



MAC

MUSLIM AMERICANS FOR COMPASSION

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MAC Interviews: Azhar Hameed, President of Akhuwat USA

As our communities adjust to a new way of life brought on by the spread of COVID-19, it's more important than ever to spotlight organizations dedicated to helping poor families climb out of poverty and become more self-reliant. Akhuwat is just such a company.

Worldwide, Akhuwat has benefitted more than 2.5 million families through a variety of social and/or educational programs. Perhaps most notably, they provide interest-free loans to families in need as a solution for poverty alleviation. In 2018, Akhuwat was given the Social Entrepreneur of the Year Award by the World Economic Forum.

For a closer look at the organization's successes so far and its goals for the future, MAC is pleased to share our interview with Azhar Hameed, President of Akhuwat USA.

Q: Mr. Hameed, thank you for speaking with us. To start, could you explain how you came to be involved with Akhuwat?

A: Happy to be here. I began this journey as a technology entrepreneur. Upon selling my company in 2015, I chose to give back and help others. I became aware of Akhuwat through its providing of school to underprivileged students in Pakistan. At first, I believed I should focus on education, then I thought the answer was health. Finally, I realized that poverty is the root cause of all these symptoms I'm trying to address. Teaching people how to fish is a longer-term solution than simply giving them fish.

The dots connected for me, and Akhuwat was a natural fit for me to join. I was asked by the organization if I could build upon their foundation in the United States.

Q: Tell me more about Akhuwat. What are the company's successes so far?

A: The story goes that Akhuwat began about 18 years ago. A woman came to our founder, Dr. Muhammad Amjad Saqib, and asked to borrow 100 dollars. He gave it freely and forgot about the loan. When the woman came to return the money six months later, he refused to accept it. Instead, he told her to pass it on to another person who needed it. Since that day, Akhuwat has grown and grown. We estimate 4.3 million loans have gone to families and more than 10 million people's lives have changed for the better. We estimate the economic impact to be 10-fold.

Q: What is Akhuwat's philosophy that guides those involved to assist families in need?

A: We do not discriminate based on faith. However, we often collaborate with religious institutions because we feel their infrastructure

is reliable and often underutilized. Also, families see those institutions as a more neutral place than perhaps a loan office would be.

We have a process. When someone applies for a loan, we do not charge fees, interest or collateral. We ask only for a promise to give back when able. Believe it or not, we have a 99.9% recovery rate. Last year, the organization received \$2.3 million from families on goodwill. They simply wanted to give back and make a difference.



Akhuwat is making a difference in 150 locations worldwide. Everywhere, there are honorable people facing difficult times.

Q: Akhuwat has many social programs in addition to micro-financing. Could you discuss those?

A: Yes, of course. There are several initiatives Akhuwat is involved in that we're very proud of. We're empowering women, underprivileged people and educated persons who are out of work. We give them respect and services. We provide free education to underprivileged children. We have one of the largest mental health facilities in Pakistan, where we treat depression, bipolar disorder and much more. We just recently started providing meals to older women without means.

Akhuwat is also the biggest supporter of transgendered persons in Pakistan. There are about 1,700 of these individuals that we're aware of. We have them on payroll or stipend, employing many in our clothes banks. And, those clothes banks distribute millions of articles of clothes year round, including clothing for women getting married who could not otherwise afford wedding garments.

Q: Yes, I believe MAC has begun support of the Transgender Health Initiative, the "Learning Hub" school in Pakistan and the wedding support for women and families in need. We're excited to do more. Is there anything you would tell interested parties about how they can help?

A: Poverty alleviation is the number one goal we all should work on. If you can assist Akhuwat in providing interest free loans to those in need so they may empower their own lives, send kids to school and treat their elderly. The money is returned and then someone else benefits. We are also fundraising to touch more families in need.

Editor's Note: For more information on the initiatives MAC is supporting, visit the following links:

[Visit this link for information on Akhuwat's Education Services.](#)

[Visit this link for information on the Transgender Health Initiative.](#)

[Visit this link for information about the Akhuwat Clothes Bank.](#)



Q: How long have you worked with Akhuwat, and what are your responsibilities?

A: We began our partnership about five years ago. Today, I'm the global president responsible for increasing activity in the US, UK, Europe and Australia. Despite no fundraisers or staff, we raised about \$1 million just through word of mouth and social media.

To be honest, buy-in to the company has been difficult due to the stigma attached to anything that has to do with Pakistan. The stigma is that anything related to Pakistan must relate to terrorism. Often times, anyone who is not Pakistani is worried, scared or not interested. We're working tirelessly to change that perception.

In my years of fundraising, not even half a percent of donations have come from non-

Pakistanis. That's why I'm rebranding, repositioning, and taking the organization globally. We can attract so much growth from big hearted Americans. For example, it was refreshing when Muslim Americans for Compassion reached out to us. We're excited to work with you.

Q: What are you doing in the United States that perhaps you aren't working on elsewhere?

A: There are many undocumented immigrants who are invisible people, but they live here. They work for us. They are like family, but for whatever reason they don't have legal status. However, Akhuwat is a human organization first. Our responsibility is to all people. We want to expand our reach and provide loans in the US like we have in other countries. No interest, no collateral, paid in good faith. The same thing we've done for years. Once you can pay back the loan, simply return the money so it can go to someone else.

Thank you again to Azhar Hameed for speaking with MAC about these great programs. To learn more and find out how you can get involved, visit www.akhuwat.org.pk or reach out to MAC. We'll be collaborating with Akhuwat on several initiatives including Transgender Health Initiative, the "Learning Hub" school in Pakistan and the wedding support for women and families in need. Thank you for your consideration. Look for more information coming soon!



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If you have stories you'd like to share that relate to compassion and interfaith positivity, please email them to macusa502@gmail.com.

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