



Relief and Economic Development

Report for the Term 2006 – 2009

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THE
WORLD
FEDERATION

OF KHOJA SHIA ITHNA-ASHERI MUSLIM COMMUNITIES

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RELIEF AND ECONOMIC DEVELOPMENT TRIENNIAL CONFERENCE 2009 REPORT

1.0 INTRODUCTION

The Relief Department was formed as part of the restructuring of the Secretariat of The World Federation. This was done in accordance with the mandate laid down by the Resolution at the Triennial Conference in September 2006 and subsequent Executive Council Meetings.

1.1 The mission of Relief is:

- Relief of poverty where aid is provided to the needy including orphans, widows, the disabled and seniors. Relief endeavours to uplift members of our global community out of the cycle of poverty.
- Facilitate income generation programs so that individuals and families can help themselves out of the vicious circle of poverty.
- In addition to the above, we are also charged with the responsibility of leading our community's response to natural disaster - which in the last three years has included cyclones in Madagascar and Myanmar and landslides in Gujarat.

2.0 PARTNERSHIP WITH REGIONAL BODIES

Throughout the 2006-9 term, Relief has enjoyed a healthy working relationship with the regional bodies including The Council of European Jamaats, NASIMCO, The Africa Federation and Council of Gujarat.

Whilst we have developed strategies for various initiatives, the regions have been instrumental in marketing these initiatives, communicating with the Jamaats and mobilising volunteers.

The following quotes are a testament of the kind of rapport that Relief has developed with the regional bodies these past three years:

Gulamabbas Najafi – NASIMCO, President

"I have extremely enjoyed working with the relief team. We have had an excellent relation and prompt support from the team. Most of the projects went well except the last one on the eye clinic in Basra. I was disappointed with the poor response. Would and could be done better is if we can get all splinter groups who embark on such projects to work together. It's a dream which hopefully Inshallah we will achieve in the future."



Shabbar Dhalla, Secretary General, CoEJ

"The 2006 resolution brought about many changes. One of the key shifts created from the removal of the Boards and Desks and the set up the Secretariat was the birth of the Relief & Economic Development section of the Secretariat. This change has led The World Federation to have a real focus on Relief work and to create more targeted and specific programmes to help the needy, such as the development of the Economic Upliftment Handbook. At CoEJ, I note the excellent working relationship that has been developed between Al Haj Shan-E-Abbas Hassam and Brother Arifali Hirji, the CoEJ Relief Chair. This relationship has made it easier for the two institutions to work in unison and to react in times of crisis. There have been many lessons learnt and we still need to react faster in times of crisis."

Arifali Hirji – CoEJ Relief Chair

"The experience we have had working with Relief has been positive in numerous ways:

- The Assistant Secretary General, Br. Shan-E-Abbas Hassam has shown exemplary Akhlaq and energy which the Duracell battery is far from matching his willingness to take on projects which many would feel a *journey too tough to walk*;
- The high quality of marketing material, kindness and pro-activeness in communication shown by Sister Kaniz Bhimani for Relief, has been par-excellence;
- Even though Relief was set-up for the first time in the current mandate period, its conduct and efficiency was most impressive and this was a huge contributing factor in making the Relief Team at the Council of European Jamaats established and run symbiotically with its umbrella organisation (The World Federation).

I pray to Allah (SWT) that the Relief and Economic Development Department of The World Federation will continue to flourish and the teamwork between CoEJ and The World Federation becomes stronger, Ilahi Amin."

Mohamed Raza M. Khamis – VP, Regional Council of the Indian Ocean Islands

It is true that Madagascar officially left The Africa Federation 3 years ago without adhering to The World Federation, but that did not spoil our relationship. Through the natural disasters and during the political riots, The World Federation, through The Africa Federation supported those in need. Without getting into details, the assistance provided by The World Federation was very beneficial to our Jamaats of Morondava and Tuléar especially during the floods.

With respect to Ramadhan Relief 1430, our Shia brothers benefitted from the daily Iftaars, the clothing and gifts for the children at the time of Idd ul Fitr. These Noble actions must be organized regularly to relieve poverty.

I recommend that The World Federation create a Task Forces that will have the responsibility of ensuring that the associations that they work with do so with transparency and in a just way. These associations should be listed in a directory. Thanks to this label, the association will be able to develop its activities without financial constraints and can trace its projects.

I pray that the Almighty accepts your sacrifices during these past 3 years and that he gives you the strength to continue in this noble way. Ameen.



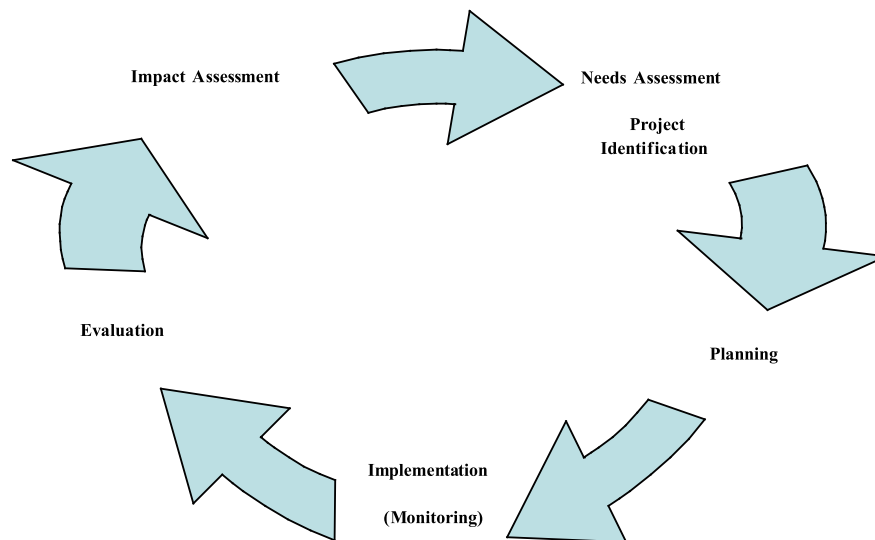
Relief requested a quote from The Africa Federation on the 2006-9 term; however, we did not receive a reply in time for printing this report.

3.0 WORKING WITH PARTNERING AGENCIES

Relief has had the opportunity to partner with a number of agencies worldwide to meet the needs of our community members around the world. The World Federation is grateful to each of these agencies for their wonderful cooperation and work carried out this past term.

Work process: Projects are initiated by these local agencies; the Assistant Secretary General of Relief advises The World Federation Office Bearers of the merits of the project proposed and does its due diligence. A needs assessment is then requested from the agencies and is reviewed. A decision is then made by The World Federation to approve the projects. Finally, a report of the work carried out is requested from the agencies.

Figure 1: A typical program or project cycle (Adapted from Toolkits: A practical guide to planning, monitoring, evaluation and impact assessment)



The agencies we have partnered with include:

- Emam Baqir Foundation
- AFOSA
- Bilal Muslim Mission of Kenya (through The Africa Federation)
- Bilal Muslim Mission of Madagascar (through The Africa Federation)
- Bilal Muslim Mission of Tanzania (through The Africa Federation)
- Dar ul Muslimeen (through The Africa Federation)
- The Africa Federation
- Islamic Centre for Africa-Johannesburg (through The Africa Federation)
- Morogoro Orphanage



- WIPAHS
- Bangladesh Ladies Welfare Society
- Fondacija Zivot, (Bosnia)
- Council of Gujarat
- Imamia, Bangalore for Karnataka
- Imamia Bangalore for Tamil Nadu, UP and West Bengal
- Imam e Zamana Mission (Hyderabad and Machlipatnam)
- Kutch Federation
- KSI Medical Mumbai
- KSI Welfare Hyderabad
- Madrasa Islamia Khujwa (Bihar, India)
- Dar ul Marhamah (Indonesia)
- Myanmar
- Hyderabad Jamaat, Pakistan
- Jabir Bin Hayyan Trust, Pakistan
- Mehfil-e-Murtaza, Pakistan
- Momin Jamaat of Karachi
- Az Zahra Association of Sri Lanka
- Zainabiyah Sponsorship Fund, Thailand
- KSI Jamaat of Mumbai

The following quotes are a testament of the kind of rapport that Relief developed with its partnering agencies these past three years:

Ali Hosain – Agency in Myanmar during Cyclone Nargis

"I would like to convey to The World Federation and its donors heartfelt gratitude on behalf of myself and all our volunteers. Our community has been truly blessed to have an organisation such as yours working to improve the lives of its most disadvantaged members. We are greatly humbled that Allah (SWT) has, in His infinite Mercy, granted us the opportunity to serve those who are less fortunate than ourselves, thereby perchance gaining eternal reward."

Zaveeni Jalill – Az Zahra Association, Sri Lanka

"We have been working together for the past three years, but it seems as if we've worked together for ages. The people you have helped cannot be counted, since when one batch is uplifted, others are continuously helped in stages. Their daily Blessings and Duas are always for each and every one of you and your beloved families thereafter, since no one has sent such generous aid on a continuous basis, be it for tuition, Ramadhan, Hajj or natural disaster. We only hope and pray you will continue to work with us or be placed in a higher position, since you are one who has always worked with absolute sincerity and utmost dedication.

May Allah (SWT) shower His choicest blessings on you and your team for your heartfelt generosity to our needy Sri Lankan Muslim sisters and brothers. And May He Grant you Tawfiq and the strength to continue your wonderful work for more than a hundred and ten years. Aameen."



Faiz Shirazi – Bangladesh

"The Momineen join me in conveying their heartfelt thanks and best wishes to you and everyone at The World Federation. They pray for the well being and prosperity of the organisation."

Hassan A. Hussein (Abullo) - Chief Coordinator, Hussaini Foundation Pakistan

"A good relationship between organizations is based on a continuous process of understanding the needs and priorities based on common subjects and grounds. I am delighted to state that the relationship with The World Federation has translated the visions of both organizations into successful stories of the development of the lives of many individuals and communities, be it housing, medical, religious or relief assistance the impact on these issues is success.

Since the beginning of the term the World Federation has contributed Rs. 49,382,447/- for various projects and activities undertaken by Hussaini Foundation. Section wise allocations of funds are;

	Donation Head	YR-07	YR-08	Jan/Oct-09	Sum
1	Housing	15,931,045/-	2,791,667/-	NIL	18,722,712/-
2	Medical	3,919,350/-	NIL	1,782,725/-	5,702,075/-
3	Religious	2,240,720/-	6,489,820/-	6,517,444/-	15,247,984/-
4	Travelling	94,920/-	937,695/-	264,100/-	1,296,715/-
5	Relief & Assistance	NIL	3,790,261/-	4,622,700/-	8,412,961/-
	All figures in Pak. Rupees, Total	22,186,035/-	14,009,443/-	13,186,969/-	49,382,447/-

The figures indicate that top priority was given to housing, religious and relief assistance.

(1) The successful completion of more than 7,000 housing units in the earthquake area of Kashmir & NWFP tells many successful stories of The World Federation's assistance; another zestful story is the successful completion of 378 housing units with sharing contributions of The World Federation, overseas donors and local community donors in northern area. HF is proud to state that we were the only NGO working in the Northern area with support of Pakistan Army.

At least in calculating terms, the impact of our partnership has established thousands of homeless households, their livings has changed for the better, and the awareness of social upliftment and independence has increased, courage to recover and need to self-sustain themselves. If we look on the wider spectrum, the economic conditions of the region has indictable data of growth in consumer markets, increased activities in wood and allied industries; furthermore the numbers of skilled labours and jobs increased enormously are shining notions in our book.



One story I would like to tell the audiences about a 14 year old homeless orphan along with 2 younger brother and sister who lost his parents in the earthquake found no help from anywhere to get at least shelter for them; they lived for 2 years here and there, nobody was there to help them even to remove the rubble of their house. Somehow they approached Hussaini Foundation for rescue, we are proud today to state that these orphans today live in their own house happily. This and many other touching wonderful stories are shared with The World Federation's contributions. May Allah accept the untiring efforts of both the organisations.

The sectarian situation in Northern parts of Pakistan has been in deterioration; lives and properties of minorities are no more safe and protected. The external saviours are not safe to reach the needy. Hussaini Foundation, in this grievous situation took initiative with the financial help of The World Federation. In district Hangu, the sectarian violence has destroyed 27 houses completely and 74 houses were severely damaged. With aid of Rs. 3.54 million from The World Federation, the re-construction and relief programs are ongoing.

(2) This year, in a joint venture with The World Federation, Hussaini Foundation launched a relief program to provide insecticide treated bed nets for the internally displaced peoples of the Swat valley due to ongoing army operations. We successfully distributed 10,000 nets to the affected families.

During the 2008 earthquake in Balochistan (Ziarat), The World Federation provided funds for ration distribution to the affected.

In short, whether it is the assistance for mass marriages, medical help or construction of mosques, The World Federation contribution has been there and without which Hussaini Foundation would not have achieved what we have today. The commendation certificates from the President and the Prime Minister of Pakistan in recognition to our achievements are also shared by The World Federation. We are blessed to have this close relationship.

The relationship/achievements between HF/WF could not have been possible without appreciating the extraordinary efforts of Mr. Shan-E-Abbas Hassam and his team whose understanding with HF team made me less worried during his tenure.

As I stated before there is always room for improvement and I should say we must focus our strategic planning on the more futuristic approach based on:

1. Multi-dimensional projects
2. Religious broad based projects
3. Needs analysis and research within community
4. Training to develop awareness

(3) Multi-Dimensional Projects: Now is the time to go one step further in our cooperation by focusing on the projects which have many dimensions and is the need of the hour to build and work for the progressive future of under-privileged in particular the Khoja Shia population.



My suggestion is to design programmes and strategies mutually to focus on essential issues such as education (higher level), health, water, sanitation and economic assistance.

(4) Religious Broad Based Projects: This is the area where we need to focus more on. Building small scale Islamic Centres in remote areas and creating indigenous networking with the institutions working on large scale, assisting to develop the standards of the teachers and facilities, publications (in native languages) and awareness are another key areas.

Where to start? Based on the suggestions outlined above and the emphasis on need for designing multi-level programme, the community has to take the innovative approach. The best way is to design an effective intervention for any community taking into account the needs of the people for which the programme is designed. It is time that the WF and HF take a step in the right direction and ask the community members what they would like? And how to achieve the goals?

It is ironic that over the years the WF has significantly invested huge sums of money for a number of programmes in Pakistan. However, very few if any were directly targeted to meet the needs of Khoja community.

(5) Although the aim of the WF is not solely to address the concerns of Khoja, however, this is an area which has been neglected in Pakistan. Khoja community in Pakistan is an active organization with the highest number of Khoja Shia anywhere in the world. This community like any other has its strengths and weaknesses and has over the years successfully launched a number of schemes to meet the needs of its members. It is time, that the WF looks into this much needed area and explore the questions and needs of the community.

The most ideal way to achieve this would be by directly approaching the people for whom the WF is developed.

Need analysis and research within community: It is time that our leader re-thinks the strategies applied in the past. Instead of having board meeting where a team of expert sits to decide what's best for the people, its time that the people are also actively involved.

Research is the key. WF has now successfully achieved an NGO status and should be aware of the need for research within the organization with an agenda as huge as WF.

Need analysis in different parts of the world and addressing different areas such as health, education (higher), religion and housing, general wellbeing are essential. Much has been done over the years, its time to evaluate the success of what has worked and why, and if not than what needs to be changed.

Jammat world wide have a number of programmes running for different areas. It's best not to reinvent the wheel. Instead use the strength of already available resources and build on that.



(6) Training to develop awareness - The natural step is once the need analysis has pointed out the community needs is to design training and intervention programme within the community to meet their respective needs.

These can address the areas WF has been interested in, in particular targeting the community youths. Higher education and religious training has always been a priority of the WF. The needs analysis will be able to identify exactly the kind of issues that need to be addressed. Jamaat with the help of the WF can be assisted in designing programme to meet the needs within the resources available.

Besides above suggestions we need to continue the present working areas and need to enhance the financial cooperation.

I pray for the strong relationship and understanding between us."

Abbas H. M. Nasser - Bilal Muslim Mission of Kenya, Chairman

"The Bilal Muslim Mission of Kenya is proud to have worked with the Relief and Economic Development department of The World Federation. During their tenure the Mission has greatly benefited from them as the team was efficient in responding to the appeals sent out by the Mission towards assisting indigenous people. Funds for these appeals were disbursed to the Mission on time, this provided us with great incentive in working together for the socio economic upliftment of the less fortunate Shia brothers in the rural areas of Kenya. On behalf of the Bilal Muslim Mission Team, thank you for your efforts and I pray that Almighty gives the team with increase tawfiqat, good health and elongated life to enable these individuals to continue serving the community. Ameen"

Shelley Husain – Bangladesh Ladies Welfare Society, President

There is sadness in poverty, but there is also joy in being a part of helping the needy and making them happy with whatever can be made available, and then getting their genuine Du'as. May Allah (SWT) bless everyone at The World Federation who work for this noble cause. Our Society is deeply obliged to The World Federation for giving us a chance to be partners in carrying out such a noble cause."

4.0 OBJECTIVES FOR THE TERM 2006-9 (HEXAGONS)

A number of The World Federation's goals and objectives were determined at the 2006 Triennial Conference in Dubai and in November 2007, at the Leicester Executive Council Meeting, these goals were signed off. These individual goals are referred to as "Hexagons" which help to monitor key deliverables.

Relief established 11 Hexagons, where the Aeinullah Services Hexagon is shared with the Health team. The 11 hexagons for Relief and Economic Development are:



1. NGO status to bring clarity
2. Policy on what we will do and where
3. Ramadhan Relief
4. Aeinullah services
5. Identify and support micro finance opportunities
6. Iraq relief
7. Identify low cost housing
8. Disaster relief through regional bodies or agencies
9. Support the construction of water wells
10. Needs assessment of the elderly
11. Fundraising for campaigns

4.1 NGO STATUS TO BRING CLARITY

Please see NGO Report

4.2 POLICY ON WHAT WE WILL DO AND WHERE

In order to address various issues and standardise ways to resolve them, Relief created four policy papers which have been signed off by the Executive Council. These papers can be downloaded from The World Federation website.

- (1) The World Federation's policy on Disasters
'Disaster Relief: The Ultimate Emergency'
This policy paper was adopted at the 5th Executive Council Meeting of the 2006-2009 Term hosted by Hujjat Jamaat, Stanmore, London, UK. (March 2008)
The Executive Council signed off a hierarchy of priority of disaster responses where the highest one being the Khoja community, then the Muslims, and finally the wider community.
- (2) The World Federation's policy on Water and Sanitation
'Water and Sanitation'
This policy paper was adopted by the 6th Executive Council Meeting of the 2006-2009 Term hosted by the ISIJ Toronto, Canada. (June 2008)
This paper outlines the policy on how to meet the water and sanitation needs of our communities in the developing world.
- (3) The World Federation's policy on Microfinance
'Economic Upliftment: A Strategic Handbook'
This policy paper was adopted at the 7th Executive Council Meeting of the 2006-2009 Term hosted by the Bhavnagar Jamaat, Gujarat, India. (November 2008)
This paper explains the concept of microfinance as a technique which can bring about economic upliftment in the medium and long term and contains criteria to select applicants key documentation in the process as well as



information on how to measure success. This handbook in addition, consolidates the different processes used by our community institutions at present and suggests recommendations for courses of action in the future. The Africa Federation has adopted this handbook at their Supreme Council Meeting and are now using it for various schemes for the Khoja community in Africa.

(4) The World Federation's draft policy on Ramadhan Relief

'Ramadhan Relief: A Strategic Handbook'

This draft policy paper was adopted at the 8th Executive Council Meeting of the 2006-2009 Term hosted by the Paris, France

Jamaat. (May 2009)

Previously, the Ramadhan Relief Fund was not a formal process. This paper formalizes the process so that it is uniform across all agencies. In addition, it has created a structure for analyzing the needs for each area.

4.3 RAMADHAN RELIEF

Process: Each year, in preparation for the annual Ramadhan Relief Program, The World Federation carries out a needs assessment by contacting each of its partnering agencies across the world. The concept of Ramadhan Relief is to make the month of Ramadhan a little more pleasant with less financial and material worries for the Rozedaars including those who are poor, orphans or widows. Once the needs assessments are reviewed, funds are then allocated to the different agencies so that they can begin preparing and distributing aid to the deserving in time for Ramadhan.

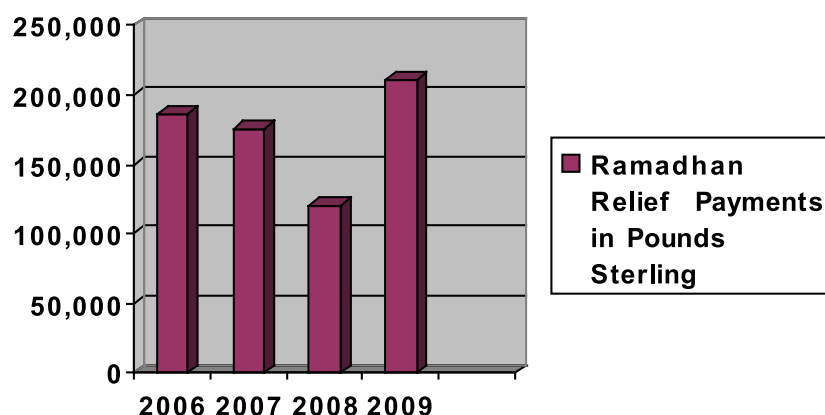
Purpose: These needs assessments clarify information such as:

- Whether the organisations will be assisting Sadaat, Non-sadaat or both
- An estimate of their requirements
- The types of initiatives they plan to carry out in each of their regions which must include any of the following:
 - Distribution of food ration
 - Distribution of essential household items like bedding, blankets
 - Distribution of essential clothing
 - Distribution of cash
 - Clearing of debts or income generation support
 - Other welfare work that may be localised for a particular area

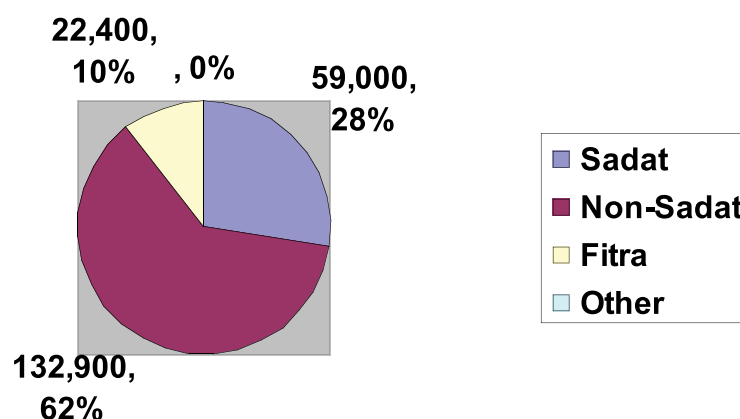
Tabligh: In addition to relief of poverty, The World Federation also encourages and promotes Tableegh initiatives. Thus, the Ramadhan Relief Programme is made more effective by having these dual purposes, where possible. Many of our partnering agencies work hard to not only provide the basic needs for the destitute in their regions, but also to provide opportunities for others to learn more about Islam, spreading the message of the Ahlul Bayt (as) as far and as wide as possible.



Ramadhan Relief disbursements 2006-2009:



Ramadhan Relief 2009, Donations Received:



Salim Peerbhoy – Imam e Zamana Mission, India

"May we take this opportunity to thank The World Federation, who in one way or another has supported us to bring relief to the poor and needy during the holy month of Ramadhan. Your donations have helped people to rebuild their lives. As we move into the future, we hope that you will always be an integral part of our growth. May Allah (SWT) grant you His continued blessings."

4.4 AEINULLAH SERVICES

Please see Health report

4.5 IDENTIFY AND SUPPORT MICRO FINANCE OPPORTUNITIES

Imam Sadiq (as) said: "Happy is a man who is the administrator of his wife and children himself."



The objective of The World Federation's economic upliftment policy is to provide a small interest free loan in order to create an income for the deserving. In addition, emphasis is placed on that individual or family to save. This will allow them to have capital should they need it in the future, and as such reduce their reliance on community institutions.

In most cases, the poor and destitute, although able to work in a small scale self employment capacity often cannot do so due to the lack of capital. The provision of small loans with zero percent interest allows the deserving to purchase the capital they need to begin earning e.g. purchase of Rickshaw, small scale production line or animals for farming.

The World Federation's Economic Development Programme:

- This programme was officially launched in January 2008 on the Wiladat of Bibi Khadija (as).
- The aim behind this initiative is to economically uplift members of our community and to encourage self sufficiency.
- A one-off donation will be re-used repeatedly in years to come.
- This programme has been initiated for 2 agencies:
 - o Bihar, India (January 2008) - there are 5 individuals who have made tremendous efforts in trying to establish a business but need additional support to pull through the difficult times. The World Federation is sponsoring the income generating projects of these up and coming entrepreneurs by providing them with financial assistance.
 - o Sri Lanka (June 2008) - On the Wiladat of Bibi Fatima (as), The World Federation launched the first phase of the new World Federation Economic Development Programme by committing to sponsor 70 Mumineen in Sri Lanka. Currently the economic development programme has begun in Sri Lanka. The Shia community in Sri Lanka is extremely needy and is one of the poorest communities in the country. The World Federation is also working on Tableegh in Sri Lanka and is looking to increase the awareness of the Shia Ithana Asheri faith in the country.
- Relief is now looking at other areas of the world to expand its microfinance programme. In addition, we are helping the Bilal Muslim Mission of Kenya to kick start this initiative in Kenya.



- Microfinance projects should also be identified for other countries where our community members may benefit: including Africa, Middle East and India. Regions such as Pakistan and others who already have these Income Generating Projects need to be further encouraged and supported.
- Who Will Qualify for the Programme? The scheme has been developed to provide financial aid to those Khoja Shia and Shia Muslims who meet all of the following criteria:
 - The individual must genuinely be seeking to develop themselves financially
 - The individual must be a Shia Muslim
 - The individual must have a low income and currently not be able to afford the capital outlay to begin earning
 - The individual must complete and sign an application form and business plan
- How is Success Measured? One of the main ways will be able to see if the individual who receives a loan is earning and uplifting him or herself out of poverty is by obtaining regular and consistent progress reports of the individual and carrying out impact assessments. Progress reports are provided to donors during the first two years to inform them the difference their gift is making to the life of the recipient and his or her family and children.

The Economic Upliftment Handbook: This handbook has been created to provide support to regional members and agencies in their work in this area. Relief has been working with The Africa Federation to introduce this initiative in the different parts of the region there.

Kumail Manji - Economic Empowerment Committee of KSIJ-DSM, Chairman;
www.eec-ksij.com

"Working with Brother Shan Hassam and his team has been a great help to us in Dar-es-Salaam over the last few months that we have been in office. They have guided and supported us in a very efficient manner, especially in the areas of micro-loans for our upcoming EEC Microloans Scheme. We look forward to working with the next team to further the work already done and with the same level of commitment and efficiency."

4.6 IRAQ RELIEF

The Holy Prophet (s) said: "Every time one wipes the head of an orphaned child with his hand, for every hair strand that he touches on the orphan's head he will be offered a palace in Paradise."

Two tube and street collections in partnership with The World Federation and its regional federations were organised in the UK and in Toronto to raise funds for Iraq Relief:



(1) 9 February 2007 – A tube collection in support of the Iraq Orphan Fund was held in the UK in partnership with CoEJ. Over 250 youth took part in an all day London wide collection to raise money for Iraqi children affected by the war. A grand total of £14,520 was raised.

(2) July 2008 - A 2-day street collection was initiated in a joint partnership between NASIMCO and ISIJ of Toronto in support of Iraqi orphans. A grand total of CAN \$27,054.98 was raised.

4.7 IDENTIFY LOW COST HOUSING

The World Federation is keen to help Momineen in the field of housing. This is because a house provides a foundation to the family and is a basic right of any individual. The World Federation is committed to providing low cost, affordable housing and has conducted multiple projects in this regard during the term 2006 - 2009.

(1) Dar Es Salaam Housing Project: The World Federation, in order to encourage and support the KSI Jamaat of Dar Es Salaam, has pledged the sum of USD \$200,000 to the Jamaat as a project to create housing for the deserving community members. The project has been entered into in partnership with the KSI Jamaat of Dar es Salaam, the Africa Federation and The World Federation.



The KSI Jamaat of Dar es Salaam is the largest Jamaat in all of East Africa. Poverty continues to subsist in this community and there is a desperate need for affordable housing.

(2) Mombasa and Nairobi Housing Projects: In 2007, The World Federation sent USD 75,000 to aid housing for community members in both Mombasa and Nairobi, Kenya. This project was again in partnership with the two Jamaats and Africa Federation.

(3) Arusha, Tanzania: As per the economic up-liftment resolution passed at the Dubai Conference in 2003 and 2006, the World Federation is financed the entire project of 12 flats for the needy in Arusha, Tanzania at a cost of USD 260,000.



The housing was for the needy only, and no rent was charged over and above that required for the maintenance of the property. Strict criteria were put in place to ensure that only those who are needy will be allocated these flats.

(4) Siachen Valley, Pakistan: In April 2008, The World Federation in partnership with the Hussaini Foundation launched the Pakistan Housing Project to raise funds to build 300 one-room houses in Siachen Valley for the displaced victims of the earthquake that shook Northern Pakistan in October 2005. By the Grace of the Almighty, the construction of 300 brand new one-room homes in the Siachen Valley of Northern Pakistan has now been completed.

(5) District of Hangu, Pakistan: In June 2009, The World Federation in partnership with the Hussaini Foundation of Pakistan began working together to rebuild 27 houses and restore 74 homes in the District of Hangu that were either damaged or destroyed by the Taliban. To date, 9 new houses are under construction, and 6 partially damaged homes have been renovated and 2 more are being restored.

A total of £65,454 was sent to the Hussaini Foundation between June 2008 and July 2009 to help with housing.

- The approximate cost of rebuilding a house that was destroyed completely is Rs. 100,000/=.
- The approximate cost of renovating a partially damaged house varies from Rs. 25000/= to Rs. 100,000/=.





More Needs Assessments: Relief has received a number of assessments, including one from our agency in Sri Lanka and are currently working with them to strengthen housing projects. We are also looking at proposals in Bihar and Gujarat.

The World Federation Office Bearers and the Assistant Secretary General of Relief have had detailed conversations with The Council of Gujarat on Scheme B Housing (which is done by way of soft loans) in Gujarat as there is a huge housing need in the region.

4.8 DISASTER RELIEF THROUGH REGIONAL BODIES OR AGENCIES

During the course of the 2006-9 term, the Relief and Economic Development Team has assisted in the following disaster relief initiatives which have affected Mo'mineen living in different parts of the world:

1. Gujarat Floods 2007
2. Kenya Post-election Crisis (in partnership with Africa Federation)
3. Parachinar Relief (in partnership with Hussaini Foundation)
4. Madagascar Cyclone Relief 1429 (in partnership with Africa Federation and Regional Council of the Indian Ocean)
5. Myanmar (Burma) Cyclone Nargis Relief
6. Swat Valley (Pakistan) Relief Appeal
7. Gaza Crisis
8. Madagascar Unrest
9. Pakistan Earthquake 2008 – Balochistan
10. Bihar Floods

(1) Gujarat Floods 2007

In August 2007, heavy rains spread havoc in Gujarat, submerging several districts, destroying homes and leaving people with little or no access to food and healthcare.

Relief contacted its agency to assess the impact of the rains on the Muslim communities there.

In Gujarat, heavy flooding of houses and businesses affected the Khoja community there. The World Federation contributed £6,151 in relief aid.

(2) Kenya Post-election Crisis (in partnership with Africa Federation)

In February 2008, The World Federation in partnership with The Africa Federation, NASIMCO and CoEJ collected funds to provide urgent assistance to those affected by the post poll violence in Kenya.

The swelling of post-election violence, the killings, the displacement and reckless destruction of property reached abysmal levels. As law enforcement officers struggled to impose order in Kenya, riots and protests continued for weeks on end. According



to the United Nations, the unrest uprooted 250,000 people. The World Federation also received information that none of our community members were displaced.

The World Federation and The Africa Federation jointly committed GBP £8,000 to assist the victims of this crisis. The Assistant Secretary General of Relief, Br. Shan-E-Abbas Hassam is in contact with FCO ministers



(3) Parachinar Relief (in partnership with Hussaini Foundation)

Since April 2007, the city of Parachinar in the FATA province of Northern Pakistan underwent a continuous series of violence as militant groups attempted to take over the city. As a result, over 500 Shia Muslims were killed and many businesses were set on fire.

In January 2008, the Pakistan Emergency Relief Fund was launched where £30,750 was raised to provide aid to the resident victims of Parachinar.



In June 2008 the Taliban destroyed 27 houses and damaged 74 houses. As a result, The World Federation contributed Rs 3.54 million towards housing relief programs through the Hussaini Foundation of Pakistan.

In September 2008, during the holy month of Ramadhan, food parcels were distributed to about 3,300 families in Parachinar.