

# Paying Back

Bangladesh Bank sets example





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# Foreword

The concept of socially responsible business is an emerging trend and gaining momentum in Bangladesh. Banking sector, in particular, has been playing a vital role in this regard. The figures tell the story. The total CSR expenditure by the banks jumped to Tk. 4471.49 million in 2013, up from Tk. 553.80 million in the year 2009. This trend of tremendous growth in CSR expenditure is the result of commitment of the banks to the society that developed through strong advocacy for CSR during recent years. Bangladesh Bank has provided guiding support through a regulatory framework and incentive in the form of recognition in the rating process of banks. To encourage and oversee the CSR activities of banks and non-banking financial institutes (NBFIs), the central bank has opened its Green Banking and CSR department. While encouraging banks and NBFIs to operate CSR in an effective manner, Bangladesh Bank has created its disaster management and social responsibility fund to demonstrate good examples of responding to the needs of the society.

At the first phase of utilizing the fund, Bangladesh Bank provided support to nine organizations to implement projects of diverse nature, but with the common goal of making positive changes. The interventions have provided logistics support to Liberation War Museum, National Institute of Burn and Plastic Surgery, Fire Service and Civil Defense and addressed the issues like autism, prevention of drug addiction, wildlife preservation, youth leadership development and advocacy and capacity development for promotion of CSR.

CSR takes care of the interest of all stakeholders rather than that of the shareholders only. Similarly CSR planning and operations involve, in addition to the corporate houses, the policy makers, academics, development activists and the beneficiaries. Finding the right beneficiary may not always be easy for the corporate house. They need support and assistance of the development organizations like NGOs and CBOs who are well acquainted with and have easy access to the community. Communication between corporate and NGO is another matter of concern. So creating this triangular connectivity is of vital importance for ensuring best use of CSR funds. Bangladesh Bank's initiative of reaching the community through development activists can be a good example to be followed by banks and other corporate houses.



This report, developed by MRDI, is a compilation of a brief introduction to the nine organizations that received funding support from Bangladesh Bank, utilization of the funds and a look into the future. A video documentary has also been produced depicting the programmes and activities of the organizations.

MRDI team interviewed the focal persons of the organizations who expressed their views. We are thankful to them for their cooperation. We express our heartfelt thanks and gratitude to the Governor of Bangladesh Bank Dr. Atiur Rahman and Vice Chancellor of Dhaka University Professor Dr. AAMS Arefin Siddique who put their valuable comments on the dimensions of CSR. Our special thanks to Shitangshu Kumar Sur Chowdhury, Deputy Governor of Bangladesh Bank, not only for his efforts in materializing this initiative, but also for his commitment to the promotion of CSR in the country. We are also thankful to the officials of Green Banking and CSR department of Bangladesh Bank. Farid Hossain, CEO of INFOCUS accomplished the task of preparing this report. He deserves special thanks. Officials of MRDI have worked hard in publishing this report. Their sincere efforts must be acknowledged with thanks.

This publication and the accompanying video documentary, we believe, will be very useful to the stakeholders of CSR. Corporate houses will know about the diverse nature of needs of the community that will facilitate them plan their CSR programme. Development organizations will be facilitated to seek CSR funds to address the needs of the target beneficiaries. This, hopefully, will open up options for replication of these interventions that will address wider segments of the population.





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# The other side

Corporate social responsibility (CSR), in simple terms, denotes voluntary activities of business entities, in fulfillment of their social obligations. It demonstrates a company's awareness of the need for being partners for creating a caring society. It goes beyond a business organisation's prime goal of making profit.

The conceptual framework of CSR, as it is still evolving in Bangladesh, is characterized by ethical and socially responsible practices by business enterprises or corporate bodies aiming at reducing poverty, hunger, illiteracy and deprivation on a sustained basis, strengthening corporate governance, ensuring transparency and accountability of operations and promoting corporate social entrepreneurship.

Bangladesh Bank (BB), going beyond its mandated tasks of implementing monetary policy, monitoring foreign exchange reserve, issuing and controlling bank notes and overseeing the banks and financial institutions, initiated the idea of inclusive economy in which the poor are not left out from the mainstream economic activity. These initiatives are linked to the alleviation of poverty and improving the living standard of poor people. Governor of Bangladesh Bank Dr. Atiur Rahman believes that the business entrepreneurs, the banks and the financial institutions have the moral responsibility to pay back a substantial part of what they get from the society in the form of profit in their business. Out of this idea, the central bank has boldly come forward to encourage and promote CSR, particularly in the financial sector including banks and non-banking financial institutes.

Over last few years following important steps have been taken in the banking sector for the expansion and mainstreaming of CSR at the initiative of Bangladesh Bank:

- Banks have opened a separate CSR desk in their head office with a designated officer for planning and management of CSR.
- BB is publishing an annual report on CSR activities of banks and financial institutes.
- As a moral incentive, 10 credit points have been allocated by BB in the CAMELS rating process of banks.
- BB has set up a green banking and CSR department.



These efforts have produced visible results. The expenditures on CSR by the banks and financial institutions have increased to around Tk. 500 crore last year, a big leap from just Tk. 55 crore five years ago. Conceptual change about CSR has also started taking place. Realization has now started developing that CSR is different from one off charity and legal compliance for licensing. CSR has to bring some sustainable changes and demonstrate visible impact in the target community.

At this stage of progress, Bangladesh Bank realized that mere encouragement and motivation to others is not enough. It took an initiative to intervene into the field of social development with its own resources.

## Paving the way

Governor of Bangladesh Bank Dr. Atiur Rahman has been the driving force behind bringing CSR in the limelight. A strong advocate and one of the champions of CSR in Bangladesh, Dr. Rahman, since his taking over as the governor in 2009, has been encouraging the banks and financial institutions to upscale their CSR programmes and take the activities to new areas such as climate change, environmental sustainability, skill training, creation of jobs and business opportunities in addition to the traditional areas of education and social welfare.

Bangladesh Bank, according to him, must lead the way by setting some examples on its own. "The banks are coming forward. Then we thought about our own potentials. We are also making a profit and we are giving a part of the profit to the government. But just telling others to do something, not doing anything ourselves is not a sign of good leadership. So, last year we created a social responsibility fund from where we helped partner organizations," said Dr. Atiur Rahman.





# Walking hand in hand

An exceptional event took place at the Bangladesh Bank's meeting room on 4 March, 2014. Representatives of nine development organizations met the governor and his colleagues to build a unique partnership through working on diverse issues with a common goal of making a caring society. The organizations signed separate agreements with BB to implement their projects with the support of the 'Disaster management and social responsibility fund' operated by Green Banking and CSR department of the Bangladesh Bank.

While expressing their feelings the representatives of the organizations applauded the humanistic role of Bangladesh Bank, the regulatory body of the banking sector of the country.

"Allocation of the funds by the Bangladesh Bank is a recognition to the activities of the organizations which will substantially enhance their credibility in the corporate sector and in the society as well," they observed.

Allocation from the 'Disaster management and social responsibility fund' was done considering merit of the proposals submitted by development organizations. Responding to BB's call, organizations applied for funds to implement their ideas. Management board of BB assessed the proposals and allocated funds to nine organizations. It appears from the profile of the projects that each of them, somehow or the other, directs at addressing human needs involving human beings. Keeping alive the history of the country's great War of Liberation, providing special care to the children with disabilities, mitigation of natural and man-made disaster, prevention of tobacco and drug addiction, special care for burn victims, rescue and rehabilitation of endangered wild animals, youth leadership development and advocacy for CSR mainstreaming -- all these have an inherent component that touches human life. BB selectors have put priority on this humane appeal of the proposals.





## The torch bearers

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Autistic Children's Welfare Foundation Bangladesh

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Bangladesh Banyaprani Sheba (Wildlife care) Foundation

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Bangladesh Youth Leadership Centre (BYLC)

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Fire Service and Civil Defense

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Management and Resources Development Initiative (MRDI)

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MANAS - Organization for prevention of drug addiction

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Muktijuddho Jadughor (Liberation War Museum)

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National Institute of Burn and Plastic surgery (NIBPS)

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Proyash - Institute for Children with Special Needs

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Special care for  
special children

**Autistic Children's Welfare Foundation, Bangladesh**





This was founded in 2007 as a non-profit organization with the objective of providing equal opportunity for disabled children. Vision of the organization has been mentioned as

- Equal opportunity, empowerment of our children through sustainable development by different training and rehabilitation programme to our children in need.
- Acquire social rights, develop awareness amongst general people through awareness & advocacy with correct information, proper education, make available required care and services through conduct of proper research.

Its areas of work include awareness & advocacy, education, support, care, service and research.

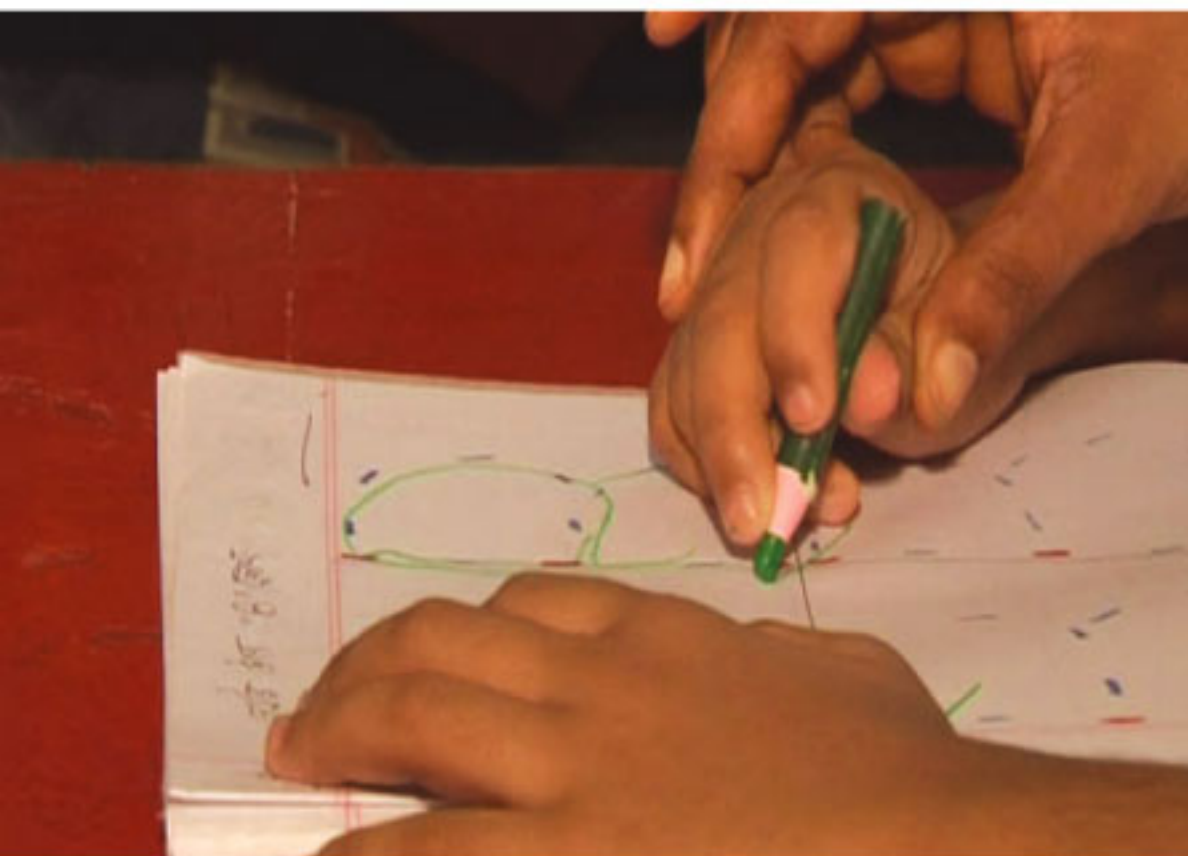
Located at Mirpur the foundation was founded by a couple who has two autistic boys, also students at the school run by the foundation. Currently, the school has 26 children who spend an average of five and a half hours under the care of specially trained teachers, therapists and other staff.



The central bank has allocated an amount of Tk. 50 lac to meet the special needs of these children and to develop skills among them.

### Utilizing the fund

With the money received from the central bank, the foundation has purchased a treadmill, a vibrator machine, a cycle, puzzle, books, plastic flowers and a rocking chair, all specially made for the disabled children.



Children, especially children with autism and intellectual deficiency, are valuable to us. We should take initiative to provide them with education and services in the light of their thinking and understanding.

**Dr. Atiur Rahman**  
Governor  
Bangladesh Bank





Special instruments are needed to take care of autistic children. These are expensive and we need support to purchase them.

**Dr. Marufa Begum**

Executive Director & Principal  
Autistic Children's Welfare Foundation, Bangladesh





Caring animals,  
saving environment

**Bangladesh Bannaya Prani Sheba Foundation**





This foundation for wildlife care states its mission as: To protect endangered and injured wild animals through care and treatment and promote ecological balance.

Sitesh Ranjan Deb, a hunter-turned-saviour of animals set up a shelter for endangered wild animals at his small home in Srimongol town. Then he converted into a sanctuary and shifted to Ruposhpur village on the outskirts of the town. The sanctuary sits on a 2 acres of land providing shelter to a wide range of birds and animals: bear, wild boars, monkeys, sleeping monkeys, spotted deer, golden tiger, leopard, Himalayan parakeet, fishing tiger, horn bills, turkeys, slow loris, pythons, vultures and a variety of others.

The sanctuary has over the years drawn many visitors including politicians, judges, development activists, senior government officials and elected representatives. Many of them came forward with help and cooperation.



Under its recent initiative Bangladesh Bank donated Tk. 15 lac from its social responsibility fund for development of the sanctuary. Association of Bankers and mobile phone operator, Robi also made donations at the request of BB which were used for developing infrastructural facilities.



### Utilizing the fund

The fund has been used to purchase 7 decimals of land to extend the narrow parking space in front of the sanctuary.



Shitesh Ranjan Deb rescues and nurtures the endangered animals like his own children. This is a unique service to the animals.

**Dr. Atiur Rahman**  
Governor, Bangladesh Bank





So far I have rescued about 2000 animals including a python and its babies, nurtured them and returned them to the forest. I will do it as long as I live.

**Sitesh Ranjan Deb**

Chairman, Bangladesh Bannaya Prani  
Sheba Foundation, Srimongol





# Preparing the generation

**Bangladesh Youth Leadership Center (BYLC)**





Bangladesh Youth Leadership Center (BYLC), the country's first leadership institute, works to bridge gaps in society by uniting youth from diverse backgrounds, equipping them with leadership, problem solving, and team building skills, and engaging them in community-service and active citizenship.

BYLC's vision is to create a poverty free Bangladesh driven by the next generation of home-grown leaders.

BYLC works to develop skills of young people on leadership, communications, team building, problem solving and critical thinking by organizing leadership programs in Bangladesh. Through the training the organization brings young people with educational background in Bangla medium, English medium and Madrasah (Religious school) under one umbrella to facilitate mutual understanding and create a cohesive environment in the educated youth community.

Each year, BYLC offers various programs designed to hone the leadership skills of young learners. Using its unique teaching methodology, developed at Harvard and adapted to the Bangladeshi context, BYLC aims to instill values of service, inclusiveness, tolerance, and justice in Bangladesh's youth. They encourage participants to exercise leadership on behalf of the issues they care about and bring about positive change in society, by providing a space where their development can unfold and potential can be unleashed.



Bangladesh Bank extended support to this organization to help underprivileged youths develop their leadership qualities. BB provided Tk 20 lac for organizing one such training programme.



### Utilizing the fund

Under the programme 41 youths, 45% of them women, selected from Bangla and English medium institutions and madrasahs were given training on leadership, team work and planning from March 25 to June 30 this year. Some of the trainees have designed projects and worked on the field under Leadership in Action project.

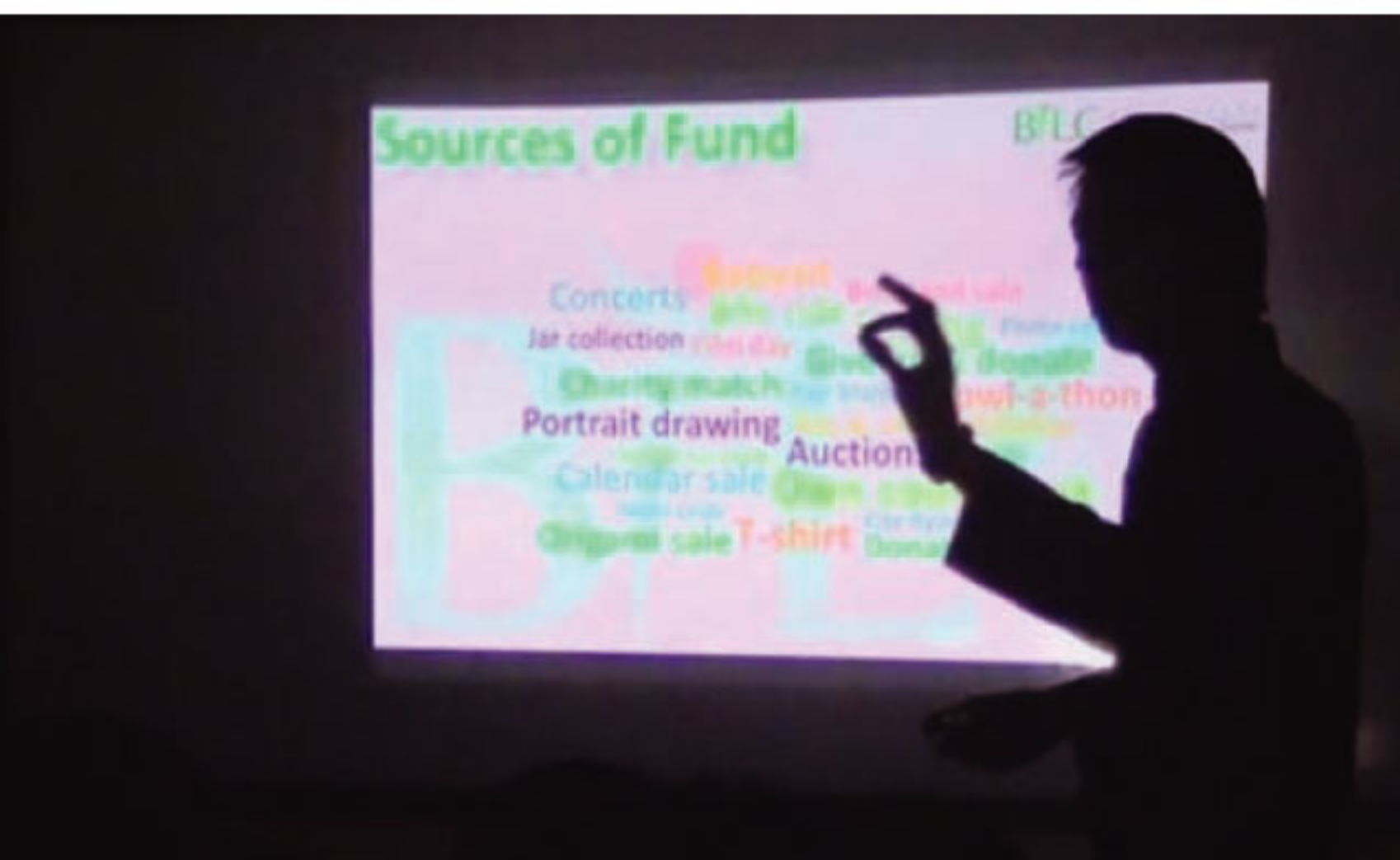


We found that BYLC is playing a vital role in grooming the young people as future leaders. So we extended support to them.

**Dr. Atiur Rahman**  
Governor, Bangladesh Bank







Lack of interaction between young people of diverse educational background causes violence and intolerance in the society. BYLC brings these young people under one umbrella of interaction.

**Ejaj Ahmad**  
 Founder & President, BYLC





The first  
responder

**Fire Service and Civil Defense Department**





Fire service and Civil Defense Department of the Ministry of Home was established in 1982 integrating three relevant directorates of the government. With a vision to earn capacity as one of Asia's best institutes in combating disasters including fire accidents by 2021, mission of the institute states: "To provide service support to reduce mortality rate during fire or any disaster, ensure first aid of victim, provide ambulance service to the patient, organize training, demonstration and consultancy to prevent fire incident and arrange civil defense measure."

Major activities of the organization include:

- Repair and maintenance of fire extinguisher and rescue equipment
- Advise the government regarding disaster management
- Creating public awareness regarding fire and other disasters
- Develop corps of volunteers to combat disaster
- Issue fire license to warehouse and workshop
- Provide services in exchange of service charges fixed by law.



When the eight-storied Rana Plaza, housing several garment factories with more than 5,000 workers at Savar on the outskirts of the capital Dhaka, collapsed on April 24, 2013 at least 1,129 people, many of them women, died being buried under the tons of debris. There was another side of the tragedy too. Rescuers could pull out more than 2,500 people alive from under the wreckage of the building thanks to quick actions despite many limitations. If Rana Plaza was one of the world's worst industrial accidents, the disaster also found some new heroes in rescue operation. Rescuers from the Fire Service and Civil Defense Department were among the heroes. They were later rewarded with the appreciation of the families of the victims, the government and the people for their brave efforts.

The Rana Plaza collapse also left some important lessons for the Fire Service and Civil Defense Department. The disaster exposed the limitations of the department in coping with a building collapse as big as the Rana Plaza. This also brought into focus the urgent need for increasing the capacity of the department that is considered as the "Life-saving force instead of just a force to retrieve dead bodies."



Bangladesh Bank provided them with an amount of Tk. 1 crore from its Disaster Management and Social Responsibility Fund.



This is a department which stands by us when we are in trouble or hit by disaster. So, we should come forward to extend help and cooperation to it. We have provided some money to buy modern equipment and if necessary we shall do more.

**Dr. Atiur Rahman**  
Governor, Bangladesh Bank

### Utilizing the fund

The department is now in the process of procuring the following equipment with the money.

- 15 sets of breathing apparatus
- three sets of Hydraulic Spreader
- three sets of Hydraulic Cutters
- three sets of Hydraulic Ramjacks
- three sets of Hydraulic Power Unit.



Fire Service and Civil Defense Department is the first to respond to a disaster. We are the first to go in and the last to come out.

**Brigadier General Ali Ahmed Khan, PSC**  
Director General of Fire Service and Civil Defense





# Connecting media with development

**Management and Resources Development Initiative (MRDI)**





MRDI, a multi-disciplinary, not-for-profit, non-government organization as well as a company limited by guarantee is engaged in a wide spectrum of social development activities and it seeks to render services to national and international organizations, both in the public and the private sectors.

Mission of the organization states: To endeavor for developing the standard and quality of media, skill & ethics of the media professionals, physical and mental health and well-being of the people and empowerment of women, adolescents, children, minority and other marginalized section of the population.

MRDI, a preeminent media capacity building organization, has also made a mark as a pioneer in advocating Corporate Social Responsibility with a view to using strength of media in this respect. Under a project funded by Manusher Jonno Foundation (MJF) the MRDI has conducted a campaign of dialogues and discussions for over six years with academics, economists, business leaders, policy makers and experts to spread the concept that CSR can be an alternative to foreign donor-based development fund. The main objective of the advocacy has been to mainstream the CSR activities as an alternative to development fund.



**We can reduce our dependence  
on foreign aid to a great extent through  
mainstreaming CSR.**

**Hasibur Rahman**  
Executive Director, MRDI



In carrying out its policy advocacy for CSR promotion, MRDI has frequent interactions with Bangladesh Bank, the National Board of Revenue (NBR) and other regulatory bodies. One Deputy Governor of Bangladesh Bank and one Member of NBR are the advisers of MRDI's CSR team. Over last few years, some significant steps have been taken in terms of policy and guidance for promoting CSR. MRDI's advocacy played a crucial role in devising these policies.

- Provision of 10% tax rebate on CSR expenditure with a ceiling of 20% of the company's income or Taka 8 crore, whichever is less.
- Facilitate NBR to update Statutory Regulatory Order (SRO) on CSR tax rebate to make it friendlier to the companies.
- Establishment of CSR desks in the corporate offices of all commercial banks
- Inclusion of CSR in the CAMELS rating process of banks
- Setting up a CSR department in Bangladesh Bank
- Publication of annual reports on CSR activities of banks

An outstanding achievement of the advocacy has been the introduction of CSR in the curricula for 14 Dhaka University departments and Institute of Business Administration (IBA). This aims to instill a clear conception about CSR and its application among the fresh graduates, a significant number of whom would join different companies as executives.



MRDI has been determined to continue its CSR advocacy even at the end of the project with MJF. The organization got tremendous moral and practical support from Bangladesh Bank, particularly from its governor. Against a proposal of implementing its activities, Bangladesh Bank granted Tk 75 lac.

**MRDI is advocating through regular dialogues on policies to encourage CSR by providing incentives in different forms in order to utilize CSR as an alternative and sustainable source of development fund. Bangladesh Bank has extended its cooperation to them.**

**Dr. Atiur Rahman**  
Governor  
Bangladesh Bank



## Utilizing the fund

MRDI implemented the following activities with the money.

- Organized a week-long training workshop on CSR at the Asian Institute of Technology, Thailand. Deans of two faculties of Dhaka University, chairmen and professors of 14 departments and director of IBA attended the workshop.
- Organized a roundtable 'Policy support to CSR in the context of tax exemption for the Banking sector' was held on 26 April 2014 at the auditorium of BIBM, Dhaka aiming to interact on policy issues that relate to encouraging CSR of the banking sector in the context of tax exemption. Dr. Atiur Rahman, Governor, Bangladesh Bank graced the meeting as the Chief Guest. S.K. Sur Chowdhury, Deputy Governor of Bangladesh Bank presented the keynote paper and Moazzem Hossain, Editor, The Financial Express moderated the roundtable. Member of NBR, CEOs of banks, academics, development activists, media personalities, officials of Bangladesh Bank, BIBM and MRDI took part in the roundtable. Five discussants Khandkar Ibrahim Khaled, Dr. Muzaffer Ahmad Chair Professor, BIBM; Syed Md. Aminul Karim, Member, National Board of Revenue; Professor Shibli Rubayat-Ul-Islam, Dean, Faculty of Business Studies, Dhaka University; Professor Dr. Swapan Kumar Bala, Chief Executive Officer, Dhaka Stock Exchange Ltd. and Dr. Shah Md. Ahsan Habib, Professor and Director (Training) of BIBM took part in the panel discussion session.
- Produced 6 episodes of TV talkshows on CSR which were aired over Ekattor TV. Major points of discussion of the show have been published in the form of a booklet containing an electronic copy in DVD format.



**By incorporating CSR in the course curricula Dhaka University has set an example. I hope other universities and institutes will follow it.**

**Professor Dr. AAMS Arefin Siddique**  
Vice Chancellor, Dhaka University





A movement against  
smoking and drug addiction

**MANAS**





MANAS is a leading tobacco and drug prevention organization of the country working since 1981. The mission of the organization states: To build a drug-free country by helping the generation to control and protect self curiosity, get aware about deadly consequences of drugs, attain the mental strength to select friends and conduct study on drug situation and help addicts return to normal life.

Three main strategies MANAS applies are:

- 1) appealing to individual and social responsibility
- 2) emphasizing evidence from medical research and
- 3) deglamorizing the smoker

These images showcase a variety of marketing techniques used to reduce tobacco use by combining information, images, emotional appeals, and psychological tools to influence viewers.

Dr. Arup Ratan Chowdhury, a dentist by profession, has been campaigning against tobacco for the last 30 years on the platform of MANAS, his noble work earning him a WHO Award. The biggest challenge he finds in working in this field is keeping the young generation away from these deadly addictions. Parents and senior members of the family have a vital role to play in this regard. To spread this message Manas planned to produce a full length movie to create awareness among people with special focus on the youth and their parents.



The organization approached Bangladesh Bank for the required fund for making the film titled: Shorga theke Narak (From Heaven to Hell). Manas received a grant of Taka 40 lac from BB.



### Utilizing the fund

The BB fund has financed 70% work of the film production.



We have extended support to an organization that has a strong movement against tobacco smoking and drug addiction.

**Dr. Atiur Rahman**  
Governor, Bangladesh Bank





There has been little work done to create public awareness about the harmful effects of drug addiction. This is the first full-length film entirely on drug addiction. I am thankful to the Bangladesh Bank and its governor for the great help.

**Dr. Arupratan Choudhury**  
 Founding Chairman, MANAS





# The conveyer of history

Muktijuddho Jadughor (Liberation War Museum)





The history of the world is replete with heroic and tragic tales of nations who had sacrificed their lives for gaining independence. Few had suffered as much as did Bangladesh which was born as an independent nation following nine months of liberation war in 1971 defeating the occupation Pakistani forces under the leadership of the nation's founder Bangabandhu Sheikh Mujibur Rahman. The War of Liberation saw 3 million people killed, 200,000 women raped and 10 million people fleeing to neighboring India to escape the killings, arson and atrocities of the brutal soldiers of Pakistan. Finally, Bangladesh became an independent nation and emerged as a secular democratic state on December 16, 1971.

A group of freedom fighters took a vow to launch a museum dedicated to the country's independence war and war heroes. Twenty-five years into the country's independence, Liberation War Museum was launched on March 22, 1996. The museum commemorates heroic struggle of Bengalee nation for democracy and national rights.

Mission of the Liberation War Museum states: A museum dedicated to all freedom loving people and victims of mindless atrocities and destructions committed in the name of religion, ethnicity and sovereignty. The museum encourages reflection upon the sufferings and heroism of Bangladesh liberation war and its ideals. Liberation War Museum endeavors to link this history with contemporary pressing social and humanitarian issues.



The museum through its special programmes endeavours to link history of liberation war with contemporary pressing social and human right issues. It is the founder member of International Coalition of Historic Site Museum of Conscience and institutional member of American Association of Museums.

Launched at a small complex with a two-storied building at Segunbagicha, Dhaka at the private initiative of eight individuals the museum has now become a public property run by a Board of Trustees. Collection of the museum has exceeded ten thousand objects, which include rare photographs, documents, media coverage and materials used by freedom fighters and martyrs of liberation war. Remains of the bodies of the martyred intellectuals, freedom fighters and victims of brutal killing including skulls and skeletons have also been collected and preserved. However, six galleries of the museum can display around 1300 objects only due to paucity of space.

The museum is now preparing to move to a five-storied building being constructed at Agargaon, Dhaka at a cost of Tk. 80 crore. The organizers hope to move to the new building by June 2015 marking the 1000th week of the establishment of the noble institution.

Visitors to the museum realize how through popular struggle and human sacrifices fundamental principles of democracy, secularism and nationalism of Bangladesh constitution (1972) evolved. Attempts have been taken through displays and regular programmes to create a living museum where visitor/participants can draw contemporary relevance for building national unity and a tolerant society against human rights abuses.

**Liberation War Museum is outcome of citizen's efforts and is run by a Board of Trustee. It receives donation and support from different individuals and institutions. When it approached Bangladesh Bank for financial support, the central bank donated Tk. 50 lac to the museum. Besides, the Bangladesh Bank mobilized up to Tk. 29 crore from different banks for the museum's new building as part of their Corporate Social Responsibility. The central bank also facilitated public donations to the museum through mobile phone services by providing regulatory payment facilities.**

### **Utilizing the fund**

The money allocated by BB has been spent to buy one of the three modern elevators to be installed at the new building.





The War of Liberation is the greatest and the noblest event of our national life.  
We have taken the initiative to keep the memories of the war alive from our sense  
of social responsibility.

**Dr. Atiur Rahman**  
Governor, Bangladesh Bank



The Liberation War Museum is meant to carry  
the history of our great war of liberation to  
the next generation. It will remain as a living  
evidence of the true history.

**Ziauddin Tariq Ali**  
Trustee and Member Secretary  
Muktijuddho Jadughor





Saving life,  
saving organs

**National Institute of Burn and Plastic Surgery**





National Institute of Burn and Plastic Surgery (NIBPS) has always been a busy place receiving burn patients from all across the country. In 1998 it started as a small unit of Dhaka Medical College Hospital called "Burn Unit". The need for post treatment care including plastic surgery was not given proper importance. Some incidents like Nimtali tragedy made the authorities realize the importance of the burn and plastic surgery unit. The unit has now taken the shape of an institute with greater facilities in terms of volume and diverse services.

What started as a tiny unit housed in the main building of Dhaka Medical College Hospital in 1998 has now grown into a 300-bed facility treating up to 40,000 patients from across Bangladesh in 2013.

The institute has currently 30 cabins and operation theatres, where 15 operations are done each day.

The ICU has 10 beds in addition to 20 beds at the High Dependency Unit (HDU), where critical patients are kept before taken to ICU or when they are brought out from the ICU.

Last year the institute saw a high flow of patients- men, women and children- who suffered severe burn injuries because of mindless political violence. The hospital was overwhelmed with the flow of the patients who needed emergency treatment. The arson attacks shocked the entire nation and at the same prompted response from the public who came forward to financially help the hospital to cope with the crisis.



It was at this stage a senior official from Bangladesh Bank visited the hospital to see how the central bank can be of any help. That's how the central bank got involved with the institute. Bangladesh Bank joined hands with others to help the National Burn and Plastic Surgery Institute where severely injured burn patients need special care at its HDU before being taken to the Intensive Care Unit. The bank provided money to buy equipment for the treatment of the burn patients.

### Utilizing the fund

Bangladesh Bank donated Tk 50 lac in its immediate involvement with promise to do more by assessing the needs. With this money the institute bought

- a portable X-ray 300 MA
- one ABG machine with electrolyte facility
- four Pulseoxymeters
- two Syringe Pumps
- two cardiac monitors
- two Infusion pumps

The ABG machine is required to assess the status of a patient and whether the patient will need any life support. Proper treatment is needed in the first 72 hours (including the first 24 hours seen as critical for the patients, called the Golden Hour).





The War of Liberation is the greatest and the noblest event of our national life. We have taken the initiative to keep the memories of the war alive from our sense of social responsibility.

**Dr. Atiur Rahman**  
Governor, Bangladesh Bank



We are trying to upgrade the HDU which is a vital unit of our institute. We have started the process with initial support from Bangladesh Bank. We hope to turn it into a fully equipped unit.

**Professor Dr. Md. Abul Kalam**  
Head of the Department & Project Director  
National Institute of Burn and Plastic Surgery





An Institute for the  
children with special needs

**Proyash**





Proyash is a specialized institute that caters to education and special services to the children with disabilities. Established inside Dhaka Cantonment in 2006 the institute operates with the motto: Special Child Special Right. Vision of the organization is to emerge as a centre of excellence with multi-dimensional activities with the objective to explore and develop to the fullest, the potential of each individual with special needs and integrate them with the society.

The institute, widely regarded at home and abroad for its excellent services, has currently 400 students under the supervision of a specialized teaching staff, therapists and support personnel. The programmes of the institute have been developed, especially to suit the needs of the individual students. Children, who are diagnosed and found to have problems of intelligence deficiency, downsyndrome and autism, are taken as students at the institute.



An early childhood development programme is one of the highlights of the institute.

The institute runs the following activities:

- School for the children with autism
- School for the children with Intellectual Disability
- School for the children with Hearing Impairment
- School for the children with Cerebral Palsy and Multiple Disabilities
- Vocational Training School for all types of adults with special needs
- Primary schooling for all children with special needs who can follow National Text Book Board Curriculum
- Early intervention program and Pre-primary school
- Adult leisure and learning programme

## Utilizing the fund

The institute spent the money received from BB to build a waiting room for the parents of the students.

Currently it has its branches at Dhaka, Savar, Chittagong, Bogra, Comilla and Jessore cantonments.

To take forward the activities, PROYASH approached Bangladesh Bank for some financial support and received a grant of Taka 25 lac.





I am highly impressed with the children at class rooms, learning music and dance and skills to make handicrafts and woodwork.

**Dr. Atiur Rahman**  
Governor, Bangladesh Bank



Support of the society to our initiative will facilitate the children with special needs integrate with the mainstream population and participate in the nation building activities.

**Col. Md. Mostagousur Rahman Khan**  
Executive Director & Principal  
PROYASH, Dhaka Cantonment

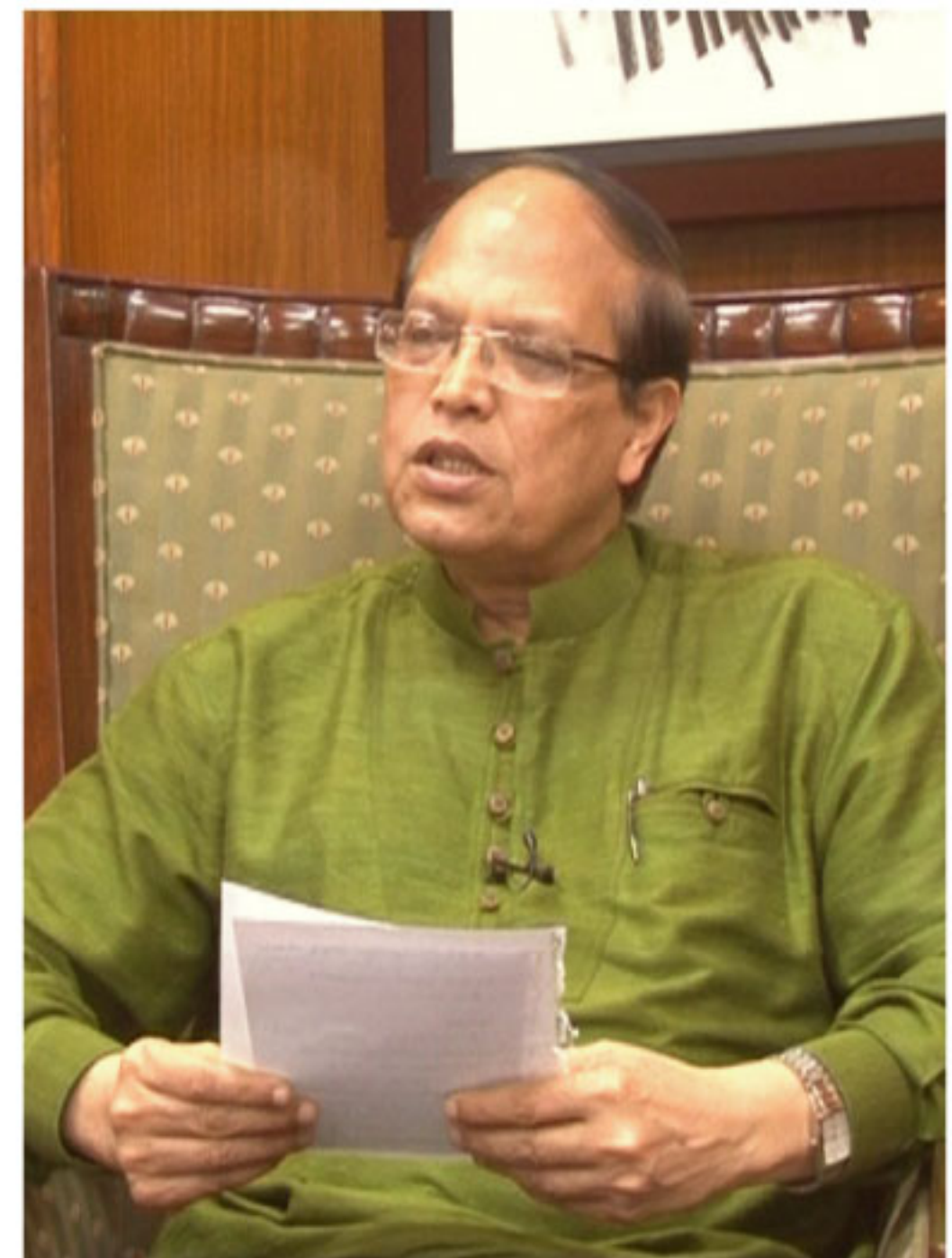




## The man behind

Dr. Atiur Rahman, the development economist-turned-governor of Bangladesh Bank has ventured beyond the mandated tasks of the central bank to innovate ideas and initiatives for inclusion of the poorer section of the population with the mainstream economic activity of the country. A farmer can now open a bank account with just Tk. 10, a minimum of Tk. 10 is required for a street child to start banking activity and a student not below the age of six years can now open bank account with a minimum amount of Tk. 100 at any scheduled bank of the country.

All these initiatives are part of a vigorous campaign to get the unbanked and underprivileged people of the country involved with the banking activities and thus bringing them in the mainstream of the economy. Dr. Atiur Rahman, who comes from a humble family often struggling with poverty, calls it the inclusive economy in which the poor are not left out from the mainstream economic activity. He has been trying his best to introduce the humanistic approach of banking instead of keeping it confined within trade and commerce only.



These initiatives are also linked to his main focus: the alleviation of poverty and improving people's living standard. He believes that the well-off and the affluent people of the society, the banks and the financial institutions have the moral responsibility to pay back a substantial part of what they get from the society in the form of profit in their business.

"Social responsibility is getting attention throughout the world. It is getting special importance at the United Nations," said Dr. Atiur Rahman. "There is an initiative called UN Global Compact of which Bangladesh Bank is also a member. Bangladesh Bank is the chairman of the Steering Committee of Bangladesh Unit," said the governor.

Bangladesh Bank, under the guidance of its governor, has long been advocating for promotion of Corporate Social Responsibility (CSR) by banks and the financial institutions.



Since taking over as the governor of Bangladesh Bank in 2009 Dr. Atiur Rahman has been encouraging the banks and financial institutions to upscale their CSR programmes and take the activities to new areas such as climate change, environmental sustainability, skills training, creation of jobs and business opportunities in addition to the traditional areas of education and social welfare.

His motivation has worked. The expenditures on CSR by the banks and financial institutions have increased to around Tk. 500 crore last year, a big leap from just Tk. 55 crore five years ago.

In doing so a realization has dawned upon Dr. Atiur Rahman that mere encouragement and motivation to others is not enough. Bangladesh Bank, according to him, must lead the way by setting some examples on its own. "The banks are coming forward. Then we thought about our own Bangladesh Bank. We are also making a profit and we are giving a part of the profit to the government. But just telling others to do something, not doing anything ourselves is not a sign of good leadership. So, last year we created a Social Responsibility fund from where we helped nine organizations," said the CSR champion.

It has been at the initiative and guidance of Dr. Atiur Rahman that all the banks have opened separate CSR desks, annual report on the CSR of the banks is being published and a CSR and green banking department is now in operation in the Bangladesh Bank.

The central bank, under the leadership of its dynamic and humanistic governor is playing a pivotal role in the country's sustainable, poor-friendly and inclusive economic growth.

## Using the bonding

Nine organizations have, more or less, completed the activities that they proposed to accomplish with BB support. This, as they conceive, is not merely a financial assistance to do some activities. Rather it is a valuable recognition of the central bank to the performances of the organizations which are working with a common goal of serving the humanity and building a caring society.

The organizations strongly feel that this orientation with BB has created opportunities for them to build effective partnership with banks and financial institutes in addressing social needs in a sustainable way.

Time bound activities have been accomplished. The organizations are now looking at taking their activities forward to attain the mission. They have diverse nature of needs and challenges ahead.

Service providing organizations will need to procure and maintain essential equipment and apparatus, organizations engaged in behavioral change and skills development may need technical and financial support and other organizations will require support and cooperation in some other forms. Advocacy for CSR is also of utmost importance. Capacity building of CSR managers, greater media coverage of CSR success cases and organizing convention involving CSR providers and seekers will significantly contribute to the promotion of CSR.





The way forward



Expenditure on CSR in a focused manner, taking the felt needs into consideration, has witnessed an impressively increasing trend every year. The impact of the need-based and sustainable interventions is now visible. Policy incentives in the form of tax rebate on CSR by the NBR and provision of credit points for CSR in the rating process of banks by the Bangladesh Bank have been encouraging. Awards are being given to the companies in recognition of their distinctive contributions to good CSR activities. The scenario is much different from that of five years back when corporate philanthropy was confined within one-off welfare activities and distribution of relief goods during disaster.

This change has not taken place overnight. Lots of advocacy efforts, discussions and debates among, and support from, those involved in policy making and also the members of the business community have brought the CSR issue into the limelight. Still there are two schools of belief -- the optimists and the pessimists. The optimists about CSR believe that business does indeed have great potential to contribute positively to the social and economic development of the regions they operate in. Businesses are so deeply embedded within the communities they operate that they have great potential to address the social and environmental problems of these communities. The pessimists, on the other hand, doubt this belief and assert that businesses cannot contribute to social development because they neither have the requisite authority - which lies with the state - nor the correct incentive.

Looking at the evidences of successful CSR interventions we have fair reasons to be optimistic about the need for and impact of CSR activities in the society. The progress is slow but steady, and with the robust advocacy and policy support from the government, CSR can transform the country's development landscape. To take the progress forward, CSR has to be integrated with the mission of a company.

When CSR is integrated with the mission of a company, CSR strategy is of relevance to it for managing its business process to ensure well-being of the community and to produce a positive impact on society in order to be a good corporate citizen. Businesses necessarily rely on the inputs from society and on socially created institutions. This has to be fairly recognized.

Businesses often face difficulties in planning and allocating CSR funds in compatibility with their organizational and business mission and priorities due to internal persuasion and external pressure. A well defined CSR strategy will definitely help them overcome such situations. That is why businesses should draw up their CSR strategy, taking the felt needs of their stakeholders, the community and the society into account.



A strategic CSR intervention will not only produce sustainable results, but also create opportunities for its replication in neighboring or far off areas. A successful intervention will draw attention of the stakeholders from both demand and supply ends of CSR. Corporate houses will feel interested in investing their CSR funds where the value for money is ensured. Beneficiaries, on the other hand, will be eager to be a part of an intervention that will bring desired changes in their life. Good examples will also facilitate local development partners to implement the development interventions with the support of the community.

Capacity of the companies to operate CSR interventions is also a concern. So a common CSR fund can be created with contribution of the intending companies for better output which will be operated by an experienced development organization under the supervision of regulatory bodies.

What encourages the businesses is that the central bank is setting the good example.







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