Symposium on Global Development and Faith-Inspired Organizations in the Muslim World

December 17, 2007

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

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Global Development and Faith-Inspired Organizations in the Muslim World

RELIGION AND GLOBAL DEVELOPMENT PROJECT

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.

A collaborative effort of the Edmund A. Walsh School of Foreign Service and the Berkley Center for Religion, Peace, and World Affairs at Georgetown University, the Luce/SFS Program on Religion and International Affairs is supported through a generous grant from the Henry R. Luce Initiative on Religion and International Affairs.

BACKGROUND PAPER AND IN-DEPTH INTERVIEWS

In advance of the symposium, Luce/SFS graduate fellows helped to craft a background paper which focuses on how emerging institutions in the Muslim world, especially those with explicit faith links, are approaching issues of social and economic development. In-depth interviews were also conducted with symposium participants that explored their work and the challenges they face. Both the background paper and the interviews are available on the Berkley Center website: http://www.berkleycenter.georgetown.edu
SYMPOSIUM ON GLOBAL DEVELOPMENT AND FAITH-INSPIRED ORGANIZATIONS IN THE MUSLIM WORLD

The Berkley Center for Religion, Peace and World Affairs and the Center for International and Regional Studies (CIRS), held a day-long symposium in Doha, Qatar at Georgetown University’s School of Foreign Service-Qatar campus, on December 17, 2007. Participants explored trends and policy issues involving social development in the Muslim world. Participants included:

Keynote speakers:
Azhari Gasim Ahmed, Senior Economist, Islamic Development Bank
Hany El Banna, Co-founder and President, Islamic Relief Worldwide

Co-Conveners:
Mehran Kamrava, Center for International and Regional Studies, School of Foreign Service in Qatar, Georgetown University
Katherine Marshall, Senior Fellow, Berkley Center, Georgetown University

Participants:
Mona Atia, Gerhart Center, American University in Cairo
Abdullah H Alnameh, Qatar Foundation
Hady Amr, Brookings Institution
Roksana Bahramitash, University of Montreal
Noureddine Benmalek, High Communication Authority, Morocco
Patrice Brodeur, University of Montreal
Paul Dhatta, Aga Khan Development Network
Khaled N. Diab, Qatar Red Crescent
Saad Eddin Ibrahim, Arab Democracy Center
Omnia Nour, Reach Out to Asia
Salman Shaikh, Office of Her Highness Sheikha Mozah Bint Nasser Al-Misned
Ali Yurtsever, Rumi Forum

Participants interviewed but not present:
Amadou Cisse, Islamic Development Bank
Melody Fox Ahmed, Berkley Center, Georgetown University
Marie Juul Petersen, Department of Cross-cultural and Regional Studies, University of Copenhagen
Sara Lei Sparre, Department of Cross-cultural and Regional Studies, University of Copenhagen
Framing the Discussion
Tensions, Language, and What We Mean by “Faith”

Questions about terms and categories dominated the first segment of the December 17 discussions. The discussion was set against the backdrop of substantial contemporary tensions that surround operations of many charitable and development organizations working in the Muslim world. These tensions and the roles of the various organizations matter deeply because the challenges of social and economic development and the humanitarian demands of Muslim communities are so great—far greater than is generally appreciated.

Diversity was an often repeated observation about both the organizations involved and the Muslim world. The work of organizations that in diverse ways are inspired by or organized with ties to Islam is vast, important, diverse, and dynamic. However, poor appreciation of the scope and character of this work accentuates problems that are often political in nature, at a local and geopolitical level.

The group explored the significance that should be given to the terms and concepts of “faith,” “faith-based,” and “faith-inspired,” and the appropriateness of describing organizations or communities as Muslim or Islamic, or non-denominational or secular. Patrice Brodeur admonished the group to pay special attention to vocabulary and especially terms that may be imbued with Western framing and historical legacies. The words used can have particular significance for
understanding Muslim development organizations. Examples include the various meanings ascribed to the Western word “mission” and the Arabic word *da’waa*. The two, even though sometimes used as translations of the other, should not be assumed to be synonymous and convey quite different notions even within English and Arabic. A suggestion was to encourage operational reflection about how Muslim organizations draw upon the threads in Islam that emphasize social justice.

Intrinsic complexities around definition of terms relating to faith and to Islam are compounded by the dominance of secular perspectives in the media and hence in both coverage and framing of issues. The upshot is that preconceptions abound and a plethora of voices and ideas are simply not heard. Another significant tendency is that emotive elements often determine the character and pace of dialogue and the framing of issues. The challenge is to be analytic in approach, yet to appreciate and reflect the nature and quality of inspiration.

Concerns about the sensitivity of many issues that touch on the Islamic faith colored the discussion. Better knowledge and honest and creative dialogue about the underlying issues have particular importance.

A clear consensus favored use of the word “Muslim,” which focuses on people, instead of “Islamic,” seen as much more focused on the practice and structures of a religion.

The participants shared the view that international development goals and Islamic principles are entirely compatible. However, though they emphasized this common ground, they also agreed that, without much greater care and effort, the Millennium Development Framework would not carry on the ground efforts very far, since the Millennium Development Goals (MDGs) are very broad and are generally seen as framed in a “western” perspective.

Saad Ibrahim observed that faith is at the core of all these ventures; all institutions or communal ventures are inspired by and grounded in faith. Every human being must have faith in something. The questions are: what kind of faith? How is it expressed? How is it used for mobilization, service, or some other activity? The crux of the matter is not how individuals or organizations define their “faith” motivations but how others interpret this “faith” and assess its significance. The consensus was that pressing issues are rarely about “what is or is not faith-based,” or the “faith” character of an organization. Rather, the more significant and practical question is what the organization sets out to do and how it accomplishes its mission. In looking at organizations, it is important first to study their level of civic and social engagement; their faith inspiration and ties, especially for religious faith, should be a secondary consideration. Results and performance need to be the prime criteria for judgments by all of us.
Challenges of “Interreligious Understanding”

Hady Amr, Brookings Institution

As a child growing up in Eastern Province of Saudi Arabia, I remember coming across in the desert an ancient church that had once stood not too far from where we are now. There were clearly previous eras of religious diversity. My hope is that we can return to such an era. My hope is that we will have a convergence between how the role of faith is viewed in Muslim-majority, Christian-majority and other countries. That view should be: Faith is good. Faith is an asset. Faith can bring all of us—regardless of our faith traditions—closer together.

The central tenant is this—how can we harness our different faiths to make the world a better place for our children and our neighbors. Humans are meaning-seeking creatures. Faith can contribute to the wholeness of the individual. Faiths also teach us to treat our neighbors as we would want to be treated. In the globalized world, our neighbors are Jewish, Christian, Muslim, Hindu and other.

Qatari society is a deeply religious society in the heart of the Muslim World that now is at least 4/5 non-Qatari. Many of those are non-Muslims who want to practice their religions as they see fit. And Qatar is embracing the diversity of faiths with the invitation to create large churches in Arabia.

Noureddine Benmalek, High Communication Authority, Morocco

For me “Islamist” is a positive term, meaning essentially a life lived true to the tenets of Islam. An “Integriste” is someone who is committed to the overall integrity of the faith—there are as many integristes in the secular as in the religious world. An Islamist who is an “integriste” would be someone who believes in the integral whole of the faith but who recognizes that others may live their lives according to different beliefs. There is room for dialogue and discussion. The other, the “non-Integriste,” does not accept the alternative viewpoint. They have a tendency to live in a cell, without seeing or accepting alternative viewpoints.

In general what I prefer to do is to name and describe movements as they see and describe themselves. And I see dangers in the way the terms are used—Sarkozy recently used the term Islamist in a very negative way, for example, and that kind of labeling creates a problem.

King Mohammed VI has used the term Islamist in a very positive way, though some years ago. In one speech he said directly “I am an Islamist.” The context was that he was saying the “Islamists” are Moroccans and they are Muslims and that many live their lives through the teachings of Islam; it followed, he said, that he also was an Islamist.

Now, political Islam is quite different but even here, Morocco differs from, for example, Egypt. King Mohammed VI has worked hard to avoid a clash with Islamists. His aim is to bring different perspectives together, and to work for peace, within the religious context.
Patrice Brodeur, University of Montreal

Over the years, I have looked beyond interreligious dialogue, as I came to appreciate that a central challenge of our time is between those who feel they are religious and those who are not. I term this approach inter-worldview dialogue. It is, I believe, a more inclusive terminology that helps overcome the tension between the concepts of "culture" and "religion" that developed in a particular Western European context of interreligious tensions, where over three centuries secular ideologies won the day. This explains why some practice intercultural dialogue and others interreligious dialogue, with the two rarely integrated. Interreligious dialogue can be particularly difficult for those who do not share a religious worldview. On the other hand, religious people with strong commitments often feel that intercultural dialogue reduces their religious worldview to a relative cultural framework, often not understanding that religious worldviews can co-exist and develop in multi-cultural contexts. The resulting sense of exclusion can cause great frustration on both sides.

My proposed solution is to talk about inter-worldview dialogue, since everyone has a worldview, whether religious or otherwise, clearly articulated or not. I have come to understand that the key to many of our tensions and conflicts is the lack of imaginative and patient processes that create spaces of inclusion, where all those directly affected by a problem can feel welcome and part of the decision-making that aims to find transformative solutions. Choosing words that can include the largest number if not all people is therefore an important part of creating those inclusive spaces. Finally, I understood how important identity and power dynamics to human relations, both in terms of cooperation and conflicts. This approach is an integral part of how I practice interworldview dialogue.

In my research and involvement in Islamic studies and interreligious dialogue, I seek to avoid the two extremes: being an apologist for Islam or being overly critical of it, consciously or not, for various possible ideological reasons. I also want to avoid thinking that I can remain neutral or “objective,” in so far as any perception I may have of Islam or of any other religion or worldview is conditioned by my own set of multiple identities (Western, Christian, male, etc.) and the social framework within which I carry out my research and activities. I am keenly aware of the legacies of paternalism linked to past colonial and present post-colonial neo-liberal frameworks that frame and shape many of my own interactions today, whether I like them or not.

Drawing from many personal experiences and studies, my central insight is that worldviews other than our own, which can be both real and very different, demonstrate and open up quite different perspectives on self-understanding and transformation. This openness to others is a source of enrichment and creativity, and lies at the heart of dynamic human societies. It allows self-enrichment and new options, including those of imagining a different future, a future built on cooperation rather than competition, on mutual enrichment rather than depletion. An inter-worldview dialogue approach helps make this possible in a constructive way.

Avoiding “Western” Bias

Patrice Brodeur, University of Montreal

Several examples of successful tolerance in Islamic history have given rise to remarkable creative synergies. In the histories of Umayyad Andalusia, early Abbasids, Mughal India, and the Ottoman Empire there are examples of various forms of de facto pluralism. A common element was that during these pluralistic periods, Muslim political control faced no significant threats. Also boundaries were quite clearly defined, with explicit acceptance of some non-Muslims (especially the “People of the Book), but not of others. Boundaries of tolerance were drawn actively, and there is much to learn from those experi-
ences of political and jurisprudential management of some degree of identity differences. On the social front, with sometimes political and legal overlaps, the Sufis contributed to pluralistic realities in daily life during various periods of Islamic history.

These different examples of systems of human rights had premises that differed from “western” concepts. The differences need to be probed today. To be a non-Muslim scholar of Islam today therefore means to be constructively critical in light of the best canons of academic thinking, leaving open various doors of cooperation with many kinds of Muslims, not prejudging areas of common action and academic production. Promoting shared learning and creative thinking and action has helped me become more self-critical of my Western upbringing, personally and academically, relative to power dynamics whose values and aims I must constantly assess in order to reach a greater degree of coherence within myself between my values and my actions.

My first suggestion, that I have advanced in more than one setting recently, is that we avoid the term Islamic and instead use Muslim. Using the word Islamic or Islamist tends to bring one quickly to an entanglement with militancy, terrorism, and concerns about violence. It creates or provokes sensitivities, not only in Muslim countries, and between different parts of civil society, whether they are faith or secular inspired, and governments, and between all of the above and the external world. Let us instead talk about people. People are Muslims, and if we focus on people it will naturally take us to use the word Muslim. It would make a significant difference if we could get some movement or drive in that direction. The key is that we focus on human beings and societies, not metaphysics. These issues are not about theology, nor are they abstractions.

My second suggestion turns on the use of the term “faith.” Any collective work has an element of faith in it. The question is, what kind of faith? Does it involve use of faith for mobilization or service? How is that faith described, mobilized, and used? I see much merit in looking at these elements of faith, using criteria of performance and looking at results.
In Egypt, an important and well established organization is led by women. It was set up in the 1970s, and operates through Zakat committees, out of mosques. It has branches all over Cairo. More generally, in conservative circles the separation of the sexes means that activities tend to be separate. Women are involved in a lot of organizations, and even where there is a male administration, in practice many women are involved in operational work. This is particularly true at the traditional end of the spectrum. I have not come across more modern, youth led organizations that are run by women. Nonetheless, women are the main volunteers in most of the newer organizations.

After the [Iranian] revolution, the situation for many veiled women, who had been excluded from everything, changed and new avenues were open to them. The changes were led by religious leaders, starting with Ayatollah Khomeini, who asked them to become involved. Given traditional norms, men were initially uneasy about seeing their wives leaving the house and being involved in social campaigns, but when the religious leaders presented it as their duty, to allow their wives to be involved with literacy campaigns, attitudes changed. Basically men were forced by religious leaders to let their wives go out of the house and participate. For the women, learning to read and write, at mosques, was also seen as a religious duty. The campaigns were very successful. Illiteracy dropped at a phenomenal rate. A major element in the success was that the campaigns were faith-based.

Another important initiative at this time was for family planning and reproductive health. Again, there had been ambitious programs under the Shah during the 1970s, extending into the 1980s. The campaigns pushed for a two child family, and attracted lots of aid. However, the message failed to filter through. IDRC and WHO were involved in a pilot program, based at Shiraze University, which was more successful but was interrupted by the revolution. Then, there was a confusing period when Marxists and a left inspired largely by Latin America and a form of Liberation Theology were critical of family planning and specifically the Shah’s programs. The conservatives who were further right on the spectrum were also critical. Thus for a time left and right agreed with the result that all reproductive health programs were banned. This led to major problems and specifically the huge population explosion in the in 1980s. There was recognition that Iran faced a problem, and thus a major change in approach. The constitution itself supported reproductive health rights, religious leaders were mobilized, issued fatwahs pressing for family planning, and a remarkable program took form.

In rural areas, the program centered on young women who were trained to work as health workers (behvarz) in villages and teach women about reproductive health.

**Challenges of Gender in Development**

**Mona Atia**, Gerhart Center, American University in Cairo

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**Roksana Bahramitash**, University of Montreal

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In rural areas, the program centered on young women who were trained to work as health workers (behvarz) in villages and teach women about reproductive health.
In urban areas, the dynamic was different. In urban areas, the program relied entirely on volunteers. The program was highly successful and it was entirely and intrinsically grass roots. The volunteers distributed condoms, pills, and leaflets. The key to success was pious women advising other pious women in the private space of their homes. Fertility per woman dropped from 7 in the 1970s to 2.2 in 2002; the United Nations has referred to Iran’s performance on family planning as a miracle. However, the experience is not widely known, in part because of outside hesitations motivated by its reliance on religious authorities.

The literacy and family planning grass roots movements in many cases grew into parts of national NGOs, which began to take shape nationwide, from the early 1980s. They gradually evolved, and have come to be part of the international dialogue about family planning.

Family planning is looked at now as a human right in Iran. The changes started as a religiously motivated movement, and became part of the broader international development movement only later. Mobilized women realized how important it was to work together in the national program.

That experience in turn gave them the confidence to form NGOs for other causes. The program and movement have developed and now an essential part is classes for couples before they can get a certificate of marriage. Couples have to have sex education including information about condom use before they can marry. More recently, there has been an effort to extend marriage certificates to temporary marriages (sigheh) as means to prevent the spread of HIV.

Hany El Banna, Islamic Relief

Islamic Relief is now preparing a policy position on gender justice and development that will guide our emergency relief and development programmes. Our work already promotes the role of women in development. As an individual, I would like to see more women working in senior positions within Islamic Relief. The issue we need to address is that many qualified and experienced professional women tend not to apply for positions in Islamic organisations, because they are concerned that there may be poor career prospects for them. Nevertheless, we are always looking to provide and promote opportunities for women within the organisation. More broadly, we are an equal opportunities employer and we are building a large and diverse organisation comprising qualified and experienced men and women from different faiths and backgrounds. Our work is complex with political, economic, and moral dimensions, as well as purely technical, and the make-up of our staff should reflect the full diversity of challenges and constituencies.

Patrice Brodeur, University of Montreal

To make headway we need to try to get away from a fixation on equality and look more towards equity. That means that there can be different models, and also willingness to recognize role differentiation based on biological differences. Freedom of choice is of course a basic right but, beyond that, there is the potential to reframe objectives in ways that can be better accepted simply by appreciating the potential and in some cases real validity of different models that respect the valid elements of traditional notions of gender balance. We also need to understand better ways to balance equality and the rights of the individual versus the community as well as divisions of labor within the family. The merits of a strong responsibility and decision role for the father need to be recognized together with appreciation for balance and equity within the family. There can be rich discussions...
around complementarity of roles. There is also a great need to be critical of Western approaches that essentialize Islam as supposedly always patriarchal as these create greater misunderstandings and slow down the general process of improving the status of women.

Equality should mean equality of access, to be sure, and recognition of basic rights that are and should be common to all societies. Changes are taking place on the ground too: in Iran, 60% of university students are women and 50% or more are primary household bread winners! And there is a wide recognition that the Shari’a traditions must change and in many places this is taking place. The trap is to link too tightly equality and equity as that blocks understanding and dialogue. The concepts of justice which are so strong in Islam and rooted in the teachings of the Prophet support such approaches and change towards greater empowerment of women in any case. Again, the issue is balancing debate and dialogue within Islam.

Saad Eddin Ibrahim,
Arab Democracy Center

If you see civil society as the public space that lies between the family and the state, the closer in to the family space you move, the more women are involved. Thus, where education, welfare and charity, and development, in that order, are concerned, you see women more actively engaged. The closer the issue is to the family, the more leadership and actors tend to be women. This work seems to suit their temperaments; it tends to be less confrontational, less problematic.

Marie Juul Petersen and Sara Lei Sparre,
Department of Cross-cultural and Regional Studies, University of Copenhagen

In both Jordan and Egypt, the new youth organizations inspired by the Egyptian TV preacher Amr Khaled and similar preachers include very high numbers of women. This finding, at least on the surface, contests the idea of the passive and oppressed Muslim woman, replacing it
with an image of the Muslim woman as active and independent. These young women are resourceful university students or graduates. They are not engaged in what are typically regarded as ‘female’ professions like teaching and nursing. Instead, they study marketing, engineering, medicine and IT, and they work as financial advisors, doctors and project managers. A few of them are housewives but they also are well-educated. Most are from the middle or even upper class, often from secular or very liberal Muslim homes.

In this segment of the population, the role of women does not seem to be a highly contested issue—at least not judging from our interviews with participants in the organizations. Issues of women’s rights and gender equality simply did not come up very often. Apparently, the young women did not feel a need to verbally demonstrate their equality with men, just as the men did not feel they had to convince us of their respect for women’s rights.

When we observed practices in the organizations, we found that gender equality was an integral part of leadership and decision-making structures. It is still rather rare to see women in the very top of the organizations (but that’s not so different from Denmark!). But women are found everywhere else—in mid-level management, among regular volunteers and on the boards. In one of the Egyptian organisations, for instance, almost 90% of all participants and seven out of ten board members are women. And that’s not a rare sight.

In some of the more conventional Muslim organizations, women also make up a large part of participants. Here, though, their participation is often confined to rather traditional ‘female’ activities—like child care, courses in housekeeping and family matters, or teaching. In the new youth organizations, there seemed to be no difference between ‘female’ and ‘male’ activities. Women are in charge of IT education, they organize human resource management courses, and they negotiate with potential donors—just as men do. As such, the youth organizations offer the young women a spacious place with plenty of room for manoeuvre and fewer restrictive norms and expectations than elsewhere in society.

By introducing such gender practices to a Muslim context, the young women in the new youth organizations present an image of the Muslim woman as someone who participates actively in society and on an equal footing with men.

They insist on the relevance of Islam to them as women, claiming that Islam is what gives them their power. As one woman put it: “The religious women that I know say that religion gives them more power, their mind becomes more open, and they become more effective.” This way, the youth organisations challenge both conventional Muslim views on women as well as Western, predominantly secularist, ideas of women’s rights.

While we came away with a view of very progressive gender discourse and practices in the new youth organizations, the majority of the conventional social welfare organizations are clearly more conservative. Many members of the Jordanian social welfare organizations we visited were aware of common prejudices concerning
women and Islam, and they were very eager to challenge them, explaining to us that Islam and women’s rights are not necessarily at odds with each other. Instead, they argued that women’s rights can and should be seen as an inherent part of Islam. But we found that practices do not always accord with this discourse. First of all, in contrast to the youth organizations, very few board members and almost no directors are women, and many organizations have a policy of only hiring women who wear headscarves.

Also, many of the activities offered in the organizations sustain rather than challenge traditional gender roles. Vocational training focuses on flower arranging, basket-making and cooking, and lectures addressing topics like motherhood, good kitchen hygiene, and marriage. Finally, many people’s personal opinions conflicted with the overall discourse about women’s rights. For instance, while continuously emphasizing the rights of women, the (female) director of one organisation said that women’s participation as volunteers ought to depend on the support of their husbands.

That said, even the most conservative organisations seem to agree that education is an indisputable right for all girls and women, and an important part of Islam. Many staff members openly criticise Muslims who do not support this, and they constantly challenge those among their beneficiaries who oppose girls’ education (often the fathers and uncles) by trying to convince them to let the girls study. A small group of organizations—many of them local women’s associations—goes even further, promoting women’s economic and personal independence. In one organization, female teachers and beneficiaries are engaged in a program called “Women Can,” which explicitly teaches women that they can do anything men can do. Another organization, run by a group of middle-aged women, offers health information and vocational training to prostitutes. One of the women, now working as a counsellor to other prostitutes, told me that she was lost before she started participating in the organization’s activities. Now she knows her rights, and she knows what she is capable of. This kind of empowerment is exactly what the director is hoping for. She told me that people often ask her why she does not try to get the girls married off instead of going through all this trouble teaching them to work. But she does not want them to be dependant on a man. She wants them to be independent and self-sufficient.

It was obvious to us that women in both kinds of organizations use and interpret Islam as a tool for empowerment and participation. A good Muslim woman is strong, independent and participates actively in society. On a very concrete level, many women also use Islam as a heavy argument against sceptical husbands and parents who don’t see the point in the women’s organizational activities. One woman told us that her husband didn’t like her going out at night to meetings in the organisation. But then she said to him: “Are you saying that I, as a good Muslim, should turn my back on the poor instead of helping them?” That made him shut his mouth.

Politics around Development Work

Mona Atia, Gerhart Center, American University in Cairo

When I asked about political activity or relationships with government, every single organization said categorically “we are apolitical.” What that means in practice obviously varies. But the government has sent a clear message that combining politics with social work is not desirable or tolerated. Organizations do a good job of distancing themselves from politics, largely as a protective mechanism.

Mona Atia
Marie Juul Petersen and Sara Lei Sparre, Department of Cross-cultural and Regional Studies, University of Copenhagen

The relationship between the regime and the Muslim organizations in Jordan is complicated. While all civil society organizations in Jordan, religious or non-religious, are subject to strict state control and surveillance, clearly some are subject to stricter control than others. Royal organizations most often enjoy a high degree of state support and organizational freedom, whereas some religious organizations, in particular the ones related to the Muslim Brotherhood, have an increasingly problematic relationship with the regime, mirroring the Brotherhood’s own troubled relations with it. One of the most obvious examples is the replacement of the executive board of the Brotherhood’s charitable wing, the Islamic Center Charity Society (ICCS), with a government-appointed board following charges of corruption in the organization. A few organizations and scholars support the regime, adding to the charges that ICCS activities supposedly function as ways of attracting votes for the Islamic Action Front. Most people, however, reject this argument and place themselves on the side of the ICCS and the Muslim Brotherhood, which they see as democratic, transparent and honest. While their religiosity is not the only reason for this popularity, Islam does play a major role, creating a common frame of resonance and recognition.

In Egypt, the regime has an ambivalent relationship with many Muslim social welfare organisations. On the one hand, it fears that these organisations are supporting the Muslim Brotherhood or other political Islamic movements against the regime in one way or another. And, even if these organisations have no connections with such Islamic political actors, they still offer concrete, visible examples of what Islam can provide, in contradistinction to the state’s secular modernization failures, which make them a threat to the legitimacy of the government. On the other hand, the government is very much aware of the fact that Muslim social welfare organisations provide good and much needed services to the poor, a task the government is unable to solve by itself. This ambivalent relationship is very much reflected in the regime’s stance vis-à-vis the different kinds of civil society organisations.

In practice, the government often uses the NGO law as a way to restrict the power and influence of Muslim social welfare organisations that are considered to be a threat. Apart from control over most of the financial resources available to organisations, the government has the power to block individuals from competing in board elections, to dissolve organisations without the need for a juridical order and to appoint up to 50 percent of the board members. In order to avoid such consequences, as well as more general harassment by the government, Muslim organisations, including the youth organisations, must stay completely out of politics and not raise the religious banner too high.

Engaging the Next Generation

Marie Juul Petersen and Sara Lei Sparre, Department of Cross-cultural and Regional Studies, University of Copenhagen

Traditionally, young people have not played a major role in social welfare organizations in either Jordan or Egypt. Most organizations have been lead and run primarily by middle-aged men and while a few young people may have been involved as volunteers, they have not had much influence.

The new youth organizations we met with break with this pattern in that they are run and lead entirely by young people. This phenomenon—what we call the new Muslim youth organizations—emerged from Egypt in the late 1990s and is now spreading to other Middle Eastern countries, including Jordan. Urban, upper middle-class young people constitute the backbone of this new movement of voluntary social development work, but recently it seems to be spreading to lower levels of the middle class. The majority is in their 20s, and most have been to university.

Social change plays an important and explicit role in the discourse of this new movement. According to the young people, Muslim societies are full of problems that need to be solved—poverty, unemployment, and social apathy among the young were the problems most commonly mentioned by the people we talked to. In their social commitment, many of the young people are inspired by the Egyptian lay preacher, Amr Khaled, and similar preachers. According to Amr Khaled, Islam is not only about praying five times a day and wearing the hijab the correct way, and da’wa is not just a call to live by these rules. Islam is about changing and improving yourself and your community, and da’wa is a call to actively
engage in this change. The overall goal is not only a stronger Muslim individual, but a stronger Muslim society—a renaissance of the Muslim world. On a concrete level, the young people engage in a wide range of activities to contribute to this renaissance—from collection and distribution of second hand clothes to poor people and microfinance programs to human development courses for university students and blood donation campaigns.

The difficult question is what effect this will have at a more structural level. Are the new Muslim youth organizations breeding grounds for formal political participation or sites for politically harmless social activities?

In their current form, the organizations are characterized by an explicit lack of formal political engagement. The young people see their participation as an answer to social injustices and moral wrongs rather than political injustice, and they take no interest in using formal political channels to gain influence. One might even conclude that organizations like these could hinder formal political participation, by diverting potential actors from the political scene, luring them into harmless social activities like blood donation campaigns and distribution of second-hand clothes.

But for many young people in counties such as Jordan and Egypt, formal political participation is simply not an option. They feel marginalized and excluded from decision-making processes by the regime and the older generation. They see the formal political system as corrupt, illegitimate and authoritarian—incapable of providing solutions to the countries’ problems. As such, they do not see participation in formal politics as a relevant way to gain influence.

Participation in organizations associated with political lobbying, like secular human rights and women’s organizations, is not an attractive alternative to these young people. They view such organizations as too secularist and ‘Western’ in their approach. Because of their explicitly political activities and frequent conflicts with the regime, many see engagement in these organizations as way too dangerous.

Against this background, the new Muslim youth organizations may be expressions of a new kind of political engagement—one that challenges the dysfunctional political system by insisting on different forms and channels of participation. Instead of using a vocabulary of democracy, reform and political rights, the Muslim youth organizations talk about participation, social justice, and volunteerism. They do so within a framework of Islam and social welfare rather than formal politics. Meanwhile, they strengthen skills that can be characterized as essential to political engagement—skills such as argumentation techniques, critical thinking, team work, and strategic thinking. One girl said: “We work in teams, we try to find ways for all members to think together, decide together and work together. It’s more difficult but also more interesting.” By working within the field of social welfare, and using a politically less sensitive language than for example human rights organisations, the young people avoid harassment from the regime, creating a relatively free space for participation and engagement in society.
Democracy and Civil Society in the Muslim World

Noureddine Benmalek,
High Communication Authority, Morocco

There is an important dynamic happening with sufi associations across Morocco. There are religious currents that are shaping many of the political parties, Islamist and other (PJD, MUR etc). In terms of the sufi brotherhoods, many are forming associations that are working both in rural areas and in the suburbs (banlieux). Some of what they do is quite traditional charity, along quite conventional lines—thus, building schools, hospitals, storage facilities, university housing. Some of this is individual but much is done through small groups. I see this as part of a renewal of religion, in a new form. And Islam is clearly the motivation.

Much has changed since our 9/11—that is, the Casablanca bombings of May 16, 2004. One of the popular charities over time has been to support the building of mosques. Over the past few years this has become much more difficult, and there are very long delays in getting approval (from the government) for mosque construction. May 16 is what is behind the new surveillance. By extension, there is also much more careful scrutiny of the many activities that go on in and around mosques—journalism, political parties, publications, people. The Salafists are very active in many mosques.

There is an increase in associations though probably no where near as many as in Egypt. They take many forms. Some are institutionalized, but many are not—they are thus largely invisible from an official perspective. It is also very difficult to pinpoint which have religious affiliations or even inspiration and which do not, because this is rarely reported or even discussed openly. What you are seeing is especially more focus on and work for traditional charity, though even that is affected by the mood of post May 16. For example, at this season of sacrifice, it was traditional to collect the fleeces of slaughtered sheep, going house to house, to distribute them to poor families, as a way of providing some shared benefits. That has been stopped.

Sufism is very deeply rooted and it is growing and changing. I have done some research about how Sufism is increasingly active in the social realm. There are large numbers of associations, initiatives, for example building hospitals, especially in the east of Morocco, but also in Casablanca. Many of the orders are involved in such works, the Tijanniya perhaps most of all but also the others.

Above all it is important to remember that Sufism is effectively the religion of the State today in Morocco. Yet the relationships between the official and private are still complex and generally quite guarded. It makes it very difficult to say when an association or a project has a religious character and when it does not. The leaders of the tariqas may be involved in sponsoring works but their roles are often not clear. So, the system in Morocco is rather different and it is not easy to describe. That applies for all organizations, though perhaps most of all the sufi groups.
The Association As Salaam might be a good organization to highlight, as it has the kind of complex blending of political and social that I was referring to. This is a social group that does social work. But it is well known that it is also associated with the political party, the PJD, but indirectly. And it describes itself as a religious and social group. The association works for the sick, with volunteer doctors. They give coupons that allow poor people to get treatment in the public hospitals. They provide material help to poor families, especially in Ramadan and when there are festivals (now, for example, they provide sheep for sacrifice). They also focus on the back to school times and provide help then. They operate both at the national and local levels. In general, though, their focus is very local.

**Patrice Brodeur, University of Montreal**

Democracy... should not and need not be defined only in terms of parliamentary, electoral systems. These forms may not always be the best option, depending on the social context. I hold for myself because of my upbringing and social location the principle of one person, one vote as very important. I also see openings for more communal approaches than the norm of individuality upon which Western notions of democracy rely.

I can also appreciate that a strong leader who truly has a sense of non-paternalistic responsibility for his or her people and who feels and manifests that responsibility in the daily improvement of all the people who live within his or her area of leadership, can play a critical role in specific circumstances and societies. This other approach to political leadership builds on long traditions that link authority and responsibility, especially in tribal societies. It is always challenging for Western political leaders who work within short term electoral systems to play such roles, protecting groups with genuine commitment that transcend the contingencies of time and competitive party politics.

Such structures, often tribal, are not necessarily patriarchal. Matriarchal tribal societies do exist, in Indonesia for example, as well as tribal societies where women play a major role in the exercise of power, though this is not direct or visible (Berber and Mohawk traditional communities, to name but two). The point of my argument is that, from the outside, many of these systems can appear to be very patriarchal, but this is not always the case in practice.

Even more important is the test of meeting the real needs of the society and community on the ground. To the extent that a leadership system achieves this end, or comes close to it, then it practices the values behind the contemporary notion of "good governance"; the form it takes on the ground remains, in my opinion, secondary. In short, "modern" political party politics need not be the only system. We need a pluralistic understanding of individual and collective leadership so as to allow the rich diversity of various regional histories to shape their respective colors and forms. The challenge today is that these local heritages too often fall prey to the global power dynamics in our present period of human history.

**Amadou Cisse, Islamic Development Bank**

As a faith based development financing institution, the IDB understands the relevance of local values for global development. Local values determine the preferences of consumers, households and business enterprises. The integration of these local aspirations in the process of development is an important challenge of our knowledge-based global economy. In this process, the IDB has to work with civil society institutions, private parties and national policy makers as the key stakeholders.

IDB’s partnership with civil society for community development is managed under a program known as the Special Assistance Program of the IDB as well as the Scholarship Program, which is aimed at developing educational and institutional capacities in Muslim communities worldwide to enable them to participate in the development process of their communities and countries. The IDB’s activities in the private sector are led by its Operations Complex, the Islamic Banks Office, as well as specialized groups such as ICD and ICIEC. These activities are governed by the principles of socially responsible business and best practices of corporate governance.

**Saad Eddin Ibrahim, Arab Democracy Center**

I am engaged in several civil society activities in Arab world. The main ongoing activity for me and my center (which joins that of a number of similar organizations) aims above all to put pressure on rulers in the region to democratize and to achieve more participatory governance. Some rulers, not very many, have responded positively, but most have ignored the call or have become
hostile. More broadly, I am working on the development of philanthropy, working through a new organization in Doha, the Arab Democracy Foundation. It is to be a grant making foundation, and it has the blessing and endorsement of Qatar’s first lady, Sheikha Mozah, who is helping to get it off the ground.

The Foundation’s work is also part of a broader movement, or effort to encourage well to do Arabs, and there are a number of them with the second oil boom, either subtly or through more intentional messages, to establish foundations that serve the public interest, and thus to help turn traditional kinds of philanthropy and good will into more development oriented work. Some have responded, and some are still toying with the idea. Hopefully we will see them get into a more competitive mood, until the movement becomes a critical mass. There are 20 foundations already that I know of, and probably more. Within the next five years we hope to multiply that by ten times. The financial resources are there, and with some competition and with some consciousness raising, we can get these business and political leaders to devote resources, and revive the best traditions of Islamic endowment.

More broadly, I am keenly interested in the fast pace of change in civil society organizations and the way they are linked to development, finance, and changing roles of the state. Non state actors have a long history in Muslim societies, though over time the impulse for charitable work has shrunk. There is a new move today towards restoring faith in volunteerism. I am very much interested in these trends, and thus in the project before us.

At a recent conference in Rome, I explored a question put to me about democracy and Muslim countries. The implicit assumption of the questioner was that many doubt that Islam and democracy are compatible. There is a common wisdom that somehow the two are incompatible. I suggested that we explore the facts, and do some empirical testing. If there are perhaps 1.3 billion Muslims in the world, let us look at the regimes they live under, the kind of democracy their societies have produced. Look at Indonesia, India, Bangladesh, Turkey, Nigeria, and Senegal. It is hard to avoid the conclusion that perhaps two thirds of Muslims worldwide live under clearly democratic regimes. These regimes are far from perfect, far from mature or established. But they do have elected governments, functioning parliaments, and alternating regimes.

That does leave one third that do not live under such regimes. It happens that most are in the Arab world. We have to explain that. The exploration of why takes us to other, also important and interesting and highly debatable questions. It is well worth the effort to raise and frame questions like these. And while the give and take of an academic environment allows anyone to raise any question, there is some merit on such sensitive topics to have some of the questions coming from a Muslim researcher.

Marie Juul Petersen and Sara Lei Sparre, Department of Cross-cultural and Regional Studies, University of Copenhagen

Our year long research project on Islam and civil society organizations in Jordan and Egypt is summarized in Islam and Civil Society: Case Studies from Jordan and Egypt, (it can be downloaded from the website www.diis.dk). The project was anchored at the Danish Institute for International Studies (DIIS) and financed by the Royal Danish Ministry of Foreign Affairs.
We were initially motivated by the unease we both felt with the increasing simplification of Islam, expressed in the dominant focus on certain aspects of Islam and the nearly complete ignorance of other aspects. In particular, since the terror attacks of September 11, 2001, media coverage of the region and scholarly work on Islam have focused almost entirely on topics such as Islamist ideologies, religious radicalism, terrorist networks and fundamentalist movements. However, in order to comprehend the role of Islam in Middle Eastern societies, we felt that it was important to look at the broad range of different Muslim actors, many of whom do not play an explicitly political role but are primarily engaged in social and cultural activities—such as charity associations, development NGOs, youth clubs, health clinics and schools. Although they may be less conspicuous, such organizations represent a much broader and possibly more important dimension of public religious engagement in Middle Eastern societies than their (in)famous political counterparts.

Against this background, our project’s overall goal was to contribute to a more nuanced knowledge and understanding of the role of Islam and Muslim actors in Middle Eastern societies through case studies of civil society organizations in Jordan and Egypt. Since this is a relatively uncharted field, among both academics and practitioners, we aimed at providing concrete examples of existing civil society organizations and the role Islam plays in these, rather than lofty theoretical analyses of Islam and civil society. We hope that the report can serve as an input to current discussions among NGOs and policy-makers of the feasibility and desirability of practical cooperation and partnerships with religious organizations.

It is crucial not only to understand the heterogeneity of the field of Muslim actors in Middle Eastern civil societies, but also to let this understanding guide concrete initiatives and policies in the area. Our study clearly demonstrated that Muslim civil society organizations do not constitute a homogenous group of organizations but consist of a wide variety of organizations, differing among other things with regard to their activities, structure, constituencies and religious beliefs. As such, their religiosity is not a unifying factor that binds them together. In other words, religiosity is an ambiguous characteristic, and it makes little, if any, sense to categorize civil society organisations based on preconceived assumptions of the significance of their religiosity. Religious organizations are not per se good or bad, progressive or conservative. Instead, we have to ask in what ways the organizations are religious, thereby opening up for a more nuanced understanding of religious actors.

In relation to development, for instance, this means that it makes no sense to categorize Muslim civil society organisations as having either a positive or a negative influence on processes of development. In some organizations, their religiosity seems to exert a negative influence on processes of development, in others their religiosity is an inspiration and a tool for such processes. As such, there is no point in asking whether Muslim organizations are facilitating or hindering processes of development—we need to take a step further, asking questions as to how, when, where, under what circumstances and in what ways Muslim organizations might hinder or facilitate processes of democratisation.
**Justice in Islam**

**Hady Amr, Brookings Institution**

The central two requests of God to Muslims, Christians and Jews is (i) to love God, (ii) to treat others as you would want to be treated. Given that we all want to create the best world for our children, one that is safe, healthy, fair and inspirational, this requires us all to work together to create a world that is safe, healthy, fair and inspirational for all. That means: Less war; A cleaner environment; No corruption; Good governance; Full educational opportunities; Universal health coverage; and, the freedom to think and speak in the public square.

Islamic Relief draws profoundly on the core teachings of Islam in providing humanitarian assistance. The obligation to help the less fortunate in Islam is central, continuous, and ongoing. We are trying to project and extend the spirit of Ramadan, which is not only a month of fasting but of giving, and instil that sense and mentality in people. It is important to convey that this need for sharing and sacrifice is not just for crises and emergencies, but is over the long-term. More and more we are seeing that support comes outside the framework of an immediate disaster (approximately one-third of our work today is non-disaster linked). Furthermore, Islamic Relief is advocating that development is a long-term process that builds sustainable livelihoods, not just about reacting to acute crises and providing humanitarian aid.

There are numerous references to water and cleanliness in Quranic teachings and rituals. Our programmes that provide safe and clean water to rural communities in Africa, therefore, have a particular resonance among Muslims. Providing clean local supplies of water reduces the incidence of water borne diseases and it increases the attendance of children (particularly girls) at school since they no longer have to spend their vast amounts of time fetching water from distant and often dangerous sources. Similarly, our programs that promote income generation and employment opportunities are in line with Quranic teachings and hadiths that urge independence and self-sustainability among the poor.

There is no compulsion in religion, and for Islamic Relief this is a fundamental concept. When one sets out to help people there can be no place for discrimination based upon ethnicity, gender or religion and no place for proselytising. Islamic Relief has worked in diverse communities with people of different faiths or none. I recently met the head of the security for South Sudan at the meeting in Libya on Darfur, and he said that, in his experience, we were one of the few faith based organisations that does not mix religion with humanitarian work.

**Hany El Banna, Islamic Relief**

**Patrice Brodeur, University of Montreal**

The notion of justice is at the center of Muslim understandings about social roles and obligations in Islamic societies. An Islamic worldview allows both freedom for individuals and collective ownership and responsibility of wealth. An underlying principle is that any kind of
wealth needs to be used for the common good; it must yield its true fruits for the common benefit of the society as a whole (fructifier, to use the French term). Wealth is a pot of gold that needs to be made good use of. There is also a built-in mechanism to take special care of the weak and suffering in Islamic societies (zakat), although the disparities between rich and poor have also affected majority Muslim countries in recent years, as well as across oil-producing majority countries versus non-oil producing ones. These themes enter into discussions of interest, where the Islamic approach in theory is built on this notion of spreading benefits and sharing, though there is much debate within Islamic circles on what this means in practice. Much critical thinking and reexamination of wealth and finance is currently underway in various contemporary majority Muslim countries and Muslim intellectual circles beyond.

The key point to remember is that Muslim societies are rooted in the principle that work is central to human life, and, as its purpose is to make the community grow in both material and spiritual wealth, the two never fully distinguishable or separated. To live up to God’s expectation of our human purpose requires working hard and giving blessings for the small and large gifts in our lives. People need to be thankful, to appreciate life, to be good trustees of what is given to them by God on earth. This is the responsibility of every individual.

Amadou Cisse, Islamic Development Bank
Islamic finance is part of the Islamic system. It is accompanied by a rich and elaborate set of tenets, which among others, recognize the right to property supported by elaborate obligations for stakeholders, principles and rules of conduct, a contract system and institutional framework for its enforcement which collectively lay the foundation for Islamic business and finance. Its preferred mode of transaction, that is profit-sharing, relies on ex post variability rather than ex-ante fixity in returns and therefore has built in risk sharing as a central element of transactions. Contracts on a fixed return basis are also possible but they should be financing sale and purchase/trade/exchange of goods and services.

While the main driver of Islamic finance is the ideology and faith which shapes it and also distinguishes it from the conventional finance, Islamic finance is not restricted to Muslims only. Its intrinsic stability features, along with emphasis on just and equitable returns, offer opportunity to all without restriction of any faith and creed. Its emphasis on ethical investment, rigorous self regulation in terms of ensuring the application of Shariah rules regarding fair play, justice, and avoiding of interest attracts everybody as it offers superior consumer protection and induces higher financial discipline on the financial institutions.

Saad Eddin Ibrahim, Arab Democracy Center
There is an extraordinary history, well reflected in a large literature, about Muslim thinking and action on philanthropy. The many different forms of charitable endowments, or habbous, as they are known in some countries, are a reflection of both history and contemporary practice. Morocco is a fascinating example of a country rich in history and tradition, that also has several contemporary adaptations of his practice, including areas of philanthropy and Muslim endowments.
The organizations we studied can all be characterized as social welfare organizations. As such, all are engaged in activities to support or assist poor people in one way or another. For all the organizations we talked to, Islam plays an important role as the underlying rationale for this engagement in social welfare. Based on stories and sayings of the Prophet Muhammad, as well as the Islamic concepts of thawab, sadaqa and zakat, the organizations construct a strong connection between Islam and social welfare. Reflecting a common attitude, the director of one organization explained the connection in this way:

In general, human kind tends to do good work, but in Islam this is highlighted: giving and doing good are just as important as praying. The word “volunteer” is mentioned in the Quran. In Islam, it is not that hard to do good work. The Prophet Muhammad says that, if you see something harmful in the street and you remove it, you have done something good, you will receive points. So charity is good, whether it is small or big. Another good example is that it is considered a good deed if you smile to your brother’s face. And this really doesn’t cost you anything. This saying has two important aspects: that it is good to do charity, and that the relation between people should be good. A peaceful, loving relationship between people is what Islam wants. This is what Islam is all about—doing good deeds.

One popular narrative that people often referred to tells a story about the second caliph after Muhammad, Omar bil Khattab, who used to wander around among the poor in Mecca, carrying a sack of flour and making sure that everyone had enough to eat. Another tells how the Prophet took care of his old neighbor, even though the man had never been nice to him. Likewise, we heard sayings such as “the one who sleeps with a full stomach while his neighbor is hungry, he is not a believer” and “the prophet said, ‘the person who takes care of an orphan will be my friend in heaven.’” repeated over and over again by interviewees to illustrate the connection.

The concept of thawab, referring to the divine rewards given for good deeds, also underlines the importance of social welfare activities in Islam. Among the deeds recognized as triggering the most rewards are visiting the sick, giving alms and helping the poor. Persuading others to do such good deeds also prompts rewards in the afterlife.

The concepts of zakat and, to a lesser degree, sadaqa also play an important role in people’s understanding of social welfare. While sadaqa, literally ‘to be truthful’, refers to voluntary almsgiving and charity, zakat refers to the obligation for all Muslims to pay 2.5 percent of their wealth to the poor and needy. Zakat is one of the five pillars of Islam and as such a crucial element of the Muslim faith. One person even told me that zakat and prayer are the two most important duties in Islam. Zakat is good for both the giver and the receiver and, by extension, for society, as one person pointed out to me: “When the rich people give, they feel better because they help people. And when the poor get money they will not hate the rich. This will contribute to the creation of a more secure community; there will be no hatred between the classes.”

At an individual level, participants in the organizations quoted a wide range of different factors motivating them to engage, including religious as well as non-religious factors. For a few people, their engagement in social welfare is simply a job like any other job, and they are primarily motivated by a need to make a living. However, most people cited other, less tangible factors, such as atmosphere or colleagues, often linking these factors to the religiosity of the organization. They like working in this or that organization because there is a good atmosphere and because the colleagues are nice and friendly—and the atmosphere is good and the colleagues friendly because they are religious. As one woman said: “I don’t think I would enjoy working in a non-religious organization. I don’t think people there would understand me.” Many, in particular women, cited a desire to be active and to play a role in society. Some said their participation was a way to develop their personality and skills, others that the simple activity of doing charity is a reward and motivation in itself.

Apart from these different personal benefits, many people pointed to religious obligations as an important motivational factor. Most people regard charity as an important part of Islam, so involvement in social welfare
activities becomes a way of pleasing God and ensuring a place in heaven. Not many mention da’wa, the duty to inform others about Islam, and nobody seemed to see their involvement in social welfare activism in this light, at least not officially. In practice, however, missionary activities do appear to take place in a few organizations. Last but not least, for almost everybody, participation seems to be driven by a genuine wish to contribute to improving the lives of the people, and perhaps even improving society.

Challenges of Surveillance and Suspicion

Mona Atia, Gerhart Center, American University in Cairo

My research started with questions about how the war on terror was affecting charitable work, but I found that it really just added an additional level of surveillance, turning around concerns about political activity and security that already existed. A large bureaucracy had already been created. So the new measures meant that there were not that many changes in the way things worked on the ground. What is new is that all international funding must go through the ministry, and the Egyptian Ministry of Social Solidarity must be notified. There are all kinds of new guidelines. So the 9/11 marker is not that important as a major change in the environment.

The Ministry of Social Solidarity is a very large organization, with many different departments and a number of quite distinct bureaucratic functions. And there are other relevant organizations, especially the Ministry of Endowment, or waqf. The committees that work out of mosques, zakat committees, are considered to be engaged in waqf and report to the Ministry of Endowments; associations (Non-governmental organizations) report to the Ministry of Social solidarity. And there are mechanisms and organizations that fall between. The Nasser Social Bank is also significant as it hold the accounts for the Zakat committees; that is just a small part of its activities, for example they administer interest free loans to government employees. The Nasser Social Bank was the first interest free bank in Egypt, established in 1971. Although some of the literature identifies this as an Islamic bank, it is in fact a social bank—providing interest free loans to the poor and needy, scholarships to students in addition to more conventional loans. Although it was established in 1971 as a social bank it has since grown into something much larger. For Islamic banking, many people bank with Faisal Islamic Bank. Another organization of importance is the NGO union which represents some civil society interests to the ministries.

There is considerable change in the organizations of government also. In the past, the Ministry of Social Solidarity was much involved in providing social services directly, and it also handles social security and pensions. Formerly known as the Ministry of Social Affairs, its new name reflects a changed mandate, as it is less and less involved in playing a direct role in social service provision, and much more in overseeing the
activities of non profit organizations. They see themselves as overseeing but also helping with information sharing and communications.

Surveillance is based on Law 83 of 2002, which outlines a whole set of regulations. They include a detailed outline of the registration process, including the specification that the organization must have at least ten members; it gives the Ministry the right to research who the members are, and the right to accord them status. Organizations report back annually, need to have quarterly meetings, notify the ministry about any public meetings, notify the Ministry and receive permission to receive foreign funds. There are many mechanisms embedded in the bureaucratic systems, designed to keep track of the roughly 23,000 organizations (though in practice many are not in operation). And it is the bureaucracy that determines how this complex array of regulations is in fact enforced.

Funding for the Islamic organizations is mostly from donations, thus zakat from individuals. Increasingly, large business men are setting up foundations, and donating large sums. Organizations used to get funds from abroad, the US, the Gulf, but those flows have been curbed quite a bit. There is much fund raising activity, both around mosques and institutions but also using modern techniques, such as satellite TV. Many channels donate air time for drives, etc. There are many rules, regulations, and requirements [for tracking these sources]. Accounts must be submitted, reports filed, receipts kept, etc. However, my sense is that the Ministry collects more information than they can really process. Egypt is still largely a cash economy. So there are lots of problems. Most donations are given in cash, in boxes, not by checks, nor with credit card numbers. Much charity is informal and difficult to document. There are a host of incentives for things to be done underground.

**Hany El Banna, Islamic Relief**

In the immediate aftermath of 9/11 allegations were made that some Muslim NGOs had links with terrorist organisations. They were closed down and had their funds sequestered. After prolonged investigation some were subsequently found to be completely innocent while others were closed down for their alleged links. Whether they were investigated or not, the intense media scrutiny and the negative image presented to the public and governments have been difficult to overcome.

Previously unrestricted donations, as a result of this increased scrutiny, slowed dramatically with honest donors no longer confident that their well-intentioned generosity would reach the poor. Obviously, as a result, operations in the field were impeded. It is incumbent upon Muslims to donate a portion of their wealth to the poor who in turn have a right to this wealth. Many Muslims will do this whether or not there are legitimate NGOs to receive these donations. The widespread curbing of Muslim humanitarian action threatens the ability of the Muslim community to redistribute its wealth.
to the poor using legitimate means and increases the amount of informal giving to “fundraisers” who appear genuine and offer a reasonable method of reaching the poor. The result is that potentially billions of dollars which could go to the immediate aid of the poor is not being distributed. It is not difficult to imagine how great an effect this injection of cash would have on alleviating the suffering of poor communities around the world.

We are still working on this issue, and indeed I recently returned from a series of discussions on this topic in the Middle East. We are focusing particularly now on strengthening both the legal framework and capacity within organisations for accountability and transparency. With Oxfam and the Charities Commission (the body that oversees the work of non-governmental organisations in the UK) and with governmental support in the UK, we are developing a framework and procedures that can be used in the Middle East to guarantee honest and transparent use of charitable funds from internal and external sources. We also recently organized a workshop to discuss issues relating to finance and transparency involving ten large organisations in Kuwait. There have also been workshops in Indonesia, where financial and security officials were involved. Islamic Relief serves as a model because of its success in addressing the issues, and as an Islamic organization that has been effective in working with western organisations.

Ongoing discussions are focusing upon the large donor countries in the Gulf, such as Kuwait, Qatar, the United Arab Emirates, and Saudi Arabia where there are still significant problems in moving money and where this is a serious impediment to humanitarian and development work. The aim is to regulate flows with more objectivity. The model of people giving to charity in cash and transferring large sums is problematic but very hard to control—transfers can be disguised through business transactions. People are reluctant to write cheques as they are afraid they will be questioned and prosecuted. Those who are most affected tend to be small organisations and the danger is that they will cease to operate altogether. However, without them a strong civil society will not develop. People want to be able to help the needy but are blocked from doing so. I am not sure how this work will evolve but it continues to be an urgent issue.

**Noureddine Benmalek,**
High Communication Authority, Morocco

In 2005 I joined the High Communication Authority, working in a new area which was audio visual communication. [The position] reports directly to the King, and is charged with implementing the laws on communications. There is a comparable body of law and institutions in France as well as in other countries. In my new life, my responsibility has been to oversee communications, with a view to control those that are dangerous, either to children (pornography) or public safety (terrorism). The focus is on dangerous content on radio and television, especially for young people. The criteria we use depend directly on the laws in force.

As a first part of the background, the overall situation has changed a lot since Mohammed VI became king. He has worked to change the social environment, taking a far more active interest and giving higher priority to social policies. He focuses on the poor and talks often about them. His approach has been to find a positive equilibrium with the Islamists, to meet them with their own arguments where social issues are concerned. He has also looked to the positive aspects in Islamism. But it remains a sensitive area.
Justice on the Ground: Development Approaches in the Muslim World

Mona Atia, Gerhart Center, American University in Cairo

I have found that the most useful categorization [for development organizations in the Muslim world] is around the concept of charity versus development, and the organizations I study fall along a continuum, with some involved in very traditional charity, some at the other extreme, very “modern,” and most falling somewhere in the middle. The picture is very dynamic, with much change, coming both from inside the organizations and from different understandings, local and international, in international development ideology. The Ministry of Social Solidarity also plays a role in pushing organizations away from handout charity. There is much talk about doing development, not charity. That is reflected in name changes we are seeing among a number of organizations.

At the “traditional” “charity” end are organizations like Gamia Charia, which is one of the oldest and largest Islamic charities, with some 5000 branches across all of Egypt. Its leader is Mohamed Moktar El-Mahdy. It is almost completely focused on what I would call proselytizing (dawa which generally refers to preaching of some sort. I call it proselytizing but I mean that their central purpose is to bring people closer to God, in their practice and lifestyle. They are not working to convert, but to see changes in lifestyle), and has managed to gain a lot of members and support. It is involved in many social services, for example through clinics attached to mosques, giving handouts, supporting orphans and widows through monthly assistance. That tends to be the traditional model. It takes inspiration from the Sura of the Quran that sets out eight categories of those who are worthy recipients of charity (Sura 9 verse 60). The organization’s balance sheets are aligned to those categories. Numbers 1 and 2 are the poor and needy. Those categories are defined respectively as those who are working and cannot meet their needs, and those who do not work and are in need. Within these groups, the needs of orphans and widows cannot be contested, and there is no doubt about their needs so organizations tend to favor directing aid towards them. Most of the services are operated from mosques. The variety of organizations and services is very broad, ranging from religious schools, teaching centers, clinics etc. The organization has many different faces, and it operates locally, but it is centrally administered from Cairo. It has a well structured organization though that is not always evident in its local operations.

The organizations I have identified at the other end of the spectrum (“development”) are mostly very small, and most were started by youth. These are mostly university graduates, and among the graduates especially the doctors and engineers, who, in Egypt, are those with the highest ranking in the university system. Many are starting these new organizations, sometimes as sub-organizations attached to existing ones but often as independent entities. Their perspective is that traditional charity is not working any more, and their interest is in development. They have seen the secular organizations at work, and believe that an Islamic approach is the best way. Many are inspired by the very popular televangelist, Amr Khaled, and model themselves along similar lines. Such organizations might focus on skill upgrading or on microfinance. There are secular based models that have worked in these areas for some time. When I asked about the difference in what they were doing, the language they used tended to be more aligned with management science than with theology. But their comment is that their understanding of Islam is the correct one, that being effective and organized is Islamic. “Random or haphazard” organizations that just give handouts are not meeting the needs of the poor. They might say, “we are doing good deeds, and that is what it means to be a good Muslim.” It is not enough just to do the formalities, to pray and fast. What is needed is to try to incorporate benevolence into one’s lifestyle. These organizations attract youth as volunteers, as an act of piety. They might start as Ramadan food projects, collecting bags of food for the poor, or running a blood drive. Then they see limits on such activity, and want to have a more sustainable impact. The student run organizations might, for example, pay the poor to work on semiconductors they need built to do their projects in college. Doctors volunteer time at clinics that collect small fees which support the clinic’s costs. There are a wide variety of small, quite different institutions.

The traditional organizations tend to be led by elderly men and involve many housewives as volunteers, who see themselves as practicing charity through in-kind contributions, time and knowledge. The modern orga-
nizations look very different, and involve youth who see themselves building their own skills in leadership, business skills and organization at the same time they are living the Islamic ideal.

Most of the organizations in the “middle” still do charity, but they are doing something a bit more innovative. For example, traditional charities used to give interest free loans. This is no longer practiced widely in Egypt (though it is more so in Lebanon). Instead, the organization gives tools or mechanisms to support self-sufficient lifestyles. Say someone from a rural area wants to open a kiosk. Traditionally, an organization might have given them a loan to start it or meet needs. In the newer model, they might provide a site, buy a parcel of land or material goods. They might provide some training and follow through. There is a program that gives a family a cow, and they give a cow to a neighbor after it calves. It is in many senses still “charity,” but done in a different way.

The Egyptian Food Bank is an interesting example. It began as Islamic in the sense of the motivation and the families concerned but operates today largely as a secular organization. They took note of the large waste of food from large wedding receptions and other hotel events. Most leftover food was thrown away. They went to the hotels, asking them to donate food, which they boxed up and distributed the next day. The effort launched a network, in effect an association, with lots of volunteers, which now runs a distribution network all around Cairo and nationwide. It is very successful, and now also sells plastic boxes so people can do same
with leftovers. They have developed a similar program for distributing meat after the Islamic holiday of Eid. They have seen that food is not the only problem, and have started to create networks in other areas, for example youth clothing, and housing is on the way. This is changing and developing fast, before our eyes.

Hady Amr, Brookings Institution
From the Islamic Development Bank whose offices I have visited in Jeddah, to faith-based social movements in Egypt, Jordan and Lebanon, there are a wide range of approaches. Faith-based social movements are powerful forces of humanity. They can and should be harnessed for the better. The questions that should be put to the Muslim political-social-faith-based movements like the charitable organizations associated with Hamas, Hizb’Allah and the Muslim Brotherhood are: Are your social programs for the benefit of all, regardless of religion? Are your motivations to make the world a better place, or impose your faith on others? My sense is that over the past half century, places like CRS went through this transformation and came out the other side both truer to their religious faith, and better for the world. Can the existing organizations in the Muslim World go through the same transformation? How can the outside world play a positive instead of a negative role in this process?

Hany El Banna, Islamic Relief
[We started Islamic Relief because of] the famines and food shortages that affected Ethiopia and Sudan in the mid 1980s. The images of starving people shocked me, like people around the globe, profoundly. I was struck by the response of many in the West to the crisis, for example the campaigning and advocacy of the singer Bob Geldof—at one concert he raised many millions of pounds in a single evening. I visited Sudan in December 1983, and was shocked to see with my own eyes the suffering there. I decided then that I had to do something about it. It was a challenge for Muslims and non-Muslims alike. So I came back with my story and photos and began speaking and working to raise money in Egypt, the United Kingdom and beyond. I presented it as a moral issue, and our response as a duty, not just for Muslims and Christians, but every single human being. It is an issue of basic responsibility.

So that is how we started Islamic Relief. We had no place to work, no vision, no strategic plan, no policy statements, nothing except will and determination. We began working with grass roots individuals, and raised money penny by penny, then pound by pound. Our message was about need and responsibility, and we stressed the need to help our fellow human beings, with no conditions, as an imperative coming from each and every faith, following the teachings of Jesus, Abraham, Mohammed and others. There should be no political, ethnic, or racial distinction in the face of need.

Islamic Relief employs several thousand people working from 35 international offices. We are organised to work in four main sectors: water and sanitation, health and nutrition, building sustainable livelihoods, and orphan
sponsorship. Of course we are also very much involved in providing emergency relief in areas affected by conflict or natural disasters. At present the major areas of focus for our emergency work are Indonesia, Pakistan, and Palestine. One of our largest operations is in Sudan, where Islamic Relief began working many years ago. We take great pride in working with both Christians and Muslims alike in South Sudan and we have been providing emergency relief in the Darfur region since 2004.

Most of our financing comes from relatively small private donations from individuals all around the world, but particularly from the United Kingdom, France and the United States. However, we also receive assistance from institutional donors such as the European Union and the British government.

Roksana Bahramitash, University of Montreal

There is a large, largely separate, parallel shadow economy in Iran today. As an example, the World Bank has identified the huge social safety net that operates in Iran, but its dimensions and how it works remains largely unknown. That is my area of focus.

Women from low income neighborhoods are involved in raising huge amounts of funds for social purposes. When I was there one group, as an example, was able to raise some $2000 for an eye operation for a member. These funds are raised as charity and the groups are remarkably effective at both fund raising and distribution. They operate in ways that are directly helpful and also preserve the dignity of the beneficiary. And it is women who play the important role. They work with families and community stakeholders. They have the information as they know who needs money, and they also know how to get it.

This system is tightly connected to religious values and religious institutions. There are different systems that work through the mosques, though, some run by men but others by women. This parallel system run by women translates into important empowerment in their sphere. I have concluded that it is a real mistake to look at poor Islamist women as victims. They have their own ways of empowering themselves.

The systems are complex and very locally based. They involve both the exchange and the care economies and are based on family and kin. Almost all of this takes place over the heads of the planners and they capture almost none of the information about it. There are systems of rotating credit, for example.

There is a broad continuum and a wide variety of financing techniques, ranging from a cash basis to reliance on the mosques to support transactions to use of banks. In most cases they explicitly use Islamic finance techniques, meaning interest free loans. There are systems of rotating credit within groups.

The more formal and established microcredit and enterprise systems tend to be male dominated. They are significant and are quite well known and researched. It is the informal systems that involve women that are little known and documented. Most researchers are middle class, from the elite, and they have difficulty researching and understanding the systems. There is an implicit bias in academics against religion and this has led to overlooking faith based grass roots development initiatives. This is reflected in academic work.
As in Turkey, there is great hesitation to recognize the role that religion plays, and a major role of class which introduces barriers. Under the Shah this was explicit and very widespread but it is still very significant today. The result is that there is very little research involving low income communities and about the role that religion plays there. There is still a huge residual of secular traditions. This applies obviously to the diaspora populations but also to people living today in Iran. The approach to religion is very much class based. Religion is particularly important for the poor, emotionally and practically. Its role and importance can readily be seen in Iranian politics. Iranian president Ahmadinejad won election largely on his promise to address social issues and redistribute income. His opponent focused much more on economic reconstruction and not economic justice. It is easy to see the differences in life in Iran's large cities (Tehran has 17 million people). I went to the anniversary of 1979 revolution, a major event with millions of people taking part. This is an implicit vote for the regime and millions of people were there, but there was no CNN, no BBC, no record of a huge number of people who attended this national day. (I have pictures of it). At the conclusion of the march most of those who attended the march took the metro going to the poor sections of the city while I took the metro leaving for uptown where the middle class lives. From the early times of the revolution, people who went to the mosques were almost all low income. These class issues show up in many ways, and it is the middle classes who have means to leave Iran, and to voice more clearly their secular opposition. If you want to reach the poor you need to understand these issues; in many settings the poor are effectively invisible to many even in Iran today.

There are real parallels with liberation theology approaches in many settings, among them Lebanon, where it is easy to miss seeing the important role that religion plays for the poor and thus to fail to understand the appeal of an organization like Hizbollah.

Again, there is a wide spectrum of networks, from very small and informal to large, complex and networked. The pattern I have observed most often is that a group will form in a particular neighborhood, among people who have come from a specific village or smaller city. They tend to settle together and use their own dialect and networks. Today there is wide use of the phone including cell phones. There is a lot of gathering, so that the women in the community know how everyone is doing. The communities are closely knit. This gives them special strength in their access to fundraising in cities. In these large cities, there are many who do not get services.

One neighborhood where I am working has a major drug and prostitution economy. It is interesting that the criminal and social safety net communities work in parallel in the same neighborhood. This has been true throughout the past 35 years. There are sometimes bridges that form between neighborhoods. Some of the links come through NGOs. Iran has a huge number of NGOs, of many types. Some tend to be more low income, religiously based, while others are more secular. I do find the continuing importance of class distinctions quite shocking. There has been very little study of exchange of information within and between these communities. No one is doing that kind of research. But it is clear that there are links. During the Khatami period, the government was active in supporting these developments, through forums, conferences etc. And through NGOs. Because of the sexual
segregation that continues in Iran, women’s NGOs flourish. The system does offer some real advantages for women because it gives room for women to have power, within organizations and in the professions also.

The mosques have men’s and women’s branches and there is a host of activities around them. This includes lots of economic support. Many activities take place around the mosques. Some are turned into schools but the main role is that the mosques are gathering places and these serve the role of informal information exchange. Women learn about each other through going to the mosque and religious festivals. There are many festivals, Shia, general and very specific.

A development I am witnessing is an increasing focus on these festivals and celebrations. Women lead them for other women, recite the Koran, and there is sometimes singing, sufi songs, drums, and candles. The middle class tend to perform these religious festivities as a spiritual exercise and they are more inclined to be sufi in type but the low income women have more established religious festivities. They are in effect Islamic parties. And they are so beautiful and moving that they are catching on in wider circles. They are becoming a bit trendy.

Thus women come together to eat and network. There is much economic activity that comes together around these events. There is a wide array of important all-female economic trades. One example are hairdressers, but in one community I learned that women are also working there as estate agents. They may have no shop or office but there is a huge market of both consumers and sellers, that take a wide variety of forms. They run private concerts, for example, and fashion shows. Food processing, catering, and hairdressing are all important.

Thus, to reiterate, the informal economy is extremely important and it is little documented and very much related to sexual segregation. There is huge money and big business involved when the middle class comes into the picture, though in poor communities it is mostly about charity and survival. In Iran where unemployment is so high the informal economy takes on special importance.

Patrice Brodeur, University of Montreal
The Aga Khan Development Network stands out as a remarkable international organization. It works from an ethical basis which incorporates these core Islamic principles, among others. They also focus on excellence and on making the best use of all resources, stressing that their services and activities are non-sectarian. They use funds to build networks with local people and enhance the value of wealth. They present their messages to Western secular audiences as well as both Sunni and Shi’I communities, depending on where they work. Another important example is the Nahdatul Ulama in Indonesia, the organization led by Gus Dur (Abdurahman Wahid). It is a large organization that has been remarkably successful in a wide range of activities. The movement is clearly Sunni Muslim, deeply rooted in tradition. But they also prize and advance modern education.
Indonesia’s other major movement, the Muhammadiya, is more modernist (though this distinction between traditional and modern can obscure the complexity of blending old and new in both movements).

Hamas, Hezbollah and the Egyptian brotherhood are examples of movements with a strong Islamic ethos, with an Islamically-inspired sense of working for social welfare and justice. It is a real tragedy that in the West we can barely distinguish between all of them, with their various branches and leanings often changing and reflecting the fluidity of much of these Islamist movements. They often provide vital responses to social needs in ways that can not be reduced simply to political manipulation. Unless their many grievances in the face of today’s injustices are recognized as valid, which can only happen through a humanizing dialogue with their members, stereotypes and fears will continue to reproduce misunderstandings that feed the support for exclusivist and often extremist wings and groups.

The Said Nursi movement in Turkey is another interesting and positive example of a group plainly founded on core Islamic principles and pursuing social action in that spirit. I have seen them doing remarkable work in the Balkans and in Central Asia. Their schools are really excellent.

These movements and approaches play an important role in helping to counter the cancer of extremism. It is a cancer whose traces are evident everywhere, across all cultures and religions today, but to different degrees. I choose my words carefully when talking about the phenomenon, and also take care to stress that it is far more than a cancer of religious worldviews: it is very obvious in secular circles too. It represents a philosophical framework of analysis rooted in a particular epistemology, one that essentially holds that the only reality, the only truth, is the one that I see and hold, interpreted through literalist and essentializing hermeneutics. This reduces greatly the complexity of many issues today to a point of often simplistic binary opposition that only fuel fears and miscomprehensions, expanding the vicious cyclones of intolerance that legitimize, for some, the use of various forms of violence.

Amadou Cisse, Islamic Development Bank
The IDB is a unique multilateral development financing institution, mandated by its member countries to operate within the framework of the Shariah. IDB started its operations in 1975, and initially faced challenges in terms of financial engineering to develop instruments to finance its operations, knowledge development to show that alternative modes of finance were viable, and also institutional challenges to develop systems to support the architectural and infrastructural requirements of the new financing alternative. We also faced the challenge of meeting expectations from private sector entities, that would have the opportunity to replicate the experience of application of Islamic modes of finance, of policy makers who wanted to be convinced about the systematic soundness of the new financial arrangements, of civil society partners, who wanted to see the genuineness of the alternatives, and so on.
Nonetheless, these challenges were bundled together with a number of opportunities. As the time has passed, those opportunities have overtaken the challenges and have also motivated diverse participants to come into the area of Islamic finance which was considered as a niche activity of the IDB and its likeminded institutions. Over the years, the nature of these challenges has changed. At present, the IDB has reached the stage of repositioning itself within the framework of the concept of comprehensive human development through its Vision 1440H. The challenges for the next stage will be for the IDB to meet the aspirations of millions of the poorest of the poor that fall under the line of poverty, as benchmarked by the United Nations Millennium Goals.

The IDB faces challenges but, at the same time, there is a rich treasure of institutions and motivations that are provided by the faith. The key institutions such as Zakah and Awqaf (compulsory and voluntary charity) will need to be revived to strengthen the role of civil society at the same time as we work to meet the challenges of achieving the MDGs.

Thus, the development of the idea of Islamic finance as a financial engineering process has opened up opportunities for economic cooperation between the various business interests of the global economy and promoting investment, trade and economic development. At this present time in the global economy, the emergence of Islamic finance as a financial innovation enhances the availability of alternatives, promotes competition and helps to further the economic and social welfare of the global community. Indeed, the IDB is an AAA rated institution financing development in compliance with the Shariah.

The political leadership of the IDB Group members has supported the IDB as a single entity, allowing it to develop as a Group of five specialized entities and a number of affiliated institutions. The leadership has also recently established the Islamic Solidarity Fund to support the efforts of the international community in its member countries in achieving the MDGs.

When the IDB started its operation in 1975, it was the only financial institution whose primary challenge was innovating new modes of financing that can be utilized for financing development projects in the social and private sectors. There are now over 300 financial institutions working in almost all jurisdictions all over the world, managing over a trillion US dollars in assets and providing all types of financial services to various segments of the population. Furthermore, specialized institutions are working on building the architecture and infrastructure that is required for sound financial services and promoting financial sector development. In addition to national institutions, multilateral development financial institutions are also utilizing Islamic financial techniques in promoting financial sector development, policies, as well as in financing their operations.

Thus, the 56 member countries of IDB also represent half of the world’s least developed nations. The eight Millennium Development Goals (MDGs) that are aimed at poverty reduction and improvements in important aspects of human welfare such as health, education, reducing child mortality, etc. are the most critical, perennial issues currently facing the IDB member countries. Many IDB member countries are on the track of achieving major health related MDGs and reducing the number of people suffering from hunger. However, there is a serious concern about significant
gaps in the achievement of the MDGs by the membership from Sub-Saharan African countries. Particularly the target of halving the number of people living below US$1 a day, is in fact in danger of being missed.

The most vulnerable and fragile population segments are also increasingly exposed to conflicts, natural disasters and diseases such as AIDS and Malaria. There are also special concerns in view of the declining pattern of Official Development Assistance (ODA) flows to these IDB member countries and its direction towards debt relief initiatives instead of the MDGs. Moreover, barely 13% of the foreign direction investment (FDI) flowing to developing countries reaches the IDB member countries. A number of other internal and external uncertainties are expected to continue, threatening the stability of these fragile economies and communities. Population pressures; depletion of water resources; pollution; youth unemployment and restlessness are some of the critical internal pressures that accelerate the challenges. The perpetual rise in energy prices, persistent budget deficits, and lack of access to financial services all hinder access to opportunities and perpetuate extreme poverty. This is a partial picture of the complex developmental challenges faced by IDB member countries, that we share with other multilateral development banks (MDBs), national, regional, international and civil society organizations.

By establishing the Solidarity Fund, member countries have enhanced the IDB’s resources for its poverty reduction efforts. However, compared to the colossal nature of the challenges, the resources and technical capacity of the IDB are indeed very limited. Therefore, since its inception in 1975, the IDB has sought close cooperation with other MDBs, United Nations Agencies, national, regional and international organizations. This cooperation has facilitated in the co-financing of development projects, and knowledge sharing and exchange of technical expertise and information in capacity building. The IDB firmly believes that it is imperative to strengthen the vital input of international cooperation in making it certain to attain the MDGs by the target date.

Since there is a great deal of unemployment in Muslim countries and since micro-enterprises can make a valuable contribution towards the solution of this problem, is also necessary to make arrangements for microfinance for the poor to enable them to establish their microenterprises. Since the effective rate of interest in interest-based microfinance goes up to as high 30–45 percent, it is desirable to link the zakah and awqaf systems with the microfinance industry to reduce the cost of microfinance for the poor.

Governments alone cannot be expected to remove poverty. The private sector has to play an effective role. For this purpose the efforts of all private social service organizations need to be coordinated and properly guided to achieve optimum results. Private social service organizations collect substantial amounts of zakah and awqaf funds. It is, therefore, necessary to monitor and audit such organizations to ensure that the funds they mobilize are properly utilized for the purpose for which they are collected.

**Saad Eddin Ibrahim,**
Arab Democracy Center

Obviously civil society is highly complex with countless organizations. My view is that what is most useful is to explore and investigate them along a continuum.

There are institutions that have religion as part of their public agenda. They register themselves as religious organizations. Egypt has something like 22,000 NGOs registered at present, and about 60% have some kind of religious affiliation, simply in their title. Some are Christian, some Muslim. That identification following nominal and self identification is one cut.

A second perspective or cut is to look at financing sources and origins. There are organizations that have been created by or are affiliated directly with government ministries. Many of these are linked to religious endowments, and are supported or aided by them. Their missions tend to be focused on giving help to people and to engaging in development. These organizations may call themselves Islamic or Christian or whatever. While what they call themselves, in their title or program, is interesting, what is more interesting is their daily work.

Then there are the ones that are culturally leaning towards religion; many of these also have a political agenda. This group might include, for example, in Morocco the Development and Justice Party, which is engaged seriously in development and welfare work. In Egypt I would include the Muslim Brotherhood in this category.
These organizations have a political agenda which they do not hide, yet they are very much involved in welfare and development work. Such mapping offers a way of classifying and identifying the many institutions.

Here I come back very much to the continuum I traced, which starts from largely apolitical institutions and tendencies, under which I would put the sufi movements, all the way to highly political and militant activists. In this category, I would put Hamas and Hezbollah. The Sufi movements should be looked at in this different light. In several places, Morocco among them, these sufi type organizations are more prevalent, and their number and activities seem to be increasing. There are also Sufi leaning movements in sub-Saharan Africa. The number tends to decrease as you move east, until you reach Turkey, on the other side of the geographic span, and there also you will find lots of Sufi groups, especially in Anatolia. Mapping these organizations, starting with how they identify themselves, is a very interesting exercise.

A question I am currently battling with is fungibility—could organizations that started out as Sufi move on that continuum to become more politicized and vice versa? I am well aware that we are seeing some cases of what were undoubtedly political movements that have moved towards a more apolitical, spiritualist ethos. There are some concrete examples. One illustration of movement is the Egyptian Brotherhood, which started from a Sufi movement. It has over time moved towards being more politicized, but it has never really abandoned the service part, in its mission for charitable, philanthropic work.

In the continuum I describe, these movements, and Gulen in particular, are more oriented towards business. But the categories and definitions are not iron clad. What is useful is to look at what elements there are in each organization or movement that can be looked at as spiritual, Sufi, social, or cultural, and how many elements tend more towards the activist or political. A challenge is to see under what conditions some elements will prevail and dominate, and which will not. But, in the end, it is important to recognize that any of these movements cater to the needs of their members and their constituencies. If, for example, members demand or aspire to do education, charity, or development, the movement has to and will respond.

It is also useful to remember that movements may change direction, or the nature of their activities, to respond to international and local developments. Again, Hezbollah in Lebanon, Hamas in Palestine, and some Islamic groups in Egypt are examples.
Building Education in the Muslim World

Paul Dhalla,
Aga Khan Development Network (AKDN)
The AKDN places the highest priority on education, broadly defined, and this emphasis is derived directly from the leadership of His Highness the Aga Khan. It is rare to encounter a leader with the same level of commitment to—and profound confidence in—the power of education as a catalyst for development. This faith in education is driven by His Highness’ unshakeable optimism in the ability of people to change their lives for the better and by his belief in the importance of creating opportunities to help people realize their full potential.

Education, as an investment in human potential, has a long maturity period in terms of its impact on development. But His Highness is undeterred by lengthy time horizons, having become, in 1957, the 49th hereditary Imam of the Shia Imami Ismaili Muslims and, as such, a link in a chain of office—the Ismaili Imamat—that extends back over 1400 years. The AKDN is a contemporary, non-denominational endeavor of this office and, reflecting the vision of His Highness the Aga Khan as its founder and chairman, takes a long-term approach to development initiatives.

Although the AKDN is non-denominational, it is inspired by principles that are deeply rooted in faith. His Highness considers it a responsibility of the office he holds to invest, to take risks, and to test new ideas as part of our collective responsibility to help people to fulfill their potential, and he sees the expansion of choices and options as a central aspect of the development process.

There is another link here to matters of faith. His Highness’ focus on education is an affirmation of the importance of the intellect as a gift to be cherished and nurtured, of the individual’s right to personal intellectual search, and of respect for human dignity as a fundamental ethical value.

Noureddine Benmalek,
High Communication Authority, Morocco
In many places, particularly Fes and Marrakech but also Casablanca, religious associations are taking on new roles. In the past they were particularly focused on schools in cities but are looking now at rural education and education of girls. Because of long distances children must walk to get to school, many are building dormitories (Dar Taliba), especially for girls. They are also helping with school fees, or giving bonuses for good performance. There are similar developments in health.

Patrice Brodeur, University of Montreal
The value that traditional Islamic societies gave to education can be seen in many currents in the Islamic world, and are evident for example in the approaches of the Ismailis and of the Fethullah Gulen movement in particular, a branch of the Said Nursi movement. But the problems around education are real. In my view, the issues have deep historical roots, especially in the Saudi
and Kuwaiti Wahabi influence. When these societies were flush with oil money prior to 2001, they were prepared to spend millions of dollars to combat what they saw as the unfortunate influence of secular, nationalist states across the Islamic world as well as invest in the growth of their own form of Islam in minority Muslim communities worldwide. The investments they have supported, for often extended periods, reflect a long term political aspiration to control a particular kind of interpretation of Islam. But many of these investments did not necessarily come directly from the governments themselves. Many wealthy individuals, with their own private wealth, also contributed to this situation. Sadly, the education provided in this context was often far from the highest standards of the day in terms of academic knowledge about Islam, or even of the variety of traditional Islamic schools of thought. The poverty of many of these institutions in the 20th century have helped create a basis for Islamist thinking in many parts of the Muslim world, including a wide range of institutions and universities in majority Muslim countries.

At the same time, many new or relatively new post-colonial national governments failed to serve the educational needs of their populations, especially in rural areas. This phenomenon has occurred throughout the world in fact, not only in majority Muslim countries. There was also a failure for education systems and investment to respond to the surge in population growth across the regions of majority Muslim countries. From the 1950s on, rapid population growth ate up relative improvements in GNP, so that per capita spending in the education sector often decreased. Egypt and Pakistan used to be large importing nations for scholars, and are now net importers. GDP growth has simply been insufficient to maintain, let alone increase the quality of education for the vast majority of newly literate peoples, often first generation urbanized too.

This explains, in part, the many huge pockets of poverty around the Muslim world. In some places the problems are linked to failures of countries that do have resources to adjust to changing circumstances. Iran, for example, has billions in resources and has invested in education, but not as much as they could have. Qatar is one of the few more positive examples, having invested heavily in education as part of a long term special strategy to differentiate itself from other Gulf countries by thinking about long term investments. Overall, education systems in oil producing countries are at a fairly high standard, though the investments have not yet translated fully into results. The relative failure to share those resources by improving educational systems in poorer majority Muslim countries is also a critique that is often heard, both inside and outside the Muslim world.

The Saudi and Kuwaiti investments in education have often followed a parallel track and come with complexities attached to them, in both real and perceived ways. The narrative of people I work with in the Balkans is that the offers of help from Saudi Arabia and Kuwait came early after the breakup of Former Yugoslavia. At first, they were accepted gratefully. But it became apparent within the first few years that these funds would have to be used in certain ways, and that they (in the Balkans) did not have full freedom to develop their own Islamic curriculum. Once they realized the situation, they began to refuse this financial aid.

Amadou Cisse, Islamic Development Bank

Education is the key to success for the elimination of poverty. Literacy rates in most Muslim countries are low and the people do not have the skills that are in demand. In addition, work ethics are also very poor. Productivity is, therefore, generally low. Therefore, reliance on the provisions of secular education alone will not do. It needs to be combined with religious education aimed at rais-
ing the moral caliber of the people. It is now generally realized that moral uplift and development go hand in hand. Therefore, unless work ethics improve to increase honesty, integrity, fulfillment of promises and contracts, punctually and conscientiousness, it will be difficult to create the social trust that is needed for development.

Ali Yurtsever, Rumi Forum

Education is the most important thing in the world. And it is not just education in schools, but education from birth on. Excellence in education is a central value for the Gulen movement.

Education is also important to counter the negative influences of the media and the general culture. Much of what is transmitted is bad. The idea is that through education, teaching people core values, we can make a peaceful people, people with character and ideas. People can be modified through education.

We see the Gulen schools as islands of peace. The values we teach will spread peace through the societies where they work. We are also active where there is conflict, as in Bosnia, Northern Iraq and Afghanistan. Gulen schools bring together children from different groups so that they can learn together. Families are also involved. Thus the schools form bridges across warring communities.

The values we are focusing on and conveying are generally universal values, thus religious values, but modified by Fethullah Gulen. Thus we focus on key and universal values, like not lying, not committing adultery, being helpful to others. But we also particularly stress openness, the importance of dialogue, and the central importance of peace. Our values are welcoming to others. Ours is a different understanding of Islamic values, in some sense a more spiritual understanding.

In Gulen schools we often teach values that are inspired by religion (with Islam as its foundation), without explicitly linking them to the religion. We try not to show an Islamic face as some might be offended by it or feel excluded. There is no goal of conversion or proselytizing. We do not see ourselves as in any way fighting for our religion.

The movement is very decentralized and very much built on local action and initiative. Fethullah Gulen does not like hierarchy. Gulen is very much at the center and we are connected both by our friendships and by Internet. The movement also has its media which we all follow. We are very much guided by the same principles. There is no central office or bureaucracy.

A central aspect of the movement is the weekly circles and prayers. Members get together every week and also attend to community business. For younger members dormitories/hostels give a more intensive experience but for more mature members the weekly gatherings are most important.

In Africa, for example, business men from Turkey who are part of the Movement go to a country and start a business. They then start a school and find a teacher, who usually comes from Turkey. The core group may also open an interfaith center, or Gulen may advise them to start a cultural center. Within the community in that country, there is no formal hierarchy though it is natural that one will preside and one will learn. Those who are more educated and responsible tend to lead the others. Almost all the people involved are volunteers. Mutual respect is an important ingredient.

The pattern in Washington DC is similar. There are several Gelen institutions, which are quite autonomous though we are linked to one another. There are businessmen from Turkey who support the work here and are part of the community, and then there are several
centers, including the Rumi Forum and a cultural center in McLean.

No one knows the Movement’s size. One way to guess is to look at circulation of the Gulen newspapers. The leading publication has a circulation of 750,000 daily, so if three people read each newspaper that gives some indication.

The Gulen schools and universities are another indicator. There are now about 300 private Gulen schools in Turkey and about 500 other educational institutions. There are about 600 Gulen schools outside of Turkey. The movement is active today in about 100 countries, with members there. We are working in many African countries and there are about 50 schools there.

It is Fethullah Gulen who advises on the paths for the movement’s expansion. He urged first that the Movement expand to Central Asia. The focus now is very much on Africa, where we work in several countries, including Kenya, Tanzania, and South Africa. There is a community in Ethiopia. Our aim is to open schools everywhere.

There are some places where we have not been able to operate: Saudi Arabia, Israel, and Iran are countries that have not allowed Gulen schools to open. In Afghanistan the Taliban shut down our schools but they have now reopened. Some movements tend to be against them as they seek to protect their understanding of Islam.

The schools are private schools and parents pay fees. Thus not all people who would like to attend are able to do so. Business people support part of the costs. The schools are autonomous and respect local standards and curriculum requirements. Generally the financing is local—fees and support from businessmen, but there might be some financing from private businessmen in Turkey to a school elsewhere.

Though Gulen schools are private, we manage the schools according to the rules of local governments so the curriculum is prepared according to the provisions set out by local authorities. But the Gulen Schools take great care in hiring very qualified administrators and teachers so that they become good examples for the students. Also in after school activities they emphasize more universal moral values and teach about dialogue between the adherents of different faiths and cultures, theoretically and practically.

There are approximately 15 Gulen schools in the US. Many of the teachers are from Turkey but for subjects like history and geography local teachers are hired.

**Confronting HIV/AIDS in the Muslim World**

**Hany El Banna, Islamic Relief**

Islamic Relief organized a meeting in South Africa recently on HIV/AIDS. The conference, during the first week of December 2007, was indeed remarkable. HIV/
AIDS is a pandemic that affects all. We undertook extensive preparations in order for the event to be successful. We gathered together approximately 100 case studies and worked to ensure that they reflected the voices of those living with HIV/AIDS. At the meeting, there was a remarkable openness and also remarkable acceptance. Much came as a surprise to us, the organizers, but it was all handled well. People came out and said, “I am a gay Muslim” and “I lived by working as a prostitute.” Of course, we were somewhat taken aback by their candor. Certainly, in many Muslim communities such frank language is rare and often frowned upon. However, in the conference people did listen and they did accept.

At the conference, we had delegations from countries throughout Europe, Africa, Asia, the Middle East, and North America. HIV/AIDS is increasingly a major problem in many parts of the Muslim World. The meeting had support from a wide variety of donors, including eight or nine Muslim organisations. The Department for International Development (DFID) of the British government also supported the event. There is much material on the website already, and it will be updated further with the rich information that came out during the conference.

Perhaps the two “hottest” discussions were around condoms and public talk about gay and lesbian issues. The latter came rather as a surprise—they were not planned—and caused something of a stir, but we managed to overcome the surprise and negative reactions among some participants.

We also realised that much of the language we were using on HIV/AIDS, well intended though it was, was not really accommodating to others. The meeting in South Africa was itself recognition that we, as a Muslim community, were neglecting the issue. We came out with a clear sense that HIV/AIDS is not primarily a moral issue, as some had assumed, but instead has many dimensions including medical, social, family, and economic. The moral dimension is only one of at least five issues. We need to be concerned about the paths of transmission, for example. One case that was discussed was the situation of a woman infected when rape was the cause. How should the victim be treated? This has been a real situation in some of the areas where we work. A Muslim leader from Qatar issued a fatwa that stated that the husband of a girl who was raped must consider the child as his and give it his name, as the wife was the blameless victim of force. We discussed stigma and came to a recognition that Muslims have to treat HIV/AIDS victims with greater care. This represented a breakthrough, and gives us practical things to work on, to stop stigma. We focused on the need for more care and action for the women and children who are affected. We appreciated that as Muslims we need to recognize realities and these include the fact that not all Muslims are saints, and that like all communities there are some who behave immorally, and that promiscuity if anything is increasing among some Muslim communities.

Many different communities and countries from the all over the Muslim World were represented—over 150 participants from 50 countries attended the event as well as approximately 100 visitors a day. Perhaps the fact that HIV/AIDS has become such an important issue among Muslim communities has meant that there is now an increased willingness on the part of many, particularly some governments in the Middle East, to discuss the issue more openly. In fact, we could not accommodate all those who wanted to participate.

Humanitarian and Religious Approaches to Development

Hany El Banna, Islamic Relief

I think there is an important distinction to make between religion and faith. However much we are motivated by faith, we should not talk about our own values and beliefs to people who are vulnerable. There is
an important difference between being inspired by faith and promoting religion. “Faith based” for us means translating our faith into action and that our faith inspires us to help all those who are poor and vulnerable, not simply those of a particular religious denomination. Under no circumstances should humanitarian work be mixed with promoting religion. These are the beliefs that guide the work of the organization.

Islamic Relief is registered in the United Kingdom under the provisions of Charity law, regulated by the Charity Commission for England and Wales. We do not apply our faith into the organizational structure and management. We do, however, derive our humanitarian values from our Islamic faith and those values are also reflected in our policies.

Islamic Relief is a very broad all encompassing organization and we draw from many very different parts of the Islamic faith. In a sense we can “float” among many different traditions. We receive support from many very different countries and communities and from both Muslims and non-Muslims alike.

We believe firmly that Islam, like all religious traditions and all cultures, is shaped by history and circumstances. So it is not surprising that there are very different approaches in different places and that messages need to be cast in different terms (based, though, on the same fundamental principles). There are well known authorities in Egypt, Saudi Arabia, and Qatar, for example, who lead and make specific statements. But when even those individuals go elsewhere the message needs to change—Indonesia, Iran, and Turkey, all have different traditions and approaches to Islam. We should not formulate our opinions or frame our work in ways that exclude, rather we should seek to find common understanding and be inclusive.

This diversity has deep roots. Books written in Andalusia had great wisdom, but could not be considered entirely applicable in the Middle East. However, the message in essence was the same. Music, art, and culture can be used to promote the same message and there is always a need to adopt nuance and understanding. Imam Alshafea wrote a book in Iraq, but when he moved to Egypt he had to change the way his opinion was presented and rewrite the book. The narrative and language should be adapted to local complexities. The same is characteristic of our emergency relief and development programs. In sum, you cannot promote an approach that implies that “one size fits all.”
ABOUT THE PARTICIPANTS

Azhari Gasim Ahmed is Senior Economist at the Islamic Development Bank, based in Jeddah, Saudi Arabia. He studied economics at the University of Khartoum, and earned his M.Sc. in management sciences from Durham University (UK) and his PhD. In economics from the University of Leeds. Dr. Ahmed’s professional career has included university teaching and private banking. His current focus is on the Islamic Solidarity Fund for Development, a dedicated poverty reduction fund recently established at the ISDB.

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Hady Amr. Founding Director of the Brookings Doha Center, earned his Master’s in Economics from the Woodrow Wilson School of Public and International Affairs at Princeton University, and has been based in a half-dozen Muslim-majority countries and territories from Sub-Saharan Africa, to the Balkans, to the Middle East. He was the lead author of major reports on subsets of the Muslim world, including The State of the Arab Child, and The Regional Statistical Report on the Multiple Indicator Cluster Survey 2. He worked at the Near East South Asia Center for Strategic Studies at National Defense University and was a Senior Advisor to the World Economic Forum.

Roksana Bahramitash worked in Iran with refugee women and children from 1983 to 1986. She has extensive academic and consulting experience, and currently lives in Canada where she is at the University of Montreal. Among her assignments were work in Iran, Indonesia, and Afghanistan. Her current research focuses on Muslim women and their role in community-based grass root development project and their social safety nets.

Hany El Banna is co-founder and President of Islamic Relief Worldwide (IRW), an international relief and development organization which aims to alleviate the poverty and suffering of the world’s poorest people. He is a member of the Three Faiths Forum (UK) and a member in West-Islamic World Dialogue Council of 100 Leaders group which is a part of the World Economic Forum. Born in Egypt, Dr. El Banna completed his MBCH Medicine at Al Azhar University, Cairo, where he also obtained a Diploma in Islamic Studies in 1976.

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**Dr Amadou Boubacar Cisse** has served as the Vice President Operations of the Islamic Development Bank since January 2002. He oversees the planning and implementation of IDB’s long-term financing activities in its 56 member countries in the Middle East, Africa, Asia, Europe and South America, in the framework of its newly adopted IDB Group strategic framework, which puts poverty alleviation at the core of the Group’s operational activities. Dr Cisse spent some three decades as a public servant, both at the World Bank Group and in his home country, Niger, where he served as Prime Minister and Senior Minister of Finance, Economic Reforms and Planning.

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Omnia Nour is the Director of the Doha-based charity Reach out to Asia. She studied Agricultural Economics at Alexandria University and attained her Masters of Science in Environmental Education. She has worked as a lecturer in Indonesia, a SEED coordinator (Schlumberger Excellence in Education Development) in Vietnam, and for the United Nations Development Programme in Kuwait. In 2005, she moved to Qatar and joined ROTA.

Marie Juul Petersen is a PhD Candidate at the University of Copenhagen where she is doing research on international Muslim NGOs and humanitarian work. Prior to that, she worked as a research assistant at DIIS, where she, together with Sara Lei Sparre, was responsible for the project Islam and Civil Society Organisations in Jordan and Egypt. They have co-authored the DIIS Report Islam and Civil Society: Case Studies from Jordan and Egypt, 2007. Marie has also worked in several Danish NGOs, among others Save the Children. She holds a Master’s Degree in Sociology of Religion and African Studies from the University of Copenhagen.

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Religion is a critical but neglected factor in world affairs. The Henry R. Luce Initiative on Religion and International Affairs, announced in 2005, seeks to deepen American understanding of religion as a factor in international policy issues. The Edmund A. Walsh School of Foreign Service at Georgetown University is the recipient of a two-year grant that funds the Luce/SFS Program on Religion and International Affairs, implemented in collaboration with the Berkley Center for Religion, Peace, and World Affairs at Georgetown University.

The Luce/SFS Program focuses on two thematic areas: religion and global development and the religious sources of foreign policy. Luce Foundation support enables innovative teaching, research, and outreach activities in both areas, as well as innovative publications and web-based knowledge resources.

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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 1300 students and graduate programs at the Master’s level for students. Under the leadership of Dean Robert Gallucci, the School houses sixteen regional and functional centers and programs, most of which offer courses, conduct research, host events, and contribute to the intellectual development of the field of international affairs. A 2007 survey of over 1,000 faculty in the US and Canada featured in Foreign Policy magazine ranked Georgetown University as having the #1 Master’s and #4 undergraduate programs in international relations.

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. Through research, teaching, and outreach activities, the Center explores the intersection of religion with four global challenges: diplomacy and transnational relations, democracy and human rights, global development, and interreligious dialogue. Thomas Banchoff, Associate Professor in the Department of Government and the School of Foreign Service, is the Center’s first director.

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The Mortara Center for International Studies is a critical partner in the implementation of the Luce/SFS Program on Religion and International Affairs. Located within the School of Foreign Service, the Center is at the heart of campus-wide activities centered on foreign policy and international relations, one of Georgetown’s research and teaching strengths. Center Director Carol Lancaster is a leading expert on development policy and its links back to domestic US politics. She is author, most recently, of Foreign Aid: Diplomacy, Development, Domestic Politics (University of Chicago Press, 2006).
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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.

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