



**“Promoting
the Model for
the
Elimination of
Extreme
Poverty in
Bangladesh”**

EEP Newsletter

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SHG members availing Qard-al-Hasana / interest-free loan using their revolving SHG fund

Each SHG has an interest-free revolving loan fund. Self-Help Group members are entitled to avail Qard-al-Hasana (interest-free loan) from their respective SHGs. Group members create the Revolving fund by their savings and repayments of seed money. SHG members avail interest-free loans to diversifying income-generating activities, installing latrines, constructing tube-well platforms/blocks, treatment purposes and for any unforeseen purpose etc. At the end of August 2022, total 644 SHG members have received an aggregated BDT 10,200,000 of interest-free Qard-al-Hasana (large loan) from their respective SHG funds. Total 2373 Qard-al-Hasana (small loans), value of which is BDT 3,771,360 was distributed as well.



Group-led savings mobilization and management

Group-led savings has been established in all 40 SHGs. The project provided savings registers, project participant's individual passbooks, etc. At weekly group-meetings, project participants deposit small amounts of money (minimum BDT 20) according to their ability. SHG leaders collect savings from members, deposit the money to the group's savings bank account maintained with commercial bank. Moreover, SHG leaders maintain bank accounts and register books, keep record and pass books and manage various group works independently. At the end of August 2022, the accumulated savings of 40 SHGs reached BDT2,478,152. Average savings for individual SHG was BDT 61,953.80 (per household BDT2478/ 26 EUR).



Introducing Takaful system amongst the beneficiaries

The project has introduced risk fund which is Islamic shariah-based takaful system led by the apex body for all SHGs members to cope up with any unforeseen major shock & damage. The reasons which considered as Takaful are the disability or death of family member as well as the bread-winner of the family or their hospitalization. It supports if the project participant's house gets burned or any other loss or damage incurred in IGAs etc. Every year SHG members contribute BDT which is considered as takaful micro insurance fund and the fund is managed by the Apexbody. Takaful fund has reached to BDT 199,600. A guideline has been developed to operate takaful funds. At the end of August 2022, apex body provided grant support of BDT 25, 000 to five households reason being the death of one member and death of four spouses of members.



Day Observation

The project has participated in the "International Women's Day 2022" with the collaboration of (sub-district) administration and local women's affairs department. The events included demonstration of human chain, rally and discussion sessions. A team of SHG leaders participated in the human chain, rally and discussion session. Upazila Chairman was the chief guest and Upazila Nirbahi Officer was presented as Chairperson along with otherspecial guests in that event. The community people became aware of gender-based violence, women's rights and protection, etc. through this day observance event. Project also observed, "World Environment Day 2022" with the collaboration of Union Parishad (Local Government Institution) at four Unions. The event was divided into two parts: discussion meeting and sapling distribution. Respective Chairman of the Union Parishad chaired the discussion meeting. SHG's leaders, civil society members, UP members, School teachers, and students participated in the event.





Arranged community-based child sessions on child rights, protection issues and adolescent reproductive health

A total of 41 awareness sessions were organized at community as well as school level where 3965 children, adolescent girls & boys and their guardians participated. These sessions made people aware on child rights, child protection and reproductive health issues of adolescent. Guardian and children both vowed to stop child abuse, ensure child rights in their family as well as community. Project distributed sanitary napkins among adolescent girls during awareness session. The girls were encouraged to use sanitary napkins considering their health issues. This would have positive impact to reduce health hazards.



Conduct EEP Model sharing meeting

Two meetings on Elimination of Extreme Poverty (EEP) model were conducted in two venues at two different districts (Kurigram-22 March 2022 & Rangpur-23 May 2022). Numerous local, national and international NGO representatives participated in these events. The model "Elimination of Extreme Poverty (EEP)" was the main focus of the event. The model was well explained to the participants. Participants took part in an open discussion session and raised different questions and feedback which were subsequently responded as well. The participants appreciated IRB for developing the EEP Model. They remarked to replicate the same model in their organization as needed.



Develop and share video documentary on EEP Model

A video documentary of EEP Model has been developed by the project. The video documentary is uploaded at IRB facebook page and the link: <https://fb.watch/fmSY0KY81R/>. At the end of August, total 1200 viewers watched the video documentary.





Lesson learned Workshop

As a part of the learning accumulation, IRB's EEGP department conducted 2 days long lesson learnt workshop at RTC Rangpur where all project staff and representatives of the concerned Programme participated. In addition, a learning tour also conducted by EEP staff where they had discussion sessions with different stakeholders such as project participants, community people, UP representatives, government line departments, etc. The lesson learning session helped staff to develop their ideas and an insight on positive & negative learning based on actual field context as well as the challenges they face during programme implementation. The staff vowed to replicate the positive learnings and to discard the negative. Project staff also assessed the strength and weakness of the team during the session. The staff are more confident to manage their project considering the potential risk and limitations.



Developed IEC materials

Economic Empowerment and Governance programme developed 40 festoons with service provider's mapping as well as 15 billboards. 40 festoons were distributed at 40 SHGs for raising awareness and developing communication with different government and non- government organizations to claim rights and services. 15 billboards with messages on various social, health- hygiene, and economic development issues were installed on different roadside places in the project's working area for mass awareness of the EEP model. These are highly appreciated and widely used by community.



Training on Elimination of Extreme Poverty (EEP) Model

EEP project successfully organized three days long training sessions on "Elimination of Extreme Poverty Model" at RTC, Rangpur. The three days training was held on 23– 25 August 2022. The training was a part of the initiative to replicate the EEP model developed by Islamic Relief Bangladesh for local, national, and wider development practitioners. The main objectives of the training were to share about the EEP model which has been developed. Detailed about the model including overview, operational strategies, strategic focus areas, priorities of EEP, proper beneficiary selection process & guidelines on CDM, WEG/REG/RPG/WPG/SHG and apex body function & operational strategies all were discussed in the training. IRB's sustainable livelihoods framework/ operational strategies, different tools & format, good practices, islamic financing principles (shariah based business products), IRB's best practices and important lesson learned these were also covered. Twenty-four senior executives, project directors, managers, and coordinators from various local, national, and international development organizations attended the training.



Organised extensive training to Apex body leaders

Leaders of five apex bodies under the National Cooperative Network (NCN) received training on cooperative management skills and business development. A total of 108 members from five apex bodies participated in the training. Upazila Cooperative Officer of the government department facilitated the training session as a key facilitator. Participants acquired knowledge and skills on the Annual General Meeting (AGM), election process for new committee formation, savings, qurd-al-hasana management, accounting, business planning & business operation, use of different formats and registers, etc.



Cooperative management skill development training for the leaders of NCN

A two days long residential training on cooperative management skill development was organized for the leaders of the national cooperative network on 24 and 25 March 2022. Total 12 members of NCN participated in the training course. Features of cooperative society, its registration process, by-law, capital creation, use of capital money, , shariah-based business, etc. were taught in the training. Founder president of a cooperative society who is successfully managing cooperative conducted a session to encourage and motivate the participants.



Organize exposure visits for apex body leaders

The project organized an exposure visit for the apex body leaders at Haripur, Thakurgaon. Leaders of the apex body visited the Durbar apex body at Haripur, Thakurgaon developed by IRB's previous project which is still functioning. The apex body of the EEP project observed their activities, record-keeping process, business, activities of self-help groups, different tools & formats, registers, passbooks, etc. of that apex body. This gave the visitors a clear understanding how it functions. After the exposure visit, the leaders are more confident than ever. They are operating their activities independently and more confidently.



Workshop organized to encourage people to donate Zakat

On 21 April, 2022 a workshop titled “Role of Zakat to alleviation of Extreme Poverty” was organized at the District level on 21 April 2022. Wealthy persons like elite, businessmen, Union Parishad Chairmen, retired govt. officers who provide Zakat were invited at the workshop. A Muslim religious scholar facilitated the workshop. The workshop was organized to motivate the targeted participants to donate zakat money to the poor as per Islamic Shariah to eliminate extreme poverty. Total 33 participants participated in the workshop. People were motivated and a total of BDT 50, 500 was collected for Zakat by the apex body during the workshop.



New Group formed for replication

A total of 182 households willing to replicate the EEG model were segregated in 7 Self Help Groups. At the end of August 2022, they managed to save BDT 125550 as their group savings. In addition to this, total 826.75 kg of rice saved in their food bank. SHGs disbursed 52 small loans equivalent to BDT 109000 to group members for purchasing goats, ducks and child education.

Market Linkage Meeting with Producers and Buyers

EEP project organized two meetings emphasizing market linkages between Self Help Group members and service providers in Rajarhat Upazila under Kurigram district. These two meetings were held in Rajarhat and Omar Majid Union Parishad. The meetings facilitated the sale of poultry products at a better rate to the local buyers. Market linkage training also helped buyers and producers to increase business opportunity, explore potential market, share information, develop communication channels between buyer and producer and quick response to market situation-e.g. market price, cost reduction, etc.



Meeting for CSR fund collection

A meeting was organized with high officials of the Center for Zakat Management (CZM). The purpose of the meeting was to gather practical experience and knowledge in order to collect CSR (Corporate Social Responsibility) fund from different banks and companies. The meeting with CZM was very effective to implement learnings in the EEP project.



Organize bi-yearly meetings/workshops of the Cooperative alliance

Activate “No-riba” platform to generate fund Activating the online funding mechanism ‘No-riba’ to generate crowdfunding

The online web-based funding mechanism ‘No-riba’ is fully functional under National Cooperative Network (NCN). At the end of August 2022, total BDT 50, 500 has been collected by the online funding mechanism No-riba. 12 extreme poor & vulnerable households were selected who would eventually receive support to start their income-generating activities through the support received from No-riba platform.

A biannual meeting was organized with the cooperative alliance on 23rd March 2022. Resolutions like setting vision of NCN, activity for the NCN, funding sources for NCN (Savings, Share, Takaful, No-riba, admission fee, Zakat), registration issues, office set-up etc. that were adopted here.



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