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Mission Statement

Zakat Foundation of America (ZF) is an international charity organization that helps generous and caring people reach out to those in need. ZF transforms charitable giving into actions that alleviate the immediate suffering of poor communities and build long-term development projects to foster individual and community growth worldwide.

Vision

ZF believes that those whom God has granted wealth must cleanse that wealth through charity, and those whom God has tried with loss must be provided a rightful share from the resources of the affluent.
Salaam from the Executive Director

My dear brothers and sisters,

Assalamu alaykum.

As the holy month of many Blessings and endless Mercy descends upon us, we find ourselves in a position of trial through much abundance with which we can help our fellow beings who are suffering in different corners of the world.

Ibn Maajah reports the following words from our beloved Prophet (pbuh):

Among the people are those who are keys to goodness and locks to evil.
And from among the people are those who are keys to evil and locks to goodness.
So glad tidings to the one who Allah puts the key to goodness in his hands, and destruction to the one who Allah puts the key to evil in his hands.

From ongoing war in Yemen and Syria to the earthquake in Nepal, from chaos in the Central African Republic to the dry cruelty of drought in Pakistan, many hearts are grieving and many souls remain in search of a hand to hold.

It is in these times that we can emerge as the keys to goodness that Allah (swt) in all His Might and Glory created us to be.

It is in such moments of despair that we stand most grateful for the blessing of precious time on this earth so that we may carry out all the good possible in hopes of preparing for ourselves a beautiful Hereafter.

It is in such a state that we may show Him our utmost gratitude in the most giving of ways by becoming the hands through which His many Blessings and endless Mercy enter the lives of those less fortunate than us.

We sincerely pray that He makes our hands amongst those holding the keys to goodness.

And may He grant you and your loved ones with countless times the goodness that you put forward for others.

JazakumAllah Khair,

Khalil Demir
Executive Director
Since the start of the war in Yemen, the civilian death toll has been rising and the casualties of children only add to the brutality of this bloody conflict.

Zakat Foundation of America’s (ZF) local partner on the ground has been distributing food packages within the neighborhoods of Altahrir, Assafiyah, Al Andalussi and Sawan in the capital, Sanaa, and to families who are stranded around the region of Hadramawt, an area where thousands of refugees have sought refuge in the midst of tight security measures and the dangers faced by their representatives. The situation is of such peril that the ZF partner was unable to record footage during distribution in the region.

ZF has launched its initial emergency response to provide immediate food assistance to the affected populations, the distribution of food packages consisted of flour, sugar, bulgur, rice and addition to other basic items. Many areas of Yemen have been left with no access to water for days at a time due to continuous airstrikes and food has also been very scarce.

In the face of this human tragedy unfolding in Yemen, your generous support will enable ZF to stand by the Yemeni people in need. In line with its humanitarian mission, ZF will continue to provide support to those suffering in Yemen for as long as assistance is needed.
The devastating earthquake of April 25 has left millions in Nepal facing a highly unstable situation. Zakat Foundation of America (ZF) was able to mobilize an emergency response soon after tragedy struck through a local partner organization on the ground and distributed much-needed food packages and clean drinking water to survivors.

In addition, a three-member Emergency Response Team from ZF’s Headquarters also arrived in Nepal to strengthen our humanitarian response intervention. The team conducted an assessment of the immediate needs of the survivors in the most affected areas, namely Gorkha district, which was the epicenter of the earthquake, specifically at Dera Gaun village. Shortly after, our representatives secured and distributed hundreds of blankets, and made a donation to a school that was heavily damaged due to the earthquake.

ZF is currently preparing the next phase of the emergency response in order to implement a larger effort that will include the distribution of tents to people who have been left homeless.

ZF’s Emergency Response Team returned from the mission to Nepal with news of loss and hope, destruction and resolve. The Nepalese people are still reeling from this awful tragedy, and, with the very recent earthquake, your compassionate support will help alleviate the hardships they will likely continue to face in the months to come as they try to rebuild their lives.
SURVIVORS ARE STILL IN NEED OF FOOD ASSISTANCE.

2.5 MILLION SURVIVORS ARE STILL IN NEED OF FOOD ASSISTANCE.
A Voice of Strength from Afghanistan
Nangyalai Attal, UN Youth Courage Award Recipient

In the Name of Allah, the Most Gracious, the Most Merciful.

“O my Lord! Increase me in knowledge.”

• Holy Quran, 20:114

Such is the prayer of many in a land of majestic mountains and beautiful poetry that finds itself torn apart by war, especially in recent years. In Afghanistan, girls in particular face monumental challenges when it comes to attending school and many have to fight for that human right. Zakat Foundation of America (ZF) has been sponsoring Afghans for Tomorrow for years in hopes of helping the cause of education for all.

What follows is a letter from a bright young man named Nangyalai Attal who, with his mother’s support, broke the seemingly endless cycle of illiteracy in his village, and passed on his knowledge to girls who otherwise would have been left uneducated. In writing to ZF, he shares his firsthand account of the difference ZF’s intervention has made in young women’s lives.
Dear Mr. Khalil Demir,

I was born to illiterate parents in Shikh Yasin Village, Chak District, Wardak, Afghanistan. As I was attending school (in another village), my mom asked me to teach 20 girls from our immediate neighborhood how to read and write. Overtime, the number of students increased and we had the first school for girls in our own kitchen. We struggled to find blackboard and chalk. We sought the support of Sultan Massoud Masyar whose strong leadership transformed the village for good. With his and the community’s support, through Afghans for Tomorrow (A4T), an official school was established, the first ever in the valley. Many people volunteered including Eng. George Nez, who built the roofs, and my father who helped in bringing gravel for the foundation. The girls studying in our house, including my sister, moved into the new school in Oct. 2005.

The school was not only used for educating girls but also for community support activism such as poetry gatherings (see attached photos) and also for raising civic awareness about elections. The girls I used to teach are now midwives and saving lives in that forgotten corner of the world. The social work I did has helped me to receive the Fulbright Scholarship and currently I am doing an M.S. in Human Resources at Golden Gate University. I am Visiting Student Researcher at UC Berkeley also. The space and opportunity provided by A4T has helped me to receive the United Nations Youth Courage Award 2014 from H.E. Gordon Brown and H.E. Graca Machel at a Special Youth Assembly at the sidelines of the United Nations General Assembly.

With the longest war in the U.S. history in Afghanistan coming to an end, tens of thousands lost their lives, hundreds of thousands injured on both sides, at the same time the support for organizations such as A4T is winding down. The people of Afghanistan will remember only one thing from the war era, the school built by A4T standing over the hill at the bottom of the valley, our children and grandchildren, girls and boys will bring their hopes every morning to that school built by an American engineer. It will stay as a living legend in our hearts, minds and souls for the years and decades to come. It will stand strong as a symbol of hope for our future generations, remembering the history of today. I firmly believe that the school will educate girls who will become change agent for the future and will lead the country from the ashes of poverty and violence to a country living peacefully in the community of nations...

Sincerely,

Nangyalai Attal
UN Youth Courage Awardee - 2014
Fulbright Scholar – Golden Gate University
Visiting Student Researcher – UC Berkeley
Communications Coordinator at Zakat Foundation of America, Leena Suleiman visited the Jordan Vocational Training Center (VTC) in Irbid in April of 2015. The VTC provides courses in sewing, computer, ESL, and handcrafts to underprivileged Jordanian women and Syrian refugees to assist in bettering their living conditions by helping them earn certifications to increase their job options and incomes.

Reaching Reality: My Journey To Jordan
Leena Suleiman, ZF Communications Coordinator
Communications Coordinator at Zakat Foundation of America, Leena Suleiman visited the Jordan Vocational Training Center (VTC) in Irbid in April of 2015. The VTC provides courses in sewing, computer, ESL, and handcrafts to underprivileged Jordanian women and Syrian refugees to assist in bettering their living conditions by helping them earn certifications to increase their job options and incomes.
This is not the job I dreamed of, but it is a dream job. It’s a 9 to 5 with benefits. I have a 15-minute commute from door-to-door. Mosques and zabiha-providing restaurants are abundantly available. My chair is ergonomically good-for-you and the office is air-conditioned. Sometimes I get free lunch when someone donates it to the office, even though we can each afford to have our own.

This is Zakat Foundation headquarters in Bridgeview, IL. We are the essence of The Privileged serving The Underprivileged. We work behind comfortable desks. We make daily decisions that start like a pebble thrown in water, creating ripples in the ocean whose end is unseen. We do good work, and we don’t fully understand the impact we have on people’s lives.

That recently changed for me after I visited the VTC in sandy Irbid, Jordan. I had the immense honor of interviewing three strong women who took courses at the VTC. And it changed my life.

Their world was molded, reconstructed, and even guided by the VTC. The main intended effect of the VTC was clearly visible, tangible, and quantifiable. The by-product of the VTC to me, however, was far more powerful.

She gracefully allowed us into her home, with cameras, to tell us her story. A few years ago, her family’s home was demolished in Syria. All possessions, all memories, all destroyed [by a regime lacking a conscience]. They were forced to flee, like millions of others, to hit the “restart” button on life with a gun to their heads.

Shereen, 30, arrived in Irbid with her family, but left her shattered heart behind with her shattered home. Her husband began to rebuild their residence from scratch, while her soul began to decay in the wake of their tragedies. Her husband had owned a sewing company in Syria, and he insisted that she also take on this soul-enriching hobby. She declined both his offer and spirituality. Her depression disabled her. She could hardly be a mother to her two beautiful daughters.

After a couple of years of living in darkness and negatively affecting her beloved family, she heard about the VTC. And she decided to join the Center to see what it may bring her. That is when the healing began. She spoke to me about how Um Alaa, the sewing instructor, was a hero who lifted her out of her depression. She described how Um Alaa treated her and the other students like they were her daughters, teaching them, listening to them, healing them, all while she professionally instructed them on how to use the Singer sewing machines and draw the cuts on trace paper.

Intrigued by her urgency in sharing her brokenness with me, someone she has never met, someone with broken Arabic who has a very expensive camera and a crew to go with it, I asked her why she wanted to be interviewed despite her shyness and humility. She expressed that it was because of the love she had for the VTC, the love born of having been saved from the pitfalls of disparity. She explained to me that, had it not been for the VTC, she would not have triumphed as she has, having overcome a disease many fight for decades.

I recently heard some wisdom from a sheikh who said that if you lose something and you pray to God for patience, and God grants it to you, that patience is better for you than the thing you lost. For Sehreen, God replaced her loss with something that gave her untradeable strength to fight adversity.

I am more honored and humbled than ever, having witnessed firsthand what Zakat Foundation provides to the underprivileged, the champions of our times. I am grateful to God that I have the privilege to serve millions of unsung heroes across the globe every day.
Since its founding nearly 15 years ago, one of Zakat Foundation of America’s (ZF) main focus areas has been that of orphan sponsorship programs. Thanks to generous and loyal donors, ZF has been able to make positive impacts on hundreds of orphaned children.

According to UN statistics, orphans who have lost one parent represent over 150 million of the world population. A significant number live in poor conditions and are not properly cared for due to lack of basic necessities.

Prophet Muhammad (pbuh) used to care for orphans and asked his companions to follow in his footsteps in protecting them and treating them well. He also spoke of the merits that come from caring for orphans: “I and the custodian of an orphan are like this (together) in Paradise,’ and he joined his forefinger and middle finger together” (reported by Al-Bukhari).

**FROM KENYA**

**The Story of Sharifa**

Sharifa spoke to us about how her blindness became a source of pain and mockery from teachers and students.

“When I was in standard three, I was using only one eye. I used to read with a telescope. I was given glasses, but the glasses were the ones that worsened my situation. I felt pain sometimes, tears rolling down. When I reached standard five, I lost my sight completely. I went to Sabatia Eye hospital where I was given eye medicine, which also contributed to loss of my sight.

The challenges at school included my teachers could not understand my situation and became hostile. I could not read and write well. Some of my fellow pupils treated me badly, they sometimes called me ‘macho chongo.’ This is derogative term for somebody who does not see well. Some pupils could purposely bump into me so as to find a reason to yell at me. Some pupils were good to me, they helped me to walk, read and write and they also played with me. At home, I faced the challenge of hurting myself. One day, I was going home from the shop and knocked myself on a tree, which made me feel bad. My aunt Rukia introduced me to Zakat Foundation of America that has enabled me to enroll in a special school...”

Sharifa’s aunt Rukia remarked, “It was very hard, directing her as she goes to school and as she goes about cleaning herself. I had to read and write for her assignments, do for her chores that she did herself, such as cleaning her own clothes. She faced challenges at school, which included mockery from her teachers and her fellow students who could understand her situation or what she was going through and viewed her as a burden.”

**The Story of Bakari**

Bakari informed us that he used to live with his mother in Chebukuyi, while his father worked in Nairobi as a watchman. He narrated how he eventually lost both parents. His father was shot and killed in Nairobi during a robbery. He and his siblings remained with their mother who subsequently fell ill and died in hospital. After the death of his mother, Bakari’s grandmother took them in. According to him, life with his grandmother was very difficult. He and his siblings had to do menial jobs so as to get money to eat. It is in 2007 finally that his aunt took them in and they began living with her. He says, “We all shared what she got. She has never set us aside; we love her and don’t want to leave her. In April and May, food is hard to find, but our Aunt struggled to feed us. We used to walk barefoot, we lacked school uniform, we went to school with our home clothes. We used to go to pit latrines barefoot.
Other kids used to laugh to us calling us names like 'short wire.' This is a derogative term used to mean a mad person. This used to make me really uncomfortable. During lunch time, pupils with parents used to be given paid lunch, while we used to stay far away from the field watching others eating. We just used to take water. Then run to classes when others did. In class, we lost concentration. We felt segregated upon. We felt abandoned. We felt like giving up because everything was against us. We also used to stay at home when our aunt did not have the school levies."

The field representative told us that Bakari and his siblings were able to join the program when their aunt brought them to a meeting they had organized for orphans within the local area. After undergoing an assessment, they were sponsored by Zakat Foundation of America. Since being integrated into the program, their lives at home and at school have improved greatly now that they have access to food and are able to attend school without interruptions due to finances.

**FROM INDIA**

**The Story of Sofiya**

“My Name is Sofiya Banu Shaikh. I am the daughter of Amin Sab and Shabana Sheikh, and I am studying in 2nd class, we are totally three childrens for our parents my elder sister she is studying in 8th class and my brother he stays in home because he won’t like to study so he stopped studying. I lost my father when I was 2 years old he died because of his severe stomach pain, he was keeping his own tent making (Shamyan) he was earning nicely and was a good take career in home. After the death of my father my mother who was illiterate doesn’t know anything she is rolling beedies (a type of cigarette) it was a critical position for us we are staying in a hut with no proper facilities, we have to face many problems in our daily life. No one comes to help us, and sometimes we would sleep with our empty stomachs drinking water, in that our grandmother also stays with us. My mother got this from AWWA and we are receiving this help by the help of Zakat Foundation I am able to study and can go to tuition also, now my mother is also paying fees with the help of Zakat Foundation, all my needs are solving with the help of Zakat Foundation, and I can achieve my goals also I want to become engineer and I like to study if you support me like this I can achieve my goals. And there is lot of improvement with the help of Zakat Foundation.”

**The Story of Moulali**

“My Name is Moulali Golnaddi I am 12 years old boy and I am studying in Anjuman Private Government School, Hubli and I am the son of Mohd Gouse and Sakina we are totally three childrens for my parents, my sister zainabi who is studying in 2nd year and my brother Mohd Sadiq who is studying in 10th class. My father who was a heavy drinker and he was working as a daily labourer(Goundi) he was earning 100Rs (USD 1.59) per day. He was addicted to alcohol and had many illnesses like BP and Diabetics. When I was 5 years old I lost my father then my mother took all responsible to raise the family. From my childhood I had a dream of becoming an Engineer but my mother is sole bread winner and she has responsible of other 2 childrens also as my mother rolls beedies (a type of cigarette) and earn 50Rs (0.79 USD)per day but it will not sufficient to meet our family needs then there is no hope for our future education. some of our neighbours came and told about this Zakat Foundation through AWWA, so my mother went and did everything, lastly we are receiving this help, after receiving this help now I can study well and go for tuitions, now my mother can pay fees and what I want to study I am able to receive that with the help of Zakat Foundation. And we are improving now with the help of Zakat Foundation.”

ZF currently runs orphan sponsorship programs in more than 10 countries, and we hope to expand our efforts in other regions in the near future.
Ramadan is upon us once again, promising blessings for those who turn away from physical comfort and attempt to purify themselves and their lives. As we embrace the spiritual bounties of this holy month, certain practical considerations can help those who are fasting stay healthy.

First, maintaining a healthy lifestyle of proper diet, exercise and stress relief prepares you for a successful fast.

Fasting, when done properly, is a natural way to detoxify the body, and can even minimize the effects of withdrawal for those who take the opportunity Ramadan offers to move away from addictions to smoking, caffeine, alcohol or drugs. Your healthcare provider may also have advice on supplements to take while fasting.

Healthy fasting basics:

• Drinking as much water as possible and eating fruits and vegetables between sunset and the pre-dawn meal help you stay hydrated.
• Including protein from meat, fish, legumes, dairy products or nuts in each meal helps keep your energy up.
• For Suhur, the early morning meal, eat complex carbohydrates from minimally-processed whole grains that will keep you feeling full longer and give sustained energy through the day.
• Break your fast each evening with a few dates and a glass of water to rehydrate, restore blood sugar levels and stimulate your digestion before eating a full meal.

Unfortunately not everyone can partake of the bounties of fasting. Travelers, those who are ill, women in their courses, pregnant, recovering from birth or breastfeeding, the elderly and those who do hard physical work are all exempt from fasting but may make up their missed fasting days at another time or pay fidya to feed the hungry.

Those who are mentally incompetent are not required to fast or pay fidya, and children, while not required to fast, should learn to fast little by little before puberty so they will be able to fast once they reach maturity. Those who have questions about fasting should seek advice at their local mosque.

May Allah (swt) accept our prayers and fasting during the holy month of Ramadan, and may he bless us all.
To make the most of each blessed day during this holy month, our daily routines must expand to accommodate not only our usual work or school responsibilities and exercise, but additional time for prayer, rest and time with family and loved ones.

Before sleep each night, plan out the next day, including a healthy breakfast for Suhur, additional time for prayer, and when you will take a rest. Making preparations such as setting out clothes for the morning and making lunches or snacks for children to take to school or camp will also open up time for longer worship in the morning.

Once the day has started, make sure to organize your day to work with your energy level. The best time to do tasks that require greater concentration and focus is before 1:00 in the afternoon, while less involved tasks are best left for later in the day.

For many, the day does not end with the Iftar. For those who attend Taraweeh prayer, it is important to take breaks or naps during the day to make sure you have enough energy for the evening prayer.

In many ways effective time management is a question of rearranging priorities to reflect the reality of the holy month. Instead of grabbing a quick dinner as we might at other times, we make a point of enjoying Iftar at home with family or at the mosque with our community. Instead of killing time playing video games, watching TV or spending free time online, we use that time for Ibadah (worship), including reading the Qu’ran, doing dhikr, reading hadith, listening to Islamic lectures and making plenty of dua.

Before you know it the holy month will be over. Inshallah you will have drained every drop of sweetness contained within each of its precious days.
Ramadan
Giving Selflessly during The Holy Month of Blessings

“The best charity is that given in Ramadan” (Al-Tirmidhi).

عن أنس رضي الله عنه أن النبي صلى الله عليه وسلم قال:
”أفضل الصدقة في رمضان”. (رواه الترمذي)

Gifts to Orphans in 10 Countries
Food Aid to Approx. 100,000 Families for the Month of Ramadan
6 Million Meals
The best charity is that given in Ramadan. (Al-Tirmidhi)

Giving Selflessly during The Holy Month of Blessings

Food Aid to Approx. 100,000 Families

Million Gifts

Orphans

Meals

Ramadan

6

10

In Countries

To
As I make my way to work like I do every morning of the week, today in particular an eerily familiar sight caught my eye. The hundreds of families who lost their homes during the latest war on Gaza are still living in tents; this phenomenon has sadly become somewhat of a normalcy here.

Over 10,000 homes were destroyed last summer, 2,100 lives were lost, tens of thousands of people were injured, and hundreds of thousands remain homeless. Almost a year has passed and the numbers of tents have mushroomed across the different parts of Gaza. People, being unable to rebuild their demolished homes, are still living in dire conditions and awaiting a solution that, for some, may come too late.

In the town of Khuza’a, destruction is seen everywhere as hundreds of homes have been razed to the ground. People have been living in caravans and tents that are too cold in the winter and too hot in the summer, making living conditions unbearable. This past winter, there have been several cases of infant deaths due to freezing temperatures and inadequate living conditions. If this situation is not remedied soon, this summer, many children are in danger of heat exhaustion that can lead to certain death. Providing families with fans in the summer and heaters in the winter can tremendously ease their suffering. The relentless rain, often seen as a blessing under normal circumstances, has become these people’s worst enemy. The rain tends to damage the minimal belongings they still own and oftentimes they are unable to replace them. Many of
the recent war survivors have been seriously injured and are missing one or more limbs, making their day to day activities very challenging, especially since most of them lack the proper medical equipment. In this small suburb of Gaza, there is a great need for basics, such as hygiene kits, furniture, blankets, and wheelchairs for disabled children and adults alike.

The disabled children in Gaza are the ones that suffer the most. Reham is a very bright 10-year-old girl who is severely disabled. She struggles to go to school and is totally dependent on her mother who has another disabled child and four other children to care for by herself as her husband suffered a severe back injury that has left him incapacitated. Reham is in need of an electric chair to help her be more mobile and allow her to attend school. She is one example of countless children who need medical devices or aids to function at the most basic level.

In addition, thousands of children in Gaza have partial hearing and eyesight loss due to being exposed to extremely loud explosions and sparks during the war. Children in Gaza are in desperate need of eye and ear exams, which can make a tremendous difference in their academic future, as some find it challenging to cope with these ailments and end up quitting school altogether. Urgent medical help is desperately needed to help avoid the worsening of their conditions.

Everyone suffers emotionally from war; almost everyone I know in Gaza has lost a loved one or more due to the conflict. Thousands of children suffer from post traumatic stress syndrome and experience nightmares as well as social and psychological disturbances. These children can greatly benefit from summer camps and counseling sessions that can help them cope with their difficulties and uplift their spirits.

Hunger is very common in Gaza. This problem leads to malnutrition, especially among children who are especially in need of a balanced diet full of nutrients. It is not uncommon to see children looking for food in wild shrubs or going through leftovers in garbage bins. Thousands of families who have lost their main breadwinners to the war are unable to provide adequate food for their families, sometimes for extended periods of time. Supplementing these families with food packages on a regular basis, including Ramadan, will be tremendously beneficial.

Gaza is still trying to emerge from the bloody war that it was faced with almost a year ago. And, as Gazans are still trying to recover from their emotional and physical wounds, Zakat Foundation of America (ZF) is keeping in line with its humanitarian mission and has launched a new emergency relief campaign aimed at providing the basic needs that are lacking due to the blockade and war.
Water Wells: Bringing Water to Desolation

Water is the source of life. Without water, food will not be available and life on this earth will become extinct. Safe drinking water is still a challenge that many regions around the world face due to drought and poor infrastructure, especially in developing countries. Rural India is no exception to this phenomenon, where countless villagers struggle daily due to limited or non-existing water sources.

Zakat Foundation of America (ZF) has been working with a local partner on the ground in the Bihar region of India to implement 100 hand pumps that will immediately benefit hundreds of needy households.

According to the World Health Organization (WHO), almost 1.1 billion people have no access to any type of improved source of drinking water. Every year, 1.6 million people die from waterborne diseases, and hundreds of millions more are at risk of infecting illnesses that are related to unsanitary waters.

Prior to starting the implementation, an awareness program was held by our partner organization within the targeted villages for the purpose of educating these people on the importance of potable water and the harmful effects of drinking polluted, unsafe water. So far, 25 hand pumps have already been installed and the project is making significant progress. Upon completion of this project, the quality of life for these villagers will greatly improve not only in matters of health, but also in terms of economics as this project will secure employment on a contractual basis for 18 skilled and semi-skilled laborers.

ZF will continue its efforts in providing basic needs for the underserved in different parts of the world, wherever help is needed.
With Hardship Comes Relief: Thar, Pakistan

Tabinda Syed, ZF Director of Communications

There will come a time when all are questioned about each day they had lived, whether it was a day that brought calamity or calm, poverty or wealth, grief or contentment.

With Ayah 155 in Surah al-Baqarah of the Holy Quran, Allah (swt) tells His creation of the sorrows their bodies, minds, and souls are created to encounter in this life: “And certainly, We shall test you with something of fear, hunger, loss of wealth, lives, and fruits, but give glad tidings to As-Sabirin (the patient ones).”

Such is the trial of the people of Thar in Pakistan.

In an arid desert where even the monsoon season has brought low amounts of rain since 2012, local crop has consistently failed and disease has ravaged through much of the livestock. Insufficient access to safe water storages, lack of adequate hygiene practices, and low access to healthcare services increasingly challenge basic living in Thar. In this dry area of southern Pakistan, malnutrition rates and risk of disease outbreaks continue with every day that passes.

Thar is a place where many aspects of life, including raising livestock and cultivating millet to make a living, are dependent upon water. In an area of 7,582 square miles with a population of 955,812 (as of the latest available census conducted in 1998), this is not nearly enough.

“Fear, hunger, loss of wealth, lives, and fruits” – each is a cause of suffering for the youngest infant to the most elderly in Thar. The Provincial Disaster Management Authority reports 259,946 families are facing a severe crisis in the area. The devastation is even more disastrous given that most of Thar has minimal access to critical services, such as safe water, nutritious food, and essential health care. The six health care facilities currently operating in Thar have reported 521 deaths of which 311 were children.

For the average woman in Thar, fetching water from a faraway source for the entire family is one of the main responsibilities. Children, too, are often summoned to help with this chore as the consequences of water scarcity are so severe. Facing such a dire situation, women are often rendered unable to tend to other aspects of life, while children are kept from classes and schoolwork when spending time well into the night hours trying to gather enough water to meet the family’s day-to-day needs.

Just as some are tried through affliction, others find their test in blessings and abundance.

“Know that your wealth and your children are but a trial and that Allah has with Him a mighty reward” (The Holy Quran, 8:28).

Blessed with the abundance and the means capable of easing the trial of others, the Zakat Foundation of America donors have funded the organization’s efforts to intervene and attempt to soothe the suffering of the people of Thar.

In the coming months, ZF is going to support the distribution of 200 livestock amongst 100 of the poorest families across the region to aid the self-sustenance of the needy and vulnerable families. Another step further, ZF will be installing water pumps in 10 villages of the area to enable the local population to access water and use it to fulfill their daily life requirements.

“For verily, with the hardship, there is relief” (The Holy Quran, 94:6). While Allah (swt) tests human beings, He remains Ar-Razzaq, the Provider, and does not burden a soul beyond that which it can bear. He has granted some the ability to relieve the burden of others and it is in this spirit of compassion and service that ZF is reaching out to the people of Thar, Pakistan.

May Allah (swt) bless these efforts, and bring comfort and prosperity to the region.
Zakat Foundation of America (ZF) strongly believes that education is a basic human right and a very important factor in the development of children. The five-year long conflict in Syria has left millions of children traumatized and unable to attend school. Whether internally displaced or refugees in other countries, Syrian children have undeniably been through a lot and opening classroom doors to them could break the cycle of uncertainty and poverty holding them back from a bright future.

Last year, ZF began a new initiative aimed at providing schooling for Syrian children inside Syria and neighboring Turkey, where hundreds of thousands of Syrians have found refuge. Our schools in both countries provide free education to thousands of students and secure employment to hundreds of teachers. In Turkey alone, we are funding seven schools and one Quranic madrasa that serve 3,600 children in total. In Syria, the four schools we have started sponsoring cater to 1,600 students, we also cover teacher and staff salaries. Last but not least, ZF is putting together a new project for a university in Turkey to serve young refugees, it is currently in the planning phase.

Our education programs are fully supported by the generous and loyal donors that have stood by our organization because they have seen and witnessed our work first hand. With your continuous support, ZF will continue to fight for the weak in the most unfortunate situations.
We asked students at the ZF-sponsored school in Gaziantep, Turkey

WHY EDUCATION IS IMPORTANT TO THEM.
Here’s what some of them answered.

“It will help us rebuild our beautiful country.”
- Fadhila

“Education is a must especially if we want to rebuild our destroyed country.”
- Baraa
Delaware Recognizes ZF Youth for Dedication to Community

Zakat Foundation of America Community Center of Delaware’s Youth Group was recognized by the Food Bank of Delaware for its commitment and service to the community. These dedicated youth have been involved with the Food Bank of Delaware for many years now and, this year, they helped with the initial layout, planning, and weekly maintenance of the Food Bank of Delaware’s Newark Demonstration Garden.

In May, ZFCCD Youth Ambassadors paid a visit to the Food Bank to plant vegetables in the raised beds. They returned often throughout the growing season to help with the installation of drip irrigation, spread compost, clear weeds from the plant beds, lay down wood chips, and plant additional crops. The Food Bank of Delaware’s staff reported that these children were always energetic and respectful, and that they made sure to clean up after themselves each time, doing an amazing job of representing ZFCCD.

In October, the entire Zakat Foundation team competed in the Food Bank’s DelawareCAN competition. After collecting 812 pounds of food for the hungry in Delaware, they put together a structure with the collected items that represented a giant well with a bucket that read “water is life.” The structure received an award for “Most Creative.”

The ZFCCD Youth Ambassadors along with the Rescue Rangers have shown great dedication and resolve towards this humanitarian cause, and the Food Bank of Delaware was very pleased with their incredible service, awarding them in recognition for their generous contribution.
The history of Black America is intertwined with the blood of slavery and the fight for freedom. There is an overwhelming and unfortunate perception that the African-American role in US history is limited to the years of slavery. Education, healthy discussions, and intellectual progression result in drawing attention to the accomplishments of Black who helped shape the United States of today.

A 76-year-old man expressed that, although he had worked hard throughout his life, he wishes there was more he could do to help his community now. Many of the elderly participants shared this sentiment and conveyed how concerned they were about the harsh realities and challenges their younger counterparts are facing today. A young man at the gathering noted that, despite working two jobs and volunteering often like many others, African-Americans are still unjustly perceived and portrayed in a negative light. He commented that the media contributes to highlighting the struggles of the community in a way that steals the possibility of any spotlight on all the good that emerges from the community.

Karen, a frequent volunteer at ZFCCC, attended the event and shared a very special story about a little girl who was so frightened by the events in the movie that she left the theatre before the film was over. “This was an example of what her parents and grandparents went through so that she could go to school, to get to vote,” Karen pointed out. She comforted the girl and helped her understand why it was so important for kids like her to work hard in school and build a strong future for the African-American community.

ZFCCC has become somewhat of a safe haven for the South Shore neighborhood during the past few years. In recognition of regular attendance and supportive voluntary service, Certificates of Appreciation were passed out to longtime participants. Since its inception in 1926, Black History Month has greatly contributed to the revival of African-American history, a tale of tremendous triumph in the face of unspeakable human tragedy. African-Americans have played a crucial role in the history of this great nation from the time of slavery through the civil war and to this very day.
As a Muslim, you are striving every day to develop the spiritual attributes that are essential in this world and the next. But we also need material things in this world, and we need the means to pay for them. When it comes to acquiring and spending wealth, how does Islam guide us?

As Muslims, we know that wealth and everything else in the universe belongs to and comes from Allah (swt). So how do we deal with our wealth accordingly?

1. Wealth can be enjoyed, but do not let it distract you.
Wealth can give us pleasure in life, but it can also be a distraction from what is truly important. The true believer deals with his wealth as if it is merely a worldly matter because it will not follow him or her into the afterlife. Muslims are warned in the Quran to be on guard against greed. A Muslim should not save and hoard great sums of money, but should distribute it to those who are in need of it.

2. It is never acceptable to earn a living by doing wrong.
Muslims must earn their wealth in a lawful, or halal, way. It is not to be earned by selling or buying things that Allah (swt) forbids us, such as alcohol or pork, or by engaging in illegal activities. Allah (swt) advises us against this:

"O you who have believed, do not consume one another’s wealth unjustly but only [in lawful] business by mutual consent.” [The Holy Quran, 4:29]

3. Practice charity toward the poor, orphans and those in need.
The faith of Muslims is built on the five pillars of Islam. One of those pillars is giving wealth to charity, or zakat. In fact, in the Quran charity is often mentioned as going along with prayer.

"[True] righteousness is [in] one who believes in Allah, the Last Day, the Angels, the Book, the Prophets and gives of their wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes Prayer and practices regular charity…” [The Holy Quran, 2:177]

The Prophet Mohammed provided the ultimate example of a Muslim who spent his wealth in charity. He provided for others before taking for himself. He was a simple man and was never greedy. He himself was an orphan and Muslims are taught in the Quran that their wealth should be spent towards orphans and those who cannot provide for themselves. Even without abundant wealth, you can still give in the cause of Allah (swt) because even the smallest amount is an act of charity.

4. Do not fear poverty. Allah (swt) will provide.
In the time before Islam, the pagans would kill their children in fear of poverty. After Islam was introduced, the companions who used to practice this tradition began to abstain from it.

“[D]o not kill your children out of poverty; We will provide for you and them,” [Quran 6:151].
Allah (swt) is the provider of all. A true believer should not fear poverty because He will provide for them. Some believers say that fearing poverty is the same as not trusting in Allah (swt).

5. Giving of your wealth is the source of true prosperity.
"The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.” [Quran 2:261]

When one spends his wealth in the way of Allah (swt) there is no decrease in wealth. Charity increases wealth because Allah (swt) replaces it with something better and greater.

These are just a few examples of the many ways Muslims are taught to think about and handle their wealth. Your wealth should always be gained through lawful means if you wish to be considered a true believer. And you can avoid the pitfalls of greed by giving charity as often as you are able after bills, debts and other obligations have been met. Islam teaches that the wealth a Muslim spends in charity will never decrease.
“PRACTICE CHARITY TOWARD THE POOR, ORPHANS AND THOSE IN NEED.”
Zakat Foundation of America (ZF) has once again received a four-star rating from Charity Navigator, America’s leading charity evaluator. ZF has received this rating, the highest possible, for the 5th time.

Charity Navigator scores charities for transparency, accountability and wise use of donor funds.

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ZF spends 89 cents of every dollar donated on program costs: orphan sponsorship, seasonal programs, emergency relief, sustainable development and others both in the United States and around the world. Only 8 cents on the dollar is used for administrative and general expenses.

Charities’ financial health is evaluated through the analysis of program expenses, administrative expenses, fundraising expenses and fundraising efficiency, among other metrics, according to the forms charities submit to the IRS.

This year, ZF came ahead of similar organizations that do the same type of work such as Lutheran World Relief and Samaritan’s Purse.
“Give charity without delay, for it stands in the way of calamity.”
Al-Tirmidhi, Hadith 589

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