

RAHMA

رحمة

“Heaven lies at the feet of mothers.”

- Prophet Muhammad (pbuh)



Project Outline

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CIDI

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**CIDI is a 501(c)(3) non-profit organization*

Overview

Single mothers, regardless of background, face stigma and discrimination from the greater society. This stigma is even greater among Muslim single mothers. Muslim single mothers living in Rochester not only face community-wide issues of affordable housing, access to medical care, low wages, and inefficient public transportation, but they also have difficulty finding spiritual and moral support within the Muslim community itself. Since Fall of 2018, CIDI has helped numerous women secure their current housing, find shelter, clothing, and peer support. The need is clear: We must create a program dedicated to helping Muslim single mothers in Southeast Minnesota. *Rahma* is open to all mothers, but its services are catered to Muslim single mothers.

Many residents of Rochester and Olmsted County are not aware of resources available to help families facing eviction or late utility bills. Existing applications for assistance are often time-consuming, inaccessible, or require lengthy filing periods. Often these mothers do not realize the gravity of their situation until they reach a point where they do not have the time to search out help, file, and wait for the application to process.

That is why Community Interfaith Dialogue on Islam (CIDI) created *Rahma* (mercy) to act as a lifeline in times of housing and other financial emergencies. *Rahma* aspires to serve as an accessible and easy way to attain financial resource for Muslim single mothers.

Here is testimony from Muna, a single mother of two daughters who reached out to CIDI in November of 2018 after she received an eviction notice from her rental management office after failing to pay her rent:

First I want to thank you for helping me and understanding my life crisis and you made me feel very comfortable talking to you and you cared about helping me. I'm more focused on having a Financial savings. They are good people in this world and there is nothing wrong with asking for help in your community. - Muna (Rochester)

Goals

1. Provide emergency financial assistance to Muslim single mothers and their children in order to ensure the basic needs of food, clothing, and housing are met.
2. Provide information on local housing, social services, education, and behavioral health if needed.
3. Provide Muslim single mothers and their children spiritual and religious support from a dedicated and empathic mentor and/or group of local Muslim volunteers.

4. Unite Rochester and SE Minnesota's mosques and Islamic centers around this common Islamic principle of protecting society's most vulnerable and honoring mothers and their children

Strategic Objectives

★ Grow

- Build a network of volunteers, donors, educators, and organizational support

★ Innovate

- Utilize online resources and social media
- Expand Rahma brand

★ Measure Impact

- Collect data to assess results and refine the program
- Create a measurement framework
- Develop impact evaluation to measure long-term outcomes

Specifications

In order to apply for funding through *Rahma*, the applicant must provide proof of financial need through the following documents:

- Eviction notice
- Rental or mortgage statement
- Bank statement
- Medical bill
- Utility bill
- Phone bill
- Childcare bill
- Income statement
- Prescription drug bill
- Other documentation

Financial Assistance

In an emergency and on a case by case basis, *Rahma* offers limited financial assistance (up to \$500 in a 12-month period) to qualifying applicants. Before an applicant is deemed eligible for assistance, CIDI will explore other existing assistance options via county or other organizations. There are two ways the applicant can access funding:

I. Emergency Assistance

Rahma offers emergency financial assistance to qualifying applicants for utilities, rent, phone bill, medical bill, prescription drugs, gasoline cards, and other emergency needs. Total assistance cannot exceed \$250 per household in a 12 month period.

II. Interest-Free Housing Microloan

If an applicant wishes to receive financial assistance (greater than \$250 but not exceeding \$500) for housing or housing down payment, she can apply for an interest-free Housing Microloan. CIDI will disburse the loan amount directly to the applicant's landlord, rental management office or mortgage company. The loan will not be paid directly to the applicant. If approved, the applicant agrees to pay back into CIDI's *Rahma* fund. CIDI and the applicant will determine the monthly Microloan payment amount. The first payment will be due no later than 30 days after CIDI makes the payment to the appropriate housing recipient. The applicant will then make monthly payments to CIDI. Once half of the total Microloan has been repaid to CIDI's *Rahma* fund, the remaining loan balance will be "forgiven".

CIDI will "forgive" the remaining loan once the above-stated requirements have been met and the recipient agrees to organize one Muslim Sisters Social Support meetup at a time and location agreed upon by recipient and CIDI founder Regina Mustafa.

[Rahma Application Form](#)

[Rahma Women's Support Group](#)