

SMALL PRIVATE INVESTMENT LEADS BIGGER IMPACT

GRACE Zakat Assistance Program 2025–2026

A Private Funding Initiative for Food Security, Livelihood Recovery and Self-Reliance

ABSTRACT

The GRACE Zakat Assistance Program 2025–2026 demonstrates how targeted private funding can improve food security, restore livelihoods, and strengthen the economic resilience of climate-vulnerable households in Khulna and Barishal. By supporting 120 households with food assistance in 2025 and 36 households with income-generating activities in 2026, GRACE is helping vulnerable families move towards sustainable livelihoods, dignity, and self-reliance. The initiative highlights the potential of Zakat to create lasting social impact through accountable, community-focused support.

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Small Private Investment leads Bigger Impact

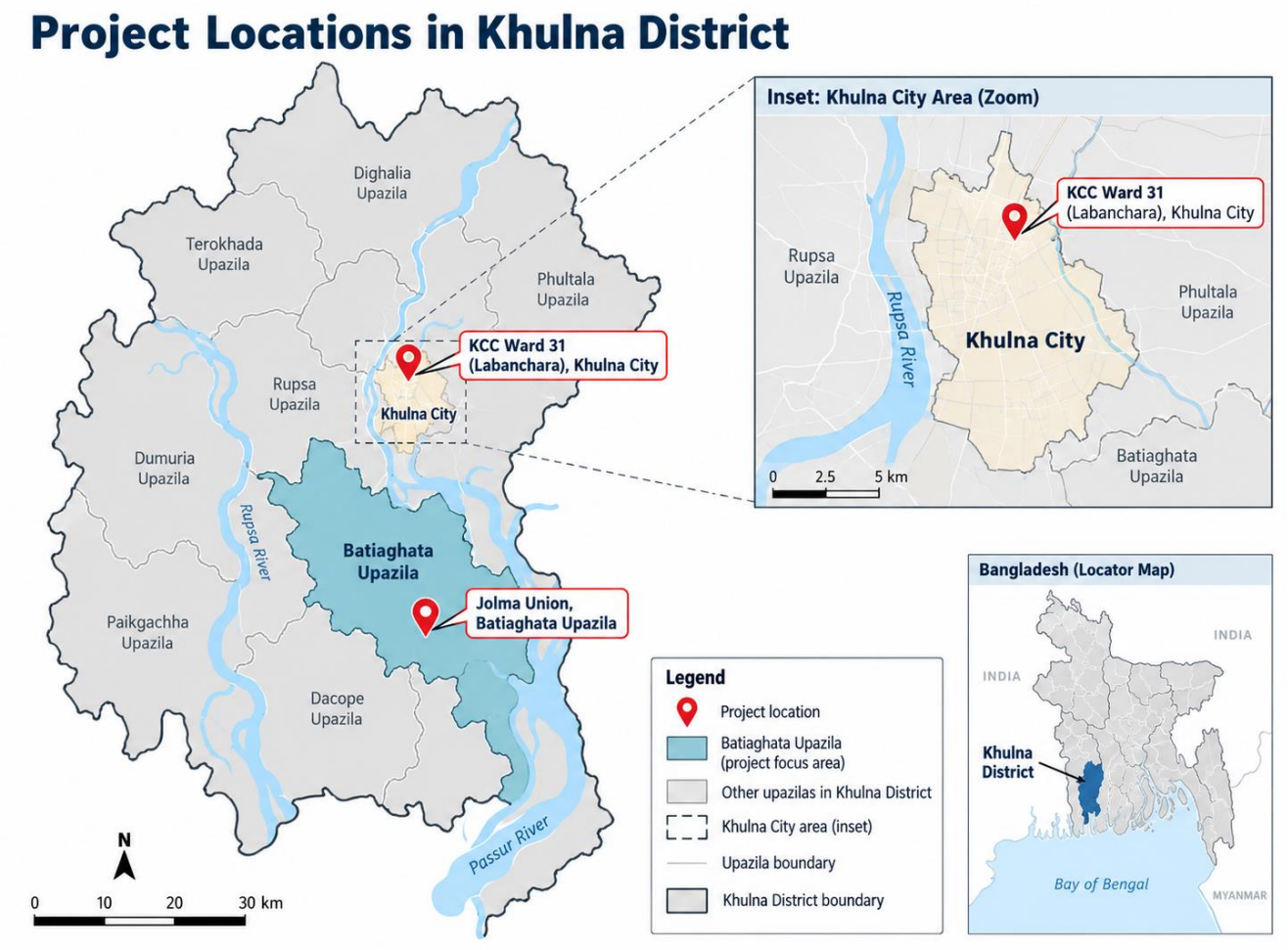
GRACE Zakat Assistance Program 2025–2026

A Private Funding Initiative for Food Security, Livelihood Recovery and Self-Reliance

Program Period: 2025–2026
Geographic Focus: Jolma Union, Botoagatha, Khulna and Ward No. 31, Khulna City, Bangladesh, and vulnerable communities served by GRACE
Funding Source: Private Zakat Contributions from Four Executive Committee Members and some of well-wishers of GARACE

Program Approach: Immediate Food Assistance, Income-Generating Activities (IGA), Household Economic Empowerment and Community Resilience

Program Goal: To support vulnerable families in achieving food security, self-reliance, stable livelihoods and long-term resilience through dignified and accountable Zakat assistance.



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Executive Summary

The GRACE Zakat Assistance Program 2025–2026 represents a locally led private funding initiative designed to address the immediate needs and longer-term livelihood challenges of vulnerable households in Bangladesh. Through the mobilization of Zakat contributions from four members of its Executive Committee, GRACE has demonstrated how locally generated resources can provide timely assistance while creating pathways towards economic independence.

The initiative follows a two-stage approach. In 2025, GRACE prioritized immediate food security by providing Ramadan/Eid-ul-Fitr food packages and Eid-ul-Adha meat assistance to 120 vulnerable households in Ward No. 31 of Khulna City. In 2026, the program shifted its emphasis towards livelihood recovery and economic empowerment, supporting 36 vulnerable households through small businesses, poultry rearing and livestock-based income-generating activities.

During the nine-month livelihood intervention, the reported average monthly household income among the 36 supported households increased from BDT 5,700 to BDT 12,200. This represents an increase of BDT 6,500 per month, or approximately 114% compared with the reported baseline. Furthermore, 21 households established livelihood opportunities described by the program as sustainable, while seven households reportedly achieved approximately BDT 20,000 in monthly net income and developed regular savings habits.

The program also reported improvements in productive assets among goat-rearing households, with the number of goats increasing from four to seven and their reported asset value rising from BDT 32,000 to BDT 56,000.

Across the two program years, the reported allocation was approximately BDT 392,500, covering festival-related food assistance in 2025 and livelihood support in 2026. These interventions illustrate the potential of a community-oriented Zakat model to connect immediate humanitarian assistance with longer-term economic resilience.

GRACE recognizes that sustainable impact requires more than the distribution of funds. It also requires appropriate beneficiary selection, livelihood guidance, follow-up, financial accountability and evidence-based learning. Building on the experience of 2025–2026, GRACE plans to mobilize BDT 950,000 in February 2027 to support 150 households through income-generating activities and food assistance.

1. Introduction

Zakat is an important instrument of social solidarity and economic support, intended to help eligible recipients meet essential needs and improve their circumstances. When managed responsibly and directed towards clearly identified community priorities, Zakat can contribute to food security, livelihood recovery and the reduction of economic vulnerability.

GRACE (Green Resilience & Cooperation for Ecosystem), a women-led development organization based in Khulna, Bangladesh, has initiated a Zakat Assistance Program to support disadvantaged and climate-vulnerable households. The initiative reflects GRACE's commitment to locally led development, accountable resource management, inclusive livelihoods and community resilience.

The program recognizes that vulnerable households face different levels of need. Some require immediate assistance to access food during periods of financial hardship, while others need productive assets and small amounts of capital to rebuild their income-generating capacity.

Accordingly, GRACE adopted a phased approach during 2025–2026. The first phase focused on food assistance during major Islamic religious occasions. The second phase emphasized income-generating activities intended to help households establish more regular income sources and progress towards self-reliance.

This report documents the program's background, objectives, implementation approach, key results, emerging impact, challenges, lessons learned and future opportunities. It also outlines GRACE's proposed expansion plan for 2027.

2. Background and Context

Climate-vulnerable coastal communities in Khulna and Barishal divisions face recurring challenges associated with cyclones, storms, flooding and other environmental hazards. These events can damage homes, agricultural land, livestock, productive assets and local infrastructure, disrupting the livelihood systems on which many low-income families depend.

For households already experiencing poverty, the loss of livelihood assets can lead to prolonged income insecurity, food shortages and increased dependence on informal support networks. Some families migrate to Khulna City in search of employment, accommodation and alternative income opportunities.

However, migration does not necessarily resolve economic vulnerability. Limited employment opportunities, insecure work, rising living costs and the absence of productive assets can make it difficult for displaced and disadvantaged families to meet their basic needs consistently.

Women, children, informal workers, small-scale entrepreneurs and households without stable income sources may be particularly affected by these challenges.

For more than a decade, GRACE has worked alongside vulnerable communities to promote livelihood recovery, climate resilience, social inclusion and opportunities for a more secure and dignified future.

The Zakat Assistance Program emerged from this broader commitment. It seeks to use locally mobilized private resources to address immediate household needs while investing in practical livelihood opportunities that can help families strengthen their economic position.

The program also provides an example of how private giving can complement development initiatives by directing resources towards identified community needs without relying exclusively on external institutional grants.

3. Program Objectives

To improve the well-being, economic resilience and self-reliance of vulnerable households through accessible, dignified and accountable Zakat assistance.

3.2 Specific objectives

1. **Improve food security:** Provide essential food assistance to vulnerable households during Ramadan, Eid-ul-Fitr and Eid-ul-Adha.
2. **Restore livelihood opportunities:** Enable selected households to initiate or strengthen small businesses, poultry rearing and livestock-based activities.
3. **Increase household income:** Support families in developing more regular and diversified sources of income.
4. **Strengthen productive assets:** Help households build or expand income-generating assets that may contribute to future earnings.
5. **Promote savings and financial resilience:** Encourage beneficiaries to retain part of their income for emergencies, reinvestment and future household needs.
6. **Protect dignity and inclusion:** Deliver assistance respectfully, with attention to household vulnerability and fair beneficiary selection.
7. **Demonstrate local resource mobilization:** Establish a practical model for mobilizing private Zakat contributions and using them for measurable social outcomes.
8. **Support long-term self-reliance:** Create opportunities for households to reduce their dependence on repeated emergency assistance where their circumstances permit.

4. Methodology and Implementation Approach

This impact report uses a descriptive, results-oriented approach based on the program information, beneficiary figures, financial allocations and outcome indicators supplied by GRACE.

The report distinguishes between program outputs, reported household-level outcomes and broader contributions to resilience. The reported figures are presented as program-reported results and should be validated against beneficiary registers, financial records and monitoring data before publication as independently verified findings.

4.1 Community needs and beneficiary identification

GRACE's program focus reflects the needs of vulnerable households experiencing poverty, food insecurity, unstable employment and limited access to productive assets.

For future reporting, beneficiary selection should be documented using consistent vulnerability criteria, including household income insecurity, dependency burden, livelihood disruption, disability or other relevant vulnerabilities, and access to existing support.

4.2 Mobilization of private Zakat resources

The program was financed through contributions from four members of GRACE's Executive Committee. This locally mobilized funding enabled the organization to provide assistance based on identified household needs.

4.3 Delivery of food assistance

During 2025, GRACE provided food assistance associated with Eid-ul-Fitr and meat assistance associated with Eid-ul-Adha to 120 vulnerable households in Ward No. 31, Khulna City.

The support was intended to help households access essential food during significant religious occasions and reduce the immediate financial pressure associated with food purchases.

4.4 Delivery of income-generating assistance

During 2026, GRACE provided livelihood assistance to 36 households through small-business and poultry/livestock-rearing activities.

The reported intervention duration was nine months. The assistance aimed to strengthen households' productive capacity and support more stable income generation.

4.5 Outcome monitoring

The program reported changes in average monthly income, livelihood establishment, net income, savings behavior and productive assets.

A stronger monitoring system should also record each household's baseline and endline conditions, business operating status, expenditure, net profit, asset ownership, savings, food security and ability to cope with unexpected expenses.

4.6 Financial accountability

Financial reporting should reconcile beneficiary-level payments with approved allocations, receipts, distribution records and the program's total expenditure. This is particularly important for Zakat-funded activities, where donor confidence depends on transparency, appropriate recipient eligibility and responsible fund management.

5. Target Population

As the funding source is the religiously sensitive Zakat fund, the program primarily targets economically disadvantaged Muslim households that are climate-vulnerable and face immediate consumption needs or barriers to establishing sustainable livelihoods.

Priority Muslim groups include:

- Low-income households with irregular or insufficient earnings.
- Families affected by climate-related livelihood losses and displacement.
- Households with limited access to productive assets and business capital.
- Women and other vulnerable individuals seeking livelihood opportunities.
- Households facing food insecurity during periods of financial hardship.
- Families with limited savings and low capacity to manage economic shocks.

Program reach during 2025–2026

Program year	Intervention	Reported households
February 2025	Eid-ul-Fitr food assistance	120
June 2025	Eid-ul-Adha meat assistance	120
February 2026	Income-generating activities (IGA)	36

The two food distributions in 2025 represent 240 household-support instances, not necessarily 240 unique households. The reported number of households receiving the two types of assistance was 120. The extent of overlap between the 2025 and 2026 beneficiary groups has not been established; therefore, a cumulative unique-beneficiary figure should not be claimed without checking the beneficiary register.

6. What GRACE Delivered Through Zakat?

6.1 Food assistance in 2025

GRACE provided food assistance during two major Muslim festivals to help vulnerable families meet immediate food needs with dignity.

Type of assistance	Households reached	Amount per household	Reported total
Eid-ul-Fitr food packages, 2025	120	BDT 1,150	BDT 138,000
Eid-ul-Adha meat assistance, 2025	120	BDT 508	BDT 61,000
2025 total	**120 reported households across both distributions**	—	**BDT 199,000**

The Eid-ul-Fitr allocation totals BDT 138,000. The Eid-ul-Adha amount of BDT 508 per household corresponds to BDT 60,960 for 120 households, rounded to approximately BDT 61,000 in the program information.

Contribution to household well-being: The intervention was designed to ease immediate food-related financial pressure, support access to food during important religious occasions and preserve household dignity. Household-level changes in dietary diversity, food consumption or food insecurity were not quantified in the information available for this report.

6.2 Livelihood support in 2026

In 2026, GRACE expanded the focus from immediate food assistance to productive livelihood support. Thirty-six households received assistance for small businesses and poultry or livestock-related activities.

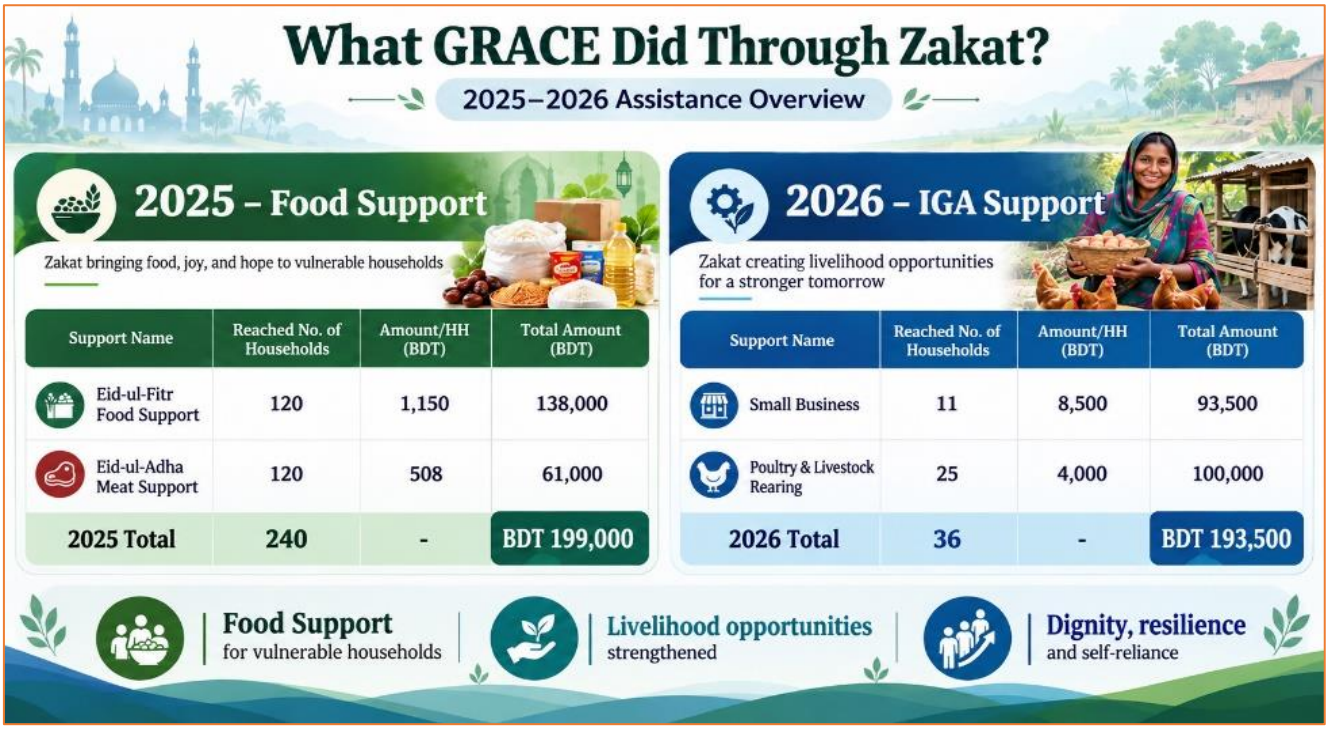
Livelihood intervention	Households supported	Amount per household	Total allocation
Small businesses	11	BDT 8,500	BDT 93,500
Poultry and livestock rearing	25	BDT 4,000	BDT 100,000
2026 total	**36**	—	**BDT 193,500**

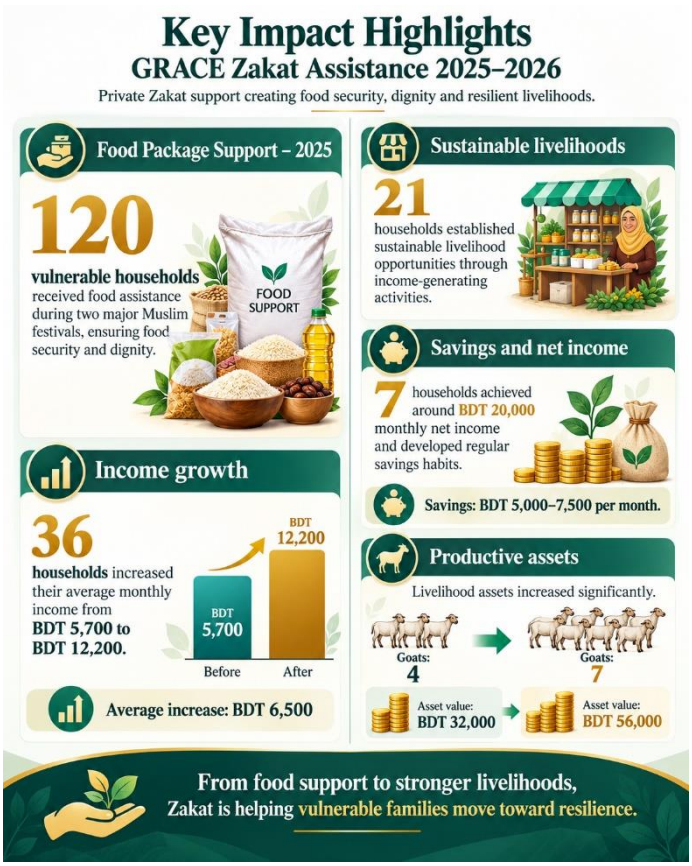
The overall livelihood allocation was BDT 193,500, with individual assistance amounts ranging from BDT 4,000 to BDT 8,500 in the supplied breakdown.

The program narrative also refers to goat rearing and van-based income opportunities. However, separate beneficiary counts and allocations for these specific activities were not supplied. They should be reconciled with the beneficiary register before being presented as separate funded categories.

The livelihood support was intended to help participating families establish or strengthen small-scale economic activities suited to their circumstances and available resources.

7. Impact of Zakat contribution 2025-2026





7.1 Immediate food security and dignity

In 2025, 120 vulnerable households received food assistance during Eid-ul-Fitr and Eid-ul-Adha.

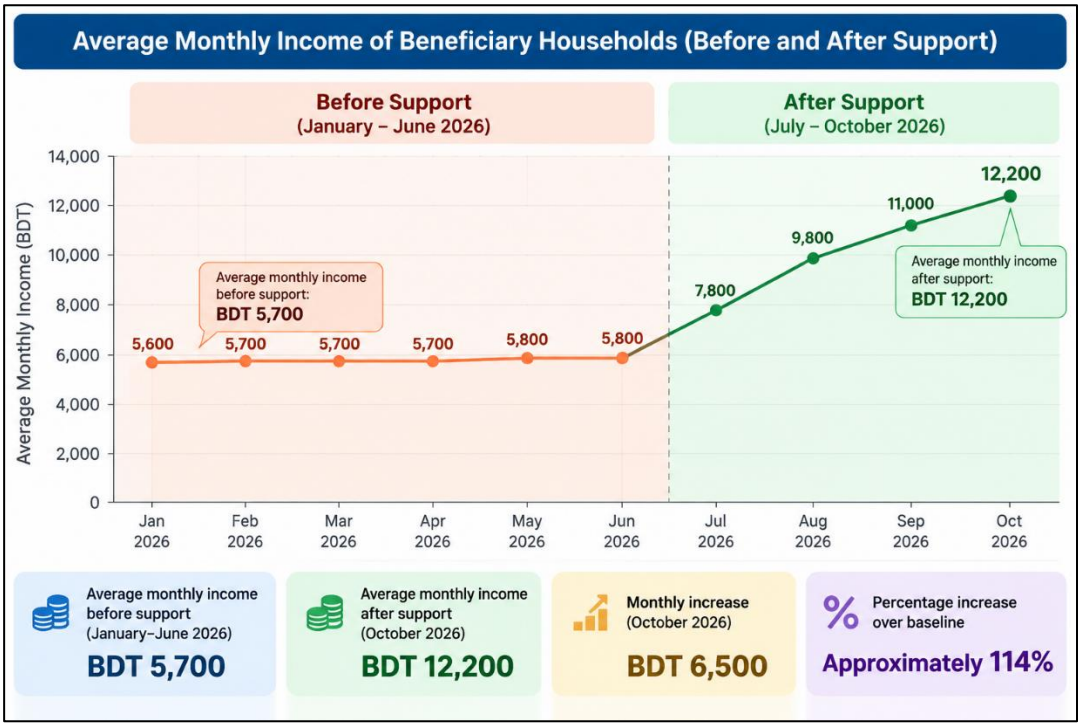
This support addressed immediate household needs during important religious occasions. For low-income families, assistance of this kind can help reduce short-term pressure on household budgets and free limited resources for other essential expenses.

The program's principal contribution in this phase was the provision of timely, targeted assistance. Longer-term effects on food security would require additional household-level monitoring.

7.2 Increase in average monthly household income

The most prominent reported livelihood outcome was the increase in average monthly household income among the 36 households supported in February 2026.

The reported average monthly income more than doubled, increasing by approximately 114% over the baseline. This is a significant positive outcome and suggests that the livelihood intervention may have strengthened participating households' capacity to generate income.



Income indicator	Reported amount
Average monthly income before intervention	BDT 5,700
Average monthly income after intervention	BDT 12,200
Monthly increase	BDT 6,500
Percentage increase over baseline	Approximately 114%

However, the figures should be interpreted as reported program results rather than independently verified causal impacts. Before publication, GRACE should confirm the income measurement period, whether the figures refer to gross or net household income, the method of calculating the average, and whether the baseline and endline measurements cover the same households.

7.3 Establishment of livelihood opportunities

Of the 36 households receiving livelihood support, 21 were reported to have established sustainable livelihood opportunities.

This represents approximately 58% of the supported households.

The result indicates that a substantial proportion of participating families were reported to have established income-generating activities. It provides an encouraging basis for further investment in small-business development, poultry rearing and livestock-based livelihoods.

To substantiate the term *sustainable*, GRACE should verify whether these activities remained operational, generated positive net income and continued beyond the initial intervention period.

7.4 Higher net income and savings among seven households

Seven households reportedly achieved approximately BDT 20,000 in monthly net income and developed regular savings habits.

Their reported monthly savings ranged from BDT 5,000 to BDT 7,500.

These results are important because savings can provide a financial buffer against illness, business interruption, seasonal income fluctuations and other unexpected expenses. Savings may also allow households to reinvest in productive assets or expand their businesses.

Nevertheless, the figures should be confirmed through beneficiary interviews, savings records or other appropriate evidence before being presented as verified household-level achievements.

7.5 Growth in productive assets

Among the reported goat-rearing households, the number of goats increased from four to seven.

Asset indicator	Before	After
Number of goats	4	7
Reported asset value	BDT 32,000	BDT 56,000

The number of goats increased by 75%, while reported asset value increased by BDT 24,000, also representing a 75% increase.

Productive livestock can provide multiple livelihood benefits, including potential income from sales, breeding and the accumulation of household assets. However, asset growth alone does not establish profitability; feed, veterinary care, mortality, breeding and other costs must also be considered.

The report should clarify the number of households covered by these asset figures and whether the values reflect market estimates or documented transactions.

7.6 Movement towards economic self-reliance

The program's overall approach connects immediate support with livelihood development. The 2025 food distributions addressed immediate consumption needs, while the 2026 intervention sought to help families build productive capacity and generate income.

Taken together, these activities demonstrate a practical progression from short-term assistance towards greater economic independence.

The available evidence supports reporting positive income and asset changes among participating households. A definitive claim that the program has reduced long-term dependence on aid would require follow-up evidence showing sustained income, continued business operation and improved capacity to cope with economic shocks.

8. Overall Program Results and Financial Overview

Indicator	Reported result
Households receiving 2025 festival assistance	120
2025 food and meat assistance allocation	BDT 199,000
Households receiving 2026 livelihood support	36
2026 livelihood allocation	BDT 193,500
Combined reported allocations	Approximately BDT 392,500
Reported average monthly income increase	BDT 6,500
Reported increase in average monthly income	Approximately 114%
Households reported to have established sustainable livelihoods	21
Households reporting approximately BDT 20,000 monthly net income	7

The program's reported financial allocation across the two years was approximately BDT 392,500. Recalculation using the exact per-household figures supplied for all four support categories gives BDT 392,460. The difference arises from rounding the Eid-ul-Adha allocation.

These figures represent reported program allocations, not necessarily independently audited expenditure. Final financial reporting should confirm the amounts actually disbursed and reconcile them with financial records.

9. Emerging Impact and Contribution to Resilience

9.1 Household economic resilience

The reported increase in average monthly income suggests improved earning potential among participating households. More regular earnings can help families manage routine expenditure, maintain productive activities and prepare for financial shocks.



Tahamina Begum, ID 275 by Shoriful, AO on 12 October 2026

"Before receiving support from GRACE, I was struggling to manage my household expenses and even provide food for my family due to my husband's chronic illness. He was unable to continue working as an easy-bike driver, which made our financial situation extremely difficult. In February 2026, I received small business support from GRACE and started running my own shop. Since then, I have been working hard day and night and now earn approximately BDT 15,000–20,000 per month. This income has enabled me to cover my children's educational and other expenses, my husband's medical costs, and our household needs. I am grateful to GRACE for helping me become financially independent and improve my family's living conditions."

— Tahamina, 32 years, GRACE ID: 275

9.2 Productive asset development

The reported growth in livestock holdings indicates progress in building productive assets. Such assets can provide future earning opportunities when supported by appropriate animal health, feeding and market management.





Moni Begum, ID 138, on 03 October, 2026, by Sakif, FF, GRACE

"In February 2026, I received a female goat from GRACE as livelihood support. At the time of distribution, the goat was approximately 6–7 months old, and its purchase price was BDT 6,500. After around four months, the goat gave birth to a female kid, which was an exciting and encouraging moment for me. The mother goat is now pregnant again, and the young female goat is five months old. Hopefully, by January 2027, the young goat will be mature enough for breeding.

I am happy to share that the current combined market value of my two goats is approximately BDT 21,000, compared to the initial purchase price of BDT 6,500 for the original goat. This support has given me an opportunity to build a sustainable livestock-based livelihood. My goal is to gradually expand my goat farm to 20 goats by 2030, improve my family's financial security, and generate more income through goat rearing. I am grateful to GRACE for helping me take the first step toward achieving my dream."

— Moni | GRACE ID: 138

9.3 Potential reduction in economic vulnerability

Households that combine income generation with regular savings may be better positioned to manage unexpected expenses without immediately selling productive assets or seeking emergency assistance.

The program's reported income and savings outcomes are consistent with this pathway, although the long-term effect on vulnerability remains to be established.



Sultana Khatun, ID 264, on 09.10.2026, Mathavanga, Jolma Botiagatha by Sakif, FF, GRACE

"I received tea shop support and start-up assistance from GRACE in February 2026. During the first few months, my business was running slowly, but things have improved significantly over the last three months. Now, I earn a daily profit of BDT 500–700. After covering my household and personal expenses, I am able to save around BDT 250 per day. At the end of each month, I deposit BDT 600 into my bank account to support the future expansion of my business and prepare for potential disasters and emergencies. I also want to ensure a better future for my five-year-old daughter, Sova, by providing her with a good education. I am grateful to GRACE for supporting me in becoming more financially independent and building a more secure future for my family."

Sultana Khatun, 28 years, GRACE ID-264

9.4 Dignity and social inclusion

Festival-related food assistance and livelihood support can help households address needs through a mechanism rooted in community solidarity. Respectful selection, confidentiality and beneficiary participation are essential to ensuring that assistance protects dignity rather than reinforcing stigma.

9.5 A locally led private funding model

The involvement of four Executive Committee members in financing the program demonstrates the potential of local private contributions to initiate and sustain targeted community support.

This approach may encourage additional individual donors, community philanthropists and private contributors to invest in practical, locally identified priorities.



9.6 Potential for climate resilience

For households affected by coastal climate risks, diversified income sources and productive assets may help reduce dependence on a single vulnerable livelihood.

The current information does not establish a direct measured reduction in climate-related losses. Future programming could strengthen this connection by promoting climate-sensitive business planning, diversified livelihood options, disaster preparedness and protection of productive assets.

10. Sources of Funding and Financial Accountability

The program was supported through private Zakat contributions from four members of GRACE's Executive Committee and well-wishers from relatives

This arrangement demonstrates an internally mobilized funding mechanism through which organizational leadership contributes directly to community welfare.

To strengthen donor confidence and institutional accountability, GRACE should maintain:

- A Zakat fund ledger documenting contributions, receipts, disbursements and balances.
- Clear eligibility criteria consistent with applicable Islamic principles and relevant organizational policies.
- Documented beneficiary selection and approval records.
- Distribution acknowledgements and appropriate supporting documents.
- Separate records of food assistance and livelihood allocations.
- Regular financial reconciliation and review.
- Beneficiary feedback and complaint mechanisms.
- Confidentiality safeguards for personal and financial information.

Any administrative expenses or management costs associated with the program should be transparently recorded and treated in accordance with applicable Zakat requirements and donor commitments.

11. Challenges and How GRACE Can Address Them

The information provided does not contain a formal challenge register. The following issues are therefore identified as relevant operational risks and recommended management responses, rather than confirmed incidents.

Potential challenge	Recommended response
Limited availability of private funding	Expand the donor base through voluntary Zakat contributions, community philanthropy and ethical private-sector engagement.
Rising costs of food and productive assets	Review market prices before each distribution and periodically assess whether assistance remains adequate.
Limited livelihood capital	Match assistance to realistic business plans, household capacity and locally available markets.

Business and livestock risks	Provide practical guidance on cash management, animal health, feeding, disease prevention and market access.
Income instability and seasonal demand	Encourage diversified income sources and appropriate savings practices.
Difficulty demonstrating sustained impact	Conduct baseline, periodic and endline monitoring, followed by a post-intervention sustainability assessment.
Data and financial inconsistencies	Reconcile household registers, per-household assistance amounts, receipts and outcome records before publishing reports.
Risk of beneficiary dependency	Support gradual economic strengthening while ensuring that households with continuing humanitarian needs are not prematurely excluded from assistance.

12. Lessons Learned

Lesson 1: Immediate assistance and livelihood investment serve different but complementary needs

Food assistance is essential when households face immediate consumption constraints. Livelihood support can address a different challenge: the lack of productive resources and regular income. A well-designed program can combine these approaches according to household circumstances.

Lesson 2: Small amounts of capital can create opportunities, but context matters

Small businesses and poultry or livestock activities may be accessible to households with limited resources. Their success depends on the suitability of the activity, market demand, household skills, input costs and follow-up support.

Lesson 3: Income is an important indicator, but not the only measure of success

Increased income should be assessed alongside net profit, savings, food security, debt, business continuity and household resilience. These additional measures help determine whether income gains translate into lasting improvements in well-being.

Lesson 4: Productive assets require ongoing management

Livestock and other productive assets can generate future income, but they also involve costs and risks. Practical training and access to appropriate technical support can help protect the value of the assistance.

Lesson 5: Locally mobilized funding can support community-responsive action

Contributions from Executive Committee members enabled GRACE to initiate and implement the program. A broader and more predictable funding base could help the organization expand support while maintaining transparent oversight.

Lesson 6: Strong evidence strengthens donor confidence

Consistent beneficiary records, documented outcomes, transparent financial reconciliation and authentic beneficiary feedback will help GRACE communicate its achievements credibly and identify where program improvements are needed.

13. Support receiver (beneficiary) Voices: The Human Impact

Beneficiary experiences can illustrate how Zakat assistance affects daily life, household decisions and future aspirations. The following three testimonial formats are suggested for interviews with actual program participants.

Important: The statements below are interview prompts, not actual beneficiary quotations. They must be replaced with the beneficiaries' own words and published only with informed consent.

Beneficiary 1: Food Assistance Recipient

Suggested interview focus: How did the Eid-ul-Fitr food package or Eid-ul-Adha meat assistance help the household meet its immediate needs? What difference did the support make during the festival?

Verified quotation: [Insert the beneficiary's actual words after interview and consent.]

Beneficiary 2: Small-Business Participant

Suggested interview focus: What activity did the household establish or strengthen? How has the support affected income, business continuity and the ability to meet household expenses?

Verified quotation: [Insert the beneficiary's actual words after interview and consent.]

Beneficiary 3: Poultry or Livestock-Rearing Participant

Suggested interview focus: What productive assets were received or expanded? What changes, if any, have occurred in income, savings, asset ownership and plans for the future?

For each testimonial, GRACE should record the participant's consent, program year, intervention type and any relevant supporting evidence. Beneficiary names, photographs and other identifying details should only be published with appropriate permission.

14. Scope of Opportunity and Future Potential

The program offers several opportunities for expansion.

14.1 Expand the private Zakat donor network

GRACE can engage additional individual donors, professionals, business owners and community philanthropists. Clear funding targets, transparent financial reports and authentic beneficiary stories can help demonstrate how contributions are translated into practical support.

14.2 Develop a structured livelihood support model

Future livelihood assistance could combine initial capital with basic business planning, market assessment, financial literacy, record-keeping and periodic follow-up.

Where feasible, beneficiaries could be connected with relevant technical services, local markets and community-based support networks.

14.3 Introduce household-level impact tracking

A simple digital or paper-based monitoring system could record:

- Household vulnerability and baseline income.
- Type and value of assistance received.
- Business status and monthly revenue.
- Operating costs and net income.
- Productive assets and savings.
- Household food security.
- Beneficiary feedback and complaints.
- Business continuity after the intervention.

14.4 Strengthen women's economic participation

GRACE can explore opportunities for women to establish or expand suitable household-based and community-based enterprises, subject to local demand, household preferences and access to resources.

14.5 Integrate climate-sensitive livelihood planning

In climate-vulnerable communities, future support could encourage income diversification, resilient business practices, suitable livestock management and measures to protect productive assets against foreseeable hazards.

14.6 Build partnerships and share learning

Partnerships with local government, community organizations, technical service providers and responsible private contributors could expand program reach and improve the quality of livelihood support.

The program's experience may also help GRACE develop a replicable model for locally funded humanitarian assistance linked to sustainable livelihoods.

15. Plan for 2027: Expanding Self-Reliance and Food Security

15.1 Funding target

GRACE aims to mobilize **BDT 1020,000 in Zakat contributions in February 2027** to support 150 vulnerable households.

Support category	Target households	Amount per household	Total budget
Income-generating activities	50	BDT 15000	BDT 750,000
Food assistance (Eid-Ul Fitar)	100	BDT 15,00	BDT 150,000
Food Assistance (meat) Eid-Ul Adha	120	1000	BDT 120,000
Total	**150**	—	**BDT 1,020,000**

The food assistance component is intended to provide government-prescribed household food packages, subject to confirmation of the applicable package specifications and current market prices.

15.2 Proposed livelihood activities

The program plans to support indoor- and outdoor-based small businesses, poultry rearing and livestock-related activities, Employment creation through Wetland conservation and composite agriculture.

Beneficiaries should be selected according to their needs, skills, business feasibility and access to suitable markets. Assistance should be accompanied by appropriate monitoring to understand whether activities remain viable and generate meaningful net income.

15.3 Proposed implementation priorities

1. Mobilize and document the targeted Zakat contributions.
2. Identify and verify eligible households.
3. Assess household needs and suitable livelihood opportunities.
4. Finalize beneficiary plans and assistance amounts.
5. Deliver support with documented financial and beneficiary records.
6. Monitor income, business continuity, productive assets and food security.
7. Collect beneficiary feedback and document lessons learned.
8. Prepare a transparent financial and impact report for contributors.

15.4 Proposed performance indicators

The following indicators can be used to track the 2027 program. Targets beyond the confirmed household and funding figures should be established after baseline assessment.

- Amount of Zakat mobilized and disbursed.
- Number of eligible households receiving each type of assistance.
- Percentage of supported livelihood activities operational after six and nine months.
- Change in average monthly net household income.
- Number of households maintaining regular savings.
- Change in productive asset ownership and value.
- Household food security status before and after assistance.
- Beneficiary satisfaction and complaints resolved.
- Proportion of expenditure supported by complete financial documentation.

Program goal: Support vulnerable families to achieve self-reliance, stable livelihoods and long-term resilience.

16. Conclusion and Recommendations

The GRACE Zakat Assistance Program 2025–2026 demonstrates the practical value of combining immediate food assistance with livelihood-oriented support for vulnerable households.

In 2025, GRACE provided festival-related food assistance to 120 households in Ward No. 31, Khulna City. In 2026, the organization extended support to 36 households through small-business and poultry or livestock-related income-generating activities.

The reported results are encouraging. Average monthly household income among the supported livelihood group increased from BDT 5,700 to BDT 12,200. Twenty-one households were reported to have established sustainable livelihood opportunities, while seven reportedly achieved approximately BDT 20,000 in monthly net income and developed regular savings habits. Reported livestock asset growth provides an additional indication of potential livelihood development.

These results suggest that locally mobilized Zakat resources can serve as an important mechanism for responding to immediate needs and supporting household economic recovery. At the same time, sustained impact depends on appropriate beneficiary selection, viable livelihood activities, continued monitoring and reliable evidence.

GRACE's next priority should be to consolidate the evidence from the 2025–2026 program, strengthen outcome monitoring and expand its private Zakat donor base. The proposed BDT 950,000 fundraising target for February 2027 provides an opportunity to reach 150 households through a balanced combination of livelihood support and food assistance.

With transparent fund management, authentic beneficiary participation and a clear focus on measurable outcomes, GRACE can continue developing a locally led Zakat model that links compassion

with opportunity, immediate assistance with productive investment, and community solidarity with long-term self-reliance.

GRACE remains committed to standing alongside climate-vulnerable and disadvantaged communities, helping families strengthen their livelihoods, protect their dignity and build a more secure and resilient future.