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M. Rezaul Islam, Koyela Sharmin					Recommend to Peers	
ABSTRACT This paper explores the nature and causes of social exclusion of the NGOs' activities in Bangladesh. Data gathered from two NGOs (Proshika and Practical Action Bangladesh) working for the socio-economic					Recommend to Library	
development in Bangladesh. The paper shows that now a day the NGOs' target groups and services have been specified to the people who are able to return back their micro-credit. As a result many people are					Contact Us	
now being excluded from NGO services who are known as ' ultra poor'. The findings of this paper show that many blacksmiths and goldsmiths were out of services from both NGOs rather the NGOs selected purposeful target groups, replicate of program, and their short-term development approach, high-flying					Downloads:	84,583
profile, rent seeking attitude, monolithic development approach, lack of accountability, complex loan procedure and high interest rate, and cut-off budget from their development project were helpful for such					Visits:	278,109
kind of social exclusion. The paper argues that that without inclusion of such groups of people, the overall socio-economic development would not be possible.					Sponsors, Associates, and	
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