hubs, associations of business communities, GoB representatives, humanitarian actors and allied personnel, associated with CSR have to be



conducted through arranging workshops, conferences, seminars, meetings, etc. to prepare and finalize the CSR guideline.

- Government can initiate some private sector engagement project in PPP model, so that corporate SCR funds can be used in a systematic way.
- A central CSR fund could be created through participation of corporate business organizations, where government can be a part of the committee, including the business hubs.
- Further research is suggested to gather more information in respect of making a guideline on CSR, which NAHAB and ELNHA can take the lead to expedite it.

9.2 Conclusions

This special study on the private sector engagement in humanitarian response is unique in order to address and way out its possibilities of engagement with the private sectors and their Corporate Social

Responsibility (CSR) in capacity building of humanitarian actors and emergency response, also will explore the opportunity and challenges and its mitigation measures in the study. The industry and service sector of the country is booming to meet-up the domestic and global demands. As a result of this, CSR is also growing day-by-day, which is embedded in the business sector. Now it is the time to capitalize the available CSR fund for appropriate investment in different sectors for a developed nation within 2041. It is important to mention here that the globally accepted SDGs are also relevant with this initiative of participation of private sectors and humanitarian actors in the country. The joint efforts of private sectors and humanitarian actors could contribute to build a nation with all necessary requirements for a peaceful and prosperous country in the World. The SDG-3 (Peace and Prosperity) and 17 (Build Partnership) are very much relevant and supporting to this effort.

Annexures

Annex-1

Terms of Reference (ToR)

National Alliance of Humanitarian Actors Bangladesh (NAHAB)

Empowering Local and National Humanitarian Actors (ELNHA)-II Project

“Conduct study on Private Sector engagement in humanitarian response”

Terms of Reference

Consultancy: Conducting study on Private Sector engagement in humanitarian response

1. Purpose

1.1. Background

Dhaka Ahsania Mission (DAM) is implementing the ELNHA-II project in Dhaka district since 2016 which is funded by Oxfam in Bangladesh. The project is implemented by the lead actors who are the sole implementer under this project. The project is implementing through 9 humanitarian actors including government, local and national organizations. NAHAB is one of the lead actor of DAM ELNHA project.

National Alliance of Humanitarian Actors, Bangladesh (NAHAB)' is a national platform of the Humanitarian Actors. The NGOs come together to establish NAHAB as an alliance is to encourage and support national/local non-governmental, national humanitarian organizations, partners and other relevant actors to uphold their voice, representation and commitment to invest for faster, needful and effective humanitarian actions in Bangladesh. NAHAB is promoting the localization process through building partnership and networking among the humanitarian actors. As part of this process, NAHAB is taking lead to study Private Sector engagement in humanitarian response and organize influencing workshop with relevant stakeholders will be implemented by ELNHA and NAHAB jointly supported by Oxfam.

The private sector has long been a major contributor to humanitarian action. It is increasingly being recognized as a major stakeholder alongside aid agencies and governments in multiple aspects of humanitarian action. At the community level, businesses have long aided communities affected by crises, frequently use their materials and mobilizing their staff to help affected populations. Large national, regional and multinational firms are also closely involved in supporting humanitarian

objectives, whether indirectly, by resuming operations in crisis affected areas, or directly by providing cash and in-kind donations of goods and services.

Despite a former tendency for aid agencies to view businesses as prospective donors, their greatest direct contribution has come in the form of new technologies and other innovations as well as the sharing of technical expertise. Despite entire elements of humanitarian action, including cash transfers, telecommunications and logistics, have been transformed as businesses have become increasingly involved. In the present concept of localization issue which outlined in the NAHAB thematic areas, so it's most essential to include the private sector as key stakeholders in efforts of building disaster resilience as a pertinent concern in the field of disaster risk management.

There is a strong rationale for the private sector to collaborate with the humanitarian community. The private sector is indeed a fundamental component of affected communities. Private sector interests are often equally vulnerable to a natural disaster or the impact of conflict. Local business operations, whether of SMEs or multinationals, are among the first to be hit by such emergencies. Their infrastructure, supply chains, workforce, and markets can all be severely affected.

There is a business case for engagement; by preparing for and responding to emergencies, businesses can ensure that their operations will not be severely affected by emergencies. In addition, engagement in humanitarian action ensures an increase in staff engagement and satisfaction, strengthening of community resilience, prosperity and sustainable development as well as building of relationships with communities.

That means the private sector engagement is very crucial in emergency management and even building capacity of humanitarian actors, also important to know how humanitarian actors will build relationship in terms of partnership with private sectors.

1.2. Objectives

The objective of the study is to address and way out its possibilities of engagement with the private sectors and their Corporate Social Responsibility (CSR) in capacity building of humanitarian actors and emergency response, also will explore the opportunity and challenges and its mitigation measures in the study.

2. Role of the Consultant

Relevant private sectors to be part of the study. A comprehensive report will be prepared and shared with relevant stakeholders and private sectors and NAHAB network members in an online workshop. NAHAB is responsible to hire the consultant and complete the whole task.

3. Reporting

3.1 Reporting directly to the NAHAB Coordinator, the Consultant will work closely with the NAHAB and the alliance members in implementing the assignment.

4. Duration of contract

30 days duration, will be started from March 01, 2021. It is mentioned that when the final deadline set for the assignment, the work should complete by the deadline.

5. Qualifications / special skills or knowledge required

Competencies

Planning and organization: Ability to identify priority activities and assignments, allocation of appropriate amount of time and resources for completing work.

Communication: Excellent written and spoken communication skills in English. The ability to translate short communication materials, including for example brochures and websites.

Teamwork: ability to work collaboratively with colleagues to achieve organizational goals; ability to solicit inputs by genuinely valuing others' ideas and expertise; willingness to learn from others, and ability to work in a multi-cultural, multi-ethnic environment. Capacity to work with transparency; capacity to build trust in colleagues.

Qualifications

Education: University degree and/or professional training in DRR, communication, informatics, data management or standard setting.

Professional Experience: At least 5-10 years of work experience in the area of Humanitarian response, communications or managing communities/networks is required for this assignment. Experience in standard setting, stakeholder consultation, auditing, design and track of KPIs/performance metrics, social science, international affairs, and/or environmental science is a strong asset. Experience in rice growing countries is important.

Languages: For this position fluency in written and spoken English is essential; ability to work in other languages, especially French, is an asset.

Other skills

The candidate must be able to foster dialogue and cooperation among a diversity of SRP members and relevant stakeholders.

Excellent command of communications programs and software (website, graphic design, etc.) is required.

Excellent computer skills are required in the complete Microsoft Office Suite (Word, Excel, PowerPoint, Project, Publisher, and Access).

Annex-2

References

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Annex-3

Business Organizations of Bangladesh

1. Bangladesh Garment Manufacturers & Exporters Association (BGMEA)

President : Rubana Huq
Contact No : 02-8140314
E-mail : info@bgmea.com.bd
Website : www.bgmea.com.bd

2. Bangladesh Knitwear Manufacturers & Exporters Association (BKMEA)

President : Salim Osman
Contact No : 02-58615910
E-mail : info@bkmea.com
Website : www.bkmea.com

3. Bangladesh Frozen Foods Exporters Association (BFFEA)

President : Md. Amin Ullah
Contact No : 02-8317531
E-mail : bffea@dhaka.net
Website : www.bffea.net

4. Bangladesh Ceramic & Glassware Importers Association (BCGIA)

Contact No : 02-7320489
E-mail : bcgia@dhaka.net

5. Bangladesh Ceramic Manufacturers & Exporters Association (BCMEA)

President : Shirajul Islam Mollah
Contact No : 02-48316989
E-mail : bcmeabd@gmail.com
Website : www.bcmea.org.bd

6. Bangladesh Organic Products Manufacturers Association (BOPMA)

President : Nizamuddin Rajesh
Contact No : 02-8190604
E-mail : ufil@bopma.org
Website : www.bopma.org

7. Animal Health Companies Association of Bangladesh (AHCAB)

President : Dr M Nazrul Islam
Contact No : 01713-454425
E-mail : info@ahcab.net
Website : www.ahcab.net

- 8. Women Entrepreneur Association of Bangladesh (WEAB)**
President : Shahruk Rahman
Contact No : 01730-004994
E-mail : weab@multimodebd.com
Website : www.weabbd.com
- 9. The ICT Industry Association of Bangladesh / Bangladesh Computer Samity (BCS)**
Presiden : Md. Shahid-UI-Munir
Contact No : 02-9671342
E-mail : samity@bcs.org.bd
Website : www.bcs.org.bd
- 10. Bangladesh Association of Software and Information Services (BASIS)**
President : Mr. Syed Almas Kabir
Contact No : +880 96 12322747
E-mail : info@basis.org.bd
Website : www.basis.org.bd
- 11. Bangladesh Association of Pharmaceutical Industries (BAPI)**
President : Nazmul Hassan Papon
Contact No : 02-9889731
E-mail : info@bapi-bd.com
Website : www.bapi-bd.com
- 12. Bangladesh Indenting Agents Association (BIAA)**
President : K.M.H Shahidul Haque
Contact No : 02-8391501-3
E-mail : biaa@dhaka.net
Website : www.biaa.org.bd
- 13. Bangladesh Freight Forwarders Association (BAFFA)**
President : Kabir Ahmed
Contact No : 02-8836324-25
E-mail : info@baffa-bd.org
Website : www.baffa-bd.org
- 14. Bangladesh Garments Accessories & Packaging Manufacturers & Exporters Association (BGAPMEA)**
President : Md. Abdul Kader Khan
Contact No : 02-9632700
E-mail : bgapmea@gmail.com
Website : www.bgapmea.org
- 15. Leather goods& Footwear Manufacturers & Exporters Association of Bangladesh (LFMEAB)**
President : Md. Saiful Islam
Contact No : +880-2222275418-9
E-mail : info@lfmeab.org
Website : www.lfmeab.org

16. Bangladesh Tanners Association (BTA)

President : Md. Shaheen Ahamed
Contact No : 02-48118860
E-mail : tanners@net2bd.com
Website : www.tannersbd.com

17. Bangladesh Fruits, Vegetables & Allied Products Exporters Association (BFVAPEA)

Contact No : 02-09560506
E-mail : bgapmea@gmail.com
Website : www.bfvapea.business.site

18. Bangladesh Ship Breakers & Recyclers Association (BSBA)

President : Md. Abu Taher
Contact No : 714778, 714117
E-mail : bsba@bnsibd.net
Website : www.bsbra-bd.org

19. Bangladesh Jute Mills Association (BJMA)

President : Md. Abdur Rouf
Contact No : 02-955-8182
E-mail : bjmc.bd@gmail.com
Website : www.bjmc.gov.bd

20. Bangladesh Jute Spinners Association (BJSa)

President : Md. Saiful Islam
Contact No : 02-9551317
E-mail : bjsa_bd@yahoo.com
Website : www.juteyarn-bjsa.org

21. Bangladesh Jute Association (BJA)

President : SK. Syed Ali
Contact No : 02-9552916
E-mail : bjadhaka@gmail.com
Website : www.bja.com.bd

22. Bangladesh Plastic Goods Manufacturers & Exporters Association (BPGMEA)

President : MD. Jashim Uddin
Contact No : 02-9347889
Website : www.bpgmea.org.bd

23. Advertising Agencies Association of Bangladesh (AAAB)

President : Ramendu Majumdar
Contact No : 02-9896660
E-mail : aaab@unitrendnd.com
Website : www.aaab.org.bd

24. Association of Travel Agents of Bangladesh (ATAB)

President : Monsur Ahmed kalam
Contact No : 02-48320728
E-mail : atab.org.bd@gmail.com
Website : www.atab.org.bd

25. Tour Operators Association of Bangladesh (TOAB)

President : MD. Rafeuzzaman
Contact No : 0258154155
E-mail : info@toab.org
Website : www.toab.org

26. Tourism Developers Association of Bangladesh (TDAB)

President : Mr. Taufiq Uddin Ahmed
Contact No : 02-9675471
E-mail : info.tdab@gmail.com
Website : www.tdab.org.bd

27. Bangladesh Association of International Recruiting Agencies (BAIRA)

President: Benjir Ahmed
Contact No: 0241032144
E-mail: baira1984@gmail.com
Website: www.baira.org.bd

28. Bangladesh Foreign Exchange Dealers Association (BAFEDA)

- President : Ataur Rahman Prodhan
- Contact No : 029332746
- E-mail : bafeda@gtlbd.com
- Website : www.bafeda.org.bd

29. Bangladesh Insurance Association (BIA)

President : Sheikh Kabir Hossain
Contact No : 01711153150
E-mail : info@bia-bd.org
Website : www.bia-bd.org

30. Bangladesh Insurance Surveyors Association (BISA)

President : K. N. M. Khorshed Alam
Contact No : 01970264264
E-mail : info@bisa2018.org
Website : www.bisa2018.org

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