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THE SIGNIFICANCE OF WAQF FOR ECONOMIC DEVELOPMENT PhD Student at Department of Economics, Kulliyah of Economics and Management Sciences, International Islamic University Malaysia Lecturer at Study Program of Accounting for Islamic Financial Institutions Banjarmasin State Polytechnic, Indonesia e-mail : mab.iium@gmail.com Abstrak: Terdapat anggapan dari sejumlah ilmuwan Barat yang menyatakan bahwa wakaf lagi fungsi yang dalam konteks perekonomian modern sebagaimana pada masa-masa sebelumnya.

Menurut mereka, wakaf pada masa kini justru muncul sebagai faktor yang menghambat pembangunan di negara-negara Muslim. Artikel ini dimaksudkan untuk membantah anggapan tersebut dengan menampilkan berbagai fungsi dan kontribusi ekonomi yang dapat diperankan wakaf dalam konteks perekonomian kontemporer. Selain itu, sejumlah prasyarat untuk lebih mengoptimalkan pengelolaan wakaf juga dikemukakan.

Kata kunci: wakaf, pembangunan ekonomi, distribusi pendapatan, kemiskinan, pembiayaan defisit Abstract: There is an opinion among Western scholars that the institution of waqf could any perform economic in present Instead being a vital institution as it truly played at the pre-modern era, waqf nowadays seems be impediment the in countries. paper therefore is meant to refute such an opinion and attempts to point out the economic impacts waqf Muslim in context the economy.

the last the also about necessary for revitalization of waqf in the current days. Keywords: economic income poverty, financing Volume 2, No.1, Juni 2014 19 Mochammad Arif Budiman 20 Introduction Waqf has been a unique institution introduced by Islam. According to general opinion of Muslim scholars, there was no waqf in Arabia before Islam, either in the form of buildings or lands.

Muslim jurists traced the institution to the time of Prophet (ﷺ). Although Holy does not directly waqf or make any particular reference to it, however, it encourages Muslim to do charity. Allah has promised multiple rewards for those who generously spend wealth in His path (al-Baqarah [2]: 245).

Since the emergence of Islam, the Muslims have voluntarily given out of wealth in the form of waqf. Throughout the history of Islamic civilization, it is obvious that the scope, effect, magnitude and viability of waqf has been far greater than any other voluntary institutions in Islam such as sadaqah, hibah, wasiyah, qard, and nadhr (Islahi, 1996: 367).

Waqf was a dynamic institution during the early Islamic society, long before it did in the West, and provided a considerable contribution to the development and advancement of Muslim societies (Chapra, 2008: 852-853). There have been a big amount of buildings and services for society which have been and for through system all of Muslim world.

Many waqfs had even survived for considerably longer than half a millennium and some even for more than a millennium. The success of waqf system subsequently spread to the West during Crusades and then adopted as part of their social institution. It has been acknowledged that the famous Oxford University in England was built upon the Islamic waqf model (Çizakça, 1998: 50).

Nevertheless, few Western scholars have a negative sight towards this institution. They have considered waqf as an outdated institution which is no longer relevant and hence could not play any important role in the contemporary economy like it did in the past.

According to this view, waqf is part of institutional traps that block economic development in Muslim countries, together with the Islamic law of inheritance and the absence of the concept of a corporation. It is further argued that waqf system inhibits resource pooling and locks vast resources into unproductive organizations for the delivery of social services.

In other words, waqf becomes dysfunctional due to the inflexibility in its nature. This paper in general tries to refute such an opinion by providing the explanation on potential impacts of waqf system towards economic development. The paper is then structured as follow. It is initiated with a short introduction followed the on of waqf and its unique characteristics.

Afterwards, the paper attempts to point out the economic impacts of waqf on the contemporary economy. Several necessary prerequisites for the revitalization of waqf in

the current implementation are provided in the next part. Finally, the paper ends up with a conclusion. Definition and Characteristics of Waqf Waqf is a kind of voluntary charity which is highly encouraged in Islam.

It is endowed for a charitable purpose in perpetuity and stands out as one of the greatest achievements along the history of Islamic civilization. In the Arabic language, the word " waqf " (pl. awqaf) literally means to hold, prohibit, prevent, restrain. it "to something, by preventing it from becoming the property of a third person" (Mohammad, Iman, & Omar, 2005: 10).

Hassan (2010: 267) characterized waqf as "a perpetual charity that means holding certain property and preserving it for the confined benefit of certain philanthropic purposes." Kahf 4) waqf from Shari'ah perspective as "holding a maal (an asset) and preventing its consumption for the purpose of repeatedly extracting usufruct the of objective righteousness or to this could both of waqf , i.e.

(1) perpetual that is agreed upon by the four schools of fiqh , and (2) temporary by the will and conditions of its founder which is approved by Maliki school of fiqh only. In the also some created of waqf that were not known before in the classical fiqh literature, such as the waqf of financial and waqf usufruct. under above the inclusion of all kinds of maal (asset) for waqf purpose is also possible.

Hence, waqf not in form fixed such land building, could also in the form of liquid assets such as cash or share. Regarding to assets that can be made as waqf , Rashid (2011: 4) opened up many recent potential assets to include such as: (1) an endowment of title to some from any interest profit be (2) endowment of any interest in or profit from some property; (3) a ' waqf by user', and such waqf shall not cease to be a waqf by reason only of the user having ceased, irrespective of the period of such cease; (4) grants or nazar customarily recognised as religious and charitable; (5) a family waqf ( waqf ), and (6) waqf nuqud (cash waqf ).

all of mentioned Rashid, and this is also in line with Kahf, it becomes more obvious that waqf should not be in form fixed as perceived majority people including those in Indonesia, but it can also in other varied forms either Volume 2, No.1, Juni 2014 21 22 in fixed or liquid assets. As a special kind of benevolence, waqf has three unique characteristics forever. The Arabic term for perpetuity is ta'bid . 2.

Irrevocability, which means the lack of power of the settler ( waqif ) to revoke his donation at any time. According to Abu Yusuf, waqf is effective and binding as soon as the declaration is made by the donor without any need for delivery of possession to the

beneficiary. 3.

Inalienability, which means that after a valid declaration is made, the subject matter of the waqf 'passes out of the ownership of the waqif and it cannot be alienated or transferred either by the waqif or the mutawalli nor do their heirs can take it by way of inheritance.' All above three characteristics are derived from the hadith of the Prophet pertaining to the waqf land by 'Umar bin al-Khattab in which the Prophet has mentioned that the land should not be sold, given as gift or inherited.

Based on this hadith, as quoted from Kahf, a sadaqah that recurs after the death of the donor is also a *habs* as a donation benefiting The hadith is interpreted to establish the permissibility of both permanent and temporal waqfs (Sabit and Hamid, n.d., 32). The definition attempts replace perpetuity the object the of dedication benefits. and (n.d.:

35) that of dedication fulfilled assigning to the object the waqf and then amortizing it; thereby by passing the perpetuity and inalienability of the object. This is basically not a new idea. It is developed on the back of the acceptance of cash waqf and *istibdal* (exchange the assets) by the early jurists. Ibn 'Abidin justified the permissibility of dirham and dinar as waqf because they can exist in perpetuity, provided the cash is invested in whereby capital profit returned waqf .

Under this new understanding of perpetuity and inalienability, instead of being an impediment to development for inhibiting resource pooling and locking vast resources into unproductive organizations, waqf hence could always engage its vital role in the current-day economy. The Economic Dimensions of Waqf Institution While there are a great number of literatures produced on the legal and religious aspects of waqf, the similar attention has not been paid to explore its role in economic life of Muslims. Historically, waqf has played a precious function (Kahf, 1998: 8; Sabit and Hamid, n.d.,

28-30): 1. Perpetuity, which means that once an asset dedicated as waqf it remains waqf in economic aspect and always has potentialities to do so (Islahi, 1996: 367; Cizakca, 1998: 43-44).

Waqf could be regarded as a fundamental economic institution for purpose of generating economic activities whilst at the same time ensuring the will to parts the (Alhabshi, 1991). In its economic sense, the waqf be as funds other resources from current consumption and investing them into productive and prospective assets which generate revenues for future consumption by individuals or society at large. Waqf is therefore a peculiar combination between the act of saving and the act of investment.

It operates by taking certain resources off consumption and simultaneously putting them in the form of productive assets that increase the accumulation of capital in the economy. The waqf implies a sacrifice of present opportunity for the purpose of providing income and services for the society and following generations (Kahf, 1998: 6). In line with the principle of perpetuity in waqf, a waqf asset may not be sold or disposed of in any form. It should remain in the waqf domain perpetually.

Should there be a new waqf, it will be added to that domain. Therefore, waqf assets will continually increase and at the same time, they are not permitted to decline due to the prohibition to consume the assets of waqf or to leave them idle by any action or neglect or transgression. Hence, the waqf is not only an investment, but it is a cumulative and an increasing investment.

This is supported by the historical development of the Muslim lands where the extent of waqf properties were estimated at over one third of the agricultural land in several countries including Turkey, Morocco, Egypt, and Syria (Kahf, 1998: 8). The dynamism of the waqf institution and its mechanism hence could bring about essential contributions to the economic development in the present times.

Furthermore, the contributions of waqf for economic development can be explained, among others, as follows. Volume 2, No.1, Juni 2014 23-24 Figure 1. The contributions of waqf for economic development 1. Reducing government expenditure and participation in the economy Essentially, waqf is not a part of government income or expenditure, rather it is a charity given voluntarily by well-to-do Muslim people in the society to public and their Having by waqf fund, the government therefore can save a great amount of its budget and expenditure which initially planned for public interests. This budget then could be effectively channeled to other important development activities.

It is in this sense that waqf institution can replace the government's burden and responsibility and reduce its participation in the economy (Nik Hassan, 2008: 12). The more the waqf fund collected for certain development projects beneficial to the society, the lesser the government's portion will be for those particular projects. Waqf can place the government participation in the economy in the right proportion and perspective.

In the present globalised economy, the private sector should be given a much greater space to actively participate in development an economy can be pushed by this private sector. The economics of innovation and creativity can be nurtured when the private sector has plenty opportunities to maneuver. Generally, big of government in economy hinder private sector's progress.

As the government bureaucracy is getting bigger, there is great tendency for the economy to be more centralised. The institution of waqf can encourage bigger private sector participation through voluntary actions and reduce government involvement in the economy (Nik Hassan, 2008: 13-14).

During Ottoman's period, the development and construction of public facilities were generously supported by the well to do Muslim people especially statesmen and rich people, which in other contemporary systems had been the sole responsibility of the state. Almost all states services, religious, scientific, modern requirements financed and managed by waqf facilities at no cost whatsoever to the government (Saduman & Aysun, 2009: 273-274).

Even until the 20th century, a significant spectrum of public or municipal services in many Muslim communities were set financed maintained exclusively waqf (Baskan, 2002: 13). Furthermore, Tabakoglu (1996: 324) revealed the share of waqf revenues in total public revenues in Ottoman was around 12 percent in the sixteenth century. There was a considerable enlargement in number of the waqf s as well probably reaching some 25 percent along with the surge in private property and iltizams in the eighteenth century. 2.

Preventing deficit financing and decreasing rate of interest Government through financing can prevented by society's to economic Deficit financing has bad impacts the In present volatile world economic condition, the public sector should reduce its public borrowings to prevent possible crises in the future. The previous financial affecting Asian gave valuable that huge borrowings by the public as well as private sectors, particularly from external sources, brought about excessively negative effects on the region (Nik Hassan, 2008: 12).

As such, Cizakca (1998: 44) asserted that waqf system can significantly contribute to massive reduction in government expenditure. This in turn leads to a reduction in the budget deficit, which decreases the need for government borrowing and curbs the 'crowding-out effect.' Eventually, this also brings about a reduction in the rate of interest which constitutes a basic impediment for private investment and growth.

Cizakca (1998: 45) also provided serious attention to the role of waqf for lowering interest rate by providing the most essential social services without any cost to the government. This important contribution of the waqf system towards the gradual elimination of riba is not yet well recognized Volume 2, No.1, Juni 2014 25 26 by Islamic economists.

In other words, a re-establishment and revitalization of the waqf system should be considered as a vital step in the struggle to eliminate riba. Accordingly, the gradual elimination or reduction of interest through the waqf system should be taken into consideration. The waqf could fulfill functions voluntarily made the to people. Thus, accumulated may voluntarily to and social to society being into financing at all. 3.

Restoring distribution of income and wealth Waqf institution also plays important role to achieve a just distribution of wealth and income in the economy. Nik Hassan (2008: 13) considered that through voluntary contributions of the rich for the public purpose, waqf can have a positive implication on the redistribution of wealth.

This kind of voluntary approach has a much better result than the redistribution through taxes and government transfer expenditure as the instrument of taxes has a greater costs implication for its implementation. Due to a lack of proper tax formulation, the costs of collecting taxes may create unnecessary burdens to the government.

Likewise, in the transfer of government expenditure, it involves a great cost. On the contrary, in the form of waqf, the costs of collection will be very cheap and in most cases it even involves no cost at all. Baskan (2002: 3-4) explained further that in 'Economic Theories of Redistribution', agent the can classified two populated groups.

The first group, less populated one, takes individual as the redistributive agent and the second group, contrarily, takes government as the redistributive agent. The majority of economic theories fall into this second group while theories discussing individuals and private institutions as redistributive agents are very rare. The first approach states that individual redistributes his/her income as a result of altruistic feelings toward the others.

But, majority of theories that take government as a redistributive agent present the fact that the equilibrium redistribution level of income attained by private persons is suboptimal. Economic theories imply that if redistribution is left to the individual, the result might be suboptimal redistribution level (Baskan, 2002: 18-19).

However, since there is no measure of optimal redistribution so far, then it is difficult to ensure the level of redistribution of wealth through waqf system was optimal or suboptimal. Nevertheless, a few observations from the researches on the waqf system give an idea. The Ottoman society left the of education welfare to waqf system so much so that the following expression emphasizes its central importance: "thanks to the waqf s during Ottoman a would have resided in a waqf house, slept in a waqf cradle, ate and drank from waqf properties, read waqf books, taught in a waqf school, received his salary from a waqf administration, and when he died, put into a waqf coffin and buried



in a waqf cemetery.”

Therefore, almost all of the researches highlight the central importance of the waqf system on social, economic and cultural life of the Ottoman society (Baskan, 2002: 18-19). In the last one and half centuries, political economists have agreed that state the efficient to inequality. However, Baskan (2002: 2) revealed that the solution in the Islamic world throughout the history has been ‘individual-state cooperation.’ It was observed that the product of this cooperation has been a waqf system.

Çizakça (2000) viewed that a better distribution of income in the economy which is one of modern economic goals can be achieved by waqf. In process, is assigned secondary. There are further implications: a lower tax burden means an enhancement in the consumers’ and producers’ surpluses and a diminution in the “dead-weight cost of the tax”. As a result, lower taxes would have a positive impact on aggregate production while at the same time reducing costs.

Therefore, prices to the consumers would decrease and avoid inflationary growth. Islamic teachings highly recommend individuals to give alms to the poor or to spend money through waqf mechanism, in addition to zakat, for the benefit of general public. Through such voluntary mechanism, individuals are helping the authorities to improve the condition of the society.

As waqf by rich provides to society general and the poor in particular, this feature serves to alleviate the effects of income and wealth inequality. Different from the short-term impact of government budgetary policies, the institution of waqf could eliminate the tendency towards concentration of wealth among society (Siddiqi, 1996). 4. Eradicating poverty Poverty and income inequality have always been among the most critical and enduring problems that the societies face.

There are ways to handle the poverty problems, starting from preventive to curative measures. An important way to alleviate poverty as considered by Sadeq (2002) is charity, which has been playing a role and can potentially be an effective means to overcome these acute problems. Charity has many forms, but a long lasting form of charity is one that has the characteristic of perpetuity.

The institution of waqf is such a perpetual charity in the Islamic system. The Qur’anic’s central heart in this regard is the notion that property should be circulated among all components of the society (al-Hashr [59]:7) and also purified charity [9]:103).

charity is then divided into two parts: (1) voluntary charity called sadaqa, including waqf



(pious endowment) and (2) involuntary charity called zakat (Bonner, 2005). Through waqf, long-term that income can be created and preserved. These assets obviously help the process of production and creation of wealth. Waqf can play an important role in poverty alleviation by targeting poor major of benefits.

Waqf may also be formed purposely to disseminate knowledge and coach skills in entrepreneurship among poor microfinance cannot create wealth unless combined with entrepreneurial skills. Indeed all technical assistance programs including for poverty alleviation can be organized as waqf (Obaidullah and Khan, 2008). The social welfare role of waqf institutions will depend on their type and size.

Waqf be into main The classification is based on the area/domain of waqf which is distinguished as (1) religious and (2) philanthropic. The former would be religious places like mosques, graveyards, shrines/tombs, etc. and the latter would be assets/property given away for non-religious area/domain such as school, hospital, bridge, road, etc.

The second classification is based on the type of beneficiaries, which can be either (1) family members or (2) general community. These classifications are shown in table below.

| Beneficiaries                                                                        | Religious | Philanthropic | Family | A | B | General public | C | D |
|--------------------------------------------------------------------------------------|-----------|---------------|--------|---|---|----------------|---|---|
| From the perspective of poverty alleviation, waqf type A, B, and C are not relevant. |           |               |        |   |   |                |   |   |

Type A waqf is not common as family members can not usually be sole from waqf. B C benefit the poor in economic terms, as the former is meant for family members and the latter are places of worship. Only type D waqf is relevant for poverty alleviation.

The income from philanthropic waqf for the general public can provide services to the poor directly and/or indirectly (Ahmed, 2004). Besides, Islamic financial sector should also play its role for eradicating poverty. According (2007), provision financing the is the application the role Islamic sector well as its unique feature which should be enhanced even further.

In this light, many scholars suggest the creation of intermediary institutions to help small and medium enterprise to grow based on zakah, and . It is the returns from productive waqf and sadaqah that could be channeled to finance productive Muslim small and medium enterprises (SMEs). Hasan (2011) also proposed a waqf -based model cooperative for improving SMEs in Singapore.

MUIS (Majlis Ugama Islam Singapore) as the mutawalli is suggested to set up a subsidiary which takes a form of co- operative to deliver financing toward Muslim SMEs of where source mainly waqf . Meanwhile, Lahsasna (2010) accentuated the role of cash

waqf in order to finance micro and medium sized enterprises (MMEs). 5. Enhancing Economic Progress In general, the well managed waqf properties would enhance economic progress in the country.

Nik Hassan (2008) reminded that it had been attested in the past, particularly during the Ottoman Empire, that waqf and economy was highly connected in a positive direction. As the waqf institution was flourishing, the country's economy was also advancing. The bigger the size of waqf properties, the bigger the size of private sector involvement and the more progress the economy.

There is a positive correlation between active private sector's participation in the economy with national economic progress. More interestingly, since the waqf provides public goods and thus fulfils the society's needs adequately, it solves the problem of under supply of public so observed conventional Given wide involvement of private sector, the provision of waqf for public purposes is so abundant and even creates an excess supply of public goods rather than their scarcity in Islamic economy (Cizakca, 1998).

Giving waqf as a part of spending in the way of God also stimulates the circulation of wealth in the society as envisaged by the Holy Qur'an (al-Hashr [59]:7). The motivation to do waqf given by the Prophet and the promised lifelong and afterlife rewards have encouraged Muslim people to do this noble charity. This action could effectively avoid hoarding and idle wealth in the economy making it keeps circulated and productive which eventually leads to economic progress.

Volume 2, No.1, Juni 2014 29 30 Necessary Prerequisites for the Revitalization of Waqf Realising the remarkably important role of waqf in social and economic development, many Muslim countries have given special attention to the development of the waqf and revivification their and ability to provide those important services they used to provide in the past.

The existing assets of waqf in most Muslim countries represent a huge amount of social wealth that can be developed to produce a lot of social services, especially with the increase in their capital values as a result of the economic and demographic changes. However, are prerequisites must fulfilled the waqf are intended to replay an important role in the development of Muslim's economies.

Below are some of those pre-requisite that put forward by Muslim scholars. Kahf (1998) who has written many papers on waqf suggested such things as follow: Firstly , a legal that a definition of waqf, defines its function and objectives, organizes this institution

effectively, and regulates its social and economic roles.

In addition, such a legal framework should provide necessary legal protection for the waqf properties and governs the repossession of all waqf properties that were diverted to other public and/ or private persons as well as to review the old records of waqf in order to re-establish the right of waqf on many lost real estates. Secondly, revising the management of waqf, especially its investment kind of waqf providing managerial financing to waqf management to help it increase the productivity of waqf properties.

This is done in to two (1) increase efficiency productivity of the waqf properties; and (2) to minimize the potential of dishonest practices and corruption by the waqf managers (nazers). There is also a need to provide a new style of management that suits the waqf institution and to provide sufficient checks and balances on the waqf management.

Thirdly, revising classical concept of Fiqh on waqf in order to accommodate many new forms of potential waqf particularly in the area of waqf of usufruct and waqf of non-physical properties (abstract properties). Similarly, the concept of temporary waqf also needs to be expanded. Since waqf is based on ijthadi laws, more creativity should be exercised in its further development (Karim, 2012).

Fourthly, the of ministries waqf by making them agents of support and catalysts of help in the development of waqf rather than governmental managers of waqf properties. Fifthly, building a master plan in each Muslim country in order to reactivate the waqf properties in such a way that maximizes their benefits and services. Sixthly, recognizing the relevance and importance of family waqf and its role in economic growth and reinstating the provisions that protect and organize the family waqf in particular and promote the idea of establishing new waqf in general.

Furthermore, Ahmed (2004) has also ideas in order to further develop the institution of waqf in the current times. Firstly, enlarging the waqf institution beyond just for religious purposes towards general public purposes. The experiences over the Muslim countries have shown that most of the waqf institutions are religious in nature (mosques, graveyards, and shrines) and thus are not contributing much to the welfare of the poor. It seems that people are more aware of zakah and shadaqah as means to tackle the problem of poverty.

Secondly, enhancing the quality and quantity of waqf institutions and investing in undeveloped waqf properties. According to Karim (2012), various contemporary modes financing be for purpose as sukuk (based on musharakah, or ), REITs (real estate investment trusts), and istisna. In addition, some traditional methods of waqf financing

still could also be used like hukr/hikr (long lease or perpetual lease use for renting or leasing), ijaratyn (two leases), and khulluw (loan contract made to waqf which commonly used in Egypt for rental).

Additionally, Alias (2012) proposed a new model called Enterprise Waqf Fund (EWF) by combining the cash waqf model and venture capital. Having planned to make an investment in waqf assets, some following Shari'ah and decision issues need to be observed such as (1) permanent versus temporary waqf ; (2) movable versus immovable assets; (3) capital depreciation or (4) guarantee; risk return of (6) income accumulation versus capital appreciation; (7) potential of negative income; and (8) istibdal and sale of waqf assets (Karim, 2012). Thirdly , increasing waqf quantity by establishing new institutions.

It has been observed in the Muslim countries that new waqf institutions are not being established. One reason of limited new waqf institutions might be caused by the perception that waqf should be in the form of land and real estate which necessitates a big amount of money. Only the very rich people thus can afford to create new waqfs nowadays.

Therefore, in order to increase the number of waqf properties, laws and regulations as well as fiqh concept of waqf should be revised accordingly to facilitate the creation and development of new waqf institutions in the current times. Finally, Rashid (2011: 1-4) highlighted the importance of comprehensive Volume 2, No.1, Juni 2014 31 32 survey of waqf properties to enhance the effectiveness of waqf management.

This may include such information on the exact number, nature, value, income, objects, administrative structure and other details of waqf properties. Conclusion Waqf has a socioeconomic throughout of Islamic civilization. It was the fact that essential services were all provided at no cost whatsoever to the government. This has certainly had many important implications and effects to the overall economy.

By providing essential services to society at zero cost to the state, the waqf can contribute towards the ultimate goals of every modern economy; a massive reduction in government deficit. This, turn, a in deficit, lowers the need for government borrowing, and leads to a reduction in interest rates and, thereby, cuts out a major impediment for private investment and growth. Waqf could also restore distribution of income and wealth and play a vital role in eradication poverty.

Finally, waqf will enhance the overall economic progress of the country. More interestingly, waqf can fulfil the above-mentioned functions without any state coercion

or through the usual method, i.e. redistributive taxation, but through voluntary donations made by the well to do people in the society.

All these vital roles of waqf would be possible to achieve in modern times if some prerequisites regarding legal framework, fiqh concept of waqf, management and planning can be comprehensively improved. Additionally, making waqf properties generate income, enlarging waqf towards socioeconomic purposes and establishing new waqf institutions are also strategic and important ways to do. Wallahu a'lam bi al-sawab. Bibliography Ahmed, H. 2004. Role zakah awqaf poverty . Occasional Paper, No. 8. Jeddah: IRTI/IDB. Ahmed, H. 2007.

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