



25
YEARS OF
SERVICE TO HUMANITY
1984~2009

WAQF

Annual Report 2009

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Foreword

In 2010 Islamic Relief's Waqf programme will celebrate its tenth anniversary. Over the last nine years, your contributions have helped support tens of thousands of people affected by natural disasters, war, displacement and marginalisation.

From providing training and education for youths in Afghanistan and emergency relief for displaced Iraqis, to supplying mosquito nets in Niger, Waqf-funded projects support a variety of initiatives that help poor communities around the world.



It is often something as simple as installing a well that can be life-changing for a community. Like a spring of hope, its beginnings may be small, but its benefits spread throughout the region as it reaches those in need and makes a positive difference to their lives.

Islamic Relief aims to not only help its beneficiaries through the challenges of life, but to equip them with the skills, tools and knowledge to sustain these improvements. Our aim is always to empower communities wherever possible, so that they are able to live independent lives without relying on aid.

This report will focus on projects funded by Waqf donors throughout 2009. We hope that the positive changes reported here will encourage you to maximise your contributions this year so that come our tenth anniversary, Waqf will be able to reach even more people through its global projects.

Islamic Relief and our beneficiaries around the world greatly appreciate your continuing support and donations. Thank you.

Waqf Department
Islamic Relief Worldwide

Afghan youth skills training

Afghanistan has long suffered the effects of war and instability in which many skilled workers have been killed or have fled the country. As a result, many families have been left without a breadwinner. The devastation of the country's infrastructure has also made it difficult for young people to gain vocational skills and find employment.

In 2009, Islamic Relief's Waqf fund provided skills-training for 60 young Afghans in a programme aimed at combating the number of unskilled youths.

Working in the Balkh province of Afghanistan, the project had initially aimed to train just 30 youths in total, but demand was incredibly high, so Islamic Relief managed to extend the number of places available.

The Islamic Relief training programme targeted children who previously needed to be cared for and helped them to become breadwinners in the industry of their choice, from beauticians to calligraphers. Some of the participants were orphaned at a young age and had resorted to begging or drug smuggling. By employing the use of class participation, group discussion and quizzes, the students learned to think critically and dynamically as well as develop their personalities and their plans for the future.



Working closely with the Afghan Ministry of Labour and Social Affairs and the Afghan Ministry of Women's Affairs, the three-month programme not only equipped participants with vocational skills but also provided workshops on health, hygiene and the environment, to help combat unhygienic practices and improve their quality of life.

| Project Expenditure | Waqf Contributions | Beneficiaries |
|---------------------|--------------------|---------------|
| €8,389 | €8,389 | 60 |

CASE STUDY Marzai's story

Sixteen-year-old Marzai and her four siblings are supported by their mother, a teacher, and their elder sister, an NGO worker. Although they do not earn much money, Marzai explained that, "It is enough as we do not live a very luxurious life and we are not picky about the clothes and food we are provided with."

Marzai benefitted greatly from the Education Waqf Fund, through which she spent three months learning the skills to become a beautician. The training taught her to understand businesses and NGOs alike and also gave her the confidence to think proactively about the future.



"I was able to engage with people who already have businesses and learn from them while I worked for a salary," said Marzai.

Marzai specifically wished to thank the contributors to the Waqf fund. "They did not simply help 30 Afghan girls, but they enabled us to think about our future and helped us to widen our horizons. I cannot find any word to express my gratitude."

Food assistance in the Gaza Strip

The Food Assistance Programme in the Gaza Strip was set up to help families that suffer from shortages of food during the month of Ramadan.

In 2009, the Emergency Relief Waqf fund provided 1,500 people in the Gaza Strip with enough food for the month of Ramadan. The beneficiaries were selected on the basis of need and included families without an income; female headed households; and those living in marginalised areas.

The Ramadan packages included foods that would be most beneficial to the target population in terms of their specific health and nutritional needs. Each package weighed 26 kilograms, containing not only staple products like rice, beans and pasta but also Ramadan treats such as sugar and the popular local dessert, *halwa*.

The Ramadan packages were distributed all over the Gaza Strip, from Khan Younis to Gaza City, and Islamic Relief worked closely with other bodies such as the United Nations Relief and Works Agency (UNRWA) and the World Food Programme (WFP). This helped ensure that there



was no overlap in provisions, location or beneficiaries and that as many individuals as possible benefitted from the food distributions of different organisations.

The Emergency Relief Waqf project has also benefitted local NGOs and the wider community by providing support during a time when demand for assistance is high. Local suppliers and contractors also benefitted by assisting with the implementation of the programme.

| Project Expenditure | Waqf Contributions | Beneficiaries |
|---------------------|--------------------|---------------|
| €5,448 | €4,701 | 1,500 |

CASE STUDY Salaman's story

Father of seven, Salaman Abo Samha worked in Israel as a builder until 2000. Due to the ongoing siege of the Gaza Strip, Salaman has been unable to secure another job and now relies entirely on the generosity of others and the little money that his wife makes by sewing clothes.

The Abo Samha household rarely eat meat and struggle to pay for fresh ingredients or fruit. "I avoid accompanying my children to the market," said Salaman. "They want fruits and I can't afford them so instead I bring them lollipops as a distraction."

Salaman's family of nine live in a three-room house. The house needs renovation but Salaman cannot think about updating it as he struggles to provide food for his family.



Salaman explained how receiving the Ramadan package from Islamic Relief enabled him to mark Ramadan properly for the first time. "It contains good food and can sustain my family for 20 days. The Ramadan basket includes cheese, cereals and cooking oil. Now my family can actually eat two meals a day - suhoor and iftar."

Salaman hopes that with enough support, his seven children will one day be able to attend university and become self-sufficient.

Eye clinics in Kashmir

The Kashmir earthquake of 2005 left thousands of people dead and many more injured or displaced. Regional infrastructure and facilities were severely damaged which made the reconstruction mission extremely difficult.

Islamic Relief has been working in Pakistan-administered Kashmir for many years and continues to work in the areas worst-affected by the 2005 earthquake: Muzaffarabad, Bagh and Neelum. The 2009 Waqf fund focussed on improving the facilities for eye care and education in these areas.

Since the earthquake Islamic Relief has been providing medicines and supplies, working with the local Ministry of Health who supplied staff and equipment. Four clinics were set up across the severely-affected regions, in which 1,800 people received treatment last year, including a number of minor surgeries.

Every person who underwent surgery received free comprehensive support, including accommodation, transport and nutritional care.



In addition to free eye clinics for adults, 31 screening camps were established in primary schools which have examined almost 3,000 children between the ages of five and ten. The children were screened for common eye ailments to detect any potential complications.

Islamic Relief also held 30 awareness-raising sessions that helped over 1,500 members of the community understand how to prevent eye impairments and improve eye care.

CASE STUDY

Abdul Karim's story

"When I retired from the army, my eyesight deteriorated daily," said seventy-year-old Abdul Karim. "I was not able to read and it got to the stage that my mobility was limited by my poor vision."

Abdul Karim was used to being able to provide for his family but when he started losing his eyesight, he was eventually forced to shut down the shop he had been running for 20 years.

"I went to see an eye specialist who told me I probably have a cataract," said Abdul Karim. He did not want to leave the city to get treatment because he knew that he would be unable to afford the treatment and instead of spending money on travelling, he would rather provide for his family.



Since the establishment of Islamic Relief's free eye clinics, Abdul Karim has been diagnosed as having a cataract. He was sent for an operation on one of his eyes and successfully discharged a day later.

Abdul Karim says that he is able to move freely now and is hoping to restart his business so that he can begin to support his family again. *"And it's not just me; many poor people have benefitted from the camp in our area. Like many other people I felt I was a useless burden. Now I am in a position to reduce my dependency on others."*

Restoring schools in Neelum Valley

The General Waqf also funded the rehabilitation of two primary schools as temporary classrooms in Pakistan-administered Kashmir. The buildings, which are located in the village of Dabba in the Neelum Valley district, will allow tuition to take place during the winter and rainy seasons.

Dabba was severely affected by the earthquake in 2005 and has had no assistance since the initial relief effort. The volatility of Dabba is worsened by the fact that extreme weather cuts it off from the surrounding area.

As part of the programme in Dabba, 110 children whose families were struggling to provide supplies for education received free school materials.



| Project Expenditure | Waqf Contributions | Beneficiaries |
|---------------------|--------------------|---------------|
| €25,672 | €24,957 | 7,040 |

PROJECT HIGHLIGHT Back to school

The schools of Jagran and Dabba in the Neelum Valley district were completely razed in the Kashmir earthquake and four years on, children are still struggling to get access to adequate schooling facilities.

In the immediate aftermath of the earthquake, the community was supplied with tents in which they began to hold classes. Every year, however, the two villages are cut off from the rest of the region for about four months due to extreme winter weather. The weather has also resulted in the deterioration of the tents and the communities have had no choice but to hold classes outdoors, in the freezing temperatures.

The community put in a request with Islamic Relief for financial support to build two schools. A site supervisor



was provided as well as technical and financial support, while members of the respective communities in Jagran and Dabba carried out the actual construction of the temporary schools.

The community's active involvement in the schools' construction has given them a sense of ownership and pride in the new facilities. With two sturdy buildings in place, the community is now confident that it can educate its children safely and improve their prospects for the future.

Microfinance loans in Kenya

Mandera in northeast Kenya has experienced severe droughts over the last five years and the consequential severe food shortage has affected people as well as livestock. Those who have been left without a breadwinner in the family are among the most vulnerable and Islamic Relief's Income Generation Waqf aims to help these families become self-sufficient.

The Income Generation Waqf provides interest-free loans to families that have lost their main breadwinner. Now headed by women, these families received microfinance loans for business initiatives with a view to empowering them to earn a living.

The loans have helped women establish themselves in five different entrepreneurial initiatives such as skilled craftwork, the donkey-cart businesses, animal trade and the general trade of commodities.

In 2009 a total of 121 households benefitted from loans, each chosen after careful consideration and assessment.



Five of these were directly supported by the Waqf fund. The gradual repayment of the loans will result in a sustainable system; after repayments are completed the loans can be given to other families in similar circumstances.

The Income Generation Waqf provides a boost to vulnerable families and enables them to succeed in their businesses without applying for loans from commercial banks that would charge them a high rate of interest.

| Project Expenditure | Waqf Contributions | Beneficiaries |
|---------------------|--------------------|---------------|
| €58,750 | €4,235 | 121 |

CASE STUDY Nuria's story

A mother of six, Nuria lives in a house built by her late husband. Before receiving a microfinance loan, her electricity was cut off because she could no longer pay for it.

After benefiting from Islamic Relief's Waqf fund, she has been able to set up a kiosk on the main street in Mandera town from which she and her daughter sell items such as perfumes, oils and clothes. This type of general trade is the most popular form of business for which the fund is being used.

Nuria reported that ever since receiving the microfinance loan "business is booming." Although her family is still unable to meet all their needs, she



is hopeful about the future. "With the increase in the popularity of the business and the entrepreneurial skills Islamic Relief has given me, I will be able to continue to make more profit"

Nuria can now not only afford to pay her electricity bills, but she also has been able to put some money aside for savings to pay for the family's medical expenses.

"Islamic Relief has really helped this community", she said. "The results on the ground are a testimony to their great assistance to our community."

Self-sufficiency for widows in India

Around 60 million Indian children under the age of 14 do not attend school and millions more are forced into labour. Childhood in India is often a struggle among the poorest communities, but life can be even harder without a breadwinner in the family.

The Orphans Waqf supports ten widows and their children who are already benefiting from our One-to-One Orphan Sponsorship project. Each widow received two goats, which have the potential to produce eight baby goats a year.

The One-to-One Orphan Sponsorship programme aims to improve the quality of life for orphaned children and this additional support is benefiting orphans and their families both directly, from the produce and money that the goats generate, and indirectly, by empowering women to be able to earn a regular and sustainable income. The project will also have long-term benefits for the orphans who will gain the necessary experience to develop a sustainable income of their own in the future.

This Waqf-funded project also generates growth because the first year's offspring from the initial 20 goats is to be given to other families in similar circumstances. However



after the first year, the ten families are able to keep any other offspring that their goats produce.

In 2009, five of the families selected for the project were located in Bangalore and the remaining five were from Kerala. As the project develops, it will relocate to the areas in most need, with plans to continue the project in Karnataka and expand to Tamil Nadu.

| Project Expenditure | Waqf Contributions | Beneficiaries |
|---------------------|--------------------|---------------|
| €24,957 | €24,957 | 10 widows |

CASE STUDY Asmabi's story

Forty-year-old Asmabi lives in a house with her mother and two sons, Mohammed Firdous and Arshad. Mohammed Firdous is sponsored through Islamic Relief's One-to-One Orphan Sponsorship scheme which ensures all his food, healthcare and educational needs are met.

Asmabi's family obtained two goats to rear through Islamic Relief's Waqf fund. Asmabi's main source of income is from the sponsorship programme but she now also sells goat's milk, which provides her with a regular income.

Asmabi faces many daily obstacles; travel is difficult because there are no proper roads or frequent transport and to get water, she has to go to another house in the village. However, with the help of the One-to-One



Orphan Sponsorship scheme and the Waqf fund, life has become easier for Asmabi. She explained, "I have now cleared my debts, and we are using the money we receive for my son's sponsorship to provide him with food, clothing, better hygiene and schooling."

"We survive only on the generosity of Islamic Relief and its donors."

Distributions in Palestinian refugee camps in Lebanon

Lebanon hosts around 400,000 Palestinians, more than half of whom live in the 12 official refugee camps scattered throughout the country. Following an assessment by Islamic Relief to identify those most in need of support, two camps within the Sabra and Shatila neighbourhoods were selected to benefit from the Qurbani Waqf this year.

The beneficiaries of the Qurbani Waqf received approximately two kilograms of meat during the harsh winter. Most of the recipients were unemployed people who can seldom afford to buy meat and depend heavily on external assistance.

Most families living in the two camps of Al Daouk and Said Ghawash received a Qurbani package. In total, 423 Qurbani packages were distributed, each one feeding a family of five at least two to three meat-based meals.

The camps in Sabra and Shatila were chosen because of the overwhelming lack of income in the majority of households and the subsequent poverty that exists in both Al Daouk and Said Ghawash.



| Project Expenditure | Waqf Contributions | Beneficiaries |
|---------------------|--------------------|---------------|
| €5,060 | €3,237 | 423 families |

CASE STUDY Jamila's story

Seventy-three-year-old Jamila is a mother of seven. Two of her daughters still live with her and all three of them depend on one of Jamila's daughters, Shahenaz who works at a sewing company. Jamila also has a daughter who suffers from a mental disability following a car accident which means she cannot seek employment.

Before receiving a Qurbani donation, Jamila and her family were unable to celebrate Eid-al-Adha with a special meal. 'It was a normal day,' explains Jamila, 'we didn't go anywhere and we ate what we eat on any other day.'



Jamila's family struggles to get by and greatly welcomed Islamic Relief Qurbani Waqf which provided them with sufficient meat for a few meals during Eid-al-Adha, whereas normally they can only afford to eat meat once a fortnight.

Well and latrine installation in Bangladesh

The river Padma bursts its banks nearly every year, flooding the Rajbari district, which exacerbates the problem of accessing clean water and sanitation facilities in the area. Islamic Relief has been working to help improve access to water and sanitation among some of the most vulnerable communities in Bangladesh.

The water and sanitation programme in Bangladesh aims to provide vulnerable families with either a tube well for clean water or a sanitary latrine, depending on their specific needs. In 2009, the Water Waqf fund established 40 tube wells and 47 latrines in four provinces in Bangladesh.

The families selected were those who were already being assisted by Islamic Relief's One-to-One Orphan Sponsorship programme. A total of 87 families were chosen to benefit from the programme, each being given either a tubewell or a latrine, as well as training on the maintenance of each to ensure long-term sustainability.

In addition to this, two briefing sessions were organised so that recipients of both the latrine and the tube well understood the benefits of their use in terms of sanitation



and health. It is expected that this will help give the sustainability of these provisions a boost by increasing general awareness of good hygiene practices.

The wells and latrines have not only benefited families directly but also their neighbours as the facilities are located in areas that are accessible to the wider community.

| Project Expenditure | Waqf Contributions | Beneficiaries |
|---------------------|--------------------|---------------|
| €16,831 | €16,831 | 87 families |

CASE STUDY Modhumula's story

Seven-year-old Modhumula from Rajbari often helps her mother cook in the makeshift kitchen they have set up in their garden. They do not have a tube well in their house and have to go to a neighbour's house to obtain clean drinking water. Modhumula told Islamic Relief that sometimes the neighbour does not allow them to access the water.

Life has been difficult for Modhumula and her family, especially since her father died. Modhumula's sister has been unwell since contracting typhoid and her mother is suffering from cancer of the uterus. When Islamic Relief installed a sanitary latrine for the family, they were glad to learn it will help improve their hygiene and health, and help prevent the spread of typhoid.



Modhumula is also supported by Islamic Relief's Orphan Sponsorship scheme and says that since the sponsorship began, her life has become more stable. Modhumula particularly enjoys school where she learns Science, Bengali, Maths, English and Social Sciences. She explained that she appreciates being able to go to school and mix with other children.

"When I grow up I want to be a teacher," said Modhumula.



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