Assalamualaykum – peace be upon you all,

This is the first Annual Report which I have the privilege of presenting to you as Director of Islamic Relief Waqf. This details the life-saving and transformative projects funded from the return on investment worth £373,922 GBP, we delivered nine projects between July 2017 and July 2018. Poor and vulnerable people in Bosnia, Chad, Gaza, India, Jordan, Sri Lanka and Yemen benefited.

On behalf of the Waqf team, I offer my thanks and gratitude for your generous contributions. Your support is invaluable. Charitable contribution made since we began in the year 2000 have now exceeded £6.5 million GBP. We invest donations in the United Kingdom, generating an annual revenue which supports vital humanitarian work.

This year marks a key milestone in our development, as Islamic Relief Worldwide has committed to expand, develop, and update the Waqf programme. As a registered subsidiary of Islamic Relief Worldwide, we have become more flexible and now benefit from an independent Board of Trustees. You can learn more about our exciting new programmes on our new website, which launches in the first quarter of 2019.

In the year ahead, as well as investing inside the UK, we’ll for the first time use part of Waqf donations to invest in Shariah compliant investments in other countries subject to successful feasibility studies. This will increase the benefit of investment in priority areas such as health, education, and empowering poor families to become self-sufficient.

Islamic Relief Waqf is working to secure real and lasting change. As we move forward with the new vision for Waqf, we warmly welcome your continued participation and contribution. Together, we will achieve even more in the years ahead.

Wa salaam – in peace,
Lotfy Elsayed
Islamic Relief Waqf Director

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The Messenger of Allah ﷺ said, “When a man dies, his deeds come to an end except for three things: Sadaqah Jariyah (ceaseless charity), a knowledge which is beneficial, or a virtuous descendant who prays for him (for the deceased).”

وعندما فات فتيل وهان إلا من ثلاث: الصدقة الجارية، أو العلم الذي ينفع، أو ولد صالح يدعو له.

[Muslim]
Islamic Relief Waqf: Charity for life

A centuries-old Islamic tradition established by the Prophet Muhammad (peace be upon him), Waqf is a form of charitable giving that has provided sustainable support to charitable, educational and religious causes throughout the Muslim world.

It is a donation of money, property or other assets, the profit from which is given away as charity. Giving Waqf means never-ending blessings for the donor, as their gift keeps on giving – the original gift is preserved intact so it can continue to help vulnerable people year after year (Sadaqa Jariyah).

Recognising the need for sustainable charity, in the year 2000, Islamic Relief began offering Shariah compliant Waqf shares as a way to donate. Since then, the generosity of Waqf donors has powered life-saving and life-changing humanitarian intervention in over 25 countries worldwide.

The total Waqf revenue for 2017 was £255,496 GBP from which the return on investment will be used to fund projects in 2018. Islamic Relief Waqf projects are funded by revenue from Waqf shares, Sadaqa Jariyah donations and the Waqf Support Fund.

Our work is underpinned by a cycle of sustainability:

1. The ongoing benefit begins with the donor, whose donation helps generate charitable funds each year – benefiting them spiritually throughout their lifetime and even after their death.
2. We invest donations in accordance with Islamic principles, with minimal risk to make certain we secure an ongoing return on investment.
3. The profits generated are then used to fund specially selected relief and development projects that achieve lasting benefits for vulnerable people.

Waqf in 2017

This year, Islamic Relief Waqf funded ten projects, all carefully chosen to deliver significant benefits for some of the world’s poorest families. Costing a total of £373,922 GBP, nine projects were funded by the return on investment generated from Waqf donations in 2016, whilst returns from 2015 supported an additional scheme.

Waqf Funds

With Islamic Relief Waqf, donors may invest in fixed value Waqf shares or contribute smaller amounts towards the Waqf Support Fund or Sadaqa Jariya.

We offer shares in eight Waqf funds:

- Emergency Relief and Disaster Preparedness
- Water and Sanitation
- Orphan and Child Welfare
- Education
- Health and Nutrition
- Sustainable Livelihoods
- Qurbani
- General*

* General and Waqf Support Funds are used wherever need is greatest, supplementing programmes in all sectors.

Waqf Funds

<table>
<thead>
<tr>
<th>Fund</th>
<th>Total Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Relief and Disaster Preparedness</td>
<td>£50,000</td>
</tr>
<tr>
<td>Water and Sanitation</td>
<td>£33,000</td>
</tr>
<tr>
<td>Orphan and Child Welfare</td>
<td>£60,000</td>
</tr>
<tr>
<td>Education</td>
<td>£3,000</td>
</tr>
<tr>
<td>Qurbani</td>
<td>£121,186</td>
</tr>
<tr>
<td>Sustainable Livelihoods</td>
<td>£122,541</td>
</tr>
<tr>
<td>Total</td>
<td>£373,922</td>
</tr>
</tbody>
</table>

Waqf shares and investments

In 2017, the cost of a Waqf share remained at £890 GBP for UK donors (€1,300 Euros for the rest of Europe, and $1,650 USD anywhere else in the world).

From each share, £10 GBP (€20 Euros or $25 USD) is used to cover administrative costs, including the cost of fundraising for Waqf. The remaining £880 GBP (€1,100 Euros or $1,400 USD) is invested for an annual profit, from which ten per cent is re-invested so the investment cycle can continue.

Since Islamic Relief Waqf was set up in 2000, the return on investment has funded 128 humanitarian relief and development programmes across the globe.

This year, big-hearted donors gave 191 new Waqf, worth around £180,923 GBP. This brought the total number of Islamic Relief Waqf shares to 5,049.
Determined to help stamp out the spread of cholera, we enabled hundreds of the most vulnerable families to better protect themselves from infection. We gave water-purifying chlorine tablets to 888 families. In addition, 186 households received kits containing items essential for family health and hygiene – their new awareness of good hygiene practices will limit the spread of disease in future.

We met Dr Waleed Ali, 38, as he treated patients in an Al-Mahwit health centre, where our emergency staff were delivering vital medicine and medical supplies.

“The conflict has deteriorated the condition of health and water, which makes people more vulnerable to diseases, including cholera and other infections.” said Dr. Waleed. “The outbreak of cholera in Mahweet has spread quickly because there is no access to clean water and waste is everywhere.”

Altawela health centre, he explained, receives around 50 new cholera patients every day. It could not cope with the epidemic – despite the efforts of staff such as Dr Waleed, who, like all government employees in Yemen, has not been paid in months.

“This health facility doesn’t have adequate rooms and there aren’t enough doctors. The limited available doctors and nurses treat thousands of patients, even though they don’t receive their salaries.

“We thank Islamic Relief and the donors for their kind support. We really appreciate their intervention as we lack sufficient medication to face such a deadly epidemic,” added Dr Waleed.

Four treatment centres in Yemen received critical medicines and supplies such as disposable gloves, syringes and IV stands thanks to Islamic Relief Waqf.

“With Yemen in the devastating grip of conflict, this year its people also faced the world’s worst cholera outbreak. In just a couple of months, the deadly disease had spread to almost every governorate. Most health facilities were already out of service after two years of fighting and import restrictions, so the country’s crippled public health service was unable to cope. Without treatment, cholera can kill within hours.

Thousands died. In the poverty-stricken governorate of Al-Mahwit alone, over 15,000 people were thought to have contracted the disease, and over 140,000 individuals had lost their lives. Waqf donations meant Islamic Relief could provide life-saving medicine and medical supplies to four treatment centres, ensuring treatment for 150 patients with the disease.

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In 2017, Islamic Relief marked 25 years of serving communities in Bosnia and Herzegovina. The country is grappling with the legacy of war and genocide, as well as disastrous flooding and underdevelopment. Its people face one of the highest unemployment rates in Europe, with women and children typically feeling the deepest impacts of poverty.

This year, the Islamic Relief orphan sponsorship scheme was a lifeline for over 1,300 of the country’s most vulnerable families – and Islamic Relief Waqf funding enabled us to do even more.

We gave greenhouses and training in agricultural techniques to 14 women with children receiving support through our orphan scheme. Specialist equipment such as sun protection nets, as well as minerals and seeds for autumn and winter sowing were also provided. With the women able to access the support of an advisor for a year, through the project they are growing produce to feed their household – and to sell. Now with more self-sufficiency than ever before, and able to cultivate a decent living, the women can lift their families out of poverty.

When her husband died five years ago, Mevlida Music was left with just a small widow’s pension with which to care for her seven-year-old son, Hamza. Although the regular allowance that she receives from Islamic Relief’s orphan sponsorship scheme helps take care of Hamza’s basic needs, it was still hard to make ends meet.

Mevlida was determined to work her way out of poverty – and Islamic Relief Waqf helped her to do exactly that. The greenhouse, equipment and training she received empowered her to generate an income.

“I sell vegetables to the local shop and in front of my home, so passers-by can buy from me too,” said enterprising Mevlida, who now grows tomatoes, cucumbers and paprika. She told us that the greenhouse has changed her life for the better, and her self-esteem has flourished like the plants themselves.

Mevlida is now in a position to help others who are struggling like she was, and has given a share of her produce to the local public kitchen.

“This greenhouse is helping my family to have a better life”
Gaza continues to suffer the effects of a protracted crisis. Occupation, blockade and recurrent conflict has devastated the infrastructure of the coastal enclave, and blighted the livelihoods and wellbeing of those who live there. With unemployment and poverty widespread, children with special needs struggle to access the specialist care and equipment they need to improve their quality of life.

Islamic Relief has provided extensive humanitarian relief in Palestine since 1994, and this year Islamic Relief Waqf funding supported a project to improve the life-chances of children with special needs in the Gaza Strip.

**“My son is able to learn better”**

“My son is able to learn better thanks to Allah, the school has developed and my son has become able to learn better - even his ability to express himself and talk has improved.”

Above: Omar*, using the support rails to help him walk.

Above: Abed* who has learning difficulties, is one of hundreds of children already benefiting from the Islamic Relief Waqf project. As his mother explained...

We improved access to quality care by working with two major facilities serving children with special needs, Fajr Centre and Suja Centre. We repaired and furnished four school classrooms, installed a specialist library for special needs education, and installed covering shades at a centre garden – so children with physical disabilities are able to play outside with protection from the sun.

In addition, hearing aids and specially-designed medical shoes were provided to children with physical disabilities. We also gave much-needed equipment and devices for two occupational therapy rooms, boosting the ability of the centres to deliver quality rehabilitation services to children.

Altogether, 500 children now have access to the quality, specialist care that they need to integrate within their community and to make the most of their education.

“I want to see Abed able to learn, play and talk like the rest of his brothers,” said the mother of Abed, who has learning difficulties. “I’m happy because there are educational games that suit Abed that I cannot get for him at home - I can barely afford stationery and transportation fees for him.”

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Abed’s tutor, Eyad, is also enthusiastic about the new learning resources provided through the project, telling us, “Islamic Relief Waqf has provided us with interactive games that have helped us to teach children in a more appropriate way – and helped us to attract their attention and push them to focus on their studies.”

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“The changes that took place in the school have made my child more attached to it,” added Abed’s mother. “In the past, he missed some school days, but now he has more energy and loves to learn, so he does not miss school days anymore.”

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“Finally, Omar* is able to take his first steps. Joy fills my heart. Alhamdulillah, praise God,” says the mother of an eight-year old with cerebral palsy. Omar has made quicker progress in physiotherapy since Islamic Relief Waqf refurbished and equipped the therapy room at his school. He is now walking independently and enjoying school more than ever.

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*Names changed for protection purposes.
Improving life in poor communities

LOCATION CHAD
COST £53,000 GBP
BENEFICIARIES 8,952 PEOPLE

Water facilities in rural Chad are scarce, with less than 40 per cent of the population having access to safe drinking water. Combined with unsafe hygiene practices in communities, it is fuelling a high rate of water-borne diseases and infant deaths.

Islamic Relief has been working in Chad for over a decade. This year, one of our interventions in the central African country was a transformative Islamic Relief Waqf-funded project in the Sila region. Fifteen villages with deep poverty, prevalent water-borne diseases, and poor access to water were prioritised for the scheme.

 Altogether, 17 broken hand pumps and boreholes were repaired and improved. Local people were trained to operate and repair them. Water management committees, made up of local men and women, were formed to look after them. Equipped with training and tools, the committees ensure the facilities are maintained so they continue to provide safe water into the future.

In addition, we trained 17 community hygiene promoters, who each led a team of over a dozen local people to tackle diseases linked to water. As well as conducting home visits, the teams held focus groups and 35 public sessions – all educating local people to better protect themselves from disease by keeping their surroundings clean and adopting good water, food and personal hygiene habits. Families also learned how to conserve water at home.

As a result, communities had reliable access to safe water and were at reduced risk from disease. Also, shorter walking distances to collect water meant more time for other activities, such as generating an income or going to school. Over 8,900 people were helped directly by the project.

“I thank Allah for this chance. I thank Islamic Relief and the Islamic Relief Waqf donors.”

“We lived difficult moments, we suffered enormously,” said Halimé, 22, explaining that the water upon which her household relied was dirty and hard to get. “We got sick and needed hospital treatment.”

Halimé lives with her husband, five children and younger sister in Abdourta village, one of the communities to benefit from the Islamic Relief Waqf project.

“We thank Islamic Relief Waqf for its support for our villages. We now have access to drinking water – it takes just three to five minutes to get,” she said.

Above: Halimé using the conserved water from the hand pump rehabilitated by Islamic Relief Waqf.
The Waqf-funded project also helped Manakiba Abdul Manaf and her family to celebrate the holy day with nutritious food. We visited the mother-of-six at her home in Selvanagar village. Manakiba built their dwelling herself, from tin sheeting, tarpaulin, and whatever other materials she could find.

"My daughters sleep inside the cottage, and my husband and I sleep in the courtyard," she said. "Our sleep is disturbed by snow, mosquitoes, and strong cold winds. It is very difficult to sleep during rainy days since rainwater enters the cottage."

With no other way to earn a living, Manakina has to beg in order to supplement her husband’s meagre wage as a labourer, she told us, describing the grinding poverty she and her family experience.

"The day before yesterday I did not prepare meals, as I did not have even a single rupee. My husband did not go to work as he was suffering from fever. Many times my children and I had an empty stomach and nobody supported us, apart from my mother - who is also a beggar. Bread is a good meal, but nowadays I cannot afford to buy bread since it costs more than making rice."

Sri Lanka has done much to lift its people out of poverty, but areas of severe deprivation remain. For the poorest families, the everyday experience of hunger bites even deeper during religious festivals.

Meera Sahib Latheef, 52, earns what he can at a clay brick manufacturing yard, but with two daughters still living at home, it is difficult to make ends meet. He cannot afford to complete construction of the family home, so they live in two unfinished rooms with no water supply.

Since injuring his leg, Meera has only been able to work a few days per week, driving the family deeper into poverty. "My two daughters are young. They should be healthy. I need to provide quality and nutritious food for my entire family, but I am unable to do it regularly," he told us.

The household eat meat curry just once a month, as they can afford to buy meat only rarely. During Eid, the price of meat shoots up even higher. "Eid-Ul-Adha is a holy month and festival. However, I face many financial burdens, especially providing sufficient food."

This year, Meera and his family were among 2,560 people in Sri Lanka to receive a meat pack provided by Islamic Relief Waqf.

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Food insecurity affects every aspect of their lives, said Manakina, 34. It makes her children ill and even prevents them from making the most of their education, and with it the chance of a brighter future.

"I am very concerned about the health of the children. My younger children will not go to school. They do not have anything to eat. My elder son and daughter will go to school with empty stomachs."

Even at Eid, the family would have gone hungry but for the Qurbani meat provided by Islamic Relief Waqf.

"I had nothing to prepare for festival meals," explained Manakina. "When I received three kilogrammes of Qurbani meat I was very happy! I gave my children rice and Qurbani meat for breakfast, and the same meal for lunch. There was enough meat for the rest of the Eid days too."

"Alhamdulillah, praise God, I am very thankful to the Almighty and Islamic Relief Waqf for providing us with food on Eid day. I make du’a (give prayers) for the wellbeing of all who supported us."

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In 2017, Islamic Relief Waqf funding empowered 33 poor women to kick-start sustainable livelihoods in Tirana, Lushnja and Kavaje. Working in rural communities, we gave the women livestock such as cows, goats and sheep, and trained them in managing and caring for their animals. Food for the livestock was also provided, as were free veterinary services for a year to help ensure the animals remained healthy.

Food security has improved for the families, who now have reliable access to products such as milk, cheese and yoghurt. Selling their excess produce gives the women a regular and lasting source of income, boosting their self-sufficiency.

“Islamic Relief Waqf has been, and continues to be, a great help to my family,” said Marime, explaining that water and electricity bills take half of the small allowance the family receives from the government. “How else would I pay for my children’s meals and clothes?”

Thanks to the Islamic Relief Waqf project, she at last has the means to earn a living.

“When you brought me the cow, I joked that I had four children,” she told us. “It is a great responsibility and needs care, as with the children. I have to spend a lot of time caring for and feeding the cow, but I’m happy, very happy.”

“I have no words to describe the first time I made money from selling the milk – I bought sweets for my children.”

Having a livelihood has improved not just the family’s standard of living, but also Marime’s self-esteem, she said. “I feel fulfilled, employed, as this helps not only with our income, but also I have milk, cheese and yoghurt for my family.”

“Alhamdulillah, praise God, this cow has brought more luck to our home: since the cow has given birth we have a new member of the family.”

Above: Shqiponja Xerxellari, 42, thanks Islamic Relief Waqf for her new cow. Her children no longer go to school hungry.

Above: Women receive training on how to manage and care for their animals.

Above: A veterinarian immunises the animals provided by Islamic Relief Waqf.

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Sustainable Livelihoods

Kick-starting lasting livelihoods for women

LOCATION | ALBANIA

COST | £48,000 GBP

BENEFICIARIES | 33 FAMILIES

“This cow has brought luck to our home”
Mother-of-two Emira lives with her children in Sarajevo. She is the family breadwinner. Thanks to an Islamic Relief Waqf loan, Emira earns a decent living as a religious studies teacher and from producing raspberries.

“I used part of the loan to buy a car,” she said. “Since I work in three different schools in three different locations in a big city, without a car it wouldn’t be possible to work. The other part of the loan I used to plant raspberries.”

Emira borrowed €3,375 Euros, and explained that she expects to earn €500-1,000 Euros from the raspberries she produces on her new plantation – and is already planning to begin growing blackberries too.

Across the world, the poorest people struggle to access financial services like loans, which could improve their circumstances. Conventional finance providers consider people without assets a bad risk, and either refuse them a loan or charge crippling interest rates. For poverty-stricken Muslims, who are forbidden from paying interest, it is particularly hard. Many are at risk of falling prey to unscrupulous loan sharks.

Islamic Relief offers a real route out of poverty. With microfinance programmes now running in 11 countries, we offer small Shariah-compliant loans so people can improve their lives and escape the poverty trap, permanently. In Bosnia and Herzegovina this year, we launched a Waqf-funded scheme to provide life-changing micro loans to 50 vulnerable women. The scheme is due to complete in 2018. In its first six months, 16 women received an interest-free loan which they used to launch small enterprises, support their children’s education, pay for healthcare or to improve their living conditions.
Jordan is currently home to over 1.3 million refugees who have fled conflict in neighbouring Syria. Many have been in the country for years, unable to return home and becoming increasingly vulnerable as any savings they have dwindle away and restrictions on their ability to work and rising accommodation costs drive them ever deeper into poverty. As the pressure on Jordan’s public services continues, some 80 per cent of Syrians are living in host communities and below the poverty line.

Female refugees are particularly vulnerable in a country in which gender inequality remains a challenge: girls may be subject to early marriage and less access to an education, whilst lone women often depend on charitable assistance to get by.

Islamic Relief Waqf funding this year meant Islamic Relief could give some of the most vulnerable women the skills they need to achieve financial independence, so they can improve their quality of life. The project worked with women in Al-Mahatta, in the country’s capital city. Home to refugees from various nationalities, resources in the neighbourhood are especially limited, unemployment is rife and school attendance at rock bottom – fuelling community tension and violence.

Delivered by our implementing partner The Jordan Hashemite Charity Organization, the project supported 60 vulnerable Syrian and Jordanian women to develop the skills to run their own business or to secure a job. As well as free vocational training in either cooking or sewing, every woman received training in communications skills, small business management, and marketing – as well as the equipment they need to boost their earning potential.

Sanaa, 40, lives with her husband and children in Amman, Jordan. Already running a small enterprise cooking at home, the Islamic Relief Waqf project was an invaluable opportunity for entrepreneurial Sanaa.

Taking part in the cookery course, Sanaa discovered new cooking techniques and how to maximise her productivity and market her business effectively.

“The cooking course helped me to improve and develop my cooking skills, and the cooking kit I have received will support me in my food processing home-business,” she said, describing the big plans she is cooking up for her tasty enterprise. “Now, I have a big opportunity to continue with my cooking project and increase my family income.”

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Delivered by our implementing partner The Jordan Hashemite Charity Organization, the project supported 60 vulnerable Syrian and Jordanian women to develop the skills to run their own business or to secure a job. As well as free vocational training in either cooking or sewing, every woman received training in communications skills, small business management, and marketing – as well as the equipment they need to boost their earning potential.

Sanaa, 40, lives with her husband and children in Amman, Jordan. Already running a small enterprise cooking at home, the Islamic Relief Waqf project was an invaluable opportunity for entrepreneurial Sanaa.

Taking part in the cookery course, Sanaa discovered new cooking techniques and how to maximise her productivity and market her business effectively.

“The cooking course helped me to improve and develop my cooking skills, and the cooking kit I have received will support me in my food processing home-business,” she said, describing the big plans she is cooking up for her tasty enterprise. “Now, I have a big opportunity to continue with my cooking project and increase my family income.”

Sustainable Livelihoods

Cooking up enterprise

LOCATION JORDAN
COST $32,500 USD
BENEFICIARIES 60 WOMEN

Above: Women being trained in template cutting for clothes.

Above: Women learn to make garments such as dresses, coats and school uniforms in the professionally-taught sewing course.

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Above: Trainees receiving certificates for completing the vocational training funded by Islamic Relief Waqf.

Above: Over the ten day cooking course, participants learned about food hygiene as well as how to make popular dishes.

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As the headmaster of Pekpeki Middle School, Shahjul Islam, 37, is determined that the children at his school should have the chance to learn.

"Since 2005, I have been working voluntarily and encouraging parents to send their children to school," he told us, explaining that poverty drives many families in the area to send their children out to work rather than school. "I strongly believe that only education can change their fate."

With school fees beyond the means of the families with children attending the school, Shahjul and his team of five teachers are not paid for their services.

"Every year, we had to spend some money to repair our bamboo structure. Often villagers come forward and contribute bamboo or their labour to repair it. The school had neither toilets nor drinking water facilities. Many girl students dropped out due to the lack of sanitation facilities," added the headteacher.

The impact of the school new building constructed with Islamic Relief Waqf funding has therefore been huge, Shahjul said. "This is beyond our expectations. Now, we have spacious classrooms with basic facilities like electricity, drinking water points, hand washing points, separate toilets for boys and girls."

About one third of families in India’s Assam state live below the poverty line, a situation made even more precarious by the widespread annual floods experienced by the state. Life in the underdeveloped district of Goalpara is particularly tough, with local people regularly losing everything to the deluge, and poor access to even basic services such as health and education.

In 2016, as Islamic Relief delivered a shelter project in Goalpara, we came across a makeshift community school. Pekipeki Middle School had been running for two decades from a temporary bamboo shed donated by local people. It was also the only school within ten kilometres serving children – mostly girls – from the Ethnic Bengali speaking Muslim community and other marginalised communities. Lacking even basic facilities like toilets and access to drinking water, the already unsafe structure was badly damaged by monsoon rains and recent flooding.

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The following year, Islamic Relief Waqf funded the reconstruction of the school. There are now three classrooms and an administration room for school staff to use. For the first time, the school also has toilets, handwashing points and drinking water facilities. Eager to ensure the school is accessible to all, we also built a ramp for children with reduced mobility.

Some 200 children now have access to safe spaces in which to learn and begin to build brighter futures.

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Many Gazans rely on humanitarian support from organisations such as Islamic Relief, which has been tackling poverty and suffering in Palestine for over two decades. As part of our efforts, we provide a safety net for the poorest families, including those with orphaned children; meeting their basic needs and making sure they can access healthcare and education.

Thanks to Islamic Relief Waqf support in 2017, Islamic Relief was able to transform the prospects of 30 poor students. Struggling to afford fees and essentials such as textbooks and transport costs, the students were likely to have to give up their higher education studies.

Mai Al Fasees has at last been able to graduate from university, thanks to Islamic Relief Waqf.

“I hoped to... share with my friends the joy of graduation after years of hard work, but my inability to pay the fees prevented me from achieving this dream,” she told us, explaining that she finished her Education degree in 2016. “My friends invited me to attend their graduation. It was such an intolerable feeling to be sitting among the audience, instead of sharing their happiness.”

Mai needed to pay the fees she had accumulated before she could obtain her certificate from the university - but this was beyond her means. She and her eleven relatives live together in the Shejaeya neighbourhood, and cannot meet even their basic needs.

“No one works in my family. One of my brothers suffers from cerebral palsy. My parents are ill and unable to work, and we can barely provide food and for medical care for my brother.

“I need my university degree so I can help my family.”

Islamic Relief Waqf has helped us through the social safety net project by providing basic food items. Still, our living conditions are so bad we do not have a kitchen, the toilet is in a very bad state, and the house is infested with insects.”

Without her degree certificate, Mai was unable to get a job.

“Previously, I often taught the children of the neighborhood at home for a small fee, but I need a blackboard, chairs and a table for them, and unfortunately I can provide none. I hope I get my university degree in order to start applying for jobs so I can help my family.”

In 2017, Mai received support from Islamic Relief Waqf which transformed her prospects. She was given a university grant, funded by Islamic Relief Waqf, to enable her to graduate from university at last.

“My happiness was indescribable when I was invited to go to Islamic Relief and sign the contract. This grant will help me pay a large part of my accumulated fees,” said Mai, who is now better able to compete in Gaza’s labour job market. She is already planning what she will do when she secures a job, and with it, the chance to escape poverty for good.

“My wishes may look so simple, but they mean a lot to me. I cannot count what I will buy if I get a job. I need a lot of clothes, a wardrobe and a bed. I thank Islamic Relief for standing by my side, and supporting me and my family.”

Left: Mai Al Fasees, from Gaza city, studied for years to complete her university degree; yet feared she would never be able to graduate.

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