

A Genuine Model for Poverty Alleviation

(Enabling Poor People to Enhance their Livelihood)

Project Location:

Model Town, Baburhaat, Chandpur Sadar

**Daffodil Foundation &
Daffodil International University**

Dhaka, Bangladesh

January 2021



Daffodil
International
University

Background

According to the United Nations, more than 700 million people or 10 per cent of the world population, still live in extreme poverty today. These disadvantaged people are struggling to fulfil the most basic needs like health, education, and access to water and sanitation, to name a few. For the people who are doing a job cannot guarantee a peaceful living. As per research findings, the UN also reports that eight percent of the employed workers and their families worldwide lived in extreme poverty in 2018. One out of five children live in extreme poverty. Ensuring social protection for all children and other vulnerable groups is critical to reduce poverty.

Poverty reduction initiatives and activities of the Government of Bangladesh has been commendable in the recent years. The Voluntary National Reviews (VNRs) 2020 reports that by 2016, extreme poverty stood at 12.9 per cent while the overall poverty headcount reached 24.3 per cent. The government is firmly committed to liberate its people from the vulnerable situation of poverty. It is very impressive to learn that the recent perspective Plan 2021-2041 and the Five-Year Plan (2021-2025) consider poverty reduction as a major target for transforming Bangladesh into a high-income country by 2041.

As a young higher education institution, the mission and vision of Daffodil International University (DIU) support working for the society as part of the national development. The founder and the Chairman of Board of Trustees of DIU Dr. Md Sabur Khan, has a long history to server the need people in the society. He has created a substantial fund for poverty alleviation where the recipient does not have a return the money or any portion of it to the doner, he/she will utilize the money as self-employment manner for livelihood of their family. This model has earned tremendous success because of its novelty and acceptance in the community.

The project was implemented at a rural village Baburhat located in the peripheral district Chandpur. Details of this poverty alleviation project are presented below.

Project Information

Poverty actually creates relative sensitive emotions that are regarded as a curse of a nation. Poor people could not find out straw to come out from this curse. The Almighty Allah has dictated in the holy book regarding the strategy of poverty reduction through Zakat. Center for Zakat Management (CZM) is a pioneer organization that manages the zakat in an institutionalized way with a view to reducing poverty and hunger from Bangladesh. CZM works with the mobilization and proper distribution of Zakat in an organized and planned manner by setting up different projects in Bangladesh and has managed to change the lives of many individuals and families. In continuation to this effort, CZM, with support of Daffodil Foundation (Daffodil Foundation is run with the financial assistance of Daffodil International University), has been implementing another project at Baburhat in Chandpur district. The aim of the project is to sustainable reduction of poverty and hunger through creating self-employment as well as self-motivated entrepreneurs in the selected area for cumulative and sustainable development in Chandpur, a district of Bangladesh. Daffodil International University also supported the first phase of the project with CZM which ended in 2018.

At the initial stage, there were huge gathering of the local people, local government representatives, community leaders, donors and the Education Minister of the government. The beneficiaries were also present in the event to receive their cheques. The photo witnesses the excitement of the people.



Specific Project Objectives and Expected Results

Objectives	Strategies	Expected Outcomes
<i>Income Generation</i>	Fund transfer, skill development, market accessibility, Fund Management, Grass Root organization formation,	Per capita Income of 1000 poor and extreme poor family will be increased, Income generation by 150%
<i>Capacity Development</i>	Human capacity development	Increased life skills, Increased Solidarity, Self-development
<i>Health and Sanitation</i>	Infrastructure Development of the health center, Health service & nutrition enhancement, Provide Health service by MBBS Doctor, Health Education, Emphasis to Pregnant and Lactating Mother, Safe water and Sanitation support	Improved and Quality health services ensured to the targeted beneficiaries, Reduction of diseases, reduction of malnutrition, 100% sanitation and safe water, Reduced NMR (Neo natal Mortality Rate), MMR (Maternal Mortality Rate), developed Healthy society
<i>Education & Empowerment</i>	Pre-primary Education for children, quality education for students, Life skill development education	100% enrollment, Collective action to resolve problem, Reduced Superstition, Enhanced Social cohesion
<i>Emergency and Humanitarian assistance</i>	financial and community assistance to aged, disabled, widow, Disaster Risk Mitigation strategy	Reduction of financial Vulnerability of aged, disabled, widow Community prepared for Natural Disaster

Project Deliverables

Project Overview	
Project Location	Location: Baburhat, Chandpur
Project Area	Kalyanpur Union, Ashikati union & Moishadi union
Number of Village covered	9
Project Duration	September 2018 - August 2023
Total beneficiaries	1000 families
Population Covered	4537 population: Male-2270, Female-2267
Destitute People Covered	Beggar 13, Widow, 192, Old-aged (61 years+) 321
Monthly Income/Family Selected	8850 BDT
Literacy Rate	75%
Sanitation	77%
Sponsored by	Daffodil Foundation with assistance from Daffodil International University
Implemented by	Center for Zakat Management

Activities

Activities	Process & Achievements
Beneficiary Selection	Through Local Community level participatory meeting, social mapping, 1000 families have been selected in the area.
Baseline Survey	Through a set of questionnaires to gauge the socio-economic condition of the families i.e. properties, income source, expenditure, health, sanitation, social and disaster consciousness, development problems etc.
Grass Root Organization (GRO) Formation	There are 17 (Seventeen) GRO having 30 members in each GRO. This member are the representatives of selected 1000 Families.

Skill Development Training

Capacity building is the prime issue that fosters the community development rapidly. CZM built capacity of the GRO members for their IGA Management and Leadership. The following capacity building interventions have been done:



Name of the trainings	No. of Members
Group leader's day long training on Grass Root Organization (GRO) management and dynamics	85
IGA and Investment Management Training	401

Management of Grass Root Organization (GRO)

For perfectly managing the GRO, the project formed 17 executive committees. The committee is formed on the basis of the consent of all the members.



Description	Quantity
GRO Executive Committee Formation	17
GRO Weekly meeting	64
Meeting attendance of GRO (%)	99
Opening bank account in the name GROs (SIBL)	17

Investment in Income Generating Activities

On the basis of skills and experience, the beneficiaries took the investment money from GRO. The fund that is transferred to the GROs is used as revolving fund. Members devise plan for investment in group meeting. Areas and amount of investment are determined considering members' ability, experience, market for

produced items etc. If necessary, members are provided training on Income Generating Activities. A few photos are given below of these activities.



Till January 2021, total 1000 recipient families have received investment from the GRO and the total amount of investment was BDT 1,37,90,000. The investment information is mentioned below.

Sl.	Name of the Trade	No. of Recipients	Investment (BDT)
1.	Beef Fattening	40	560000
2.	Cow Rearing	70	985600
3.	Goat/Ram Rearing	80	1088600
4.	Poultry Rearing	20	183700
5.	Poultry Business	10	89600
6.	Cattle Business	10	134400
7.	Cloth	50	784000
8.	Fish Cultivation	40	537600
9.	Agriculture	130	1836800
10.	Tailoring and Block Boutique	60	896000
11.	Rickshaw, Van and Auto Pulling	130	1881600

12.	Workshop of Refrigerator	7	44800
13.	Timber	90	1344000
14.	Mason and Carpentry	20	291200
15.	Pharmacy	5	45000
16.	Small Hotel	8	44800
17.	Laundry	5	44600
18.	Grocery shop	80	1187200
19.	Tea stall	15	224000
20.	Pigeons Rearing/Business	10	89600
21.	Egg Business	10	156800
22.	Cosmetic shop	10	112000
23.	Fruit Business	5	67200
24.	Fire wood business	5	44800
25.	Fast Food	5	44800
26.	Confectionary	10	134400
27.	Shoe shop	5	44800
28.	Bricks and Sand	5	44800
29.	News Paper	5	44800
30.	Hardware	5	44800
31.	Workshop	5	44800
32.	Vegetable	20	268800
33.	Furniture	30	444100
Total		1000	13790000

Child Education



Ensuring quality education is important component of sustainable livelihood development. The project provides pre-primary education to the children (5/6 years) for proper childhood development and make them capable to admit in Primary education. It provides basic knowledge of morality and ensure proper nutrition for them. Awareness raising on different issues propels to acclimatize the beneficiaries with civilized world. For this reason, BCC (Behavioral Change Communication) session has been done in the community.

Description	Quantity
Pre-primary centers set up	5
Number of students	150
Number of teachers recruited and Trained (5 day long)	8
Number of classes held in each center (last year)	120
Adolescent Group	3
Adolescent Session	10
Average Attendance (%)	99

Women Groups	21
Women Group Session	21
Average Attendance	90

Achievements and Outcomes of the Project till January 2021



- ✓ Total selected beneficiaries of the project are 1000 families
- ✓ Prepared the full profile of all the 1000 families
- ✓ Organizing grassroots members and opening of 32 bank accounts in the Pubali Bank Ltd.
- ✓ Leadership development and dynamism training provided to 96 persons
- ✓ Entrepreneurship development training provided to 4 persons with the assistance of Department of Youth Development
- ✓ Computer training provided to 20 Secondary School Certificate examinees
- ✓ Training on Income enhancement program provided to 1000 persons
- ✓ Total 2961 weekly meetings of grassroots committees
- ✓ Funding handover to 1000 families amounting to BDT 13790000
- ✓ 5 Pre-primary centers set up and operation with total 150 students
- ✓ Nutritious food distribution to children: 120 days.

- ✓ Sanitary latrines availability in 97% families
- ✓ 13 beggars have come out from begging
- ✓ 653 persons have been able to come out of the curse of interest-based loans
- ✓ 42 SSC examinees have been given BDT 46400 for the purpose of filling up the exam form
- ✓ 20 HSC examinees have been given BDT 37000 for the purpose of filling up the exam form
- ✓ Food assistance provided to 66 destitute persons amounting 990442
- ✓ 3 Mosque based Quran learning center set up with 156 children studying there
- ✓ 4 GRO based Quran learning centers with 112 members
- ✓ Food assistance provided to 1176 families during the COVID 19 pandemic
- ✓ Cow farming training given to 267 persons

Conclusion:

The Jeebika-Baburhat project-II, being implemented by the Center for Zakat Management with the sponsorship and assistance from Daffodil Foundation and Daffodil International University, aimed at poverty alleviation and reducing hunger through creating self-employment among the selected poor families at Chandpur District of Bangladesh. The project has been successful in terms of self-employment, enhancing literacy rate & sanitation, reducing child and mother mortality rate etc.

Till to date primarily 1500 beneficiaries have started various small businesses for ensuring a sustainable livelihood for their families from the Jeebika-Baburhat project in the first two phases. About 100 percent literacy rate and sanitation have also been implemented among the selected families in selected area under the project.

The project developed a strategy in such a way so that no one should be dependent in the long run and they can lead their life without any financial help

from others. They will be fully free from interest-based loans and able to educate their children to be successful in their life. This project's outcome and success would encourage and facilitate other capable people of the society to replicate this strategy to change the fate of the poor people and the country in the long run. This strategy can also be practiced elsewhere in the world as a best practice approach to meet the global SDGs on no poverty and zero hunger. The Jeebika-Chandpur project phase III is going to be started soon with the same goals and targets.