

AWQAF

Refereed Biannual Journal Specialized in Waqf and Charitable activities

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AWQAF is based on a conviction that waqf -as a concept and an experience- has a great developmental potential which entitles it to contribute effectively to the Muslim communities and cope with the challenges which confront the Umma. Waqf also reflects the history of Islamic world through its rich experience which embraces the various types of life and helps finding solutions for emerging problems. During the decline of the Umma, Waqf maintained a major part of the heritage of the Islamic civilization and caused it to continue and pass from one generation to another. Nowadays, the Islamic world is witnessing a governmental and popular orientation towards mobilizing its materialistic capacity and investing its genuine cultural components in a spirit of innovative thinking leading to comprehensive developmental models conducive to the values of justice and right.

Based on this conviction, AWQAF comes up with a keen interest to give waqf the actual prestige in terms of thinking at the Arab and Islamic levels. It centers on waqf as a specialty and attracts waqf interested people from all domains and adopts a scientific approach in dealing with waqf and relating it to comprehensive community development. Waqf is originally known to be a voluntary activity which requires AWQAF journal to approach the social domains directly related to community life, along with other relevant social and economic behaviors. This might bring about a controversy resulting from the society-state interaction and a balanced participation aiming to reach a decision touching the future of the community life and the role of NGO's.

Objectives of AWQAF:

- * Reviving the culture of waqf through familiarizing the reader with its history, developmental role, jurisprudence, and achievements which Islamic civilization had witnessed up to date.
- ❖ Intensifying the discussions on the actual potential of waqf in modern societies through emphasis on its modern instruments.
- ❖ Investing the current waqf projects and transforming them into an intellectual product in order to be exposed to specialists. This is hopefully expected to induce dynamism among researches and establish a link between theory and practice.
- Promoting reliance on the repertoire of Islamic civilization in terms of civil potential resulting from a deep and inherent tendency towards charitable deeds at the individual's and nation's levels.
- ❖ Strengthening ties between the waqf on the one hand, and voluntary work and NGO's on the other.
- Linking waqf to the areas of other social activities within an integrated framework to create a well-balanced society.
- * Enriching the Arab library with articles and books on this newly approached topic, i.e. waqf and charitable activities.

Publication Regulations

AWQAF journal publishes original Waqf-related researches in Arabic, English and French. It also accepts summaries of approved M.A's and Ph.D's and reports on conferences, symposia, and seminars dealing with the field of Waqf.

Contributions are accepted in Arabic, English or French, provided they abide by the following regulations:

- ❖ They should not have been published before or meant to be published anywhere else.
- ❖ They should abide by the academic conventions related to the attestation of references, along with the academic processing.
- ❖ An article must be 4000-10,000 words in length, to which a 150-word abstract is attached.
- Articles should be typed on A4 paper, preferably accompanied by a disc (word software).
- Material meant for publication should undergo a confidential refereeing.
- ♦ Coverage of seminars and conferences is acceptable.
- ♦ Material once sent for publication, whether published or not, is unreturnable.
- ❖ Awqaf is entitled to re-publish any material separately without checking with the relevant author.
- Awqaf allocates material remuneration for publishable researches and studies as set forth in the relevant rules and regulations, in addition to 20 offprints to the respective researcher.
- * All submissions should be sent to:

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Strategic Planning and Promoting Waqf Sector

Strategic planning, though relatively a new concept which came to existence in the 70's of the 20th century, has prevailed at a large scale so that it became a crucial element for decision makers in the economic, political and social institutions. Most waqf institutions, however, remained aloof from this important trend and its direct relation to waqf and boosting it institutions as a means conducive to the revival of waqf held as a strategic objective pursued by every waqf institution. The lack of interest on the part of modern waqf institutions in strategic planning may be attributed to the following reasons:

- Bureaucracy based on official administrative and legislative regulations in dealing with waqf issues, i.e., waqf management became part of the governmental plans. Some times these plans seemed variant, if not conflicting, with the strategy of activating the waqf sector in terms of its requirements and relation with community development.
- The prevalence of individual nazara characterized by the lack of experience and the absence of specialization in the areas touching waqf management. This state of affairs is often coupled with the absence of institutional practices and inattention to any future planning.
- The paucity of waqf cadres who are familiar with the sharia and conceptual grounding of waqf on the one hand and the delicate specialization in the areas of investment, administration and marketing on the other. This state of affairs pushed awqaf to depend on non-qualified cadres who joined the waqf sector as a result of job filling in the official agencies or resorting to specific families for managing the Ahli waqf.

It is important in this respect to point out that the western experience in the voluntary domain and investing its recourses has included essential elements in

their structure and means of operation. For more than two decades, Western institutions have adopted a clear cut strategy so that institutional blocs have achieved an advanced presence and efficacy through a holistic vision for their activities. They benefited from the joint experiences and potentials so that the link between applying the method of strategic thinking and applying strategic management and realizing the institution's objectives has become clear.

Few waqf institutions in the Islamic world have given attention to the importance of this question⁽¹⁾. Consequently these institutions forged their strategies and specified the areas and aims of their work, in addition to finding the means which guarantee the realization of future objectives. Nevertheless, the majority of waqf institution remained detached from this trend which coincided with the persistence of non-qualified organizational and administrative relations. The absence of a strategic vision will, non doubt, cast a pall on the achievement of the major objectives of waqf. Here we find the obscure points of strength and weakness, the potential opportunities and the challenges which face the waqf sector. Consequently, waqf failed to realize its objectives, its funds were wasted and the convenient opportunities for reviving it were lost.

Given the extraordinary social movement sweeping many Islamic countries and the challenges connected with it, waqf institutions are requested in this period to re-consider their status and methods of operation and projects. They should be present to assist in building the future of the Islamic countries just as they did in the past. Here we can claim that being armed with a strategic thought should be given priority over sheer projects and programs which may look satisfactory and correct but less convenient from a strategic perspective. The ways they are presented confine their efficiency and feed back in building a future. The current period requires us to be aware of the situation of the waqf sector and its overlapping with the other sectors. Moreover, the major challenges should be understood. Thus waqf sectors cannot draw their activities and projects outside the social strategy as if they were isolated spots. The negative aspects of such a trend are related to the consolidation of efforts and dispersing them which could bring about a failure to induce effective social changes and thereby limit the role of waqf.

We believe that waqf work needs a specific orientation, in which case setting the strategies becomes the real challenge, in addition to taking the right tract by the decision makers in this sector. Strategic planning is a process of structuring and arrangement. Those employed by waqf sector, as well as waqf advocates,

⁽¹⁾ Kuwait Awqaf Public Foundation may be the first official institution which adopted this method since is establishment in 1993.

should be thoroughly familiarized with the various dimensions of the institution they are in charge of, define reaction with other relevant parties, pinpointing the points of weakness and strength and identifying the general social attitudes. Fulfilling all these requirements indicates both an inside and outside awareness which can be achieved only through joining efforts, encouraging cooperation and sustainable reaction. The exchange of experience should be given a top priority cherished by all, besides suggesting innovative models for it.

The importance of strategic planning is not confined to showing the tasks and roles of waqf institutions within a clear cut social map, but rather to facilitate coordination among them, follow-up of activities, checking the achievements and ensuring that they are commensurate with the approved plans set by such institutions. It is also possible here to refer to the importance of strategic plans in changing methods of reaction to waqf resources.

Waqf institutions have been accustomed to investing their resources on their own and attempting to develop them in the light of the local environment. Quite often, such a methodology faces limited revenues and marketing because it concerns a small portion of the financial products. Meanwhile the neighboring markets may provide better opportunities for the waqf assets. The importance of the strategic dealing with the waqf resources emerges here because it handles two major questions. This trend establishes an integrated and broad vision for developing these resources through getting in touch with the elements embedded in the territorial and international financial environment to locate opportunities and identify challenges. This leads to providing the favorable atmosphere for dealing with the various investment options within the shari'a and social regulations which govern waqf projects. On the second hand, waqf monies become part of the financial flow which raises the leverage of financial market and increase its capacity through the fluidity required for boosting its role at the local and territorial levels. It is clear, I am sorry to say, that this trend is still absent as far as waqf is concerned, when talking about means of investing waqf assets, we often see Ijarah, Istisna'a, partnerships, Hikr etc..., detached from the common factors which join waqf funds, whether this be in the objectives and shari'a particularities, while ignoring the overlapping relations among them. The financial challenges confronted by the waqf institutions may be confronted in a better way if they adopt similar strategies which give weight and general framework for the investment decisions which serve the objectives of the wagf institution and augment the usage of resources and potentials.

Leaders of the governmental and non-governmental waqf sector are responsible for inducing the required change within the waqf sectors in terms of the administrative, legal and financial aspects. In this way the projects will not turn into mechanical and accountancy operations because they will be linked to the serious work and structured effort based on a profound and clear vision. This will boost the performance of the waqf sector and will be linked to the civilizational situation experienced by the Islamic societies. Consequently, the waqf institutions will be pegged to this effort in order to achieve their objectives. We believe that drawing strategies and coordination among waqf institutions in the Islamic world is a basic step for a specific development of waqf work to boost its performance in terms of management and organization, besides providing a high degree of credibility and confidences in its plans and programs for the various categories dealing with it - waqifs and beneficiaries. Here we can say that we have moved from the scattered waqf work to the integrated waqf work known for its civilizational dimensions.

Issue 21 of *Awqaf Journal* includes a number of researches dealing with the role of waqf in contributing to developmental projects.

Dr. Osama Al A'ani writes about human development and the importance of waqf contribution to these efforts, citing the objectives of human development as integrated in the literature of the major international economic institutions. He focuses on a set of common factors related to this concept and the roles assumed by awqaf throughout the Islamic history. He also sheds light on the importance of waqf in human development at the social and economic levels and in bringing about the specific shift advocated by the UNO in its annual reports.

Dr. Fuad A. Al Omar in his translated-into-English article deals with the role of contemporary waqf institutions in attending to women's issues viewed by the researcher as an essential part of the community development. It is not possible, the researcher indicates, to imagine comprehensive development in the absence of women. The researcher also cites the historical Islamic experience through which women were present, either in the process of dedication (waqf) when they participated effectively in establishing academic, social and cultural awqaf. Waqf also takes credit for establishing social institutions to attend to women and maintain their dignity. The researcher calls upon waqf institutions to focus on women-oriented projects in modern societies where illiteracy is prevalent and social and economic integration in poor. Waqf should assist in the projects initiated by the public welfare utilities to lobby for women's rights to education and decent living.

Mrs. Reham Khafagy writes about the experience of Ford Foundation through indicating the waqf formulas for supporting education and social research. Such projects constitute a direct contribution to developmental efforts.

The researcher reviews the tasks undertaken by the Foundation, together with its mechanisms and programs, besides presenting a critical view of the methodology of the Ford Foundation in dealing with social research in terms of its tendency towards intellectual schools with specific ideological backgrounds. This attitude affects the objectivity of the researcher's conclusions when compared with studying other societies.

Mr. Hasan M. Al Rifaie writes about sharia control in which he presents control as a function and a set of procedures while dealing with the social status of waqf in Lebanon The researcher reviews the shari'a attitude towards the control on the waqf institutions through clarifying the nature of the waqf shari'a controller and his qualities. He also talks about the powers conferred upon him and the way he exercises such powers.

Issue 21 includes also a translation By *Dr. Mohammad M. Al Arnaut* of a chapter in a book written by Collin Amber on the History of the Ottoman State entitled "From Waqf el Manqul with Mohammad Al Shaibani to Cash Waqf with Abul Saud Effendi".

The reader will also find, in addition to the regular chapters, an introduction by *Murad abu Dhaya* to the book "Tartib al Sunuf fi Ahkam el Wokouf" by Haidar Effendi, secretary of Dar el Fatwa in the Islamic *Meshiekha*, and the ex-chairman of the court of cassation in Astana. The translation and commentaries are executed by Akram Abdul Jabbar and Al Hakem Mohammad Ahmad Al Omar.

Editorial Staff



Ford Foundation and Social Research: A Biased Model

By: Riham Ahmed Khafagy(*)

Islamic endowment was historically the main sponsor of scholarly and educational activities. It guaranteed that researchers were financially independent of all authorities, and supported scholars of diverse backgrounds, thoughts, disciplines, and research interests. As a result, scholars enjoyed invaluable academic freedom, and consequently social and applied research and education flourished significantly in the Islamic civilization. It enriched human knowledge and produced creative schools of thoughts without compromising the authentic civilizational commitment.

Nevertheless, Islamic endowments have dramatically deteriorated since the nineteenth century because of administrative and political restrictions. Meanwhile, Western philanthropic foundations have gradually developed and adopted a strategic approach to philanthropy - unlike the charitable activities historically undertaken by Christian endowments. Inspired by the Islamic experience, modern foundations have been supporting research and education, and successfully able to influence, reform, and establish various academic disciplines.

Current Western philanthropic foundations, such as the Bill and Melinda Gates Foundation, Ford Foundation, and the Wellcome Trust, provide intensive funding to social, medical, environmental, and economic academic research and education worldwide. They continue to develop funding mechanisms, create disciplines and raise issues. Based on a rich historical experience since 1936, huge

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financial resources and special interest in social and behavioral sciences, Ford Foundation is an outstanding case highlighting the main characteristics of philanthropic support to academic research and education.

This paper discusses Ford Foundation's support to social research and education. First, it focuses on the Foundation's mission, mechanisms and programs of social research and education, and analyzes the features and outcomes of these programs. It highlights Ford Foundation's influence on trends in social research through intensive support of certain schools of thought and methods, namely, behaviorism and quantitative methodology, but not other schools of thoughts or methods. This support had various impacts on the studied topics, applied approaches, and knowledge produced in academia.

First Section: Ford Foundation and Social Research: Mission, Mechanisms and Programs

Founded in 1936, Ford Foundation operated as a local philanthropy in the state of Michigan until 1950, when it expanded to become both a national and international philanthropic foundation. Between 1936 and 2009, it provided more than \$16billion as grants in the United States and overseas. It had special interest in funding research and education in social sciences, considered to be closely relevant to the Foundation's mission. In this section, I review Ford Foundation's mission, define its funding mechanisms, and evaluate its implemented programs.

1 - Mission

In 1949, after a decade of locality in Michigan State, Ford Foundation's board of trustees assigned H. Rowan Gaither, the chairman of RAND Corporation who became Ford Foundation's president between 1953 and 1956, to prepare guidelines for a huge national and international expansion. His report proposed the Foundation's expected mission, detailed goals, and programs. Practically, Gaithers report drew a clear picture of the Foundations future plan that has inspired and been mostly implemented in its activities in the next four decades, with limited changes in priorities, mechanisms and programs.

At the beginning, Gaithers report discussed deeply the definition and requirements of "human welfare," as the main goal of the Foundation. It suggested that democratic principles are a necessary foundation to achieve human welfare:

"The committees concept of human welfare is closely related to the ideals of democratic peoples - belief in human dignity; in personal freedom; in equality of rights, justice and opportunity; in freedom of speech, religion, and association; and in self-government as the best form of government." (Gaither, 1949: 18)

Thus, it focused on ways to improve life standard, secure human dignity, respect personal freedom and rights, guarantee political freedom and rights, and strengthen the sense of social responsibilities and service (Gaither, 1949: 17-18). Achieving those goals required the developing of human and physical resources. Developing human resources meant adequate health, nutrition and education in friendly social and political environments. Developing physical resources meant enhanced research and technical progress in applied sciences and technology. Thus, Ford Foundation has frequently stressed that it "concentrates on strengthening individual and institutional capabilities to respond to problems in four major fields: agriculture, education, population, and economic and social policy" (Ford Foundation International Programs, 1979: 17).

However, Gaithers report admitted that democratic nations face a challenge to achieve human welfare. In this regard, the report concentrated on few relevant problems as the then most contemporary important issues affecting people negatively and limiting the success in achieving a democratic society (Gaither, 1949: 25). These problems were the threat of war; government ineffectiveness, economic stagnation, and educational underdevelopment in a democratic society; and the individual adjustment in a democratic society (Gaither, 1949: 25-48). In this context, the report stressed that

"By the character of its response the Ford Foundation will determine the degree to which it will help carry toward the maturity the modern concept of philanthropy with the establishment of the modern foundation a much greater concept came into being. The aim is no longer merely to treat symptoms and temporarily to alleviate distress, but rather to eradicate the causes of suffering. Nor is the modern foundation content to concern itself only with man's obvious physical needs; but rather it seeks to help man achieve his entire well-being to satisfy his mental, emotional, and spiritual needs as well as his physical wants. It addresses itself to the whole man, to the well-being of all mankind" (Gaither, 1949: 49-98)

Therefore, the expected role of Ford Foundation was to promote human welfare in democratic societies, as well as to spread democratic principles in other societies. The Gaither committee proposed different programs addressing these problems. The five proposed programs focused on establishing peace; strengthening democracy; strengthening economy; reforming education in a democratic society; and studying the individual behavior and human relations (Gaither, 1949: 49-98). That report inspired Ford Foundation activities in the following four decades.

In early 1990s, Ford Foundation restated its mission partially, and announced new four goals building on its working programs. Since 1996, the Foundation has worked to strengthen the democratic values, reduce poverty and injustice, guarantee international cooperation and improve human achievement (Thomas, 1995: viii-xv)

Ford Foundation works currently in three main programs: program of democracy, rights and justice; program of economic opportunity and assets; and program of education, creativity, and free expression. These programs focus on nine issues: democratic and accountable government; economic fairness; educational opportunity and scholarship; freedom of expression; human rights; metropolitan opportunity; sexuality and reproductive health and rights; social justice philanthropy; and sustainable development (Ford Foundation Annual Report, 2008: 15-31; Ford Foundation, http://www.fordfound.org/issues)

Ford Foundation has clearly been interested in social and political issues. Two of its current programs are directly related to research and education (namely, program of democracy, rights and justice, and program of education, creativity, and free expression), while the other one (namely, program of economic opportunity and assets) is also social in essence. As a result, Ford Foundation has given special attention to theoretical, empirical, and policy-oriented social science research. During the first 25 years of its work, Ford Foundation allocated about 47% of its total expenditure (or about \$893million out of \$1.9billion) to fund national and international social research and education (Ford Foundation Annual Report, 2004: 16-17). Additionally, individuals have been in the core of Ford Foundations interest. One of its early programs was the program of human behavior (1950-1957), which aimed to expand the scientific knowledge of human behavior, values, communication, and administrative abilities (Gaither, 1949: 90-99).

To accomplish its mission, the Foundation combines the three approaches of supporting academic research and accumulating knowledge to discover creative solutions for human problems: funding education to prepare highly qualified human cadres and backing practical projects to serve human welfare. In its national and international work, Ford Foundation has focused on improving the material and human elements of social research and education.

2 - Mechanisms

Since its inception, Ford Foundation has had huge financial resources. In 2009, its estimated assets reached \$10billion, and expenditure \$582million in 2008 (Ford Foundation Annual Report, 2008: 39). It is therefore able to offer huge grants to various research and educational projects. Beside grants, the Foundation has additional mechanisms for funding, such as establishing independent projects and partnerships.

Grants:

Ford Foundation offers numerous personal and institutional grants every year. These grants support research projects and researchers working on topics relevant to the Foundations main goals and current programs. The amount and

duration of grants vary according to the gauged importance of proposed projects. While the Foundation receives more than forty thousand fund applications every year, it is able to support about two thousands only. It must therefore apply certain criteria and procedures for selection. First, it selects certain subjects or geographical areas of interest to fund. This selection is usually based on intensive research undertaken by its regional offices to evaluate the chances of success and the social and academic outcomes of the targeted areas and fields. The applying institutions must not only fit in the Foundations fields or areas of interests, but also present clear plans for their projects. Upon approval, they must report their research progress periodically.

The Foundation supports creative research projects with wide social and academic impacts (Ford Foundation Annual Report, 2004: 23, 56; Ford Foundation Annual Report, 2002, 184-185). The grants are categorized into three types. First is personal grants, which are limited in number and allocated mainly for research and training. Second is graduate fellowships, which the Foundation used to offer directly to the beneficiaries during 1960s and early 1970s, but later assigned the universities to mange separately. Third is funding American and other universities and research centers focusing on social and behavioral sciences, and non-profit organizations working toward human advancement and welfare.

Independent Projects:

Ford Foundation sometimes initiates creative projects expectedly promising, but never proposed by any applicant. This funding is also categorized into the following three types.

Ad Hoc Fund: this type of fund focuses on a specific issue possibly depending exclusively on Ford Foundation's support. The Foundation established various such funds during the 1950s and 1960s, as the Fund for the Advancement of Education (1951-1967) with a budget of about \$71millions, and the East European Fund (1951-1954) with a budget of about \$4million. These funds enhanced research projects and educational services effectively in their fields and areas (A Selected Chronology of the Ford Foundation, 1980: 3-10)

Supporting Operating Agencies: Ford Foundation supports operating agencies working on issues and in areas close to its interests to manage mainly small and intermediate research grants funded by Ford Foundation. These operating agencies work independently from Ford Foundation, both administratively and financially. For instance, the Social Science Research Council received a huge fund from Ford Foundation to support the Council's different committees. The fund was assigned to offer national and international

scholarships and fellowship programs (Seybold, 1980: 286-292). Also, the International Institute helped the Foundation to manage administratively and technically its funds for African students and American visiting professors overseas (Berman, 1980: 130).

Huge initiatives: In few cases, Ford Foundation made huge initiatives to fund intermediaries working in special fields or certain regions. This usually huge fund is granted on a competitive basis, using the annual special budget controlled by the board of trustees. For example, in 1960, the Foundation initiated a \$349million project to support American colleges. In 2000, it allocated \$280million to fund a 12-year international fellowship program serving minorities around the world (Ford Foundation Annual Report, 2004: 137-142)

Partnerships:

Since the 1980s, Ford Foundation has gradually intensified its cooperation with national and international non-profit operating organizations and governmental agencies. Overburdened by administrative and technical tasks, the Foundation supported intermediaries to act as partners, thus establishing and planning for certain funded projects related to its various fields and regions of interests with minimum administrative tasks. These partnerships take different forms based on their goals, members, and durations. An example is the partnership that established the Global Institute for Management of Irrigation in Sri Lanka. It brought together Ford Foundation and fifteen local and international donors aiming at improving the irrigation systems in the country to operate fairly and effectively (Thomas, 1989: xiv-xv). Another example is the Four Foundations Partnership, launched in April 2000 by Ford Foundation, Carnegie Foundation of New York, Rockefeller Foundation, and MacArthur Foundation, to support African universities with \$100millions (Ngethe, Lumumba, Subotzky, and Addy, 2003).

In short, Ford Foundation use various and continuously adjusted mechanisms to support research and educational services. The relative importance of each mechanism depends on the Foundation's circumstances and priorities.

3 - Programs

Consistent with its mission, Ford Foundation funded various research programs in different disciplines and academic fields. In social sciences, the Foundation has supported theoretical, empirical and policy-oriented research projects and programs in American and other universities and centers.

Theoretical Research:

Ford Foundation has a great interest in developing theoretical foundations and methodological approaches of social research. Gaithers report proposed that the Foundation support theoretical development in social research, and recommended it to support the study of key concepts and their networks, the revising of current theories, and the developing of new ones. Furthermore, the report stressed that the Foundation encourage methodological advancement, especially using the scientific methods in social research (Gaither, 1949: 95-96). In fact, the Foundation's approach was to study human behavior and measure it "scientifically" to come up with generalizations and predict behaviors. This approach has significantly affected concepts, theories, methods, and topics in social research as discussed in the next section.

To achieve this goal, Ford Foundation initiated the program of behavioral sciences (1950-1957) that contributed greatly to establishing and grounding the behaviorist school and the use of quantitative methods in social science. The program provided disproportionate funds to training qualified researchers, accumulating knowledge in this field, enhancing interdisciplinary research, and supporting well-established institutional research centers (Seybold, 1980: 298; Ford Foundation Annual Report, 1951, 1952, 1953, 1954, 1955, 1956, 1957).

In this context, Ford Foundation contributed heavily in 1954 to establishing the Center for Advanced Behavioral Studies, a leading American center for quantitative behaviorist research. The Center focuses on behaviorist theories, relations between norms and actions, quantitative methods, mathematical models in social sciences, and the rational choice theory. In 1969, the Foundation granted the Center with \$4million to establish its endowment (Ford Foundation Annual Report, 1969: 8)

In addition, the Social Science Research Council, which coordinates among American social sciences associations, received a huge fund from Ford Foundation to support its different committees. Seybold (1980: 286-292) considers that fund the Foundations most influential fund enhancing the behavioral sciences. The Councils various committees proposed behaviorist definitions and conceptual frameworks, and their members, all behaviorists, published materials widely, and thus disseminated this knowledge. Moreover, Ford Foundation funded the Council to mange one of the Foundations national and international fellowship programs.

Empirical Research:

To accomplish its international mission, Ford Foundation has continuously supported the area studies. Since the 1960s, it has provided intensive funds to establish and administer national and international area studies' programs. Furthermore, it supported the training of area studies researchers, the developing of suitable materials and databases on various areas, and the enhancing of international exchange programs (Khafagy, 2009: pp.225-308).

For Ford Foundation, area studies was an experimental field to apply the empirical methods of the behaviorist approach with interdisciplinary perspectives (Seybold, 1980: 277). The Foundation was successful in improving social sciences research on historically marginalized areas, such as China, and ignored subjects, such as political dissensions. It also developed academic networks, making area studies a model interdisciplinary field. However, its behaviorist approaches and quantitative methods lacked cultural sensitivity, and created inaccurate conceptual frameworks of area studies (Zeleza: 2003: 14).

In 1997, Ford Foundation announced a new initiative to revive the area studies in the light of new "global" issues, such as human rights, poverty, and environment. The new initiative reconsidered the definition of an area, and the favorable research subjects and applied methods, stressing the continuously needed flexibility of these dimensions (Crossing Borders: Revitalizing Area Studies, 1999; Berresford, 1997: 9-23)

Policy-Oriented Research:

Ford Foundation supports theoretically- and empirically-based policy-oriented research. For example, it funded various research projects focusing on international security, arms control, disarmament and non-proliferation. It also supported research on issues of American foreign policy, such as its philosophy, policy-makers, and the public awareness of its mission. Indeed, the Foundation's funding of the area studies is in part a support of research on American foreign policy and its determinants (Khafagy, 2009: 157-221), and could be viewed as equipping Americans with cultural and linguistic knowledge required for implementing the American foreign policy (Wallerstein, 1997: 195-232).

In Addition, in 1993, the United Nations Secretary General, Botrous Ghali, assigned Ford Foundation to form a working group to study the United Nations performance in various issues, and make recommendations for reform. To undertake this task, the Foundation worked with Yale University Center for United Nations Research (The Ford Foundation and the United Nations, 1996; The United Nations in Its Second Half-Century, 1995)

In short, Ford Foundation has clearly increased its support to the theoretical, empirical, and policy-oriented social sciences research close to its mission. For this purpose, it used various mechanisms, including grants, independent projects and partnerships.

Second Section: Ford Foundation and Social Research: Features and Outcome

Through its work, Ford Foundation has intensively supported many American and international research projects. Its fund has had certain features and theoretical and practical outcomes. In this section, I analyze these features and outcomes.

1 - Features

Balance:

Following Gaithers report, Ford Foundation defined a clear mission and detailed goals, and began to use mechanisms and implement programs accordingly. As the Foundation continues to make adjustments based on the changing national and international environments, it reviews regularly its priority mechanisms, programs, and, to a less extent, mission, because reconsidering mission is understandably too a great step to be frequently taken. Thus, the Foundation has to balance between a relatively stable mission and changing mechanisms and programs. Moreover, it employs trained and qualified teams in the headquarters as well as its regional offices. These teams study, evaluate, and sometimes initiate research projects serving the Foundation's mission and implementing its programs.

Strategic Planning:

Strategic planning is an essential part of Ford Foundations support of social sciences research. Its priority therefore is to establish an academic infrastructure for such research through training qualified researchers and funding creative research projects. Thus, the Foundation supports the founding of many research centers, offers scholarships, and creates research associations. It also serves its mission through intensively funding research projects, trends and interests. It is thus unsurprising that the research projects funded by Ford Foundation are very influential in social sciences. Furthermore, Ford Foundation is clearly interested in not only short-term but also long-term funding. Long-term funding is usually allocated to certain research schools, trends as well as projects. This reflects the Foundation's understanding that investment in social sciences research takes time to yield.

Financial Independence:

Ford Foundation enjoys a huge endowment that yields continuous, though not always steady, revenues to fund research programs. The Foundation is therefore highly independent in defining its mission, designing its programs, and allocating resources.

Focus:

Of all social sciences research, Ford Foundation focuses on funding the behaviorist approaches, quantitative methods, and area studies. Its long-term funding of this research made a big difference and was very influential in the disciplines of social sciences.

Conservatism and Westernization

In its programs, Ford Foundation has always stressed the need of establishing a stable democratic society, with Western democratic principles as the standard system of values. The Foundation's various programs are based on the American model of democracy, and ignore other civilizational models that have different agendas for development or propose unconventional solutions. In addition, the Foundation's perspective ignores structural problems of the national and international systems caused by "Western democracies". Domestically, it neglects, ironically, the American civil rights issues. That was obvious even in the Gaither report. Therefore, it has not paid much attention to the demands of minorities until late 1970s. Internationally, the Foundation fails to address important issues, such as colonialism and economic and social injustices. Instead, it focuses only on the symptoms or effects of these problems, such as underdevelopment and poverty. The Foundations main goal has been to remedy or reduce these symptoms or effects. It has not supported, or even discussed, any attempt to restructure the social, economic or political, domestic or international, systems fundamentally.

2 - Outcomes

Ford Foundation's support of social sciences has been so influential that it significantly expanded many departments of political sciences, economics, and sociology and relevant centers, and provided many social sciences students in American and international universities with great opportunities to benefit from its exchange programs. Its long-term and huge research funds have sharply shaped the dominant structures, paradigms, theories, methods, and favorable topics in social sciences. In this section, I discuss these academic and cultural outcomes, focusing mainly on the behavioral approaches, qualitative methods, and area studies.

Academic Outcomes

Ford Foundation's fund has impacted the methodology, concepts, favorable topics of study, and academic institutions of social sciences research.

Methodology: Ford Foundation has supported the behavioral approaches, quantitative methods, and mathematical models in social sciences, thus marginalizing such qualitative methods as case studies and historical analysis. Since the 1960s, the quantitative method has been considered widely as the scientific method that produces more accurate and valid generalizations. As a result, it has been common to study social phenomena through quantification, then generalizing the results. Nevertheless, this Ford-supported method does not always succeed in Asian, Africa, and Latin American academia and its intellectual foundations are severely criticized because it lacks authenticity in the developing societies, and their applications are irrelevant to the demands of their development (Khafagy, 2006: 53).

Concepts: Ford Foundation has effectively contributed to forming some influential concepts in social research, such as power, which is considered a core concept in political behavior. The Foundation supported the developing of quantitative measures of power. It also supported the forming of new key concepts in the area studies, for example, by backing the American centers of African Studies which coined the concept of "Africa of the Sub-Sahara" in which it embedded a view of the Arab North Africa as separated from the rest of the continent and attached to the Middle East. Consequently, the Arab North Africa is now studied in Middle Eastern centers, and African Studies concern the rest of the continent exclusively (Zeleza, 2003: 14).

Favorable Topics of Study: Ford Foundation has significantly enhanced research of historically marginalized topics and regions. A most notable example in this regard is its role in establishing and sustaining the area studies in American universities and overseas. However, the behaviorist approaches and quantitative methods supported by the Foundation have marginalized topics that can hardly be addressed quantitatively, such as the impact of psychological and cultural contexts on political and social behavior. Instead, in American universities, it now focuses on such issues as the biological and chemical determinants, mathematical modeling, and statistically-based prediction of human behavior. Internationally, much of its funding for social sciences research in Asia, Latin America, and Africa have historically focused on development theories. Ford's former officer, Melvin Fox admitted that the Foundation was "twisting arms very, very vigorously" to get scholars to concentrate on development theory" (Berman, 1983: 118). Moreover, the Foundation supported only one specific development theory, that is, the human-capital theory. Karabel and Halsey therefore described the Foundation as have

supported the dominant American ideology of the day. This support, "coupled with its ability to align itself with the increasingly powerful interests of the higher education industry, were doubtless factors in its attractiveness to holders of research funds, quite apart from its intrinsic merits as an intellectual tool of analysis and its precise quantitative methods" (Berman, 1983: 109).

Institutions: Ford Foundation supports the establishing and developing of academic institutions that encourage the study of its favorable topics and use its favorable methods. The Foundation Institutionalized these topics and methods as a key solution lest they should get neglected. Thus, the Foundation funded the establishing of many independent and university research centers and programs focusing on its favorable topics and methods. Additionally, it funded the founding of social sciences institutions, such as the Social Science Research Council. It also contributed to setting up a scientific community interested in its approaches and methods, on the basis that only skilled researchers and excelling academic institutions guarantee the continuity of its favorable paradigms, theories, topics and methods of research.

Cultural Outcomes:

The social sciences research funded by Ford Foundation has undoubtedly had domestic and international cultural and political impacts. Acting upon the recommendation of the Gaither report that the Foundation focus on individual achievements, the Foundation supported the study of individual human behavior. This behaviorist approach, some researchers suggest, is based on the same philosophical foundations of the American society. It highly values individualism, and emphasizes individual performance as a continuous struggle for life, in which the best individual deserves the best life. Though known in Europe, such philosophy has never flourished there (Rabe, 1973: 29-54; Dahl, 1961: 763-766). Stressing individuals, Ford Foundation ignores a comprehensive discussion of the structural problems in the American society. Poverty, economic injustice, and civil discrimination are thus explained as challenges to individuals, not the society as a whole. As a result, its recommendations lay emphasis on the roles of individuals; while even minor or partial societal changes are hardly suggested (Khafagy, 2009: 309-326).

Internationally, Ford Foundation has been interested in developing the social sciences research that preaches Western values, ideas and models, and may reshape the way of thinking of the African and Asian intelligentsia accordingly. Creating Western-friendly intelligentsia in the developing societies are tasks considered most effective and rewarding in the long run (Khafagy, 2006: 35-56). For instance, in Africa, Ford Foundation promoted the human-capital theory which "provides an elegant apology for

almost any pattern of oppression or inequality (under capitalism, state socialism, or whatever), for it ultimately attributes social or personal ills either to the shortcomings of individuals or the unavoidable requisite production. It provides, in short, a good ideology for defense of the status quo" (Berman, 1983: 110). The Foundation stressed the need of investing in human resources and producing qualified professionals without challenging the social, political and economic orders. Thus, it has promoted such values as stability and efficiency as the highest priorities in African societies (Berman, 1980: 212), and favored liberalism, pluralism, gradualism, and rational, scientific and technocratic reform.

Nevertheless, its continuous support neither developed African scholarship that can make significant contributions to social sciences, nor qualified Africans to benefit adequately from the current information revolution (Khafagy, 2006: 51). In regard to the social sciences produced by Africans, Zeleza (2002: 15) notes that,

"the donors frequently set the research agenda, often based on the research priorities and paradigms in their home countries. Despite periodic shifts in topics and emphasis, research supported by external donors has tended towards applied social science at the expense of basic research. The work of many African social scientists has been reduced to consultancy and short-term contract work, which usually appears in reports that do not become part of the public domain or open to wider intellectual discourse. Undoubtedly this has contributed to, to quote Mkandawire, the creation of fragmented and noncumulative social science the executive summaries and reports replace articles and books. In the process, the continent's ability to done itself and the quality of African scholarship may have suffered. Donors have succeeded in turning many of Africas brightest social scientists into what James Petras calls, with reference to Latin American intellectuals, institutional intellectual entrepreneurs, who live in an externally dependent world, sheltered by payments in hard currency and income derived independently from local circumstances [and] write for and work within the confines of other institutional intellectuals, their overseas patrons [and] their international conferences. (1)

In short, Ford Foundation has institutionalized a certain type of research through strategic planning, and independent and long-term fund. It promoted the Western democratic model, with a great emphasis on stability, and hardly recommended even partial or minor social changes. The research projects funded by the Foundation has significantly impacted the methods, theories, and studied issues in social sciences. The Foundation supported the behaviorist approaches

Zeleza quotes I. Mkandawire "Problems and Prospects of the Social Sciences in Africa," Eastern Africa Social Science Review, 5, 1989, p.12.

and quantitative methods, and has exerted great efforts to establish the area studies as an interdisciplinary field. It also instituted research centers, trained qualified scholars, and sponsored many exchange programs.

Conclusion

To accomplish its mission, Ford Foundation has supported social sciences research through grants, independent projects, and partnerships. Its programs contributed to enhancing theoretical, empirical, and policy-oriented social sciences research. Its well-planned research fund, designed by professional teams, offered long, as well as short-term, grants supporting social sciences. Its research programs noticeably stress Western democratic principles, and aim to cure or reduce the symptoms or effects of the structural problems of domestic and international orders, without changing them. The Foundation funded research on human behavior in order to increase the possibility of predicting it accurately. To achieve this goal, it encouraged the borrowing from the applied sciences, especially their experimental and quantitative methods, and statistical and mathematical modeling.

Ford Foundations experience raises important questions and controversial issues. Firstly, while the Foundation has enjoyed financial independence, this freedom has not been reflected in the academic social research it funded because the Foundation supported certain methods and approaches, and the applicants might therefore have to twist their research to get funded. The Foundations commitment has not been to social sciences research, but to specific schools of thought in social sciences. Promoting the diversity of knowledge and school of thoughts has not been an outcome of the Foundations research fund.

Secondly, Ford Foundation adopted approaches and recommended methods linked to the capitalist interests. The Foundation continuously stress the biological and mental determinants as the main factors affecting the individuals performances, and thus lives and achievements. This reflects a bias against social change that diverts the researchers attention away from the need of a serious discussion of structural issues.

Thirdly, the Foundation supported the type of research that promotes Western principles and values, and ignores others. For example, it presented the "democratic" model as the model, and the area studies served this model by providing an experimental field for the social sciences theories and methods developed in the West, but untested elsewhere.

In short, Ford Foundation has violated, to a certain degree, the principles of academic freedom.

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The Role of Contemporary Waqf Institutions in Fostering Women's Causes Challenges and Experiences^(*)

By: Dr. Fuad Abdullah al-Omar(**)

1 - Introduction

1-1- Nature of Waqf and the development of its role in the society

Waqf depends on the Islamic benevolent orientations of Islamic religion originated from the Islamic instructions connected with generosity and giving. This system is presumably based on the Prophet's orientations, *peace be upon him*, to the Caliph Omar Ibn al-Khattab (*may Allah be pleased with him*) concerning an acquired piece of arable land and wanted to turn it into an ongoing charity. Omar's son narrated that when his father got land at Khaibar, he consulted the Prophet, peace be upon him, about this piece of invaluable land who suggested endowing it as waqf and releasing its proceeds. "Its asset cannot be sold, bequeathed, or disposed of; it should be dedicated to the poor, the needy kinsmen, to free slaves, in the way of Allah, the guest and those travellers who are not able to go back to their homeland. A trustee is allowed to use some of the proceeds for himself and for a poor friend's for his basic needs", (Al-Bukhari - 2772, Muslim - 1000).

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Following Omar waqf, other awqaf were offered by the Companions of the Prophet (Sahaba) (*may Allah be pleased with them*), for example the awqaf of Othman Ibn Affan, Ali Ibn Abi Taleb, Al Zubair ibn al-Awwam, and Mu'ath ibn Jabal (al-Khassaf et al, 5-15) till their number amounted to twenty-six (al-Hujaili 36-37). Later, waqf witnessed a remarkable increase during the Wise Caliphate due to the soaring wealth of Muslims, the increase of wealth among people and the extensive Islamic conquests (al-Khoja 132-134). At the same time, the emergence of needy groups urged many of the followers of the Prophet and those who came after them to dedicate some of their properties and wealth in favour of certain categories, particularly the poor, students, and other charitable channels of the society.

During the next eras, awqaf assets increased by the rulers and eminent merchants. At the same time, awqaf channels for spending expanded and varied, and were not restricted to the poor and the needy, but embraced constructing and operating schools and educational centers and paying their teachers, building mosques, orphanages, shelters for the elderly people, public libraries, and to enhance the facilities, services and installations.

1-2: The role of waqf to enhance basic development areas

Waqf has major contributions to both the society and the state. It has established the infrastructure activities of the society, such as building roads, digging water wells and canals, installing lights and constructing bridges (al-Omar, 1424 AH). On the social side, waqf on religious occasions provided food and meat to the orphans, widows, the needy and the disabled, in addition to distributing garments to the needy and the people with special needs (al-Heeti, 108). In the North African Islamic countries, we find the Zawaya (small mosques), Ribat (= soldiers on guard at frontier stations to defend the country against enemy attacks) and shelters to provide accommodation for the wayfarers, the students, the elderly, the disabled, the retarded and those with special needs (Harakat 218-233).

In Egypt, the human role of waqf was embodied in the construction of shelters, takaya (alms houses/monastery dervishes) and guest houses, which reflects a social framework for humanitarian assistance (Ghanim, 292). Another waqf is attributed to al-Zaher Bairbars who established a waqf that provided shrouds to dead strangers in Cairo (Harakat, 216).

On the health side, waqf took credit for the establishment of hospitals which had been the pioneer of medical care at that time. The first facility for treating patients in Islam was established in 95 AH by the Umayyad Caliph al-Waleed

ben Abdu Malik. He designated doctors for this facility and paid for its current expenditure (Ben Abdullah 145). Furthermore al-Mansouri hospital was established in 682 AH to offer medical treatment to both kings, slaves, and both notables and ordinary human beings. That specialized medical facility was so unique in terms of discipline and organization that it can match our modern medical facilities. It included a division for psychiatry (Mohammad: 117). Waqf also played a prominent role in the management and construction of hospitals, in addition to paying the doctors, lab workers, and personnel salaries.

Similarly, waqf provided for the expenditure of the schools of medicine, pharmacies, and interns (al-Sayyed 208-290). As well, it had played a basic role in setting up the mobile health facilities which provided medical care for patients in the outlying posts (Al-Heeti 181-198). Of the exceptional medical facilities was the waqf of Salahuddin al-Ayoubi which provided milk for the mothers who could not afford to have milk to feed their babies (Ben Abdullah: 149).

On the educational level, waqf played its role in supporting religious education at the elementary, high, and specialized levels (Mohammad: 111), for example al-Azhar University. The progress of the academic and religious life in Egypt relied totally on waqf (Ismail: 60). In his study on the role of waqf in education, al-Sayyed (1415AH: 231-250) pointed out that many schools and educational institutions, despite their variety, relied on waqf, which highlights the continuous integration between waqf and educational institutions. Classes, academic seminars and circles of memorizing the Holy Quran during the early stages which represented the nucleus of education were financed by waqf. Starting from the sixth century AH, integrated educational system embracing all support services such as medical services, and offices for orphans' care, was advocated (al-Khoja: 147). This service extended to include those students who die, with a piece of land designated for their burial in the city of Sabta, Morocco (Harakat: 219).

The role of waqf was not confined to supporting and managing educational foundations but was enhanced to cope with the development of the modern era. During the twentieth century, Egypt sent scholarships abroad at the cost of awqaf (Ghanim 267-270). On the same level, awqaf support was extended to establish universities which led to the inauguration of the first Egyptian university in 1908. A meeting for this purpose was organized between the university subscribers' society in the Awqaf Diwan (Ghanim 264). Umm Dorman Islamic University in Sudan was also established by awqaf (Ahmad: 96).

With respect to other cultural domains, Muslims were interested in establishing academic libraries to serve Muslim students and scholars (al-

Sayyed: 265-269) and to be also a source of culture and learning in the society. Al Sa'atti (1408AH: 35) views Dar al-Elm in Mosul which was established during the eighth century AH as the first waqf library in Islam. All its books had been put at the disposal of students and special rooms were dedicated to reading, academic research, and authoring books. Similarly, al-Azhar library is the oldest waqf library in Egypt to which more than 16000 volumes were dedicated during the first half of the twentieth century (Ghanim: 281). Dissemination of knowledge among the masses through public libraries is among the most useful knowledge practices because they spread religious learning and knowledge among people. This constituted one the pillars of waqf expenditures.

Reflecting on the development of education throughout the Islamic history, one would not fail to see that without waqf, education and its support services as food, lodging, medical treatment etc would not have developed. In the absence of the state's role in financing education in the past at a time there were plenty of prominent scholars indicates that great development in the educational output realized through the awqaf which support the comprehensive and wide educational process. Moreover, many scholars volunteered to extend the beneficial learning through dedicating part of their time and knowledge for that purpose. Many authors stressed the role undertaken by waqf in educational process and the outstanding educational awakening throughout the Islamic history (Dunia: 1415AH) (Al-Sayyed: 249-253).

2- Women's Role in establishing waqf

The importance of waqf and its ability to manage the development of the Muslim society was not confined to man only but women took part in this development throughout the Islamic ages. The role played by women was not restricted to establishing awqaf [25% of the major awqaf were established by women (Roded: 60)], but this role expanded to include the management of the awqaf or nazara. Women nazirs (administrators) accounted for 14% of the awqaf. In Egypt at the turn of the 19th century, a great number of women were appointed waqf administrators (nazirat) (Ramadan: 1418 AH, 176). Waqf documents, usually considered valuable historic resources of the society's interests, have regarded women's awqaf deeds as one of the historic resources which reveal the development of women in Islam (Fay: 43). Furthermore such deeds were considered as rich sources for following up family relations in the Kingdom of Saudi Arabia and Arab Gulf States, (Al Harbi:20).

Reflecting on those waqf deeds, we notice that growing interest on the part of Moslem women to protect their families through addressing their families urgent needs and protecting them through solidarity. Waqf also safeguarded the wealth of Moslem women against the seizure of their wealth by their families, sons or husbands.

In Kuwait, old awqaf focus was to protect families against disasters through caring for orphans and their families. In its attempt to develop society and care for women's affairs, KAPF established several waqf funds, for example the Waqf Fund for Family Welfare, the Happy Home Project and the Hotline Project to advise on family disputes and render services to women. There is a tendency nowadays to merge some of those Funds and projects to enhance their efficiency.

Wagf is recognized as one of the economic means in modern times for the wealth distribution and achieving social justice. It is not surprising to see that wagf and other charitable funds are contributing to the great development in modern democratic societies. At the same time, the role of the civil societies and groups gained ground and became among the main modern pillars of a democratic society (Al Omar: 1421 AH). In the USA, for example, the increase in the charitable and voluntary organizations of all types amounted to USD 316 billion, which accounts for 6.8% of the Gross National Product (GNP) (Boujellah: 8). At the same time, it is noted that the increase of the financial grants donated by the developed countries or international institutions to waqf foundations and voluntary and charitable associations have grown because these funds constitute one of the developmental pillars in a society (World Bank: 1998:2). Wagf has shifted from individual management to the institutional one which nowadays requires waqf activities to be undertaken by specialized institutions. Thus, it is crucial to evaluate the role of such institutions in enhancing women's affairs and the relevant challenges.

The main duty of contemporary waqf institutions towards enhancing women's affairs is to enable women to undertake their role of developing the society and protecting families. Such can be carried out through different means, among them is qualifying women through education or training and formulating the appropriate legislations to empower women to carry out their duties and responsibilities by providing job opportunities, carrying out academic research on work priorities and preparing national plans to empower them to assume their role in development.

3. Role of contemporary waqf institutions:

Modern waqf institutions have a great role to empower women in modern development and enhance their roles. This issue, however, is faced with many challenges, most important of which are the following:

1- Specialization and addressing the targeted categories

Specialization in areas connected with social needs is an important question for modern waqf institutions, in addition to getting nearer to the targeted categories such as women. Waqf activity is originally based on applying proceeds to chairtable purposes, but once such channels are changed or excluded, the proceeds go to the poor only. Waqf, if not specified, becomes perpetual and then it is directed to traditional channels, for example the poor (Al Zarga: 54-55). Thus most awaaf falls under the traditional classification of general awaaf in order to cover a broad time span. This makes the process of applying the proceeds to specific categories or bodies rather difficult or irrelevant in case society priorities have changed. With the expanding domain of charitable work and the increased needs of the targeted groups, for example women, it is necessary to get acquainted with the local conditions so that waqf can get involved in projects deemed appropriate for beneficiaries in the light of their needs and the environment. This will enhance the role of women in developing the society and contributing to its development. Within this framework, we could utilize the services of the Non-Governmental Organizations (NGOs) which care for woman's issues in order to enable such institutions to improve their institutional capacity to empower women to participate in comprehensive development.

3.2: Forming strategic partnership with active institutions:

NGOs, especially those interested in women's issues known for their flexibility and vitality in responding to the social needs (World Bank: 1995:45) could initiate social development more effectively since they are nearer to targeted groups and their living conditions. In the UK, for example, the government tended to give a wider role to charitable foundations to collect donations for social development because these foundations allow flexibility to the public in locating the most convenient and convincing charitable purposes (Al Mutairi: 104) This, no doubt, increases charitable contributions.

Nowadays, several important worldwide initiatives depend on strategic partnerships with the institutions that focus on specific and vital issues. Within this framework, a partnership may be formed with those institutions concerned with women's issues to boost their role in development, for example non-governmental institutions (NGOs).

Partnership with NGOs provides what is known as Participatory Development which means to urge the public, especially the needy or targeted groups, to exercise their influence, and thereby their impact on the projects and activities connected with their living (World Bank: 1990:16). Another justification for such partnership with institutions specialized in women's affairs is to get nearer to the needs of the targeted categories and encourage popular participation.

3/3: Forming appropriate frameworks and structures to enhance women's participation in development

One of the contributions of waqf to enhance women's role lies in the formation on an executive framework and practical structures that care for women. Within this framework, KAPF, as we mentioned earlier, has established a number of waqf funds and projects which represent an integrated framework for a group of NGOs involved in one domain but with uncoordinated efforts. Consequently, waqf becomes a neutral framework for this coordination. An example of this is KAPF establishment of the Waqf Fund for Family Welfare and inviting many family organizations and other NGOs to join in one organizational framework with specific priorities and clear-cut coordinating objectives. Before the establishment of this Fund, there was no organizational framework for coordinating the efforts among the numerous governmental and non-governmental bodies with various activities. Through this entity, many coordinating activities were carried out and the services extended to women improved.

4. Development from an Islamic perspective:

The review of literature of waqf and its development from an Islamic perspective indicates that few wrote about it and the least of it had been applied. Considering the innovative idea of Grameen Bank in Bangladesh, we find it one of the leading and successful experiences created to assist the poor, including women, and to provide them with the required credit through an indigenous tool. The researcher had the honour to visit this bank and meet with Professor Mohammad Yunis in 1991. The idea started in the village of Gobra in Bangladesh when Professor Yunis noticed the difficult conditions of the farmers in conjunction with their inability to get a loan from the commercial banks due to the absence of guarantees. This caused the credit to fall in the hands of the rich only. Such a situation is validated by the Qur'anic verse:

"What God has bestowed

On His Apostle (and taken

Away) from the people

Of the townships- belongs

To God - to His Apostle

And to kindred and orphans,

The needy and the wayfarer;

In order that it may not

(Merely) make a circuit

Between the wealthy among you."

(Al-Hashr, 7)

Consequently, Professor Yunis himself offered the required guarantees on the loans advanced to the poor. Surprisingly enough, professor Yunis found that the poor were so keen on paying back their debts that the collection of debts exceeded 99%. Thus the poor may be among the distinguished clients of the bank due to their excellent debt pay back.

The success of the idea encouraged the government of Bangladesh to contribute to the bank by 60% and the rest was left to the poor through their petty savings. The pioneering idea of the bank is in its style of repayment and collection of debts. Borrowers form groups of five where every one of the four offers a guarantee on the loan taken by the fifth. In this way, a personal collective guarantee is created. This group holds a meeting from time to time to ensure that the debt is settled, with certain pressures being exercised on the defaulting people from time to time. Therefore, it is not surprising to find the payment rate at 95% of the loans received. In addition, each borrower is required to add one taka to his savings per week. This enhances the capacity of the bank to provide loans and so we find that 62 % of the current loans are from these savings. Up to 1984 the beneficiaries of such loans reached one million and the branches of the bank reached 900 while the average loan never exceeded \$ 60.

What we need as Muslems is the practical applications, not a mere theoretical thought of such principles, to increase efforts, to develop financial mechanisms and suitable vehicles compatible with current state of affairs which act and react continuously to contribute remarkably to the development of our society.

5. Challenges that waqf institutions face to develop women's contribution and support their causes

There are many challenges confronting current waqf institutions in their struggle to involve women and empower them to address their needs. Some of these challenges are indicated as follows:

5/1: Developing a clear comprehensive strategic vision for the role of Moslem women in development and the suggested regulations

Islam clearly encourages the developing role assigned for women within clear shari'a guidance. With the passage of time, we find that this role diminished and became rather vague. Due to certain customs and traditions, the role of women in development became insignificant. Nowadays the role of Moslem women in comprehensive development needs clarification, particularly in terms of defining their role in caring for their families compared with their desired role in comprehensive development which requires exerting more effort. Islam encourages women to focus on providing care for their families and to carry out their duties in the society, but the requirements of modern life and the desired role in development require this role to be better defined and be more flexible through legislations and job opportunities, provided that a family should remain a top priority for a woman. The challenge therefore lies in how to balance these conflicting requirements. One solution for this challenge is to provide more domestic work opportunities through modern technological means, in addition to encouraging domestic economy styles based on encouraging micro projects within the neighbourhood or residential areas. Creating a comprehensive strategy for woman's role may be one of the suitable solutions for this issue.

5.2: Identifying the areas for enhancing women's role in the total development.

The needs of Moslem women vary with the variation of Islamic communities all over the world. It is necessary to identify the areas of development for women's role in comprehensive development. The areas of developing women's role are as follows:

a. Low educational level

It is noticed that women in many Islamic countries suffer from illiteracy. In Sudan and Afghanistan illiteracy rate is 37% and Moslem women form 60% of

illiterate women worldwide. This rate is high which requires enormous efforts to minimize it.

B. Limited job opportunities and recruitment

There has been a great improvement in job opportunities for Moslem woman, yet such opportunities are far from the sought objectives. Women's participation in the work force is about 16% in the Arab world compared to 58% in the developed countries and 73% in the industrial countries (UNDP: 1993:25). Moreover, women's chances of getting finance to embark on their agricultural or business activities are limited. In Pakistan, for example, the Agricultural Banks allocated less than 1% as agricultural loans to women compared with 99% for men.

Table I: Indications of Women's Development in some areas compared with men in 1992

Country	Education Rate	Participation in the work force
Kuwait	87%	32%
Malaysia	80%	56%
Saudi Arabia	660%	8%
Indonesia	85%	67%
Egypt	54%	41%
Mauritania	45%	28%
Sudan	28%	41%
Afghanistan	32%	9%
Advanced Countries	71%	58%
Industrial Countries	98%	73%

Source: UNDP, 1993.

c. Inefficient Medical Services:

Many Islamic countries suffer from severe inefficient and primary medical services which bring about heavy mortalities and low life expectancy. Consequently, a society is deprived of a competent labour force which could contribute to development.

5/3: Benefiting from the financial funds designated for women's development:

International development institutions such as the World Bank direct their aids and support to enhance women's contribution to comprehensive development, especially in Islamic communities. Financial support extended in this respect is toward critical social components in order to encourage women to claim their rights and political rights, and to train them to achieve economic autonomy.

Some other international financial institutions set conditions for extending financial support to the needy countries, such as having a definite number of women as ministers or members of the parliament. Some other international institutions regarded the educational level or taking over a major job or a political post a criterion for human development.

Quite often such a situation adopted by an international institution creates a dilemma or a conflict within some of the Islamic civil societies, the settlement of which requires discretion and wisdom. Within this context, the role of the contemporary waqf institutions emerges through the development of joint programs in coordination with such international institutions so that the financial support could be directed to include a wider sector of women rather than focus on a specific category. At the same time, such international institutions could be assisted in understanding the nature of Moslem societies and developing the efficient channels for developing the role of women in those societies.

5/4: Restructuring agencies and civil societies interested in women's affairs:

Scholars interested in developing women and their contributions to complete comprehensive development noticed that most of the women-interested bodies and agencies may attach importance to specific issues which do not concern women at large. Their role is also limited due to limited women participation and because of those such societies may have attitudes and expectations that differ from the interests concerns of the majority of women or that they express the attitude of a class or an elite. Therefore, their membership could be limited to a number of honorary memberships without playing an actual role in the groups. As such there is a dire need to establish professional associations and institutions to support women's cause by proposing a clear vision which reflects women's challenges and means of remedy.

6. Some Suggestions to enhance women's contribution

There are many suggestions to strengthen the current waqf institutions in order to address women's issues, most important of which are the following:

6/1: Among the successful experiences in the areas which waqf can address women's issues is to encourage distinctive development initiatives which have an immediate bearing on those issues. Among the successful models in this domain is the Arab Gulf Program for backing the United Nations Development Programme (UNDP) by establishing the Arab Gulf Award for pioneering development projects. The 1999 award sought to encourage initiative in several domains, for example training rural women to be self-dependent. This program focuses on the projects of non-governmental societies which serve the local communities and the developing world. Another project is the rehabilitation of homeless children and to integrate them into their societies. This is also one of the individual initiatives in the developing world also. The award is expected to encourage non- governmental institutions and other relevant bodies to lay emphasis on women's issues through definite and clear projects, which encourage the exchange of successful experiences.

6/2: Another domain for waqf to address women's issues is expanding the exchange of information about women's issues and the challenges that hinder their involvement in development. The exchange of information related to Information Technology (IT), data base and networks can be expanded among the institutions (governmental or non governmental) interested in women's role. Participation through information and maximizing their utilization can be realized through providing database for the different activities of waqf. There should also be information about the activities that focus on woman's issues, and causes and projects to be at the disposal of all parties. A non-offical network may be established for exchanging information on the internet or through chat to foster the transmission of knowledge and learning among the concerned parties.

6/3: Waqf institutions may contribute to women's issues in other domains through making simple grants to support the networking activities which are helpful in the exchange of technical information among women's institutions to indicate the best approaches to face the challenges confronting modern women. Through networking, a volunteer in any of the relevant institutions may inquire about the best means for developing women, educating them, family care or children's education in modern times. Such an aim is attained through interaction with specialists or professionals in another non-governmental institutions concerned with woman's issues.

6/4: In order to enhance the role of contemporary waqf institutions in caring for women's needs is the proper selection of such institutions. The principle of selecting the non-governmental institution which waqf seeks to collaborate with is a basic requirement for developing the relation between them and maintains it. In addition to being a distinctive institution in the area of developing women, a non-governmental institution should have an excellent record in the areas to be approached by waqf in respect of women. Moreover, non-governmental institutions must be checked to verify that they have attractive plans in this sector.

6/5: Creating indigenous models and styles to develop Moslem women

One of the important elements to reduce the influence of western development institutions in supporting the cause of women in the Islamic countries is to avoid the adoption of such stereotype development techniques which proved a success in other communities, but they were partly successful when implemented in Islamic societies in which religious values are still vibrant and the family system is dominant. Islamic communities are still centralized and with minimal autonomy; each society has its indigenous means and modalities for settling disputes and differences. Strong family ties are still respected and elderly people and family chiefs have the final word in many issues. As such modern approaches prevalent in western societies nowadays in respect of developing woman are inapplicable in the Islamic society without taking into account the above-mentioned considerations. Therefore, there is a great need to generate indigenous methods originated from the Islamic communities to develop women. One of those modern trends from which woman can benefit is the tendency of some countries to naturalize its work force. Such a step, if associated with suitable legislation in favour of recruiting woman, will certainly encourage them to undertake the responsibility for realizing comprehensive development. Let's take the State of Kuwait when the Kuwaitization plan was launched during the period from 1965-1975, the growth in work force was up by 7.3% (21% for Kuwaiti females versus 6.6% for Kuwaiti males). In Malaysia, women benefited from the 1971 campaign in favour of boosting the contribution of Malay employees to the Malaysian economy. The number of the leading jobs assumed by Malay women was 8% of the total leading jobs in 1989. The rate of employed women was equal to the percentage of men and stood at 56%, both of which is the highest in the Islamic world, not to mention the medium income countries (UNDP, 1994).

6/6: Encouraging the involvement of woman in the economic activities and jobs.

A Moslem woman may, through suitable legislation and providing credit facilities, contribute to the economic activity through partial employment or small and medium size projects which can be carried out at home or within the boundaries of the neighbourhood. An integrated system may be established to encourage domestic industries and minimize costs for initiating small and micro projects, in addition to minimizing the bureaucracy for establishing them, together with the required credit.

7. Conclusion

Moslem women must be encouraged to contribute to their society through improving their educational opportunities and providing suitable jobs for them, in addition to assigning their jobs that correspond with the Islamic principles (sharia) and social traditions. In Kuwait, it is suitable to encourage women to be active members in the community development through taking up equal jobs which pave the way for them to take up leading positions and to get involved in the activities which contribute to the development of society. On the other hand, economic programmes and credit portfolios may be developed to urge women to head towards micro and small projects within the limits of the home and family.

Some development and pragmatic models do not differ from the principles of Islam if not compatible with it in many respects, for example the emphasis on the concept of comprehensive development, the interest in developing human resources, and approaching development from an environmental perspective. Proper heed should also be given to those categories which suffer to get services, such as women and children. Achieving this could assist in establishing joint cooperation or forging suitable work programmes.

The true behaviour of the review of development is to benefit by the experiences of other countries in creating development, advocating different successful policies, getting acquainted with such rules and principles which dominate this life and re-shape them to be compatible with the teachings of Islam and social traditions.

In the end, thanks are due to Allah the Almighty who enabled me to write on this subject. If it is good, then it is by the Divine Grace; otherwise readers are kindly asked to show me the way to rectitude and righteousness.

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