



**Capacity Building of the Poor at
Baburhat, Chandpur: A Study on
Jeebika Baburhat Project**

SUBMITTED TO

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Abstract

This study explores the role of Center for Zakat Management (CZM) in poverty eradication especially at Baburhat, Chandpur, one of the rural areas of Bangladesh and how the center is performing by utilizing the zakat funds provided by Daffodil Foundation. The study identifies and reveals how CZM is playing a role in building the capacity of the poor and the needy at Baburhat under the project named Jeebika Baburhat Project. The mission of CZM is to become a credible enterprise mobilizing and disbursing zakat funds by promoting awareness and alleviating the immediate needs of the poor. Thus, CZM supports long-term socio-economic development of the society by ensuring individual and community growth in which the group members, with a view to doing business, can take interest-free investment. After engaging in business as per Shariah Rule, the members can carry a major share of their profit to their family and equally shares a portion with other members of the group. The project also provides other services like healthcare, safe water and sanitation facilities, child and adult education, skill development training, awareness building, etc. Thus, the project is initiated in establishing a poverty-free society.

Introduction

Center for Zakat Management (CZM) is working for reducing sufferings of the poor and needy and ensuring their development through institutional management of Zakat with promotion of Zakat awareness, and collection and disbursement of Zakat money as per dictates of Islamic Shariah. CZM works strictly on religious values and so deals with Zakat fund with utmost transparency, accountability and cautiousness. Being aware of this, **Daffodil Foundation (DF)**, being a profit-making industrial group with intention to pay Zakat as the right of the poor and needy, is keen to participate with the CZM in its efforts for poverty alleviation through appropriate use of Zakat Fund. Thus, DF focuses on monitoring and supervision of zakat fund.

Thus, the two parties do herewith reach an understanding regarding some common issues pertaining to improving the living conditions of the poor and needy with particular focus on the ultra-poor community members of Chandpur district of Bangladesh and adjacent areas.

Hence, Jeebika Baburhat Project – a Livelihood and Capacity Building Program is run by Center for Zakat Management funded by Daffodil Foundation. The project is being implemented to ensure sustainable socio-economic development of the poor living in the rural areas of Baburhat, Chandpur by utilizing the zakat funds donated only to follow the commandant of the Almighty Allah without expecting any personal benefit in return.

However, the group members of the project can take interest-free investment from their joint accounts in order to do business for alleviating their poverty and building their capacity for self-dependence. After being involved in business, according to Shariah Rule, the members can carry a majority share of their profit. The fund is totally interest-free and is reinvested once the members return their principal amount. The project also provides other services like healthcare, safe water and sanitation facilities, child and adult education, skill development training, awareness building, etc. Thus, all the members are engaged in establishing a poverty-free society with progressive achievement.

About the Project:

Jeebika Baburhat project is a pilot project of Center for Zakat Management (CZM) and financed by Daffodil Foundation (DF). The main target of this project is to make people self-dependent by making themselves entrepreneurs and remove poverty from the society. Currently 500 families of Baburhat, Chandpur are getting interest free financial support to run their businesses from this project.

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This project is funded by Daffodil Foundation and supervised by Center for Zakat Management (CZM). Zakat money in the form of capital is disbursed only for the sake of Almighty Allah in this project. As zakat is considered as an important tool for changing the lives of the poor and the needy of our society, this project is being implemented to ensure sustainable

socio-economic development of the hardcore poor. Through conducting a baseline survey the zakat-deserving households are identified and grouped in grass-root organization comprising 25-30 families. They open a joint bank account and a certain amount of zakat money for each family is deposited to their account. Besides they are advised to form a savings fund. The group members, with a view to doing business, can take interest free investment from their joint account. After engaging in business as per Shariah Rule, the members can carry lion share of their profit to family and equally shares a portion with other members of the group. The project also provides other services like healthcare, safe water & sanitation facilities, child & adult education, skill development training, awareness building etc. Thus, all the members are engaged in establishing a friendly society. The money that are provided to them are their deserving money, a structure has been developed so that the money given to them can be utilized for their well-being and not being wasted. This project is not for profit or done with a view to get return from the members of the Jeebika Project. Rather than giving Lungi or Sharee to

these poor people, a small amount of money is given to them so that they can utilize that money to ensure sustainable and long lasting socio-economic development.

Preamble

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

Project Information:

Jeebika – Livelihood and Human Development Program	
Project Title	
Project Location	Baburhat, Chandpur
Project Duration	August 2015 – November 2019
Total beneficiaries	500 families
Population Covered	2292 population: Male-1047, Female-1245,
Sponsored by	Daffodil Foundation
Implemented by	Center for Zakat Management

Specific Project Objectives and Expected Results:

Sl.	Objectives	Strategies	Expected Outcomes
1.	<i>Income Generation</i>	Fund transfer, skill development, market accessibility, Fund Management, Grass Root organization formation,	Per capita Income of 500 poor and extreme poor family will be increased, Income generation by 150%
2.	<i>Capacity Development</i>	Human capacity development	Increased life skills, Increased Solidarity, Self- development
3.	<i>Health and Sanitation</i>	Infrastructure Development of the health center, Provide Health service by MBBS Doctor, Health Education, Emphasis to Pregnant and Lactating Mother, Safe water and Sanitation support	Improved and Quality health services ensured to the targeted beneficiaries, Reduction of diseases, reduction of malnutrition, 100% sanitation and safe water, Reduced NMR (Neo natal Mortality Rate), MMR (Maternal Mortality Rate), developed Healthy society
4.	<i>Education & Empowerment</i>	Pre-primary Education for children, quality education for students, Life skill development education	100% enrollment, Collective action to resolve problem, Reduced Superstition, Enhanced Social cohesion
5.	<i>Emergency and Humanitarian assistance</i>	financial and community assistance to aged, disable, widow, Disaster Risk Mitigation strategy	Reduction of financial Vulnerability of aged, disable, widow Community prepared for Natural Disaster

Initial Activities Performed:

Sl.	Activities	Process & Achievements
1.	Beneficiary Selection	Through Local Community level participatory meeting, Social mapping, 500 families have been selected in the area.
2.	Baseline Survey	Through a set of questionnaire to gauge the socio-economic condition of the families i.e. properties, income source, expenditure, health, sanitation, social & disaster consciousness, development problems etc.
3.	Grass Root Organization (GRO) Formation	There are 17 (Seventeen) GRO having 30 members in each GRO. This member are the representatives of selected 500 Families.



Capacity Building and Skill Development

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

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

GRO Management

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



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

Investment in Income Generating Activities

On the basis of skills and experience, the beneficiaries took the investment money from GRO. The fund that is transferred to the GROs is used as revolving fund. Members devise plan for investment in group



meeting. Areas and amount of investment are determined considering members' ability, experience, market for produced items etc. If necessary, members are provided training on Income Generating Activities. Till 15 March 2016, total 300

recipients received investment from the GRO and the total amount of investment was BDT 3,074,000. The investment information is mentioned below:

Sl.	Name of the Trade	No. of Recipients	Investment (BDT)
1.	Beef Fattening	12	125,000
2.	Cow Rearing	21	220,000
3.	Goat/Ram Rearing	25	243,000
4.	Poultry Rearing	6	41,000
5.	Poultry Business	2	20,000
6.	Cattle Business	3	30,000
7.	Cloth	17	175,000
8.	Fish Cultivation	11	120,000
9.	Agriculture	40	410,000
10.	Tailoring and Block Boutique	19	200,000
11.	Rickshaw, Van and Auto Pulling	41	420,000
12.	Workshop of Refrigerator	1	10,000
13.	Timber	29	300,000
14.	Mason and Carpentry	7	65,000
15.	Pharmacy	1	10,000
16.	Small Hotel	1	10,000
17.	Laundry	1	10,000
18.	Grocery shop	25	265,000
19.	Tea stall	5	50,000

20.	Pigeons Rearing/Business	2	20,000
21.	Egg Business	3	35,000
22.	Cosmetic shop	2	25,000
23.	Fruit Business	1	15,000
24.	Fire wood business	1	10,000
25.	Fast Food	1	10,000
26.	Confectionary	3	30,000
27.	Shoe shop	1	10,000
28.	Break and Sand	1	10,000
29.	News Paper	1	10,000
30.	Hardware	1	10,000
31.	Workshop	1	10,000
32.	Vegetable	6	60,000
33.	Furniture	9	95,000
Total		300	3,074,000

Glimpses of Self-employment through this Project:



Education and Awareness Raising



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

S l.	Description	Quantity
1	Pre-primary centers set up (Feb'16 started)	4
2	Number of students	120
3	Number of teachers recruited and Trained (5 day long)	5
4	Number of classes held in each center (till 28/02/2016)	20
5	Adolescent Group	2
6	Adolescent Session	8
7	Average Attendance (%)	99

8	Women Groups	17
9	Women Group Session	16
10	Average Attendance	90

Yunus Khan Primary Health Center

A Primary Health Care Center namely *Yunus Khan Primary Health Care Center* has been set up in the project area to create awareness among the target group about health care issues of women and children. A health worker (paramedics) has been recruited to provide health services regularly. Besides, an MBBS (female) physician has been appointed to provide service weekly to them too. The beneficiaries are provided medicines for free.



S l.	Description	Quantity
1	Consultation service by MBBS doctor	27 days
2	No. of Health Card Distribution	500
3	Total treatment provided with medicines	626 Patients (Female -519, Male -53 and Child- 54)
4	Service to pregnant mothers	15
5	Service to lactating mothers	10

6	Referral Patients	1
7	Health Education Session to Mother and Adolescent	125

The experience of the project will be replicated in Ashakati Union, Chandpur Sadar from June, 2018.

The prospects of Jeebika Barurhat Project

Zakat is an important tool for changing the lives of the poor and the needy of our society. While microcredit program, as a tool of poverty alleviation, has been under considerable limelight, the same is not true for zakat. Bangladesh is one of the world's most densely populated countries with 160 million people, 26 percent of whom live below the national poverty line of US \$2 per day. Zakat being one of the five basic principles of Islam is neither an aid to the poor from rich people nor a voluntary donation. It is mandatory for the rich and is the poor's right on the wealth of the rich. Thus, zakat can be an essential tool of poverty alleviation which is yet to receive much attention of economists, regulators and policy makers in Bangladesh. In most cases, business tycoons and affluent people donate their zakat money for the sake of donation. Most of them donate dresses ('shari) and cloths ('lungi') to the needy or



poor people. But with that, their economic condition does not improve at all. In fact, proper zakat management is a crying need in the country like Bangladesh. However, an institution, named Center for Zakat Management (CZM) has taken a big stride in positioning itself both as a micro-level zakat collecting and distributing body.

But whether CZM is playing a significant role in distributing zakat funds with a view to eradicating poverty and spreading the light of education and advocacy has to be monitored and supervised properly. Keeping this above view in mind, Daffodil Foundation has come forward to monitor and supervise the activities of CZM for their donated zakat funds in the name of a pilot project of Jeebika Baburhat project.

This project is the first of its kind in the country focused in capacity building of the poor people of rural areas such as Baburhat, Chandpur. Unlike other organizations and individuals who just give away the Zakat, Daffodil foundation took the project seriously to develop the socio-economic condition of the poor. The Honorable Chairman of Daffodil Foundation himself visited the area to see the progress. The main purpose of the project is to change the condition of the poor by building their income-generating capacity and making them small entrepreneurs.

Why is this project unique?



Many Muslims assume that zakat is just giving extra money to the poor. But literally zakat means 'to increase' in growth. It also means purification, blessing, and commendation from the Almighty Allah. Zakat is a compulsory act commanded by Allah

to be performed by every affluent Muslim who has certain amount of money saved every lunar year. It is part of the wealth that Muslims have to donate annually, to support the poor and needy of their community. As it is one of the five pillars of Islam, it is mandatory for all muslims. It is not a charitable contribution and is a compulsory act.

Most of the muslims in Bangladesh do not know how to pay zakat properly. Bangladesh may also learn from experiences of other Muslim countries like Malaysia, Kuwait and the Maldives, etc which use zakat in a very sustainable way. However, to make the people aware of it, institutes like Center for Zakat Management (CZM) has taken initiative in this regard to mobilize and distribute zakat funds.



Furthermore, many muslims pay zakat on their own ways or whimsically. But it does not make any sustainable difference to the lives of the poor or the people who need it. The zakat money should be used for sustainable development. It should be considered part of an economic system, the oldest state-sponsored social welfare system.

If the zakat funds are properly mobilized, these could replace foreign aid and be utilized for poverty alleviation programs. It needs an institutionalized approach to manage zakat for poverty alleviation that could be supportive to government efforts and be an economic tool for social development.

However, with a view to utilizing zakat funds properly, CZM is playing a vital role by taking up giant development projects. But CZM could not reach out to people at the grassroots level and share with them all relevant information on collection and distribution of zakat in a transparent manner in order to earn their trust and enhance credibility. Though the basic responsibility of institutional zakat management lies with the government, the government may assign it to corporate organizations or other institutes. In the absence of state initiatives, private sector organizations such as CZM is taking initiative for mobilization and distribution of zakat in a collective manner.

Keeping the above views in mind, Daffodil Foundation has initiated a pilot project called Jeebika Baburhat Project to supervise and monitor the mobilization and distribution of zakat conducted by CZM so that the main objective of donating zakat can be fulfilled by changing the economic condition of the poor in a sustainable manner. Forty students of the Department of Entrepreneurship of Daffodil International University went to the field visit for conducting a survey on the disbursement of zakat funds financed by Daffodil Foundation. About one crore taka of zakat has been disbursed to 500 families in order to make them self-dependent. Each family has been given twenty thousand taka which they will invest in their small businesses and return the money after a certain period of time. This money will be reinvested by rotation without taking any interest in return.

Objectives:

The objective of this study is to identify whether the zakat money is actually doing any good to these hardcore poor people and increasing their life standard. The specific objectives of the study are to find out the answers to some questions such as:

- Are zakat-receivers happy with the service payment system?
- Has their condition improved after being served by Jeebika project?
- Did the members repay their loan that they had taken from external sources?
- Do they get payment timely?
- Are they getting proper medical support?
- Can this model be implemented in another part of the country?

Methodology:

The research is an exploratory type in nature. To conduct the study, the primary data were used in most cases. The dearth of secondary data is the main reason for relying heavily on primary data.

Procedures

The primary data has been collected through two-day long focus group discussion and bringing out the expected result through questionnaire. Before the research, the participants were divided into 5 groups; each group had a leader who coordinated the other four members. The students were given structured brief about the project so that the research is done efficiently and with minimal human error. The research has been conducted among 470 families in Baburhat, Chandpur. After collection the data, each group was asked to summarize their findings and from those findings the final study has been carried out. The objective of this research is to observe whether the zakat money is actually being used properly for the wellbeing of the poor in that particular area.

Surveyors

The research has been conducted by 40 surveyors; among them 8 are female and the rest of them are male. The primary data have been conducted by the students of Department of Entrepreneurship, Daffodil International University. This research was led by the Head, Department of Entrepreneurship and four other faculty members.

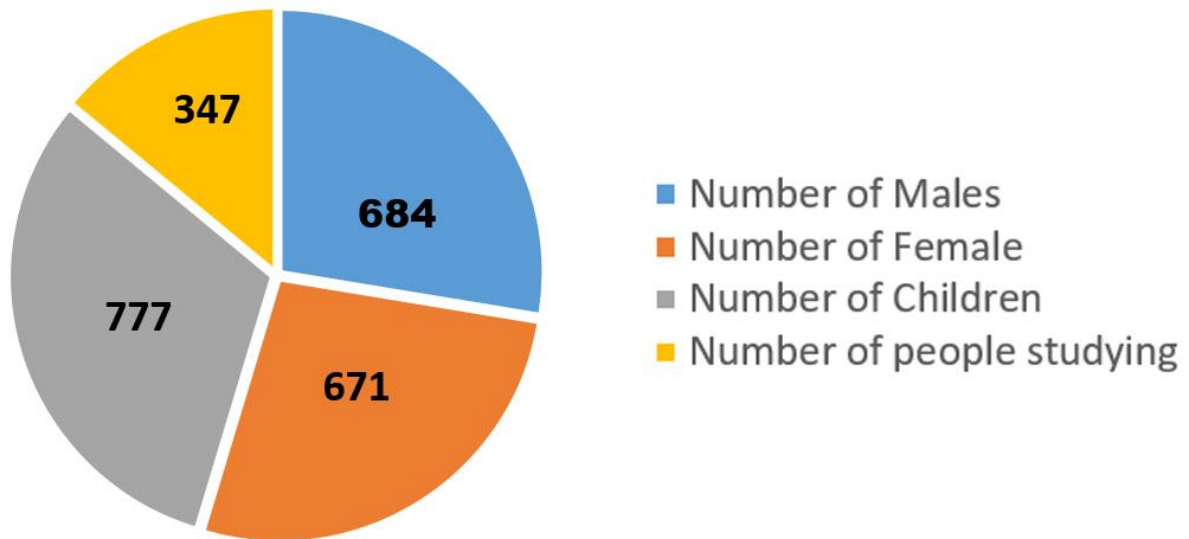


Analysis

Data Analysis

The researchers formulated the questionnaire on the six broad factors mentioned above. The findings of the study were represented in the following charts.

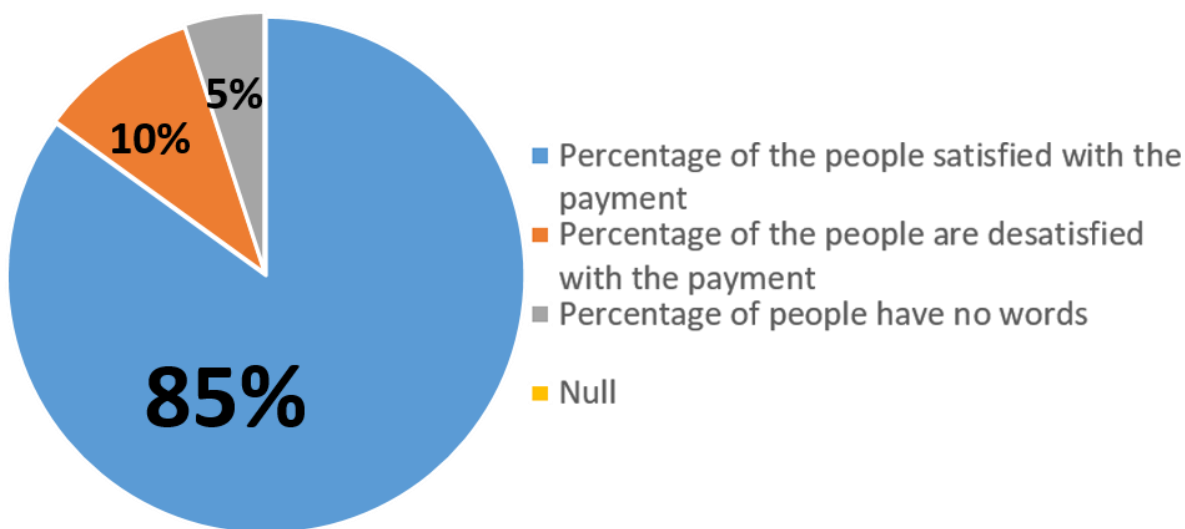
Figure-1: Number of Participant in the Survey



Source: Author

The study has been conducted among 470 families in Baburhat, Chandpur in which there are 684 number of male, 671 number of female, 777 numbers of children. These are the total number of beneficiaries of the Baburhat Jeebika Project. The Zakat fund provided to these people has been a life changing event in their life. Many members were cursed by the loans that they had taken from many NGOs and financing institutions. With the Zakat money they got from the CZM helped them to clear out their debts and some have made some very good investments like farming, handicrafts, bought tools to make furniture, some rented a CNG and earning a moderate amount of money.

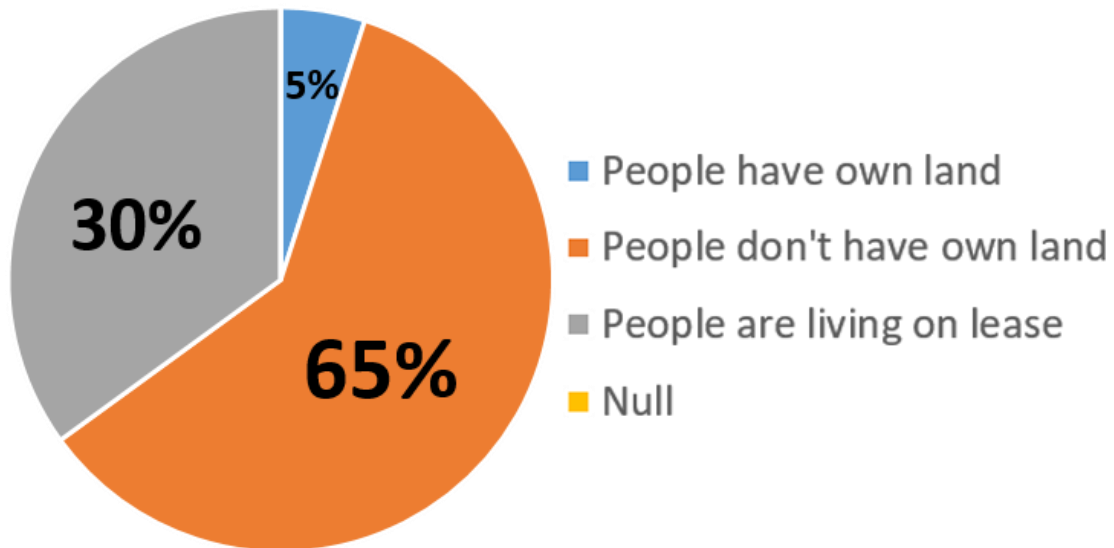
Figure-2: Percentage of Satisfaction among the participants



Source: Author

Among all the participants 85% of the members are highly satisfied with the payment that they got from the CZM, they did not face any type of official hardship while getting the money and the officers were very cordial and helpful. 10% of the people are a bit dissatisfied with the payment, saying that the procedure takes almost ten days to get the money after applying for it. 5% of the members do not have anything to say about the payment. While talking about the payment, more than 50% of the members demanded more investment because they want to grow their business.

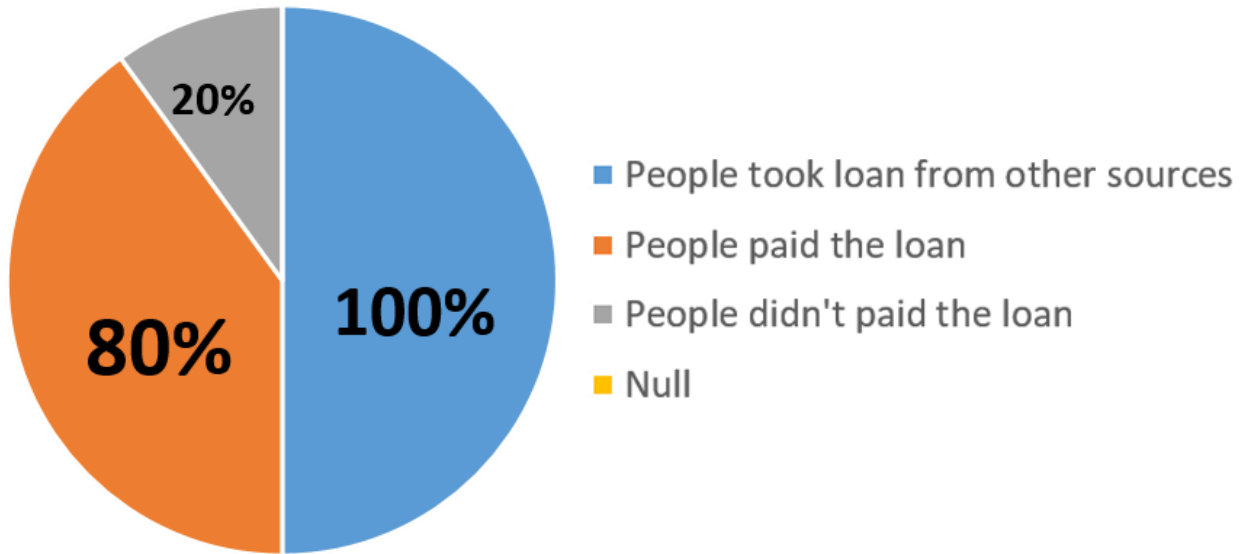
Figure-3: Percentage of Land Owner



Source: Author

About 65% of the beneficiaries of the Baburhat Jeebika Project does not have their own land, they are living in their in-laws house. Though they have no lands but with the investment money they are leasing farm able land and making a good living, their earnings and living standard have developed from before. 30% of the members are living on other peoples' land on a lease basis, they do not have any place to go or have the ability to buy any land soon. Only 4% of the members have their own land and they are living a good life. 1% have extra lands beside the road on which they want to start a shop and do business.

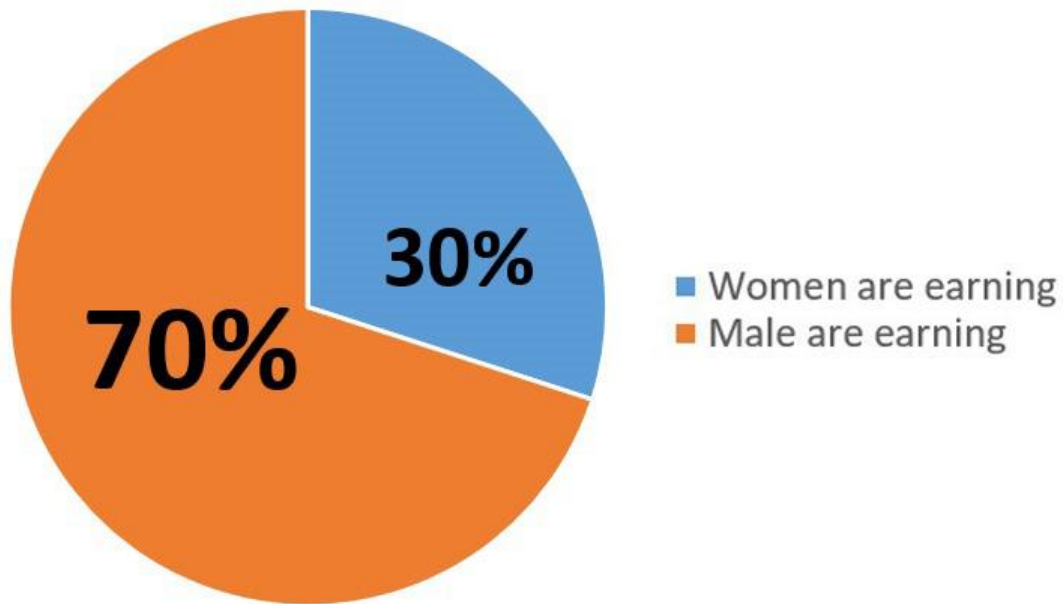
Figure-4: percentage loan from external sources



Source: Author

After the study it was seen that among the 470 families, 100% of the families took loans from other sources like BRAC, ASA, TMSS and loan sharks. After getting structured trainings and monetary support from CZM, 80% of the members were able to repay the loans they have taken from other sources. Recent data shows that only 20% of the members could not repay the loans that they have taken from other sources, but they are developing and soon they will be able to repay the loans.

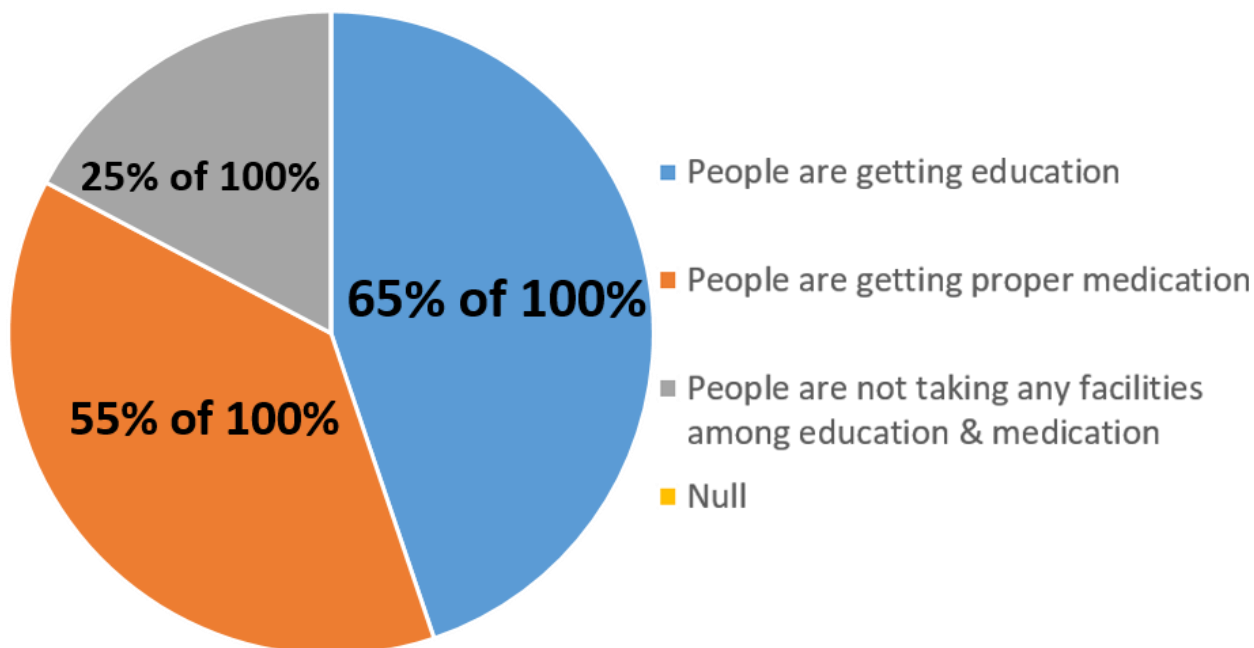
Figure-5: Percentage of Earning



Source: Author

Only 30% of the women are earning money and are empowered through this Baburhat Jeebika Project. The main obstacles of this was that- the money they received from CZM was given to their husbands either to repay the loan or to lease a land for farming to buy tools for making furniture or to rent a CNG. Only few women have utilized the money for doing a business-like cow farming, chicken and duck farming, and handicrafts. 70% of the male are earning for their livelihood.

Figure-6: Percentage of Education and Medication.



Source: Author

Only 55% of 100% are getting proper medication support from the project. They do not have major complains but they want more number of days for doctor to visit and do the health check-ups. They also urged for a diagnostic center and are willing to pay the required fees, so that they will not have to move to Chandpur town to do all the tests.

65% of 100% are getting proper education support from the Baburhat Jeebika Project.

25% of 100% are not taking any facilities for education and medication.

Video Case study of the members of Baburhat Jeebika Project

Video Link:

<https://photos.app.goo.gl/tIJEVgCniG4f0zEm1>

Written Case Study

Namer: Amena Begum

House serial number: 20

Village: Ronger Gao

Group: Chameli

She needs money to start her new business. She wants do tailoring business and she knows tailoring work very well. If she gets the support from CZM, she can lead a better life.

Name: Foteza

Village: Dasdi

Group: Fulkuri

House serial number:-22

She got twenty thousand taka from CZM. She established a tea stall for her husband with that money and also bought some chicken and one goat. She is also good at making handicrafts.

Now she needs more money to expand her business.

Name: Ayesha

Village: Uttor Dasdi

Group: Fulkuri

House serial Number: 24

She got money from CZM. She took pond as lease and she couldn't pay back the loan because she has lots of financial problems. Now she wants more money to pay back the loan and also set up a new business.

Name: Rupkumari

Village: Ronger Gao

Group: Nobodigonto

House serial number: 25

She is a widow and she has three daughters. She is doing poultry business she has some chickens and she is passing a very hard life. She wants to provide education to her daughter but for the financial problem she can't afford it.

She needs more money to expand it and if she got some support, she will change her lifestyle.

A Study on Jeebika Baburhat Project: Field Visit by the Department of Entrepreneurship



Field Visit

Teachers & Students
Department of Entrepreneurship,
Daffodil International University
Location: Baburhat, Chandpur



Press Briefing

Mohammad Shibli Shahriar
Associate Professor &
Head, Department of Entrepreneurship,
Daffodil International University



Journalist are listening to the briefing and asking various questions regarding the research survey.

The press briefing took place at the main campus of Daffodil International School, Chandpur branch. The press briefing was led by the Head, Department of Entrepreneurship, Area Head of CZM and the project coordinator of Daffodil Foundation. Journalist was very happy learning about the initiative taken by the Department of Entrepreneurship of Daffodil International University.

Success of Jeebika Baburhat Project



She is the president of Dolan Chapa group and she has been earning a healthy income from Goat Farming.



She is one of the most successful women entrepreneurs in Ronger Gao from Chamili Group.







These are few pictures of the initiatives that members took after taking investment from Jeebika Baburhat Project.

Photos of the Students Collecting the Primary Data



Specific Problems Identifications and Solutions

- Most of the members have minimum business knowledge for the utilization and management of the fund. Hence, more training on the utilization and management of fund are required to make them more efficient.
- There is a gap between the official procedure of buying the products and giving the products to the members; if a member wants to buy a cow, the official member takes the money and buys the cow on behalf of the member. In this case, both the members and the official needs to go to the market to buy goods to avoid corruption.
- Basic health education for the women is very important, which was missing in Jeebika Baburhat Project.
- Only the basic medicines are available but they need more sophisticated medicines for which they are also willing to pay.

- There is a need of a diagnostic center for the 470 families, so that they will not have to move to Chandpur town and bear the extra expenses.
- This model can be applied in any place of the country but regular monitoring and supervision for utilizing the fund are required. For example, some members are giving the zakat-money to their relatives and in return they are taking interest for the amount.
- There is a need of a marketing officer for the project so that the products produced by the members can be showcased to the outside market. For example, Jeebika fair can be organized once in a month.

Findings & Recommendations

Overall Findings

- In the Qur'an there are eight categories mentioned in which zakat money can be allocated. Under no circumstances, anybody who does not fall into any of those categories should be given zakat money. In few cases, the money allocated for the people who do not fall in this category.
- During the focus group discussion, it was found that the right people did not get the fund from the project whereas there are members who are financially well-off got fund from the project.
- Equal distribution of the fund among the groups of the members was missing; hence, proper disbursement of the fund is necessary in this regard. It was also seen that some particular families were more privileged than the other ones.
- From the project, the members get cash money for their business. But some of them use the money for their personal purpose. In some cases, the members are not doing any business.
- Women are making beautiful handicrafts. But because of less marketing knowledge, they cannot market the products.
- Few of the members are running excellent business. But they need more money to start a new business because **20,000 taka is not enough** as they opined.
- The medical center is open only on Saturday.

- The doctors do not checkup the patients unless they get a minimum number of patients.
- The doctors do not take care of those patients who are in vulnerable condition.
- The center does not provide costly medicines.
- The members lack proper guideline of doing business and benefits of using their money in a proper way as they are not well aware of it.
- Some members do not need any support from the project. For instance, Khadija Begum (hh, ss, no.12), because her husband is a gram police.

Suggestions

- The members should not be given cash money rather they should be provided with the products/materials of their business.
- If they get help from the project to market their products then it would a great opportunity for them to invest their time and money in this business.
- The members can be given **some more money in the second phase** as the member have already got their money of first phase. Thus they can flourish their small business.
- The medical center should be opened for 2/3 days in a week.
- Some basic medical training can be given to the members so that they can get fundamental treatment whenever they need.
- Medical service requires more improvement.
- Some sessions on giving guidelines and trainings need to be taken by the organizing committee members for boosting their confidence.
- Each group member should be assisted to prepare a business proposal and submit it to the local bank for more funding so that the successful group or family can become an entrepreneur. Jeebika staff can help a lot in this regard.
- The members of the group can be provided bank loan.

Conclusion

The project itself is a model for making rural entrepreneurs. If we address the loopholes then we can definitely implement it in other areas too. Most of the members who used their money for the right purpose are self-dependent now. Their condition after Jeebika Project has improved a lot. Some of them can be called rural entrepreneurs as they have taken the initiative of doing some businesses which they have not done before. If they get the proper guidelines, trainings, marketplace, raw materials and financial support then they will excel in their field. Some women are doing creative jobs by sitting at their home. A proper implementation of this rural entrepreneurship is needed to eradicate poverty in the country.

If the above-said recommendations are followed properly, this project can be established as a sustainable model. There are a number of shortcomings and limitations identified by the surveyors in this study. If those limitations are addressed properly, the project will be more fruitful and successful one.