



**2020**

# Annual Report

Islamic Relief Bangladesh

## Who we are

Islamic Relief Worldwide is an independent humanitarian and development organisation. Founded in 1984, with headquarters based in Birmingham, UK, we have a presence in around 50 countries.

We support the world's most vulnerable people in the fight against poverty and suffering. We do this regardless of race, political affiliation, gender or belief, and without expecting anything in return.

As a registered charity, we are open and transparent. We continually assess our work and how we operate to improve our impact and effectiveness.

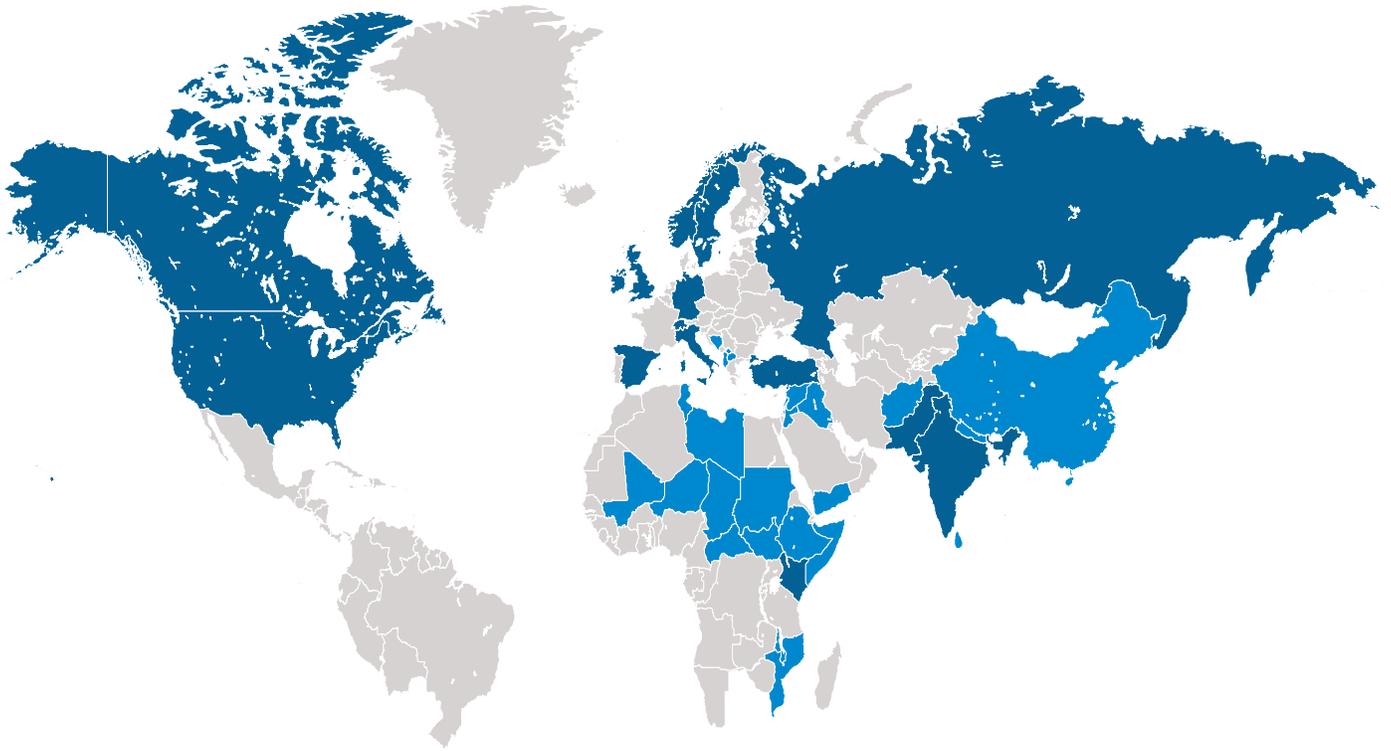
Islamic Relief (IR) has been working in Bangladesh since 1991, when we provided emergency relief and supported communities to rebuild in the wake of a devastating cyclone. Since then, we have expanded our programmes to focus on both humanitarian and development

## What we do

Our innovative integrated approach sees us work closely with the vulnerable communities that we serve. They identify the problems and are part of the solutions. As a result, our programmes often encompass many interlinked areas.

These include Economic Empowerment and Governance, Child Rights and Protection, Water and Sanitation, Education, Humanitarian Response, Disaster Risk Reduction and Climate Change Adaptation.

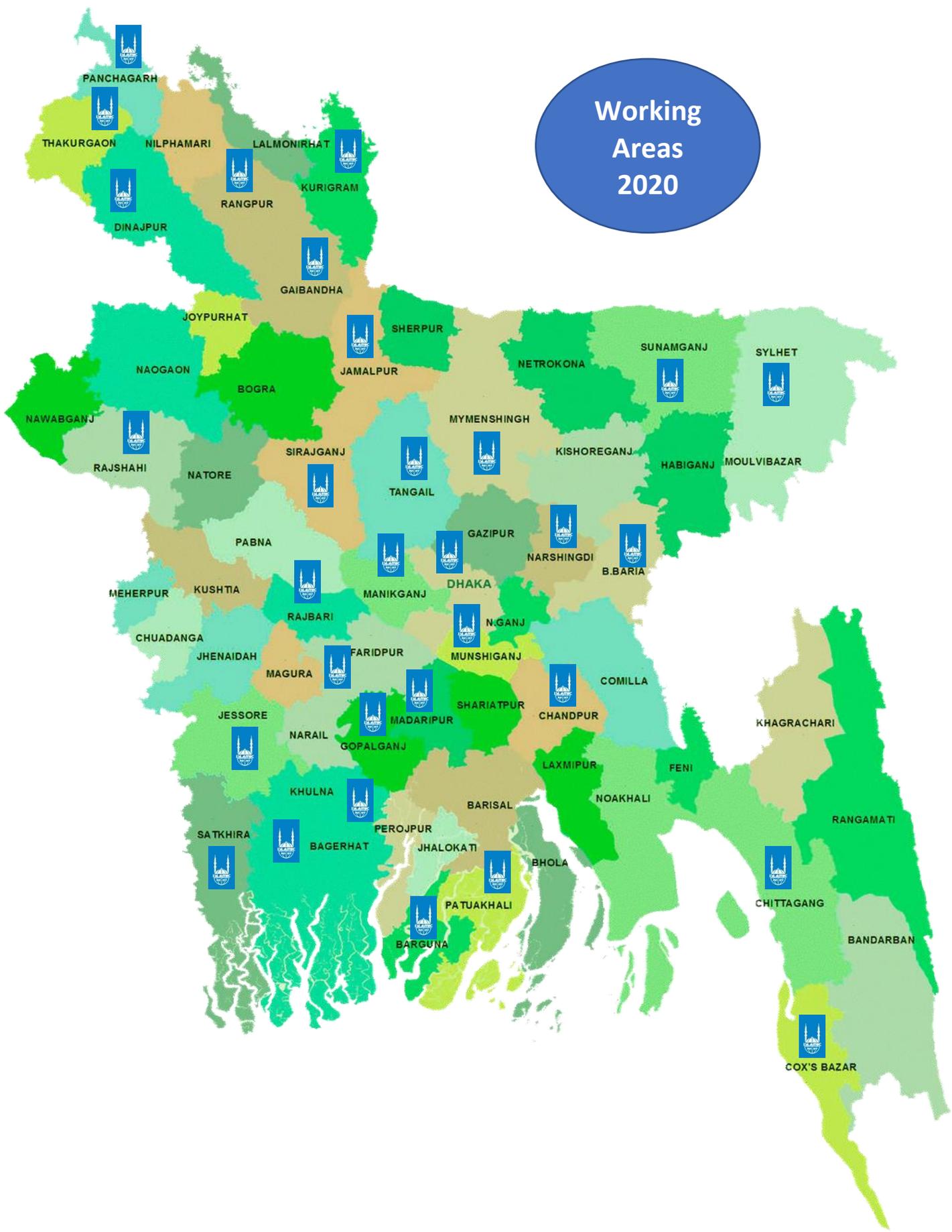




## The Islamic Relief global family

- |                       |                            |                              |
|-----------------------|----------------------------|------------------------------|
| 1. Bangladesh         | 19. Sweden                 | 37. Palestinian Territories  |
| 2. UK                 | 20. Switzerland            | 38. Philippines              |
| 3. India              | 21. USA                    | 39. Somalia                  |
| 4. Kenya              | 22. Afghanistan            | 40. South Sudan              |
| 5. Pakistan           | 23. Albania                | 41. Sudan                    |
| 6. Russian Federation | 24. Bosnia and Herzegovina | 42. Tunisia                  |
| 7. Turkey             | 25. Chad                   | 43. Yemen                    |
| 8. Australia          | 26. Ethiopia               | 44. Central African Republic |
| 9. Belgium            | 27. Indonesia              | 45. China                    |
| 10. Canada            | 28. Iraq                   | 46. Macedonia                |
| 11. Germany           | 29. Jordan                 | 47. Myanmar                  |
| 12. Ireland           | 30. Kosovo                 | 48. Sierra Leone             |
| 13. Italy             | 31. Lebanon                | 49. Sri Lanka                |
| 14. Malaysia          | 32. Libya                  | 50. Syria                    |
| 15. The Netherlands   | 33. Malawi                 |                              |
| 16. Norway            | 34. Mali                   |                              |
| 17. South Africa      | 35. Nepal                  |                              |
| 18. Spain             | 36. Niger                  |                              |

# Working Areas 2020





## Child Rights Programme

Islamic Relief in Bangladesh has been working for ensuring the rights of children for many years. Over the years, we have developed a strong niche on working with orphan & vulnerable children. In 2019, our integrated community-based programme focusing on the rights of orphan children was awarded the BOND International Development Award 2019, UK. Islamic Relief strongly advocates for developing and creating community-based integrated care system to protect the rights of the most vulnerable children. We advocate and uphold the rights of children as enshrined in the United Nations Conventions on the Rights of Child (UNCRC-1989). We closely work with civil society groups and national level networks to promote the rights of children. Islamic Relief works with communities & local government institutions and develop innovative programmatic solutions which can address the rights of children in a sustainable manner. We believe in strengthening families & communities who are the immediate care givers. We closely work with different arms of the government to make them accountable towards children. Our current portfolio under the child rights programme consists of 5763 direct children's beneficiaries.

## Major Achievements

- 1938 orphan & vulnerable families got involved in various income generating activities (IGAs).
- Families of the children in the Self-Help Groups managed to save deposit of BDT 5,264,405.
- Trainings were arranged on group dynamics, leadership and financial management for 611 Self Help Group leaders.
- More than 1000 project participants received allowance, relief and other materials under various Govt. safety net programmes, LGIs & I/NGOs.
- 5264 children got advanced access to education.
- 31 children received different vocational trainings.
- 728 community members (102 faith leaders, 2 school teachers, 13 UP members & 611 group leaders) received orientation on child rights & child protection.
- Several awareness sessions on various social, health, hygiene and nutrition issues organised for 5721 project participants.
- Total 265 Self Help Groups were operational in 2020.
- 977 new orphan children got sponsored.
- 496 sponsored children passed PEC examination while 475 passed JSC examination.
- Total 217 sponsored children passed SSC examination and 10 of them secured GPA 5.
- 113 NGO coordination meetings held at UNO office (59) & DC office (54).
- 117 Child Clubs were being operated effectively.
- Project participants received prestigious Joyeeta award at Upazila level in Pangsha, Rajbari.
- Islamic Relief's initiative successfully reactivated 2 (two) Shishu Welfare Boards in Deari & Rangpur.

# Programme Impact

The programme interventions resulted significant impact on the lives of the children and their families. Followings are the major accomplishments during 2020:

- 100% of the targeted orphan & vulnerable children were enrolled both in formal & non-formal educational institutions and they are continuing their studies. Before the closure of the educational institutions due to Covid-19 pandemic, their school attendance rate got increased, and so was the quality of education. Guardians were more involved with their children's education; they used to visit regularly to educational institutions to monitor children's performance. The project-supported educational stipend allowed them for coaching, purchasing their educational supplies, uniforms, and tuition fees.
- There are life changing opportunities in women's rights & empowerment for the project participants. This has resulted Self Help Group formation, learning and mutual support activities. The opportunities come in the form of decision-making, income generation, mobility, social relationships such as marriage, levels of confidence, dignity and respect for themselves as well as from others in their community, tapping into supportive linkages with key government institutions and emerging leadership among the groups of women.
- Project-supported widows & orphan girls are less vulnerable to economic abuse, sexual harassment & other gender-based violence and abuse including pressure for Early Child Marriage (ECM) of their children. Female members of Self Help Groups enjoy more protection during the project period. They have a better understanding of their rights, less isolation, ability to support each other and draw in greater protection and support from their key allies in government and the school system. The risk of early

child marriage (ECM) has been reduced significantly due to various campaigns and awareness programmes.

- The Child Clubs (CCs) teach the children to mutually support each other in their educational needs, better attitudes and behaviour with their parents & elders. Thus, helps building a stronger understanding of their rights & obligations. Remarkable improvement noticed in their happiness, protection, health, education and rights. This was only been possible because both the club activities & parents'/guardians' active involvement in project activities. Some CCs' outreach into the community has resulted in improved sanitation practices in households (HHs).
- The average monthly income of the beneficiaries has increased. Income Generating Activities (IGA) is the driving force here, along with sources of capital through savings & interest-free loans and training for reducing poverty. Household expenditure has increased too. The average savings held by households has increased.
- The project participants are having three meals a day round the year. When a family struggles for food, the SHGs support them through interest-free loans or in-kind support.
- The overall health of the beneficiaries has improved significantly. They have better knowledge, mobility and financial resources to access the appropriate medical institutions. Use of sanitary latrines by the HHs has grown. Most of the latrine & tube-well upgrades are self-financed through the greater household income and/or use of interest-free SHG loans. Practices such as washing of hands after toilet use have increased; as a result, water-borne disease has decreased.
- Linkage of beneficiaries with supportive government & non-govt. agencies such as community clinic, Upazila health centre, cooperative office, livestock office, agriculture office, bank, social welfare office, women & child affairs office, etc. is strengthened by the greater

understanding & initiative of SHG members to access support.

- Due to establishing linkage with Govt. & non-govt. agencies, access have been ensured for the project participants to various services such as skill trainings, various allowances under Govt. social safety-net programs, medical treatment from community clinics, etc. Most of the children of primary schools are receiving monthly stipend from government. Greater access comes from greater knowledge of the benefit and the ability of group action to secure spots on government quotas for the benefit.
- Households are now more disaster-resilient with diversified livelihoods and more income to invest in better housing & medical expenses, greater access to savings & loans that can be tapped for emergencies, development of social capital through the mutual support groups, and empowering women to more effectively advocate & link with government stakeholders.
- Children are living in an abuse-free environment at home as family members are aware of the bad impact of physical & mental abuse, early marriage, dowry, gender discrimination etc.
- Project participants and community people know how to keep them safe from Corona virus. They are habituated with washing hands, wearing masks & maintaining social distance. This has stemmed out project-led awareness-raising activities.
- Project participants and community people are aware of Gender based Violence (GBV) that results in from awareness-raising through public announcement via mike, broadcasting messages using cable TV network and sermon by the Imams.



## Humanitarian and Resilience Programme

Islamic Relief in Bangladesh has adopted an integrated approach to address disaster and climate risks. In partnership with Government, Academic Institutions, Civil Society, Communities and Private Sectors, we are working to build a vibrant, thriving and resilient Bangladesh. We help local communities, institutions and local partner organizations to build and scale up their capacity. We promote and integrate traditional and indigenous knowledge, blend with scientific approach through creating practical, replicable and impact-oriented solutions to strengthen community resilience. During the time of humanitarian crisis Islamic Relief supports communities in building safe houses, creating provision of safe drinking water and supports livelihoods in the form of cash or kind. In addition, we work with communities to build their capacity and raise awareness around issues which require change in behaviors and practices. In 2020, Humanitarian Unit has had significant reach in the country to attend the vulnerable communities in terms of WASH, basic needs and livelihoods. All projects were designed under the inclusion lens and reached the project participants according to their needs.

## Major Achievements

- Reached 42,869 people in cyclone Amphan affected areas of Satkhira and Khulna districts with lifesaving aid and early recovery assistance.
- Reached 8,560 people in cyclone Bulbul affected areas of Satkhira with lifesaving aid and restored livelihoods.
- During monsoon flood supported 58,403 victims in Jamalpur, Kurigram and Gaibandha.
- Ensured food security and wash support of 25,850 people during Covid 19 pandemic.
- Provided safe water and sanitation facilities for 15,732 people in 5 districts.
- Reached 329,414 people through seasonal programmes (Qurbani, Ramadan and Aqeeqa) in 32 districts across the country.
- Total 600 households in Dhaka and Sylhet area received cash support through individual mobile banking under income generating activities.
- Under income generating activities and skill development training total 140 youth volunteers received cash support in Dhaka and Sylhet.
- Urban risk assessment completed at selected wards of Dhaka North City Corporation and 27 wards of Sylhet City Corporation.
- Considering high salinity intrusion of Satkhira, skills of local level farmers were developed through trainings, technical directions and demonstrating various climate adaptive seed varieties in terms of farmer field laboratory (FFL), integrated farming and many more as a means of adaptive agriculture.

- Digital Information Board was installed in Jamalpur, the regular monsoon flood affected district of northern Bangladesh. Unfortunately, there was no significant early flood forecast decimation system at Jamalpur. At grass root level it is always challenging to execute early warning system to minimise the losses. The Digital Information board provides early flood forecast.
- Islmapur upzaila witnesses flood every year. The upazila inundated with flood water in 2020. Due to lack of flood forecast information, marginalised community people were not aware about flood. To alleviate the flood and to measure the flood water SUFAL project has installed 16 main land gauge for water level information at 4 unions.
- Digital information Board that has been set to display the flood forecast, SUFAL project also ensured uninterrupted power supply to the Board so that people have access to flood information. SUFAL Projects has installed 100-watt solar systems at Chinadhuli, Kulkandi and Sapdhori Unions.
- In order to support waste management development both in Dhaka and Sylhet City Corporation Islamic Relief has donated a number of waste collection vans.
- Several hand washings points have been installed in various points and public toilet facilities for community people to ensure health, hygiene and to protect from Corona virus.
- In collaboration with government conducted several national and international day observations, ToT event, campaigns on public awareness on existing issues especially Covid-19 at Dhaka, Sylhet, Jamalpur and Satkhira district.

# Programme Impact

- As a new intervention in urban set up, measuring urban livelihood resilience helps to identify the resilient livelihood options for the urban poor community as well as demonstrates a model to develop resilient urban livelihood options. Through the project interventions the urban poor community become more responsive not only in terms of different kind of disaster risk reduction and climate change adaptation issues, it also strengthens their income generation activities.
- The project under ReWard-II has resulted a positive impact in an integrated way. It has enhanced three dimensions of development like financial cash support has been provided to develop IGA capacity, emphasizes self-organising capacity to ensure IGA, and increased learning capacity where each household has learnt about climate change adaptation and DRR issues.
- Islamic Relief successfully organised through participation of INGO forum a ToT and Module Development event on urban resilient livelihoods. This has strengthened the resilience of urban communities. It will be replicated in future climate adaptation and urban livelihoods development projects.
- A comprehensive forecast-based action model has been demonstrated for the “Flood Forecasting” system through the SUFAL project. Now the local community becomes more resilient in terms of “flood”. The community is better prepared as well as resilient. The intervention has brought optimum loss and damage compare to previous flood record. Government Agencies highly appreciated the project.
- Islamic Relief Bangladesh (IRB) has been active in different platforms and networks like INGO forum, Local level partnership alliance, NGO/INGO Coordination platform to implement climate adaptation and Disaster resilience issues. Thus, Islamic Relief (IR) Bangladesh not only had developed network and relationship with different ministries, departments, platform/networks but also took lead in different issue-based advocacy

initiatives (Forecast based Action, NAGAR/SHAHAR Disaster Preparedness Week, THE NEW URBAN AGENDA, Resilience livelihood, Climate strict, youth engagement for voice rise for Climate change Activity). These activities have ensured the visibility of IRB in national and international level and enhance the accessibility of IRB in different stakeholder as Government, INGOs, National network.

- Throughout the year Islamic Relief actively participated in different national and international day observation (NDPD, IDDR, World volunteer day, international disability day, international women day, Global climate stricter, World hand washing day etc. These have helped the community as well as the policy makers to become more responsive in case of different kind of disaster. All stakeholders are now more proactive in the context of different disasters.
- During the pandemic we supported 3095 ultra-poor families in Dhaka and Sylhet project areas, who are living in slum area. The COVID-19 response programme has ensured the food security of the targeted community during the pandemic.
- Food security during COVID-19 pandemic has been ensured for 1050 families in ReWARD-II project areas. The most crucial food & nutrition situation has been supplemented by the programme.
- During COVID-19 pandemic, the youth beneficiary and youth volunteer both have played very important role through different awareness raising activities. People are more aware about their roles and responsibilities considering the COVID-19 situation.



## Economic Empowerment & Governance Programme

Making decent life with dignity and honour - Economic Empowerment & Governance Programme (EEGP) has committed to work in poverty stricken and most remote areas of Bangladesh by targeting devastating, disadvantage, minorities, marginalised & extreme poor households. With the aim to create “Poverty and hunger-free gender-sensitive empowered and resilient community (SDG 1, 2, 5 & 6)” the EEG Programme started its operation in 1995 focusing on integrated sustainable development actions through economic empowerment and social protection & governance. Our integrated approach focuses on creating employment, increasing skills, social protection & income and ensuring governance through structural development of government and social bodies; as the beneficiaries can afford a secured and sustainable living. The objective of the programme is to ensure sustainable livelihoods for the most vulnerable communities by providing different types of integrated sustainable development interventions which contributes for eradicating extreme poverty and hunger.

Total 60,630 vulnerable poor & ultra poor families have been graduated under EEG programme to have better and sustainable livelihoods options that significantly increased their income (around 250-450%) and socio-economic status. Through these programmes; support has been extended to targeted beneficiaries and communities like- opportunities of employment creation, enhancement of income and asset, boosting the performance of HHS SHGs and cooperatives bodies, upgradation of housing condition, better access to sanitation and safe drinking water, ensured long term sustainable food security and nutrition status, ensured child schooling and literacy, better access to rights and services, elevate social inclusion, protection, dignity, women empowerment and mobility.

## Major Achievements

- Around 12,100 vulnerable households have been graduated in 2020 under EEG programme for having decent & sustainable livelihoods that significantly increased their incomes and socio-economic status.
- 10 different projects have been implemented under EEG in 2020 by the financial support from institutional donors and IRW partners focused on sustainable livelihoods, urban development, WASH, Skill & Capacity building, right based approach-RBA, IMF, women empowerment etc.
- Around 12,100 Direct beneficiaries and households (including 48,400hhs members) have received livelihoods support from EEG Programme in 2020 under different projects.
- Compare to baseline survey it has been noticed that the income of the extreme poor households has been expanded to 250-400%.
- Projects under EEGP have significantly contributed in poverty alleviation, ensured food security, enhanced women mobility, dignity & empowerment and ensured women & child rights, entitlements & practices.
- 100% project participants have been provided skill & knowledge on women rights, child rights, human rights, dowry, early marriage, health hygiene, WASH, DRR and various social issues.
- Beneficiaries are now more organised and empowered and have significantly increased knowledge and capacity to claim their rights. Therefore, maximum 86.66% HHS have received safety net support from LGIs.
- 7,800 fruits saplings have been planted in the project area by the beneficiaries that has significantly improved the climate change and created green environment as well.

- Open defecation has been eliminated to 0% in targeted communities which was up to 30% at the baseline level. Hygienic safe latrines have been ensured for 100% beneficiaries.
- The Programme has developed a proven and tested poverty alleviation model (replicable) named- Elimination of Extreme Poverty in Rural Bangladesh- EEP; which aimed to replicate widely.
- 1,000 persons with disabilities (PWD) among existing beneficiaries under EEGP have provided different need-based support (Provision for Aid/Assistive device support like- wheelchair, walking chair, spectacle, hearing aid etc, referral service, providing home based therapy, counseling support, linkage liaison with PWD forum/allowances, community awareness session, skill development training & cash support) considering Inclusive targeting approach in the part of social inclusion.
- Ensured institutionalisation of 480 SHGs, 9 cooperative bodies (Apex body) and 1 cooperative alliance and capacitated their skills and resources.
- Almost 100% Self Help Groups (SHGs) in current project areas are formed and fully functional.
- Community-based empowered organisations run by the small group members independently.
- Enhanced capacity and skills of 480 Self Help Groups (SHGs) (around 1,920 group leaders) and Apex body leaders on group dynamics, leadership and financial management issue.
- Around 3,700 HHs have been provided skill development training on their preferred livelihood options (farm & non-farm) through different income generating activities.

- Based on their choice and interest, total 300 young girls have received employment support services and vocational training from renowned vocational training Institutions under an urban development project.
- Provided livelihood means/cash support to 3,500 households in 2020 for start-up business capital for income generation.
- In order to improve nutritional status and to fight with nutritional deficiency, EEG programme distributed winter & summer seeds for kitchen gardening to 2,700 households.
- To reduce environmental harm and embrace green growth policies to ensure sustainable development, EEG facilitated 11,800 waste/garbage management plan of targeted households in project area for creating green and clean environment.
- Conducted around 1,580 mass awareness sessions at community level and around 21,600 sessions at SHG level on various issues like- human rights, women rights, child rights, health, hygiene, nutrition, GBV, protection, environment and different social issues.
- Develop network and partnership with different national alliances and participated as active strategic members under the alliance like- Leave No One Behind-LNOB, HI (Rights for Handicap peoples), DALIT, National forum for Minority groups etc.

# Programme Impact

- Around 60,630 vulnerable households have been graduated since the inception of EEG for having decent & sustainable livelihoods that significantly increased their income and socio-economic status.
- Since the inception of EEG Programme total 26 impactful and effective projects have been implemented and all of these projects are successful.
- Through our integrated approach, the impactful changes have been ensured by creating employment, boosting income and increasing the assets of poor people so that they can overcome extreme poverty through secured livelihoods.
- The EEGP projects have clearly contributed to the higher-level development objectives of SDGs especially to SDG 1, 2, 5 & 6 and has significantly improved socio-economic status as well as the lives & livelihoods of the project beneficiaries.
- Through the EEG Programme interventions; the poor, extreme poor and marginalised households and communities are connected, mobilised and empowered through these actions and initiatives. As a result, the communities are well-organised and better connected, having better access to infrastructure, services and economic opportunities, are more resilient, knowledgeable and healthy.
- Significant improvement noticed in different completed projects as the average monthly income of the extreme poor household has been increased 250- 400% during the project period compared to their baseline income.
- During the project period productive and non-productive asset value have been increased to more than 500% of 90% beneficiaries.
- Livelihood skills have been provided to 100% households which has widened employment opportunities.

- Promoted group-led approach and interest-free Islamic financial practice (Qard Al Hasana loan system) and revolving fund management system that helped in building solidarity among the SHGs.
- Established and institutionalised 2,200 community based empowered organisations/SHGs and number of 10 apex/cooperative bodies in different implementing areas across Bangladesh. All these have played a major role and established a role model image to others for influence. Also strengthening existing organization through building unity of the community and utilising their capacities and resources.
- Emphasied on inclusive approach by involving the older, widow, ethnic & religious minorities, people with disability and socially excluded people in economic and social development process under different EEGP projects across Bangladesh.
- Increased knowledge and awareness of the targeted community on various social, health and protection issues - human rights, women empowerment, gender, health, dowry, immature marriage, child and women trafficking, domestic violence, violence against women, etc.
- The programme has developed a proven and tested poverty alleviation model (replicable) named- Elimination of Extreme Poverty in Rural Bangladesh- EEP; which has been designed with the aim to replicate widely.
- Projects under EEGP have significantly contributed in poverty alleviation, skill & capacity building, increase income, productive & non-productive asset value, improve housing condition and reducing sufferings, ensuring food security, child schooling, numeracy literacy programme, signing & counting practice, enhance women mobility, dignity & empowerment, women & child rights, improving access to rights and services entitlements & practices, increasing social capital & community participation etc.
- By bridging service providers and service receivers we empower communities and ensure good governance of govt. & non-govt. structure.

# Good Practices and Lesson learned



- Despite this unprecedented Covid pandemic IRB continued its door-to-door distribution and strictly maintained 3 feet distance among each project participants.
- Staff who supported the distribution were secured with maximum protection by wearing PPE, face-masks, hand gloves, goggles and disinfecting materials.
- Delivered essential food supplies and hygiene kits to support the project participants to re-strengthen their hygiene practice to prevent corona virus.
- Sustainable access to group-led financial services for managing IGA.
- Risk/Takaful management fund for coping up with major shocks and unexpected damages.
- Community-based food bank operation for ensuring food security and social dignity.
- Revolving fund support to the beneficiaries for reutilising the capital.
- Group-led savings mobilisation.
- No age limit in beneficiary selection process both for elderly women and PwD.
- Followed the proven & tested poverty elimination model “Elimination of Extreme Poverty-EEP”.
- Both “SHG model” & “Apex body model” play important role to alleviate poverty.
- Provide financial solution to beneficiaries and linkage with government service providers.
- Providing monthly subsistence allowances to the poorest family for ensuring their daily needs.



- Based on Islamic shariah principle cooperative bodies are functioning well and promoting profitable business.
- Followed Qard-al- Hasana and other sharia based Islamic financial principals' act as an alternative way to come out from conventional microcredit system.
- Facilitate to connect, mobilise and empower extreme poor households for collective action and sustainable access to self-help interest free financing.
- Proper waste/garbage management plan of targeted households in project area for contributing to create green and clean environment and also to create organic compost fertiliser.
- Various awareness sessions on women rights, child right, gender etc. helped community people to understand the right based issues.
- Folk song, street drama, puppet show, cable tv network, billboard, video all these were used as the effective tools to create community awareness.
- Members of Self Help Groups strengthen their ties within the group which is a pre requisite establishing a SHG.
- SHG is a good community- based rights & protection platform of 30 houses for voice rising on any social campaign as they could take necessary combined initiative in a view to reduce women & child abuse, dowry, child marriage and any other social violence.
- Helps to build up 2nd line management/alternative leadership to run the SHG activities in absence of existing leaders.
- Season and actual field context both are considered to develop the business plan and timely cash support to the beneficiaries



- Good and effective linkage and coordination between project and government line departments & local government authorities is very important to implement any project smoothly. Collaboration with the government in few activities like day observation; communication meeting; development fair; service-oriented event etc. helps to develop an effective image to the government level stakeholders.
- Islamic Relief strictly follows CRM process which ensures transparency and accountability for all project.
- Trained leaders are conducting meetings and other activities of SHGs by themselves.
- Teachers are taking proper care of IRB-supported children.
- SHG members are regularly depositing savings in schedule banks via SHGs.
- Community members are paying attention to the orphan families.
- Transferring sponsorship money via individual bank account has contributed to increase women's mobility.
- SHGs are involved in selecting new orphans.
- Participatory decision making is taking place at community level.
- Feedback mechanism is activated at field level, and in between field & country office.
- Child clubs are actively running.
- Comprehensive follow-up is protecting the children from being misguided.
- Adolescents are acquiring knowledge regarding reproductive health through peer education.
- CRM system has been effectively functional.

# Partnership and Networking

- The National Market Development Forum-MDF
- Leave No One Behind-LNOB (global platform)
- Handicap International (mainstreaming partnership for PWD inclusion)
- Bangladesh Adibashi Forum
- Indigenous Peoples Development Services-IPDS
- DALIT
- Upazila Administration, UNO Office, Upazila & Union office, Government Line departments etc.
- Upazila & District Cooperative Department
- Central Apex body at Upazila & district level
- Rights & Economic Group-REG, Rights & Protection Group-RPG & Self-Help Group-SHG at project level
- Central Sharia Board for Islamic Banks of Bangladesh (CSBIB)
- National Girl Child Advocacy Forum (NGCAF)
- Child Rights Advocacy Coalition in Bangladesh
- Child Protection National Cluster
- UN Women
- Islamic Foundation (Rangpur)
- Khulna University
- Shahjalal University of Science and Technology (SUST), Sylhet
- Begum Rokeya University (BRU), Rangpur
- Bangladesh Center for Advanced Studies (BCAS)
- Center for Participatory Research and Development (CPRD)
- International Center for Climate Change and Development) ICCAD
- Department of Disaster Management (DDM)
- Ministry of Disaster Management and Relief (MoDMR)
- Department of Environment,
- Bangladesh Water Development Board,





- Flood Forecasting and Warning Center (FFWC)
- Department of Agriculture Extension, Fire Service and Civil Defense
- University of Dhaka,
- Sher E Bangla Agricultural University
- Dhaka North City Corporation (DNCC)
- Sylhet City Corporation
- NARRI
- Urban INGO Forum
- CANSA
- National Char Alliance
- Gobeshona
- Leave No One Behind-LNOB
- EPRG-DFID Shiree
- Child Protection National Cluster



**করোনা ভাইরাস প্রতিরোধ ও পানিবাহারিক সুরক্ষা**

করোনা ভাইরাসের কারণে সৃষ্টি হওয়া এই রোগের ভয়ংকর প্রভাব রয়েছে। এই রোগের প্রতিরোধ ও পানিবাহারিক সুরক্ষা নিশ্চিত করার জন্য নিম্নলিখিত উপায়গুলো অবশ্যই মেনে নেওয়া উচিত।

**করোনা ভাইরাস কীভাবে ছড়ায়**

- এই ভাইরাস মানুষের শ্বাসনালীতে বাস করে এবং অন্যের কাছ থেকে ছুঁতে বা শ্বাসের মাধ্যমে ছড়ায়।
- করোনা ভাইরাসের কারণে সৃষ্টি হওয়া এই রোগের লক্ষণ হল জ্বর, শ্বাসের ব্যথা, কাশি এবং শ্বাসনালীতে জ্বালা।
- করোনা ভাইরাসের কারণে সৃষ্টি হওয়া এই রোগের কারণে মৃত্যু হতে পারে।
- করোনা ভাইরাসের কারণে সৃষ্টি হওয়া এই রোগের কারণে মৃত্যু হতে পারে।
- করোনা ভাইরাসের কারণে সৃষ্টি হওয়া এই রোগের কারণে মৃত্যু হতে পারে।

**করোনা ১৯ প্রতিরোধে আমাদের করণীয়**

- নিয়মিত হাতে ধোওয়া এবং হাত শুষ্ক রাখা।
- সহিংসতা এড়াতে এবং অন্যের কাছ থেকে দূরত্ব রাখা।
- স্বাসনালীতে জ্বালা হলে ডাক্তারের পরামর্শ নেওয়া।
- করোনা ভাইরাসের কারণে সৃষ্টি হওয়া এই রোগের কারণে মৃত্যু হতে পারে।





## A story of conquering poverty

Mst. Momena Begum (52) a member of SHG called “Notungheri Karnafuli Shonirvor jibikayon dol”, resides in Vatekhali Notungheri village under Ranjannagar Union of Shyamnagar Upazila in Satkhira district. She herself is illiterate and couldn’t educate her own children, but hopes to educate her grandchildren properly so that the next generation no longer struggles.

Mst. Momena Begum said, “By the grace of Almighty Allah, I am truly grateful for all that He has given me till now. I have been managing decent three meals for last two years and I am happy. I do not want to remember those days of hunger and starvation”.

She is a hearing-impaired woman. She is one of the 21 beneficiaries of SCCADR project. She has three daughters who are married off and now she lives with her son twenty years old son Md. Monirul Islam. Her husband passed away in 2016. Her son is a seasonal day labourer of brick kiln and sometimes works as a tailor.

Three years ago, her family had to migrate in Vatekhali Notungheri Village from Hetalkhali village Munshiganj due to extreme poverty. Both she and her son used to work as day labourers. There were times when they couldn’t manage any work as a result couldn’t avail any meal. During this grave situation, she came across Islamic Relief Bangladesh and got selected as a project beneficiary due to her vulnerability and subsequently became a member of “Notungheri Karnafuli Shonirvor jibikayon dol” under SCCADR project in January 2018.

She started attending the regular group meetings, learned about savings, sanitation, disaster preparedness, disaster risk reduction, women's right, health, hygiene & Water, vegetable farming in an adaptive way, etc.

She received training on IGA from IRB in September 2018. She received BDT 12000 Qard-al-Hasana from IRB in October 2018 as IGA money by which she bought a sewing machine and vegetable seeds to create her homestead gardening. Her son used to operate the sewing machine and take care of her homestead gardens.

She expanded and diversified her livelihood activities by taking lease of 5 decimal of cultivable land for cultivating paddy, seasonal vegetables by integrated farming and fish. She also owns some ducks. On an average, she sells vegetable of around BDT 500/= per week. Now she saves BDT100 per month and has BDT1100 in her SHG personal account.

By knowing her astounding success, the Union Parishad Chairman along with journalists visited her household and were extremely impressed of her accomplishments. She became a successful farmer by applying integrated farming methods.

She plans to set up a small-scale goat farm with 5-6 goats. She expresses her gratitude to Islamic Relief Bangladesh and its donor for this project. She is extremely grateful as the project has made her to come out of the vicious cycle of never-ending poverty to a self-sufficient life.

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## Nighar Sultana: Close to her Dream

Nighar Sultana is close to fulfill her dream of becoming a fashion designer. She is doing her graduation in fashion designing in Northern University, Dhaka. Her present condition is the outcome of struggle both herself & her mother. Her story can be treated as an example of success to anyone.

Nighar Sultana, a sponsored orphan girl from Rajbari, was born on 13 May, 1996. She was the youngest child of her parents. Her father Md. Abdul Aziz (Late) was a vegetable setter. He had a meagre income; however, the family was somehow passing the days. But situation worsened when her father died in a road accident on May 19, 2000. Nighar sultana was only four at that time, and her elder sister was seven years old.

The whole family devastated after the death of her father as he was the lone earner of the family. No one came forward to help them. Her mother, Bilkis Khatun, had no steady income. So, it was difficult for her to manage the three members family. Her mother had to do different jobs – she worked as domestic help, sewed quilts, etc. to run the family. Often, they had to pass days with one meal or without meal. They had to wear old clothes given by others. But her mother, a hard-working & dynamic woman, left no stone unturned to manage the family and rear both her daughters up. When Nigar was 6, her mother got herself admitted in class one of the village primary school.

“One day, when I was in class one, two persons visited our home, and briefed my mother about Islamic Relief Bangladesh and it’s Orphan Sponsorship Program. After following required process

and checking relevant documents, I got enlisted for sponsorship, and started receiving financial support since March 2003. My mother became a member of Self-help Group (SHG), received training on different income generating activities – tailoring, small business, homestead gardening, etc., and started a grocery shop and tailoring.”

“I was attentive to my studies. My mother was my inspiration. Her integrity, hardship and struggle inspired me to do better. I used to go to school regularly and complete all home tasks. The class teachers took extra care of me. My class performance was satisfactory, and result was good. In class-ix, I got myself admitted into Alhaj Shabuddin Ahmed Ideal Academy, and chose science. I was fortunate to receive all-out supports from my teachers there. IRB’s Rajbari FO provided me additional co-curricular supports - scouting, computer training, etc. All these things



worked as a tonic for me to carry on my education, do good results, establish myself and to end my mother’s hardship. After two years of struggle, I passed SSC (Secondary School Certificate) examination in 2013, and got GPA 4.19 out of 5.00 by the grace of Almighty.”

“Then I got myself admitted into Chittagong Govt. Girls’ Polytechnic Institute in Garments Designing & Partex Making. I was determined to achieve my goal and put best effort. After four years of working hard, I completed Diploma in Textile Engineering and got GPA 3.39 out of 4.00. I decided to be a fashion designer, and to pursue my dream I got myself admitted to Northern University for doing BSc in Textile Engineering. I have already completed seven semesters out of ten.”

## Marufa Akter: From struggling to powerful community leader



“I have had to bear a lot of hardship with my three children. I would always worry about how I would cover the cost of their education. But now I have overcome all my fears,” says 36-year-old Marufa.

Marufa lives in Haripur subdistrict, one of the most impoverished and remote areas in the Thakurgaon district of Bangladesh. With a little experience in sewing, she earned a living as a tailor but had to stop working when her health deteriorated. Her husband works as a day labourer and earns very little, leaving the family struggling to afford regular meals. “I was losing hope,” she says. “I was not able to continue my education after I left school so I longed for my children to complete theirs. But I asked myself, how?”

The answer was an Islamic Relief programme that empowers women in rural Bangladesh. Funded by Forum Syd in 2017 Islamic Relief implemented “Promoting Women Empowerment Rights and Economic Development (PoWERED)” in Haripur sub district to strengthen economic and social power of the ultra-poor people as well as to reduce gender discrimination. Sixty-seven (67) Self Help Group (SHG) were formed with 2000 female participants under this project. Islamic Relief

arranged trainings on income generating activities and subsequently each family received non-refundable loan of BDT 5500. In their weekly meetings Self Help Group members discuss various social, health and human rights issues. They also deposit small savings and rice here. Marufa and one hundred sixty two (162) other women received training at the subdistrict agriculture, fisheries and information offices. With her newly acquired skills and confidence, Marufa was selected as the treasurer of a self-help group that encourages group savings.



“At first I was shaky but others supported me,” she says. “There were 25 women in our group and I had to prepare all the accounts totaling 137,500 taka. Slowly I picked things up and worked diligently.”

“I borrowed 5,500 taka through the self-help group and used it to purchase two goats. I paid off the loan within a few months and then borrowed 8,000 taka to buy a cow. Now I have bought a piece of land where I cultivate crops.”

Marufa’s story is one of determination and inspiration. Today she is a beacon of hope for thousands of women in Haripur. A confident and very popular member of the community, she tells others how the Islamic Relief training was key to triggering her confidence and changing her life. “Islamic Relief paved the way for me to connect with local government officials and get training,” she says. “That opportunity has helped make me resilient.”

Marufa is now a supervisor for six self-help groups in which she leads 180 members and also works in the fisheries department at Subdistrict Fisheries Office. She listens and cares deeply about the concerns of her group members and has gained their trust and respect. Advocating her community’s concerns in local government, she now has the social connections to champion their issues and make an impact. Marufa not only works in a male-dominated environment with confidence but is respected as an influential leader in local government. She is regularly asked to attend meetings, seminars, workshops and events representing her community.

“I had never imagined I could attend meetings with high level officials,” she says. “Now they offer me a seat beside them. I had the perception that impoverished people are not allowed anywhere important. I hardly dared to do it at first. But now I know women can accomplish their goals if they are given the right training and support. I obtained both from Islamic Relief Bangladesh.” Marufa wants to see other women like her empowered. She tells them, “Please join the training like I did, and learn. You can manage like I did.”

Marufa has advocated for local authorities to provide blankets and other essential items to people in need. She has ensured people with disabilities have the tools they need to facilitate their lives and helped provide pregnancy and disability allowances for local residents.

Girls are being encouraged by her to continue their education and she is championing a change in attitudes towards early and forced marriage, domestic violence and gender equality. Marufa has created a platform in the community for safeguarding against violence and arranged counselling for teenage school dropouts, bringing them back into education.

While Marufa motivates other women to follow her footsteps, her own dream is to compete in the next Union Parishad election. She wants to be elected as a Union Parishad member in order to have more influence in helping other communities.

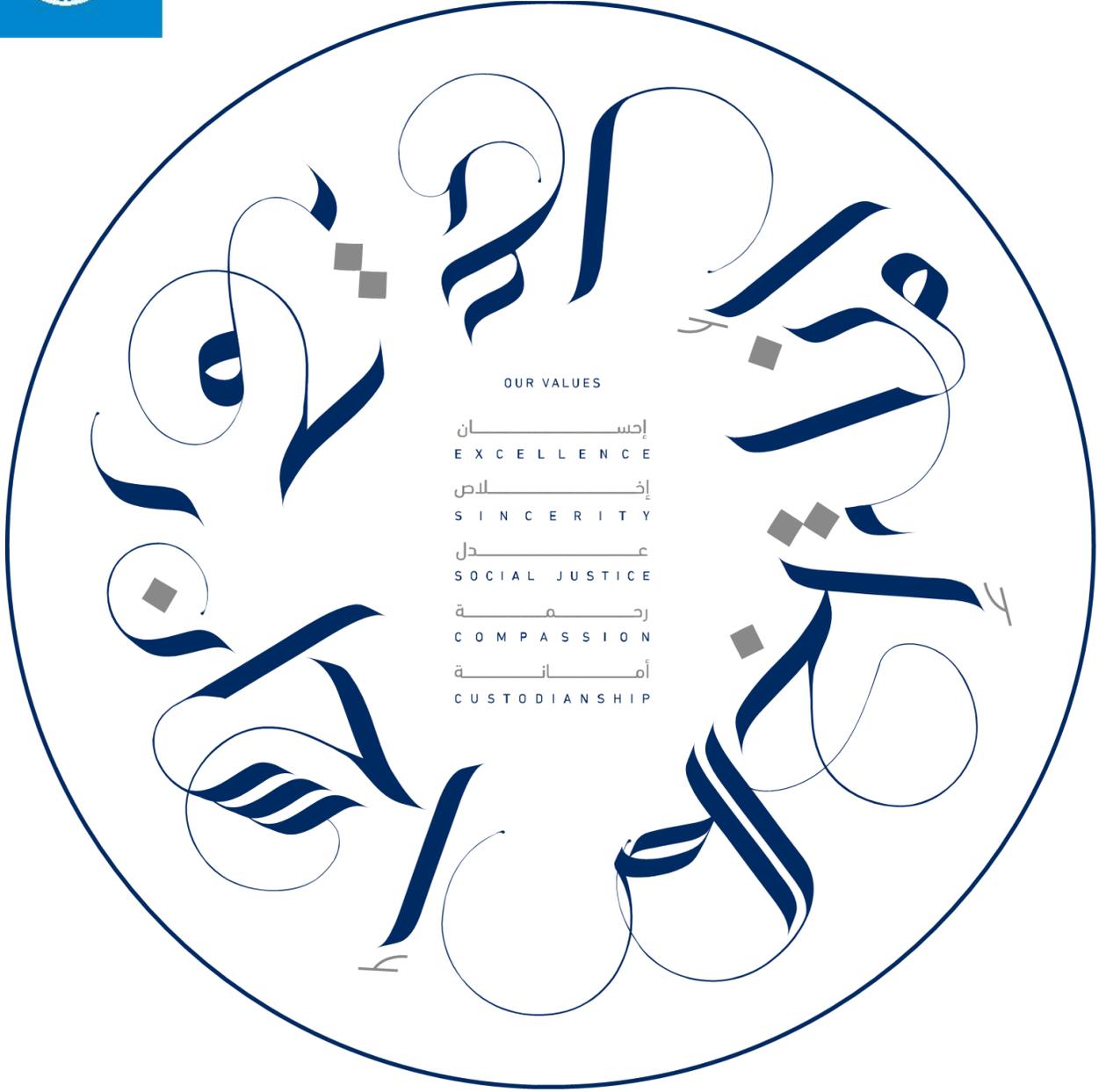


Marufa benefited from development training, leadership skills and a group led saving scheme through Islamic Relief's Promoting Women Empowerment Rights and Economic Development (PoWERED) project which supported 2,000 people.

From struggling to earn enough money to feed and educate her children, Marufa has worked hard to earn the ability to live in dignity and secured a respected place in society.

Her son appreciates her and says, "At present, we are leading a better life compare to past. In 2015, my mother got a job as a service staff in Pangsha Mohila College and she earns BDT 5000 per month. Income from the grocery shop is also continuing. So, our financial position has improved, we are comparatively well-off now and have our own house. We afford three meals now."

"Now I have great respect in my family and community as well as society. Once I did not even know how to talk but today, I can speak eloquently and communicate with people at all levels. I am so grateful to Islamic Relief for extending their support to me and for changing my life," Marufa says.



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