WE STILL HAVE NO SUPPORT:

The Impact of COVID-19 on Muslim Communities in the Greater Washington Region

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We are also grateful to the entire JMC Rapid Response Team for doing the incredible hard work over the past year to reach out to communities. This includes Priyanka Gogia, Mahnoor Hussain, Youmna Ansari, Sarah Batool Khan, Sofia S. and Rasha A.
INTRODUCTION

As we pass the one year mark of living through COVID-19, and grapple with the staggering death toll and human cost, Justice For Muslims Collective (JMC) is releasing a community brief to share our efforts to respond to the pandemic in the past year. This brief offers a snapshot of the ways COVID-19 has impacted mainly working-class Muslim communities within the Washington, D.C., Maryland, and Virginia area, and presents the ways JMC has responded and disbursed funds to support families and individuals. This brief is also a labor of love and is released in honor of the resilience, strength, and power of our communities, and in deep mourning for the loss of community members who have been impacted during one of the most challenging political moments of our lives.

Moreover, we feel it’s important to note that these structural crises will not be over with the end of the pandemic. From climate disasters across the country, deteriorating infrastructure, and organized government abandonment, JMC firmly believes that community-based groups will need to develop rapid response capacity and infrastructure to fill the void and care for our communities that are often abandoned.

Therefore, towards the end of this brief we are sharing demands from fund recipients and JMC’s rapid response team on our recommendations for creating a just response and recovery plan to the pandemic and addressing the underlying systemic issues that created these conditions in the first place.
According to the Washington Post, at least 517,000 individuals have died from COVID-19 and more than 28 million Americans have been infected. We want to note that these numbers are most likely a huge undercount as data is being gathered based on deaths reported at hospitals, and as a community-based organization, we feel it’s important to acknowledge the inaccuracy of data metrics that overlook many of our communities who might not be counted.

Currently, there appears to be no end in sight to the COVID-19 pandemic in the U.S. The premature re-openings, lack of preparation in disbursing aid, and disorganized unemployment relief has kept the virus transmission strong. As cases rise in the D.C. region, communities of color are being hit the hardest. Many community members are working in precarious, high-risk environments to support their families in the face of limited financial support. Many are undocumented/excluded and could not receive unemployment benefits from the CARES Act in the first place. As of February 2021, approximately 227,816 people from minority groups have contracted COVID-19 in D.C., Maryland, and Virginia region (DMV). To break this down further, Black and Asian communities are being hospitalized at 3.7 and 1.2 times the rate of White communities, respectively. According to ABC7, 75% of people who have died of COVID-19 in D.C. are Black.
To further compound the situation, the second CARES Act only extended relief measures like the eviction moratorium to the end of March 2021. About six million people will face homelessness, and with housing insecurity comes an increased susceptibility to contracting COVID-19. The second CARES Act did extend protections to mixed-status families, but fully-undocumented families and elderly dependents were still excluded from funds. Weekly unemployment insurance has also decreased from $600 to $300. Coupled with the decreased stimulus payments and unmasked white supremacists in D.C., our communities are more vulnerable than ever. It is clear that the systemic factors surrounding minoritized communities’ vulnerability to the virus have not been a priority for the federal government’s disease response.

It’s why, according to a report from South Asian Americans Leading Together, community organizations like Justice for Muslims Collective are left “filling the gaps”
JUSTICE FOR MUSLIMS COLLECTIVE'S COVID-19 RESPONSE
In April of 2020, Justice For Muslims Collective (JMC) formulated a COVID-19 rapid response in order to directly support working-class community members within Muslim communities, including but not limited to Black, African, Arab, South Asian, Iranian, East Asian, South West Asian, and North African (SWANA) community members.

As a new organization that aims to build the power of Muslim communities and anyone who is impacted by structural and institutional forms of Islamophobia in Washington, D.C., Maryland, and Virginia, we have continued to navigate crisis after crisis. While COVID-19 and responding to a pandemic presented numerous new challenges, white supremacy, anti-Black racism, Islamophobia, xenophobia, capitalism, patriarchy, and structural oppression aren't new forms of violence to navigate for our communities. This pandemic exposed what we had already known from the beginning - our communities are seen as invisible and disposable.
In order to respond to COVID-19, JMC created **three points of intervention:**

**DIRECT MUTUAL AID**
Over the past year, we have all witnessed the tremendous mutual aid networks that are operating all throughout the country. Where government relief efforts have failed, mutual aid has provided a critical line of relief. In that spirit, JMC worked hard to raise $167,000 to support community members. We were grateful to the support of Sanctuary DMV, the Weissberg Foundation, the Meyer Foundation, the Emergent Fund, Third Wave Fund, Lutheran Church, and Muslim donors who helped us raise our goal for this fund. We disbursed all of these funds to **over 175 families** and individuals. We decided that we would disburse $1,000 for a family in need and $500 for someone who applied as an individual.

**MAPPING NEEDS, RESOURCE DEVELOPMENT, AND POLITICAL ENGAGEMENT**
JMC’s member leaders stepped up immensely during the past year to support this effort. From curating resource sheets to getting on the phone to reach out to over 140 South Asian restaurants, we are immensely grateful to the leadership of JMC’s South Asian Rapid Response Initiative’s Leadership Core, our JMC Civic Engagement Leadership Core, and our general member leaders who added capacity to move on these efforts. We were also grateful to our partners for working with us to offer timely webinars.

**BUILDING COMMUNITY RESILIENCE THROUGH HEALING AND WELLNESS**
In order to navigate the immense stress, grief, disruption, and pressure of this moment, we moved our in-person HEAL circles online. Our sessions were led by Chaplain Yasmin Yonis and provided a space for community members to be together, process these unprecedented and extremely difficult times, and receive the beautiful wisdom our Chaplain has to offer.
All of these efforts above supported our community members in navigating COVID-19 and the pandemic. This specific brief delves deeper into the work to distribute the COVID-19 mutual aid fund, testimonials from fund recipients, data we tracked through the fund applications in order to understand needs of community members, direct feedback from community check-ins with fund recipients, and a Wave 2 check-in and calls with fund recipients. We also present in this report, demands for policymakers on adequately addressing COVID-19 and the long road ahead to recover from the long-term impact of this pandemic.
JUSTICE FOR MUSLIMS COLLECTIVE'S COVID-19 MUTUAL AID FUND
WAVE 1: Setting Up the Structure & Outreach

Justice For Muslims Collective conducted research and checked-in with partner organizations who were setting up relief funds to ensure that JMC’s relief fund was in accordance with IRS guidelines. As a small organization, we learned a wealth of information regarding the structure that organizations and collectives need to put in place in order to support community members. We are also tremendously grateful to our fiscal sponsor, Defending Rights and Dissent for supporting us in setting up the financial disbursement backend to support this work.

Initially, JMC conducted research on setting up the fund, and assembled a COVID-19 Rapid Response Team of JMC community leaders who have been meeting regularly on a weekly basis. We also set up criteria and an application process to ensure we documented the need from community members and prioritized those who were facing evictions and needed rent relief, survivors of domestic violence, and care-takers and the main breadwinners for families.

After we set-up the structure for disbursing the fund and a team that made decisions based on criteria we applied across applications, we disbursed funds in numerous waves. Individuals applied to the fund, and based on our criteria that selected individuals based on the most dire need, survivors of domestic violence, refugees, and individuals who were excluded from receiving support by other funds, such as the CARES Act were chosen. We also requested documentation once fund recipients were selected to ensure they could support their need. As a collective, we wanted to be mindful to not overburden community members, but also wanted to ensure we had some documentation to back their request for need. The JMC Rapid Response Team worked incredibly hard to make calls, send texts, and to also engage in check-ins with individuals who were selected by the COVID-19 Rapid Response Team. In addition to collecting information, it is a huge undertaking to disburse funds to hundreds of families in need.
LESSONS LEARNED:
CHALLENGES & BEST PRACTICES IN DISBURSING AND MANAGING THE FUND FOR MOVEMENT GROUPS

Build structure. It helps with accountability and moving the work along.

Be organized. Ensure you have good processes in place, including a survey to reach out to fund applicants, securely-saved spreadsheets (especially if they include the private information of fund applicants), and proper documentation to track information and keep tasks on track.

Check-in and ensure you have capacity to communicate, disburse, follow-up and check-in with the core team and impacted community members.

Create a strong system for outreach to community members.

Create processes and structures for community members to join the organization by setting up a membership model to facilitate community members giving input and being part of the work.

Establish relationships with community members and have one-on-one conversations so that this isn't about charity but rather building community.
Thinking through security culture and infrastructure.

Ensuring that when you are working with Muslim communities, ways that the War on Terror and national security infrastructure, such as opaque lists and banking protocols of verifying names and cross-checking, can create confusion or present barriers for Muslims.

Being prepared that no amount of mutual aid support or the fund will fill the massive need community members have and hence setting clear expectations from the start.

Figuring out ways to get funds to impacted community members in time, especially those who may not have bank accounts.

Immense challenges with using apps like Venmo, PayPal, and others when transferring large amounts of funds that can flag your own organization as well as other individual accounts.

Patience and consistency from the internal organizing team to do follow-up as, in some cases, community members may not respond due to the challenges they may be experiencing.

LESSONS LEARNED:
CHALLENGES & BEST PRACTICES IN DISBURSING AND MANAGING THE FUND FOR MOVEMENT GROUPS
THE BREAKDOWN OF THE FUND:
An overwhelming need by community members

JUSTICE FOR MUSLIMS COLLECTIVE RAISED $167,000 AND DISBURSED THE FUNDS TO OVER 175 FAMILIES

FUND RECIPIENTS WHO APPLIED FOR THEIR FAMILY RECEIVED A $1,000 RELIEF GRANT AND THOSE WHO APPLIED AS AN INDIVIDUAL RECEIVED $500

Rent was the leading need named by applicants: 75% of the applicants said they were struggling to pay rent.

Loss of employment: Over 50% of applicants stated they lost their employment.

More than 340 community members applied to the fund once it opened in May.

54% of applicants said their household income was less than $20,000
34% said their household income was between $20,000-$34,999

Almost half of all applicants were denied funds from the CARES Act or their local government and 79% did not receive any funds to help offset the effects of the pandemic.

RENT WAS THE LEADING NEED BY FUND APPLICANTS: ALMOST ALL (92%) OF APPLICANTS SAID THAT IF THEY RECEIVED A GRANT FROM JMC, THEY WOULD USE THE MONEY FOR RENT
WAVE 2: Moving from direct relief to building community power and understanding community needs

As a collective liberation organization, our aim is not only to directly support our community financially or through mutual aid, but to build power, collectivize and create real and radical change. The only way to know what our community needs in terms of support, resources and spaces was to check in directly with people. As such, after distributing most of the fund, we decided to reach out to everyone in the fund to work with them and build what we’d done thus far.

As a team, we reached out to all fund recipients who expressed interest in becoming a JMC member. We reached out by phone and asked them how things were going, provided them an opportunity to tell us how JMC could further help them, and asked them to provide feedback on some community-building ideas we were considering, including a Town Hall meeting, Know Your Rights trainings on evictions, and virtual social gatherings with check-ins and resource shares.

Based on input we got from fund recipients through phone banking that having a space to speak with others going through similar struggles would be helpful, we hosted our first Town Hall virtually on October 21, 2020. The purpose of the meeting was to create a space for community between fund recipients and to invite them into JMC. We also wanted to hear what people are struggling with as the COVID-19 pandemic continued to worsen, how we can help with their needs, and how we can organize for long-term solutions to the issues that were exacerbated by the pandemic.
With the help of 10 volunteers from the COVID-19 Rapid Response Team and the South Asian Rapid Response Initiative cohort, we made phone calls over the course of a few weeks in September 2020.

Out of 130 individuals and families in the fund who expressed interest in joining JMC as a member, we were able to get in touch with and speak to about 25.

Here is what we found:

**Organized Government Abandonment**

Most people are still struggling to barely survive this pandemic. We are facing organized abandonment from our government as a policy choice.

**Struggling to Find Work & Unemployment:**

We heard that many people lost their jobs during COVID-19 and are struggling with unemployment and trying to find work.

**Support with Rent and Living Costs:**

People need support with rent as it is their largest expense, followed by food, medical bills and medications. Many community members are months behind on their rent and other large expenses.

Unemployment benefits under the CARES Act ended in July 2020 for many, and exacerbated people’s financial problems. Many people requested direct financial support for basic needs like rent and food. People need to care for and support their children and families and are unable to do so.
Many in our community are also deeply struggling with hopelessness, depression, loneliness and feelings of isolation from community. Counseling, support groups for Muslim women and support groups for community members struggling during COVID-19 were all requested forms of support and resources. People also requested activities for children to support them emotionally and mentally during this time given the additional burden of having children home from schools.

We also heard that there are needs we could easily help fulfill through fundraising efforts and donation drives, such as the need for clothing, blankets and furniture. Some members of our community have arrived recently in the U.S. and need help finding employment and community. In our fund, we had a huge number of refugees apply and this is a specific demographic of individuals who arrived immediately prior to the pandemic.

There were also requests for more resources and centralization of information, such as a mapping and updated resource sheet to ensure all of the information is current and up to date. Everyone we spoke to said they would be interested in building community with each other, being JMC members, hosting Town Halls, Know Your Rights trainings on evictions, and social support community spaces.

Overall, there is a severe need for more direct financial relief support and community space. These resources should also be in-language so that people can access them. Some of the community members also named the need for community and many named that JMC was one of the only organizations within the Muslim community to provide support.
WAVE 3: OUTREACH

From September to November 2020, we made another round of grants to community members with a specific focus on those who needed housing and rental relief support. We also decided to do a follow-up survey targeting individuals who had applied to the fund but not yet received a grant. We asked the individuals to answer questions relating to their employment, housing, and financial status.

We learned that housing was becoming a major issue as the pandemic wore on and government-provided housing relief was not in sight, so we decided to prioritize individuals and families who were facing eviction or were having difficulty paying their rent. In this wave, we reached out to 40 individuals and families and were able to distribute funds to an additional 39 individuals and families.
IN THEIR OWN WORDS:
Testimonials from people who received the fund and their impact

**K, MARYLAND**
I lost my job at the beginning of the pandemic and was worried about how I would have enough money to pay rent for my apartment. Thanks to the COVID-19 grant from JMC, I was able to pay for one month's rent. Housing is our most important expense; I need to make sure I can always keep my family housed and safe. Thank you guys and God bless you all.

**H, MARYLAND**
I lost my job during COVID-19 and I was struggling how to maintain myself and my family during this situation and it was really hard to find job to cover all those expenses. Thanks from JMC that they have such a wonderful grant for those who lost their job and help people in this difficult time to support their family, pay their rent, and bring food on the table for the family.

**AR, MARYLAND**
I recently moved to the U.S. and settled in Maryland. Started work in a food company, but due to the COVID-19 pandemic last my job. In addition, my wife and I got sick and fell in bad and critical conditions. I contacted the JMC for support and received a bank check that enabled me to buy medicine for my wife and pay a part of my house rent. Thanks to JMC.
IN THEIR OWN WORDS:
Testimonials from people who received the fund and their impact

I thank the Justice for Muslims organization to the bottom of my heart. During this Covid pandemic I lost funds due to layoffs at my job. I was behind on all my bills after a while and a little backed up on rent. They helped me out a great deal, I was able to pay all utilities down and put a little on rent. Thank you so much for all you do!

M, MARYLAND

I have two small kids and newly came to the U.S. and faced COVID pandemic, this year has been pretty tough on us. We have been without jobs since the start of this year. We are barely paying rent. JMC help our family and it made a big difference and we had a relief for awhile. JMC works tirelessly to make the lives of families better. This vital work could not be done without the generous contributions of the great team. The team is so friendly and responsive! What you guys are doing is so wonderful, and I thank you for the generosity you show to the community.

S, VIRGINIA
I got the JMC fund in a very tough time, unemployment due to COVID19, and on the other hand, my 23 year-old brother who just graduated from Law school, but suffering from rectal cancer. As you know, cancer treatment is very expensive and I was the only one to help my brother. Still my brother is suffering and he need my and everyone's help to pay for his treatment. Whatever I saved before, all is gone and still I have to send him money for his treatment. The fund I got from JMC, helped me to pay my utilities bills, and send some to my sick brother.
FUTURE DIRECTIONS AND HOW WE WILL CONTINUE BUILDING POWER
Based on the work JMC’s COVID-19 Rapid Response Team has engaged in and through conversations with community members, we firmly believe that unless we make demands that address the underlying structural problems, it will be difficult to truly build back our communities. Based on our discussions and what we’ve learned, we are making the following demands.

**EMPLOYMENT JUSTICE**

Guarantee secure and stable employment for everyone
Ensure that everyone is paid a livable wage
Work towards a universal basic income policy

**HOUSING JUSTICE**

Cancel Rent and forgive all debt
Eviction moratoriums must be extended until the end of the pandemic
Unhoused people should be provided with housing immediately
Work towards creating a rent-free housing policy

**UNIVERSAL HEALTHCARE**

Mandate universal healthcare

**REPARATIONS AND DIRECT SUPPORT FOR ALL:**

Provide reparations to all those who have been impacted. Find funding to support these programs by taxing the 1 percent and divesting the funds invested into policing and military budget into structures of community care.
Finally, we want to stress that it is critical for our society not to forget the human toll of this pandemic. People’s lives cannot be reduced down to a statistic, and we must reject the ways we have all become desensitized to the human loss during this pandemic. This pandemic has caused immense suffering and has truly laid bare the exploitative and inhumane realities of our society. In that vein, as a collective we want to invite you to join our efforts in responding to COVID-19. All of us can play a role in creating a better society where all members are taken care of, valued, and protected.