

SHOKKHOM (সক্ষম)

SHOKKHOM, a Bengali word that means being efficient or competent in a particular field of profession. In the Islamic community, Muslims are obliged to pay a percentage, annually under Islamic law on certain kinds of property and use it for charitable and religious purposes. But in Bangladesh, using Zakat's money, people tend to purchase clothing and distribute those to the poor. This results in momentary happiness in the destitute family but doesn't bring much development in their lifestyles. To make appropriate use of Zakat money, we initiated to create a Sustainable Livelihood project titled "SHOKKHOM".

This was first implemented in 2016 at a very small scale involving only two families to see its results. Considering its positive outcome, we held it at a larger scale in 2017-2020, helping 555 destitute families. This project involves raising Zakat money and using it to create an income-generating source for destitute families. We give the breadwinner of the destitute families, a chance to become an entrepreneur and thus improve their own living standards. The projects are being implemented in: Dhaka, Kustia, Barisal, Patuakhali, Khagrachair, Rangpur, Gazipur, and Burimara. Considering Shokhom is an initiative that is based primarily on monitoring, we have particularly chosen these areas in Bangladesh as OBHIZATRIK's volunteer support in these areas is the strongest. The sole motto of this project is "To help the families to such an extent that they won't be needing help next year rather they will be capable of providing Zakat for other poorer families".

AREAS WE HAVE COVERED

DHAKA 370 PROJECTS

RANGPUR 28 PROJECTS

KUSHTIA 37 PROJECTS

PATUAKHALI 45 PROJECTS

> GAZIPUR 17 PROJECTS

KHAGRACHHARI 6 PROJECTS

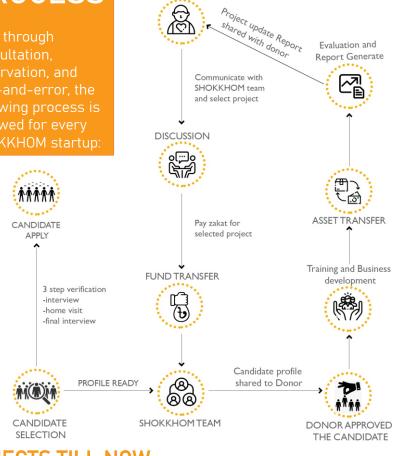
> BARISHAL 35 PROJECTS





PROCESS

observation, and following process is SHOKKHOM startup:



DONOR

PROJECTS TILL NOW



COW 25 PROJECTS



GOAT **60 PROJECTS**



RICKSHAW 96 PROJECTS



VAN 47 PROJECTS



TEA STALL 22 PROJECTS



BUSINESS ON VAN

35 PROJECTS

FOOD CART 5 PROJECT



GROCERY SHOP POWER TILLER 20 PROJECTS 2 PROJECTS



FISH FARMING 8 PROJECT



RIDE SHARING 1 PROJECT



SEWING MACHINE 210 PROJECTS



POULTRY 5 PROJECTS



BUINESS ON BOAT 2 PROJECTS



PROJECT DETAILS

TRANSPORTATION			(BDT)
	Rickshaw	New Handmade Rickshaw	24,000
	Van	New Van For Product Transportation	18,000
	CNG	Used CNGFor Transport Service	10,00,000
	Auto Rickshaw	New Auto Rickshaw for Physically Challenged Person	70,000
	Easy Bike	New Easy Bikerom Showroom	1,15,000
	Motor Bike	New Motorbikefor Ride Sharing	1,00,000
	Car	Recondition Cafor Ride Sharing	6,00,000
	Boat	New Boatfor Fishing	50,000
	PROJECT NAME	DETAILS	PROJECT COST (BDT)
	PROJECT NAME Cow	Cow (single)	(BDT) 50625
		Cow (single) Cow with a calf	(BDT) 50625 60625
Livestock BUSINESS		Cow (single) Cow with a calf Hybrid cow (dairy breed)	(BDT) 50625 60625 1,00,000
Livestock BUSINESS	Cow	Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project	(BDT) 50625 60625 1,00,000 60,000
Livestock BUSINESS		Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project Goat (Single)	(BDT) 50625 60625 1,00,000 60,000 12000
Livestock BUSINESS	Cow	Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project Goat (Single) Goat (Pair)	(BDT) 50625 60625 1,00,000 60,000 12000 20250
Livestock BUSINESS	Cow	Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project Goat (Single) Goat (Pair) Chicken poultry (layer)	(BDT) 50625 60625 1,00,000 60,000 12000 20250 90,000
Livestock BUSINESS	Cow	Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project Goat (Single) Goat (Pair) Chicken poultry (layer) Chicken poultry (Boiler)	(BDT) 50625 60625 1,00,000 60,000 12000 20250 90,000 75373
Livestock BUSINESS	Cow Goat Poultry	Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project Goat (Single) Goat (Pair) Chicken poultry (layer) Chicken poultry (Boiler) Small poultry for home	(BDT) 50625 60625 1,00,000 60,000 12000 20250 90,000 75373 20000
Livestock BUSINESS	Cow	Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project Goat (Single) Goat (Pair) Chicken poultry (layer) Chicken poultry (Boiler) Small poultry for home Fish supply and food	(BDT) 50625 60625 1,00,000 60,000 12000 20250 90,000 75373 20000 25000
Livestock BUSINESS	Cow Goat Poultry	Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project Goat (Single) Goat (Pair) Chicken poultry (layer) Chicken poultry (Boiler) Small poultry for home Fish supply and food Fish, food with a small pond	(BDT) 50625 60625 1,00,000 60,000 12000 20250 90,000 75373 20000 25000 50,000
Livestock BUSINESS	Cow Goat Poultry	Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project Goat (Single) Goat (Pair) Chicken poultry (layer) Chicken poultry (Boiler) Small poultry for home Fish supply and food Fish, food with a small pond Fish with a big pond	(BDT) 50625 60625 1,00,000 60,000 12000 20250 90,000 75373 20000 25000 50,000
Livestock BUSINESS	Cow Goat Poultry	Cow (single) Cow with a calf Hybrid cow (dairy breed) Cow fattening project Goat (Single) Goat (Pair) Chicken poultry (layer) Chicken poultry (Boiler) Small poultry for home Fish supply and food Fish, food with a small pond	(BDT) 50625 60625 1,00,000 60,000 12000 20250 90,000 75373 20000 25000 50,000

PROJECT NAME | DETAILS

Agro-Based BUSINESS	PROJECT NAME	DETAILS	PROJECT COST (BDT)
	Land Cultivation	Seed, fertilizer and other cultivation equipment	50,000
		Full land with seeds and fertilizer	1,00,000
	Power Tiller	Group of farmers will be provided one power tiller	1,46,000
	External Resource Support to Farmers	Equipment and other supplies for cultivation	60,000

PROJECT COST



	PROJECT NAME	DETAILS	PROJECT COST (BDT)
SMALL ENTERPRISE	Business on Van	New van with a business setup	30,100
		Investment Captial	20,000
	Sewing Machine	New machine in a tailor shop/ Single use	15,000
		Tailor shop setup (Two machine with setup)	40,000
		Tailor shop renovation	20,00
	Tea Stall	New tea stall with a business model setup	40,375
		Tea stall renovation	30,000
	Grocery shop	New Grocery shop with a business model setup	80,625
		Grocery shop renovation	40,000
	Business on Boat	New Boat with Fishing equipment	2,75,000
		Providing Fishing equipment	50,000
	Small Shop	New small shop with a business model setup	40,000
		Small shop renovation	25,000
	Food Stall	New Food stall with a business model setup	50,000
		Food stall renovation	30,000

ZAKAT COMMITTEE

1. Mufti Farhad Bin Hannan

Head Mufti: Zamia Talimia Madrasa, Dhaka

Khatib: Shamsun nur Jam-e-Masjid, Middle Badda, Dhaka

2. Mufti Ubaidur Rahman Hammad Muhaddis: Jami'a Darul Ulum, Matijhil, Dhaka

Instructor and Head of Department (Workshop): IFA Consultancy Ltd.

3. Mufti Ibrahim Khalil

Khatib: Al Habibia Jam-e-Masjid Principal: Madrasatul Huda Al Arabia

4. Mufti Sheikh Belal Mahmudi Principle: Darul Ulum Muhammadia Madrasa

5. Mufti Neyamutullah

Assistant Head Mufti: Markazut Taqwa Al Islamia, Dhaka

(Higher Islamia Education and Research Center)

SHOKKHOM is run by Zakat fund so OBHIZATRIK has established an Official Zakat committee in 2021 to monitor the project. SHOKKHOM Project is supervised by a team of experienced Islamic Scholars.

Responsibilities of Zakat Committee:

- -Ensure 100% transparency of the ZAKAT amount.
- -Monitor the full process from candidate selection to project execution.
- -Monitor the yearly audit process
- -Give written/verbal Fatwa to any kind of questions regarding ZAKAT, SHOKKHOM and its implementation.
- -Yearly four physical meetings with the OBHIZATRIK core team and SHOKKHOM Project team.
- -Give answers to any kind of question raised from donors.

SHOKKHOM PROJECT COORDINATOR:

Arif R Hossain

The adviser of OBHIZATRIK Foundation and project coordinator of SHOKKHOM Project. He has been monitoring and supervising the SHOKKHOM project from 2016. In professional life Mr Arif R Hossain is a famous media personality, social worker and blogger, also he is the Director of Advanced Development Technologies Ltd

Project "SHOKKHOM"

An International Research Topic for Poverty Alleviation

যাকাতের অর্থ দিয়ে দারিদ্র বিমোচন ক্ষুদ্রঋণ এর থেকে বেশি কার্যকর এই নিয়ে "Islam, Neoliberalism and Social Inequality in Bangladesh: A Social Policy Perspective" শীর্ষক একটি রিসার্চ বিট্রিশ জার্নালে প্রকাশিত হয়েছে।

এটি মূলত ঢাকা বিশ্ববিদ্যালয়ের প্রফেসর A. I. Mahbub Uddin Ahmed গত ২০১৭ সাল থেকে অভিযাত্রিক ফাউন্ডেশন এর যাকাতের অর্থ দ্বারা পরিচালিত জীবিকা প্রকল্প "সক্ষম" উপর ২ বছর ব্যাপি গবেষণা করে লিখেছেন। অনলাইন জার্নাল লিঙ্কঃ

https://link.springer.com/.../10.1007/978-3-030-57753-7 13

এই রিসার্চটির সারাংশ (Abstract)-

The main objective of this chapter is to explore the relationship between zakat and reduction of social inequality in Bangladesh via historical development of Bangladesh social policy, social welfare regime and social welfare practices from 1201 to the present. It compares the neoliberal strategy of microfinance and Islamic strategy of zakat through Shokkhom Project data of a zakatbased Third Sector, Obhizatrik. It collects profiles of 82 beneficiaries, 49 males and 33 females, who received zakat between 2016 and 2017. Out of total 33 zakat recipients of Dhaka District, 13 case studies, 9 males and 4 females, were conducted for expediency. The chapter finds that Islamic welfare practice of zakat is more effective in the alleviation of poverty and ensuring social welfare than the neoliberal strategy of interest-based microfinance.

OBHIZATRIK

ST 10 YEARS

7 DISTRICTS



3500 VOLUNTEERS



SUPPORTED 10 LAC PEOPLE



250+ ONE DAY FVFNT



500 STUDENTS



400+ DONORS



30+ CORPORATE DONORS



COOKED MEAL FOR 500000 PEOPLE



BHIZATRIK Foundation is a government-registered (Reg No: S-12013) organization.

Since its establishment in 2010, has been actively working on the following sectors: Poverty elimination, Education, Health and Nutrition, Human Rights, and Environment.

OBHIZATRIK has supported more than 10 lac, people, in the last 10 years along with providing full free quality education for 500 underprivileged in three OBHIZATRIK SCHOOLS, empowered 550 families in 7 districts under SHOKKHOM project, provided free treatment for 10,000 patients under OBHIZATRIK HEALTH CARE. Also, we have a BOAT AMBULANCE which provides 24/7 support to the island area. OBHIZATRIK has registered 3500 young volunteers who pulled up 250 one-day events in the last 10 years, like winter blanket distribution, flood relief distribution, etc.











uring this COVID, we have supported 2 lac individuals with free vegetables. 65,000 families received free groceries and 90,000 families received free meals. Along with this, we have distributed 1 lac free mask and 2500 PPE to doctors. Other than that we have set up 60 hand washing basins in different locations around Dhaka city. During Ramadan, we have prepared iftaar meals for 45000 thousand people. On Eid festivals we have distributed prepared meals among 6000 families along with Eid groceries.



60 BASIN FOR HANDWASH



2500 PPE FOR DOCTORS



VEGETABLES AMONG 2 LAC PEOPLE



90000+ COOKED MEAL



GROCERIES AMONG 65000 FAMILIES



1 LAC MASKS & SANITIZER DISTRIBUTED





This year OBHIZATRIK received the prestigious **JOY BANGLA YOUTH AWARD 2020** for Empowering Extreme Poor.



Along with many well-wishers and organizations like the Ministry of Women and Child Affairs of Bangladesh, we have 30+ corporate organizations who have been working with us.

















RENATA LIMITED































































PAYMENT METHOD

Bank Name: Trust Bank Limited

Account Name: OBHIZATRIK Foundation Account number: 00280210010529

Swift Code: TTBLDDH Routing Number: 240262987 Country: Bangladesh Branch Mirpur Branch

Bank Name: Prime Bank Limited Account Name: OBHIZATRIK Foundation

Branch: Pallabi Branch Country: Bangladesh

Account number: 16411020025725

Mobile Banking

Bkash Merchant Account: 01701666305 Nagad Merchant Account: 01701666300 Rocket Biller ID for OBHIZATRIK: "160"

Bkash (Personal): 01701666300 01711100188

DBBL Rocket (Personal) : 01676005480-4

Nagad (Personal) :01711100188

Paypal: https://www.paypal.me/ObhizatrikBD Paypal Email: ariza.ahmed01@gmail.com







Head Office Address:

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