

Indicators, Measures and Strategies of Sustainability of NGOs in Bangladesh

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Abstract

Sustainable development of NGOs is recently a much-acknowledged theme in Bangladesh. This paper constitutes a conceptual review and an empirical exploration concerning relevant indicators, measures, approaches and strategies of NGO sustainability in our country. The study shows that different methodologies, indicators and measures developed by World Bank and other specialists have limited relevance and applicability for Bangladeshi NGOs in general. Sustainability assessment methodology, indicators and measures used for Grameen Bank and BRAC is relatively more integrated and comprehensive in nature, and also is more relevant and meaningful for our local and national NGOs. The empirical investigation reveals that NGO managers consider the sustainable development of their respective NGOs as a "high priority" issue, but they have quite inadequate and confused notions of sustainability, its indicators and measures, and need increased orientation and training on this issue. Almost all NGOs are also experimenting with alternative measures and strategies to achieve sustainability, which in majority cases are limited in effort.

1.0 INTRODUCTION

Sustainability is recently an increasingly recognized theme in the development thinking of NGOs in Bangladesh. Considering the rising costs of NGO programs and continuously growing scale of NGO operations in view of reduction in donor support, the issue of "sustainable development" is a major challenge that currently the NGOs of our are confronted with. Since the contribution of NGOs in the socio-economic development process has already assumed a critical significance in Bangladesh, it is quite important that the sustainability of NGOs as alternative development institutions should be ensured. Despite

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some criticisms, the Government of Bangladesh (GOB), has also, though quite reluctantly, recognised the developmental role and benefits of NGO operations (Lovell: 1992).

The issue of sustainable development of NGOs has so far remained largely neglected over the last two decades. However, research efforts on this issue are markedly inadequate. Some recently conducted sustainability studies indicate that the NGOs, in general, are highly concerned about their sustainability. Most of the NGOs are also experimenting with some cost-sharing, cost-saving, cost-reducing and revenue generating measures and strategies. The measures and strategies already experimented by NGOs appear however, limited, fragmented and confused.

2.0 OBJECTIVES AND METHODOLOGY

The Study objectives include:

- 1] To conceptually review the measures and indicators of NGO sustainability in Bangladesh;
- 2] To empirically explore the approaches and strategies practiced by NGOs over the last two decades to achieve their sustainability.

The study constitutes a conceptual analysis as well as an empirical exploration on important issues of NGO sustainable development in Bangladesh over the last two decades (that is, since the 1980s). Sustainable development of NGOs gained critical importance in Bangladesh since the mid 1990s in view of partial or full withdrawal of donors' assistances. Also since the 1990s the NGOs started getting increasing recognition as significant partners in the socio-economic development process of Bangladesh. Hence the study focuses more on the recent years (1994-2002) of NGO development scene. Besides reviewing available studies, NGO reports and other secondary sources of data on NGO sustainability in Bangladesh have been used.

This study also uses an explorative primary research design. Primary data used here were collected using a mix of explorative data collection techniques which include 4 FGDs (Focus Group Discussions) with representatives of a cross-section of 5 national and 12 local NGOs across the country. Besides a survey of 34 top and mid-level NGO managers was conducted using a semi-structured questionnaire. Out of 34 NGO

managers. 13(38.2%) belonged to the top level and the rest 21 (61.8%) belonged to the mid-levels of NGO management. The primary data were collected in October – November 2002.

3.0 SUSTAINABILITY OF NGOS: A CONCEPTUAL REVIEW

Sustainability is a multifaceted and complicated issue. It has both broader and narrower connotations (Khandker et. al: 1996;Huda, 1988). In literature, substantial disagreements and marked controversies also exist among development thinkers as to the meaning of sustainability.

Sustainability of an NGO implies its "long-term existence value" and thus a greater concern for its future. World Bank defines sustainability of an organization as its "ability to maintain adequate levels of operations in the future" (World Bank, 1985:11). Sustainability of an NGO, according to this definition, may be interpreted in other words as its "capacity to maintain an acceptable net flow of benefits/services throughout its operating life" (Ibid). For NGOs, this implies that the benefits and services of NGOs provided to the target groups should be quantifiable. This definition, however, ignores a central issue of sustainability of NGOs which are currently operating in Bangladesh. That is, the issue of dependence of NGOs on donor-assistance. The NGOs of our country are donor-dependent. Thus it is necessary to discuss the issue of NGO sustainability in our country in the perspective of donor-dependence, and specifically in view of possible full or partial reduction of donor support to the NGOs in future. Moreover, it is also very difficult, as required by this definition, to determine the operating life cycle of an NGO.

Another definition given by Honadle and Van Sant relates sustainability to the withdrawal of donor assistance, and has some relevance to our NGO- sustainability. Sustainability, according to them, can be interpreted as the capacity of an NGO to deliver the intended benefits "five years past the termination of donor resources, the continuation of local action stimulated by the project and the generation of successor services and initiatives as a result of project built local capacity" (Honadle and Van Sant, 1985: 2).

An NGO which has developed its local based capacity to produce and deliver the stream of intended services and benefits five years after the

withdrawal of donors' resources is, as per this definition, sustainable. It also means that sustainability of currently operating foreign aid supported NGOs of our country can not be determined now. That is, assessment of sustainability of NGO would call for its performance audit and impact evaluation five years after the flow of donor resources to it has stopped. Further, the intended benefits or services of an NGO are not always quantifiable and measurable, which Honadle and Van Sant consider as important.

The interpretation of sustainability applied by Barkat and Khuda for family planning NGOs of our country can be applied for other donor-dependent NGOs. Sustainability is viewed here as "the ability of an NGO to maintain its productivity inspite of a major stress" (Barkat and Khuda, 1993: 4). Full or partial withdrawal of donor or GOB assistance is considered by them as a "major stress or shock factor" which can seriously affect the system productivity of NGOs (Ibid). Associating sustainability with full or partial termination of donor or GOB assistances, Barkat and Khuda have envisaged the following five possible sustainability scenarios (Barkat and Khuda, 1993):

- 1] NGOs which can withstand such stress without affecting their system productivity are considered as "very highly sustainable";
- 2] NGOs which can absorb stress with productivity decline for a while, but then can return to previous productivity level are viewed as "highly sustainable";
- 3] NGOs which can withstand stress by setting down productivity to a new low level are termed as "medium sustainable";
- 4] NGOs which can absorb stress by much lowering its productivity are considered as "low sustainable", and
- 5] NGOs which loose their system productivity under conditions of such stress are considered as "very low sustainable".

This definition can in the short-term be accepted as a workable definition, but it has also some limitations. It is narrow and relates sustainability only to donor assistance. System and productivity concepts need to be defined in more operational terms.

4.0 MEASURES AND INDICATORS OF NGO SUSTAINABILITY

This section examines the relevance and applicability of different approaches on measures and indicators of organizational sustainability in the context of NGOs of our country.

World bank developed a methodology of assessing organizational sustainability reviewing the experiences of 31 projects in the late 1970s. The approach is known as OED Methodology, and uses the Economic Rate of Return (ERR) as the key indicator (Haque,1989; Huda,1988). According to the Operation Evaluation Department (OED) of World Bank, the ERR is to be assessed at impact evaluations approximately five years after the establishment of the organization (Ibid). An organization is to be considered sustainable if the assessed ERR at impact evaluation is of an acceptable level, i.e., equal to or greater than the assumed opportunity cost of resources or Social Rate of Discount (SRD). Although OED uses this quantitative economic approach in determining the sustainability of an organization, their sustainability studies also take into consideration a broad range of other economic, technical and institutional factors which contribute to sustainability (Haque,1989).

The OED methodology can be considered as an important contribution towards understanding sustainability issue of an organization. There are, however, some important limitations of the sustainability indicators used by the OED, World Bank. First, ERR does not appear to be an appropriate indicator for evaluating sustainability of organizations like NGOs, since economic efficiency is not the main objective of NGOs. Besides, ERR can even be a poor indicator of organizational sustainability for our NGOs, since ERR measures the worth of an organization on the basis of quantifiable costs and benefits which for our NGOs can not always be measured with acceptable reality. Moreover, estimation of the opportunity cost or social rate of discount of NGO resources will also be very difficult.

Another approach attempts to measure the sustainability of an organization in terms of its ability to attain organizational objectives (Huda,1989). Rondinelli considers objectives as important organizational characteristics, and organizations should have well-defined objectives and purposes and the resources needed to achieve them must be estimated carefully before they are committed. Their objectives should

not only be identified, but justified (Rondinelli, 1984). To assess sustainability of NGOs according to this approach it is necessary to determine the cut-off level of achievement of organizational goals and objectives. Sustainability in this sense would depend on how well the long-term missions and goals as well as the specific management, institutional, financial and program objectives of NGOs are formulated. Measurement of the attainability of program goals and objectives would be possible, if objectives formulated at the organizational design and operation stages are measurable, verifiable, tangible and realistic with well-defined time and resource bounds.

Nakamura and Smallwood relate the issue of sustainability to two essential criteria: goal attainment and efficiency (Nakamura and Smallwood, 1980). In simple form, goal attainment might consider such indicators as number of target people served, amount of credit disbursed to the target group, number of people counselled, educated in a given time period (Ibid). The criterion of efficiency considers the issue of goal with quantity and quality jointly, and tries to find answers such as:

- a) How well are the people served? and
- b) What is the efficiency of cost/resources expended for the provision of services?
- c) How adequate is the amount of time given to the target group?

Thus sustainability of an organization is also interlinked with the provision of evidence of the quality of its output, which, however, can not be measured on the basis of some quantitative criterion alone or using sheer numbers (Huda, 1989).

This approach has also some limitations especially for a large number of NGOs of our country whose goals and objectives are inadequately specified in measurable and verifiable terms in organizational statements. Specifically, this might usually be the case of the small and local NGOs in Bangladesh. Besides, it is not specified in this approach, at what cut-off level of achievement an organization or an NGO should be considered sustainable. Other important issue is that setting of objectives is not a one-shot and one-time affair. Goals and objectives of NGOs are also subject to a series of endogenous and exogenous influences and contingencies, and are thus changeable in the course of time. The process of objective setting is also related to "discovering courses of action that satisfy a whole set of constraints. If we select any of the constraints for

special attention, it is: (a) because of its relation to the motivations of the decision maker, or (b) because of its relation to the search process that is generating or designing particular courses of action" (Simon, 1964: 20). For our NGOs, "knowing only the avowed programmatic objectives without being aware of their constraints is insufficient for predicting or controlling outcome" (Majone and Wildovsky, 1984: 171).

Khandker et. al used a relatively more comprehensive approach of NGO sustainability while assessing the impacts and program sustainability of Grameen Bank and BRAC. They assessed sustainability of Grameen Bank and BRAC in terms of four major interrelated sustainability indicators which include: a) financial viability, b) economic viability, c) institutional viability, and d) borrowers' viability (Khandker et. al. Vol. I and II, 1996).

Financial viability is referred here as the ability of NGO programs to match the cost per Taka lent with the price they charge for lending to their borrowers (Ibid: Vol. I, 1996: 22). To achieve financial viability NGOs must be able to cover the institutional development costs, the borrowing costs, and training and salary costs (Ibid: 15). Another important element of NGO sustainability in Bangladesh constitutes the size and terms of donors' grants or assistances. Khandker et. al consider NGOs like BRAC and Grameen Bank as economically viable if these NGOs can meet the economic cost of funds (the opportunity cost) utilized in credit and other operations from the income generated from lending operations (Ibid: 164).

Institutional sustainability is interpreted as the capacity of an NGO to deliver its services on a sustained, long – term basis (Ibid). Program sustainability, according to Khandker et. al, refers to the ability of an NGO program to continuously carry out its activities and services to the pursuit of its goals or objectives (Ibid: 43). Program sustainability issues are related to financial sustainability, institutional viability, and the viability of the beneficiaries of the programs (Ibid: 139). For NGOs having micro credit or small business development service programs, their long-term viability depends largely on the viability of their borrowers. On the other hand, for NGOs without credit programs their long-term viability also largely hinges on the viability of their program beneficiaries (Ibid: 16). Viability of borrowers or program beneficiaries

of NGOs can be assessed in terms of loan repayment performance, program dropout incidence, and also in terms of economic and social welfare improvements.

Another approach attempts to conceptualize organizational sustainability from the perspective of its major aspects, which are then operationalized into their important measurement indicators (Barkat and Khuda, 1993). This approach of organizational sustainability interpretation has been developed by Barkat and Khuda in a "Workshop on Concepts and Definitions of Sustainability", sponsored by US-AID/Pathfinder International, Bangladesh in May 1993. Miller from the Population Council further developed the indicators of sustainability for Family Planning NGOs of Bangladesh (Miller, Population Council of Bangladesh, 1993). Sustainability, according to this approach, can broadly be classified as: a) institutional sustainability, b) managerial sustainability, and c) financial sustainability. This approach attempts to view sustainability on an integrated, systems oriented basis, and hence considers institutional, managerial and financial sustainability as closely interrelated to each other (Barkat and Khuda, 1993; Miller, 1993).

Institutional Sustainability:

Institutional sustainability can primarily be considered as a function of leadership, organizational commitment community participation and clarity of organizational mission and goals (Barkat and Khuda, 1993; Miller, 1993). Miller emphasizes the ability of an organization to survive a temporary leadership crisis based on internal support and considers commitment as well as community and other outside non-community support as important characteristics of institutional sustainability (Miller, 1993). Miller classifies the issue of institutional sustainability into the following three dimensions:

- i. **Complexity**, interpreted essentially in terms of (a) leadership (single vs. team leadership), (b) delegation of authority and responsibility, (c) range of organizational activities, and (d) organizational levels and involvement of people at different levels.
- ii. **Community establishment**, interpreted essentially as: (a) community participation in NGO management, (b) community

influence and community recognition, (c) existence of operation and competition within the community.

- iii. **Outside support**, viewed as existence of external organizations (such as donors, GOB) which are interested or committed in keeping an NGO operational.

Managerial Sustainability:

Managerial sustainability is interpreted as the ability of an NGO to sustain its planning, organizing, staffing, leading and controlling functions without technical assistance and support from the donor agencies (Barkat and Khuda, 1993). Well-established management systems of NGOs which have the ability to replace key management personnel without substantial loss in operational efficiency are likely to be more sustainable (Miller, 1993). Managerial sustainability can be viewed in terms of Miller and Barkat et. al, as:

- i. Effective target setting and level of target achievement.
- ii. Formalization of management system, interpreted as: (a) well-written job descriptions, organizational manuals, policies, procedures, etc. (b) degree of effective implementation of plans and policies. (c) staff awareness and knowledge about the organization.
- iii. Extent of delegation, viewed as delegation of responsibility and authority and effective implementation of authority.
- iv. Effectiveness of information and reporting systems, seen as effective collection and dissemination of information.

Financial Sustainability:

Financial sustainability for foreign aided NGOs can be considered as its capability to survive the stress of full or partial termination of donor resources or assistance from GOB. The major sub-issues of financial sustainability of NGOs are:

- i. **Efficiency and productivity**, interpreted as the ability to maintain the output and services in case of substantial reduction in donor/GOB funding, and to continue efficient and cost-effective resource management etc.

- ii. **Income generation**, viewed as the ability and proportion of fund generation from income/revenue generating projects, cost-sharing by the community, etc.
- iii. **External funding**, interpreted as the proportion of external funding, fund raising capability of management, community financing, etc.

5.0 Sustainability Indicators, Measures and Strategies:

The Experiences of Grameen Bank, BRAC and Buro, Tangail

Khandker et. al used common indicators and measures to assess the impacts and sustainability issues of Grameen Bank and BRAC (Khandker et. al, Vol I and II, 1996). They also used a common methodology of sustainability assessment both in cases of Grameen Bank and BRAC. The approach used for sustainability evaluation of Grameen Bank and BRAC is relatively more comprehensive in nature, and include four broad indicators: a) financial sustainability, b) institutional sustainability, c) program sustainability, and d) sustainability of the NGO program beneficiaries or borrowers in case of credit programs. Khandker et. al used detailed operational indicators and their relevant measures (Ibid). Comparatively Buro Tangail, a national NGO with operations in 2025 villages in Tangail, Mymensingh, Jamalpur, Gazipur, Sirajganj, Bogra, Natore and Dhaka districts in 2001, uses a relatively different approach to assess its sustainability. Buro, Tangail focuses on two important sustainability indicators: a) financial sustainability (interpreted as financial self-sufficiency) through commercialisation of its micro finance operations, and through provision of flexible financial services and b) institutional sustainability focusing on human resource development (Hossain, 2002).

The Grameen Bank Experience

A method known as "the financial criterion of efficiency" was used to assess the financial viability of Grameen Bank. The method involved quantification of Grameen Bank's cost structure, and then finding out whether the cost per unit of principal lent was equal to the interest rate charged on borrowers (Khandker et. al, 1996, Vol. I: 46). It also involved full-cost coverage including institutional development costs, training and salary costs, borrowing costs and other operational costs. The cost

effectiveness of Grameen Bank was estimated by using the cost efficiency criterion and assessing the break-even interest rates (Ibid: 16). Financial subsidy from donors and Government of Bangladesh was considered in evaluating financial sustainability of Grameen Bank. Economic subsidy in the form of inexpensive funds and grants from donor agencies was also considered in addition to the financial subsidy (Ibid). Thus the financial viability assessment included the examination of Grameen Bank's cost and revenue structures and the extent of the subsidy provided by donors, and local financial institutions which also include Bangladesh Bank (Ibid: 59).

The institutional sustainability assessment focused on leadership phenomenon of Professor Mohammad Yunus, the line of succession of his leadership, decentralized system of administration, human resource development, focus and professionalism of Grameen Bank management (Ibid: 53, 54). Besides Professor Yunus's leadership and organizational capabilities, a well-decentralized system of administration and increased management professionalism contributed much to the achievement of Grameen Bank's sustainability.

Program – level viability of Grameen Bank was assessed using three parameters: a) subsidy dependence, b) employee productivity and capital productivity, and c) profitability (Ibid). Program's degree of dependence on both financial and economic subsidy was used as indicator of subsidy dependence, and employee productivity and capital productivity were used as indicators of operational efficiency of Grameen Bank. The levels of profit or loss reflected the required amount of financial subsidy (Ibid).

Borrower viability was measured in terms of the borrower repayment rate, the impact on borrowers' income and receipt of other benefits, the annual dropout rate of members (Ibid: 17, 23). Loan repayment performance was considered an important indicator of borrower's viability. Growth in savings, effective utilization of borrowed capital and higher income levels thus constituted important indicators of borrowers' viability and program sustainability of Grameen Bank.

The BRAC Experience

Financial sustainability indicators and measures used for BRAC by Khandker et. al were similar to that of Grameen Bank. The criteria of financial efficiency and cost efficiency, similar to the case of Grameen Bank, were also used in BRAC'S case. Assessment of financial sustainability of BRAC was also based on examination of its revenue and cost structures, and economic and financial subsidy provided to it (Ibid).

Institutional sustainability assessment methodology also focused on leadership, leadership succession, management professionalism of BRAC and human resource development focus (Ibid). Program level viability was assessed in terms of subsidy dependence index, profitability and employee productivity (Ibid: 177-190). Borrower viability was measured, as in the case of Grameen Bank, in terms of loan repayment performance, drop-out rate and behavior of group members, increase in real incomes through effective utilization of capital assets and savings growth (Ibid).

The Sustainability Approach and Experience of Buro, Tangail

Sustainability approach of Buro, Tangail focuses mainly on achieving financial self-sufficiency with considerable focus on institutional sustainability through human resource development and increased managerial and staff accountability. Financial sustainability for Buro, Tangail implies full-cost coverage which include covering of administration costs, savings account interest, costs of other capital from funds generated through receipts of interest charges, fees and loan losses. Strategies for financial sustainability included : a) commercialisation of microfinance by using a "full-cost pricing approach"), b) flexible savings and credit services, appropriate financial service delivery methodology using selected savings and credit management techniques of the informal sector (Hossain, 2002: 5,6).

6.0 EMPIRICAL REVIEW ON CURRENT SUSTAINABILITY EFFORTS AND STRATEGIES OF NGOS

This chapter presents current: (a) sustainability awareness and understanding of NGO management; and (b) efforts and strategies to achieve sustainability.

6.1 Sustainability Awareness and Understanding of NGO Management

The sample 34 NGO managers of 17 NGOs across the country were tested on their sustainability awareness level and conceptual understanding by using a small survey questionnaire. Almost all NGO managers (97%) considered the achievement of sustainability of their respective NGOs as important. Also the NGO managers rated the degree of importance of attaining sustainability of their respective NGOs on a 3-point rating scale. The overwhelming majority (91.1%) of them considered achievement of sustainability as very important for their organizations. This indicates that high degree of sustainability awareness currently prevails among NGO managers.

On being asked to interpret sustainability using an open-ended question, all managers interpreted it as "financial self-reliance" or "financial solvency". Twelve (35.3%) managers also associated the term, though somewhat vaguely, with managerial and institutional issues. These indicate that sustainability is "narrowly understood" by the sample NGO managers. That is, "financial sustainability" is often seen as "sustainability", basically disassociating the term with the complex range of issues that are related to the managerial, institutional and programmatic factors.

Focus group discussions with the NGO managers also revealed other interesting insights and viewpoints concerning sustainability of their organizations. NGO managers in general expressed "fear" or "anxieties" that the donor agencies will in the near future substantially cut-down their financial assistances. Managers also consider the donors "as more cautious currently than before" in providing funds. The managers, in general, agreed that it is already the right time to initiate and implement necessary measures to achieve their full sustainability. Despite their increased realisation on the necessity to reduce donor-dependence, the NGO managers overwhelmingly also expressed their desires that donor agencies should provide them additional funds in the forms of "grants" or "seed capital" for implementing income generating projects, or implementing other sustainability measures. This is clearly indicative of "high-donor-dependence-mentality" of NGO management in general.

6.2 Current Sustainability Efforts and Strategies of NGOs

Sustainability efforts and strategies presented in this section include: a) whether the concerned NGOs are currently trying to achieve sustainability and b) what measures and strategies they are currently implementing to achieve sustainability.

Whether Trying to Achieve Sustainability

Figure 1 shows the percentage distribution of NGOs trying to achieve sustainability

Figure 1: Percentage distribution of NGOs trying to achieve sustainability



and the Figure 2 shows how actively the NGOs are trying to achieve sustainability:

Figure 2: How actively are NGOs trying to achieve sustainability?



Figures 1 and 2 show that the overwhelming majority (88.2%) of NGOs are trying to achieve their sustainability, while only an insignificant

number (22%) are trying very actively to achieve it. A considerable number of NGOs (45%) are not actively trying to achieve sustainability.

Financial Sustainability Measures/Strategies

Important financial sustainability measures and strategies currently experimented by the NGOs include:

- a. income generating measures,
- b. cost-recovery measure, and
- c. better credit/revolving loan fund management.

Figure 3 shows the percentage distribution of NGOs engaged in implementing financial sustainability measures and strategies:

Figure 3. Percentage Distribution of NGOs Currently Implementing Several Financial Sustainability Meas.

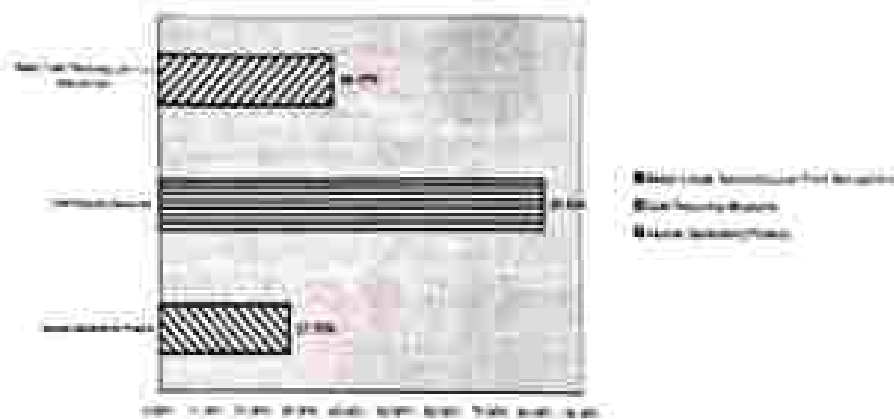


Figure 3 shows that the highest number (81.8%) of NGOs are implementing cost-recovery measures. Also a substantial majority of NGOs (72.7%) are experimenting with multiple income generating projects. Also (36.4%) are trying to improve their credit/revolving loan fund operations.

Institutional and Managerial Sustainability Measures

Institutional sustainability measures here include: a) establishing institutional technical assistance linkages, and b) leadership (one-man-show vs. team leadership).

All NGOs were found to receive, besides financial assistance, also some form of technical assistances (e.g., training, counseling, etc.) from donors

or other agencies. The NGOs, however, need to strengthen their technical potential and technological base to be sustainable in the future.

All national NGOs appeared to have established team leadership. However, leadership of four local NGOs appeared to be one-man-show, which implies that the concerned NGOs would have severe leadership crisis in case of change (death, replacement or leave) of the dominating leader.

The overwhelming majority of sample NGOs (94.1%) indicated that they are trying to increase their managerial sustainability through more training and better staff management, better accountability, delegation of authority and responsibility, etc.

7.0 Conclusion

Sustainability remains a critical issue for NGOs of our country. The NGOs are in general highly concerned about their sustainability, and most of them are already experimenting with different sustainability measures and strategies. It is important to consider here that NGO managers have inadequate and confused notions of sustainability, its indicators and measures. To achieve sustainability NGOs need to undertake more rigorous, integrated and selective interventions in the near future. Also the experiences of Grameen Bank and BRAC and the methodology of their sustainability assessment deserve serious consideration.

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