Inspired by Faith

A Background Report “Mapping” Social Economic Development Work in the Muslim World

A project of the Berkley Center for Religion, Peace, and World Affairs and the Edmund A. Walsh School of Foreign Service at Georgetown University

Supported by the Henry R. Luce Initiative on Religion and International Affairs
**Luce/SFS Program on Religion and International Affairs**

From 2006–08, the Berkley Center and the Edmund A. Walsh School of Foreign Service (SFS) collaborated in the implementation of a generous grant from the Henry Luce Foundation’s Initiative on Religion and International Affairs. The Luce/SFS Program on Religion and International Affairs convenes symposia and seminars that bring together scholars and policy experts around emergent issues. The program is organized around two main themes: the religious sources of foreign policy in the US and around the world, and the nexus between religion and global development. Topics covered in 2007–08 included the HIV/AIDS crisis, faith-inspired organizations in the Muslim world, gender and development, religious freedom and US foreign policy, and the intersection of religion, migration, and foreign policy.

**The Berkley Center**

The Berkley Center for Religion, Peace, and World Affairs, created within the Office of the President in March 2006, is part of a university-wide effort to build knowledge about religion’s role in world affairs and promote interreligious understanding in the service of peace. The Center explores the intersection of religion with contemporary global challenges. Through research, teaching, and outreach activities, the Berkley Center builds knowledge, promotes dialogue, and supports action in the service of peace. Thomas Banchoff, Associate Professor in the Department of Government and the School of Foreign Service, is the Center’s founding director.

**The Edmund A. Walsh School of Foreign Service**

Founded in 1919 to educate students and prepare them for leadership roles in international affairs, the School of Foreign Service conducts an undergraduate program for over 1,300 students and graduate programs at the Master’s level for more than 700 students. Under the leadership of Dean Robert L. Gallucci, the School houses more than a dozen regional and functional programs that offer courses, conduct research, host events, and contribute to the intellectual development of the field of international affairs. In 2007, a survey of faculty published in *Foreign Policy* ranked Georgetown University as #1 in Master’s degree programs in international relations.
About this report

This paper was prepared as background for the Symposium on Global Development and Faith-Inspired Organizations in the Muslim World, held December 17, 2007 in Doha, Qatar at Georgetown University’s School of Foreign Service-Qatar campus.

The December 2007 symposium, focused on the role of faith-based organizations in the Muslim world, is part of a broader comparative project on Religion and Global Development within the Luce/SFS Program on Religion and International Affairs. The program examines both the role of religious groups and ideas in donor and developing countries, and the prospects for greater religious-secular cooperation in the development field. Its components include graduate student research fellowships; a religion and development database; and the creation and dissemination of “religious literacy” materials for development professionals in government, NGOs, and international organizations. Through a series of meetings with stakeholders and background reports, the Luce/SFS Program on Religion and Global Development will map the role of faith-based organizations around the world and point to best practices and areas for collaboration. A symposium in April 2007 explored the role of faith-based organizations in the US, and a workshop in June 2008, held in The Hague, Netherlands, examined the European and African contexts.

About the authors

The report was prepared by a team comprising Jehan Balba, Meredith Connelly, and Carrie Parrott Monahan, working under the supervision of Katherine Marshall, Senior Fellow, Berkley Center and Visiting Associate Professor of Government, Georgetown University. Adrienne Clermont, of the World Faiths Development Dialogue, provided significant input. Support from Melody Fox Ahmed, Program and Business Manager at the Berkley Center, is gratefully acknowledged. Comments are welcome to km398@georgetown.edu.
# Table of Contents

**Introduction: The Task** ................................................................. 5  
  Defining the *Muslim World*?  
  Poverty and Change in the Muslim World  
  Efforts to Fight Poverty in the Muslim World

**Framework: Understanding Organizations** ..................................... 13  
  Charity, Development, and Endowments  
  Legal Aspects  
  Typologies of Organizations

**Sector Focus** ............................................................................. 21  
  Children and Youth  
  Education  
  Health  
  HIV/AIDS  
  Microfinance  
  Women’s Programs

**Country Stories** ......................................................................... 31  
  Morocco: Islamic Inspiration and Civic Associations Interact  
  Egypt: Ancient Traditions meet Modern Civil Society  
  Jordan: The Delicate Balance  
  India: Large and Special Case  
  Malaysia: Economic Success, Careful Social Balance  
  Turkey: Interplay of Secular State and Religious Traditions  
  Uzbekistan: Control set against Central Asia’s Changing Realities

**Partnerships and Relationships: the Broader Development Community** 45  
  Islamic Organizations and the United Nations System

**Emerging Issues** ......................................................................... 47  
  Boundaries of Social and Political  
  Financial Flows  
  Gathering Knowledge
Appendix 1: The Muslim Brotherhood and Hezbollah: Background ........................................... 51
Appendix 2: Acronyms Used .................................................................................................. 53
Appendix 3: Works Cited ...................................................................................................... 54

Index of Tables and Text Boxes

Table 1: The Largest 15 Muslim Countries by Population ......................................................... 8
Table 2: Islamic Populations by Region .................................................................................... 8
Table 3: Selected Muslim Countries with Large Muslim Majority Populations ....................... 9
Table 4: 2007–8 Human Development Indicators of Selected Muslim-Majority Nations High Human Development (70 Countries in group) ........................................... 9
Table 5: OIC Membership and Development Indicators .......................................................... 10
Table 6: AIDS Prevalence in Countries with the Largest Muslim Populations ................. 27
Table 7: Muslim Majority Countries with Rising HIV/AIDS Prevalence ................................. 27
Box 1: The Islamic Development Bank ................................................................................. 11
Box 2: The Aga Khan Development Network ....................................................................... 12
Introduction: The Task

A remarkable and dynamic array of institutions works today to combat poverty and advance social justice. Many are public in character, linked to governments and global public institutions: they operate at every level, from local to international. On many fronts this large and growing number of private organizations is mounting in significance. Among these organizations, which include business, private voluntary (or nongovernmental) organizations, foundations, community organizations, and the like, many, in varying ways, are supported or inspired by faith and religious convictions. The term “faith-based organizations” (FBOs) has emerged as a widely used label referring to this category of institutions among the civil society, not-for-profit organizations that have seen explosive growth over the past two decades. Given their importance for development work and important gaps in knowledge about them, they are the focus of a multi-year investigation led by the Berkley Center for Religion, Peace, and World Affairs at Georgetown University.

As part of the broader project, this report focuses on the wide range of institutions and humanitarian aid that work for development of the Muslim world. The document is thus part of the overall investigation whose common thread is faith inspiration for development.

The approach for the Muslim world component differs somewhat from other research segments. Overall, its aim fits the overarching project: to “map” organizations and issues across the remarkably diverse set of countries and communities that loosely form the Muslim world, in order to understand and better appreciate their impact on development and special issues that face this group of organizations. What links these very diverse organizations is their faith identity—Islam. However, this identity takes many different forms. Because of the wide diversity of countries and their complex legal and cultural settings, the report does not limit its investigation to organizations explicitly tied to Muslim religious communities but takes a broader approach to the faith link than was the case in the earlier report on the United States. Likewise, the primary project focus is on non-state institutions. However, in some parts of the Muslim world, state and private are not neatly separated, so our mapping includes some public dimensions (such as the management of waqf funds or semi-governmental organizations). The central foci are issues of poverty, welfare, human development, and equity, more than any specific category of organization. From there, the paper extends to an effort to “map” the terrain of organizations and issues, with specific reference to their links to faith and Muslim identity.

This rather complex descriptive task calls for some efforts at definition. The term “faith,” broadly, and Islamic or Muslim more specifically, refers both to the source of inspiration for development work and to organizational origins and links between efforts. For organizations with an explicit faith link or objective (Islamic Relief, Catholic Relief Services, or Habitat for Humanity, for example), the term faith-based organization, or FBO, fits comfortably, and it is reasonable to assume that the relevant organization’s work will be explicitly linked in some fashion to religion. In other cases, the relationship to faith is more tenuous. The organizations we explore range from those that simply operate in majority Muslim communities to those with an open and central religious affiliation.

The “Muslim world” also defies ready definition. The paper focuses on those parts of the developing world that have large or majority Muslim populations. This includes major portions of Africa, South, Central, and
East Asia as well as the Middle East. Its treatment of large Muslim populations outside the Organization of the Islamic Conference (OIC), however, is limited.

The report focuses particular attention on the emerging and evolving role of several global Muslim-inspired institutions, widely different in themselves, notably Islamic Relief, the Aga Khan Network, and the Islamic Development Bank. It also explores research, action, and policy debate that addresses links between development and religious identity.

For the purposes of this report, the term **development** refers to work centered on longer-term social and economic change, which aims to fight poverty and promote social justice. Use of the term assumes a focus on poorer countries of the world, though the issues involved do arise everywhere. **Relief** refers largely to short-term emergency aid following natural and human-made disasters as well as to charitable, humanitarian support to the poorest people. Most organizations we reviewed engage at least in some fashion at various points on the spectrum of development and emergency assistance, sometimes simultaneously in the same region. In practice, many faith-inspired organizations began their work in response to crises and disasters and have progressively expanded their activities to incorporate work with a longer-term horizon. However, the lines separating relief and development work are not always clear-cut.

The Berkley Center project’s objective is to increase knowledge about institutional arrangements and trends in Muslim-majority developing countries. It seeks to explore relationships among public, private, and religiously inspired actors; financing issues, including the new landscape post-September 11, 2001; and approaches to leading issues such as children, education, health, and gender. The report thus focuses on how emerging institutions in the Muslim world, especially those with explicit faith links, are approaching issues of social and economic development.

The report reviews the religious and legal backdrop for social welfare organizations, primarily based on analysis of the academic and policy literature that focuses explicitly on this group of organizations and their development work. This “state of the art” discussion is summarized in the paper and in an annotated bibliography (available at the Berkley Center website page containing this report). This provides the basis for an institutional “mapping” which also highlights major exemplary institutions and partnerships.

Given the wide diversity of sectoral and country situations, the report outlines a set of “portraits” of key sectors and of a limited group of illustrative countries. The purpose is to show how in each instance the socioeconomic, political, and historical contexts shape relationships between religion and civil society, producing very different patterns of faith-inspired organizations in terms of character and activity.

Finally, the paper sketches policy issues under discussion.

The report is largely a “desk study” drawing on a wide range of academic and policy sources as well as information available from the organizations themselves. Its objective is not to survey either the data about or detailed work of faith-based organizations. This calls for further investigation, as do the financial aspects of faith-inspired development work (both by itself and in terms of trends within overall development assistance). We note that work on these topics is underway elsewhere, for example at the Gerhart Center at the American University in Cairo, Duke University, the University of Birmingham, and, with both the World Economic Forum and Georgetown University, through the report in January 2008 on West-Islam dialogue.

In contrast, this report is an effort to take stock and delineate policy issues and agendas. The analysis has been enriched through dialogue processes, interviews with practitioners, and conference discussions. The background research and consultations with a range of practitioners in the field provided the backdrop for a consultation at the Georgetown campus in Doha on December 17, 2007. The development of a database including both organizational and literature reviews is an integral and continuing part of the Berkley Center’s work.

**What is the Muslim World?**

The term “Muslim world” (or Islamic world) is quite widely used but often is not precisely defined. There are good reasons for the ambiguity: Muslim refers to religious identity while most organizations focus on geographic or sectoral dimensions. However, given
the importance of Muslim societies in contemporary world affairs and the strong common threads that run through them, the lens of Islam is a significant one. The drawbacks are the enormous diversity of the societies involved, difficulties in defining what is part of the “Muslim world,” since often this world does not match nation-states, and its sheer size and complexity. The definitions used thus tend to be tentative in various respects and one finds, for example, a blending of discussion of Arab and Muslim world in the same documents.

The Muslim world is broadly defined for purposes of this report simply as a geographic and demographic portrait of the world’s Muslim citizens: where they live and some overall characteristics. It encompasses several key institutions which specifically seek to represent Muslim communities, most prominently the Organization of the Islamic Conference (OIC).

Contemporary statistics on Muslims (whether self-identified or some other definition) vary greatly, but the number is said to range from 1 billion to 1.8 billion. Contrary to common Western assumptions that Muslim populations are concentrated in the Arab countries of the Middle East, adherents of Islam are in fact scattered worldwide, with especially large populations in Asia and Africa. Some countries are recorded officially as having populations which are 99 percent or more Muslim; however, the countries with the largest populations of Muslims are sometimes not those with the largest percentage of Muslims (for example, India).

A caveat on data is important. Demographic and socio-economic statistics have uncertainties such as dissonance of time period and differing definitions but the basic parameters and sources of data are generally well known and statistical problems well aired and understood. This does not apply for religious affiliation. Apart from the generic difficulty in ascribing beliefs or in counting people in terms of religion (what does affiliation imply in terms of belief and practice? What does “belonging” entail in differing circumstances?) the sources of information that are available may relate to very different time periods and may be quite sharply contested. Our approach has been to look to a variety of sources in search of some common ground. However, important questions remain even in the most basic aggregates about Muslim populations and their welfare.

Finally, in looking at statistical portraits, the situation of countries which have large Muslim majorities is relatively straightforward; for countries with plural populations (India, Nigeria, or Sudan, for example), the task is more complex. The relative welfare of Muslim populations within those societies is well understood in some, but by no means all, situations.

Tables 1 to 3 (pages 8–9) illustrate the largest Muslim populations by country and by region (according to several sources), as well as the percentage of Muslims in some Muslim majority countries:

**Poverty and Change in the “Muslim World”**

The more significant task for exploring development challenges is to map poverty and social issues across the Muslim world, and to situate that portrait within the broader global context of poverty and social challenges, including the Millennium Development Goals.

Questions about how poverty presents itself within the Muslim world, how Muslim communities compare with other world religious communities, how Muslim majority countries fare in relative terms, and above all why these trends occur, are complex and potentially controversial. They nonetheless deserve to be asked in a far more probing manner than has hitherto been the case. There has been strikingly little focus among global development institutions on the nature of welfare patterns within one of the world’s largest definable communities. Research and reflection are sparse. The following observations highlight preliminary insights gleaned from available indicators of welfare and human development among Muslim populations.

The most salient conclusion is the remarkable diversity of situations—ranging from educated, healthy, wealthy, and secure communities in parts of the Muslim world to some of the world’s poorest people.

Also striking is the importance attached to charity and humanitarian programs within the Muslim world and the increasing focus there on poverty and social welfare.

A third issue is less well known: the significance of Muslim communities within the global picture of poverty. Preliminary examination of imperfect statistical
indicators suggests that the share of the world’s poorest people who are Muslim is tragically high. More effort to understand what lies behind this disproportionate incidence of poverty, and to seek better solutions is needed.

As a bald first statistic, the average per capita income of Muslim majority countries, as of 2002, was just half the world average.5

Significant insights can be gleaned from data presented in the UNDP Human Development statistics. The basic message of the composite Human Development Index is that per capita income gives only a partial indication of a country’s potential and human assets, and that a composite set of indicators that notably measure educational levels, health indicators, and gender roles play important roles in assessing nations’ development potential and progress. The 2007–8 UNDP Human Development Report6 and its widely cited and respected annual league tables ranking countries from 1 to 177 indicates that the majority of the Muslim world falls into the middle and low categories of human development. Only nine Muslim majority nations fall among the 70 highest ranked countries; Brunei Darussalam ranked number 30 (after Portugal and just above Barbados and the Czech Republic) is the first Muslim majority nation, followed in rank 33 by Kuwait, 35 by Qatar, 61 Saudi Arabia, and 63 Malaysia. For reference the United States is number 12, Iceland 1, and Singapore 25 and Mexico 52. See Table 4, (page 9) for details.

Falling in the second grouping (termed Medium Human Development by UNDP) are a cluster of larger Muslim Majority countries including Jordan (ranked 86), Tunisia (91), Iran (94), Algeria (104), Syria (108)
The countries that occupy the bottom five places on that list. Additionally, “unemployment rates are double the global average, nearly one-third of the population is illiterate, and women face many disadvantages.”

Causal links between Muslim faith and poverty are not a topic this review explores directly, though there is speculation around the topic, both explicit and implicit. For example, Arno Tausch, an Austrian political scientist and Egypt (112). And a number of Muslim majority countries are among the 21 bottom ranked countries, especially in Africa (Mali, Niger–ranked 174).

One estimate of the “bottom line” of these numbers was presented by Abdullah bin Haji Ahmad Badawi, Malaysia’s Prime Minister, in the Financial Times in May 2007: 31 of the 57 member states of the OIC are “classified among the least developed nations, including the countries that occupy the bottom five places on that list.” Additionally, “unemployment rates are double the global average, nearly one-third of the population is illiterate, and women face many disadvantages.”

And a number of Muslim majority countries are among the 21 bottom ranked countries, especially in Africa (Mali, Niger–ranked 174).

Table 3: Countries With Highest Percentage of Reported Muslim Population

<table>
<thead>
<tr>
<th>Country</th>
<th>Total Population</th>
<th>% Muslim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saudi Arabia</td>
<td>27,601,038</td>
<td>100</td>
</tr>
<tr>
<td>Mauritania</td>
<td>3,270,065</td>
<td>100</td>
</tr>
<tr>
<td>Oman</td>
<td>3,204,897</td>
<td>100</td>
</tr>
<tr>
<td>Turkey</td>
<td>71,158,647</td>
<td>99.8</td>
</tr>
<tr>
<td>Afghanistan</td>
<td>31,889,923</td>
<td>99</td>
</tr>
<tr>
<td>Algeria</td>
<td>33,333,216</td>
<td>99</td>
</tr>
<tr>
<td>Morocco</td>
<td>33,757,175</td>
<td>98.7</td>
</tr>
<tr>
<td>Iran</td>
<td>65,397,521</td>
<td>98</td>
</tr>
<tr>
<td>Tunisia</td>
<td>10,276,158</td>
<td>98</td>
</tr>
<tr>
<td>Comoros</td>
<td>711,417</td>
<td>98</td>
</tr>
<tr>
<td>Pakistan</td>
<td>164,741,924</td>
<td>97</td>
</tr>
<tr>
<td>Libya</td>
<td>6,036,914</td>
<td>97</td>
</tr>
<tr>
<td>Iraq</td>
<td>27,499,638</td>
<td>97</td>
</tr>
<tr>
<td>Djibouti</td>
<td>496,374</td>
<td>94</td>
</tr>
</tbody>
</table>

Source: The CIA World Factbook, 2007. Poverty and Change in the “Muslim World”

Table 4: 2007–8 Human Development Indicators of Selected Muslim-Majority Nations

<table>
<thead>
<tr>
<th>Country</th>
<th>Human Development Index (HDI)</th>
<th>Life Expectancy at Birth (Years)</th>
<th>Adult Literacy Rate (% Age 15 &amp; up)</th>
<th>GDP Per Capita in PPP US $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brunei Darussalam</td>
<td>30</td>
<td>76.7</td>
<td>92.7</td>
<td>28,160</td>
</tr>
<tr>
<td>Kuwait</td>
<td>33</td>
<td>77.3</td>
<td>93.3</td>
<td>26,321</td>
</tr>
<tr>
<td>Qatar</td>
<td>35</td>
<td>75.0</td>
<td>89.0</td>
<td>27,664</td>
</tr>
<tr>
<td>United Arab Emirates</td>
<td>39</td>
<td>78.3</td>
<td>88.7</td>
<td>25,514</td>
</tr>
<tr>
<td>Bahrain</td>
<td>41</td>
<td>75.2</td>
<td>86.5</td>
<td>21,494</td>
</tr>
<tr>
<td>Libyan Arab Jamahiriya</td>
<td>56</td>
<td>73.4</td>
<td>84.2</td>
<td>10,335</td>
</tr>
<tr>
<td>Oman</td>
<td>58</td>
<td>75.0</td>
<td>81.4</td>
<td>15,602</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>61</td>
<td>72.2</td>
<td>82.9</td>
<td>15,711</td>
</tr>
<tr>
<td>Malaysia</td>
<td>63</td>
<td>73.7</td>
<td>88.7</td>
<td>10,822</td>
</tr>
</tbody>
</table>
who has done quantitative development research, used empirical techniques to investigate how 12 determinants of development influence 14 indicators of development, and if membership in the OIC correlates with development indicators positively or negatively. The OIC has 57 member countries and three observers; Tausch examined a total of 109 countries. He found that “4 development indicators—2 for the environment, 1 on human development, and 1 on democracy—are positively and significantly determined by membership in the Islamic Conference, once you properly control for the effects of the other influencing variables. However, gender justice and redistribution among different social groups remain the ‘Achilles heels’ of today’s members in the Islamic Conference, strengthening the cause of those who advocate—as for example the Arab Human Development Report—more social inclusion and more gender justice in the region.” Table 5, below, illustrates the relation between Islamic Conference membership and development indicators.

Tausch concludes that the empirical record he found, “speaks a clear language in favor of Islamic democracy and against those in the West that attempt to treat Islamic cultural heritage as a general development burden.” He notes that zakat (Islamic alms) is the first social security system in the world, and that “the majority of Islamic countries transformed their ‘growth’ much better to the benefit of ‘life quality’ (average life expectancy) than most other societies around the globe.” “Islamic culture is not a development blockage; on the contrary. Membership in the Islamic Conference has, ceteris paribus, a very positive effect on political democracy, on life expectancy, and on our indicators of the Kyoto-process and the eco-social market economy.”

**Efforts to Fight Poverty in Muslim Countries**

Muslim social organizations, governments, and development banks share a keen awareness that the challenges presented by persistent poverty are urgent. Extensive efforts to fight poverty and improve welfare across the Muslim world have received increasing focus in recent years. The heightened international focus on poverty, in conjunction with the Millennium Development Goals, partly explains the attention. Another stimulus to dialogue and analysis is concern about links between instability and poverty, including, at one extreme, the underlying assumption that poverty alleviation might help to prevent terrorism.

Institutions engaged in fighting poverty range from global to local, official to private, and humanitarian to development oriented. Four global institutions with a Muslim world focus and some link to Islamic inspiration illustrate the span of activities: the Islamic Development Bank, Islamic Relief, the Aga Khan Development Network, and the International Red Crescent Movement.

In October 2007, the Islamic Development Bank established a $10 billion fund to combat poverty in the Islamic world. The bank's president, Ahmad Mohamed Ali, highlighted that the program's aim was to target the basic needs of the poor through education, job creation, and disease prevention. In addressing poverty, the initiative will also address the “root causes of terrorism.” IDB reports strong recent economic performance in IDB member countries as a group, with an increase in real GDP growth from an average of 2.9 percent in 2001 to 5.6 percent in 2005. However, the

<table>
<thead>
<tr>
<th>OIC Membership and Development Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development Indicator</td>
</tr>
<tr>
<td>------------------------</td>
</tr>
<tr>
<td>Political Rights</td>
</tr>
<tr>
<td>GDP output per kg energy use (eco-social market economy)</td>
</tr>
<tr>
<td>CO2 emissions per capita (Kyoto)</td>
</tr>
<tr>
<td>Life expectancy, 1995-2000</td>
</tr>
<tr>
<td>Share of income/consumption richest 20% to poorest 20% (income redistribution)</td>
</tr>
<tr>
<td>Female economic activity rate as % of male economic activity rate</td>
</tr>
</tbody>
</table>
Bank also indicates that approximately 50 percent of the population of member countries lives on less than $2 a day; thus the biggest threat to Muslim societies today is poverty and illiteracy. Box 1 gives a brief portrait of the IDB.

The charity Islamic Relief is an entirely private organization that is explicitly inspired by Islamic values. It operates in an increasing number of countries worldwide, both Muslim-majority and other. Its origins were in humanitarian relief but its focus today is broader, centering on income-generation projects to address poverty. It stresses giving people the means to lift themselves out of poverty through improved resources and training in diversified skills. The organization offers loans that are acceptable under Islam, and attempts to redress gender inequalities in the Muslim world. Recent income generation projects supported by Islamic Relief include a project to improve widows’ welfare through microcredit in Albania, an integrated small farmer empowerment program in Malawi, and a small business loan scheme in Palestine. For more information, see the organization’s website at http://www.islamic-relief.com.

The Aga Khan Development Network (AKDN), through several of its eleven organizations, implements wide-ranging development programs that focus on economic development and poverty alleviation. Notable for their variety, activities span direct private investment, a long-standing focus on education, and poverty and sustainable agriculture work. See Box 2 for further information on what the network represents and its principle areas of work.

The International Red Cross and Red Crescent Movement is the world’s largest humanitarian network, with a presence and activities in almost every country. The Movement incorporates the Geneva-based International Committee of the Red Cross (ICRC) and the International Federation of Red Cross and Red Crescent Societies.

### BOX 1

**The Islamic Development Bank** (http://www.isdb.org)

The Islamic Development Bank (IDB) is a sui generis multilateral development bank established to foster economic development and social progress. It works in accordance with the principles of *sharia* (Islamic law). Founded in 1973 at the start of the oil crisis, IDB began operations in 1975; its headquarters are in Jeddah, Saudi Arabia, with branch offices in Almaty, Kazakhstan, Kuala Lumpur, Malaysia, and Rabat, Morocco; a further office is planned in Dakar, Senegal, and IDB has representatives in 13 countries. The IDB “Group” is comprised of five separate entities: the Islamic Development Bank (IDB), the Islamic Research and Training Institute (IRTI), the Islamic Corporation for the Development of the Private Sector (ICD), the Islamic Corporation for the Insurance of Investment of Export Credit (ICIEC), and the International Islamic Trade Finance Corporation (ITEC). IDB is owned by member countries, which must be members of the Organization of the Islamic Conference (OIC). They pay contributions to the Bank’s capital. Current membership is 56 countries. IDB’s authorized capital stock and subscribed capital have increased over the years but at mid-2007 stood at 30 billion Islamic Dinars authorized capital and 15 billion Islamic Dinars subscribed capital. IDB’s staff stood at about 950 in early 2007.

IDB Group activities range widely, from advice to training to direct investment. A recently established US$10 billion poverty fund has initial financing from Saudi Arabia and Kuwait. IDB extends financing to its member countries for infrastructure and agriculture projects, such as roads, canals, dams, schools, hospitals, housing, and rural development, both in the public and private sectors; it is guided by the priorities of the governments concerned and the impact on their economic and social development. In conformity with *sharia*, loans are interest-free and IDB recovers its administrative expenses by levying a service fee. During the period 1975-2007, the IDB financed 5,272 projects for US$45.9 billion, of which IDB’s net approvals represented 99% and ICD the remainder. IDB cooperates with many organizations including the OIC, the World Islamic Economic Forum, UNDP, and other international and bilateral organizations.
Crescent Societies (the International Federation), as well as National Societies in 178 countries.

The Red Cross was established at the 1864 Geneva Convention and given the protection of neutrality. However, in 1876-1878 during the Russo-Turkish war, Russia accepted the neutrality of the Red Crescent Flag that the Ottoman Empire was using so that they did not alienate their Muslim soldiers. In 1878, the International Committee of the Red Cross officially recognized the Red Crescent as one of their symbols. In 1929, the Red Crescent was officially recognized by the Geneva Convention. Egypt and Turkey were the first to officially adopt the Red Crescent as their symbol, and it quickly disseminated to other Muslim countries around the world. There are currently 33 national Red Crescent Societies worldwide.

The movement is based on seven principles: humanity, impartiality, neutrality, independence, voluntary service, unity, and universality. It has many duties but it mainly focuses on monitoring if warring parties are complying with the principles of the Geneva Conventions, medical care for those wounded in conflict, supervise how prisoners of war are treated and protecting the civilian population during a conflict. For more information see the organization’s website at http://www.redcross.int.

**BOX 2**

**The Aga Khan Development Network** (http://www.akdn.org)

The Aga Khan Development Network (AKDN), founded in 1967 by His Highness the Aga Khan, promotes development around the world. The AKDN is seen as an extension of the Aga Khan’s duties as Imam of the Shi’a Ismaili Muslims, and his responsibility for improving the quality of life for his followers. Focal areas coincide with personal interests of the Aga Khan including advancing the status of women, decreasing poverty around the world, and promoting Islamic culture and art.

The AKDN includes eight separate and autonomous organizations with differing purposes. All are committed to contributing to development, with a special focus on education. The organization does not engage in humanitarian relief but in development, including working through private sector and business development approaches. The AKDN is nondenominational with a well-articulated ethic of responsibility and is widely respected for its rigorous professionalism and the creativity and reach of its programs.

The Aga Khan Foundation (AKF) works with rural communities on basic development, health, and education. The Aga Khan Agency for Microfinance (AKAM) has provided $52 million in microfinance loans since 2006 in 12 different countries. Aga Khan Education Services (AKES) runs around 300 schools around the world ranging from preschools to high schools. The Aga Khan Fund for Economic Development (AKFED) works with the private sector in developing countries to build infrastructure, media, and financial services. Aga Khan Health Services (AKHS) is one of the largest private health care systems in the developing world with over 325 hospitals, health centers and community health initiatives. Aga Khan Planning and Building Services (AKPBS) aims to help with village planning, construction, sanitation, and water supply. The Aga Khan Trust for Culture (AKTC) works to rebuild city centers and increase traditional architectural education and traditional music. The Aga Khan University (AKU) and the University of Central Asia (UCA) focus mainly on health sciences and teacher training. During 2002, the AKDN expended $230 million on non-profit activities while the AKFED controlled assets of around $1.5 billion.18
Charity, Development, and Endowments

The challenges involved in mapping social organizations with a religious character, both generally and for the Muslim world, are highlighted above. This review takes the social motivation of organizations as the paramount feature. This echoes in some respects a definition advanced by Mohamed Salih, writing about Islamic NGOs in Africa: “they are voluntary (national, regional, or transformational, as well as community-based) organizations for which Islam is an important inspiration to do good and an identity marker that distinguishes them from NGOs with similar orientations and objectives.”

Muslims are required by their religion to “do good;” religious values are closely integrated into Islamic voluntarism and NGO work. Islamic faith traditions can be seen as overarching in their definitions of what this entails—no separation is recognized between ethics and the state or between economics and humanitarianism, because these principles derive their legitimacy from sharia, or Islamic law. From the early history of Islam, therefore, humanitarianism has been—and remains to this day—an important part of the Muslim alms system, which is extensive and considered by most as “the cardinal Islamic principle of humanitarianism and solidarity.” This distinguishes Muslim NGOs from many of their Western counterparts, which operate in environments where boundaries between public and private tend to be more widely accepted and formalized.

Salih’s description of the resource base for voluntary activities in Islam is summarized below. It includes resources given in some circumstances to the state, since there is no separation between religion and the law. This resource base includes the following:

1. Zakat (Islamic alms)
2. Kharaj (land tax)
3. Sadaqat id al-fitr (what every Muslim must pay, excluding the absolutely poor, at the end of Ramadan)
4. Waqf (charitable endowments)
5. Gifts and donations
6. Voluntary services
7. Obligatory family support

Zakat, the third pillar of Islam, is central to the Islamic religion: it is obligatory and means “purification.” Jonathan Benthall notes “the meaning is usually taken to be that, by giving up a portion of one’s wealth, one purifies that portion which remains, and also oneself, through a restraint on one’s greed and imperviousness to others’ sufferings. The recipient, likewise, is purified from jealousy and hatred of the well-off.” Zakat is distinguishable from charity, which is voluntary, because zakat is a duty and a form of worship.

The amount of zakat required to be given by Muslims is 2.5 percent of the value of all of one’s possessions and wealth for the year, normally taken from income earned from properties, silver and gold, treasures, and income earned from land as well as incomes from professionals, distributed to those in need as designated by Qur’an (2:177). Zakat allows the giver to be purified of their sins: 9:103 of the Qur’an “Take alms of their wealth and make them pure and clean.”

The state, it is understood in the Islamic tradition, is the only rightful recipient of zakat, which is put into the Islamic treasury and used to address social problems. While in some countries zakat is entirely incorporated by the state, in others it is left to private individuals or organizations.
Of the 57 member states in the OIC, 14 countries have a governmental mechanism for zakat collection. In six countries—Saudi Arabia, Yemen, Libya, Sudan, Pakistan, and Malaysia—the collection is regulated by law. In eight countries special government institutions collect zakat on a voluntary basis (Egypt, Jordan, Kuwait, Iran, Bangladesh, Bahrain, Indonesia, and pre-war Iraq).24

When an Islamic state is absent, Islamic NGOs and other associations often claim the zakat and distribute it as they see appropriate. Salih says of zakat and Islamic charity, “The totality of Islamic ethics, law, politics and economics come together in a completely modern form of caring for disfranchised Muslim communities.”25

Zakat is considered a form of “financial worship,” without which the effect of prayer is negated.26 The Qur’an does not specify how the zakat collected should be distributed among groups. Some believe that zakat should only be given to fellow Muslims, while others believe that non-Muslims can also receive its benefits. The organization Islamic Relief gives zakat to both Muslims and non-Muslims, while Muslim Aid restricts its funds to Muslims.27 Those in need, to whom zakat are given, are divided into eight categories: the poor (fuqra), the indigent (masakin), the public agents who collect zakat (amlin), new converts to Islam (mullafatul qulub), slaves (riqab), debtors (gharimin), those acting in the way of God (fi-sabilillah), and wayfarers (ibn-as-sabil), collectively called the asnaf:28 There is debate as to whether the poor should be guaranteed support through zakat annually or for a lifetime.

Zakat alone cannot meet all social welfare needs in the community; beyond this, Muslims are expected to give spontaneously to the poor and needy. These donations are called sadaqah and are not necessarily fiscal donations but can take any form of voluntary service. While zakat is the obligation of the wealthy, any member of society can and should perform sadaqah. This donation can be made to the government, an individual in need, or to a non-governmental organization.

It is also not uncommon for Muslims to donate in the form of a waqf (charitable endowment), an Islamic act of giving that is voluntary, unlike zakat. A waqf is land or a fiscal asset that will remain intact while the revenue made from this asset is used to benefit the poor; thus a waqf continues to give benefits after a donor’s death. It can be used for educational expenses, community projects, or Islamic missionary activities.29 Waqfs are not necessarily public—they can be passed on to descendants of the donor, as well. Waqfs are not specifically mentioned in the Qur’an, but the complex system employed to administer and dispense them is Islamic and is described in hadith literature.30

Legal Aspects

Freedom of association is a universal human right guaranteed by international and regional treaties and conventions on human rights, such as the International Covenant on Civil and Political Rights.31 This freedom includes both the individual right of every person to interact and associate with others, as well as the collective right to associate in a more permanent and institutional way. This institutional interpretation of the freedom of association guarantees individuals the right to establish and participate in organizations that fall outside of the purview of either the government or the marketplace.32 Although freedom of association is often used to refer to the right of workers to organize into trade unions, it is actually the foundation for the establishment and operation of a number of different types of organizations. These organizations, collectively referred to as civil society, include private, non-profit, self-governing voluntary organizations such as charitable foundations, civic associations, volunteer groups, and non-governmental groups, many of which are involved in development work.

Globally, many countries have incorporated the freedom to associate freely into their national constitutions. Others have chosen to use legislation and other government statutes to develop a framework to regulate the operation of civil society. While the right to associate is broadly (although not universally) recognized, the parameters of this freedom are not clearly defined in international human rights law, leaving significant room for variations between different countries’ legislation governing, and in many cases restricting, the formation and operation of non-profit organizations. In the Muslim world, which includes the Arab states of the Middle East as well as countries with majority Muslim populations and/or Muslim regimes in Asia and North and sub-
NGO laws generally specify the requirements for establishing an organization with legal status, the responsibilities of the organization’s leadership, penalties for failure to adhere to relevant regulations, and the benefits of non-profit status, such as tax credits. In general, most countries in the Middle East and North Africa require that all groups obtain licenses to operate. This is true of even those informal associations that do not seek any of the benefits of legal status and do not engage in international fundraising or other activities that would inherently require government monitoring and regulation. Such strict licensing requirements have often been justified as a prevention mechanism against the misuse of NGOs by Islamic fundamentalists and terrorist groups. Lebanon is the only exception to this trend in the region. Although the formal Lebanese NGO law, the 1909 Ottoman Law on Associations that predates the country’s constitution, does require government registration, in practice the government takes a hands-off approach to civil society and allows the formation of both formal, licensed organizations and informal, unlicensed associations.

Many Sub-Saharan African constitutions also protect the freedom of association, but the legal frameworks governing NGOs in many of those countries are complicated by the complex history of law in formerly colonized states. National legal frameworks in Sub-Saharan Africa are generally divided into three types: those primarily influenced by English common law (Anglophone countries), those primarily influenced by French Napoleonic code and Roman law (Francophone countries), and those colonized by other European powers that therefore draw on European civil law. In Muslim-majority countries such as Nigeria and Sudan, Islamic sharia law also has a strong influence on national legal systems. Finally, tribal traditions and customary laws influence the legal systems of some Sub-Saharan countries. As a result of the diversity of influences, NGO laws in Africa vary greatly. In general, however, non-governmental organizations in Sub-Saharan African countries are required to become registered or incorporated in order to operate with the benefits of legal status.

The licensing process for civil society organizations varies from one country to the next, from fairly simple to exceedingly cumbersome. The NGO regimes in Algeria,
Morocco, Yemen, and Palestine are the least tedious, with licensing requirements that typically require the licensing agency to act on applications within a set timeframe (30 to 60 days), provide reasons for rejections, and include opportunities for judicial appeal and review. On the other hand, Iraq, Egypt, and Jordan have processes that are burdensome for the applicant organization and are less transparent. In Egypt, for example, the licensing process requires organizations to provide a large number of documents to the Ministry of Insurance and Social Affairs (MOSA), as well as make a monetary contribution into a government fund for societies and associations. Organizations are also typically required to get additional permissions from other relevant agencies depending on the specific nature of the group’s activities; for example, an organization establishing a school requires not only approval to operate as an NGO but also approval from the Ministry of Education. Furthermore, MOSA has significant discretionary authority and can reject organizations applications for vaguely defined reasons of “national unity” and “public morals.” While organizations do have the option of judicial appeal in Egypt, where the judiciary is well respected and generally regarded as independent, MOSA has broad authority to act initially without court orders, and given the over-extension of the courts, the system is heavily weighted against applicant organizations. Jordan’s licensing process is similarly tedious, and the Ministry for Social Development has the authority to deny applications for any reason it sees fit and to dissolve existing organizations at any time.

India and Bangladesh have particularly closely regulated and controlled NGO regimes. Since 2004, Bangladesh especially has increased efforts to tighten government control over the sector. A proposed amendment to the 1978 Foreign Donations Regulation Act would have extended the government’s ability to remove NGO officials found to have failed to comply with any aspect of the laws governing NGO operations and their finances. The law would also have enabled the government to cancel the registration of any such organization, dissolve it, and seize its assets. Although the law has not passed, its proposal and continued similar efforts signal the direction in which Bangladesh may be moving. Pakistan and India have also proposed or enacted legislation increasing government control over the NGO sector in recent years, particularly around the growing microcredit and microfinance sectors. In India, legislation proposed in 2005 to replace the Foreign Contributions Act of 1976, the primary NGO law, created a stir when NGOs argued that the law would allow the government increased power to reject registration requests for a number of ill-defined reasons, tighten financial requirements, and increase costs for registration and renewal. As a result, the bill was temporarily tabled, pending further review.

Older laws governing civil society in the Middle East and North Africa tend to be vague and leave much to the discretion of licensing agencies. Many are also restrictive because they reflect old state ideals and need to be updated to reflect new, modern conceptions of the value and role of non-government organizations in development. In general, the most liberal laws are those that have been recently enacted, often replacing older, more draconian regulations. For example, the two Middle Eastern countries generally considered as having the most liberal NGO laws, Yemen and Palestine, both passed their current laws after the year 2000. The primary exception to this trend is the case of Iraq, where the NGO law passed by the Coalition Provisional Authority after 2004 is particularly restrictive by regional standards. The licensing process itself requires a “mass of information” from applicants, effectively allows the licensing agency to stall application-processing indefinitely, and provides no judicial review or appeal process for denied applicants. Furthermore, the law, Coalition Provisional Authority Order No. 45, includes broad prohibitions on “political activity,” and allows the government to suspend or revoke registration, and sometimes seize assets and property, for any violation of the provision.

The fear that foreign governments or agents may use the NGO sector to gain internal influence is evident in the prevalence of strict regulations on foreign affiliation and funding. Few states in the Muslim world ban foreign funding outright, but the administrative procedures for such funding tend to be far more demanding than for funds received from internal sources. Many states, including Jordan, Egypt, Yemen, and Bangladesh, require prior ministerial approval for receipt of any foreign funds. Penalties for violations of NGO laws are among the most problematic aspects of many regulation regimes.
in the Muslim world. Many states, including Jordan, Yemen, Morocco, Libya, and Egypt, attach criminal penalties to violations rather than purely administrative ones. Board members and sometimes individual members can thus face fines and jail time for organizational failures to fulfill the requirements of relevant NGO regulations. Given that many countries in the Muslim world have sweeping regulations against loosely defined “political activities,” individual criminal punishments for NGO law violations are problematic.

As a sign of the increasing recognition among many Muslim-majority country governments of the important and beneficial role NGOs are playing in national human and social development, many modern NGO laws in the Muslim world have built in incentives for NGO operation. Incentives usually come in the form of tax benefits, such as exemptions. In Egypt and Nigeria, for example, the NGO laws allow for tax exemption for a wide range of public interest activities. Bangladesh and Pakistan have also begun to liberalize tax exemptions for non-profit and philanthropic entities.

Typologies of Organizations
A tentative typology accommodates the diversity of organizations that identify themselves as in some fashion at least as Muslim or Islamic. These organizations fall into seven categories:

1. Transnational (including those based in Muslim-majority and non-Muslim countries)
2. National
3. Local (sub-national)
4. Women’s groups
5. Broader civil society organizations
6. Donor organizations including philanthropies
7. Umbrella organizations

In some cases organizations fall into more than one category. Each category below is illustrated with an example.

Transnational
Transnational development organizations work beyond the borders of the country in which the organization is headquartered. These organizations often have larger operating budgets and many employees that form a worldwide network of offices. Many of these organizations are instrumental in responding to complex humanitarian emergencies in the aftermath of natural disasters or conflict. Most of these groups distribute aid to all in need, regardless of religious orientation.

Islamic Relief Worldwide, which operates from headquarters in Birmingham, UK, is the largest Muslim organization of this kind and is garnering a strong reputation for both high quality operation and openness.

National
National development organizations work within only one country, but work in many communities within that country. The size, purpose, and influence of these organizations vary greatly.

The Philippine Council for Islam and Democracy (PCID), founded in 2002 by young Muslim leaders, helps the Muslim minority in the Philippines find their voice and to play an active role in the decisions that affect their lives. PCID is a non-partisan, non-governmental organization dedicated to the study of Islamic and democratic political thought and the search for a peaceful solution to the conflicts affecting the Muslim communities of Mindanao. It is the belief of the Council that genuine peace and development in Muslim Mindanao can only take place within the context of meaningful democracy.

Consistent with this vision, the organization, together with its partner institutions, (like the Asian Institute of Management Policy Center, the Konrad Adenauer Foundation, the United States Institute of Peace, the Asia Foundation, the Royal Embassy of the Netherlands, and the Public Diplomacy Office of the U.S. Embassy in the Philippines), has successfully organized a series of forums and dialogues on issues relevant to the search for peace, development, and democracy in Muslim Mindanao.

Local
Local Muslim groups play a large role in development around the world. Often these groups are informal and are formed to respond to the needs of the local community. Many times these groups are created on the outskirts of mosques and are funded by local communities. It is difficult to document how many people are members of these groups or the number of people that benefit from having access to these groups.
The Egyptian Food Bank is an illustration of an organization created with inspiration from Islamic faith traditions that operates in communities within a single country. EFB is a nongovernmental nonprofit organization, working throughout Egypt, established under Egyptian law that aims to supply food to orphans, older people, widows, poor families, and those who cannot work. It is supervised by the Ministry of Social Solidarity, and sponsored by private companies. It relies heavily on volunteer support for its operations (http://www.egyptianfoodbank.com/Bank_en.asp?strdoc=About)

Women's Groups
A large number of Islamic women’s groups focus on many aspects of life of women under Islam. While some strive to change national laws that increase female empowerment within their societies, other groups focus on female health issues, especially prenatal health.

Sisters in Islam was formed in 1988 and registered as an NGO in 1993 under the name SIS Forum (Malaysia) Berhad. Focused solely on Malaysia, their mission is to promote equality between men and women and to strive toward creating a society that upholds the Islamic principles of equality, justice, freedom, and dignity within a democratic state. Based in Selangor, Malaysia, Sisters in Islam works in three different main areas: legal service, education, and advocacy. Their legal services programs include providing a legal clinic to women wishing to get divorced and learn more about their finance rights and the rights of their children. They also write regular columns answering questions on Islamic family law in the newspaper Utusan Malaysia and the women’s magazine Wanita Hari Ini. Sisters in Islam conducts awareness courses on women’s issues throughout Malaysia with topics such as the Islamic dress code, Women’s rights, and HIV/AIDS.

Formed in 1995, Sarkan Zoumountsi (meaning “Chain of Solidarity”) is a local non-profit organization rooted in Islamic principles headquartered in Yaoundé, Cameroon. The organization was founded in response to poverty and economic crises in Cameroon as well as social problems such as a surge in fatal illnesses, organized crime, and educational problems.

When the association was founded, its main objectives included fighting poverty, lack of schooling, improving the standard of teaching for underprivileged members of the population, protection of the environment, caring for orphans and abandoned children, and promoting peace, tolerance, and respect for differences. The organization has also focused specifically on the crucial problem of unemployment of young girls and housewives.

Sarkan Zoumountsi has undertaken numerous development projects, including constructing bridges in Yaoundé to increase access to isolated neighborhoods, purchasing buses to transport schoolchildren, and developing public sanitation programs.

In addition to development projects, the organization seeks to create “bridging social capital” through its practice and espousal of Islam. Sarkan Zoumountsi has helped to resolve disputes within its community between traditional and more fundamentalist Muslims.

Civil Society
These groups are often national organizations that focus on building civil society and increasing political freedoms.

The Nahdlatul Ulama (NU), founded in 1926 by Hasyim Asy’ari, is the largest Muslim organization in Indonesia, with a membership of an estimated 30 million people. A charitable organization, it provides services to poorer members of society and also supports a political party. In 1999, the NU created a political party called the Partai Kebangkitan Bangsa (PKB) which ranked fourth in receiving popular votes during the election. Because of its reputation within Indonesia, the PKB gave the election legitimacy while working through their networks in rural areas to ensure voter education and fair voting. Although it is a conservative Sunni Islamic group, the NU is a strong advocate against radical Islam and believes that Indonesia needs to build a national identity that includes all religious groups. The NU works around the country, funding schools, both religious and secular, and hospitals.

Donor Organizations
The number of Islamic donor organizations has increased dramatically over the past decades and they are taking very different forms. These organizations aim to promote development in predominately Muslim areas by provid-
ing grants to other development organizations. Islamic donor organizations, such as the Islamic Development Bank, work with international organizations to help increase social and economic development within affiliated states. These donors often make particular efforts to provide funds in accordance with Islamic law (for instance, by providing interest-free loans).

The Abu Dhabi Development Fund (ADFD), a state-managed development bank financed by the Government of Abu Dhabi, was founded in July 1971. It supports social and economic development of countries throughout Asia, Africa, and the Middle East, and works with regional and international efforts to the same end. The ADFD provides development assistance in the form of project loans, grants, equity investments, guarantees, and technical assistance. Loans are typically offered with low interest rates and lengthy repayment and grace periods. A typical loan is repayable in eight to twenty years, carries an interest rate of between three and six percent, and has a grace period of three to eight years. ADFD has provided more than $5.4 billion in aid to over 240 projects in 55 countries.* Open to all developing countries, the majority of its loan commitments to date have been to Arab countries.57 Decisions about projects and funding type are made by the ADFD’s governing board, which is led by several members of Abu Dhabi’s ruling family.

The majority of the ADFD’s funding supports the development of infrastructure, including transportation, water, and electricity. The ADFD also makes direct investments in private sector projects, including providing support to countries’ agriculture, health and educational services, mining, communications, manufacturing, and tourism sectors. This direct investment, aimed at improving private sector participation in economic development, amounted to approximately $126 million in 2001. Significant resources provided by the ADFD’s direct grant program finance projects undertaken by the United Nations Arabian Gulf program, which was set up in 1981 by Gulf Cooperation Council countries to coordinate Arab assistance to 15 UN agencies, such as UNESCO and UNICEF.58

In addition to its own grants and loans programs, the ADFD manages an assistance program on behalf of the Abu Dhabi government valued at approximately $1.9 billion (as of November 2001). The majority of this funding is provided in the form of non-repayable grants.

Umbrella Organizations

These organizations often encompass many international governments or religious leaders. Often entirely Muslim, organizations such as the International Federation of the Red Cross and Red Crescent have both Christian and Muslim sections.

The Organization of the Islamic Conference (OIC) is an inter-governmental organization established in 1969 in Rabat, Morocco. Today, the OIC in has 57 member states from throughout the Muslim world. Member states work together to “safeguard the interest and ensure the progress and well-being of their peoples and those of other Muslims in the world over.” The OIC’s charter emphasizes work to strengthen Islamic solidarity and cooperation in the political, economic, social, cultural, and scientific fields, as well as efforts to safeguard holy Islamic sites and support the struggle of the Palestinian people. The OIC’s General Secretariat is in Jeddah, Saudi Arabia; it has a permanent observer mission to the United Nations in New York and a permanent delegation to the United Nations offices at Geneva and Vienna.

In addition to its General Secretariat and a number of programmatic committees and departments that come under the leadership of the Secretary General, the OIC has established numerous subsidiary organs and specialized institutions in order to fulfill its mandate. These include several training centers for social research, art, culture, and technology, as well as the Islamic Educational, Scientific, and Cultural Organization (ISESCO), the Islamic States Broadcasting Organization, and the International Islamic Broadcasting Agency. In order to foster the development and social progress of member states and the broader Muslim community, the OIC also established two organs specifically to provide economic support to Muslim states: the Islamic Solidarity Fund and the Islamic Development Bank.

The Islamic Solidarity Fund was established in February 1974 at the Second Islamic Summit Conference in Lahore, Pakistan. Its objective is to provide emergency material relief to Islamic states and grant assistance to Muslim minorities and communities to improve their

*UAE government data.
religious, social, and cultural standards. The Fund is based in Jeddah, Saudi Arabia.

Summary Comments

Typologies begin to break down these organizations into more specific categories, but the groupings poorly express their remarkable diversity. Organizations vary widely due to location, funding, and ideology. While many groups serve similar purposes, they often reach their goals through very different methods.

For example, transnational organizations take several different forms. Many large transnational organizations work in multiple countries throughout the developing world. Others are based in one country in Europe or North America and focus solely on one country abroad, often drawing their leadership from that country’s diaspora.

Information on many smaller Muslim-inspired development groups, especially women’s groups, is scanty, often because they are informal groups started to address a specific local need. The degree to which these groups use religion to meet their goals varies greatly. How many of these groups exist and what impact they have within their community is largely unknown, though increasing research is focusing on their work.

While a range of diverse evidence suggests that Muslim development organizations have a large impact on the communities in which they work, across all types of organizations examined the basis of rigorous assessment is particularly weak.
Sector Focus

Children and Youth

Over one quarter of the world’s two billion children live in OIC member countries; they represent more than 40 percent of the estimated world Muslim population. These children face formidable challenges, including poverty, disease, and limited employment opportunities as adults. Muslim faith-inspired organizations and charities, as well as Muslim-majority country governments, are engaged in a plethora of programs that address these challenges. However, if the Millennium Development Goals and other development targets are to be met, the special needs of children need to be continuously taken into account in decision-making and planning.

Challenges for Children in the Muslim World

The statistics are troubling. Poverty and its consequences are serious problems for children and youth. In OIC countries, an estimated 4.3 million children under the age of five die every year from preventable diseases and malnutrition, with over 60 percent of them dying before their first birthday. OIC countries include 11 of the 16 highest rates of under-five mortality in the world, with sub-Saharan Africa facing the greatest crisis. Approximately 6 million children under the age of five suffer from malnutrition in the form of stunted growth, and 23 percent of the total population has no access to safe drinking water, with 45 percent lacking adequate sanitation.

Trafficking and abuse of children are significant problems in a number of countries, as are the effects of violent conflicts. Every year, hundreds of millions of children are sold and trafficked, abused or neglected, exploited, or subjected to violence and war. Millions of children, particularly in sub-Saharan Africa, face life-threatening crises as a consequence of armed conflict, HIV/AIDS, and poverty.

Gender disparity limits opportunities for many girls in the Muslim world, a phenomenon particularly visible in educational assessment data gaps. Well-documented problems not confined to, but particularly intense in Muslim communities, include female genital mutilation and early, forced marriage.

HIV/AIDS affects millions of children worldwide, particularly in Sub-Saharan Africa. The estimated number of children (ages 0-17) in the world orphaned by AIDS in 2005 was 15.2 million, with currently 2.3 million children (ages 0-14) in the world living with HIV. As for Muslim countries, at the end of 2003, approximately 5.4 percent of the adult population of African OIC countries was living with HIV.

Muslim-Majority Countries and Children

Muslim-majority countries are making concerted efforts to improve the lives of children and youth. OIC countries have adopted the Millennium Declaration, the Millennium Development Goals, and the goals of “A World Fit for Children,” an agreement that resulted from the United Nations General Assembly’s Special Session on Children in 2002. “A World Fit for Children” attempts to address challenges facing children in concrete, effective, and sustainable ways by using creative and practical means of coordinating government and civil society partnerships using public and private resources.

National plans of action addressing “A World Fit for Children” have been formulated in 12 OIC countries, while 21 countries are in the process of developing plans. Many governments have prepared national poverty-reduction strategies designed to help achieve the Millennium Development Goals.
Many OIC countries have significant ongoing programs that address the special needs of children. For example, Senegal’s Poverty Reduction Strategy Paper targets the elimination of child labor, care and supervision of children at risk, establishing child-feeding centers, and rehabilitating juvenile offenders. Kyrgyzstan has an action plan to reduce child poverty as part of the next phase of its National Poverty Reduction Strategy. As for regional initiatives, at the 2004 OIC Meeting of Foreign Ministers, a resolution on Child Care and Protection in the Islamic World was adopted. In 2001, Egypt hosted the Second High-Level Arab Conference on Child’s Rights, which led to a Second Arab Plan of Action on the Child for 2004-2015.64

The United Nation’s Children’s Fund (UNICEF) highlights numerous recent reform programs initiated by OIC countries that address children’s welfare, including family law, birth registration, educational law, and the reduction of honor killings and other harmful traditional practices. UNICEF, in its report entitled Investing in the Children of the Islamic World, emphasizes the importance of good governance and of creating institutional structures that support children as important measures to address the problems facing children today. It also stresses that the welfare of children is directly related to the status of women; gender inequality is a vital issue that needs to be remedied if children are to flourish.

Orphans
Islam and the Qur’an give special emphasis on the plight of orphans, and many Islamic charities provide material support and educational opportunities for these children so that they can look to a better future.

The Qur’an encourages good treatment and a sense of responsibility toward orphans. In Islam, a child is an orphan when he/she has lost his/her father, but not necessarily both parents. The Prophet Mohammed was himself orphaned at the age of six; therefore, orphans share an affinity with him and have a unique place in Islam. The Qur’an states, “Treat not the orphan with harshness” (93:9), and “They ask you, [O Muhammad], what they shall spend. Say: that which you spend for good [must go] to parents and near kindred and orphans and the needy and the wayfarer. And whatsoever good you do, lo! Allah is aware of it.” (2:215).

Muslim charitable programs that offer sponsorship of orphan programs are very popular. Islamic Relief donors currently sponsor 20,000 orphans in 21 countries. The organization’s orphan programs are primarily based in countries where the population has suffered from natural disaster or conflict, which has disrupted many children’s lives.65 Muslim Aid, a UK-based Islamic charity, recently launched an orphan care program as well.

Youth Development Initiatives
Youth development is also an important focus of many OIC governments and of Muslim charities and NGOs worldwide. Numerous efforts aim to enhance opportunities for Muslim youth worldwide both at regional and grassroots levels.

The Islamic Conference Youth Forum for Dialogue and Cooperation (the “Forum”) was established in August 2003 in Baku, Azerbaijan. Initially comprised of representatives from eight OIC countries, its primary goal is to create a common youth platform for the OIC, with the aim of discussing issues of common interest and advocating for Muslim youth while ensuring future cooperation.

The Forum is an umbrella youth organization uniting leading youth NGOs in OIC member countries as well as international youth organizations. Its objectives include facilitation of the resolution of problems facing youth in the OIC, promoting the exchange of ideas, increasing participation of youth in OIC countries in societal life, and promoting solidarity among youth NGOs of the region.66

Local initiatives have also been important in the implementation of youth development activities. In Kenya, the Kenya Muslim Youth Alliance (KMYA) was founded in 2003. Because the Muslim community is one of the most marginalized groups in Kenya, the organization was formed “so as to provide [a] springboard from which the Muslim youth can take [the] lead in articulating and advancing development aspirations, priorities and social needs and constantly engaging their community, policy makers and development partners.”67

KMYA targets areas such as capacity building, civic education and democracy, peace-building, HIV/AIDS, and other health issues. It works for Muslim youth empowerment and the building of strategic alliances
and networks. Organization activities have included clean-up exercises; sports, educational, and cultural activities; lobbying members of parliament on important youth issues; implementing capacity building and environmental conservation programs; and strengthening electoral participation by Muslim youth.68

**Special Problems Facing Youth**

Many parts of the Muslim world—especially the Middle East—face what some term a “youth bulge,” or an especially large percentage of youth in the population. Countries with high proportions of youth under age 24 include Yemen at 65.3 percent, Saudi Arabia at 62.3 percent, Iraq at 61.7 percent, Pakistan at 61 percent, Iran at 59.3 percent, and Algeria at 56.5 percent.69 Youth is an asset and strength in many settings, but the high dependency burdens of young populations are well known and put a strain on budgetary and institutional capacities. Providing quality education and helping to ease school-to-job transitions pose particular challenges. The political and social consequences of a “youth bulge” in terms of propensity to instability are less well understood but are generally considered significant.

Youth unemployment is high in several OIC countries, including unemployment among university graduates. The challenge is partly the result of prevailing beliefs that a university diploma entitles them to a secure government job, which prevents many graduates from pursuing other opportunities or entrepreneurial activities.70

One program explicitly addressed to these issues is the Small and Medium Enterprise Development Section of the Dubai Department of Economic Development. It seeks to publicize the success of young entrepreneurs that can serve as role models to the rest of the population. It specifically targets young women, provides skill workshops focusing on small business development, and attempts to change attitudes about work in the country.71

Muslim youth face conflicting messages in the face of globalization; increasing interest in Western pop culture and consumption contrasts with increased emphasis on Muslim identity. This, coupled with poverty and unemployment, can contribute to social and political upheaval. Georgetown University’s Samer Shehata notes that many Muslim youth are producing more modern schools of Islamic political thought, combining some Western ideas, such as government accountability, social justice, and national self-determination, within Islamic discourse.72

**Education**

Poverty and lack of education are linked in many generally well-understood ways. Parents who are uneducated or illiterate often cannot afford to send their children to school; therefore, their children cannot find jobs that pay well. Children whose parents are illiterate but who can attend school have higher dropout rates than those with literate parents. Education increases employment opportunities and decreases the risk of exploitation by employers. An estimated 76 percent of school aged males and 72 percent of school-aged females worldwide attend primary school but in least-developed countries, this number decreases to 61 percent of males and 56 percent of females.73 In 2005, an estimated 115 million were not enrolled or did not attend school. The majority of children that do not attend school are girls.74

Noteworthy progress has been made in education within the Arab OIC sub-region during the last two decades but that are still large disparities among countries. Algeria, Egypt, Jordan, Lebanon, Occupied Palestinian Territory, Qatar, Syrian Arab Republic, and Tunisia are nearing the goal of universal primary education. However, in Sudan less than 50 percent of primary school-aged children are enrolled in school and in Yemen only 54.6 percent are enrolled. The disparity in the rate of primary school enrollment in the African OIC sub-region is even greater, with on average 60 percent of children in school; however, individual countries range from 79.6 percent in Gabon to 34.6 percent in Niger.75

Gender disparity in primary schools is due to poverty, cultural norms, gender bias, child labor, a shortage of teachers, and a lack of female role models. Worldwide, the majority of out-of-school children are girls, and many that do attend school drop out before completing grade five. Asian OIC countries are close to gender parity of primary school children, but this ratio is significantly lower in the African and Arab OIC sub-regions. The girls’ rate of primary school participation remains among the lowest in the world in many Arab countries despite their overall high levels of school enrollment. In many OIC Arab countries the gaps are narrowing. In Bahrain, Jordan,
ment’s Girls’ Education Initiative, created in 2003, has established 456 schools that encourage female enrollment. Kazakhstan introduced the National Program on the Education System in 2005, which increases funding for education and updating of teaching methods and allocates additional funds for preschools.79

Numerous Muslim NGOs work to increase access to education in countries where they operate. Organizations train teachers, provide supplies, build school buildings, and provide many other necessities to encourage school attendance. Many work with more than just children: literacy and vocational classes for adults, primarily for women are common, to qualify people for higher-paying jobs. Educating women improves family health and reduces malnutrition and mortality in children. Literate mothers are much more likely to send their daughters to school.

Islamic Relief illustrates programs focused on schools and vocational training that offer “a way out of the poverty trap.”80 IR supports education projects in Afghanistan, Albania, Bangladesh, Egypt, Kosovo, Mali, Palestine, and Sudan. It has also taken the lead on community-based education projects where schools are inaccessible, and has implemented and sustained programs successfully with strong community support. Islamic Relief has education projects to distribute school equipment, organize extracurricular activities, ensure education for orphans, build new schools, rehabilitate war-damaged schools, educate women in health and hygiene, provide literacy classes and vocational training for adults, and supply schools and universities with computers, books, and resources.81

The Aga Khan Development Network supports significant educational programs. Programs are typically run through Aga Khan Education Services, the Aga Khan Foundation, the Aga Khan University, the Aga Khan Academies, the University of Central Asia, and the Aga Khan Trust for Culture. They address curriculum reform, literacy programs, school improvement programs, and teacher development and training programs.82

Health

The Muslim world faces the common new public health challenges of the twenty-first century. Infectious diseases like HIV/AIDS ravage many countries, par-
more widespread unprotected sexual intercourse before marriage. Unwanted fertility and sexually transmitted disease impede the social, economic, educational status of young people; reproductive health education is often considered taboo. Islam emphasizes the importance of sex only within marriage, and many adults consider any sexual information provided to youth as an encouragement of premarital sex, so sexual education for youth is sometimes limited.

Improved education of women, among other factors, reduces fertility and maternal mortality rates. Iran is a success story of an Islamic country that has made rapid progress in reproductive health and family planning, a phenomenon that surprised many due to the government’s strict Islamic rules. Iran’s levels of childbearing declined faster than those of any other country; fertility rates dropped from 5.6 births per woman in 1985 to 2.0 births per woman in 2000, with even more dramatic declines in rural areas (from 8.1 births per woman in 1976 to 2.4 births per woman in 2000). As a result, between 1986 and 1996 the country’s growth rate dropped from 3.9 percent to 2.0 percent per year, and is currently estimated at 1.2 percent. Widespread contraceptive use explains this phenomenon; 74 percent of married women used contraceptives in 2000, up from 37 percent in 1976. Iran launched its family planning program in 1989 with three goals: to encourage families to delay the first pregnancy and space out subsequent births, to discourage pregnancy for women younger than 18 and older than 35, and to limit family size to three children. Iran has provided free family planning services to all married couples, and all modern contraceptive methods are provided to married couples free of charge at public clinics. Improvements in women’s education contribute to lower birth rates; rural women’s literacy rose from 17 percent to 62 percent between 1976 and 1996, and overall more than 75 percent of Iranian women are now literate. Maternal and child health have greatly improved as maternal and child mortality have fallen dramatically in recent years.

Other Health Issues
In June 2007, the OIC was urged to renew its efforts to eradicate polio after false rumors that the vaccine would cause infertility caused a suspension of vaccinations for 11 months in Nigeria. This led to the re-infection of 27 countries that were previously polio-free, 19 of which were OIC member states.
So that vaccines are more available and affordable to OIC members, a “self-reliance in vaccine production program” was launched seven years ago, spearheaded by the Islamic Development Bank. The vaccines produced are to be certified as *halal* (permissible under Islam).

As in the rest of the world, tobacco addiction and related illnesses are serious problems facing Islamic countries. Smoking is widespread among men, women, youth, and even children. A 2006 study in the *British Medical Journal* reported that, out of 27 Muslim countries studied, only seven had an identifiable ban on tobacco sales to minors. Tobacco publicity is often particularly aggressive, presenting smoking as a “socially desirable habit.” Many are unaware of the dangers of smoking until they are already addicted to cigarettes. Some Islamic authorities have addressed this problem. In 2000, the Mufti of Egypt declared a *fatawa* (religious decree) that stated smoking to be *haram* (forbidden) in Islam, because it damages human health. When asked about the role of tobacco manufacturers, the Mufti stated “it is unlawful Islamically to produce tobacco and sell tobacco in a Muslim country, hazardous to the individual and society.”

Healthcare practice by Muslim doctors and nurses rarely differ substantially from that of non-Muslims, but Muslim doctors are expected to uphold their faith while practicing medicine. In the First Medical Symposium held in Kuwait in 1981, an Islamic medical oath, later adopted by numerous Islamic medical associations, was established:

*In the name of God I swear …*

1. That during the performance of my duties, I will keep in mind that my God is watching me.
2. That I have to (maintain) protect human life in all its forms, in all stages, in all conditions, doing my best to save the patients from death, diseases, pain, and anxiety.
3. That I will protect their human dignity and their privacy, and will keep their secrets.
4. That I will always provide them with means and sources of relief by giving my medical care to all the people: relatives and others, the good and the bad, the friends and the enemy.
5. That I will always make efforts to seek knowledge for the benefit of humanity and not for its harm.
6. That I will respect those who taught me, teach the ones who are younger than I, and be brother to colleagues in the medical profession within the boundaries of al-birr and taqwa (faithfulness in God’s service and piety).
7. That my life will be the reflection of my faith—openly and secretly, pure and clean in actions, honorable in the eyes of Allah, His prophet, and believers (mumineen). 

**HIV/AIDS**

Faith-inspired organizations have long been involved in the fight against HIV/AIDS, providing care and support for those living with HIV/AIDS as well as addressing prevention. Faith-inspired organizations may indeed be the only NGOs working in some rural areas, and their participation in the fight against HIV/AIDS is therefore vital. There are significant examples of faith-inspired organizations working to reduce stigma surrounding the disease and influencing important behavioral changes.

Muslim communities and organizations have responded in diverse ways to the HIV/AIDS crisis—from non-judgmental support to violent threats against those who disclose their HIV status. Governmental response in Muslim-majority countries has also varied. Some governments have launched full-scale prevention efforts, while others have simply deported foreigners they believed were the source of the disease. The first cases of AIDS in the Arab Muslim world were discovered in Bahrain, Qatar, Iran, and several other states in the mid-1980s; however, accurate information about the disease in many Muslim communities is scarce. As of 2005, UNAIDS estimated that there were approximately one million people infected with HIV/AIDS in North Africa, the Middle East, and majority-Muslim Asia. Although the levels of HIV/AIDS with rare exceptions are not at the levels of the most afflicted countries, even official statistics, generally viewed to underestimate the reality, show that the numbers of people and families affected are significant.

Table 6 summarizes HIV/AIDS prevalence in the 15 countries with the largest Muslim populations.
The data highlights that African countries have been particularly hard-hit relative to other regions, although estimates are unavailable in many Muslim countries and statistics have been underreported in others. HIV/AIDS rates have been increasing in a number of Muslim majority countries. Table 7 illustrates Muslim majority countries where UNAIDS data suggests HIV/AIDS is on the rise.

<table>
<thead>
<tr>
<th>TABLE 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIDS Prevalence in Countries with the Largest Muslim Populations</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td><strong>Country</strong></td>
</tr>
<tr>
<td>Indonesia</td>
</tr>
<tr>
<td>Pakistan</td>
</tr>
<tr>
<td>India</td>
</tr>
<tr>
<td>Bangladesh</td>
</tr>
<tr>
<td>Egypt</td>
</tr>
<tr>
<td>Turkey</td>
</tr>
<tr>
<td>Nigeria</td>
</tr>
<tr>
<td>Iran</td>
</tr>
<tr>
<td>Morocco</td>
</tr>
<tr>
<td>Algeria</td>
</tr>
<tr>
<td>Afghanistan</td>
</tr>
<tr>
<td>Saudi Arabia</td>
</tr>
<tr>
<td>Sudan</td>
</tr>
<tr>
<td>Iraq</td>
</tr>
<tr>
<td>Uzbekistan</td>
</tr>
</tbody>
</table>

Sources: CIA World Factbook, UNAIDS.

<table>
<thead>
<tr>
<th>TABLE 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muslim-Majority Countries with Rising HIV/AIDS Prevalence</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td><strong>Kazakhstan</strong></td>
</tr>
<tr>
<td><strong>Gambia</strong></td>
</tr>
<tr>
<td><strong>Senegal</strong></td>
</tr>
<tr>
<td><strong>Iran</strong></td>
</tr>
<tr>
<td><strong>Malaysia</strong></td>
</tr>
<tr>
<td><strong>Pakistan</strong></td>
</tr>
<tr>
<td><strong>Mali</strong></td>
</tr>
<tr>
<td><strong>Indonesia</strong></td>
</tr>
<tr>
<td><strong>Chad</strong></td>
</tr>
</tbody>
</table>

Source: UNAIDS.
Many Muslim-majority countries have yet to launch full-scale efforts for education and prevention, assuming low infection risks because activities such as “pre-marital sex, adultery, prostitution, homosexuality, and intravenous drug use do not occur in the Muslim world, or happen so infrequently that the risk of the disease gaining a foothold in these countries is low.”\(^9\) High prevalence rates in predominantly Muslim countries in Sub-Saharan Africa contradict this belief, but denial is a continuing challenge. Stigma surrounding what is perceived as immorality and shame attached to HIV/AIDS present continuing challenges. One study of religious leaders and faith-based organizations in South Asia found that the majority of people surveyed believed that the AIDS epidemic stems from “moral decline and sexual corruption.”\(^98\) HIV/AIDS is seen as associated with “immoral acts,” and women are often blamed for the epidemic and its spread.\(^99\) The disease has often led to social stigma and ostracism, although statements by religious groups have stated that this is regrettable.

Despite these challenges, several conservative Muslim countries have been very successful in public education about HIV/AIDS, keeping infection rates low, and there appears to be great potential to work with faith-based organizations to fight the disease. Iran offers extensive HIV/AIDS education to married couples and in schools, including a needle exchange program in Tehran.\(^100\) Government clinics have free HIV counseling, testing, and treatment, and condoms are given to prostitutes. Prisons make free clean needles and condoms available to inmates; Iran is one of only six or seven countries in the world to do so.\(^101\) Influential Shiite Muslim clerics have supported government efforts in the fight against HIV/AIDS, and although there were fears that these campaigns would be halted after the election of Mahmoud Ahmadinejad as president, they appear to be continuing.

Morocco offers another success story in the fight against HIV/AIDS. Morocco’s first HIV infection was identified in 1986, and in 1988 the first national AIDS NGO (the Moroccan Association for the Fight Against AIDS [ALCS]) was founded. ALCS has secured funding and developed numerous educational campaigns as well as free, confidential HIV/AIDS testing. Morocco hosted an HIV/AIDS conference in 1993, which launched the formation of other NGOs. Infection rates have stayed relatively low, and while social stigma is still attached to the disease, progress is being made. In December of 2005, ALCS broadcast the first HIV/AIDS telethon in the Arab world, which raised US$295,000 for the cause and raised awareness about the disease, though Islamist parties criticized its promotion of condom use.

Faith communities are working in Sudan to fight the spread of HIV/AIDS and to provide much-needed social services for the local population, without regard to their religious affiliations. In the past, the Sudanese government denied that Sudanese Muslims suffered from the disease, but the government is now working to promote HIV/AIDS educational campaigns.\(^102\) These efforts are not only helping to educate the public about the dangers of HIV/AIDS, but they are also breaking down the walls that have kept Christians and Muslims apart and provide healing and hope to a population torn apart by war.

Local NGOs have formed in Muslim countries throughout the world to fight HIV/AIDS, and both Islamic and inter-faith networks and conferences have addressed the issue. Organizations noted for their work in HIV/AIDS literature include **Positive Muslims** in South Africa; the **Islam and HIV/AIDS Project** in Mauritania, which works with religious leaders to disseminate information about care and prevention of the disease; the **Pan-African Organization for HIV/AIDS (OPALS)** in Morocco; and the **Islamic Medical Association of Uganda (IMAU)**, which partners with imams to educate the populace and eliminate the taboo associated with HIV/AIDS.

**Islamic Relief** organized a major conference about Islam and HIV/AIDS in Johannesburg, South Africa in November 2007. Islamic Relief saw the event as aimed “to contribute to halting the spread of the disease and to ensuring appropriate care for people affected by it. The Muslim world has been silent about the issue of HIV and AIDS for much too long, and it is hoped that these consultations will help to change that.”\(^103\) Participants included Islamic scholars, who can create change from within their own communities; people who are living with HIV/AIDS, to ensure that the conference focused on practical realities of the disease; and HIV/AIDS practitioners, who could provide insights into the multiple dimensions of the disease. Together, participants
applied Islamic humanitarian thinking to these issues over the course of the conference. The conference was to “provide governments, Muslim leaders and organizations with guidance that will help them effectively respond to the HIV/AIDS epidemic.”

Islamic Relief argues that being judgmental toward those affected by HIV/AIDS will not reduce infection rates and therefore adheres to the Core Values of the African Network of Religious Leaders Living with or Personally Affected by HIV/AIDS (ANERELA+):

1. Sharing resources and skills with compassion and love.
2. Support without judgment.
3. Fight stigma: personal experience is of immense value in understanding and responding to HIV and AIDS.
4. Do not demand disclosure.
5. Seek to serve.
6. Empower members with skills related to the fight against HIV and AIDS.
7. Inclusive not exclusive: faith is an important element to human life—respecting each others’ faith and doctrine is essential to a united fight.
8. Respect for life: speak for the rights of people living with or affected by HIV and AIDS, and the eradication of poverty in the world.
9. Compassionate and seeking total transformation of a person.
10. Gender-inclusive network.
11. Transparency and accountability to all stake-holders.

Microfinance

Microfinance entrepreneurs are pioneering new ways to reach poor people who cannot gain access to loans or funding from traditional banking sectors. A specific dimension in Muslim communities is reluctance to violate Islamic principles that prohibit certain financial and investment activities. Combined with Islamic finance principles, microfinance has the potential to stimulate income generation for those who need it most—the poorest of the poor, particularly women—while adhering to principles of the Islamic faith.

Microcredit involves the extension of very small loans to poor entrepreneurs and others who cannot access traditional loans and credit due to a lack of collateral and credit history. First developed in the 1960s and 1970s, these loans support self-employment projects enabling individuals to begin to build wealth and escape poverty. Microfinance generally works with small groups, using social trust as collateral. Loans are given to individuals, but the entire group is responsible for repayment, meaning that if the borrower does not fulfill his/her commitment, he/she will lose social capital. Repayment rates to microcredit institutions are generally higher than commercial repayment rates, often as high as 97 percent. The United Nations designated 2005 as the International Year of Microcredit, and the UN Millennium Project sees microcredit as “one of the development strategies … that should be implemented and supported to attain the bold ambition of reducing world poverty by half.” Some 7,000 microfinance institutions operate worldwide, serving 16 million poor people. The total turnover for these projects is estimated between $2.5-7 billion. One analysis of need puts the world total at $21.6 billion to provide microfinance services to 100 million of the world’s poorest families.

There are long-standing debates about the compatibility of modern financial instruments with the tenets of Islam and the teachings of the Qur’an. Islamic finance is an ethically-based system which restricts putting businesspeople at excessive risk of financial ruin. Its ultimate goal is social maximization, as opposed to profit maximization, and some have proposed that Islamic microfinance programs could create effective grassroots financial systems which could help to solve widespread socio-economic problems.

Islam prohibits engaging in financial transactions with elements of *riba* and *gharar*, although these principles are not necessarily strictly followed. Muslim scholars have generally accepted *riba* to mean “any fixed or guaranteed interest payment on cash advances or on deposits” and *gharar* as “excessive speculation or trading in risk.” Money made in industries that are not *halal* is also prohibited, for example tobacco, alcohol, pork, or defense-related industries. Several programs and centers are working to develop more knowledge about and support efforts related to Islamic finance. In 2006, the Malaysian government supported the creation of the International Centre for Education in Islamic Finance, and the Islamic Development Bank, the Islamic Bank of Asia, and the Dow Jones Islamic Fund are promoting new financial instruments that include Islamic equity funds.
Islamic microfinance is not currently widespread but offers significant potential for promoting both economic growth and poverty reduction in Muslim-majority developing countries. One study suggests “a 1 percent increase in financial development may raise the growth of the incomes of the poor by .4 percent, while a 10 percent change in the ratio of private credit to GDP may reduce poverty ratios by 2.5 to 3 percentage points.”

Women’s Programs

A wide range of organizations, many with faith links, support programs addressed specifically at women, but their overall work is poorly known. They deserve special attention both because they appear to take distinctive forms and because of sensitivities in the Muslim world around gender issues. Women’s positions in Muslim communities can be a contentious topic and unbiased information is rare. Wide variations in experience among countries and communities also explain information gaps. Some organizations promote women’s equal rights within countries and work to erase discriminatory laws against women. Others work in microfinance and income-generating projects targeted toward women. Many NGO programs focus on women’s education and health, especially prenatal care. Few NGOs concentrate primarily and directly on the woman’s place in society.

Health issues are a common entry point. Maternal mortality rates in Arab countries are high, around 270 deaths for every 100,000 live births. In some countries (Mauritania and Somalia), it is as high as 1,000 deaths for every 100,000 births, while in Qatar, it is far lower (seven for every 100,000 births). Similarly, although the HIV/AIDS rate is relatively low in Arab countries, women are increasingly becoming victims of this disease. Women are now at greater risk than men to contract the disease. Women ages 15 to 24 are now twice as likely to be infected as men in the same age group.

Education in Arab countries for girls has increased remarkably in the last few years, but girls are typically educated less often than boys in these countries. Arab countries have one of the highest rates of illiteracy for women in the world; however, increased girls’ education in countries bordering the Gulf is closing this gap quickly.

In many Arab countries it is common to see that the value of women’s additions to the economy generally goes unrecognized, as they often work in the home. Arab countries typically have a relatively low demand for women workers, with women facing great obstacles...
to entering the workforce outside the home. In addition to a lack of equal opportunities or access when applying for jobs, women receive lower wages and are less likely to be promoted than their male counterparts. Women’s economic participation in Arab countries is the lowest in the world at 33.3 percent (worldwide average of 55.6 percent). This may gradually be changing; the well respected 2006 Arab Human Development Report which focused on gender reported that the growth of women’s share of the economy in this region had recently been growing at the fastest annual rate in the world, 19 percent.\(^{123}\)

Women in several countries (notably Jordan, Morocco, Egypt, Pakistan, Turkey, and Bangladesh) have made important strides in women’s empowerment, including in politics. Advocating human rights concepts and women’s access in the political realm, women press to “1) interpret the Koran and the *hadith* (the traditions of the Prophet Mohammed); 2) educate the political elite and providing them with new interpretations of sacred texts that can be used as a basis for legislation and the implementation of change; and 3) mobilizing grassroots support and establishing dialogue between people at the grassroots level and national and international decision makers.” These women hope to modify their local traditions and to create laws that will increase women’s access to education, human rights, and equality.\(^{124}\)

Recent changes in Moroccan law have increased gender equality. Passage of the new *Mudawana* (family code) in 2003 gave women many new rights regarding marriage, divorce, and the family. Gender inequality is still a serious concern in Morocco, given gaps between men and women in literacy rates, health concerns (such as poor prenatal care and lack of contraceptive use) in rural areas, and high female unemployment rates, particularly in rural areas.

Fatima Mernissi, a Moroccan scholar and activist, is a pioneer on women and Islam. Mernissi, a sociologist, produced the classic work *Beyond the Veil* (1975) which explored Islamic views of women and the effects of modern life on male-female relations, as well as the sexual dynamics of the Muslim world. Another influential work by Mernissi, *The Veil and the Male Elite: A Feminist Interpretation of Islam* (1987), explored whether Islam is opposed to women’s rights focusing on the early years of Islam and the Prophet Mohammed’s intention of creating an egalitarian society without slaves or sexual discrimination. Mernissi concludes that political and economic interests of the male elite, not religion, are responsible for denying rights to women.\(^{125}\) Mernissi has also extensively studied Moroccan civil society, establishing the “Civic Synergy” project in 1997, exploring links between democratization of access to information technologies and the passion of Moroccan youth of both sexes for civic initiatives. In January 2007, Mernissi was involved in the “Casablanca Dream,” a meeting of women activists and academics from the developing world. This group seeks solutions to empower women who continue to carry the burden of worldwide poverty. The forum explored women’s work and their impact on macroeconomics, feminist perspectives, and the theme of “Weaving Peace into Globalization.”\(^{126}\)

*Sisters in Islam* (introduced above) has worked in Malaysia since 1988 to promote equality between men and women and help create a society that upholds the Islamic principles of equality, justice, freedom, and dignity within a democratic state. Their legal services programs include a legal clinic to women seeking a divorce and teaching about financial rights and the rights of their children. Sisters in Islam seeks equal rights for women working within the legal system. It argues that religious authorities willingly accept technology and forensic science within the legal system when it benefits men but are unwilling to accept this same technology when it benefits women. An example of this is the court’s unwillingness to accept a genetic test that would establish a child’s paternity. Sisters in Islam is an important advocate for women’s rights, protesting any bill that they believe discriminates against women, often using the Qur’an as a basis for their arguments. They have met significant resistance from the religious community because some leaders do not accept that women should be able to question the basis of the Islamic religion. Sisters in Islam has recently seen greater acceptance as concerns around extremism mount. It has used the space created by September 11th to encourage religious dialogue within Malaysia.\(^{127}\)
Morocco: Islamic Inspiration and Civic Associations Interact

Morocco’s rich history and culture reflect a unique intertwining of Arab, Berber, African, and European influences. Both society and institutions are deeply imprinted by Islam; religion is part of the everyday fabric of Moroccan life and is integrally part of both politics and the state apparatus.

A range of bold political and social initiatives led by both the Moroccan government and civil groups have put Morocco in the global spotlight as an exemplar of successful modernization that respects Muslim values and heritage. Notable are its open society where the media plays an active role, a willingness to address past injustices including human rights abuses and the loss of the Jewish community, and evolving democratic institutions. But Morocco faces major challenges. Deep-rooted poverty and social problems—notably high youth unemployment and illiteracy—contribute to social tensions that engage political parties as well as religious institutions. Morocco is one of the world’s epicenter countries in its effort to respond to Islamist pressures and to meet the population’s demands for progress while maintaining its commitment to its culture and heritage.

A wide array of institutions are engaged in social activities in Morocco, addressing many fields including education, health, HIV/AIDS, violence against women, children in need, and the preservation of Morocco’s cultural heritage. Deep traditions of Islamic charity continue today in many forms. However, the more significant contemporary trend is an expansion of civil society institutions that do not carry religious labels or profess an explicitly Islamic philosophy. Indeed, the label “Islamic” applied to a social organization appears to evoke some unease because of perceptions of ties to Islamist, “integrist” tendencies to which the government is opposed.

Thus in exploring the roles and work of non-state actors involved in social issues, five strands should be examined: (a) traditional Islamic charitable work within the context of mosques, madrasas, and waqf foundations; (b) “Islamist” organizations that take their activities beyond state-sanctioned activities, with overt or covert links to international Islamist trends; (c) civil society organizations working on social issues, many run by women; (d) non-Muslim organizations, notably Christian non-governmental organizations; and (e) the state policies and institutions that frame social organization activities and may direct and regulate their work.

Socio-Economic Background

Morocco’s population of approximately 34 million is almost 99 percent Muslim, with small Christian and Jewish minorities, and with an ethnic mix of mainly Arabs and Berbers. As a lower-middle-income country with an estimated 2006 per capita income of $4,600, Morocco’s economy offers elements of both hope and concern. Economic performance has fluctuated quite widely from year to year, due in significant measure to its dependence on agriculture; GDP rose by almost seven percent in 2006, a year of good rainfall, but generally the trend has been modest growth. Yet, Morocco’s potential is far from realized, and unemployment is a major problem—as high as 20 percent in urban areas (although the official estimate is 7.7 percent). Morocco produces both agricultural and industrial products, including wheat, olives, citrus, textiles, phosphates, and leather goods. Its trade links are strongest with Europe; Saudi Arabia and China are becoming increasingly important trading partners.
Morocco’s constitutional monarchy, led since 1999 by King Mohammed VI, has a bicameral Parliament, the lower house (325 members) elected by a popular vote for five-year terms and the upper house (270 members) appointed for nine-year terms. Partisan politics is active, with some 29 officially recognized political parties in Morocco. Among the most significant parties are the Istiqlal (Independence) Party, the largest traditional party; the Union Nationale des Forces Populaires; the Moroccan Community Party, which has split into the Party of Renewal and Progress and the Organization of Action for Democracy; and parties under the National Entente block and the Center block.128

Poverty is significant and is clearly understood as a serious challenge for the government and society; about 20 percent of the population lives below the official poverty line and by some measures poverty has increased recently due to the volatility of GDP.129 Among the critical problems that this engenders are high unemployment, strong emigration pressures (especially to Spain and France), accelerated urban migration, and disruptions to families, with street children a particular manifestation of this. Morocco ranks relatively low on the global Human Development index, ranked 123 in 2006 with a Human Development index value of 0.640, a life expectancy of 70, and a GDP per capita of $4,309.130

Education figures prominently among the underlying causes of poverty and is one of Morocco’s major challenges for the future. Both lack of access to education and low quality, at all levels, present significant issues for Morocco. Despite efforts to expand education, the 2002 census indicated continuing high illiteracy of 49 percent, with female illiteracy especially high, at 62 percent.131

Religion in Morocco
Religion generally, and Islam more specifically, is a fundamental facet of Moroccan society and state. Islam is the official state religion (with a constitutional guarantee of freedom of religion).132 The King holds the title of “Commander of the faithful and the Supreme Representative of the Muslim community,” with the responsibility of ensuring “respect for Islam.”133 The king traces his lineage to the Prophet Mohammed and acts as the nation’s spiritual and moral guide.

Moroccan Islam is deeply marked by a long history of intellectual ferment, Sufi mystical strands, and rich cultural traditions in music, architecture, stories, and art. Morocco also stands out for its relatively elaborate organization of religious institutions, an aspect explained by the linking of religion and state under the King’s temporal and spiritual leadership. The deep-rooted intellectual traditions that impel Moroccan Islam today, led by a religious council that reports to the king, are manifest in media, conferences, and an opening to international Islam, for example through Morocco’s hosting of a major Tijaniyya Conference in July 2007. Morocco has been a major sponsor of religious involvement in global peacekeeping, and in interfaith dialogue, notably through its sponsorship of three successive international conferences of rabbis and imams (Brussels, Seville, and Paris). Moroccan Islam is highly complex, and is in a ferment of change.

Islam and Social Policy
Four links between Islam and social policy are worthy of special note: Islam and party politics, Islam and education, Islam and family law, and Islam and governance issues. A host of other issues arise, notable among them Islam and finance and new approaches to the environment, but the focus here is on social dimensions.

The role of political parties linked to the Islamic religion is a topic of continuing debate. The major Islamist party, the Justice and Development Party (PJD), considers itself a political party, not a religious party. The PJD has modeled itself on Turkey’s popular Islamist party of the same name.134 Despite the prediction of major PJD gains, elections in October 2007 marked a victory for the secular Istiqlal party, which won 52 seats, while the PJD only secured 47 seats. The PJD believes that the state and society do not need to be Islamicized, because Morocco is already a Muslim country. However, it “upholds the principle of defending Moroccan society’s Islamic identity through legislative and institutional means when that identity is threatened.”135

Another major Islamist movement in Morocco, Al-Adl wal Ihsan (the Justice and Charity Movement), is unrelated to the PJD except for some collaborative efforts. In sharp contrast to the PJD, it rejects the Moroccan political system and is highly critical of the monarchy. It considers itself a social movement, emphasizing preaching, study, and personal spiritual development
rather than political activism. In fact, several members of the organization have been charged with “defaming the monarchy” due to their activities and have faced imprisonment.136

The Moroccan government’s annual education budget funds the teaching of Islam in public schools, as well as religious instruction in separate Jewish public schools.137

In 2003, Morocco passed a new version of the Family Code, or the Mudawana, widely lauded as progressive and remarkable in its successful linking of religious law with internationally accepted human rights. The participatory process of formulating the new law is of particular note. This law gave more rights to women, such as the restructuring of marriage and divorce procedures to promote greater gender equality, placement of the family under the joint responsibility of both spouses, and an increase in the legal marriage age for women to 18. Morocco was divided over the issue, and the new code was opposed by some Islamic groups.

NGOs and Development

In Morocco, development organizations include international agencies as well as local, more grassroots initiatives known as “associations.” Moroccan associations or NGOs often give direct aid to the poor and work to address directly the causes of poverty. When they work well, these small organizations can have a greater impact than much larger and better-resourced agencies. An important feature of the Moroccan system is partnerships that are taking new forms, involving different social actors and the state. An example is the Mohamed V Foundation for Solidarity, a government foundation formed in 1999 to fight poverty, which provides financial support to many associations throughout Morocco.138

According to one source, the number of Moroccan NGOs jumped from 7,000 before 1995 to 30,000 in 1999. The proliferation of NGOs and associations and a shift toward local development initiatives may be explained by a 1995 report, “Moroccan Young People’s Religious Values and Strategies,” which indicated that only 2.2 percent of the 500 students surveyed said they trusted the state. When asked to identify associations worth joining, 50.8 percent chose those with a civic agenda (social and humanitarian goals) and only 6.6 percent identified political parties, with 10.6 percent mentioning Islamist ones. Another explanation for this increased civic activity is more widespread access to information technology by youth.139

A study of local Moroccan associations conducted for Tanmia, an organization dedicated to capacity-building among Moroccan associations, identifies a wide range of development organizations throughout the country, especially in rural areas.140 Prominent among them are associations for women, but many also support infrastructure and other projects. The associational trend is clearly increasing, and most of the associations are less than 10 years old, with their membership dominated by young adults aged 25 to 45. The study notes that older Moroccans more often saw the organizations as a threat to traditional institutions. These organizations’ goals are to address the primary needs of the population, improve Moroccan quality of life, and protect the environment.141 The study found that associations were most effective when linked to an international NGO, from which knowledge can be inherited and permanent structures passed down. These international connections also help to provide financing opportunities, without which needs and projects of the associations are unable to be met. The study also found that rural women were particularly successful at organizing associations, despite obstacles such as illiteracy.

Numerous international NGOs also work in Morocco, including Catholic Relief Services, Search for Common Ground, and Oxfam. Other NGOs have provided emergency aid to the country.

Catholic Relief Services has worked in Morocco since independence in 1956, focusing on food assistance and relief until the late 1980s, when it launched development programs addressing clean water and health, as well as a microcredit program. The agency works with local development organizations to achieve development goals.142 Islamic Relief provided emergency aid to Morocco when an earthquake hit the area of Al-Hociema in February 2004. The organization distributed tents, blankets, hygiene kits, and food items to survivors and set up schools in the affected region.143

International development agencies working in the country include the Islamic Educational, Scientific, and Cultural Organization (ISEESCO), as well as government
politics, law, education, and development. Islam was established as Egypt’s official state religion by a constitutional amendment passed by former President Anwar Sadat in 1980. The Egyptian government has nonetheless sought to limit the influence of Islam in the political realm. Though Egypt has a multiparty, democratic system, the National Democratic Party, under the leadership of President Hosni Mubarak, has ruled for 26 years. While some opposition parties do exist, Mubarak and the NDP require that all political parties be approved by the government and maintain a prohibition on the formation of religious-based parties. As a result, the Muslim Brotherhood, the best known Islamist movement that seeks to implement a stricter interpretation of sharia law in Egypt, is considered illegal. Despite the formal ban on the organization, however, the NDP has allowed it to operate to some degree since the 1970s. In 2005, the Brotherhood’s strength and popular backing was demonstrated when 150 individuals openly affiliated with the group ran in parliamentary elections. These candidates won 88 seats, making it the most significant opposition force to the NDP. Since this victory, Mubarak has begun to more aggressively seek to limit their influence through arrests and detainments.

Egypt is a mixed religious-secular state and its legal and judicial systems reflect that duality. The Egyptian Civil Code of 1948, the main source of legal rules regulating transactions between persons and legal entities, is based on both the Napoleonic Civil Code and Islamic sharia law. The Egyptian judicial system is also based on a combination of French legal concepts and methods and sharia, although the influence of sharia principles is restrained. Sharia-based personal law courts are integrated into an otherwise largely Western-based legal system and the national Supreme Court is secular.

The constitution guarantees freedom of belief and the practice of religious rites. However, the U.S. State Department has observed that the government generally “[does not] respect the right to freedom of religion in practice,” and that serious restrictions have been placed on the exercise of religious rights. This is most notably true of religions not recognized by the state, particularly the Baha’i faith. Egypt’s Baha’i community is estimated at 2,000 persons. The state denies members of the Baha’i basic civil documents, such as identification cards.
and birth certificates, making it difficult for Baha’is to conduct civil transactions and sometimes forcing them to misrepresent themselves as members of one of the country’s recognized religions (Islam, Christianity, and Judaism).\textsuperscript{154} Freedom House (2005) also highlights concerns about political rights and civil liberties.\textsuperscript{155}

Article II (1980) elevates Islamic \textit{sharia} law as the principal source of legislative rules.\textsuperscript{156} No new laws may be enacted that contravene the principles of \textit{sharia}. However, because this amendment has not been interpreted to apply retroactively, the penal code rules established prior to 1980 have generally not been adjusted and are almost wholly based on Western, non-religious principles. The requirement that laws be in accordance with \textit{sharia} has mostly affected statutes relating to “personal status issues,” such as inheritance, marriage, and divorce.\textsuperscript{157}

**Religion and Education**

Egypt’s education system includes compulsory primary schooling for students 6 to 12 years old; compulsory preparatory education for students 12 to 15 years old; and optional secondary schooling, along either a college preparatory or technical track, for students 15 to 18 years old. This education system follows two parallel structures: the secular system, which includes both state-administered public schools and private schools, and a system of Islamic schooling. Within the secular school system, religious education is still mandatory, but Christian students are offered courses on Christianity separate from the courses on Islam taught to Muslim students.\textsuperscript{158} Religious education in the secular system ranges from 2 to 3 hours per week. However, the government has recently mandated that ethics courses be incorporated into the national curriculum and some religious leaders believe that these courses will soon replace courses in religious instruction.\textsuperscript{159} These courses emphasize national unity, inter-religious understanding and cooperation, and values such as patriotism, kindness, and cleanliness.\textsuperscript{160} Even outside the specific religious courses, Islam and Islamic values are heavily prevalent in other subjects, such as Arabic language instruction and social studies, which in many grades is largely a study of Islamic history.\textsuperscript{161}

The Islamic Al-Azhar school system is a separate school system, whose goal is to convey “the Mission of Islam to people at large.”\textsuperscript{162} Nominally under the supervision of the Supreme Council of the Al-Azhar Institution, in practice it is regulated by the Ministry of Education. This school system is exclusively for Muslim students and its curriculum is almost entirely Islamic. Male and female students are taught separately at Al-Azhar institutions. In 2002, the Al-Azhar system was said to enroll less than 4 percent of the country’s student population.\textsuperscript{163}

**NGOs and Development**

Egypt has one of the more vibrant civil sectors in the Middle East, with an estimated 16,000-18,000 NGOs operating in the country. In 1999, this sector employed the equivalent of 629,223 full-time workers, accounting for $1.5 billion in expenditures (two percent of Egypt’s GDP).\textsuperscript{164} Despite its size, a 2005 study of Egyptian civil society found that the sector was seriously constrained by the political environment and the sector’s poor structure.\textsuperscript{165} Specifically, its ability to have a significant impact on the government is constrained by the severely limiting legal framework governing the operation of NGOs. The licensing process for NGOs in Egypt is burdensome and lacks transparency. It also requires that organizations make a monetary contribution into a government fund for societies and associations, which can be a hindrance for small organizations with limited financial resources.\textsuperscript{166} Furthermore, the ministry responsible for licensing and regulating NGO operations has significant discretionary authority and can reject organization applications for vaguely defined reasons of “national unity” and “public morals.” Finally, Egypt uses criminal penalties such as fines and jail time to punish organizational failures to fulfill the requirements of its NGO laws, a major disincentive for organizations to operate in the country.\textsuperscript{167} Despite these restrictive NGO regulations, Egypt’s civil sector thrives because in practice the government has chosen to use its discretionary authority against organizations and individuals that “cross ‘red lines’ in pushing for social reform and political liberalization,” while generally allowing others to operate without substantial interference.\textsuperscript{168}

Social welfare and development organizations are generally accepted even if they are affiliated with controversial or foreign religious groups. For example, although most Egyptian Christians belong to the Coptic Orthodox Church, which is itself active in the development sector, the Roman Catholic and Protestant Churches have a presence in the country, engaging in education, social,
and development work. However, the government does not tolerate proselytizing by religiously affiliated non-profit and non-governmental organizations, and has refused re-entry to individuals suspected of evangelizing activities. This is true even though no constitutional provision or section of the civil or penal codes bans proselytizing; opposition to the practice stems from the sharia principle forbidding the conversion of Muslims to Christianity. Proselytizers who are arrested are typically held on charges of having violated provisions of the penal code that prohibits citizens from insulting “heavenly religions” or inciting sectarian strife.

Development organizations affiliated with the Muslim Brotherhood are also generally tolerated by the government in Egypt because of the scope and importance of the services they provide. Particularly in Egypt’s more impoverished areas, the Brotherhood provides needed health and education services to many. It runs 22 hospitals throughout the country, has schools in every governorate, operates numerous care centers for children and the elderly, and organizes training programs for the unemployed. These operations and the services they provide are made available to all, regardless of religious affiliation. It is worth noting that despite the Brotherhood’s religious nature, the schools that it operates are private schools separate from the Al-Azhar religious school system described above; the curriculum in Brotherhood schools is less focused around Islamic education than the Al-Azhar system.

A wide variety of international development organizations operate today in Egypt. These include international agencies like UNDP; bilateral agencies such as the U.S. Agency for International Development (USAID) and the Canadian International Development Agency (CIDA); private development organizations like Catholic Relief Services and Oxfam International; international development financiers such as the African Development Bank; local microfinance organizations; and a vast and diverse group of local organizations that cuts across religious lines.

**Jordan: The Delicate Balance**

Jordan’s constitution explicitly establishes Islam as the national religion and 94 percent of Jordan’s 6 million population is Muslim. Jordan is generally considered one of the more religiously moderate Arab states. Most Jordanian Muslims are members of the Sunni, rather than Shi’a, Islamic faith communities. Christians (primarily Greek Orthodox), Druze, and Baha’i populations account for the remaining 6 percent of the population. Societal relations between faith groups have generally been amicable and have contributed to a positive and cooperative national political environment.

Jordan has undergone a period of substantial change since the 1999 death of long-time leader King Hussein. His son and successor, King Abdullah II, has implemented aggressive and successful economic reforms aimed at expanding trade and reducing poverty. These include liberalizing the country’s trade regime and reducing its debt-to-GDP ratio. Jordan’s GDP growth has consistently exceeded population growth since 1999, with 2006 per-capita GDP at $5,100. A World Bank report assessing poverty in 2002-2003 found that specifically as a result of economic policy changes, poverty overall had declined in Jordan during that period in conjunction with a 3.5 percent annual increase in per capita private consumption.

Despite overall declines in poverty, the improvement has not been consistent throughout the country and presents continuing challenges. In mid-2006, Jordanians in 40 out of the country’s 101 municipalities lived below the poverty line; 20 of those municipalities are considered extremely poor. Poverty is not heavily concentrated in any particular area, but rural poverty is more prevalent than urban poverty, with approximately 19 percent of the country’s rural population classified as poor. Poverty is not particularly concentrated among any particular religious or ethnic groups.

**Religion and Politics**

As in many Muslim countries, religion plays significant roles in many aspects of Jordan’s private and public life. The constitutional establishment of Islam as the state religion has meant that various aspects of social and economic development in Jordan are influenced by faith, though King Abdullah, like his father before him, has generally tried to ensure that Jordan remains a largely secular state.

In order to elevate a national identity over disparate religious or ethnic ones, Abdullah launched the Jordan
First campaign in 2002, aimed at stressing Jordanian national interests above other considerations and creating a “united, national and social fabric that thrives in an atmosphere of justice, democracy, due process, and equal opportunity” for women and minorities. The campaign emphasizes an open and accountable political environment and reforms of the monarchy, parliament, media, education, and non-governmental and private sectors in order to strengthen democracy.178

In line with his embrace of democracy, King Abdullah has generally allowed political participation by the Islamist opposition movement in Jordan, although within strict limits. Unlike Egypt, since 2002 Jordan has allowed Islamist parties, such as the Muslim Brotherhood-affiliated Islamic Action Front, to participate in national elections. King Abdullah has sought to counter the influence of the Islamists both by relying on improved living standards to shore up domestic support for secular candidates and by limiting the resources and public access available to the Islamists.179 In November 2007, Islamists took only six out of 110 parliamentary seats, signaling that this strategy works in the government’s favor.180

Jordan’s legal system is based on a combination of Ottoman, French, and Islamic sharia influences. The Jordanian Constitution, adopted in 1952 and subsequently amended in 1974, 1976, and 1984, establishes the country as a constitutional monarchy with a parliamentary form of government with executive, legislative, and judicial branches. The judicial branch of the government in particular is heavily influenced by sharia concepts. As in other secular Muslim-majority countries, separate sharia courts exist particularly to handle personal status issues such as marriage and divorce. The sharia courts in Jordan are explicitly for personal status matters relating to Muslims, as well as certain additional types of cases where only one party is Muslim but the other agrees to the jurisdiction of the sharia court.181 A single judge sits in each sharia court and decides each case on the basis of Islamic law. Non-Muslim personal status issues fall under the jurisdiction of Tribunals established for other religious communities.

Freedom of religion is protected by the Jordanian constitution, although the regime has sometimes faced criticism for restrictions on this freedom. While no

faiths are prohibited in Jordan, the Druze and Baha’i faiths, as well as Jehovah’s Witnesses and the Church of Latter Day Saints are not officially recognized by the government, which can lead to discrimination and civil barriers. The Bureau of Democracy, Human Rights, and Labor in the U.S. State Department reports that “apostates” from Islam are stripped of their civil rights and members of unrecognized religious groups, as well as converts from Islam, often suffer from legal discrimination and bureaucratic difficulties, particularly pertaining to the personal status issues governed by religious courts.182

The government has acted to ensure adequate consideration of the country’s Christian minority. The Office of the Prime Minister unofficially confers with an interfaith council of clergy representing local churches on matters relevant to them and their members. Nine seats in the Lower House of Parliament are reserved for Christian representatives.183

Reflecting the importance of Islam in Jordanian culture and society, religious instruction is mandatory for Muslim students in public schools. Separate Christian religious instruction is available for Christian students, but Christians and Baha’i are not required to enroll in religious studies.184 Although religious instruction is provided by the state, the Jordanian government has taken measures to ensure that a moderate form of Islam is expressed. In 2005, the government began an education reform program aimed at modernizing the education system, re-assessing curriculums, and, in the context of religious instruction, ensuring that free thought and debate is encouraged.185

NGOs and Development

Civil society in Jordan reflects the national openness and respect for multiculturalism and diverse faiths. The Kingdom of Jordan has approximately 1,500-2,000 NGOs. A wide variety of national and international development organizations work in Jordan, including major secular international development organizations like CARE International and Save the Children, international governmental organizations like UNDP, international faith-based organizations such as Islamic Relief, national development funds such as the Jordanian Hashemite Fund for Human Development, and a broad community of local NGOs.186
A strong push has been made from within both the government and the sector itself to expand cooperation and dialogue between organizations of different faith communities. Because Christians are the largest religious minority, this has been largely an effort to increase interfaith collaboration between Christian and Muslim groups. In 2004, a group of Muslims and Christians founded the Jordan Interfaith Coexistence Research Center to promote dialogue among the three monotheistic faiths in Jordan and internationally. Two government institutions, the Royal Institute for Inter-Faith Studies and the Royal Academy for Islamic Civilization Research, promote interfaith understanding and cooperation.187

India: Large and Special Case

India's Muslim population is estimated at 144 million, making it one of the world's largest Muslim communities. The 2001 census shows the Indian states with the largest Muslim populations as Uttar Pradesh, West Bengal, Bihar, and Maharashtra, all with Muslim populations of at least 10 million. In percentage terms, Muslims make up a majority in only two states, Jammu and Kashmir (67%) and Lakshadweep (95%). Other states with the highest percentages of Muslims are Assam (31%), West Bengal (25%), Uttar Pradesh (18.5%), Kerala (24.7%), and Bihar (16.5%). Muslim populations tend to be concentrated in cities—35.7 percent of the Muslim population lived in urban areas, compared to just 27.8 percent of the overall population of India in 2001.188

Making up around 14 percent of India's total population, Muslims lag substantially behind India's overall indicators in many areas, with higher poverty rates and lower welfare. Muslims are less likely to be literate and finish schooling compared to their Hindu counterparts, are underrepresented in government positions, and have a harder time securing loans. These issues are the subject of active policy debate.

The Sachar Committee Report

Noting a lack of authoritative information about the social, economic, and educational status of the Muslim community, India's Prime Minister's Office (PMO) formed a High Level Committee in 2006 to obtain statistics that would be of use to different government agencies and to investigate “the true status of Muslims in India” relative to the rest of the population.189 The Sachar Committee report stands out as a remarkably detailed review of one of the world's largest Muslim communities.190

The Sachar Committee, headed by a judge and comprised of independent experts, was commissioned to study the socioeconomic and educational status of Muslims in India. It was charged with filling the many informational gaps involving India's Muslim minority and making action recommendations. Experts in the fields of economics, sociology, education, demography, public administration, development planning, and program implementation were called upon in order to create this extensive report.

Reactions to the report's findings have varied. The Bharatiya Janata Party (BJP), which projects itself as the protector of the Hindu majority, criticized the report as highly flawed, alleging that it was an effort by the ruling United Progressive Alliance (UPA) to win the votes of the Muslim population. The BJP asserted that the report ignores the truly neglected Christian populations, which have the lowest literacy rates and the highest unemployment in the country.191 Muslim women criticize the report for not focusing enough on the trials faced by Muslim women in the country.192

Human Development in Muslim Communities

Muslim communities in India lag behind the rest of the population in terms of most human development indicators. The birth rate among the Muslim population is higher than average; Muslims have a lower infant mortality rate (the proportion of children who die before their first birthday) and a lower under-five child mortality rate (the number of children who die before the age of five). These better indicators are largely explained by the fact that higher proportions of Indian Muslims live in urban areas. However, Muslim children are more likely to be malnourished than their non-Muslim counterparts. Muslim children have the highest rate of stunted growth and the second highest rate of underweight children of the social groups in India. In the Eastern region, almost 48 percent of Muslim children are underweight.

Access to medical facilities is problematic. Areas with high concentrations of Muslims make up more than
16 percent of the villages without medical facilities. In most states, the proportion of Muslim-concentrated areas with medical facilities is lower than the proportion of all villages and many villages there lack any medical facilities at all.

Islam and Education
Many Indian Muslims believe they lack fair access to good public schools and may see their best educational option as attending a Muslim-denominational school. In small villages where the Muslim population is less than 10 percent of the total population, 82 percent had governmental educational institutions; in small villages with a large proportion of Muslims, the same figure was only 69 percent. Many Muslim villages, especially in West Bengal, Bihar, and Uttar Pradesh, have no schools and private Muslim-denominational schools and madrasas are the major option. However, many Muslims see these schools as questionable alternatives and believe that the Indian government is violating the spirit of the Constitution by relying on these institutions to educate Muslim children.

Though Muslim students’ school enrollments have increased significantly in recent years, literacy rates among the Muslim population remain lower than national averages (59.1 versus 65.1 percent in 2001). Mean years of schooling for Muslims are lowest nationwide, at around three years and four months, compared to the average Indian child who goes to school for four years. About 25 percent of Muslim children aged 6 to 14 have never been to school. Based on Sachar report recommendations the UPA government implemented a scholarship program for students from minority communities, with two others planned, aimed to reach 20,000 students working on technical and professional courses. The government has approved a tuition reduction and is looking to expand the number of upper primary schools reaching Muslim communities. They plan to open girls-only schools where necessary.

Economic Development in Muslim Communities
A major complaint of India’s Muslim population is the lack of infrastructure—such as roads, public transportation, sanitation, water, electricity, and public health facilities—in predominantly Muslim areas. The Indian government denies that such discrimination exists but allegations are common and the sentiment that Muslims are denied access to government development schemes, despite evident needs, is quite widespread. However, this developmental lag may also reflect low Muslim participation in local government, resulting in insufficient understanding of their true needs.

Muslims receive less bank credit than other minorities. In 1983, the Prime Minister enacted a 15-point program to extend banking and credit organizations to the minorities of India. This program seems to have benefited several minorities, but Muslims remain marginalized. The Sachar report blames inadequate targeting of the Muslim population as well as poor geographical planning so that credit facilities are difficult for Muslims to access.

Muslim women often work within the home, with activities including sewing, embroidery, and beedi (cigarette) rolling. The work conditions for these women are normally very poor, without bathroom facilities, health insurance, or security. In some states, the home-based goods industry has disintegrated, meaning these women have no employment options in line with their low education levels and technical skills. Muslim women are unable to argue for better work conditions because of fear of losing their only employment opportunity. These women do not have independent access to credit facilities or access to markets. Muslim women's ability to use the government-run microfinance programs, such as the Self Help Groups (SHGs), Watershed Programs, and Panchayati Raj (local village government), are minimal.

Waqf in India
The Sachar report recommends using the Muslim tradition of waqf as a way to combat the many problems facing the Muslim people in India. Within India there are over 490,000 waqf properties registered in the different states. West Bengal and Uttar Pradesh are the two states with the majority of these properties. The waqf properties are estimated to be around 600,000 acres of land and worth around RS 60 billion (US $1.5 billion). It is estimated that if this land is used effectively, it could yield as much as 20 percent of its land value each year, a dividend that could be used toward combating poverty and education gaps found in the Indian Muslim population.

However, for this land to be used efficiently good
administration supported by both the central and state governments is essential. Legislative support is needed to fix the 1995 Waqf Act which left many holes and gaps to optimizing the waqf property. The Waqf Act of 1995 fails to empower the State Waqf Boards and the Central Waqf Council, so oversight on these properties is minimal. Since these properties are often overseen solely by local Mutawallis (trustees), properties and their income are sometimes used only to benefit the personal needs of the Mutawallis.

Although waqf property is protected under Indian law, it is being encroached upon by both private individuals and the government through its various agencies. There are two forms of encroachment: using the land or property rent-free, and using the land or property by paying nominal rents that remain unchanged for decades. The government’s encroachment onto waqf land invites questions as to its ability to create a system that fairly protects these lands and increases their earning potential.193

**Discrimination against Muslims**

Being identified as Muslim in India can be problematic. Those who are recognized as Muslim in the public sphere—by wearing a burqa or a purdah (forms of Islamic female dress), growing a beard, or wearing a topi (Muslim prayer cap)—are often ridiculed, picked up randomly by the police for questioning, or experience more difficulty in the job market. The government in India has rarely brought those who commit violent acts against Muslims to justice, a sore point among the Muslim community. Sporadic large-scale sectarian violence continues to plague many parts of the country. Acts of sexual violence against Muslim women resonate throughout India, causing feelings of insecurity and fear of allowing women and girls out by themselves. A lack of Muslims on the Indian police force adds to these feelings of insecurity for Muslim men and women.

Under-representation of Muslims in government employment throughout the country is a live issue. In West Bengal, only 4.2 percent of government workers are Muslim although the state has a 25 percent Muslim population. In Assam only 11.2 percent of government employees are Muslim while Muslims make up 31 percent of the population, and in Kerala only 10.4 percent of government employees are Muslim while Muslims make up 24.7 percent of the population. The number of Muslims in state public sector units (PSUs) is very small, and smaller still when looking at high-ranking officials.

**Malaysia: Economic Success, Careful Social Balance**

Malaysia offers an example both of successful social and economic development and a rich history of addressing challenges arising from religious and ethnic diversity. Malaysia’s population of about 25 million (2007) includes Malay, Chinese, Indian, and indigenous populations; nearly 60 percent are Muslim, with large Buddhist, Christian, and Hindu communities.194 Historic tensions among ethnic and religious groups, especially between Malay and Chinese, are a major theme in Malaysia’s national ethos and policies.195

Malaysia’s economic success is unquestioned but social challenges remain. Malaysia is the tenth-largest trading nation in the world, the tenth-largest trading partner with the United States, and, with GDP per capita of nearly $12,800, a middle income country. In 2003, Malaysia exported almost $100 billion worth of goods, compared to only $1 billion in 1963. For the past three decades, the Malaysian economy has grown at an average of seven percent per year and the economy has diversified into agriculture and hi-tech manufacturing.196 Unemployment and inflation are both relatively low. However, challenges remain, notably increasing gaps between rich and poor has increased and dependence on high commodity prices With rising wages, there are worries that foreign industrial companies will move their factories to areas where labor is cheaper.

Malaysia’s political system is crafted to ensure careful balance among ethnic and religious groups. Its parliamentary system includes an elected prime minister from the lower House of Representatives who must have majority support while the Senate is carefully balanced between elected and appointed members. This weighting of constituencies guarantees Malay/Muslim political power.

Religion is a main element of all Malaysian political parties, and some have been identified for their level of Islamic fundamentalism. Moderate political parties have recently dominated the political system but Islamic fundamentalist groups have gained popularity
within the opposition party. These fundamentalist groups use their religion for political objectives. Other forms of identity politics often come into play; for example, Chinese citizens often join political parties along ethnic lines. Although these parties are typically very moderate, there has been a move toward extremism in response to the Islamic fundamentalist parties.

Women generally have not played large roles in Malay politics, in part a reflection of Muslim influences. Women in high public offices are rare. With the rise of Islamic fundamentalism, women’s roles in the government have been decreasing, though there are opportunities for women in business due to westernization and a growing private sector. Some political parties have created auxiliary groups as a way for women to enjoy involvement in the political system while following Islamic laws which call for the activities of men and women to be separate from each other. However, these auxiliary groups also guarantee that women can never gain access to the higher levels of the party. Women’s groups like Sisters in Islam work to increase women’s involvement in the political system and to protect women’s legal rights of women.

Turkey: Interplay of Secular State and Religious Traditions

Islam is central to the identity and culture of the Turkish people, yet secularism and the separation of Islam and state have been strictly enforced since modern Turkey’s creation in 1923. Popular engagement of Islam in politics is, however, challenging this balance. With its bid to join the European Union as the EU’s first Muslim country, Turkey and its battle between religion and the secular are in the world spotlight. As an article in U.S. News and World Report observed, “Fairly or not, Turkey is now seen as the great test of the compatibility of Islam, democracy, and Western liberal values.”

Turkey’s population of 71.5 million is 97 percent Muslim (Sunni and Alevi), with Christian and Jewish minorities. Some 80 percent of the population is Turkish, and 20 percent Kurdish. Turkey has high literacy rates (87.4 percent—95.3 percent of males, 79.6 percent of females).

Turkey’s 2006 per capita GDP was $9,100, with a 6.1 percent growth rate. About 36 percent of the labor force is employed in the agricultural sector, 23 percent in the industrial sector, and 41 percent in services. Unemployment is quite high (10.2 percent in 2006), with an additional 4 percent underemployment. Poverty remains a stubborn problem, with 20 percent of the population living below the poverty line. Turkey depends heavily on agriculture. Major products include tobacco, cotton, citrus fruits, textiles, automobiles, mining, and steel. Its main export partners are Germany, the UK, and Italy, and its main import partners are Russia, Germany, and Italy.

Politics in Turkey

Turkey’s government is a republican parliamentary democracy. It has a unicameral legislature with 550 deputies and general elections every four years. The Turkish executive branch consists of a President (currently Abdullah Gül), elected for a 7-year term, and a Council of Ministers, headed by the Prime Minister (Recep Tayyip Erdogan), who has a 5-year term. The President has an important symbolic role, with the right to delay legislation and significant powers of appointment. The Prime Minister exercises executive power in the government.

Turkey’s political history is marked by significant military intervention in government. The military has toppled four governments since 1960, and considers itself “the guardian of the secular republic.” Since the early 1980s, the army has wielded power mainly through the National Security Council (MGK), which has influenced numerous issues, particularly opposing Kurdish nationalism and political Islamism. The current Turkish constitution (written in 1982) is heavily influenced by the military.

Islamic-inspired parties in Turkey include the ruling Justice and Development Party (AKP) and the much smaller Felicity Party. Although many refer to the AKP as an Islamist party, with its roots in the Turkish Islamist movement, the party’s members prefer to call themselves “conservative democrats.” The party’s platform is pro-Western, focusing on free-market economic growth and the effort to gain Turkish membership in the European Union. The AKP’s recent rise has generated debate, especially efforts to introduce pro-Islamic legislation (such as lifting the headscarf ban).
Religion and Secularism in Turkish Politics

The modern Republic of Turkey was founded by Mustafa Kamal Ataturk in 1923. He moved rapidly and forcefully to an intensive secularization and modernization of the country, which included removing the religious element from all schools and secularizing instruction, abolishing all religious courts, forbidding polygamy, and moving toward women's equality.204

Conflict between Islam and the secular establishment has been a source of struggle in Turkey for years, with continuing debate as to where to draw the line between religion and the state. The Islamic headscarf, banned in government offices and schools in Turkey, has become a controversial symbol of this conflict. Prime Minister Gül, a former Islamist, was elected over the military’s objections, and reversing the ban on headscarves in universities has been proposed by the AKP government.

The rise of Islamic parties in Turkey has ignited a debate for many within Turkey as well as internationally: Is Turkey letting go of its secular history and moving toward a theocracy, or is the opening of the political sphere simply a healthy expression of religious freedom? The AKP’s popularity reflects demands for the Turkish state to be more tolerant of public religious expression, and this support is coming from Turkey’s growing middle class, not from rural areas.205

Turkish NGOs

Numerous non-governmental organizations, both secular and religious, are working to improve living conditions in Turkey. However, Islamic organizations have met with some challenges from the Turkish government officials, which sometimes consider pro-Islamic organizations to be a threat to secularism. Yet when a large earthquake struck northwest Turkey in 1999, Islamic humanitarian organizations set up efficient and effective relief efforts that were perceived by some as more successful than government efforts. The groups quickly mobilized soup kitchens, mobile hospitals, rescue teams, and other necessary services for the populations affected by the earthquake.206

Three Islamic organizations and parties have presented particular issues. The Virtue Party, a precursor of the AKP, had a humanitarian outreach program that conducted widespread relief projects throughout Turkey, but the party was banned in 2001 because it was found to be unconstitutional. The Foundation for Human Rights and Freedoms and Humanitarian Relief (IHH), an Islamic non-profit human rights and relief organization based in Istanbul, fights for human rights and promotes freedom. The Foundation has given aid to the predominantly Muslim victims of wars in Kosovo, Bosnia, and Chechnya, and works on four continents to implement projects in many areas, including human rights, emergency relief, health, education, and social activities.207

In 1999, the group’s bank accounts were frozen by the government because of a supposed neglect to register their fundraising campaigns with the government. The Organization of Human Rights and Solidarity for Oppressed People (known as Mazlumder in Turkey) is another humanitarian organization whose fundraising efforts have been blocked by the Turkish government in the past. Mazlumder is an Islamic organization that works to defend human rights and freedom, including the freedom to wear headscarves. The organization is based in Ankara and monitors prison conditions, works to eradicate torture, and promotes freedom.208

A notable secular NGO is the International Blue Crescent Relief and Development Foundation, a large Turkish humanitarian organization established through cooperation with the United Nations Food Program. The Foundation, which works throughout Turkey as well as in some neighboring countries, operates projects that provide relief aid and address housing, education, and health concerns.209

Uzbekistan: Control set against Central Asia’s Changing Realities

The ability of Islamic organizations to work freely throughout Uzbekistan is greatly curtailed by the government, especially since September 11, 2001, due to national security and public stability concerns. However, this recent trend is set against a history of Islamic activism and Islamic organizations in Uzbekistan.210

Uzbekistan has a large (approximately 76 percent) Muslim population, with small non-religious, Orthodox Christian, and Jewish minorities. About 94 percent of Muslims are Sunni, and 6 percent Shi’a.211 The Fergana Valley has always been the most religious area of the
Uzbekistan's political system for all intents and purposes is authoritarian, though minor steps have been made toward political openness. President Islam Karimov has been able to maintain firm control over all political activities within the borders of Uzbekistan. He has won some Muslim allies by reinforcing his image as a benevolent and pious leader, but maintains tight control over the Islamic religion and its leaders through the State Committee of Religious Affairs. This organization strictly controls the highest Muslim authorities (known as the Muslim Spiritual Board, or the muftiyat) and reduces their social activism.

There is more than one political party within Uzbekistan, but they do not truly function separately from President Karimov and lack separate political agendas or platforms. President Karimov promised a genuine multiparty system in 2004, but the government does not allow parties that are not registered to hold meetings. Political parties affiliated with Islam are treated most harshly. The country's Islamic political parties, the Islamic Movement of Uzbekistan and Hizb ut-Tahrir, have been branded as terrorist organizations even though Hizb ut-Tahrir expressly rejects violence.

Uzbekistan's foreign policy decisions are based largely upon its anxiety about Islamism. Uzbekistan's relationship with Tajikistan, Afghanistan, Russia, and the United States reflects fears of being overwhelmed by Islamic fundamentalism. Uzbekistan's relationship with the United States and Russia has never been an easy one, but Uzbekistan's fight against radical Islamist fighters has led it to seek support from both the United States and Russia. Uzbekistan allied itself with Russia against the Islamic forces fighting in the Tajik civil war in the early 1990s and has also reached out to the United States due to fear of instability on its border with Afghanistan.

Islam and Social and Economic Development

Few Muslim NGOs and other faith-based organizations operate in Uzbekistan. The government does not look favorably on civil society organizations and is particularly hostile toward religious organizations and individuals. Religious organizations' activities generally fall under the law on freedom of conscience and religious organizations. Laws governing NGOs make no explicit provision for faith-based organizations, although there are some NGOs that act as faith-based organizations in practice.

Islam plays a limited role in the formal education and health sector with only 11 official Islamic educational institutions (madrasas) in the country. Religious education is not part of the public school curriculum. There is very little formal involvement by Islamic organizations within the health sector, though occasionally individual imams work with hospitals. Many traditional healers use Islamic prayer in their healing practices.
Partnerships and Relationships: The Broader Development Community

Islamic Organizations and the United Nations System

The major global institution focusing specifically on the Muslim world is the Organization of the Islamic Conference (OIC), which groups 57 states and works to ensure the well-being of Muslims around the world. OIC has permanent observer status at the United Nations and works increasingly actively as a development partner of the United Nations. Since 1988, the OIC and UNESCO have built Islamic universities and cultural institutes to help teach Islamic culture and the Arabic language to people around the world. Cooperation between the United Nations, the OIC, and other regional organizations has involved a working group created in August 1994. This was a result of a January 1993 UN Security Council statement calling for the creation, “within the framework of Chapter VIII of the UN Charter, [of] regional arrangements and organizations to study, on a priority basis, ways and means to strengthen their functions to maintain international peace and security within their areas of competence, paying due regard to the characteristics of their respective regions” and “ways and means to further improve coordination of their efforts with those of the UN.”

Coordination between the OIC and the UN builds on similar goals for developing nations. The OIC’s 10-year Program of Action (POA) and the United Nations’ Millennium Development Goals complement each other. Priority areas and challenges for both organizations include political issues, women’s empowerment and mainstreaming, science and technology, trade and development, and technical cooperation.

The UN has worked with the OIC to build the organization’s capacity to address human rights, electoral assistance, peace-building, peacekeeping, disarmament, terrorism, human trafficking, refugees, drug trafficking, organized crime, and early warning. Recently, the OIC and UNHCR have held workshops on both human rights and refugees. The OIC and the UN have also agreed to work together in crisis situations, especially in Darfur and the Horn of Africa.

The UN and the OIC have started a program that would support centers in Iran focusing on women’s entrepreneurship development, training, and advisory services. These centers would work on increasing women’s employment and decrease poverty within the greater community.

There are few cases where the UN system has focused specifically on development issues in the Muslim world. One example of such work is the UNICEF 2005 report on Investing in the Children of the Islamic World.

The United Nations International Children and Education Fund (UNICEF) has a relatively long history of working with faith-based groups to accomplish its mission. In Asia and the Middle East, it has established partnerships with Buddhist and Muslim religious leaders to help disseminate crucial health information and build support for female education. More specifically, UNICEF has attempted to engage the support of faith-based groups in dealing with the HIV/AIDS pandemic and its prevention and treatment.

The United Nations Development Programme (UNDP) recognizes faith-based organizations as a subset of the broader category of civil society organizations (CSOs). It encourages CSOs to get involved in every level of development work, from policy-making to implementation. UNDP generally limits its CSO networking by partnering only with organizations that
uphold its principles on issues like human rights and female empowerment.223

The United Nations Population Fund (UNFPA) also approaches its work with faith-based groups from the perspective of cultural sensitivity. This entails developing programs with the aid of community input and using local “agents of change” (who may or may not be religious) to demonstrate program worthiness. UNFPA especially attempts to engage faith-based groups because they often have networks that can reach the most vulnerable members of the population.224

Active partnerships between UN agencies and faith-based institutions generally have focused on humanitarian emergencies and the HIV/AIDS pandemic. Both the World Health Organization (WHO) and the United Nations Development Fund for Women (UNIFEM) have acknowledged the crucial role faith-based individuals and groups play in caring for those affected by HIV/AIDS and have worked to build coordination between FBOs and their own efforts.225 Latent tension still exists on controversial issues such as contraception and same sex relationships, but the magnitude of need is compelling both UN agencies and faith-inspired organizations of many kinds to find ways to better work together.226
The Boundaries of Social and Political

An overarching issue is how to define boundaries between public and private and between social and political, especially in a Muslim-world context. Lines tend to be blurred and can cause considerable controversy and confusion. This review focuses on two practical dimensions: first, controversies around private organizations that engage in both political and social work, particularly those that are seen to have terrorist ties or extremist objectives; and second, the question of how to consider in any taxonomy and analysis the many organizations that operate essentially as independent entities but also have public status.

A significant number of Muslim organizations that provide charitable services are viewed as political organizations, are linked, or seen as linked, to terrorist activities or ideologies. Allegations of such links may be made by the governments of the countries concerned or by the broader international community. The issue has practical implications for the very right of organizations to exist, in the way they define their links to religious identity and institutions, and in mobilizing and managing finance.

Two organizations commonly cited in relation to these issues are the Muslim Brotherhood and Hezbollah (see Appendix 1 for further background). In both instances, there is a fine line between legitimate political-social values and extremist ideologies. The organizations are highly controversial, notwithstanding extensive and generally admired charitable activities.

The Muslim Brotherhood’s provision of social welfare services underpins its wide popularity and power within Egypt. Its private humanitarian services are compatible with its Islamic message, and these services grew dramatically during the 1980s, becoming “one of the most formidable grassroots organizations in the Islamic world.” Individual Brotherhood charitable organizations focus on education, health, and job training, and provide services in areas where the state has failed to do so. Of the approximately 5,000 registered NGOs and associations in Egypt, it is estimated that 20 percent are run by the Muslim Brotherhood, although not all have direct links to the founding organization. Generally, the Brotherhood’s associations are registered under different names; some projects have been shut down by the government in the past, but because they provide necessary social services this rarely occurs today.

Funding for Brotherhood projects is collected from members in a similar fashion in which zaka is collected. Members trust the group to put the money where it is most needed, and Egyptian Brotherhood institutions have rarely been accused of fraud or dishonesty.

An example of the organization’s charitable capabilities is their response to the 1992 Cairo earthquake. The medical and engineering branches of the organization built shelters and provided medical and financial resources to victims, even donating $1,000 to every newly homeless family in Cairo. This response was contrasted by the Egyptian government’s response, which was slow. Such activities have greatly increased favorable public opinion toward the Brotherhood and have led to a large base of support among the lower and working classes in Egypt.

Hezbollah also has intertwined political and social activities. It runs schools, hospitals, and other services for the Lebanese Shi’a community. They are said to manage at least 12 health clinics, 4 hospitals, 12 schools, and 2 agricultural centers focusing on providing farm-
Islamic charities as funding fronts for political and terrorist activities. Hamas’ funding often came from those sympathetic to their cause living abroad, especially from Saudi Arabia and other oil-rich Middle East states. Using the cover of Muslim charities in the United States, Canada, and Europe, Hamas has channeled funds for their social service activities.

A range of charities in the United States with Muslim ties are under investigation for funding terrorism. In December 2001, the U.S. government shut down the Holy Land Foundation, the largest Islamic charity in the U.S. at the time, and took control of the organization’s assets because it was believed to be channeling funds to Hamas. Litigation is still pending.

Despite addressing legitimate security concerns, such actions have a number of negative consequences, including making it more difficult for Muslims to donate to Islamic charities as they wish, and possible violations of the civil rights of those who operate Islamic charities. After September 11, 2001, the United States government published extensive guidelines that were meant to assist charities in maintaining their transparency and avoid having their funds diverted to terrorist organizations. The Department of the Treasury has created a list of approximately 43 charitable organizations that have been accused of funding terrorism. This list is meant to protect donors from funding terrorism through their charitable donations. However, Muslims charities such as Islamic Relief have stated that focusing on these organizations has had negative consequences for the Muslim charities who work hard to help people around the world. They have asked the Department of the Treasury to create a second list, where Muslim charity organizations that have been vetted would be listed. It has so far refused, due to the fact that they fear terrorists would try to infiltrate these organizations after they have been placed on a safe list. Also, in the United States, the Department of the Treasury has the ability to freeze the assets of any organization that they suspect of terrorism before they charge individuals with any crime. It does not have to defend the freezing of assets in a court of law unless challenged by the organization.

The U.S. and certain European governments’ actions against Muslim development organizations have had drastic effects on how the Muslims of these countries...
practice charitable giving. Many have stopped donating to Muslim organizations in favor of other aid organizations. There has been a large decrease in donations to Muslim organizations working to eliminate human suffering around the world, including many worthy and well-run organizations. One way that these organizations have overcome the fear of being branded as funding terrorism is to limit their activities to within domestic borders. The Council on American-Islamic Relations (CAIR), an organization that works to advance Muslim civil rights and religious education in the United States, has increased the number of donations and experienced a growth in staff after moving to exclusively domestic projects. But leaders of the organization deeply regret the loss of their support to widows, orphans, and refugees overseas.239

Fears about donating to an Islamic charitable organization also affect the ways organizations are collecting donations. Some charities take only donations of goods such as diapers, milk powder, and blankets to prevent any allegations of funding terrorism. However, this approach is impractical and cumbersome—charities would prefer that people donate money rather than food, medicine, or other goods, because in-kind donations oblige charities to pay for shipping, delay the arrival of the aid due to long shipping times, and burden relief workers with the chore of sorting through items that may not be needed.240

Gathering Knowledge

The topic of Muslim faith-based organizations and their impact on global development is a relatively difficult one to research. However, with the ability to search numerous scholarly articles and information about small-scale projects via the vast resources of the Internet, and with the relatively large amount of scholarly work published recently about Islam, more solid information can be assembled than was previously possible.

This preliminary review of Muslim faith-based activities and organizations found a rather large body of knowledge on the subject of Islamic charity and charitable activities, particularly numerous works examining charity as an important part of the Islamic religion. Islam is a religion for which charity is integral, and numerous sources have conducted thorough research on the history of this giving and on its Qur’anic foundations.

Country-specific case studies about prominent Islamic countries, particularly those that are widely covered by the media because of elections or recent reforms, are relatively easy to uncover. Turkey, for example, is for many a role model for Islamic democracy and has received widespread media coverage and analysis. In contrast, Uzbekistan, which is a closed society and has limited media freedoms, proved difficult to research.

Many faith-inspired organizations are small-scale, grassroots efforts, often initiated in developing countries with limited access to technology. Many such activities are undocumented or largely invisible in terms of presence on the Internet. Much research thus focuses on larger, often transnational organizations, such as Islamic Relief, or more political organizations, such as the Muslim Brotherhood. While this provides an incomplete picture of what kinds of civil society activities take place in the Muslim world, the scope of activities and significant work in small communities and organizations is poorly documented.

Another research challenge hinges on problematic definitions of “the Muslim world.” Statistics on population and religious adherence in many countries is unreliable or even unavailable. Sources vary widely in their estimates, and it is difficult to establish credible and up-to-date information.

Because practitioners and scholars in the Muslim world are reluctant to segment religion from other aspects of life such as politics and charitable giving, separating faith-based organizations’ charitable works from their politics can be challenging. Organizations such as Hamas and the Muslim Brotherhood are controversial and are often linked with terrorism or unfriendly political regimes; however, they also have strong social-service networks and charitable arms. Delicately addressing these issues and separating Muslim charity from religious radicalism can be a difficult endeavor.
The Muslim Brotherhood may be the world’s most influential Islamic fundamentalist group. Founded in 1928 by Hassan al-Banna, an Egyptian schoolteacher, its goal was to provide more status and dignity to Arabs and Muslims. Egyptian poverty, powerlessness, and lack of dignity were its initial focus, and these problems were linked to a failure of adherence to Islam. Al-Banna was concerned with “blind emulation” of the West by Muslims and called for the introduction of sharia law by democratic means. The Muslim Brotherhood’s objectives include building the Muslim individual, family, and society, and from there it was to expand to building the Muslim state, restoring the caliphate, and mastering the world of Islam.

The Brotherhood’s early years were dedicated to establishing chapters throughout Egypt; branches were founded in Lebanon and Syria in 1936-1937. The Brotherhood had political, educational, and social arms from the outset, with a military arm established during World War II. As early as 1940, guerrilla training camps were set up around Egypt.

Gamal Abdel Nasser overthrew the Egyptian government in 1952, with help from the Muslim Brotherhood, but a rift grew between Nasser and the organization and eventually many Brotherhood members were driven underground and jailed. Nasser abolished the organization in 1954 after a failed assassination attempt. Under Anwar Sadat, the Brotherhood was tolerated but technically illegal and subject to crackdowns and suppression. In 1981, Sadat was assassinated by members of the Brotherhood. In 2005, Brotherhood candidates, running as independents, gained 88 seats in the People’s Assembly. The movement is now Egypt’s largest opposition group, enjoying strong popular support.

The Muslim Brotherhood today operates in some 70 countries. However, attempts at coordination between the organizations have failed, and connections to the founding organization vary. Different branches of the Brotherhood have diverging views on many issues, including U.S. foreign policy and Israel. The Muslim Brotherhood has been rejected, both by militants for their rejection of jihad and embrace of democracy as well as by the United States government. However, many see the organization as relatively moderate and a potential force for democratization in the Arab world.

The Brotherhood “has sought to fuse religious revival with anti-imperialism—resistance to foreign domination through the exaltation of Islam.” It has always combined grassroots political activism with Islamic ideology. Although it began with lower-middle-class origins, the Brotherhood’s ideology now infiltrates all levels of society. Today, the Egyptian Muslim Brotherhood dominates the unions of lawyers, doctors, journalists, engineers, and pharmacists and has infiltrated the Egyptian army and police.

According to the Muslim Brotherhood, its “profound thinker,” Sayyid Qutb, ultimately became a “prophet” and “martyr of jihad.” The Egyptian Brotherhood eventually abandoned some of his ideals; some members have embraced tolerance and democracy as the path to a good Muslim life.

Hezbollah, founded in 1982, is an umbrella group that combines many different Shi’a organizations working in various fields, from political to charitable. Hezbollah, meaning “the party of God,” is considered a terrorist organization by both the United States and the European Union and is thought to be responsible for almost 200 attacks which have killed over 800 people since its founding. Created during the Israeli invasion of Lebanon as a coalition of groups collectively known as Islamic Jihad, it rejects Western ideology and its influence over the Middle East. Although the exact number of people working within this organization is unknown, it is estimated that there are several thousand actively involved in its operations within Lebanon and worldwide.

Hezbollah is a clearly political organization, both in its ties to Syria and as an active player in Lebanese politics. Hezbollah has a substantial bloc of seats in the Lebanese Parliament and holds several ministerial positions in the government. Hezbollah is powerful at the municipal...
Notable attacks linked to Hezbollah include the kidnapping of Westerners living in Lebanon during the 1980s; the 1983 suicide bomb that killed around 200 US Marines in Beirut; the hijacking of TWA Flight 847 in 1985; the 1992 bombing of the Israeli Embassy in Argentina, which killed 29 people; the 1994 bombing of a Jewish Community Center in Argentina, which killed 95 people; and the kidnapping of two Israeli soldiers from a border post in northern Israel in the summer of 2006, which started an Israeli military campaign on Lebanese soil (the 2006 Lebanon War).

Hezbollah’s annual budget exceeds $190 million dollars. Much of its funding and arms come from Iran, with whom they have historically had a close relationship. In its early years, Hezbollah members worked closely with the Iranian Revolutionary Guard, based in the Bekaa Valley, to aid in the resistance against Israel. Aid has increased from Iran as their actions against the West have increased. Syria has also aided the group. Hezbollah receives additional funding from Shi’a Muslims and Lebanese living overseas, especially in Europe and Africa.

Leadership of the group is divided into three sections: religious, military/terrorist, and political. The current religious leader of the group is Sheik Mohammed Hussein Fadlallah. The man in charge of the worldwide terrorist network is Imad Fayez Mugniyah. Mugniyah gained military experience by training with the Palestinian militia al-Fatah during the Lebanese civil war in the 1970s. After this group was forced to leave Lebanon by the Israelis during 1982, Mugniyah took the opportunity to join Hezbollah. As Hezbollah’s secretary general since 1992, Hassan Nasrallah holds the most senior political position in this group. Although he started his career in the military, his friendship and favored status with Iran’s Ayatollah Khomeini gained him the position he has today.

Although Hezbollah is mainly based in the Shi’a areas of Lebanon, such as southern Lebanon, the Bekaa Valley, and the Shi’a-dominated neighborhoods of Beirut, there are reports that the Hezbollah network extends as far as Europe, Africa, and the Americas. For example, one report stated that Hezbollah was recruiting Singaporeans to carry out an attack against U.S. and Israeli ships.

level, winning many more elections where there is no quota system to impede them. Although some have hoped that political involvement would lead the group to become more moderate, there is little evidence that Hezbollah is disarming or moving toward solving their grievances through democratic processes.
## Appendix 2
### Acronyms used in the report

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADFD</td>
<td>Abu Dhabi Development Fund</td>
</tr>
<tr>
<td>AKAM</td>
<td>Aga Khan Agency for Microfinance</td>
</tr>
<tr>
<td>AKDN</td>
<td>Aga Khan Development Network</td>
</tr>
<tr>
<td>AKES</td>
<td>Aga Khan Education Services</td>
</tr>
<tr>
<td>AKF</td>
<td>Aga Khan Foundation</td>
</tr>
<tr>
<td>AKFED</td>
<td>Aga Khan Fund for Economic Development</td>
</tr>
<tr>
<td>AKHS</td>
<td>Aga Khan Health Services</td>
</tr>
<tr>
<td>AKP</td>
<td>Turkish Justice and Development Party</td>
</tr>
<tr>
<td>AKPBS</td>
<td>Aga Khan Planning and Building Services</td>
</tr>
<tr>
<td>AKTC</td>
<td>Aga Khan Trust for Culture</td>
</tr>
<tr>
<td>CSO</td>
<td>Civil Society Organization</td>
</tr>
<tr>
<td>FBO</td>
<td>Faith Based Organization</td>
</tr>
<tr>
<td>HDR</td>
<td>Human Development Report</td>
</tr>
<tr>
<td>ICNA</td>
<td>Islamic Circle of North America</td>
</tr>
<tr>
<td>ICRC</td>
<td>International Committee of the Red Cross</td>
</tr>
<tr>
<td>IDB</td>
<td>Islamic Development Bank</td>
</tr>
<tr>
<td>IIRO</td>
<td>International Islamic Relief Organization</td>
</tr>
<tr>
<td>IR</td>
<td>Islamic Relief</td>
</tr>
<tr>
<td>ISESCO</td>
<td>Islamic Educational, Scientific, and Cultural Organization</td>
</tr>
<tr>
<td>KMYA</td>
<td>Kenya Muslim Youth Alliance</td>
</tr>
<tr>
<td>MDGs</td>
<td>Millennium Development Goals</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
</tr>
<tr>
<td>OFID</td>
<td>OPEC Fund for International Development</td>
</tr>
<tr>
<td>OIC</td>
<td>Organization of the Islamic Conference</td>
</tr>
<tr>
<td>OPEC</td>
<td>Organization of Petroleum Exporting Countries</td>
</tr>
<tr>
<td>PCID</td>
<td>Philippine Council for Islam and Democracy</td>
</tr>
<tr>
<td>PJD</td>
<td>Moroccan Party of Justice and Development</td>
</tr>
<tr>
<td>SIS</td>
<td>Sisters in Islam</td>
</tr>
<tr>
<td>UNAIDS</td>
<td>Joint United Nations Programme on HIV/AIDS</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
<tr>
<td>UNESCO</td>
<td>United Nations Educational, Scientific and Cultural Organization</td>
</tr>
<tr>
<td>UNFPA</td>
<td>United Nations Population Fund</td>
</tr>
<tr>
<td>UNICEF</td>
<td>United Nations Children's Fund</td>
</tr>
<tr>
<td>UNIFEM</td>
<td>United Nations Development Fund for Women</td>
</tr>
<tr>
<td>WHO</td>
<td>World Health Organization</td>
</tr>
</tbody>
</table>
Appendix 3
Works Cited

Books and Articles/Chapters within Books


Eberstad, Nicholas and Kelley, Laura M. “The Muslim Face of AIDS.” In *Foreign Policy* 149, (Jul/Aug 2006): 42.


Endnotes


6 Full tables can be found at http://hdr.undp.org/en/media/HDR_20072008_Table_1.pdf


8 Ibid.


10 Ibid., 53.

11 Ibid., 3.

12 Ibid., 59.

13 Ibid., 3.


20 Ibid.

21 Ibid.


24 Ibid.

25 Salih, 4.


27 Benthall, The Charitable Crescent, 10.


29 Ibid.


36 Elbayar, 24.
37 Ibid., 22.
38 Ibid., 5.
40 Elbayar, 17, see also, Nikolov, 6.
42 Elbayar, 8.
43 Nikolov, 7.
44 Elbayar, 16.
46 “Philanthropy and Law in South Asia,” 20.
47 Elbayar, 3.
48 Ibid., 12–13.
49 See Elbayar, “NGO Laws in Selected Arab States.”
50 Ibid.
56 Ibid.
58 Arab Decision, UAE/Other Government Institutions/ADFD. http://www.arabdecision.org/show_func_3_12_12_1_3_4628.htm.
60 Ibid.
61 Ibid.
63 Investing in the Children of the Islamic World.
64 Ibid.
68 Ibid.
71 “Fareed Al Abdulla Discusses Challenges of Youth Unemployment in Dubai.”
75 Investing in the Children of the Islamic World.
76 Ibid., 14–16.
77 Ibid.
78 Ibid., 17.
79 Ibid.
81 Ibid.
85 “Islamic views on contraception.”
87 Ibid.
96 Eberstadt, Nicholas and Kelley, Laura M. “The Muslim Face of AIDS.” Foreign Policy. July/August 2006, 149: 42.
97 Ibid.
99 UNICEF.
100 “The Muslim Face of AIDS.”
105 Ibid.
108 “Overview of Islamic Finance.”
110 “Islamic Microfinance and Socially Responsible Investments.”
111 “Overview of Islamic Finance.”
112 Ibid.
115 “Glossary of Islamic Terms.”
116 Ibid.
118 “Islamic Microfinance and Socially Responsible Investments.”
121 Ibid.
122 Ibid.
123 Ibid., 9.


201 Ibid.


205 “An Islamic Test for Turkey.”


213 Shahram Akbarzadeh. 19.

214 Ibid. 90.

215 Ibid.

216 Personal correspondence with David Hunsicker, former Religion, State, and Society Advisor for USAID in Central Asia, 11/12/07.


219 Ibid.

220 Ibid.

221 Ibid.


232 Allers, Jackson.

233 Schuster, Henry.

234 Allers, Jackson.


238 Al-Marayati, Laila.


242 Ibid.


245 “Backgrounder: Hezbollah.”


248 Allers, Jackson.
About The Berkley Center
Religious Literacy Series

This paper is part of a series of reports that maps the activity of faith-based organizations around key development topics. These reports explore the role of religious groups in addressing global challenges as a way to bridge the coordination gap between secular and religious organizations in the common effort of international development work.

Edmund A. Walsh School of Foreign Service
301 Bunn InterCultural Center
37th & O Streets, N.W.
Washington, DC 20057
202.687.5696
http://sfs.georgetown.edu

Berkley Center for Religion, Peace,
and World Affairs
3307 M Street NW, Suite 200
Washington, DC 20007
202.687.5119
http://berkleycenter.georgetown.edu

The Luce/SFS Program on
Religion and International Affairs
http://berkleycenter.georgetown.edu/luce-sfs