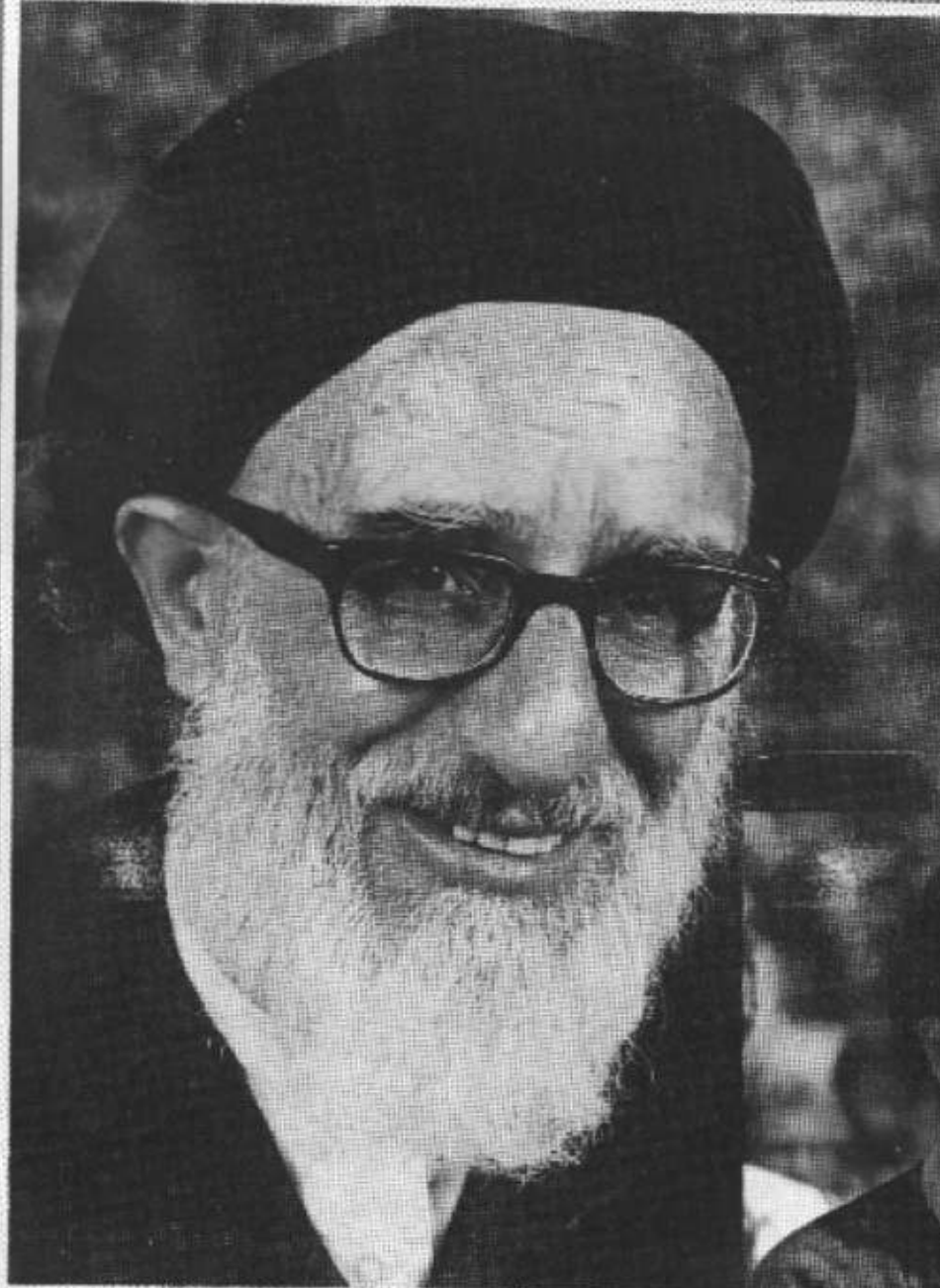


PAYAME HAAJAR

THE MESSAGE OF HAAJAR

Social, Political, Cultural, Legal And
Arts Publication of Women...

Shahrivar 1371 (September 1992)
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**Special
Anniversary
Issue**



IN THE NAME OF ALLAH, THE
COMPASSIONATE, THE
MERCIFUL

**Statement on the Occasion of the
Anniversary of Ayatollah Taleqani's
Demise**

Shahriwar 19 marks the anniversary of the demise of a learned, sympathetic, gnostic, and indefatigable combatant who spent a fruitful life devoted to the Cause of Allah, assisting the oppressed people. For this purpose, we ask our sincere and interested fellow countrymen to send any form of reminiscents, photographs, writings, poetry, and cassettes or video tapes, or works by the late Ayatollah Taleqani that they might have, to the Islamic Institute of Women.

Head of the Islamic Institute
of Women

**Azam Taleqani
Director,**

**The Islamic Institute of
Women and
the Payame of Haajar**

PAYAME HAAJAR
(International Organ of the IWI)
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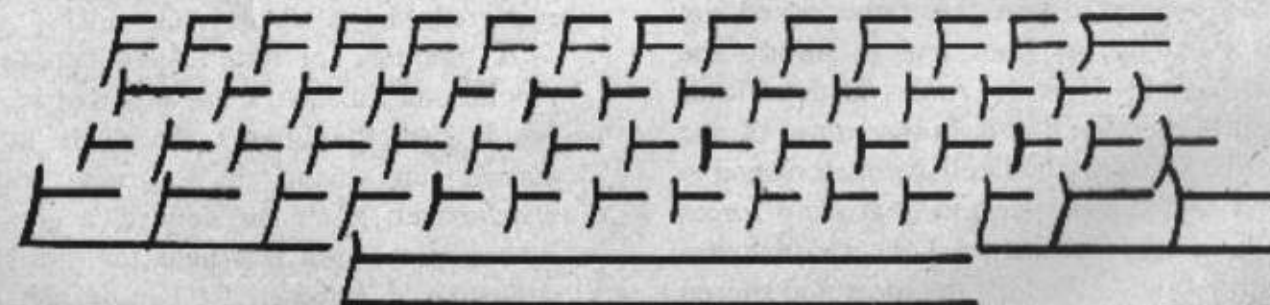
(Special Anniversary Issue)

Social, Political, Cultural, Legal And Arts Publication of Women....

PAYAME HAAJAR
THE MESSAGE OF HAAJAR

(International organ of the IWI) Founder, Editor, & Managing Director Azam Alaie Taleqani Editors: English H. Shirazi & M. Karbusi Board of Editors: Mr. H. Shirazi Miss Jalali Graphist: Mrs. A. M. Nowruzi Layout: Mr. N. Ghabchi Typesetter: Mr. K. Eghtesad Mrs. E. Ashtiani Printers: Iranchap.	Table of Content: 1) Statement on Occasion of Ayatollah Taleqani's Demise 2 2 Biography of the Late Ayatollah Taleqani 4 3) The Islamic Thought Conference 7 4) Foreign Capital Investment As Perceived by Ayatollah Taleqani 8 5) Dr. Ali Shariati's Red Shiism 14 6) 'It Won't Happen to me 22 7) Women by the year 2000 26 8) Are Men Superior to Women 30 9) Women & Seien ce 37 10) Jihad & Shahadat 38 11) Third International Peace Conference 40 12) Women and the World 42 13) Islamic Banking 44 14) Homicide in Bosnia-Herzegovina 51
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In the Name of Allah, the Beneficent, the Merciful

Biography of Late Ayatollah Taleqani

1) Birth: On the inside cover of a Quran, his father had written: "Seyed Mahmood Taleqani was born on Saturday Rabi ul-Awwal 4, 1329".

2) His Father: Late Ayatollah Seyed Abolhassan Taleqani fought against the monarchy of Reza Khan and was a colleague of late Modarres. The Ayatollah studied at Qazvin for a while. Then he went to Tehran and studied there with Sheikh Ali as his instructor. He was then transferred to Isfahan where he studied with Sheikh Mohammad Hussein Isfahani as his teacher. After wards, he went to Karbala and Samara where he became a student of Mirza Shirazi. He took a six-month-long course with late Sadr who was the "marji taqlid" (religious source for following) of his time.

3) Childhood: Among memories related by the late Ayatollah concerning the time when he was about 10 to 12 years old were sessions held at his father's house against Reza Khan. Late Modarres was among the people who had a major role in running such sessions which were held with the presence of the Ulama. The late Ayatollah observed these fervent sessions. His father asked him to stand by the door and to inform the participants if state forces and officials approached the house. In the course of one of the sessions, the late Ayatollah rushed in and told the participants that state forces were approaching. The participants immediately called off the meet and started



reciting "Amman yujib" When the official came in and told Ayatollah Seyed Abolhassan Taleqani that he wanted to speak to him, the Ayatollah ignored him and carried on with his recitation. The official who saw this situation finally left the place.

At last, Reza Khan put an end to holding such sessions. For a while, Ayatollah Seyed Abolhassan Taleqani and his honorable son went into hiding in gardens around Shemiran. Modarres was finally exiled but, in the period of his exile, he kept up his contact with the Ayatollah. His messages, hidden in former cigarette folds, were given to the Ayatollah by some gendarmes. This went on until finally Modarres was martyred. May Allah bless his soul!

A feature of late Ayatollah Seyed Abolhassan Taleqani's life was that he did not live on the Imam's share. He rather earned his living by working as a watchmaker. After his demise, a glorious funeral procession was held for him. The strangulation imposed by Reza Khan lost

hue after the Ayatollah's demise because, up to that time, funeral processions were prohibited. Despite this prohibition, however, the people of Tehran held a glorious funeral procession for the grand Ayatollah.

4) Education: In the initial days of the establishment of the Qom Theological Center by late Ayatollah Sheikh Abdulkarim, Taleqani was introduced to the Sheikh by his sister's husband Ayatollah Seyed Muhiddeen Taleqani. Ayatollah Taleqani started studying there and his instructors were late Seyed Mohammad Hujjat, and late Ayatollah Seyed Mohammad Taqi Khonsari. He got the degree of "ijtihad" from late Haj Sheikh Abdulkarim.

Start of Political and Social Activities

5) First imprisonment: In the years 1317 and 1318 when Ayatollah Taleqani came to Tehran, a group of youths who had become keen and thoughtful persistently asked him to hold sessions on exegesis for them. In those years of strangulation imposed by Reza Khan, the Ayatollah secretly held sessions on exegesis at home.

In the year 1318, at the Gelobandak Crossroads, a state official insulted a woman and wanted to take off her veil. The Ayatollah defended that woman and, like Musa in the period of ignorance imposed by the pharaohs, he grappled with the official. He was arrested and sentenced to imprisonment on the charge of insulting high-ranking officials of the country. (The Esfand 1318 census indicates that when census was taken, the Ayatollah was in prison).

After being released, he continued holding sessions of exegesis until Shahrivar, 1320.

6) After Shahrivar 1320: "The Center

for Islam":

After Shahrivar 1320, the Ayatollah embarked on setting up "the Center for Islam" in Amirriyah Street. In this Center, a series of lectures were delivered by him to enlighten the people. Likewise, the Center published a magazine entitled "Student". Among those working on this magazine were Engineer Mahdi Bazargan and Dr. Sahabi whose friendship with Ayatollah Taleqani started from this point and continued to his demise (Of course, this acquaintance was deep-rooted. At the time of Reza Khan, a propagation session was held by Ayatollah Taleqani's father and Engineer Bazargan's father, late Haj Abbasqoli Bazargan, at the Marwi School to guide the believers and to make propagation for the people of the Book. The propagators were invited to these sessions and engage in discussion. They guided the youths who faced doubts in this regard. The proceedings of these sessions were printed in a magazine called "Al- Balagh" but only one issue of it





was published and the ruling system halted its publication. The sessions were then held in the house of late Haj Abbasqoli Bazargan since they were suspended at the Marwi School).

In this period (after Shahrivar 1320), the Islamic Association of University Students was set up with the cooperation of Engineer Bazargan, Dr. Sahabi, and some pious and active students. Likewise, the Muslims' Union evolved under the supervision of late Haj Siraj Ansari. Ayatollah Taleqani had a major and active role in their establishment.

7) Exegesis of the Quran: Among the Ayatollah's activities in this period was his exegesis of the Quran (For the first time, the Quran was brought to the scene in the lives of people and its realities were explicitly expressed and it was indicated that the Quran guides and leads the lives of the people and is not solely for the sake of being recited at mourning ceremonies). He also taught the "Nahj ul-Balaghah" in this period.

In addition, he had close cooperation with Haj Mirza Khalil Kamarei in translating and topically formulating the "Nahj ul-Balaghah". Some volumes of it such as "Nahj ul-Balaghah and war", "Nahj ul-Balaghah and ..." were printed but this

did not continue.

In the preface to the book entitled "Nahj ul-Balaghah or the Alawi Encyclopedia", Section on war, published in 1324, Mr. Kamarei wrote: "We are grateful for the intellectual cooperation of Allameh Seyed Mahmood Taleqani--may Allah increase the likes of him--who has nothing in mind but "taqwa" (piety) and rendering service."

At the time when the policies of the world-mongers and their domestic hirelings prevented the spread and influence of revolutionary and humanitarian thought such as the teachings of the Quran and Islam, the Ayatollah took the Quran to the youths. In his sessions on exegesis and lessons on the Quran, fervent youths took part and one of them was late Nawwab Safavi, the leader of "Fidacyan-i-Islam" (the Devotees of Islam).

8) Trip to Azerbaijan: After the 1325 Azerbaijan events, Ayatollah Taleqani travelled to Azerbaijan on behalf of the Muslims Union and the Ulama Society to see to the situation there. He presented a report on his trip as he should have done but it did not please some Ulama.

(to be cont'd).

" This is the continuation of an account that appeared in the Winter 1991 Issue of the Payame Haajar concerning the Islamic Thought Conference held at Tehran Jan 29-31,1992. The Payame Haajar is now being published as a magazine in a better and improved form and content."

The Islamic Thought Conference

(part Two:)

5- The conference is following with interest and worry, the recent development in the Islamic world; happy for the growing Islamic awakening with roots among the masses, and all Muslims attracted to it, gathering together in Islam; happy about the demands of the masses for the rule of Islam, and the governance of its legislation---- a matter that is disturbing the world arrogance, who see in it a serious threat to their materialistic cultural hegemony. However, we are also worried because of the threats that these Movements are facing, threats like pressure, encirclement and containment ---- a matter that is certainly not acceptable to us, and we

strongly demand a stop to it.

6- The Conference condemns the suppression of freedom in Algeria, that has resulted in the abortion of all Muslim social interests, and strongly demands for a guarantee to respect the rights and demands of the people.

7- Recently, a new idea has been introduced to the political scene by world imperialism, in the name of "The New World Order", which, in other words means the full hegemony of one super-power. Of course, this has been one of the outcomes of the invasion of Kuwait by Iraq. We most certainly refuse to accept the nomination of American imperialism in

the role of the only world power that may freely bully the whole world in whatever manner it likes. We call for an international system that respects the will of all nations, and attends to their moral welfare.

8- We condemn American presence in Islamic lands, especially, in the Persian Gulf. Of course, their pretext for this presence was Iraq's invasion of Kuwait. But there is no doubt that this incursion has upset the Muslim masses everywhere. For this reason, we call upon the regional states to bear the responsibility of stabilizing the region, rather than leaving it as an open field for the world arrogance to play around

it which is certainly not here to seek help Islam and the Muslims.

9- The Palestinian problem is considered as a central issue. We call upon all nations and states in the Islamic world to shoulder the responsibility of liberating the Holy Land (of Quds) from end to end, and to support, by all means, the blessed uprising within Palestine. We also condemn all plans and proposals for the solution of the Palestine issue through the indignity of Muslims, under the so-called peaceful means, like the Camp David Accord, or the Madrid peace conference, or similar other arrangements.

10- The Conference emphasizes that Islamic unity is the most important characteristic requirement of the Ummah. It is up to the scholars and educated persons to strengthen this issue, and to work hard to nullify attempts at dividing Muslims under the rise of nationalism, sectionalism, racism, etc., or through the issue of misleading decrees.

11- The Conference supports the heroic struggle of the Muslim nation of Afghanist seeking to establish an Islamic government, as well as, all other movements seeking to obtain their legal rights.

12- The Conference supports the wise leadership of Ayatullah Khamenei, for his brave stance against the enemies of the Ummah, and for preserving the Islamic example in Iran, which belongs to the whole Ummah.#

Foreign Investment as Perceived by Ayatollah Taleqani



Introduction: At present, one of the principal issues put forth in the newspapers is the discussion of "Foreign investment in Iran". This discussion initiated when officials announced that foreign investment could be carried out and that the investors, with 49% partnership could invest capital in Iran. (51% partnership would belong to Iran). But new issues were set forth by the officials. Mr. Nematzadeh announced that facilities have been taken into account for foreign investment. These facilities include freedom to determine the percentage of foreign partnership, compensation for the losses inflicted as a result of the nationalization of capitals, freedom for unlimited transfer the principal and interests of capitals, establishment of the floating rate for currency as a basis for the capital flow into and out of the country. These issues, quoted from Mr. Nematzadeh, were printed in "Resalat

Daily" (6.4.1371). June 27, 1992:

What brought about wider repercussions on this issue was its inconsistency with Article 81 of the Constitution. According to Article 81, "it is strictly forbidden to grant the foreigners concession to establish trade, industrial, agricultural, and mines and services firms and institutions". Of course, the concerned officials announced that they intended to ask the Guardian Council to interpret this article of the Constitution, but as yet the Guardian Council has not released an interpretation in this regard.

Press Criticism:

"Salam Daily" was most expressive in criticizing this issue. In a series of articles, it expressed its opposition and the illegal bearing of freedom of unlimited foreign investment.

In an article published 11.3.1371 - June 1, 1992 and entitled "Economy and the Constitution," "Salam Daily", while

considering foreign investment in Iran unlawful, wrote:

The gentleman who claims that the percentage of the foreigners' share can also be determined by foreigners is speaking according to which law? If we even consider the former regime's law as the criterion, it is 49% of the 51%... a law which is void of value while there is Article 81 of the Constitution.... What is meant by saying that the floating rate of exchange should serve as the basis for the flow of capital to and from (the country)? Is it anything other than the fact that the work done by an Iranian worker, with a monthly pay of ten thousand tomans, will be equivalent to only 70 dollars in partnership using foreign investment? Isn't it that the work done by an Iranian expert, with a monthly pay of forty thousand tomans, will bring in 300 dollars (as benefit) for the foreign investor? If a foreign expert steps into Iran and receives five thousand dollars a month, it means that each month he gets seven hundred thousand tomans from the people of Iran. Which dignified Iranian and Muslim will give in to such debasement vis-a-vis foreign investors? In short, the essence of such a policy will ultimately negate our independence. Even if it is not so and is deemed a beneficial policy, it should not be implemented, as it is contrary to the Constitution "Resalat Daily", while recommending the use of foreign capital, has criticized the allocation of extensive and unlimited facilities to it. "Keyhan Daily", in its 29.2.1371 - May 19, 1992 issue, wrote:

"On Ordibehesht 15, 1371 - May 5, 1992 the High Council for Investment, with regard to the country's laws and while stressing acceptance of foreign investments, ratified the consideration of and decision-making on the bids of foreign investors without limiting their percentage of partnership."

Approved "to consider and decide the requests of foreign investors for undefined

participation percentage."

Though short, this news item includes a great deal of events and happenings. In the first place, this question comes to our mind: What policy is this that such news items, being exceptionally important to the fate of the country, the Revolution, and the people, should be summarized in a few lines, be issued by the public Relations Office of a ministry, or first released by a western news agency,?

In an article entitled "why have we turned to the granting of concessions rather than strengthening our domestic facilities?", the "Keyhan Hawace Weekly" has criticized the trend of granting concessions to foreign firms. In a historical survey, it has referred to the grant of oil concession to William Nox DARC, concession for tobacco, the Imperial Bank, the fisheries of the north, the cossacks, the 1919 pact, the consortium.... and the concession for exports of caviar which the Iranian Fisheries recently granted to a local trade firm in the Emirates.

It has said: "It can be anticipated that in the coming years, marketing, distribution, and sale of Iranian caviar worldwide will be vested with foreign firms."

With regard to what the press wrote in this connection--and the fact that we only referred to a small amount of them here--we will now turn to verses from the Qur'an and we will see the aftermath of foreign investment by virtue of excess of the



grand exegesis of the Quran, Ayatollah Taleqani and by the statements made by this indefatigable combatant.

Before delving into the core of the matter, it is necessary to consider the meaning of "riba" (usury) as perceived by Ayatollah Taleqani. On page 252 of his book entitled "Rays of the Qur'an", he states:

"In its lexical sense, "riba" refers to any form of profit gained or increase sought." "For the usurers, gaining profit has genuineness. "(P-255) "Riba" is oppressive profit and is aimed at amassing wealth." (P-255).

With these definitions of "riba" as presented by Ayatollah Taleqani, "riba" does not include gain on money alone. "Riba" rather refers to profits gained by transactions without labor and with the intention of getting oppressive profit to amass wealth with the aim of hoarding hoarding riches.

It is idolizing profits in other words, each seeker of unfair profit and lover of capital is somehow deemed a usurer - excessive.

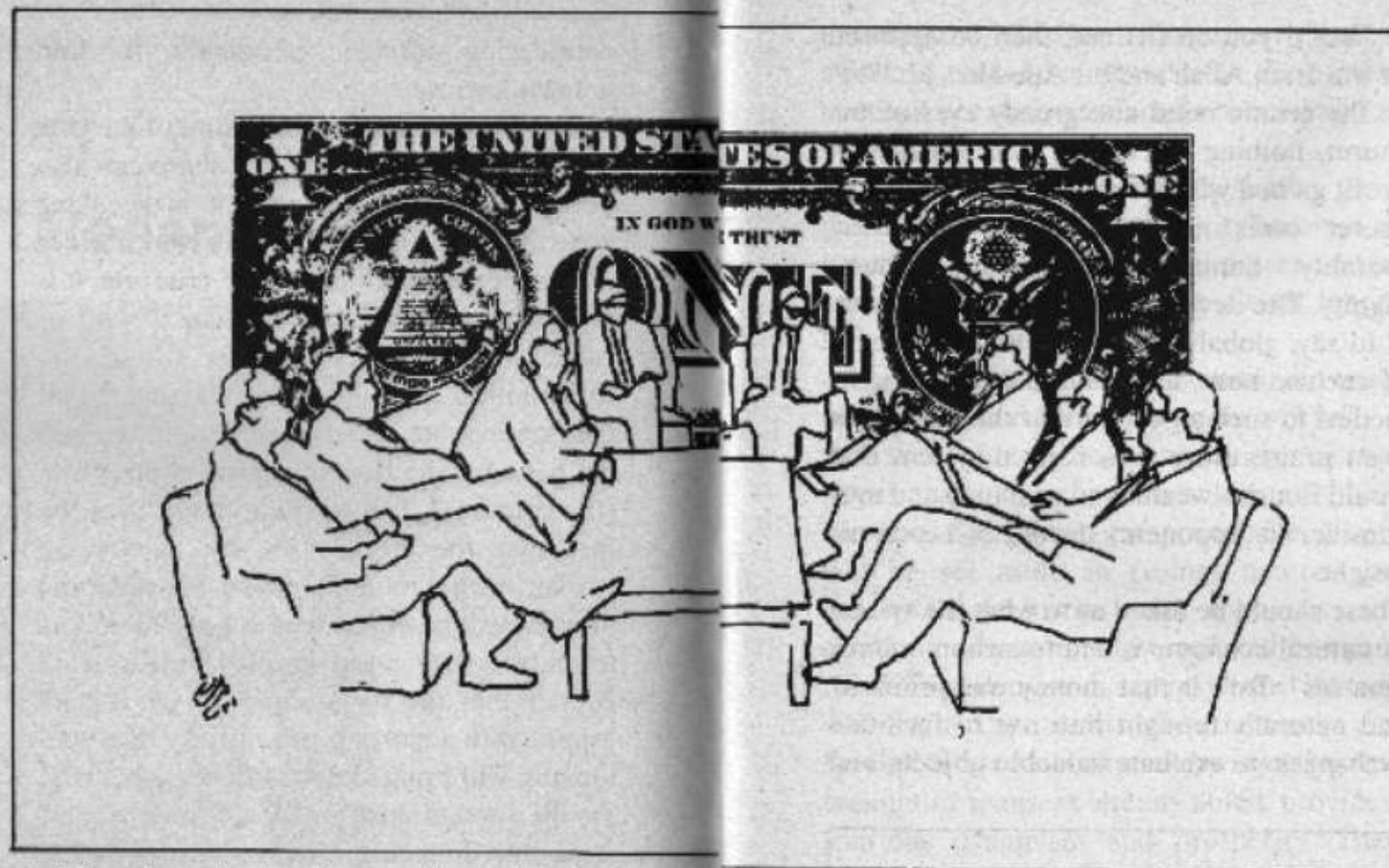
Now we will consider the views of Ayatollah Taleqani using the second volume of "Rays of the Qur'an", P 261:

"And guard yourselves against a day in which you shall be returned to Allah; then every soul shall be paid back in full what it has earned and they shall not be dealt with unjustly (2: 281)"

This verse has come at the end of verses on "riba". In the interpretation of this verse, Ayatollah Taleqani states:

At the end of verses on "riba", this verse presents a very extensive outlook and the final path taken by man—eternity and return to Allah. With this vast outlook, man can relieve himself of submersion in the world and its profits and bonds and he can adopt "taqwa" (Piety), know his course and policy, and prepare himself for such a day: "...a day in which you shall be returned to Allah...."

By presenting this vast outlook, the Qur'an amplified the insight of the believers first



and then that of others. It transformed their morality and ideas and set up a system on the basis of the will of Almighty Allah, and every individual and class must observe it. It has curtailed the hands of the usurers all over the Arabian peninsula, be they individuals or those owning stock companies such as Abbas and Khalid's company, the company of Bani Mughirah and Bani Thaqif which exploited the tribes in the outskirts of Mecca and Taif -The like holds true for firms belonging to the Bani Qurayzah, Bani Nazir and Bani Qinqa, Jews who were around Yathrib. After the Muslims deviated from the social system of Islam and from the sovereignty of the Book and the "sunnah", those who sought profit and those who idolized wealth found the chance to develop and then they came to power as rulers. They perverted, and changed the meanings of those Islamic precepts which were not to their own advantage. The path of profiteering and slovenliness and usury was opened up under the disguise of religious

precepts so much so that in the genuine Imamiyah jurisprudence, it turned into canonical tricks. The principle of wisdom and standard of good and evil and the absolute meaning of "riba", which is gaining benefit and increases without "labor and production" and exploiting and oppressing others, fell into oblivion. The main intention of the legislator was violated and the religious decree was neglected in the name of religion. Truly, if with tricks and with the intention of "riba" and without serious intention for transaction, "riba" can become "hallal" (religiously lawful), then why are there so many warnings and bans?. Aren't these tricks encroachment upon the bounds of Allah?. Isn't this form of escape from "riba" actually a relapse to it?...

Even though "riba" is vile to all peoples and religions and the usurer is rejected and damned and even though according to these verses it is one of the capital sins which incur chastisement and (declaration of) war on the Messenger and with Allah, after the

West's Industrial Revolution which changed the feudal system into a loose capitalistic system and after (people's) belief became weak and the doctrinal bonds were severed, gates of hellish usury were opened from every quarter, "Riba" (love of profit) became part of their economic life. Big banks replaced the limited money changers' stands. Greedy investors became their partners and associates. With these devices for absorbing wealth, they deeply affected the lives of the masses and the nations. With such economic power and influence all the means of production, trade, and government affairs fell into the hands of these capitalists as beads that could be transformed and transferred by their fingertips. They constantly keep hold of industry and production. In order to gain more profit and to amass more wealth, they lash out at our traditions, ideas, morality by the use of modern means of propaganda and the agents that they have. They want to make the people meaner, more corrupt, and worshippers of luxury and to pave the way for their exploitation. In this effort, they make use of arsenal factories and industrial minds. Every now and then, they fan the flame of war. When they reach a country, they first present themselves with a visage of cooperation and (love of) investment. With low-interest loans, they spread their snares, they flourish the transactions' market and evolve a salient economy to entrap the local capitalists. Then they increase the interest rates. Then in order to entrap the small investors and those who, for one reason or another, escape "riba", they decrease the interest rates. Constantly and according to their precise plots and their goal of exploitation, they keep increasing and decreasing the interest rates, giving rise to confusing fluctuations so as to have all capitals flowing to their own insatiable pits.

They intend to spread their hellish activities to every city, village, area, and place and to

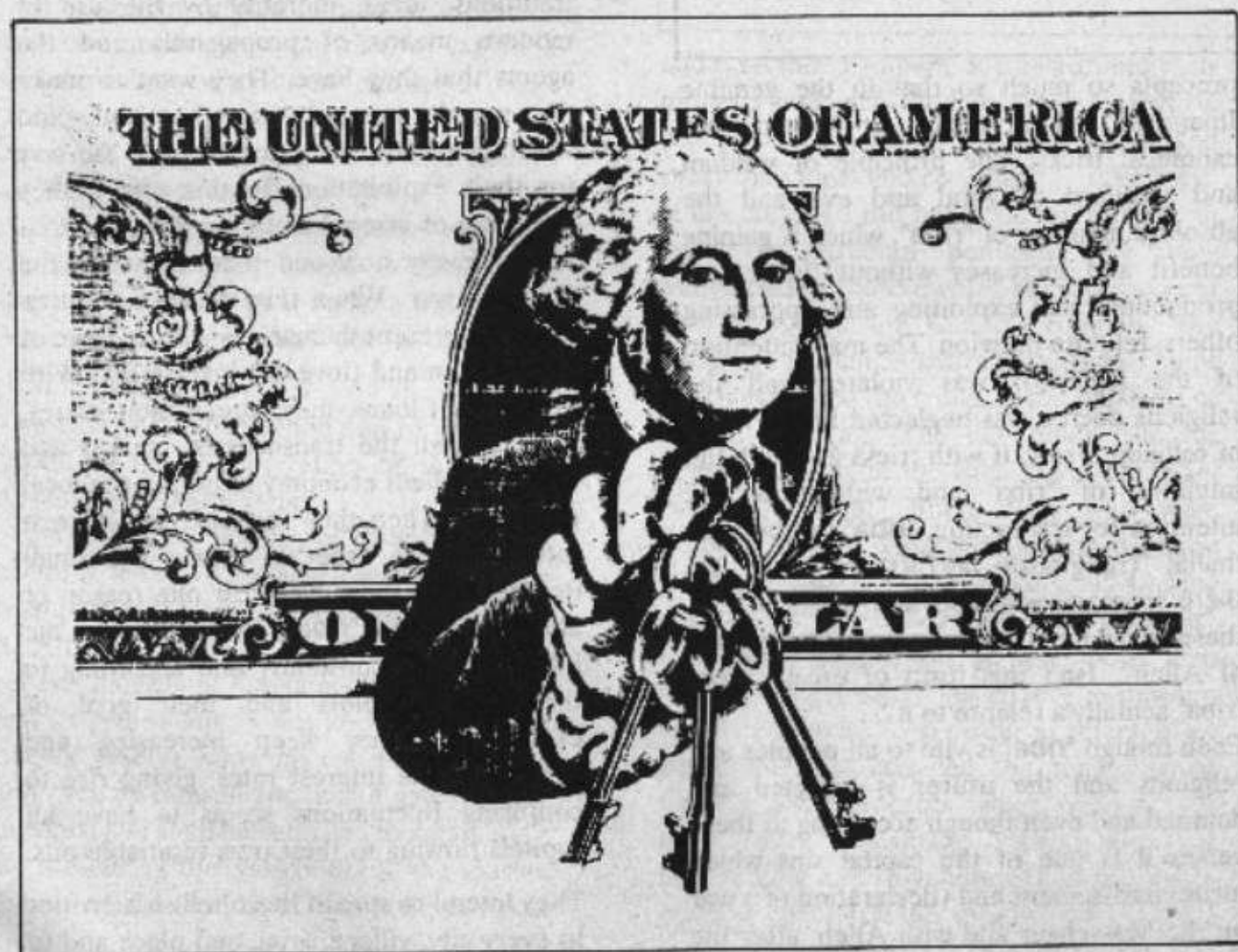
employ all material and human resources in their own service. By piling up the loans and increasing the interest rates, they intend to have the people --who are created by Allah to stand erect-- bow down before them and to debilitate their economy. On the other hand, to maintain these networks and their branches, the governments require budgets and heavy taxes and they seek the aid of the capitalists. This goes on until virtually all the material, spiritual, and national capitals are put to auction. This is what is meant by "riba" being doubled and redoubled as referred to by the Qur'an:

"... do not devour usury, making it double and redouble)

".... except as one whom shaitan has prostrated by (his) touch does rise... (2:275)"
Allah does not bless usury...(2:276)"

"But if you do (it) not, then be apprised of war from Allah and his Apostle....(2:279)" In the erratic mind and greedy eyes of the usurer, nothing but money and profit--net profit gained without effort-- has merit. The usurer cares not a rap for conscience, morality, human blessings and values, dignity. The developed (form of) usury (that is to say, global capitalism), with its means of enchantment, lures and makes erratic its victims to such an extent that the latter may even praise usury as a natural system that would flourish wealth and economy and may consider its opponents devoid of economic insight.

These should be asked as to what the system of natural economy is and for whom money amasses?. Isn't it that money was primarily and naturally brought into use to facilitate exchanges, to evaluate valuable objects, and



determine values (for them) so as to have it circulate as blood in the veins in the context of social economy as much as needed and to upkeep it?.

So if money turns into a basic good possessed of value and if it becomes a means of financial and social power and of amassing wealth for a group, it no longer flows and circulates naturally.

As compared to the amount of work, production, and goods, the prices will fall. But as compared to amassed money, the prices will soar. Unemployment will increase. Manpower and productive people will be set aside in (using) natural and industrial resources. As soon as the economic situation is lowered and becomes disadvantageous and explosive for interest derived by the usurers, their networks and specialists set to work and, by injecting and facilitating loans, as already noted, provide a spurious dynamism and prosperity. Then starts the period of stagnation and decline just like the period of the moon's brilliancy which is acquired and transient.

Allah does not bless usury...(2:276)"

Being a deviation from sound and natural relations, the principal religious laws have always banned "riba" (worship of capital).

With specific reference and comparisons, the Holy Quran has expressed its spiritual effects and its perilous and vile social aftermaths. Discerning and free scholars have noted that usury is the source of oppression and servitude and leads to the emergence of hostile classes and bloody revolutions.

Attachment to Allah :

The basis of Islamic economy is vested with charitable people who dispense with themselves and their financial attachment, who become developed, who provide others with the life cap, who make Islamic economy circulate in the society as does blood in the veins, who cultivate the aptitudes, who make the faces beam, who

base ties on affection, proximity of the hearts , and cooperation, and who pave a propitious ground by presenting (to others) their property and ideas without seeking reward and without casting it in the teeth of others.

"...is as the parable of a garden on an elevated ground...(2:265)"

An economy based on the profiteering nature of human beings and hoarding of capital is actually based on the usury of the individuals. It is a wrong evaluation if we intend to place our economic growth and development in hands of foreign lovers of profit and to expect that they come here to flourish our economy . This task can be done by people who consider Allah and attachment to Allah, not by those who only want to satiate their avarice and who direct the society toward usury wherever they step in, and give rise to profound class differences in that society.

Allah Dose Not Bless the Usurious Society :

If we believe that the western economy, like that of the East., is declining and collapsing, how is it that we are prescribing, for ourselves things that have not remedied their plight but that have rather hurled them toward perdition. This is the promise of Allah and is inviolable. "Allah does not bless usury" (seeking increase and worshipping interests). Allah annihilates the usurious society. The western economy is based on developing the private sector, for it believes that the private sector can boost production for the sake of profiteering and gaining more benefits . Boost in production, with the purpose of profiteering, moves toward a direction which increases consumption-- and consumption of a spurious kind. As a result, to pave the way for spurious consumption, the spiritual and human cultures are changed into material inhuman ones. (For further information in this regard, refer to "Rays of the Quran" , Vol II, verses on "infaq" and "riba").

ALI SHARIATI'S

RED SHI'ISM

Translated by Habib Shirazi

Red Shi'ism: the religion of Martyrdom
Black Shi'ism: the religion of Mourning



Islam is a religion which makes its appearance in the history of mankind with the "NO" of Muhammad the heir of Abraham, the manifestation of the religion of the Unity of God and the oneness of mankind-- a "no" which begins with the cry of Unity, a cry which Islam re-initiates when confronted by aristocracy and compromise.

Shi'ism is the Islam which distinguishes itself and determines its direction in the history of Islam with the "no" of the great Ali, the heir of Muhammad and the manifestation of the Islam of justice and Truth -- a "no" which he gives to the council for the election of the caliphate in answer to Abdul Rahman, who is the manifestation of Islamic aristocracy and compromise.

This "no" up until pre-Safavid times, is recognized to be part of the Shi'ite movement in the history of Islam, an indicator of the social and political role of a group who are the followers of Ali, known for their attachment to the kindness of the family of the Prophet. It is a party based upon the Quran and the Traditions, not the Quran and the traditions proclaimed by the dynasties of the Omayyids, Abbasids, Ghaznavids, Seljuks, Mongols and Timurids, but the one proclaimed by the family of Muhammad.

The history of Islam follows a strange path; a path in which hoodlums and ruffians from the Arab, Persian, Turk, Tartar and Mongol dynasties all enjoy the right of the leadership of the Muslim community and the caliphate of the prophet of Islam, to the exclusion of the family of the Prophet and the rightful Imams of Islam.

And Shi'ism which begins with a "no", a "no" which opposes the path chosen by history, rebels against history. It rebels against a history which, in the name of the Quran, Kings and Caesars, follows the path of ignorance, and in the name of tradition, sacrifices those brought up in the house of the Quran and the Traditions!

Shi'ites do not accept the path chosen by history. They negate the leadership which ruled over history and deceived the majority of the people through its succession to the Prophet, and then, supposed support of Islam and fight against paganism. Shi'ites

turn their backs on the opulent mosques and magnificent palaces of who represent the oppressed, justice-seeking class in the caliphate system, find in this house, whatever and whoever they have been seeking:

Fatima: the heir of the Prophet, the manifestation of the "rights of the oppressed" and, at the same time, symbol of the first objection, a strong and clear embodiment of "the seeking of justice". In the ruling system, these are the cries and slogans of subject nations and oppressed classes.

Ali: the manifestation of a justice which serves the oppressed, a sublime embodiment of the truth, who is sacrificed at the altar of anti-human regimes which lie hidden in the layers of the formal religion of the rulers.

Hassan: the manifestation of the last resistance of the garrison of "imamate Islam" who confronts first the garrison of "Islamic Rule."

Hossein: bears witness to those who are martyred by the oppression in history, heir of all the leaders of freedom and equality; and seekers of justice from Adam to himself, forever, the messenger of martyrdom, the manifestation of the blood of revolution.

Zainab: bears witness to all the defenseless prisoners in the system of executioners, the messenger after martyrdom, and the manifestation of the message of revolution!

Shi'ites find their slogans in the embodiment of the tribulations and the hopes of the masses of the oppressed. Aware of the rulers and in rebellion against them, they cry out:

Seek the leadership of Ali and flee from the leadership of cruelty.

Choose imamate and stamp "cancelled," "disbelief" and "usurpation" upon the forehead of the caliphate.

Choose justice and overthrow the system of paradox and discrimination in ownership.

Choose the principle of awaiting to protest against the existing conditions,

where the ruling government, religious organization, activities, relations, powers, personalities and plans to protect the powers, persons and groups from being molested by the rulers of the day, and the hard-heartedness of the religious body attached to them, who might either defame the Shi'ite movement through ex-communication; and rouse the "ignorant" masses against them, or- destroy it through persecutions, or weaken it through wholesale murders, imprisonments and deportations-- and thus, to create the conditions for the struggle and its continuation, to practise, in detail, the principle of secrecy, and maintain the special conditions of a secret struggle.

We observe that for over eight centuries (until the Safavid era). Alavite Shi'ism was not just a revolutionary movement in history which opposed all the autocratic and class-conscious regimes of the Omayyid and Abbasid caliphates and the kingship of the Ghaznavids, Seljuks, the Mongols, the Timurids and the Il Khanids, who had made the government version of the Sunni school their official religion, and waged a secret struggle of ideas and action. Like a revolutionary party, Shi'ism had a well-organized, informed, deep and well-defined ideology, with clear-cut and definite slogans and a disciplined and well-groomed organization. It led the deprived and oppressed masses in their movements for freedom and for the seeking of justice.

It is considered to be the rallying point for the demands, pains and rebellions of the intellectuals seeking to gain their rights, and the masses in search of justice.

Because of this, throughout history, as their might grew, the pressures, injustices, usurpations and extortions of the rights of the people and exploitations of the farmers increased. Contrasts became more pronounced through the system of aristocracy, class-inequalities, brain-control, ideological prejudices, the attachment of the theologians to the temporal rulers, the poverty and privation of the masses, and the power and wealth of the rulers.

When this occurred, the Shi'ite front

became stronger, the basic slogans of the movement more potent, and the struggle of the Shi'ites more acute and more weighty. It changed from a school of thought, a way of leaders and aristocracy try to show everything to be in accordance with the Will of God, the Divine Law and the Satisfaction of God and His creatures. Everything, to them, includes their conquests, plundering, formation of mosques, associations, schools, gifts, trusts, charities and the observance of religious ceremonies and practices.

Choose religious leadership (marjaic) for the centralization of the movement.

Follow imitation (taqlid) to organize energies and bring order, discipline and direction.

Choose the vice-gerency of the Imam to have a responsible leader.

Give a share of the funds to provide for the socio-political struggle, educational foundations and teaching--

in a system where all religious funds are collected by the government through force posing as a government of the Law.

Choose mourning for continuing the constant historical struggle of the Shi'ites against

usurpation, treachery, cruelty and the sources of fraud, lying and degeneration, and especially for keeping alive the memories of the martyrs.

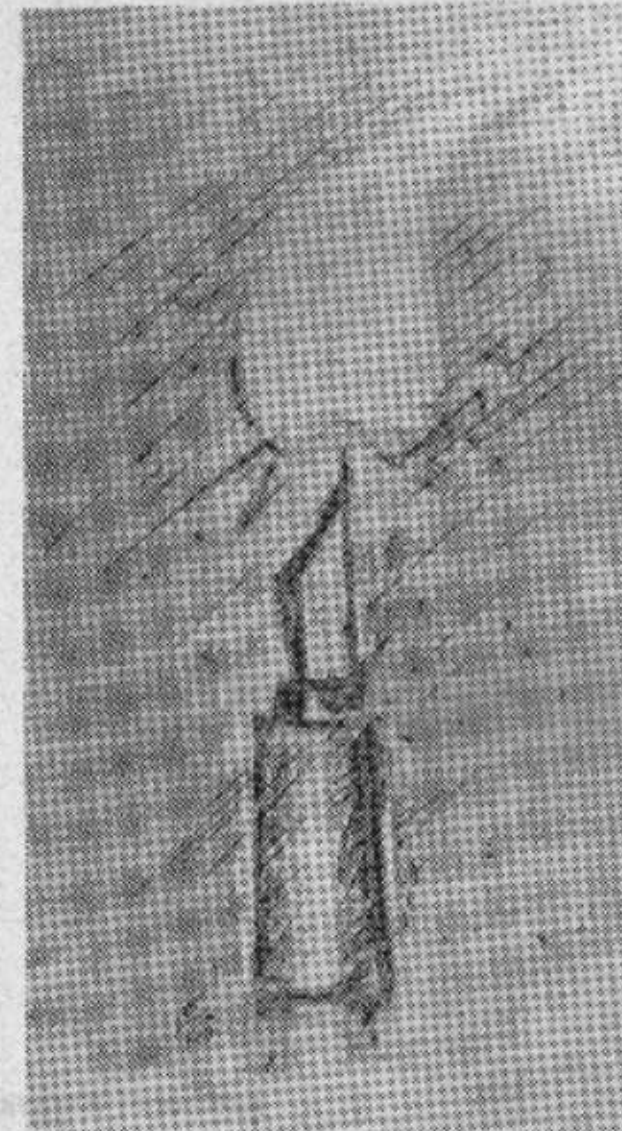
Remember A'shura to humiliate the ruling group who call themselves the inheritors of the traditions of the Prophet, for the remembrance of it will prove that they are the inheritors of the killers and murderers of the Prophet's family--

It will show the path of action and answer to this recurring question, "What should be done.?" It will help in the decision on the form of the struggle against the rule of tyranny. It will avoid allegiance to cruelty. It will design the unbroken continuity of history. It will declare an unceasing struggle between the inheritors of Adam and the inheritors of the devil. A'shura recalls the teaching of this continuing fact that the present Islam [1972], is a criminal Islam in the dress of "tradition" and that the real Islam, is the hidden, Islam in the red cloak of martyrdom.

And finally,

dissimulation-

creating a clever camouflage for the compromises with the autocratic regimes of the Ghaznavid and Seljuk Turks and the Mongols. It becomes an opiate for the masses, and an instrument for murder, to be used against any thought or action that



jeopardizes the interests of the strong and harms the landlords and feudal chiefs.

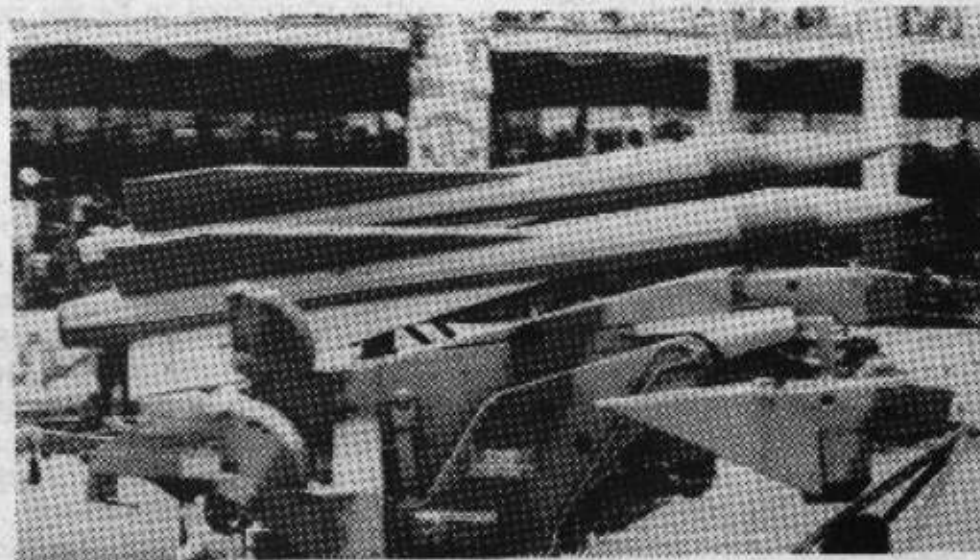
This is what causes Shi'ism, during this period, to appear as the fountainhead of rebellion and the struggle of the downtrodden and oppressed masses, especially among the rural people. It flourishes wonderfully in multiple facets and directions, moderate or extreme, in the form of various movements of the masses against the powers of the day, like the terrorism of Hassan Sabbah, the communal living of the Qaramateh, the extremist cultural and religious beliefs of the Ghalat,

and the rebellion for free-thinking of some of the Sufi sects of the revolutionary and Shi'ite school of thought, against the harsh prejudices and the soulless, petrifying censorship of the theological and legal system attached to the ruling group. Finally, the intellectual, moderate and rich school of the imamate, as the greatest flow of thought and culture, revolts when confronted by the religion and culture of the government.

The awakened call and possibilities of learning of this school are based upon the twin principles of imamate and justice. It produces the revolutionary cries of A'shura and the aggressive mobilization of the masses against the existing conditions. It invites people to await the hidden Imam who is in occultation. It brings up the critical problems of the "signs of the appearance" and the "end of time." It keeps alive the hope of "redemption after martyrdom." It promotes the idea of revenge and revolt, faith in the ultimate downfall of tyrants and the decree of destiny against the ruling powers who spread justice by the sword. It prepares all of the oppressed and justice-seeking masses who await participation in the revolt.

In some towns like Kashan and Sabzevar, where the Shi'ites are strong, they saddle a white horse on Fridays, and all the people of the town, the protesting, displeased and awaiting Shi'ites, follow the horse out of the town, despite the opposition of the government and the ruling religion. They await redemption and freedom from study and religious sectarianism reserved for the intellectuals and the chosen few, to a way of correctly understanding Islam and the culture of the people of the house of the Prophet when confronted by Greek philosophy and oriental Sufism, to a deep-rooted and revolutionary, socio-political movement of the masses, especially the rural masses. It caused greater fright in the autocratic rulers and the hypocritical religious bodies who ruled the people in the name of the Sunni sect.

It is for this reason that the pseudo-intellectual and free-thinking rulers--at whose courts the Jews, Christians, Magians and even the materialists enjoyed



freedom, honor and influence— talk with such anger and annoyance of the Shi'ites that a massacre of them all would not quench the thirst of these rulers. They flay them alive, pass iron rods through their eyes, pull out their tongues; and burn them alive. These are all current practices of the day. It reaches the point where the historians, theologians and even philosophers and men of piety of the court consider it to be part of their prayers to make up any false accusations, forgeries and records they could against the Shi'ites!

It is in such circumstances that Sultan Mahmoud of Ghazni declares, 'I search the world over for a Shi'ite.' It is his government which sponsors the Sunni theologian decree that marriage of a Moslem with the people of the Book, i.e. Jew, Christian and Zoroastrian is legal, but it is illegal to marry a Shi'ite woman.

With the coming to power of the Seljuks, prejudices and biases become more acute to the world of thought and religion. From the social point of view, the feudal and tutelage system accentuates the degree of the exploitation of the masses, especially the farmers, to an unbearable degree. In order to maintain the policies of the state, floggings and tortures are necessary, resulting in the construction of multiple pyramids of skulls and eyes.

The religious body of the Sunni sect, which had from the beginning become, the government's Islam; becomes a conglomeration of the most debased and prejudiced beliefs and harsh rules. It turns into a tool for the justification of the anti-human ways of the rulers. It goes to Semnan to see Rukneddin Emad-od-Dowleh, whose piety and leadership in Sufi practices is well-known. He finds Sufi practices also, like piety, a way of escape from realities and responsibilities, a turning away from the fate of the masses, and an ignoring of cruelty and tyranny. He finds him to be of a delicate heart, tender feeling and a sublime soul. But, how is it that rivers of blood shed by the Mongols in this country, that the decline threatening Islam and the masses of the people, do not in any way tarnish the peace of his soul and

the tenderness of his heart?

He flees from him in hatred, and goes to the Sheikh- ol-Islam, Imam Ghiassuddin Habibollah Hamavi in Bahrabad, to gain knowledge of the religious laws and the theology of the true Sunni sects from him, and to find his way to the original spring of truth. Here, he sees a theology that discusses and discovers a thousand problems in bathroom etiquette, but a sheer lack of any awareness of the evil destiny facing the nation.

Disgusted by all these robes of piety, and satisfied that they are all the weavers of the clothes of piety to be worn over a body of oppression, with a heart filled with hatred towards the cruel Mongol rulers, reeling under the pain of the evil destiny of the Muslim masses as a Muslim responsible for the people and knowing the times, and a protestor against the existing system, having lost all faith in the sellers of religion, Sheikh Khalifeh chooses the Islam of Ali, the school of protest and martyrdom.

In the dress of a simple darvish, he goes to Sabzevar as a lonely stranger, takes up abode in the great mosque of the town, and begins preaching there. [This marks the beginning of the Sarbedaran liberation movement]. He is a preacher who is in revolt against all that teaches people to bow to ignorance and oppression, a revolt backed by a faith, a school of thought and a red history: Shi'ism.

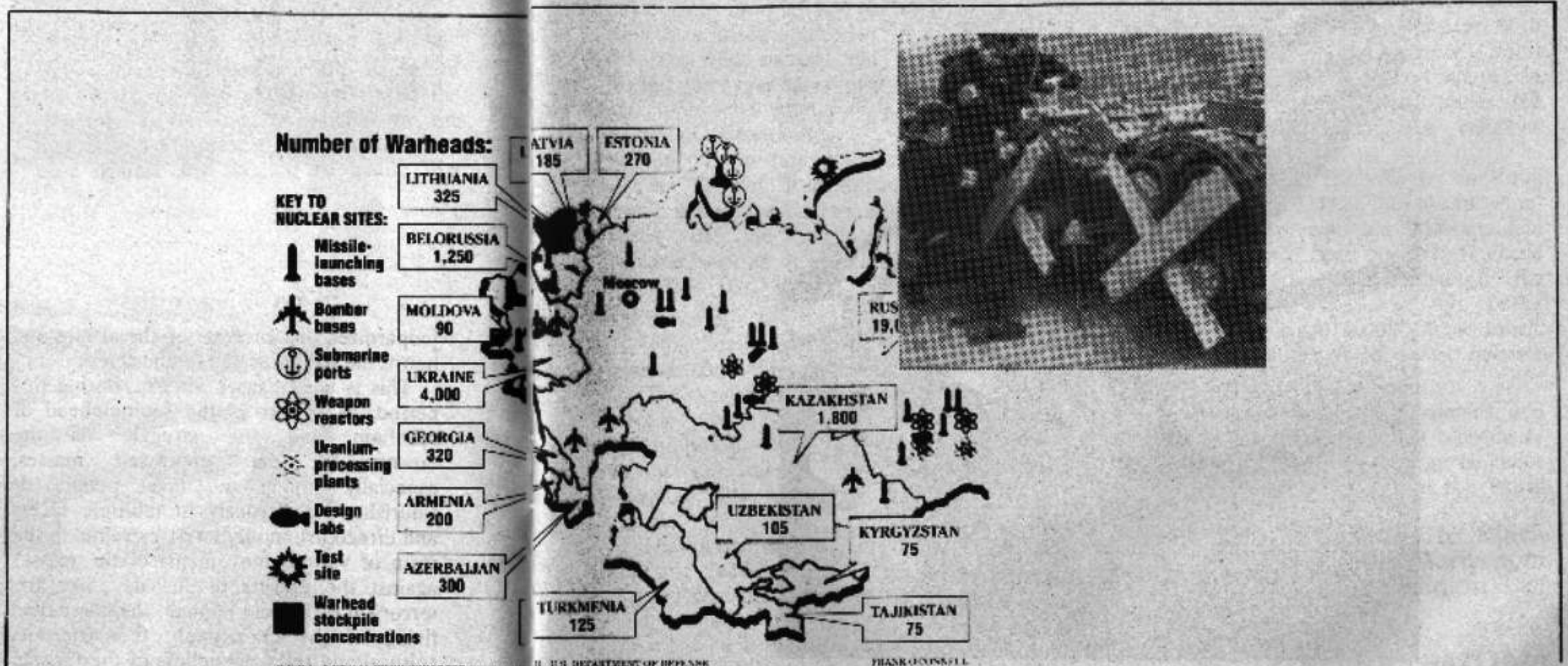
Slowly, the deprived masses begin to understand, to find their way, and, as a result, to become a threatening power. The official pseudo-clergy start their usual game of spreading rumors and then issuing religious decrees, and at last, calling for official slaughter.

"This sheikh discusses worldly affairs in tyranny, and the beginning of a revolt. They discuss questions which cause fear in the ruling group.

During the first half of the eighth century, following the wholesale massacres of Chengiz and Hulaku, when the rule of the

Mongols had reduced the Iranian masses to submission, depression, humiliation and weakness, when the revenge of Chengiz was law, when the sword and the hangman were executors of the law, when the Mongol Khans and nomads, and the officers and chiefs of Mongol tribes, each ruled as a feudal lord over various regions and estates, and had enslaved the peasants in the most cruel manner, when, in the towns, too, the men of religion were mostly in the service of the Mongol rulers, they called upon the masses to submit in the name of "the true Sunni religion" to the pseudo-Muslim rulers who continued to remain prototypes of Chengiz. They circumcised themselves only to please the religious sentiments of the Muslims at the cost of the spread of the culture, faith, morality, in society and the very existence of the Muslims!

Some of the religious men, whose piety made them abstain from co-operating with the rulers and tyrants, had crept into the oblivion of piety into the monasteries of the



Sufis, thereby becoming indirectly the means by which the path is paved for oppression and the ground prepared for murder. They had left the people defenseless under the floggings of the Mongol executioners and robbers, and the fraudulent men of religion.

It is under these circumstances that a religious preacher starts out, in search of truth, in the manner of Salman. He approaches all those with claims to religious faith. First he approaches the pious Balu to seek the path of salvation in his school of piety and freedom. There, he sees piety remaining silent against tyranny. What a shame! What heartlessness and selfishness that a man should be surrounded by the screams of prisoners, the shouts of executioners, the poverty of the hungry, the whips of the cruel over the bodies of the helpless, and instead of volunteering to defend them, should simply seek his own

redemption and try to gain paradise for himself!

He flees from this man in disgust; and intoxicated! They ask for women! This was the beginning of the explosion-- very simple and speedy! The host goes to the people and calling the Shi'ite masses, exclaims that the Mongol ruler is asking for their women. What is their reply? They say, "We are prepared to die rather than be so defiled! Our women for the enemy shall be our swords."

The result is obvious. The masses have made up their minds. they kill the whole group in one lot. As they know that there is no turning back, as they know that they have already chosen death, they stop wavering. The choice of death gives them such energy that their single village revolts against that blood-thirsty regime and is successful.

The villagers overrun the town, fighting



against the Mongol army and the decrees of the pseudo-clergy of the religion of the state. They are victorious. their cry:

Salvation and Justice---
the uprooting of the power of the ruling Mongols and the influence of the priests of the religion of the rulers and the big land-holdings of the ruling class.

The victims of the ignorance of the pseudo-clergy and the prisoners of the oppression of the Mongols continue joining the ranks of the rebels. Sabzevar becomes a centre of power--- like a fire that spreads through dry brush, the Shi'ite revolutionary guides, who enjoy the backing of the rural warriors and champions of the masses, and the ideology of Sheikh Khalifeh and Sheikh Hassan and their kind of informed, righteous and missionary type of men of learning---engulf the whole of Khorassan and northern Iran and even inflame the south.

And, for the first time, a revolutionary movement based on Alavite Shi'ism, against foreign domination, internal deceit, the power of the feudal lords and large capitalists, arises in arms for the salvation of the enslaved nation and the deprived masses, led by peasants seven hundred years ago, under the banner of justice and the culture of martyrdom.

And this the last revolutionary wave of Alavite Shi'ism, Red Shi'ism, which has continued for seven hundred years as the flame of the spirit of revolution, freedom-seeking, justice, leaning towards the people and fighting relentlessly against the mosque."

"This Sheikh does guess work in the mosque and defiles the house of God."

"This Sheikh confuses the religion of the people."

The pseudo-clergy try to turn the people against him, and prepare the ground for his downfall. They help the Mongol ruler take his life.

They write to the Mongol ruler saying that the Sheikh has strayed from the true Sunni Religion and is not prepared to repent and retract in spite of their best efforts. They say he is propagating worldly ideas in mosque and spreading the work of the

protesters (Shi'ites)! They continue, "His behavior calls for death and it is up to Sultan Saied to rid the religions of this pestilence."

The spreading of rumors and instigating people against him increases, but the Sheikh's call to understanding, faith and salvation, continues to attract the hearts of the deprived and suffering rural masses more and more to him. Until early one morning, when his admirers go as usual to see him, they see his dead body in the mosque.

After the Sheikh's assassination, his disciple, Sheikh Hassan Juri, continues his job. He gives an immediate call to arms, organizes his disciples and goes underground. He starts roaming the towns and sowing the seeds of understanding and revolt, wherever he goes, on the basis of Shi'ism.

The minds of the people are prepared. The hearts of the enslaved masses are throbbing for revolt under the curtain of secrecy. One spark is sufficient. A nephew of the ruler enters the village of Baashteen, as he normally does, a village about thirty-six kilometres south of Sabzevar. With his followers he enters the house of Abdur Razzaq, one of the pious and honorable villagers, who is still reeling under the devastating influence of the religious propaganda of the ruler.

The retinue asks the villagers for food and are duly served. Then they ask for wine! For the villagers who are Muslims and Shi'ites, who have been deeply influenced by the words of Sheikh Khalifeh, the bringing of wine--and that, too, under compulsion, for such rascals-- is too much. However, they serve it! The guests become oppression, ignorance and poverty.

A century later come the Safavids, and Shi'ism departs from the great mosque of the masses to become a next door neighbor to the palace of 'Ali Qapu in the Royal Mosque.

Red Shi'ism changes to Black Shi'ism The religion of Martyrdom changes to the religion of Mourning.

C HIBIB SHIRAZI 1979

It won't Happen to me

STD And Adolescents

Foreword:
"Statistical data on sexual
Perversion and the spread of
venereal diseases among the
youth (especially young women) is
a most dreadful phenomenon of
the last years of the 20th century.
While the WHO includes
contraceptive in its basic
educational programs, it behooves
us all to ponder over the issue for
moment in utter silence and
consider the plight that awaits the
fair sex at every step on every
street corner all over the world."

International Center on
Adolescent Fertility
July 1991,
Volume 11, Number 1

* No guys, you are not too big for a
condom. There is a brand for every
man. It's not a sign that you're easy,
it's a sign that you're smart.*

-CPO Teen Council member

The incidence of sexually
transmitted diseases (STDs)
among adolescents worldwide
has increased markedly in the
last 20 years. Gonorrhea,
chlamydia, syphilis, herpes,
genital warts, and HIV, the
virus that causes AIDS, are
the most prevalent STDs
among teens. The World

Health organization (WHO)
reports that worldwide, one in
20 teenagers contracts an STD
each year. WHO also reports
that one-fifth of people
worldwide with AIDS are in
their 20s, indicating that due
to the long latency period,
they probably contracted the
AIDS virus during
adolescence. Regional
statistics further reveal a high
incidence of STDs among
youth:

* In Yurimanuas, Peru, 92
percent of surveyed
high-school boys have had
sexual intercourse and 23
percent of these young men
have been infected with an
STD, according to a study
conducted in 1989.

* Studies in Central Africa
have shown that in some
communities up to one-third
of women in their
childbearing years are
infertile, with 80 percent of
that infertility being attributed
to STDs.

* At a family planning
clinic in New Zealand, forty
percent of the women with
chlamydia infections were
younger than 20 years of age.

* Every year 2.5 million
U.S. teenagers are infected
with an STD; this number
represents approximately one
out of every six sexually active
teens and one-fifth of the
national STD cases. Despite
these frightening statistics,
there are a number of

obstacles that prevent the
control of these diseases
among adolescents. Among
these are (1) denial on the
part of teens that they can
contract STDs and therefore
the continued practice of
high-risk behavior; (2) the fact
that some STDs are
asymptomatic and youth often
do not know how to recognize
them when there are
symptoms; and (3) fear of
adult recrimination that
frequently prevents teens
from asking questions or
seeking help.

Why are young people
especially vulnerable to
STDs?

Certain cultural practices
can contribute to the high
incidence of STDs, including
HIV, among adolescents. In
Latin American countries like
Guatemala and Ecuador,
some young men are at
greater risk for HIV and other
STD infections because they
often have their first
intercourse with a prostitute.
Young women, who are
encouraged to be sexually
passive, are considered
unfaithful they suggest that
their partner use a condom.

In many parts of Africa, the
practice of female
circumcision also contributes
to the high risk of HIV
infection among young
women due to the formation
of scar tissue which is more
likely to

bleed during the sexual act,
thus facilitating HIV
infection. According to Faith
Ekwempu, Assistant Chief
Nursing Officer at Ahmadu
Bello University in Nigeria,
young women in that part of

the world are also at high risk
of STD infections due to their
involvement with "sugar
daddies"... older men who
often believe that having
sexual relations with a young
or virgin girl will cure an STD.

In Asian countries such as
Indonesia, sex is still not
discussed openly despite
society's acknowledgment and
acceptance of young male and
female prostitution. Religious

anatomy of girls also makes
them more vulnerable to
STDs than their partners.

In addition to the physical
complications arising from
STDs, young women are more
apt to suffer from emotional
consequences. The over-
whelming majority of HIV-
infected young women do not
know they are infected. Most
are diagnosed during
pregnancy or childbearing.



groups there also object to
promotion of condoms in STD
prevention because they
believe this promotes "free
sex."

Young women are
particularly susceptible to
STDs for a variety of other
reasons. Worldwide, surveys
have shown that young women
are generally less informed
about STDs and how to
prevent them than are boys.
The developing cervical

They then face the shock of
discovery, fear of their baby
being infected, and guilt grief
at having caused the situation.
STDs have an additional
element of humiliation for
young women as they are
considered unclean, whereas,
for young men they can signify
sexual potency. The taboos
and pervasive silence
surrounding this issue severely
compromise young women's
health.

What are obstacles to educating teens about STDs? When educating adolescents about STDs, health workers must overcome the perceived adolescent belief that they are invulnerable- the "it-won't happen-to-me" syndrome. This attitude is reflected in the continuing risk-taking behavior, especially among adolescents who are well-informed about how HIV is transmitted. As one girl in the United Kingdom said, "It's like smoking. You look at a cigarette and don't connect it with lung cancer... [AIDS] is almost the same. I don't connect sex with disease." A British young man added: "the media and government have made it worse than it really is so they can stop you from having sex." Some young Nigerians agree, calling AIDS "American Intention to Discourage Sex," according to a Nigerian youth educator, Dr. Agharakwe Cyriacus. Another denial strategy is to falsely believe that AIDS is only prevalent among groups with whom the young person may not identify, such as homosexuals, drug users and the sexually "promiscuous." Teens feel safe as long as they are among "well known friends" and "nice" girls and boys.

"AIDS is not just a virus-it's about isolation, loneliness, anger. I can talk about it because I have AIDS."

- Brazilian Youth Educator
An added complication affecting the diagnosis, treatment and control of STDs among adolescents is that young people are hesitant to get tested for HIV or other

STDs. This arises from the fear that they will be asked about sexual practices and drug abuse, as well as a concern that they may actually test positive for HIV, and be rejected by family and friends.

A similar concern is the fear of discrimination. A Zambian youth recounts how, when a passenger on a bus identified him as "that AIDS carrier," no one would occupy the seat next to him and the bus conductor charged him for his seat and the empty seat as well.

Many youth who live and work on the streets often turn to sex for their livelihood or to replace intimacy and nurturing that is frequently absent from their family relationships. Their low self-esteem, hopelessness, and more pressing needs such as finding food and shelter often cause them to ignore the seemingly more remote dangers of STDs, to shun condoms and to resist advice on safer sex. Some have the attitude that the sooner they die the better off they will be. What are the current approaches being used to educate teens?

Despite the challenges - resistance to condom use, Lack of political endorsement, and shortage of materials- a variety of programs worldwide are working to educate teenagers about the risks of STDs, including HIV. The most successful interventions are those that rely on young people to educate their peers (see Field Notes, pg.3) and programs involving people with AIDS (PWAs).

continued from page 2)

A recent evaluation of AIDS peer education programs in the U.S. revealed that peer counselors produced the greatest attitude changes related to adolescents' perception of personal risk of HIV infection, as well as changes in their to help prevent transmission. Peer educators can be powerful models of healthy behavior while affording the openness and intimacy only found between young people themselves.

People are more likely to feed vulnerable to STDs when they know someone who has been affected by it. Due to HIV's long incubation period, teens are often not likely to see their peers sick with AIDS. Yet, an approach that is having positive results is that of bringing young people together with PWAs. Because many youth believe AIDS is a faceless merciless monster, Robert Mugemana, a Kenyan, travels throughout Africa to give AIDS a human face, a form which [teens] can relate to." He explains that when he tells a young audience that he is HIV- positive," you can hear a pin drop." In Brazil, PWA program such as Pela VIDA ("for Life"), which target street youth, must use a holistic approach, taking in to account the reality that fears of HIV compete with other concerns as homelessness, hunger, violence and drugs.

Other effective approaches to STD prevention education include:

Targeting males- the Man Talk Project in Swaziland

trains young men to distribute condoms among men in factories, bars, clubs and neighborhoods. In the Netherlands, special male clinics have been opened, along with an effort to enlist key male figures (such as sports trainers) as educators.

Non- traditional vehicles for education -

Videos with "survival sex" tips for street Kids in Brazil, drama groups in Malaysia, and soccer matches where condoms are distributed in Guinea represent innovative approaches to educating youth

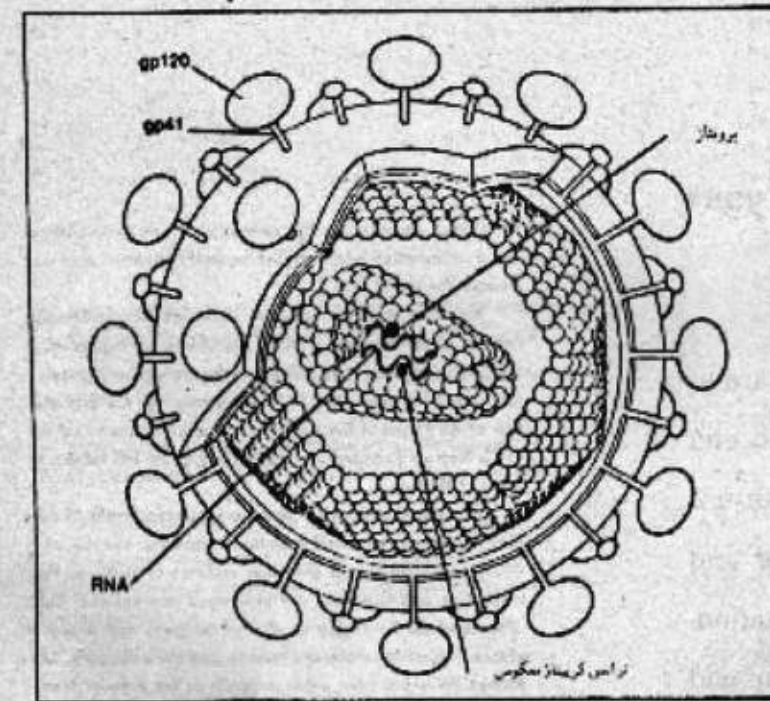
separated from families and schools.

condom availability programs- Despite opposing pressure by parents and church, institutions such as the public schools of New York City and the government of Spain have recently opted to make condoms available free of charge to adolescents and without parental consent.

What is the Key to making these strategies successful? People's opinions differ, but one thing most agree on is a basic philosophy emphasizing an open and safe environment for discussion of adolescents'

ideas and feelings, and a respect for their chosen patterns of behavior. In all of these approaches, safe sexual behavior is not promoted as a vehicle for hidden moral issues. On the contrary, the responsibility for young people's health is put into their own hands along with tools to help them clarify values and the ability to choose their own appropriate behavior.

Reference: "young Women and the HIV Epidemic," Elisabeth Reid, Development, 1990:1; the Culture of Silence: Reproductive Tract Infection Among Women in world, ruth Dixon-Mueller and Judith Wasserheit International Women's Health Coalition, 1991; "PWAs Confront Teen Denial," WorldAIDS, March 1991; "street Kids and AIDS" IHIA Newsletter, September 1990; Journal of Adolescent Health, Vol. 12, NO.1, January 1991; "AIDs and Organized Youth," Way information, Sept/Oct. 1990; Planned parenthood in Europe, Vol 19, NO. 1 April 1990; the Health of youth, and "facts for Action: Youth and Sexually Transmitted Diseases". World health Organization, March 1989; Regional Meeting on Behavioral interventions for the Prevention of STD and HIV/AIDS in Kingston, Jamaica, Final Report, PAHO/WHO, 1990; Adolescents and sexually Transmitted Diseases, Teenage Pregnancy and STDs in Latin America Africa, and young Women and AIDS factsheets, Center for Population Options, 1990.



(Plain but deadly: HIV coner contains 2 connected proteins, that is, gp141 and gp120.)

"Women - Challenges- to the year 2000"

Foreword:

The final years of the 20th century are at hand but the persistent U.N. efforts to end discrimination against women and ensure their Socio- political as well as legal and economic rights are far from realization. Issues of vital importance to women and recommended measures have been condensed in a U.N. pamphlet indicated above. Because of their significance we quote them all below and recommend them to the kind attention of our dear reader.

The United Nations is in the vanguard of efforts to end gender discrimination and establish equality between men and women the world over.

However, progress has been slow and many obstacles remain, hindering realization of the objectives expressed in the United Nations' two milestone documents concerned with women's rights: the 1979 Convention on the Elimination of All Forms of Discrimination against Women and the 1985 Nairobi Forward-looking Strategies for the Advancement of Women.

The global outlook for women is adversely affected by such factors as continued population increase, the risk of AIDS, pervasive female illiteracy, violence at home, in the workplace and in society, the prolonged international debt crisis, and the increasing number of refugees and displaced persons, most of whom are women and their children. Even though there has been some progress in the area of legal equality, actual equality remains elusive.

As we approach the year 2000, many challenges remain: legal, health, education, economic, political and peace challenges. The following list is excerpted from the United Nations publication Women: Challenges to the Year 2000 (DPI/7134 in English, French and Spanish). For further information on how to obtain this book, please contact:

United Nations Publications/Sales Section, Room DC2-853
United Nations/New York, NY 10017, USA
Tel: (212) 963 8302 Fax: (212) 963 3449

... TO THE YEAR 2000

LEGAL CHALLENGES

HEALTH CHALLENGES

... TO THE YEAR 2000

EDUCATION CHALLENGES

... TO THE YEAR 2000

- ▶ Increase awareness among men and women of women's rights under international conventions and national laws
- ▶ Strengthen national machineries for the advancement of women
- ▶ Achieve ratification by all countries of the Convention on the Elimination of All Forms of Discrimination against Women
- ▶ Ensure equal rights for women under national laws
- ▶ Guarantee enforcement of laws safeguarding women's equality; introduce affirmative action incentives and penalties for non-adherence
- ▶ Abolish all forms of slavery and prostitution of women
- ▶ Establish a legal minimum age for marriage and ensure the mutual consent of both parties, as well as the woman's right to retain her own nationality
- ▶ Guarantee the right of all women independently to buy, sell, own, inherit and administer property and other resources
- ▶ Provide legal protection of women's equal access to land ownership, credit, training, investment and income
- ▶ Establish national machinery in all countries to implement and monitor progress towards women's equality and to provide a mechanism for redress of grievances

- ▶ Improve women's and girls' health by ensuring them access to adequate maternal health care, family planning and nutrition
- ▶ Increase national health budgets to allow for free primary health care, maintenance and improvement of existing health facilities, improved clean water and sanitation facilities and subsidized prescribed medications
- ▶ Earmark national funds for research and provision of family planning devices
- ▶ Ensure access to family planning and the right of each woman to decide on the number and spacing of her children; actively discourage child-bearing at too early an age
- ▶ Reduce maternal mortality through provision of adequate pre- and post-natal health care, including nutrition for pregnant women and lactating mothers
- ▶ Campaign for equal sharing of domestic responsibilities between men and women
- ▶ Protect women's equal access to health services, especially for female children, the disabled and elderly women
- ▶ Increase life expectancy for women to at least 65 years in all countries
- ▶ Introduce a global immunization against the six major communicable diseases of childhood: tuberculosis, diphtheria, poliomyelitis, measles, tetanus and whooping cough
- ▶ Impose severe penalties for pre- and post-natal female infanticide
- ▶ Eliminate the traditional practice of female circumcision
- ▶ Guarantee access to protective measures against contraction of AIDS and other sexually transmitted diseases; provide counselling and support services for AIDS victims and their families

ECONOMIC CHALLENGES

TO THE YEAR 2000

TO THE YEAR 2000

- ▶ Make a concentrated world-wide effort to end illiteracy among females by the year 2000
- ▶ Create incentives aimed at achieving equal literacy rates for males and females; measure progress towards the goal of universal literacy and numeracy by the year 2000
- ▶ Intensify efforts towards universal primary education during the 1990s by making education a priority concern
- ▶ Revise all textbooks to eliminate sex stereotyping and to include the contributions of women to civilization
- ▶ Improve secondary education for girls, especially in rural areas, by introducing double-shift or single-sex schools in regions where gender segregation discourages female education; provide incentives to families for girls to remain in school
- ▶ Guarantee equal access to quality education and training in all subjects and at all levels; provide preferential treatment or financial subsidies which would facilitate female access to male-dominated universities
- ▶ Promote more women teachers at secondary and university level, encouraging them to act as role models and mentors for female students
- ▶ Increase the salary scale and status of the overall teaching profession, from kindergarten to university, in recognition of the fact that education is a vital key to the quality of life
- ▶ Encourage women to select male-dominated occupations and desegregate the curricula; improve training in the sciences and mathematics, as well as in vocational, technical and business subjects, for girls and young women
- ▶ Provide convenient access to adult education for women, including child care facilities and night classes
- ▶ Develop adult legal, economic and political literacy programmes to augment basic literacy and numeracy

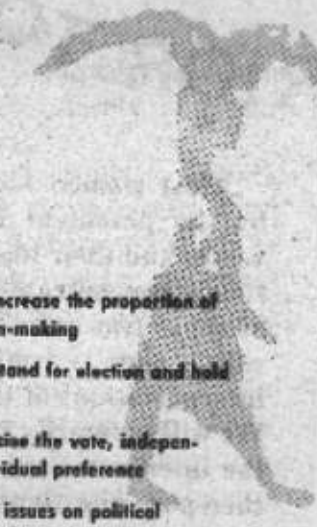
- ▶ Introduce special measures to increase the proportion of women involved in economic decision-making
- ▶ Establish specific training programmes, especially for women living in extreme poverty, to improve their condition
- ▶ Expand the definition of "economically active" persons to include women performing productive but unpaid tasks in developing countries
- ▶ Establish guidelines for gender-disaggregated statistics so that women's work is clearly reflected
- ▶ Include women's paid and unpaid work in national accounts and economic statistics
- ▶ Guarantee equal employment opportunities; provide preferential treatment in the hiring of women until equal employment conditions are established
- ▶ Provide equal access to financial credit, family benefits and the right to participate in recreational, cultural and athletic activities
- ▶ Ensure that women with children have the right to work, to maternity leave and to other parental benefits
- ▶ Develop services to reduce women's child care and domestic workload, including incentives to employers to provide child-care facilities for working parents
- ▶ Establish flexible working hours and parental leave to encourage the sharing of child care and domestic work between parents
- ▶ Guarantee equal pay for work of comparable value; encourage total gender desegregation of the workplace
- ▶ Ensure adequate welfare services (e.g. social security, pension and unemployment benefits)



PEACE CHALLENGES

TO THE YEAR 2000

- ▶ Introduce special measures to increase the proportion of women involved in political decision-making
- ▶ Secure women's right to vote, stand for election and hold public or political office
- ▶ Encourage women fully to exercise the vote, independently, according to their own individual preference
- ▶ Campaign to promote women's issues on political platforms
- ▶ Generate support networks so that more women can campaign for public office, at the grass-roots, state, national, regional and international levels
- ▶ Maintain rosters of qualified women for positions in government, political parties and trade unions
- ▶ Collect statistical data and publicize women's participation in high-level decision-making bodies at the national, regional and international levels
- ▶ Promote qualified women to positions of power at every level within political, legislative and judicial bodies with the goal of achieving parity with men
- ▶ Encourage women in power to serve as mentors and otherwise support qualified women candidates in their career development
- ▶ Increase the number of women in leadership positions in public and private enterprise to at least 30 per cent by the year 2000, with a view to achieving future parity with men.



- ▶ Implement policies to prevent, control and reduce violence against women in the family, the workplace and society
- ▶ Make the elimination of domestic violence a national priority
- ▶ Institute comprehensive legislative reforms to protect women against domestic violence, sexual harassment and physical abuse in the home, the workplace and society, including strong deterrent and corrective measures
- ▶ Provide support services for female victims, including basic shelter, food and medical, legal and psychological assistance
- ▶ Provide employment support services to foster economic self-sufficiency among victims
- ▶ Institute training programmes for judiciary, health and social services personnel, as well as law enforcement officers, to ensure humane treatment of victims
- ▶ Promote legal literacy and peace education programmes in schools and in the media, underscoring women's plight as victims and women's potential as peacemakers
- ▶ Mount public awareness campaigns to curtail excessive violence and sex stereotyping in the media
- ▶ Revise educational curricula to shift the emphasis from war and violence to more peaceful aspects of civilization
- ▶ Establish a quota system to ensure the representation of women in delegations negotiating peace and disarmament at the decision-making level
- ▶ Promote the incorporation of women in peace education programmes in schools, conferences and publicity campaigns to underscore their potentially significant role in mediation and negotiation
- ▶ Support peaceful methods of conflict resolution through mediation and negotiation rather than aggression



ARE MEN SUPERIOR TO WOMEN?

As Muslims we consider the edicts of the Holy Quran to be the final arbiter in all matters pertaining to our life in this world as well as the next. However, sometimes some problems crop up due to misunderstandings in the interpretations of the exact words of the Book. Here we are going to quote and then discuss some misunderstandings emanating from misinterpretations of verses 34 and 35 of chapter IV of the Holy Quran, resulting in unjust rulings being issued against women in court cases.

Most women have always been puzzled by the prevalent interpretations of these verses and their likes. In this article, we will firstly concentrate on the text and meaning of these two verses of the Holy Quran. We will then consider the prevalent interpretations of the verses.

We will primarily make a brief reference to the interpretations of the above verses and then pose questions on them:

Almost all interpretations in this case are similar, with a slight difference which does not affect the essence of the interpretations. There is no fundamental difference among them. A summary of the interpretations of the said two verses is given below.

Men are superior to women. This superiority is due to man's rational faculty according to some interpretations, to his economic power according to other interpretations, and to his physical power according to still other interpretations.

".. Men are the protectors and maintainers of women, because God has given the one more strength than the other..."

In most interpretations, "the one" is taken as

a reference to "men", while "the other" is considered a reference to "women". In other words, Allah has made men excel women.

".. and because They support them from their means .."

Most interpretations consider infaq (spending out of one's means) the same as nafaqah (alimony) which men give women or as wedding expenses or as any expense which men undertake for women.

"..The righteous women are devoutly obedient, and guard in (the husband's) absence what Allah would have them guard.."

Most interpretations define these traits to apply to women who obey their husbands and who guard themselves, their honor, and the properties of their husbands while the latter are away.

"..as to those women on whose part ye fear disloyalty and ill-conduct,..."

In most interpretations, "disloyalty" is taken as a woman's refusal to comply with her husband's sexual demands.

".. admonish them (first), (next), refuse to share their beds, (and last) beat them (lightly) but if they return to obedience, seek not against them means (of annoyance): for, Allah is the Most High, Great (above you all)."

Most interpretations consider this to be addressed to men or husbands. They, therefore, give husbands full authority to admonish women, to leave women alone in their beds and to beat them.

With respect to these interpretations, the following points are noteworthy:

A group deem men on the whole superior to women because of the former's power of reasoning, while no evidence is cited for all men's rational superiority over all women. The question that should be posed is: "Did Hadrat 'Zaynab' (AS), who determined what the righteous deed of her age was and who bravely accompanied the Imam of her time, have greater rational faculty or her husband and all the men who did not assist Imam Hussein (AS), even though they were Muslim and faithful men?! Or did the men, who stood against Imam Hussein (AS) have greater rational power.?"

Is the rational power greater in a woman who takes care of her life and children and who endeavors to bring them up, or in a man who turns to immorality and addiction, who knows nothing other than inebriety, who feels in no way responsible for his family.?!?

So it cannot be said that all men have a greater power of reasoning than all women.

If the criterion of superiority is economic power and provision of the family's means of livelihood by the man, then what is the decree with respect to men who have no power to provide for their families.? If we view the matter from a spiritual outlook, one who is more pious is superior (to one who is less so), whether or not he has the power to provide his family with the means of livelihood.

If the criterion of superiority is man's physical strength, will a wife having greater physical strength excel a husband when the latter falls short of having physical strength, for instance, in the case of an addict or infirm man.?

If, as a rule, "men are always superior to women", then there should be no exception, and in no case should a woman surpass a man. This is while we see many instances, in the course of history and also in our own times, where this rule does not apply.

The Arabic word "qawwam", meaning firm, steadfast, and constant, derives from qiyam. In the Holy Quran, qiyam and qawwam, per se, are not set forth. Rather, the direction which they take is important.

In the verse, ".. be upright for Allah, bearers of witness with justice.. (V:8)" qiyam is set forth in the way of Allah, justice, and equity.

This is while qiyam and constancy in the way of Satan is censured. Verse 275 of chapter II includes the following:

" Those who devour usury will not stand except as stands one whom the Evil one by his touch driven to ... (II: 275)

As a result, embarking on qiyam and being qawwam is not by itself approved by Allah. It should rather be in the correct direction, using the correct approach. One should ask whether Hadrat Zahra (AS), who rose up for the cause of haqq (truth) and

divine precepts, was qawwam or Abu Sufyan, who, though a male, rose up for his own people and race?

It must be borne in mind that the verse was revealed when patriarchy held sway and when women were accorded no rights, were deemed as the source of shame and disgrace, and were buried alive. Possibly, at the time, Allah wanted to tell faithful men who accompanied the Prophet (S) that they excelled women and rose up for the cause of Allah, and so they should maintain the rights of oppressed women and girls. One who rises for the cause of Allah will make justice dominant and haqq (truth) upright. If the right of women who are oppressed or who have been killed without reason are to be observed, the task should be carried out by people from that very society and by people whom Allah has graced "to rise up for His Cause."

Perhaps, one of the reasons behind Allah's bestowal of a daughter to Prophet (S) was to prove this matter. The Prophet (S) treated Hadrat Zahra (AS) in a way that was not at all in conformity with the customs and traditions of his time. The people of the time considered the prophet (S), deprived of offspring, since he did not have a son. This is while the Prophet (S) took along Fatimah (AS) wherever he went, respected her to the utmost, and rose whenever she entered. Now that Allah has rightfully made the Prophet (S) the maintainer and the one who should rise up, if the Prophet (S) observes the rights of a woman such as Hadrat Zahra (AS), the situation will become such that this woman will herself become a maintainer and will rise up for the cause of Allah and will train a generation of people who will rise up until doomsday. The Muslims too will rise up deriving inspiration from this, and loving the uprising of her descendants and, towards the end of the world, they will fill the globe with justice and equity under the leadership of the promised Mahdi (may Allah expedite his re-appearance).

The salient point in the interpretation of the Holy Quranic verses is that these verses derive their meaning in relation to Allah and not in relation to aught but Him, be they

men, women, etc.

If we carefully consider the above-mentioned verse, we realize that it does not intend to convey the point that "men are superior to women", because they are "men", and that being a male constitutes superiority!

On the contrary, the verse bases man's superiority over woman on rules, and determines a norm for it. It says that if men are superior to women, it is not because they are males. Rather it is because Allah has made some of them excel and "because they spend out of their means." So, maintenance and uprising is confirmed, sound, and natural when it is based on grace from Allah, and infaq.

The two criteria of maintenance, namely the grace of Allah and infaq, need further explanation:



1) The grace of Allah refers to blessings and perfections which Allah grants human beings. Surely, these are not obtained by extraordinary means. Verse 32 of chapter 6 has explained the grace of Allah. And it seems that this verse is the continuation of the same topic. In verse 32 of chapter 6 Allah says:

"And in no wise covet those things in which God has bestowed His gifts more freely on some of you than on others to men is allotted what they earn and to women what they earn ... (IV: 32)

Here, there is no difference between men and women. Whoever makes effort and does good deeds will reap benefit from it, and this has been interpreted as the grace of Allah. So, do not covet and envy the grace of one who has endeavored and has benefitted from what he has earned. He then says:

".... And ask God of His bounty..(IV:32)

Seek the grace of Allah through correct means. That is to say, this grace is acquired. It is not exclusive to men or women. Anyone— be it a man or a woman— should seek this grace from Allah and should obtain it through piety and righteousness. That is to say, differences in race, sex, class, etc. are not considered as divine grace for anyone.

The verse

"....surely the most honorable of you with Allah is the one among you most careful (of his duty)....(XII:13)

is a solid proof for the veracity of this interpretation. Therefore, the superiority of men over women is not because of the dominance of the males over females. Rather, it is piety that serves as the criterion for superiority.

2) Infaq: Another reason for superiority is spending out of one's means. The interpretations deem infaq as men's payment of alimony to women, while, in this verse, infaq is not confined to alimony. As a result, the issue is general, and includes infaq in the society as well.

Infaq is different from having wealth and property, and cannot be interpreted as alimony or man's provision of living expenses for women. A person allocates to infaq 500 tomans of a total of 1000 tomans that he has, and if another person allocates to infaq 70 tomans of a total of 100 tomans that he has, the latter has done a greater deal of infaq than the former. According to the Quran, infaq has an ideological meaning and has requirements mentioned in other verses. Among these, reference can be made to the fact that infaq should not be coupled with hypocrisy, should not be cast in the teeth of others, and should not involve harassment. For the sake of brevity, we direct the attention of the readers to verses 262-275 of chapter II, of the Holy Quran.

All verses on infaq lay emphasis on sincerity of intention and warn against hypocrisy, injury, reproach. Infaq in the way of Allah is not done with the intention of even gaining worldly and heavenly reward. It means devotion and self-sacrifice and

sincerity for the sake of Allah.

As indicated in the verse, infaq is not confined to alimony. Alongside this issue, it is necessary to note that if nafaqah derives from infaq, grant of nafaqah should not be coupled with reproach, injury, or expectation that the one receiving it should do something in return, while this is so unfortunately in the prevalent jurisprudential decrees at the theological centres. Alimony is in return for compliance (with the husband's sexual demands) and has been turned into a deal. A man carries out infaq in order to win his wife's compliance. According to the explicit wording of verses 262 to 275 of chapter II, this does not constitute infaq. It is rather a deal. Allah has established the sexual relationship between a husband and his wife only for reproduction. Apart from this, it has no genuineness. It constitutes a duty of the man and wife, whether or not there is the question of money. A man and wife are duty-bound to observe this on the order of Allah. When alimony and compliance are turned into a deal, can a wife evade the duty Allah has vested with her, if a man is not financially able to pay nafaqah? Or, on the contrary, if a wife cannot sexually satisfy her husband, should the man abandon the good deed of infaq? Infaq and compliance are two independent matters. In relation to Allah, each person has a duty which he must carry out, and neither one can serve as a pre-requisite for the other. In continuation of the verse, Allah refers to the features of righteous women as being "devoutly obedient" and "guarding what Allah would have them guard." Each of these words assumes true meaning in relation to Allah. A righteous and obedient woman observes self-restraint and guards what Allah would have her guard. She follows the commands of Allah and obeys Him and does not violate the divine limits. In the interpretations, this feature of women has unfortunately been defined in relation to men. A righteous, obedient woman who guards what Allah would have her guard is one who obeys her husband, who observes self-restraint vis-a-vis other men, and who guards the honor and property of her husband in his

absence.

If we say that a wife should obey her husband without reference to any criteria, can a husband rule over his wife contrary to the decree of Allah? And if he does so, is a righteous woman one who obeys him? If a man brings home stolen or haram (religiously forbidden) goods, is a righteous woman one who guards these items and preserves the honour of her husband?! If a man orders his wife not to leave the house while the woman is sure that her stay at home would be equal to carrying out a haram deed, should she obey her husband and stay home?!

Should women comply with the demands and desires of men? Or are women independent beings, responsible before Allah? Do we consider women, as human beings, responsible before Allah? A higher and more superior criterion than a husband should rule over a man and wife, and this authority is Allah. In other words, a woman should obey the decrees of Allah. It is incumbent upon women to comply with the demands of their husbands if these demands are in tune with Allah's decree. On the contrary, it is incumbent upon everyone to follow the decree of anyone who issues a verdict conforming with Allah's decrees. Being male or female is not a criterion of obedience. Rightfulness, rather, is the standard. After "guarding what Allah would have her guard," there immediately follows the phrase "as Allah has guarded." A woman is duty bound to safeguard what Allah has ordered, such as the children, the life, the halal (religiously lawful) belongings, the honour of her righteous husband, and so on.

The verse continues in this manner:

".. Admonish them (first) (next), refuse to share their beds (and last) beat them (lightly)..."

Most interpretations take desertion as a woman's refusal to comply with the sexual demands of her husband. This is while desertion does not merely refer to sexual non-compliance. Lexically, nushuz means "being higher than the surface" or "revolting out of arrogance." A woman who revolts and disobeys the decrees of Allah with regard to her duties is nashizah. This revolt and

disobedience includes sexual relationship as well. If non-compliance was only in the case of sexual relationship, the second punishment (i.e. leaving them alone in the beds) would not bear much relevance, because being left alone in the bed is not a punishment for a woman who is enamoured of another man or who hates her husband and does not carry out her sexual obligations towards him. She might even be more than satisfied with this. The three stages of punishment are based on making the recalcitrant woman, step-by-step, aware of the dangers which threaten her married life because of her neglect of divine duties. Or, when left alone in the bed, she will realize that her married life is about to collapse. Or, she will submit to the divine decrees after being beaten.

Another point is about determination of nushuz and the three stages of punishment and their implementation. Most interpretations consider the verse to be addressed to the husband, while the verse is not addressed to an individual and addresses a group expressing a decree in the Muslim community. At the end of the verse, Allah says:

"..But if they return to obedience, seek not against them means (of annoyance): for God is the most High Great (above you all) (IV: 34)"

"You" refers to the Islamic society which has decreed that women be righteous and obedient and safeguard that which Allah would have them guard. It has called on women to give up nushuz. Now if a woman complies with this decree, it is alright. She does not have to comply with what her husband demands just because he is a male or her husband.

If we consider these verses from the viewpoint of "state jurisprudence", we realize that these could not be addressed to a specific person, and to the husband in this case. According to the Imam (may Allah bless his soul), we should set up an Islamic government so as to implement the precepts of Islam. In this regard, the following could be noted:

1) Are all men possessed of the requisites of judgement which include ijhtihad (deduction



of Islamic precepts), piety, and awareness of the time, the Holy Quran and the Sunna (traditions) to be able to judge between themselves and their wives, as well as, to carry out the decree.?

2) Can a litigant who is mainly devoid of complete justice and piety serve as a judge? Hadrat Ali(AS), who surpassed others in piety and justice, referred to the judge of the Islamic government following a difference with a Jew. This is while Hadrat Ali(AS) far surpassed the judge in terms of possessing the qualifications of judgement. Why did Hadrat Ali(AS) comply with and observe the judge's decree which was wrong? It seems that Hadrat Ali(AS) did this, firstly, to strengthen the pillars of the Islamic government, and, secondly, not to judge in a case involving his personal interest and also concerning a person living under the rule of the Islamic government. This is, because, if that matter was to become customary among the people not everyone was like Hadrat Ali(AS) in terms of possessing such degree of justice and piety as to be in a position to implement haqq (truth) even if it was disadvantageous. Therefore, if such a trend was to take over (the society), the fate of state judgement and the implementation of justice in the

society would become hazy. This is because the mode of thinking on jurisprudence prevalent at the theological centres is individualistic. Our Ulama have paid less attention to the issue of government, which is a collective institution.

As a result, decrees derived from the Quran were individualistic, and the government has had no role to play in them. The question that comes to mind is this: When the Quran says: "Sever the hand of a thief," can a person whose house has been robbed sever the hand of the thief? Can just any person observe the hadd (punishment) in the case of one who drinks wine? If this trend is observed in modern society, it will bring about nothing but anarchy and despotism.

In above-mentioned verse, a recalcitrant woman should be punished by the competent authority and by a just judge, because all verses on blood-money, punishment, jihad (holy war), qisas (Islamic reprisal) are in plural form and are addressed to the individuals. In some cases, such as qisas and penal decrees, the judge or religious authority for judgement should issue the decree; yet some cases are considered as exceptions, including the above-mentioned verse. This is while this verse is not different from the others. As a result, a sound proof and evidence should be presented to support the assertion that the verse is not addressed to the Islamic society, and addresses the husbands.

If the verse merely addresses the husband, say with regard to admonition, advice of a husband will carry no weight for a woman who hates her husband. It can even have a contrary effect. Conditions must be favourable for the advice to be effective. One such condition is that ground should be paved for observing the advice given by the adviser. For this reason, the judge should determine whether or not a woman will abide by the advice given by her husband. If so, the husband can admonish her; otherwise, someone else must do so.

Who should then determine that the phase of admonition has come to a close, and that now is the stage to leave the wives alone in bed? Who will then determine the

manner and duration of leaving the wives alone in bed?

Who will specify the manner and mode of beating women? If a man has a grudge against his wife, this is the best opportunity to relieve himself. All people will reach that degree of piety and justice and will be able to judge and issue decrees in the society of Imam Mahdi (may Allah expedite his re-appearance) and not in a society where true and pious believers are a minority. In fact, these are the three stages for punishing a recalcitrant and arrogant woman. A just and pious judge who is aware of the Quran and the traditions, and not a man called "husband", can specify its manner of implementation. Just as the hadd of a person drinking intoxicants cannot be carried out by just anyone (even though the offence and its hadd is specified), the punishment of a recalcitrant person too can not be vested with just anyone. Family life and relations between men and women are not individualistic and personal matters. That confined to their home, without any effect over their children and society. In some cases, their problems can not be resolved at home and in a personal manner.

The verse then notes: "and if you fear a breach...(IV:35)"

"And" is a conjunction here. The verse says that if you fear breach between them, appoint two judges. It is completely evident that the verse is addressed to a third party. This person or these persons should be aware of the relationship of the man and wife to determine whether or not they have reached the state of appointing judges. Also they should find out whether or not the three stages have been carried out (as punishment for this woman) and have been completed, so as to be able to launch the next step. Consequently, this phase can not be separated from the three stages mentioned already. The verse

"And if you fear" explicitly indicates that

it is not addressed to the husband, and that it addresses the Islamic society. Since the verse begins with a conjunction, the previous verse is also addressed to the same. Those who believe that the verse is addressed to the husband should back up their statement by proof of the same.

In the end, suggestions will be presented below for reform on laws pertaining to women:

1) All Quranic verses should be interpreted only in relation to Allah.

2) Divine decrees should be considered from the viewpoint of the state organization, so that the punishment of a recalcitrant and wrong-doing woman, as also that of a man, be issued by a qualified judge.

3) To carry out the three phases set forth in the verse, the courts dealing with family problems and cases should have counsellors to observe the stages. This would enable the judge to spend his time on matters of greater concern, and not to have his time wasted for trivial matters. Notably, the couple refer to the court in the case of nushuz and not for every difference which naturally surfaces in married life, and which can be resolved by the man and wife.

4) With regard to the mentioned verses, the legislators of the Islamic Republic are asked to add an article to the civil code, stipulating that men do not have the right to beat women.

5) Those who are eager for the implementation of Islamic decrees (which certainly ensure justice in society) are asked to dynamically approach the issues set forth here, and to analyze and criticize them, so that ground will be paved for setting forth such discussions which deal with the fate of half the world's population and their children, consequently, giving way to the ratification of laws ensuring social justice.

And success comes from Allah

Zahra Ibrahim



Women and Science

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One of the contradictions of social progress is that women are frequently the last to benefit from scientific or technological improvements. In fact, the health and livelihood of many millions of women are often jeopardized by changes which male policy-makers perceive to be "in the public interest".

Evidence of social disruption can be found at opposite ends of the technological spectrum: In Asia, where women in high-tech industries are exposed to contact with hazardous chemicals, and in Africa, where agricultural technologies designed to reduce the workload of women in farming and food processing, are given to men, effectively jeopardizing the social status and income

earning prospects of the women thus displaced.

These and other negative side effects of "progress" usually have their roots in the unequal access of women to education, land and extension services, and their exclusion from decision-making processes.

The Center for Science and Technology for Development (CSTD). In partnership with developed and developing countries, is undertaking a series of pilot projects on endogenous capacity building which will address, among other things, the impact on women when new technologies are introduced to community. CSTD is working with a number of developing countries to help establish policy dialogues which address

the role, the potentials and the possible impact of science and technology on all the stakeholders in national economies.

one proposal, in the context of women, is that Governments:

Assess the actual or potential impact of technological change on selected groups of women in urban and/or rural settings:

Assess women's access to land, raw materials, knowledge, technology, training, credit extension services and other means of raising their status

Examine women's involvement in decision-making processes:

Include women in policy dialogues on the role of science and technology in national development.



Jihad is inevitable in the world. But there is a difference here: The believers wage Jihad in the way of God while the unbelievers wage Jihad in the way of "taghuts", (despots or tyrants.) A perfect religion, unlike modern Christianity, recognizes the necessity of Jihad. Such a religion tells people: Defend your rights. Defend your dignity, your country, your religion. Defend human rights.

JIHAD

AND

SHAHADAH

Ayatullah Sayyid
Majid Taleghani

Remove those "powers" and "classes" which are obstacles to the rights of the masses, and which suppress public opinion. Abolish them. Liberate people from this suffocating environment, and familiarize them with God and the fountainshead of the universe. Do so "until there is no more persecutions". But those centralized powers that deceive the weak masses, set one group against other, drive the masses

away from divine truth into materialism, mislead the masses from the unity of God, and drive them toward sheer polytheism, idolatry, and the worship of humanity. Fight them until these mischiefs are removed from the way of human evolution towards perfection. Do so until those particular classes which utilize public wealth for their own lust, and violate the rights of millions of people-- as did the Persian and Roman empires-- are annihilated. When that bare-footed Arab confronted the commander of the mighty

the world from slavery to human laws and false religions which are for a particular class, and to lead them to the glory of Islam." This is the Islamic Jihad. This is the meaning of "Jihad." "Jihad" means "striving for truth"; it is not similar to war and murder. "Jihad" means "striving for truth," and that is why it is discussed in the volumes on "Ibadat" (worship). It is conditioned by *fi sabil Allah*.

A man asked the noble Prophet, "Messenger of God! What is the reward of a poor person who goes to the battlefield for the

Persian army, he was asked, "Have you come to conquer and to loot? Or have you perhaps come because of starvation or nakedness? If so, we will feed you, we will give you money, we will satisfy all of you, commanders and soldiers alike. Return to your land." Kestam thought his words had persuaded the man. Make note of what the man answered and how his words have been recorded in history. He said only one sentence, but a very meaningful one, "We have been given the mission of liberating the nations of

sake of booty." The Prophet repeated three times, "He has no divine reward." Another person asked the noble Prophet, "Is the one who goes to the battlefield in order to test his own courage or to see fame properly called *mujahid fi sabil Allah* (striver in the way of God)?" "No," he replied. "Then who can properly be called *mujahid fi sabil Allah*?" The Prophet answered, "The ones who strive so that God's word becomes the uppermost," meaning that God's will manifests itself and rules their wills. This is the meaning of "the way of God." This is the meaning of "Jihad of Islam." There is not sufficient time available to discuss all the issues relevant to this topic.

A short while after the first generation of Islam, Muslims deviated. During the Umayyid caliphate, when every aspect of Islam was metamorphosed, the Jihad of Islam remained no exception to the rule. It was metamorphosed as well. Let us recall the Englishman, Thomas Carlyle. I am unable to quote him directly. When defending Islam from the accusation that it has advanced thanks to warfare and the sword, he suggests that one should look beyond these superficial matters. The real question is whether or not Islam is a true religion. If it is a true religion, if it is a religion teaching the unity of God and obedience to the one God, if it has laws and regulations needed to the world and it can make the

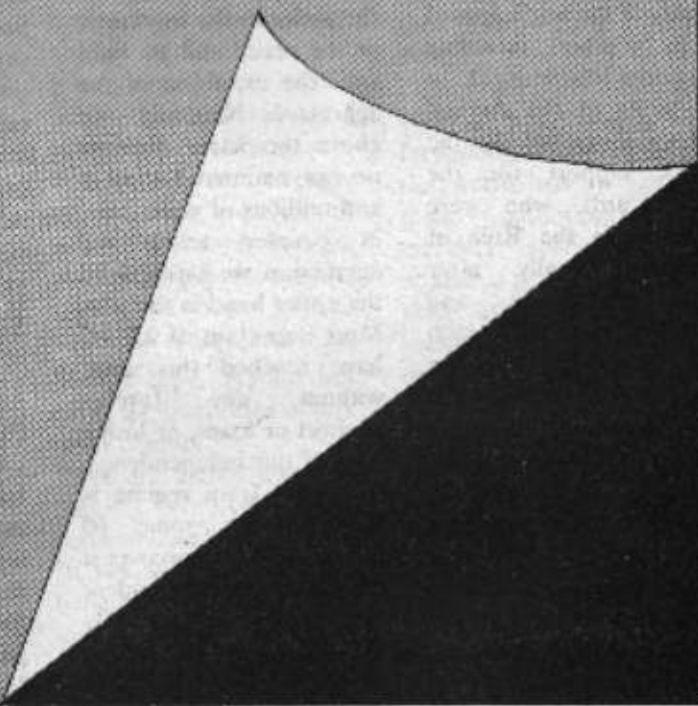
people fortunate, such a religion has to advance. If there is no sword, it should advance with teeth and claws. One cannot ask why Islam has advanced with the sword. The real question is whether it is the truth or fallacy which has advanced. It is wrong to argue, as some do, that since it has advanced by the sword, it is false. If you are not prejudiced if you do not wish to remain under illusion, and if you do not wish to paint a false caricature of Islam for the already prejudiced masses of Europe, why do you say so? Do you mean that since the Muslims have fought, Islam is a false religion? Isn't it more reasonable to say, that because Islam is a true religion it has not disregarded the necessity of warfare, and on the contrary has given a commandment to that effect?

If a plant has no flower, there is no reason for it to have thorns. If man does not have a right to live and defend himself, if he does not have such a personal right, then what is the function of anger? If he has anger, it follows that he has rights. And if he has rights, he has to channel the power of his anger in the way of his rights, rather than channeling it in a false way. Man must defend his rights, to defend his dignity. This is the truth of Jihad, and it is a necessary part of a true religion, which has laws. One cannot believe a religion which argues, on the one hand, that it is a true religion and has come

to reform the world, but on the other hand, does not have any dimension of defense, propagation, and advancement. Such a religion is not credible. If a religion is like this, we shouldn't accept its claim that it has come from GOD for the salvation of humanity and to lead people toward truth and salvation until the day of judgement.

Islam is a religion aimed at reforming humanity. It aims to save humanity from falling into the valley of animalistic passion. Islam has come to straighten man's stature, to direct his attention to God, and to establish justice and equity in the world. It has come to end all wars for the purpose of looting, murder, subjugation, and expansionism-- to end these instigated by world leaders, who use others as their tools in the name of nationalism and such, in order to devastate them. "The purpose of warfare", Islam says, "is so religion,

all of it, is for Allah." Such religion, indeed, has come. Is it then appropriate to assert that our religion merely says, "There is a God and there is an Apostle?" And if anyone asks you how the world can be reformed, can you tell them that the masses of the world should not fight the tyrants of the world, and push away the hands of those who rape the dignity, life, and rights of humanity? Can you call this a true religion? May it be a true religion, it must take up the sword and advance. To what point should it advance? To the point that they either submit and say, "We are Muslims," in which case they become your brothers, or they say, "We will retain our own religion and will carry on our own way of worship; but we will follow the public law of Islam." In this case they become *ahle-bimilal*, the protected minority. In such case, they again have equal rights with Muslims.



THIRD INTERNATIONAL PEACE UNIVERSITY CONFERENCE

(part two:)

" This is part 2 of Miss Taleqani's speech delivered at the 3rd International Peace University Conference held in Helsinki Oct. 22-26, 1986 The 1st part was printed in the Payame Haajar issue of Winter, 1991 said paper is now being published in enlarged magazine form."



Unfortunately, the Third World has always been the real target in this game. As long as there are doctrines in the world, such as low-intensity warfare, presented by Reagan, the Third World has no alternative but to defend itself from the superpower expansionist ends.

THE CASE OF IRAN: THE IMPOSED WAR

Let us give you a brief history of the war imposed on us by others, including territorial disputes as to the limits of the Arvand rud waterway and also the shah's support for the Iraqi Kurds, who were opposed to the Rule of Saddam. Finally after some diplomatic and military rows with each other, Saddam signed the Algiers Accord with the shah, according to which all their differences were resolved. After signing the document, Saddam declared before television cameras, in a very jubilant mood that all his disputes with the shah were solved. However, some time

before the victory of the Islamic Revolution in Iran, observing the shah's weakness in suppressing the popular opposition to him, Saddam, dreaming to replace the late Gamal Abd an-Nasser, in leading the Arab world, started a campaign of sabotage against us, which gradually led to the incredible assault against Iran.

After Iraq attacked us, Iran had only two alternatives: [Either] to surrender to the aggressor, or, to resist and to fight until the expulsion of the aggressor. Naturally, we chose the latter. Relying on our national resources and millions of volunteers, in counter acting the aggression, we have gained the upper hand in the war. Most important of all, we have reached this stage without any foreign support or loans, or losing a bit of our independence, while the Iraqi regime is indebted for some 60 billion dollars. Moreover it has made itself dependent upon the U.S., The U.S.S.R, and France in managing the affairs of

this war. In the course of the war, Iran has immensely been inspired by the enlightening Islamic ideology which regards combat for one's country, and ideals a challenging duty in the obedience to Allah.

The West and the East have made no secret of their support for the Iraqi regime. Time and again, French president Francois Mitterand, along with some American, and Soviet officials have proclaimed that the Iraqi defeat in this war is equivalent to that of their own. We ask all nations to press their governments to stop supporting Iraq in this aggression against Iran.

IRAQ'S SUB-HUMAN WARFARE

Chemical warfare:

Ever since 1983, the Iraqi regime has resorted many times to chemical weapons against Iranian soldiers and civilians alike. European and Japanese physicians after examining Iranian soldiers wounded

by the chemical warfare of Iraq, attested to the fact that Iraq had been using chemical weapons against Iran. In addition to that, the U.N. team of experts, whose members were from Spain, Sweden, and Australia, after coming to Iran in 1983 and inspecting the chemically wounded Iranians, and residential areas hit by these chemical bombs, declared in a United Nation document that Iraq had been using chemical weapons against Iran. The following is an excerpt from their report: "The following are our unanimous conclusions: a. chemical weapons in the form of aerial bombs have been used in the areas inspected in Iran by the specialists as indicated above. b. The types of mustard agents used were: Bis-2- chloroethyl-sulfide, also known as Mustard Gas, and Ethyl-N, a nerve agent known as Tabun"

This chemical warfare is in sharp contrast with the 1925 Geneva Protocol. Even the Security Council, after some three years of indifference and silence

and even direct support for Iraq in its aggression against Iran, on March 21, 1986, finally condemned the Iraqi chemical warfare against Iran in a very mild statement.

However, heedless of this UN condemnation, the Iraqi regime again resorted to chemical weapons in March, April and May of 1986. All this stems from the unconditional support of the superpowers for Iraq. Despite the lip service being paid by the superpowers to chemical disarmament, the escalating use of these weapons seems to be making them conventional, that is whenever any power deems feasible and suitable, it would resort to chemical weapons as if it were conventional forces, without any reservation. This threatens the 1925 Geneva Protocol as well as, the 1972 Biological and Toxic Weapons Convention.

Reagan said on Feb. 8, 1982: "The production of lethal binary chemical weapons is essential to the

national interest" of the USA. The U.S. is going for full chemical re-arming in total disregard of international public opinion.

France is another chemical power, which, along with the Soviet Union and the U.S. has been supplying Iraq with these weapons. France has provided Iraq with biological weapons as well. Resorting to chemical warfare by Iraq is due to its inability to fight the Iranian forces on the war fronts.

As a nation which has lost many of its best soldiers and civilians in the course of the chemical warfare, we strongly support chemical disarmament and the complete incineration of these weapons as well as a stop to the manufacture of binary chemical weapons.

War of Cities:

During the seven-year aggression against us, Iraq has many times resorted to the "War of Cities", that is, bombarding the residential areas of Iran, as well as bombarding mosques, churches, schools, hospitals, and historic buildings, all of which have been confirmed by the U.N. and UNESCO

On FEB. 20, Iraqi fighter bombers attacked an Iranian passenger plane, thus killing more than 40 civilians.

In addition to that, on OCT. 15, 1986, Iraqi planes bombed an Iran Air passenger plane whose passengers were disembarking at Shiraz Airport, killing and wounding scores of passengers.

Also, in May 1986, the Iraqi air force bombed an Iranian train taking civilians from southern Iran to Tehran, thus killing and wounding hundreds of civilians, including many women and children.

The Iraqi agents in Iran, every once in a while, place bombs with great explosive power, inside crowded areas, killing and wounding hundreds of civilians every time. When arrested and interviewed, all these terrorists confess to be hired by Iraq for enacting such heinous crimes.

All these have gone unnoticed by the international organization.

IRAN'S STRATEGY FOR PEACE:

We need peace more than anyone else for the attainment of economic self-sufficiency and development. We long for an opportunity to re-construct our country which has been ruined by the shah and his western supported dictatorship. However, we believe that compromise and taking abject stances will not bring peace for us, rather they only exasperate and perpetuate war and tension. We strongly oppose the creation of another Lebanon in Iran, and are firmly against the spread of war in the Persian Gulf and the Middle East. We do not covet the territories of any other country.

We are merely enacting the Quranic commandment: "If two parties among the believers fall into a fight, make peace between them, but if one of them transgresses beyond

bounds against the other, then fight against the one which transgresses until it complies with the command of ALLAH "(Holy quran ix:9)".

Only in this manner can we reach peace. Experience has shown that nations acquire peace only by relying on their own national resources. Now, we have no other choice but to continue defending ourselves, since the nature of this war, in our eyes, is a defensive one. We have to resist until we can have a just, honorable, and viable peace. Iran is determined to set an example for all the down-trodden people of the world, who have access to nowhere but their own national resources, that by standing firm in the face of aggression, one can finally punish the aggressor, and also bar future aggressors from carrying out similar acts.

In the end, we would like to express our gratitude for the people who have held this gathering, that is the Third International Peace University Conference in Helsinki, Finland. We call upon all freedom-loving peoples of the world, not to regard these gatherings and marches sufficient for attaining peace, and pool their utmost efforts for pressing their governments to stop the arms race and militarism, and make the world a safe place to live in. We would also like to call upon all nations to take necessary measures to bring an end to the arms race, militarisation of space, satellites, cultures, mentalities, and world views.

WOMEN AND THE WORLD



Increasing the women's capacities for self-determination and granting them their full status will lead them to have smaller families, a solution to the problem of population explosion. In most countries, there is discrimination against girls. Poor investment in girls leads to a vicious circle for them: the malnourished girl has less chances to go to school and thus a limited employment opportunity. With early marriage, her chances to give birth to less healthy children will increase.

This will lead to greater infant mortality (more deaths for girls) and greater tendency to have more children to secure her future, thus greater fertility.

If we add to these factors, the following points:

- Tropical forests today are being felled at a rate of 11 million hectares a year;
- Top soil is being washed away by wind and rain at the rate of 26 billion tons a year;
- New stretches of desert

are appearing at a rate of six million hectares a year; and... that every year the river Ganges alone picks up 1.46 million metric tons of the fertile top soil from India, Bangladesh and Nepal, and dumps it into the Bay of Bengal, and that in Sub-Saharan Africa 65 million hectares of marginal land have become desert in the last 50 years and ... The effects of population growth are felt most acutely.

These effects are often felt strongest by the

poorest and most deprived people, most often by the women. It is they who have to walk further and further each day with a child on their back, one in the hand, one that they are expecting in the womb and many running around them, to fetch the firewood, and to search for a stretch of unpolluted water. They are the ones who must cope with the effects of environmental degradation and pollution on their own and their family's health.

Fuelwood scarcity now affects an estimated 1.3 billion people, and this figure may rise to three billion by the end of the century. Around 70 percent of all India's ground-water is polluted with sewage and toxic wastes; and deforestation and mechanical irrigation projects have left an estimated 23,000 villages without drinking water. In Haiti and Zimbabwe, many are forced to use unsafe water. Even breast-milk has been found to be poisoned by pesticides in parts of Central America.

Migration is a growing phenomenon in the developing world. With the influx of the men to urban areas, family ties are interrupted. A husband going to a city with his wife left behind in the village, even if temporarily, may never return. This has caused sex imbalances, and changing partners, has also increased the incidence of sexually transmitted diseases such as AIDS.

With such migrations, women become more, and more heads of households

in the poorest countries. However, in comparison to men, they do not have the same rights. For example women are not permitted to own land in Colombia, Nepal, Kenya, Ethiopia, Panama, Chile, Iraq and Egypt. Hence, households headed by women do not have the same rights as those headed by men.

Planning for the future

While the above points may be considered as giving a negative outlook, leaving little room for hope, an attempt made to highlight is the essential role which has to be assigned to women, if sustained development is sought. To reach a new and productive society, effective utilisation of potentials of women is not only necessary, but absolutely essential.

Providing women with a greater degree of access to educational, health and employment opportunities will have a direct bearing on sustained economic development.

Improvement of social welfare for women, including provision of pension even to women who are housewives, and improved health insurance system, are steps in the right direction. In addition, the establishment of a greater number of nurseries near or within institutions where women are working, can give them the proper assurance that their children are being well looked after thereby increasing their productivity and work motivation.

Our efforts have to start today, for tomorrow is too late.



The Islamic economics is an all-embracing system with special patterns for the economic and social behavior of man. The Islamic Banking system works on a non-usury basis. Today besides the

Islamic Republics of Iran and Pakistan, more than twenty other countries have accepted and started implementing the Islamic Banking as part of their over-all banking system based on the conventional model.

ISLAMIC BANKING

As a result, current laws and regulations have undergone the minimum necessary changes, and all other rules and regulations, not conflicting with Islamic principles, have been retained. In addition to the above, rules envisaged in the Law have been approved in such a manner that though banks have been granted the power of purchase and sale, and competition, they are allowed to grant credit facilities for the purchase of goods and merchandise to applicants, only against the undertaking of such applicants. As a result, the banks have been stopped from engaging into commercial activities as merchants, indirectly by the Law, and explicitly by approved regulations, and are authorized to engage

in banking operations, only as "cash agents". The new Law has taken form in three primary sectors, i.e: (1) gathering of resources, (2) grant of banking facilities in cash, and (3) central banking; so as to separate the banking functions of gathering and spending of resources from the functions of monetary policy. In the present report, an effort has been made to evaluate and analyze the effects of these changes on central banking in Iran. Of course, in some cases an inevitable evaluation of effects of the changes on banking operations has also taken place. The approval of the new law for Usury-Free Banking, raises a number of questions regarding the overhaul of central banking, theoretical

answers to which are possible to a certain extent, but, definite answers to which must come with the passage of time, and attainment of greater experience: 1-Has the implementation of the new law spelt a change or disruption of object and duties of the Central Bank? 2-Will the changes in the rights and instruments of monetary policy, have an adverse effect on the performance and effectiveness of the monetary policy? 3-Does monetary policy, under the new and regulations, seem to be effective as before? We discuss hereunder, the first question on its own, and the second and third together: 1-In answer to the first question, to begin with, it

must be pointed out that the overall aims and duties of the central Bank, in accordance with the law, as they have not been in conflict with Islamic principles, have not undergone any appreciable change. It follows that what was considered as the aims and duties of the central Bank, under the old law, has been retained. Another important basic point also needs to be mentioned here. The usual banking operations of the central Bank with the government institutions and commercial organization owned fully by the government, as well as with banks up to the limits of their own private resources, may be carried out side of the framework of the new banking operations and under the

traditional banking practices. In other words, as from the viewpoint of Islamic principles, the central Bank and other fully owned government organizations are considered as "the government", hence payment or receipt of any additional amounts on deposits as well as loans and credits granted by the central Bank to these organizations, in any form or under any name, which are expected to be accounted on the one side as the income of the government, and on the other as the expenses of the government, will have no effect on the resources of the government, are not to be considered as usury and are considered permissible. On the same basis the rights and duties of the central Bank, in such matters, have not undergone a change due to the abrogation of usury, and continue to be exercised as before.

2 & 3-The second and third questions are specifically addressed to the question of change of instruments and possibly change in rights brought about by monetary policy, as also the possibilities for the implementation of these instruments, and the resultant effectiveness and practicability of monetary policy in the new banking scheme. It is for these reasons that an effort has been made here to answer both the questions concurrently.

In general, monetary and credit policy is exercised to reach a number of goals. From the classical point of view, the goals of a monetary and credit

policy, excepting the types of instruments used, includes, more or less, the effects on:

- 1-Private sector liquidity
- 2-Credit volume
- 3-Price levels (control of inflation)
- 4-Level of employment
- 5-Investment level
- 6-Productivity level
- 7-Cost price
- 8-Commercial exchanges (commercial exchange facilitation)
- 9- Foreign value of currency (exchange rate)
- 10- Foreign exchange receipts and payments
- 11-Interests of depositors and share-holders of banks

In view of the fact that, as noted in answer to clause 1 above, the goals of monetary and credit policy, under discussion here, have not changed. It is obvious that the all-embracing spread of the goals of monetary policy remain as strong as ever. It is for this reason that in the rest of this report, the changes pertaining to the instruments of monetary and credit policy, as well as, their practicability and effectiveness, will be analyzed. It is essential to point out here that the most far-reaching change in this field is the abrogation of usury from the series of classical instruments of monetary and credit policy in Iran, and that other classical instruments retain their strength and importance under the new laws and regulations.

ABOLITION OF USURY

The most important and far-reaching innovation in banking in Iran, was the

abolition of usury from the banking system. It is obvious that besides a fundamental change brought about in banking operations in the Islamic Republic of Iran through this innovation, one of the basic instruments of classical monetary policy has also been denied to the central Bank of the Islamic Republic of Iran, as one of the instruments of the Bank's monetary policy; because in the past, in traditional banking, every change in the rate of interest by the central Bank was reflected in a corresponding change in the rate of interest in the market as a whole, or, more specifically in the rate of interest of banks in the country. Obviously, each one of these changes would in turn cause a change in the liquidity position of the private sector, as also changes in the volume of credits, and possibly, changes even in the foreign exchange liquidity of the country. As a result of these changes, under specific conditions, the central banks can be effective in controlling domestic price levels, cost price of good and services, level of production, investment level, employment level, facilitation of commercial exchanges, as also establishment of balance of payments for foreign exchange payments of the country.

With this introduction, and in view of what has already been said, the question arises as to what instruments have replaced the instrument of interest, which was used in the past to reach the required goals

so that in case of need, they may be put to use, and also whether these instruments would be effective in attaining the set goals. These two subjects will be dealt with and analyzed in the following paragraphs.

ABOLITION OF USURY AND ATTRACTION OF DEPOSITS

As outlined in the law, two devices are available to the banking system for the attraction of deposits, the proper use of these two devices, in the form of instruments of monetary policy, can, to a certain extent prove effective in increasing the volume of deposits. Prizes and preferences connected with Qard-al-Hasanah and investment deposits is one of the said devices. The other device is the amount of "attorney fees" for putting the investment deposits to work. Grant of prizes and preferences for the attraction of Qard-al-Hasanah deposits, in the manner approved in the new law, could, as a flexible tool, be effective in the attraction of deposits. Though this subject has also been dealt with in the Monetary and Banking law of the country, with the clarity and stress on it in the new law, this instrument can, on the one hand, be used as a tool for the encouragement of depositors by the banks, and on the other, its utilization as an instrument of monetary and credit policy, can prove as an incentive for the attraction of deposits. As the subject has clearly been stated as

an instrument of monetary policy, these prizes and preferences, may, as required, be increased to the extent that they would prove useful and effective in the attraction of deposits. It is obvious that there is a direct relationship between the of prizes and preferences, and amount of deposits attracted. Judgement on amount of utility and effectiveness of this instrument in the attraction of deposits, and its comparison with other instruments, will need greater passage of time and increase of experience.

The second instrument, as set out in the law, is the "attorney fee" for putting the investment deposits to work. As the income of the depositor is an integral part of the bank's portfolio, the depositor, with a forecast of the income of the bank's portfolio, expect to receive a "specific" amount as income. In view of the fact that a change in the said attorney fee causes a corresponding change in the profit expected, this instrument can prove useful in attracting such deposits.

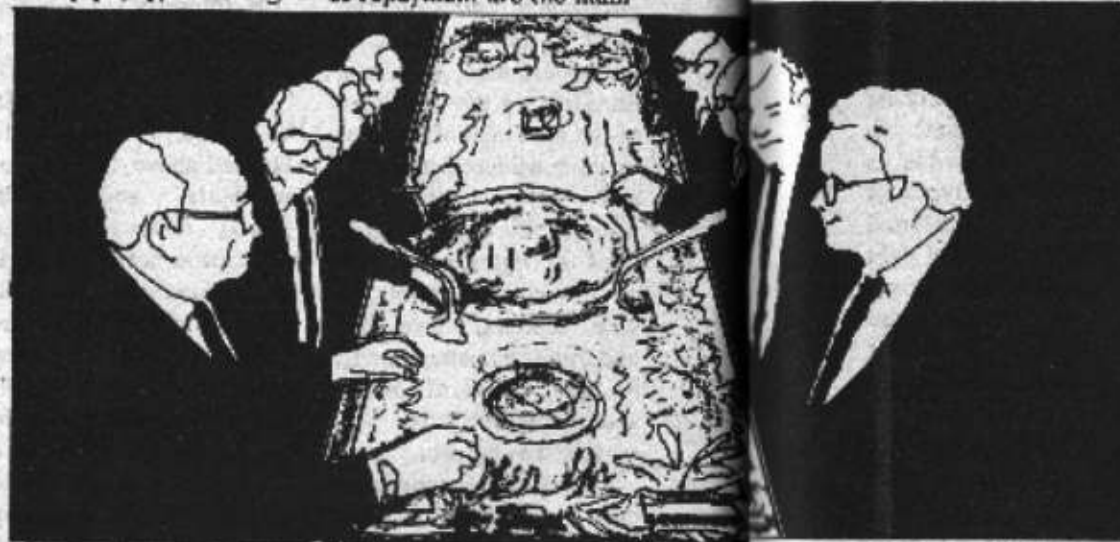
In respect of this, there is also one more instrument which may prove effective in the attraction of investment deposits. This instrument is a change in statutory reserves on investment deposits. As a rule use of this instrument, in its classical form, is for affecting liquidity, resulting in affecting the volume of credits granted by the banking system. The use of this instrument is

possible under the new law also. However, should the use of this instrument be made only in order to effect the returns on such deposits, then, obviously a different approach should be made in fixing the statutory reserves on investment deposits, because, as outlined in the relevant regulations, the profits paid to investment deposits are calculated after the levy of statutory reserves on such deposits. Hence, all other conditions being equal, the amount of statutory reserve has a direct bearing on the profits of the depositors in two ways: Firstly, through an increase in the share of profit of the these deposits in the sharing of the profit ratios between the bank and the customer, and secondly, through the profits received from the higher ratios of the said deposits which enter banking operations. On account of this with every increase in statutory reserves on investment deposits, the amount of profit payable decreases and vice versa. As a result, a change in statutory reserve requirements, solely for manipulating the amount of profitability expected from investment deposits, can be used as a complement of the instrument of fees for putting the deposits to use, to affect the volume of such deposits.

ABOLITION OF USURY AND GRANT OF FACILITIES IN THE FRAMEWORK OF ISLAMIC CONTRACTS

In traditional banking, an increase or decrease in interest can be used

effectively as a lever to decrease or increase the volume of credits. With the abolition of usury from the new banking mechanism, this lever has also been denied to the banking system, as well as, to monetary policy. In order to make up for this loss, and at the same time complement instruments of monetary policy under Islamic banking, new instruments have been introduced, so that they may be used for the implementation of monetary policy, including



credit policy, these instruments have been able to replace to an extent the monetary policy of abolition of usury.

New instrument which could prove effective in controlling and changing the volume of credit facilities of bank, have been envisaged in the law as under:

1-Fixing of minimum and/or maximum ratio of share of bank in respect of certain credit facilities of bank.

2- Fixing of minimum rate of profit expected (return) on certain types of facilities granted by banks.

3-Fixing of minimum and maximum ratio of banks in certain types of facilities granted by banks in respect of the cost price.

To make a more detailed study of this subject it is essential, first of all, to give the specific qualities of loans and credits under traditional banking, and then to compare and contrast the specific qualities of banking facilities under Islamic banking. The amount of the loan or credit, period, rate of interest and terms of repayment are the main

specifications of a loan or credit agreement. Credit facilities, under Islamic banking also take into account the amount, period, pre-payment, rate of profit or rate of expected profit and terms of amortization. Under both the systems, the credit facilities, always, whether collective or individual, have been used as maximum payable, as monetary policy. However, the "rate of expected profit" (return), "profit rate ratio", as well as, "ratio of profit share" are new instruments being used under Islamic banking.* Under Islamic banking

except for grant of credits as Qard-al-hasanah, all other credit facilities are granted for profitable purposes in general, and are accompanied by a transfer of ownership of goods covered by the grant of facilities, and the receipt of profit or an expectation to receive profit in the relevant transactions exists. As result, "rate of profit", or "rate of expected profit (return)", can be used as a lever for monetary policy, because, lower the of profit or rate of expected

profit in banking transactions, it is expected that the demand for credit facilities will be higher, and vice versa. Making use of this quality, the law-giver has put at the disposal of monetary policy the instruments of nprofit rate (profit ratio) and rate of expected profit (rate of return).

COMPUTATION OF PROFIT RATE

A very relevant question here is how "profit rate" (profit ratio) and "rate of expected profit" or return, can be used as instruments of monetary policy. Another question is what

would the effects be if these two levers were used as instruments of monetary policy. In the definition of profit rate, the footnote, it is clear that by profit rate is meant the profit ratio derived from one of the transactions like a credit transaction, instalment sale and hire purchase in a time cycle, in relation with the amount of credit facilities granted by the bank. In view of the fact in such transactions, the profit of the bank generally constitutes a part of the credit sale price added to the cost price (or cash sale price), higher the profit of the bank (profit rate) (When the implementation of a contractionary policy is needed) the price of credit sale will increase and the cost of credit facilities will be greater for the customer, resulting in a decrease in demand for credit facilities, and vice versa. In this respect, monetary policy seems to be more successful with short-term credit facilities.

COMPUTATION OF RATE OF EXPECTED PROFIT

In the footnote to a previous page, the definition of "rate of expected profit" has been considered as synonymous with that of "rate of return". The rate of expected profit applies to transactions of partnership, modharaban, ju'alah, investment and forward purchase, and is awaited in the future, and its fulfillment depends on the fulfillment of the forecast conditions regarding banking facilities, in the future. To

study the effectiveness and function of rate of expected return as an instrument of monetary policy, we are forced to enter into a more detailed discussion of grant of facilities by the banking system. If the word "investment" is used in its wider sense, i.e. putting to use the resources of banking facilities in any form, or in the sense of "granting of credit facilities" in general, and also the granting of such credit facility is considered as a project, it will take us closer to the goal we in mind in the study of this topic.

With this definition, we must bear in mind that most diverse possibilities in various sectors of the economy (markets) exist for the investment (grant of credit facilities) of bank. It is obvious that these possibilities have potentials of greater or lesser profits, as well as, greater or lesser risks, e.g. investments in commercial and services sectors will give greater profit than investment in the agricultural sector; at the same time, the risks involved in investments in some industrial and mining projects are greater than those in the agricultural projects. In this manner, if banks study and classify in order of the rate of return or rate of expected profit, the various possibilities of investment available to them, all possibilities of investment (applications for credit facilities) will look like the following table: As may be noticed, all possibilities where banks can invest (grant credit facilities), are

covered in the foregoing Table; because, it represents, in fact, the total possible demand for credit facilities, including the total possibilities for investment in the society. This total is, made up of n1 project mt 1 amount, with highest rate of return available in the market, i.e. r1, and n2 project in mt2 amount with the next rate of return, i.e. r2 and, at the end ntn project in mtn amount with lowest rate of return possible in the market, i.e. rn. Thus, no possibilities of investment remain uncovered by this total. At the same time, it must be noted that the total of the above mentioned group, has been split up into smaller sectors of economy such as, agriculture, industry & mine, commerce & services, etc. It is even possible to split up the mentioned group into still smaller economic sub-sectors, each one of which would fully resemble the total group, and possess its qualities.

This brings us to the conclusion that any decisions taken, by monetary policy, keeping in mind the special requirements, regarding the computation of the rate of expected profit or rate of return no various investments (facilities granted by banks), especially, the rate of return on investments in various economic sectors, will naturally include a number of available investments (possibilities) with rate of return equal to or higher than the rate fixed on the basis of monetary policy; and will obviously, not include

investments (possibilities) whose rate of return or expected profit is lower than the rate fixed. In other words, with every decision of monetary policy, it is possible to eliminate a certain amount of likely demand which may not be viable from an economic (income) point of view, from receiving credit facilities, and vice versa. In this way, when the minimum expected rate of profit for investments (facilities granted by banks) is fixed, say at r_2 , all investments whose rate of return is equivalent to higher than r_2 , can make use of facilities.

As we notice here, in this manner of operation, with a decrease in the rate under discussion, i.e. using an expansionary policy, the amount of demand for credit facilities of banks will increase; and with an increase in the said rate, i.e. using a contractionary policy, the amount of demand for credit facilities will decrease. This rate, if required, may even be different for various economic sectors, so as to encourage an injection of more or less monetary resources into those sectors. Use of the instruments under discussion, as already stated, are, first of all, of the same regular effects on the volume of credits, as could be expected from the classical instrument of the rate of interest. In addition to that, the implementation of these instruments will cause those investment projects which are in need of credit facilities of banks, but are not able to avail of them

due to their higher costs or lower efficiency, and the resultant lack of sufficient output, to try to improve their efficiency in order to be able to avail of the facilities. Of course, steps taken for the improvement of the efficiency of economic units, also have an effect "collectively" on the improvement of efficiency of the economy of the society at large. Use of the above instruments, in the manner stated, is in their unlimited form. The same instruments may be used in their limited form as well. To attain this goal, it is possible that on the lines of the monetary policy, a specified amount of the expected return from the investments may be allocated to banks, this form of the instruments, if applied, will improve efficiency and be more effective; because, this manner of operation, in the first place, fixes the total of investments (possibilities) which may utilize the credit facilities of banks. Secondly, the receipt of profits by bank depends on the realization of the expected profit; and, in this manner, if no profit is made, the bank will not receive any money on this account. In cases where the profit made (mostly in civil partnership transactions in connection with housing facilities granted) reaches or surpasses the set limits, the bank shall receive a maximum up to the set limits. As a result, the excess profit made, will belong to the recipient of the credit facilities, which can be an incentive for the applicant to receive credit facilities of the banking

system. COMPUTATION OF RATIO OF PROFIT SHARE OF BANKS

According to the new law for banking operations, the computation of the "ratio of profit share" of banks is one of the instruments of monetary policy available to the central bank. The computation of the ratio of profit share consists of specifying the profit share of the bank and recipient of the credit facilities from the profit made in partnership, modhaebah, mosaqaat and mozara'ah transactions. In practice, the ratio of profit share is computed, on the basis of forecasts, in advance of the profit actually being made. However, the sharing of the profit between the bank and the user of the credit facilities in this way, if the said transactions prove profitable, a part of the profit belongs to the bank, and the other part to the user of the credit facilities of the bank. In any case, if the said transactions do not bring in a profit, neither party receives any profit. In the end, if the said transactions end in a loss, one or both the parties to the contract shall bear the loss, in accordance with the terms of the contract, in view of the fact that in such cases the bank and the applicant, carry out their operations collectively, and in most cases, also provide the resources required for the specific project, collectively, hence the profit share of each one of the parties, not withstanding the various

factors that might be involved, the relationship of the profit share to amount of resources, should of course, not be compulsory, in principle, especially from the bank's point of view; and in practice also, it is not compulsory.

ABOLITION OF USURY, DISCOUNT AND REDISCOUNT

The use of discount in its special form, i.e. purchase of debt, is considered permissible in Islam. It is on this account that according to the new regulations, the purchase of debt (discount) is considered permissible as one of the new types of bank facilities, and used thus. The purchase of debt (discount) being in accord with the sharia and permissible, has meant that specialists in banking matters should try to use this instrument more under certain specific conditions. Although during this short period of experience, not much use has been made of this instrument on a large scale, it seems that in its sharia form, this instrument could be used as one of the most important ones in monetary policy, in the future.

It is obvious that a wide use of this instrument would call for greater study and research. It should be noted that the purchase of commercial documents, i.e. purchase by a bank, of any kind of liability document, the origin of which should be commercial transactions or documents of a factual



liability, is permissible. In view of this, on the one hand, the liability documents purchased by banks may be re-purchased (rediscounted) by the central bank; and on the other hand, documents emanating from new banking operations, i.e. new bank facilities granted, showing factual receivables of banks from their customers, may be discounted by the central bank. Though the use of this case, i.e.

discounting of documents of credit facilities of banks by the central bank has not been fully used as yet, it can be used widely to play the part played by rediscounting, common in traditional banking practices. In other words,

in case of change of conditions of rediscounting and/or discounting in general, by the Central bank, naturally, banks can concurrently effect changes in their, terms of discount of trade documents or transactions. In general, it may be deduced that the use of this instrument is not only, not taboo in Islamic principles, but also, it may be used widely.

OPEN MARKET OPERATIONS

As a rule, the most basic aims of open market operations, which in traditional banking, are mostly concerned with purchase and sale of

short-term and long-term commercial paper, through the attraction and injection of monetary resources in the market or banks, act towards seasonal adjustments of liquidity, stabilization of sudden fluctuations resulting from payments or receipts of government dues, stoppage of heavy fluctuations in the price of government loan bonds, as also; so complementing the instruments of interest rate as an indirect effect on the market interest rate, and possibly, affecting the volume of credits, and finally, affecting international monetary flows, etc. It is the characteristics of the direct and indirect effects of open market operations,

that place the Central banks in a special position to require them, as far as possible, to exert themselves to utilize those instruments. With the new changes in banking in Iran, and the abolition of interest rate, the central bank can instead of dealing loan bonds and paying interest through dealing in commercial paper and discount of the face value, exert monetary policy in the form of open market operations.

It is on this basis that the central bank, through a full and widespread exploitation of this instrument, starts dealing in commercial paper in the market, as well as, dealing in documents of banking transactions. It is obvious

that if the central bank can prove effective in controlling the liquidity of the market, the strength of liquidity and, possibly the credit volumes of banks, and also the attainment of any other goal that has been mentioned earlier.

The use of this instrument to replace the instrument of interest rate, which has been abolished from banking operations, can be effective in filling up a great portion in the total instruments and monetary policy; because, the price computed for dealing in these debt document, will actually have the same effect from the angle of implementation of monetary policy, as interest rates have.

in the foregoing paragraphs, We have discussed separately and in detail, the use of each of the various instruments of 'profit' ('profit ratio'), rate of return or 'expected profit', as also 'ratio of profit share' and discount rate, as instruments of monetary policy. Here, it

should be remembered that as each one of the credit facilities under the new banking system in Iran has potential for use in one or several of the economic sectors, this characteristic makes monetary policy functional and effective in various economic sectors. On account of this, whenever monetary policy aims at strengthening a specific economic sector, the relevant instruments are easily available for that sector. Should the implementation of monetary policy be for reaching general economic goals, all the instruments may be put to work to make the monetary policy more functional and effective. In any case, the amount of functionality and effectiveness of each one of these instruments will need the passage of some more time. However, one more point needs to be mentioned here.

In monetary policy under traditional banking, the stages of guidance, stabilization and regulation of the credits of the banking system, was

similar to the new banking system. Both instruments help to attain the goals; but, on account of to those of the rate of interest being fixed in each transaction made, the relationship between economic return and the return on bank credits did not exist. At a time of flourishing economy and the success of a unit, capital would receive its fixed share; but, at a time of loss or stagnation, the bank credit would still ask for its fixed share, when it had no production factors in the operation of the positive return. For this reason, in the traditional system, monetary policy cannot follow the goals

upto the last stage, and maintain a co-ordinated, balanced and just relationship between the monetary sector and the real economic sector. In contrast with this, under the Islamic banking system, the implementation of monetary policy, while retaining the positive effects of the traditional

system, does not, of necessity, demand a fixed share of the return, and only with the attainment of the economic goals, does it receive its fair share proportionate with the return on the projects.

* 'Rate of expected profit' or 'rate of return' consists of the profit expected over a fixed time cycle, proportionate with the credit facilities granted, and is usually forecast and calculated in advance of the grant of monetary facilities.

'Profit rate ratio' consists of profits made on transactions emanating from credit facilities granted by the bank, proportionate with the cost price of the products and services under transaction.

'Ratio of profit share' consists of the share of the bank from the definite profit, or, profit gained in the transactions, covered by the facilities granted by the bank, which is generally fixed before the grant of facilities.

* The services referred to in the above Table rate: r (rate of return or of expected profit), na (number of projects in the agricultural sector), ma (amount of projects in the agricultural sector), ni (number of projects in the industry & mine sector), mi (amount of projects in the industry & mine sector), ns & ms (number and amount respectively, of projects in the services commercial sector), nm & mn (number & amount, respectively, of projects in other economic sector, nt & mt (number and amount, respectively, in all economic sector.



Homicide in Bosnia-Herzegovina

Love thy neighbour as thyself

Jesus Christ

Nearest in love to the Muslims are those who say, "We are Christians."

The HOLY QURAN

Dear Secretary-General,

The above quotation calls for the highest degree of understanding and accomodation- -and even love-among the Muslim/ Christian neighbours in the ex-Yugoslavia, who despite the atheistic ideology forced upon them, had contrived to maintain their faith in the Almighty. It was this faith that had brought them together all those years, and helped them rise in unity against their Communist oppressors, notwithstanding all the religious, denominational and ethnic differences that had existed throughout the ages between the Slovenes, the Croats, the Moslems and the Serbs.

We strongly believe in the sanctity of human life and dignity. What is it that has gone wrong with that peace-loving society overnight- the society that was among the sponsors of the Non- Aligned Movement in the world? Have the people of Bosnia-Herzegovina asked for anything more than their

human rights? Have they put forth extra-territorial demands? Have they tried to usurp anything more than their rightful share of the wealth of the land? have they acted against the interests of the Christian Community in that region?

None of the above holds true. The oppressed people of Bosnia-Herzegovina are asking only for their human rights- just like the other peoples in the former Yugoslavian territories. They have neither laid any extra- territorial claims, nor tried to usurp anything whatsoever belonging to others. Finally, if the serbs try to portray their own brutalities in the context of any Christian/Moslem hatred, this contention does not hold true either.

The Moslems have been and continue to be on most cordial relations with the Croats who are Christians of the staunchest Catholic denomination. And, the Serbs have not only been massacring Moslems, they are also hunting down Croats wherever they can.

What is the world doing to stop this blood-bath, where innocent men, women, children- the old and the young- defenseless civilians are being slaughtered in an

utterly inhuman and cold-blooded manner? What has the United Nations done so far to rescue and help these sufferers? Or, does the U.N. act only as a puppet of the Security Council, dominated by super-powers with double-standards? When will the world Community wake up to the need for action to stop this massacre of the innocent people of Bosnia-Herzegovina? A World Body that applies sanctions against Libya for an alleged attack by nationals of that country on an aircraft, cannot be so deaf and dumb as not to hear the anguished pleas of hundreds of thousands of human beings, living and dying in terror in Bosnia-Herzegovina for help to let them live in peace.

Dear Secretary- General, we urge and implore you, in the name of God and humanity, to help these innocent sufferers, and to stop the Serbs from killing, burning, looting, raping, and carrying out all the most inhuman activities, without any fear of reprisals from the World Community.

Yours Sincerely,

(Azam Taleghani)

