

Centre for Advanced Research and Social Action (CARSA)

A story of development with a difference

Country road, take me home to the place I belong—JOHN DENVER

Dr Ahmed Kamal
Department of History
University of Dhaka

On an Eid day in 1995, an argument over a trifling matter led to a fight involving members of two factions in Alinagar Union that resulted in a fatal injury of a young man. Similar incidents happened earlier also. In a number of remote southern Bangladesh villages in Alinagar Union of Kalkini Upazila in the district of Madaripur, law and order situation deteriorated over the years due to poverty and attendant unemployment of educated youths. But this one raised the ire of the community members; and following a number of discussion meetings, organized by the Head Master of the local high school, it was resolved that to redress this malady measures urgently needed were employment for the educated youths and poverty alleviation.

A Dhaka University Professor belonging to the community was included in the discussions, and he along with the community members agreed with the solution. Following this decision, CARSA was born in 1996, initially as a community based organisation, with the Professor as its founder Chairman. It started with a bike donated by an eighth grader, and a motorbike and an office space offered by its founder Area Manager in his residence in Kalkini Upazila who also gave up his BRAC job and committed full-time to develop the program. His experience as a Manager in one of the BRAC programs came in handy for CARSA. Five high school & college educated unemployed volunteers from Alinagar Union formed the nucleus of the field team. CARSA's founder Chairman shared the office space in his rented residence in Dhaka, and provided a telephone, a camera and a computer for a coordinator who liaised with the field.

CARSA resolved to build a model of development standing on its own feet, i.e., without any support from external donor agencies. To generate fund locally and independently micro-credit program was deemed to be the way. Initial costs were met by the founder Chairman and other members and friends of CARSA.

In early 1997 a beginning was made forming savings group in Alinagar Union. After six months of group savings, credit was offered to members of *Samitees*, borrowing at seven percent interest rate, from ASA, a leading Micro Finance Institute (MFI) of Bangladesh. Two years later CARSA became a partner of Palli Karma-Shahayak Foundation (PKSF).

Diverting income from micro-credit operations, CARSA launched health and education programs, and runs a health clinic in its own building in Kaliganj bazar. Since CARSA's own income was not enough to run the health program, Bangladesh Freedom Foundation and Dhaka Community Hospital participated in supporting the program to grow. CARSA also offers training to poor women in handicrafts making to make them self-reliant.

CARSA aspires to build a model of micro-level rural development involving two other partners, the community and the local government. This partnership has already been successfully tested in post-flood relief operations and in Union sanitation program in Alinagar. Since 1997 crimes of earlier nature did not happen again and other types have been drastically reduced in the Union.

Since 2003, the founder Area Manager is not only an elected Chairman of Alinagar Union Porishad (U.P) but has been officially rewarded as the best U.P Chairman of the district. He is now a member of General Body of the organization.

To make management more democratic and to avoid monopolisation of authority chairmanship rotates among CARSA's members generally after two to three terms and chairmanship is voluntary and without any remuneration or honorarium.

CARSA is now an organization of 13,000 poor women members and over a hundred salaried employees who are recruits from the program area. CARSA now ranks among the top hundred MFIs of the world. CARSA's action research supported by Grameen Trust has given critical inputs into formulating PKSF's Financial Services for the Poorest (FSP) program, generally ignored by the main stream micro credit programs. That the extreme poor need special program to come back to the main stream economic life, is now recognized by all MFIs. If you need to know more about CARSA you may visit its website www.carsa-bd.org and if you think you want to share this experience you can join CARSA Friends Club.