

**Community Foundations and Waqf:  
A new paradigm for old concepts**

by

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*a new initiative for a new era*

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## Abstract

In this era of globalization, the reality in many developing countries is that the gap between the rich and the poor is ever increasing. There is an increasing call for local initiatives to be established to reverse this trend. The community foundation concept has proven to be especially powerful in addressing some of these imbalances, because it works at the local level, engaging and encouraging communities to take ownership of the process of addressing their own needs and uplifting their own communities.

Community Foundations are thought to be different from other philanthropic organisations in that they are uniquely positioned to promote community development and personal empowerment. They are dedicated to increasing community capacity for solving local community problems. They are positioned to bring people together to work toward the collective good.

The principles, structure and characteristics of a Community Foundation is essentially very similar to a Waqf. Among the common features that set most community foundations and awqaf institutions apart from other foundations is their status as independent institutions supported by funds from many donors which are used to address local needs. Furthermore, both community foundations and awqaf foundations usually seek to build endowed funds which will make funds available in perpetuity to provide social and community services and to address changing community needs.

This paper discusses the principles and characteristics of community foundations and argues that Awqaf organisations worldwide should promote the establishment and use of the community foundations to effect social change. This paper also proposes that Awqaf organisations the world over should promote Social Justice Philanthropy through establishing the community foundation model together with strategies for wealth creation. The goal is to eradicate intergenerational poverty and to promote the empowerment of communities.

## **Introduction**

The recent revival of the Waqf institutions in Muslim communities worldwide has raised tremendous opportunities for tackling social problems through the Islamic concepts. Much has been written in the past two decades on developing the fiqh of waqf, on the modernisation of the management and legislative aspects of waqf. New initiatives relating to the downstream use of waqf funds through Islamic finance and micro finance have also emerged. And there is also the call for using awqaf institutions to play a developmental role in underprivileged and previously disadvantaged communities.

A fact that is not so well recognised is that the Islamic concept of waqf has a modern equivalent, the Community Foundation (CF). Like the waqf, CF's are organisations that pool donations from diverse sources into a coordinated investment or endowment and acts as a grant making facility primarily for social development. The key difference is that the CF's are non-governmental organisations that usually work within defined local areas. Community foundations today are a global phenomenon with 1400 existing around the world of which over 700 are in the United States.

CF's are regarded as one of the fastest-growing branches of the philanthropy sector. Although there is an increasing amount of literature becoming available, the concept is still relatively unknown outside philanthropic circles and has not yet caught the public eye outside of the USA .

This paper suggests that the similarities between the waqf and the CF should motivate awqaf institutions worldwide to pursue their community development through the CF concept with the same zeal that they are pursuing modernisation of their management, financial and legal affairs. The Cf model is particularly amenable in the development of communities that have been previously disadvantaged and also in communities emerging from repression and conflict.

The paper also discusses the features, characteristics of CF and also illustrates the leadership role that CF and waqf could play. The paper also examines the role of

and the benefits to donors when working through the CF's. The paper also takes a brief look at the emergence of CF's in Muslim societies.

The paper proposes that the institution of Awqaf, combined with the use of modern societal structures, the community foundations, modern financial instruments, and new communication and social trends, makes Awqaf an ideal vehicle for mobilization of community resources to provide sustainable incomes to grassroots civil society institutions for the empowerment of the poor.

### **Background information: Human rights, poverty and social justice philanthropy**

Poverty is still rarely seen through the lens of human rights. Rather it is perceived as the tragic but inevitable result of choices made by people or the generations before them. At best those living in poverty - countries and individuals - are portrayed as unfortunate, at worst as lazy and undeserving. (Munshi, 2010) Some scholars are of the view that poverty is not, in itself, a violation of human rights. However, government action or inaction leading to poverty, or government failure to respond adequately to the conditions that create, exacerbate, and perpetuate poverty and marginalisation, often reflect - or are closely connected with - violations or denials of human rights. ( World Health Organization, 1978). The importance of integrating human rights into development cooperation and poverty eradication is now recognized by UN agencies and various donor governments.

An-Naim and Abdel Halim (2006) have made a seminal contribution to the concept that a rights-based approach is essential for poverty eradication and that this approach has its foundations in the teachings of the Qur'an and Sunnah.<sup>1</sup> They stressed that by a rights-based approach, it is meant that there is a strong moral and social entitlement of poor and disadvantaged segments of society to material assistance and support *as a right*, rather than out of condescending pity. Although charitable giving should not be imposed as a legal obligation, conceiving it in terms of a right in a moral and social sense would promote a higher level of

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obligation to give, they say. In their view, the strongest argument for a rights-based approach implemented through philanthropic organisations is its ability to achieve greater respect for and protection of the human dignity of the beneficiaries.

Social justice philanthropy is a recent concept that is compatible to the Islamic philosophy. It is the practice of making contributions to social organizations that work for structural change and increase the opportunity of those who are less well off politically, economically and socially. (National Committee for Responsive Philanthropy, 2003). Therefore, social justice philanthropy becomes a process through which we as a society increase the ability of the least well off to attain greater political, economic and social power and a more equal society.

Whereas traditional charity does not challenge existing power and wealth relationships, and in fact, entrenches some of the inequalities in society, social justice philanthropy advocates a funding philosophy that is based on the principles of social, economic and political justice. It attempts to bridge the gaps between the different social classes.

### **The Community Foundation**

Most emerging, poor and disadvantaged communities lack social cohesion. This stifles their ability to organise and to collaborate to transform their societies. They also lack the capacity to attain the necessary financial and material resources, the skills and expertise needed to allow them to overcome their living conditions. This makes the need for grass roots based solutions become imperative, and the global success of the CF model for local development appears to make this an ideal vehicle to fill in this vacuum.

The growth and popularity of the CF opens a new paradigm for community development and empowerment, where the community is no longer viewed as always being the receiver of other peoples kindness. The CF marks a shift away from the top-down strategies of many government and international aid programmes towards 'people-led development'.

According to the Mott Foundation, we have witnessed repeatedly the flexibility and creativity of community foundations and community-based philanthropy not only to channel financial resources to local charities, but also to establish partnerships, foster collaborations, nurture vitality and build endowment — all to benefit communities for the long-term. (Reynolds, 2008)

## **History of CF**

Community foundations have now been in existence for nearly a century. The first CF was founded in 1914 by Frederick Goff, a banker in Cleveland, USA. His vision was to pool the charitable resources of Cleveland's philanthropists, living and dead, into a single, great, and permanent endowment for the betterment of the city. Community leaders would then forever distribute the income accrued from the Foundation's resources to fund charities within the city.

A steady stream of CF's followed in the USA from Goff's example. In Canada, the first CF was established in 1921. There was an upward spike in new CF after the 1969 Tax Reform Act made it more attractive to donors. The past two decades has seen this concept mushroom on a global level.

Today, There are nearly 700 community foundations in the United States with 97 community foundations in Indiana and 65 in Michigan alone. The community foundation model has spread throughout the world. There are at least 470 community foundations in 41 countries outside the United States, with at least another 140 in development around the world.

Recently, CF have started making their presence in the Muslim World, notably in Egypt and Turkey. These will be discussed later in this paper.

## **Understanding the CF**

The CF is a flexible entity and there have been several definitions, each with minor variations. The following definition and brief description by the WINGS Web and cited by the World Bank provides a good understanding of what a CF is and what are its key roles:

“An independent, nonprofit, philanthropic organization working in a specific geographic area which, over time, builds a collection of endowed funds from many donors in the community. It provides services to the community and its donors, makes grants, and undertakes community leadership and partnership activities to address a wide variety of needs in its service area. A community foundation is a vehicle for local donors who wish to contribute their cash, trusts, bequests, or real property to create permanent endowments that will benefit the community in perpetuity. Using the investment earnings on each endowed fund, a community foundation makes and builds capacity within the community to address local needs and opportunities. Their task is to build substantial, permanent funds from which grants are made to local charitable and community organizations.”

It would be fair to state that any modern scholar of awqaf would accept the above definition and explanation of waqf, except for the words that limits CF to a specific geographical area. The point really is that though the Islamic waqf is not limited by geography, a careful examination of most waqfs, whether religious or philanthropic, usually operate within a specific geographic location anyway. Families, individuals, businesses, and nonprofit groups establish funds within community foundations into which they can contribute a variety of assets to be used for charitable purposes. The people or organizations that establish the funds can then recommend that grants be distributed, in the name of the fund or anonymously, to qualified nonprofit groups and schools. In the USA the donor receives a charitable deduction in the year that gifts are made into their funds, but not all countries where community foundations currently operate provide such incentives for donors. The assets of community foundations are pooled and invested, with donors typically having a choice of investment products.

The funds established at community foundations can be non-endowed or expendable funds (i.e., the corpus of the fund can be spent in its entirety) or they can be endowed, which limit distributions to the interest earned on the assets and/or the amount granted by the foundation as long as the corpus is not spent. Endowments last in perpetuity due to the corpus never being able to be spent.

In taking a broad view of the term community foundations, the GFCF ( Global Fund for Community Foundations) describes three elements which GFCF perceives as essential (Hodgsen, 2009). “The organisation should have, or at least aspire to have, multiple stakeholders who seek to benefit the whole community. The first essential element is good governance – the organisation needs to have a diverse, transparent board that represents the community at large. The second is that it should mobilise resources from multiple, preferably local, sources. The third is that it uses its grantmaking function as a key development tool – it’s important that the organisation assign resources to those who need them most, and not get lost in its own agenda.”

### **Characteristics of a CF**

A community foundation is a public grantmaking charity that raises funds from a variety of sources, with the aim of building an endowment as a permanent resource for a local community. In the Global Status Report 2008, (Global Status Report on Community Foundations, 2008) articulated that the principal characteristics of a community foundation were:

- to seek to improve the quality of life for all people in a defined geographic area;
- to be independent from control or influence by other organizations, governments or donors;
- to be governed by a board of citizens broadly reflective of the communities they serve;
- to make grants to other nonprofit groups to address a wide variety of emerging and changing needs in the community;

- to seek to build a permanent resource for the community, most often through the creation of endowed funds from a wide range of donors, including local citizens, corporations, governments, and other foundations and nonprofits;
- to provide services to donors to help them achieve their philanthropic goals;
- to engage in a broad range of community leadership and partnership activities, serving as catalysts, convenors, collaborators and facilitators to solve problems and develop solutions to important community issues;
- to have open and transparent policies and practices concerning all aspects of their operations; and
- to be accountable to the community by informing the general public about their purposes, activities, and financial status on a regular basis.

Not all of these characteristics are necessarily present at the same time for all community foundations. Wings

### **Leadership role of the CF**

The CF is deeply rooted within the local communities that it serves. It develops a knowledge base and creates capacity within the community that allows it to play an important leadership role within the community.

The Mott Foundation (Reynolds, 2008) defines a community leader as an individual or organization that identifies an issue, has a general sense of a desired outcome, and conducts a process that includes a broad range of community interests. Ultimately, this results in consensus about a method to achieve a specific outcome. Sometimes this leadership takes the form of acting as a convener and bringing together differing elements of the community. In other instances, the community foundation initiates the process to effect the desired outcome.

The leadership role of the CF is further extended to explain the financial role of the CF. In addition to the financial resources that can be invested in promising strategies, Easterling (Easterling, 2008) argues that most community foundations possess three other important assets.

- First, almost all community foundations have a mission that relates directly to improving the common good of the larger community, as opposed to promoting a narrow set of interests or a specific constituency.
- Second, a community foundation typically has important community knowledge, including knowledge of the critical problems facing the community (both surface-level and more deep-rooted), the various organizations that are in a position to address those problems, and the underlying political and interorganizational dynamics that will either inhibit or facilitate efforts to improve the community.
- Third, community foundations generally have widespread credibility among donors (often the wealthier residents of the community), nonprofit organizations, businesses, public officials, and even neighborhood groups and grassroots leaders. With this combination of mission, knowledge, and credibility, a community foundation is in a position to mobilize local residents and leaders around a change agenda, even if the underlying issues are contentious.

An alternative way of looking at the leadership role of the CF is to identify tasks that the community foundation may be best suited to fulfill effectively. On the basis of his experiences with CF's, Easterling (Easterling, 2008) suggested four comparative advantages of CF over other traditional organizations:

**Credibility:** because of its stature in the community, its non-partisan nature, and its credibility with so many different constituents, a CF is able to tell the truth about what is right and what is wrong within the community. And in so doing, expect that the people throughout the community and its donor community will take notice of this analysis. In this way the CF can set the public agenda in an honest and meaningful way.

**The power to convene:** Sterling Sperin of the Peninsula Community Foundation defines this as: "Convening is not just jargon for committee meeting. It's truly a term of art which means bringing people together for an open-ended, opportunistic and inclusive conversation" (p. 22).

When a community deals with the topic of social capital, many of the issues that arise are complex, entrenched, and even contentious—issues such as race, racism, immigration, the quality of public education, inequity in wealth, gated communities, and the distribution of power. This is also true in previously disadvantaged communities and also to communities emerging from conflict situations. Again, because of its broad credibility in the community, the community foundation is able to bring together players with different perspectives into a neutral space for dialogue and problem solving.

**To be inclusive:** The third advantage is that community foundations are uniquely positioned to legitimize and support residents who have historically been excluded from community problem solving, such as people of color, immigrants, and those with a low level of wealth or education. Building social capital is ultimately about expanding and diversifying the number of people who play an active role in civic life, along with expanding and diversifying who is in relationship with whom.

### **Empowerment**

The CF is viewed as a civil society initiative that is driven by formation of partnerships and alliances within, and from outside, the local community. Instead of being dependent on outside handouts that reduce the poor to be always the receiver, the CF is involved in creating and funding local projects that projects the local community as active subjects that take charge of their own development. The goal of such development is to create a sustainable future.

However, community participation requires a preceding phase of community consultation in which members can become involved in and share control of the development process itself. The community's values and traditions should help shape the project, not only for reasons of upholding democratic principles, but because citizens possess knowledge that can dramatically affect the development process. Consultation leading to participation can unlock a storehouse of human, social, and cultural capital, the exercise of which on their own behalf can solidify commitment and provide vital lessons in self-determination, empowerment, and

producing the cultural self-confidence needed to ensure that development projects are sustainable.

When communities cease being recipients of aid and instead become partners for change, they assume ownership over the development process. Empowerment of this sort is infectious: it easily transfers to other aspects of community life beyond the scope of the development project. For these reasons, lending agencies and development organizations recognize that participation must be nurtured despite the frequent difficulty of arriving at consensus. Indeed, a 1994 World Bank study on participation concluded that “although lasting benefits from participation take longer to emerge, and are more difficult to quantify, over time they can be expected to offset incremental costs.” Positive externalities include: fostering training in democratic decision-making; allowing community participants to supply “sweat equity” to the project, hence stretching development dollars; and facilitating an evaluation process in which community members willingly help generate and assess data measuring the project’s success.

### **Donors perspective**

One of the cardinal principles of the waqf law is that the conditions and stipulations of the donor needs to be respected and protected. It has always been recommended that “the conditions of the waqf are similar to the texts of the legislator”. In the main, the same relationship exists between the donor and the CF. There are specific benefits to the donor of a CF, when compared to other traditional charities.

A community foundation is essentially a repository for charitable funds set up by local and other donors. Many CF’s depend mainly on local donors. However, donors to CFs can come from a broad base, including local individuals and small businesses. Donors could also be corporate, other civic organisations and NGOs. The range of donors that finance the activities of a specific CF could be determined by the policy guidelines set out by the individual CF itself.

The foundation helps each donor identify their charitable interests and then carries out critical functions that allow those interests to be achieved: investing the donor's money in a diversified portfolio, soliciting applications from nonprofits that fit the donor's interests, managing the grantmaking process, and monitoring grantees' progress toward goals and objectives. Because donors have different areas of interest, community foundations have traditionally funded nonprofit organizations carrying out a variety of programs and services. (Easterling, 2008)

What's different about giving through a CF is that giving comes alive. Many donors are not satisfied with writing cheques from a distance, they want to learn about their community and get involved with organisations that are meeting local needs. People giving through a community foundation can be as involved in the process as they want to be:

- Some donors meet with potential recipients on 'seeing is believing' tours and annual celebration events. Many donors become patrons of the CF that they fund.
- Some donors receive profiles describing potential projects,
- All donors can count on professional standards from community foundation staff who adhere to accredited 'donor care plans' which ensure, regular bulletins or meetings and continuous feedback on how money is being spent and what it has achieved. (CFN UK).

Donors can also act as expert advisers to CF. Community foundations are the vital link between local donors and local needs, connecting people with causes and enabling donors to achieve far more than they ever could by themselves. Because community foundations are independent and 'cause neutral', their expert advice and extensive local knowledge can help donors to make a lasting impact in the areas they care most about.

From a donors perspective, giving to a CF is hassle free. Donors can concentrate on the important and enjoyable experience of giving, without the administrative burden attached to setting up a family trust or private foundation. A fund can be established with a simple agreement in just one meeting.

Community foundations take care of all legal and tax requirements, as well as grant administration such as writing cheques, tracking recipients and keeping records. Experienced investment managers ensure that donations are professionally managed in pooled funds for maximum efficiency.

The funds a CF receive are endowed or invested. This secures several benefits to donors:

- The ability to satisfy donors' charitable instincts to “give back” to the community.
- The knowledge that a gift made at a point in time will provide income forever, and that the foundation will invest the gift so that its buying power is maintained.
- The ability to indicate the purpose for which the permanent endowment is established, accompanied by the knowledge that the community foundation has the responsibility to alter that purpose, should it become obsolete over time.
- The recognition that will be accorded to the donor, or the person for whom the fund is named, forever.
- The knowledge that decisions concerning use of income from the fund, as far into the future as can be imagined, will reside with a group of knowledgeable local citizens who will understand the needs and opportunities within the community

### **Community Foundations in Muslim societies**

Although CF have been in existence for almost a century, it is only recently that CF's have started to emerge in Muslim societies. The two CF from Muslim countries, that will be discussed are the Waqfeyat al Maadi Community Foundation (WMCF) in Egypt and the Bolu Community Foundation (BCF) in Turkey. There have recently, also newly established CF in Palestine and Bosnia. Waqfeyat al Maadi Community Foundation (WMCF)

The WMCF was founded in 2007 and is the brainchild of Marwa El Daly. In establishing this CF, she has achieved, from an awqaf perspective, two important milestones:

1. The WMCF is the first foundation that carries the name Waqfeya in modern Egypt that is not under the supervision of the Ministry of Endowments (Awqaf).
2. The WMCF has successfully merged the Islamic waqf to the modern CF concept.

Waqfeyat al Maadi Community Foundation (WMCF) (Waqfeyat Al Maadi Community Foundation, 2007) – was established as a Civil Society non-profit, grant-making foundation with registration number 907 at the Ministry of Social Solidarity. Waqfeyat al Maadi CF is a community-led philanthropic change-agent that catalyzes change through community social investments and Waqf (authentic philanthropic donor-advised funds). WMCF is dedicated to enhance the quality of life for the under-privileged communities in the areas of Maadi and Helwan under the umbrella of social justice and sustainable philanthropy through strategic grant-making to individuals and grass-roots Civil Society Organizations (CSOs) in its surrounding community. The primary function of the Waqfeya is to give grants and capacity building trainings to CSOs in Maadi and its surrounding shanty areas to encourage job-creation, entrepreneurship building, social mobility and interdependence among all sectors in the community.

The objectives of the Foundation are to lessen the gap between rich and poor people in the Al-Maadi area and its suburbs, improve the standard of living of the residents of the area by reactivating the idea of the social endowment and update the concept of endowment for the service of the society. The Board of Trustees of Maadi Community Foundation consists of seven socially active experts, businessmen and women, and academic personnel, specializing in development, who live in the Maadi area.

Maadi Community Foundation aims at reviving and modernizing the concept of endowment (waqf) as a means for encouraging sustainable non-governmental financing and development in Egypt. Civil society's heritage in Egypt is deep rooted and in order to begin and support development efforts that befit our time and are models for today's civil foundations we must utilize an old concept, the waqf endowment, so it is a channel to mobilize direct domestic resources towards

sustainable development. Maadi Community Foundation plays a leading role among civil society organizations by adopting a permanent (firm) financial system and contribution paradigm.

#### Building a local, independent profile

Once established with an official presence, the Foundation (Waqfeya) began to tap into the local community's resources, persuading local philanthropists to contribute donations to set up a programme for income generation in the Waqfeya that would allow the Foundation to start small jobs for people while distributing their Ramadan bags – traditionally given to poor people in the fasting month of Ramadan. Volunteers were recruited primarily to engage in the food distribution in Ramadan but, more importantly, to be trained at the Waqfeya in how to assess the needs of a community and engage with people to discover their strengths and potentials. The volunteers and community members began to formulate plans for the community, identifying the opportunities created by local factories and industries (which would have leftovers that could be put to productive use by people in the neighbourhood), drawing up lists of people's skills, and seeing where there were openings in the physical environment of the community for these skills to be put to productive use. By these means, the Waqfeya engaged small community-based organizations (CBOs) as potential grant receivers, in an attempt to shift their approach from charity to change-driven philanthropy.

#### **Bolu Community Foundation (BCF) in Turkey**

The community foundation movement in Turkey is still in its nascent stages. Yet it shows great promise and continues to attract the attention of the public, private and non-profit sectors, as well as the international community.

The first community foundation in Turkey, the Bolu Community Foundation (BCF), is legally registered and operational since June 2008. A year after its establishment in June 2009, BCF had a Board of Directors that is representative of the community; effective committees for advising, fundraising, grantmaking, auditing; and policy papers outlining the Foundation's policies with regards to issues such as conflicts of interest, transparency and grantmaking. In short, the Foundation's organizational skeleton was completed.

In 2010, BCF Board made initial contacts with local media, business community, civil society organizations and the local university through a series of launch meetings (12 meetings in total). BCF also managed to fundraise 30.000 Turkish liras (approximately 20.000 USD) in both restricted and unrestricted funds. They administered 9 small grants ranging from 200 to 2000 USD to various civil society organizations and student groups. Finally, the foundation launched two signature programs: Early Childhood Education Program and Scholarship Program in 2010. More information in Turkish is available at [www.bbv.org.tr](http://www.bbv.org.tr)

In late 2010, the Third Sector Foundation of Turkey (TUSEV) took a step to promote the community foundation model across the country. Using Bolu as an example, TUSEV is undertaking a series of meetings to promote and encourage the establishment of community foundations in other provinces. So far, business and civil society leaders from five provinces have been briefed on the issue. The Bolu Community Foundation (BCF) founders obtained great support for their new foundation from the Initiative. The Initiative involves a broad range of activities, ranging from community foundation movement information sharing, advocacy work for a better legal environment, providing technical support, infrastructure building, to researching best practices from abroad. Under this program, TUSEV has been providing BCF with technical support on issues (as well as sample forms and policies) around governance (committees, personnel, etc), fund development, grantmaking, and other core operational issues.

## **Conclusion**

The Community Foundation should be regarded as the modern equivalent of the waqf. As we examine recent initiatives to encourage good governance, to provide effective legislative framework for protection of waqfs and the use of Islamic finance and micro finance to fund awqaf projects, so we should also explore the use of the community foundation as a vehicle for community development.

Community foundations help individuals, families, businesses, and nonprofit agencies achieve their charitable and financial goals by providing tools and resources that make

giving easy, flexible, and effective. CF's has the potential to provide leadership and skills to emerging communities. The establishment of CF in Muslim societies is a trend that should be encouraged.

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