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Livelihood project

# SHOKKHOM

A path to financial self-sufficiency for the marginalized poor





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# O1 PROLOGUE

OBHIZATRIK is a non-profit organization (NGOAB Reg no. 3301, Society Reg no. S-12013) that is dedicated to tackling the numerous socio-economic challenges that confront Bangladesh. Our primary objective is to create a positive impact on the lives and livelihoods of underprivileged individuals and families living below the poverty line.

Through various short-term and long-term initiatives, we have consistently demonstrated our commitment to improving the socio-economic landscape of Bangladesh. Our efforts are focused on achieving Sustainable Development Goals 1-5, which include eradicating poverty, reducing hunger, promoting good health and well-being, and providing quality education for all.

We have a history of successfully completing both short- and long-term projects and campaigns. Our six programs cover a wide range of initiatives:

- 1. Education Program
- 2. Health & Nutrition Program
- 3. Livelihood Program
- 4. Community Development Program
- 5. Emergency Response
- 6. Climate Action

For over a decade, OBHIZATRIK has made significant progress in its mission to help the impoverished. A few highlights of our accomplishments include:

- \*Assisted over 10 million people living in poverty
- \*Provided high-quality, free education to 600 children across three campuses
- \*Empowered more than 1,350 families through the SHOKKHOM livelihood project in 11 districts
- \*Provided basic medical care to more than 10,000 individuals at no cost
- \*Offered basic medical assistance and emergency transportation services through the Boat Ambulance program in the remote coastal regions of Barisal, Bangladesh.

OBHIZATRIK Foundation strives to aid the marginalized poor of Bangladesh so that they may break the barriers of poverty and become economically viable. Our projects are supported by more than 3500 volunteers spread across Bangladesh and funded by more than 800 donors and 50 corporate sponsors across the nation and worldwide. With their unwavering support, we are hopeful to make a positive change in Bangladesh.

#### About OBHIZATRIK

At a glance: Present offices

3

Mirpur (Dhaka), Charlata, Patuakhali

School campuses:

2

Mirpur (Dhaka), Charlata

**SHOKKHOM** 

1350+ beneficiaries in

11 districts

#### Mission



To assist the underprivileged overcoming economic limitations by offering them access to quality education, free healthcare facilities, and small sustainable enterprises.

#### Vision



To eliminate mass poverty in Bangladesh by providing practical skills, education, and resources to empower citizens to be self-reliant and independent. We also strive to support the youth and encourage volunteerism to reallocate skills and resources for the growth and development of the nation.

#### Objectives



- 1. Providing free access to quality education to enhance accessibility for all.
- 2. Developing fully functional livelihood models at zero cost to increase income-generating opportunities.
- 3. Ensuring food and nutritional security by supplying free grocery items, fresh produce, and cooked meals.
- 4. Offering free health check-ups, medicine, and medical services to make healthcare facilities more accessible.



### What is SHOKKHOM

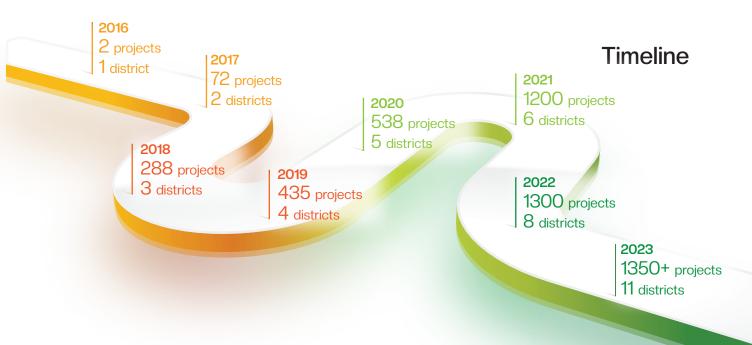
Bangladesh is a top developing country with over 170 million residents, 40% of whom live below the poverty line, posing a significant obstacle to the nation's progress. Despite numerous socio-economic challenges, OBHIZATRIK Foundation decided in 2016 to create SHOKKHOM, a project aimed at empowering the extreme poor with free-of-cost, fully developed business models.

The main goal was to reduce poverty levels and increase employment opportunities for disadvantaged and destitute people. During the initial implementation phase, SHOKKHOM was tested on a small scale with only two families. The results were promising, with beneficiaries generating a profit and making further investments in their businesses. Encouraged by its success, SHOKKHOM expanded its reach to eleven districts in Bangladesh from 2017 to 2023, and now, after almost seven years of operation, it has helped 1,350 beneficiaries lift themselves out of poverty.

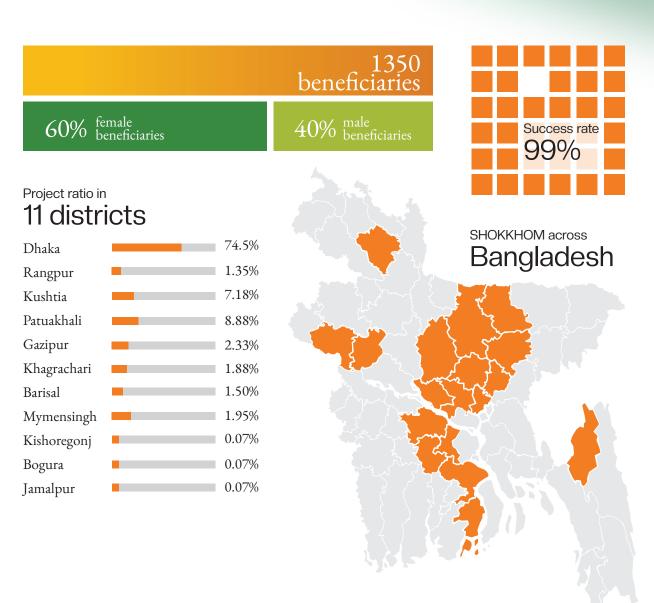
## Birth of SHOKKHOM

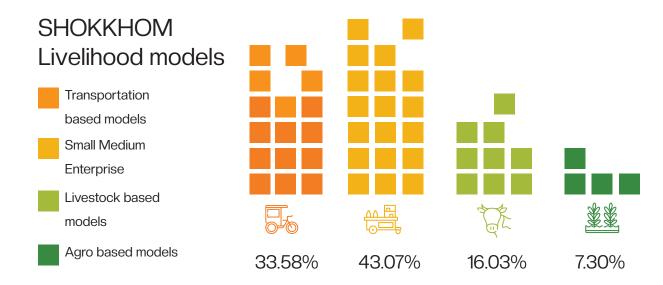
When SHOKKHOM first began, its projects were financed solely by Zakat contributions from generous donors. Zakat is an Islamic financial obligation that requires Muslims who are financially able to donate a percentage of their income and assets annually to charitable causes. SHOKKHOM's objective was to utilize Zakat funds to create sustainable, positive impact. To ensure lawful and strategic utilization of Zakat, the organization established a Zakat committee.

As time passed, SHOKKHOM's projects began to generate significant benefits for their beneficiaries, drawing attention and admiration from people across the nation. Here was the opportunity to scale it up further as many people from diverse cultural and religious backgrounds expressed interest to contribute to our cause. Our patrons now include diverse group of donors and sponsors from various religious, ethnic, and cultural backgrounds. This support enabled the OBHIZATRIK Foundation to execute more than 1350 successful projects, thus providing these families hope for prosperity.

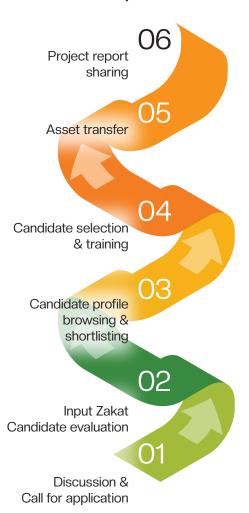


#### Impact mapping





## SHOKKHOM process



At SHOKKHOM, every project undergoes a careful process consisting of several stages such as discussion, interviews, evaluation, and monitoring. The entire process is strictly observed and approved by our established Zakat board, which consists of five reputed Islamic scholars with extensive knowledge of Zakat and its distribution. Each project follows the same working process, which is executed horizontally, and involves the SHOKKHOM team, donors, and potential beneficiaries. Here's a brief overview of the steps involved:

- 1. Mutual discussions between the SHOKKHOM team and potential donors are held, where donors can ask any questions they may have. Our team guides the donors in choosing a project or multiple projects to contribute to.
- Simultaneously, the candidate processing team carries out necessary actions to bring in applicants for SHOKKHOM.
- 2. After the initial discussion and selection, our team accepts the Zakat funds given by the donors.
- 3. The candidate processing team conducts a three-step evaluation of each potential candidate, which includes a primary interview, a home visit, and a final interview.
- 4. Once the Zakat fund is handed over, and the candidates are duly evaluated, the processing team creates detailed profiles containing necessary information about the potential beneficiaries.
- 5. Our SHOKKHOM team shares these profiles with the Zakat donors for credibility and clarification purposes.

Our process ensures that every project is executed with utmost care and transparency, while fulfilling the spiritual obligation of Zakat.

For the sake of transparency in the use of Zakat funds, the SHOKK-HOM project has established a dedicated Shariah board. This board, made up of expert members from various Islamic institutions in Dhaka, Bangladesh, is responsible for ensuring overall transparency, justice, and adherence to Shariah rulings in the distribution of Zakat. As of 2019, this board is still actively serving its purpose.

## Shariah board



Mufti Obaidur Rahman Hammad Muhaddis Jamia'a Darul Ulm, Motijheel, Dhaka



Mufti Sheikh Belal Mahmudi Founder Darul Ulm Muhammadia Madrasatul Huda, Dhaka

SHOKKHOM Shariah board members



Mufti Ibrahim Khalil Khatib of Al Habibia Jame Masjid & Professor of Madrasatul Huda, Dhaka



Mufti Neyamatullah Assistant Head Markazatul Taqwa al Islamiya, Dhaka

- 1. Ensure that the distribution and transfer of Zakat funds follow Shariah rulings.
- 2. Evaluate potential Zakat candidates and projects.
- 3. Determine if an individual is eligible to pay Zakat and provide justification.
- 4. Calculate Zakat based on the donor's assets.
- 5. Address and clarify any inquiries from donors regarding Zakat.

Role of SHOKKHOM Shariah board



SHOKKHOM is committed to providing diverse business models that cater to the needs of individuals with different skills and capabilities.

One of the key ways that SHOKKHOM achieves this goal is by offering a range of training and development programs that help individuals grow and develop their skills. These programs are designed to be accessible and inclusive, so that individuals from all walks of life can participate and benefit.

In addition to training and development, SHOKKHOM also places a strong emphasis on partnerships and collaborations. By working with other businesses and organizations, SHOKKHOM is able to leverage the strengths and expertise of others to create innovative and impactful solutions for the extreme poor. Overall, SHOKKHOM is dedicated to fostering a culture of inclusivity and diversity in all aspects of its operations. By valuing and supporting individuals with different skillsets and backgrounds, SHOKKHOM is able to create a dynamic and thriving community that benefits everyone involved.

Currently, there are four broad categories of SHOKKHOM business models:

- 1. Transportation-based models
- 2. Small and Medium Enterprises (SMEs)
- 3. Agro-based models
- 4. Livestock business models

Under each broad category, SHOKKHOM offers various livelihood models. Candidates are trained for the particular model they applied for, giving them a head start on their journey to financial self-sufficiency. Once all assets for the model are transferred, OBHIZATRIK Foundation maintains consistent contact with beneficiaries to keep up-to-date with their progress.

Multiple surveys, interviews, and analyses are documented quarterly, half-yearly, and annually. These reports provide useful documentation to check which candidates are doing better and which need further assistance in their businesses. They are also shared with our patrons who supported the SHOKKHOM projects.

## Livelihood models

Transportation based models



446 beneficiaries

Small Medium Enterprise



572 beneficiaries

Livestock business models



213 beneficiaries

Agro-based business models



112 beneficiaries

## Transportation based models



446 projects in



8 districts Livelihood models under this category are targeted mostly at city-dwelling candidates, where rickshaws, vans, CNGs, autorickshaws, motorbikes, etc., are popular. These modes of transportation are often used for small-scale businesses such as food delivery, courier services, and transportation of goods. They provide an affordable and convenient option for those looking to start their own business or generate income. The following transportation models are available to start the journey of financial self-sufficiency:

- 1. Rickshaw project
- 2. Van
- 3. CNG
- 4. Autorickshaw and easy bike
- 5. Motorbike and car for ride-sharing
- 6. Boat for fishing





## Small Medium Enterprise



572 projects in



8 districts Under the SME livelihood model category, OBHIZATRIK Foundation offers full setups of small to medium businesses for its candidates. These setups may include portable shops (on vans), permanent shops, and various equipment of trade (e.g., sewing machines, computer setups in shops, shop items and goods, etc.). Candidates may apply for a complete business setup or equipment and goods for their existing stores. The following SHOKKHOM projects are available under the SME category:

- 1. Business on a van
- 2. Sewing machine
- 3. Tea stall
- 4. Grocery shops
- 5. Business on a boat
- 6. Small shop
- 7. Food stall





Livestock-based models have proven to be successful in improving the lives of many families in both urban and rural Bangladesh. SHOKKHOM's approach is unique in a way to use Zakat funds to provide families with livestock animals thus making it easier for them to start their own livestock business. Through this program, families are able to become self-sufficient and improve their overall quality of life. Additionally, the program has a positive impact on the local economy, as families are able to sell their products and contribute to the overall growth of the community. The different projects under this category provide candidates with:

- 1. Cows
- 2. Goats
- 3. Sheep
- 4. Poultry setups for chickens or ducks
- 5. Fisheries and supplies





## Livestock based models



213 projects in



10 districts

## Agro based models



112 projects in



9 districts Being an agricultural country, farming is a highly prospective sector in Bangladesh. But most of our farmers cannot afford to have their equipment or own lands to farm. For the rural farmers, SHOKKHOM provides the following livelihood projects:

- 1. Land cultivation setups
- 2. Power tiller
- 3. Equipment for cultivation







## Empowering Women

To empower women, OBHIZATRIK Foundation started the specialized project, SHOKKHOM Nari. A large number of women in our country suffer from poverty and are dependent on their fathers or husbands to survive. These women suffer from conditions so poor that they can't even afford basic necessities. SHOKKHOM Nari offers special projects targeted towards these women so that they can start a business on their own and escape poverty.

The SHOKKHOM Nari project has been incredibly successful in empowering women and giving them the tools they need to become self-sufficient. Through this project, women have been able to start their own businesses and provide for themselves and their families. This has not only improved their financial situation but also boosted their confidence and self-esteem.

The training sessions provided by SHOKKHOM Nari cover a wide range of topics, including business planning, marketing, financial management, and communication skills. The candidates are also provided with ongoing support and mentorship to help them overcome any challenges they may face in their entrepreneurial journey.

The impact of SHOKKHOM Nari can be seen in the success stories of the women who have participated in the program. Some have started successful small businesses, while others have expanded their existing businesses and increased their income. The ripple effect of empowering women in this way is immeasurable, as it not only benefits the women themselves but also their families and communities.

By providing them with the resources and support they need to start their own businesses, we are empowering them to take control of their lives and break free from the cycle of poverty.

SHOKKHOM Nari projects include:

- 1. Fabric/Clothing business setup and supplies
- 2. Farming for Women
- 3. Handicrafts business setup
- 4. Embroidery and tailoring business
- 5. Plant nursery setup
- 6. Home-made food supply business
- 7. General store setup
- 8. Boutique shop setup



#### SHOKKHOM NARI

Zaheda Akhter SHOKKHOM 1006 Goat farming (Livestock project) Savar, Dhaka





Mosammat Shilpi SHOKKHOM 1321 Sewing Machine (SME project) Mirpur, Dhaka



Amiron SHOKKHOM 1247 Sheep farming Savar, Dhaka

# Stories of successful SHOKKHOM NARI





Arts and crafts have always been dear to me. When I was younger, I learnt sewing from my mother. Since then, I've always loved to sew and make things like dresses for kids, beady bracelets and small jewellery. I've always dreamt of turning my craft to a business. But supplies cost a lot and we hardly could afford them. Thanks to OBHIZATRIK, I've got a full shop setup with supplies now and am finally able to run my own handicrafts business.



Ever since my husband passed away, I had to fend off for myself. I used to work as a house helper, but due to my health issues I was unable to after a few years. With OBHIZATRIK's help, now I run a small store near my house where I sell various snacks and food items. The store makes me enough to pay off rent and buy groceries. Sometimes when I make enough profit, I'm also able to buy gifts for my grandkids. It is a blessing to me!





#### At a glance: SHOKKHOM across



Dhaka

796

beneficiaries

382

Rickshaw project

110

Shops & tea stalls

304

Sewing machines to Women

#### Savar

236

beneficiaries

29

Transportation project

56

Shops & tea stalls

109

Sewing machines to Women

42

Livestock projects



Barishal

20

beneficiaries

6

Transportation project

3

Shops & tea stalls

11

Sewing machines to Women



Patuakhali

147

beneficiaries

27

Transportation project

42

Shops & tea stalls

78

Sewing machines to Women



#### Gazipur

31

beneficiaries

13

Transportation project

7

Shops & tea stalls

11

Sewing machines to Women

38

Livestock projects



#### Khagrachhari

25

beneficiaries

6

Transportation project

7

Shops & tea stalls

12

Sewing machines to Women



#### Kushtia

97

beneficiaries

16

Rickshaw project

23

Shops & tea stalls

58

Sewing machines to Women

38

Livestock projects



#### Rangpur

18

beneficiaries

8

Rickshaw project

2

Shops & tea stalls

8

Sewing machines to Women

## SHOKKHOM success stories





OBHIZATRIK Foundation not only built a whole shop for me, but also provided all the supplies and items for my new store. This initial help meant a lot to me, as it got me started. Selling items from the store, I'm now able to make enough for my family as well as purchasing new items and also even make small investments. I am planning to invest in a better cooking setup next year so that I can serve warm snacks to my customers.

-Ismail Sikder, Tea stall



When I applied for the Goat project, I received two goats. A few months ago, my goat gave birth to two calves. It was a very happy news for me! I have plans to rear them up so, I can sell them in the upcoming Eid haat. With enough goats I can also start making and selling goat cheese which is very demanding in the cities. *-Farzana Akhter, Goat owner* 





I've been trying to save up for purchasing a rickshaw, but it costs a lot. Thanks to OBHIZATRIK, I now have a rickshaw for free. On a busy day, I make as much as 1500 taka! Overall, I can make enough to feed my family and send the kids to school.

-Yusuf Mollah, Rickshaw owner



I could never afford to purchase a cow by myself. But now I have one which gives enough milk to sell off in the market and at households. My wife and I are also planning to make dairy based items like ghee in the future.

-Quddus Mia, Cow farmer



I had a van before, but I had to pay rent for it. At the end of the day, most of my profits went to pay off rent. But now, with the help of OBHIZATRIK, I have my own van. I sell fish around the streets of Pallabi and get to keep the profit I make.

-Mr X, Business on van



With three school going kids, it had become difficult for my husband to manage livelihood by himself. To help him, I applied for a small shop in OBHIZATRIK. Now I'm able to earn enough from my shop to regularly buy groceries and the children's educational items. I'm able to lift off a great burden from my husband's shoulders.

-Anjuman, Shop owner



## Future goals & objectives

Since its establishment in 2016 with only two projects, OBHIZA-TRIK's SHOKKHOM initiative has made significant strides. Fast forward to 2023, and the project has expanded to over 1,350 SHOKKHOM initiatives spanning eleven districts in Bangladesh. Through SHOKKHOM, nearly 2,000 women have lifted themselves out of poverty. By creating a sense of community and solidarity, SHOKKHOM has helped women to gain confidence and develop new skills. In addition to the direct benefits to the women involved, SHOKKHOM has also had a positive impact on their families and communities. By increasing women's economic independence, the initiative has improved the living standards of entire households.

Our ambition is to maintain our current growth rate, expand SHOKKHOM to 3,000 projects by 2030 and reach 30 districts in Bangladesh. OBHIZATRIK is committed to continuing its work with SHOKKHOM and expanding the initiative to even more women and communities in Bangladesh. By empowering women and fostering community development, we believe that SHOKK-HOM can play a key role in creating a brighter future for all.



## Funding schemes

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	Project name	Details	Cost (BDT)
(P-0)	1. Rickshaw	New handmade rickshaw	24,000
Transportation based models	2. Van	New Van for product transportation	18,000
	3. CNG	Used CNG for transport service	10,00,000
	4. Auto-rickshaw	New auto-rickshaw for physically challenged person	70,000
	5. Easy bike	New easy bike from showroom	1,15,000
	6. Motor bike	New motor bike for ride sharing	1,00,000
	7. Car	Used car for ride sharing	6,00,000
	8. Boat	New boat for fishing and passenger transport	50,000
	Project name	Details	Cost (BDT)
Agro-based models	1. Land cultivation	Seed, fertilizer and other cultivation equipment	50,000
	Cultivation	Full land with seeds and fertilizer	1,00,000
	2. Power tiller	A group of farmers will be provided one power tiller	1,46,000
	3. External resource support to farmers	Equipment and other supplies for cultivation	60,000
	Project name	Details	Cost (BDT)



Project name	Details	Cost (BDT)
1. Fabric/Clothing business	Supplies and setup; group	15,000
<ol><li>Backyard/Rooftop farming</li></ol>	Seeds, saplings, pots, supplies	20,000
3. Handicrafts and Crochet business	Supplies and setup;group	40,000
4. Embroidery business	,,	40,000
<ol><li>Hand block business setup</li></ol>	,,	50,000
6. Plant nursery store	Saplings, pots, supplies; group	50,000
7. Home made food supply business	Supplies and cooking setup	60,000
8. Convenience store/general store	Full shop setup with supplies	80,000
9. Women's boutique shop setup	,,	80,000

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#### Livestock based models

Project name	Details	Cost (BDT)
1. Cow	Cow (single)	60,000
	Cow with calf	70,000
	Hybrid cow (dairy breed)	1,00,000
	Cow fattening project	60,000
2. Goat	Goat (single)	12,000
	Goat (pair)	20,250
3. Sheep	Sheep (pair)	18,000
4. Poultry	Chicken poultry (layer)	90,000
	Chicken poultry (broiler)	75,373
	Small poultry for home	20,000
5. Turkey	Poultry setup	80,000
6. Fisheries	Fish supply and fish food	25,000
	Fish, fish food and small pond	50,000
	Fish with big pond	1,50,750



#### SME models

Project name	Details	Cost (BDT)
1. Business on	New van with a business setup	30,100
van	Investment capital	20,000
2. Sewing	New machine in a tailor shop/ individual use	15,000
machine	Tailor shop setup with two machines	40,000
	Tailor shop refurbishment	20,000
3. Tea stall	New tea stall with supplies and products	40,375
	Tea stall refurbishment	30,000
4. Grocery shop	New grocery shop with supplies and products	80,625
, 1	Grocery shop refurbishment	40,000
5. Business on	New boat with fishing equipment	2,75,000
boat	Fishing equipment supply	50,000
6. Small shop	New shop with supplies and products	40,000
1	Small shop refurbishment	25,000
7. Food stall	New food stall with supplies and products	50,000
,	Food stall refurbishment	30,000



## Awards & Recognition



2018, by YSSE Social Impact Award



Joy Bangla Youth
Award
for Empowering the Extreme Poor



2021 Honoree, Forbes 30 under 30 for Social Impact



2021
Asian Youth Advocates Award
for SDG 1 in Bangladesh



2021
CSR Summit
Awards
for Young Humanitarian of the Year



2021, Sheikh Hasina Youth Volunteer Award Outstanding Youth Voluntary organization 2nd position



2022, Bronze

Zayed Sustainability

Prize
for Global High School category



2023, Regional Finalist, Asia
Commonwealth Youth
Awards
for SDG 1

## Testimonials from patrons

Compared to interest-based micro-credit programs of neoliberal NGOs, zakat-based social-welfare program, Shokkhom, by Islamic NGO Obhizatrik Foundation, is more efficient in ensuring welfare of its group members.

-A. I. Mahbub Uddin Ahmed University of Dhaka, Dhaka, Bangladesh In the research paper: *Islam, Neoliberalism and Social Inequality in Bangladesh: A Social Policy Perspective*  One of the impactful initiatives by OBHIZATIRK Foundation that we had the opportunity to visit is their Zakat Based livelihood model, SHOKKHOM. This innovative project harnesses the power of Zakat funds to create sustainable livelihood opportunities for the less fortunate. We applaud OBHIZATIRK Foundation for their strategic utilization of Zakat, which not only helps those in need but also empowers individuals to uplift themselves from poverty.

-M Fazlul Karim Country Coordinator, Bangladesh

Under the direction of their Shariah Board and with the assistance of Islamic scholars, OBHIZATRIK has been carrying out their livelihood-based project SHOKKHOM. Through the wonderful project implementation, they have been effectively empowering the impoverished and in need individuals.

-Mufti Sheikh Belal Mahmudi Founder Darul Ulm Muhammadia Madrasatul Huda, Dhaka







Changing Bangladesh