



Lutheran Social Service
of Minnesota
for changing lives

MY NEIGHBOR IS MUSLIM

A Small Group Study
Exploring the Muslim Faith

Dear neighbor,

We are almost all a nation of immigrants. As LSS of Minnesota celebrates its 150th anniversary this year, we remember the enormous wave of immigration at the turn of the last century that built many of our churches and communities.

In recent years, civil wars in other countries have caused refugees from those countries to immigrate to the United States. Now many of our new neighbors are of the Muslim faith.

The American popular press has been filled with news of the “war on terror” with negative characterizations of Muslim people. Though devout Muslims have tried to counter the media with reminders that Islam is a religion of devotion to God and peace among neighbors, those voices are sometimes hard to hear.

We are offering a resource to our church, and to anyone else who would like to use it, to help learn the basic tenets of Islam and understand our new neighbors.

Our intention is simply that this resource will open doors, minds, and hearts and dispel stereotypes and myths about Muslim neighbor just enough to start more conversations. I am touched by the stories of Christians who are inviting Muslim imams into dialogue, accepting the invitation to participate in iftar dinners during Ramadan, and hosting community multicultural celebrations.

We hope you can also use this resource to spread goodness and welcome Muslim neighbors to your community.

Jodi Harpstead
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I, Imam Hassan Ali Mohamud, compliment the great book called "My Neighbor is Muslim" written by Professor Todd Green on behalf of Lutheran Social Service of Minnesota. I have read the whole book, especially the Islamic parts, with which I was satisfied except for a few areas which have been edited.

I found the book a useful educational tool, not only for non-Muslims but also Muslims, to bridge between the Muslim community and Christian community in the USA. In addition, the book is a summary of understanding about basic foundations of Islam and the Muslim faith.

It is a great educational piece which I recommend that everyone in America read and pass on to his/her neighbor to correct the misconceptions about the religion of Islam and Muslims.

I finally thank and applaud the writers and professors of this book and everyone who contributed to make the book one of the main resources for those who are seeking the truth about Islam and Muslims.

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AN EVERYDAY RESOURCE

How can we show respect for Muslim members of our community?

As good neighbors, it is our responsibility to be culturally sensitive and welcoming to our brothers and sisters from all over the world. Below are *ten things to consider* as we build relationships with our Muslim neighbors:

1. Body Language

- Beckoning 'come here' with the palm upwards or pointing to a person or object with your index finger, hand or foot is offensive to some Muslims.
- Be considerate of personal space: many Muslim men or women are not comfortable with someone from the opposite sex standing too close.

2. Greeting

- Many Muslims do not shake hands with members of the opposite sex.

3. Dress and Appearance

- The Islamic dress code is prescribed to be modest.
- The wearing of head coverings, like the *hijab* and head scarfs, are common. Wearing *niqab* (face covering) by Muslim women is not obligatory but practiced by some.

4. Food, drinking and fasting

- If possible, organize food to be halal permissible for Muslims to eat or drink under Islamic Shari'ah (law) if hosting Muslim guests.
- Islamic tradition does not allow the consumption of alcohol.
- During Ramadan, Muslims do not eat or drink from the break of dawn to sunset.

5. Eye contact

- Some Muslim women may not make direct eye contact with members of the opposite sex out of respect and modesty.

6. Photographs

- At events where photographs or video footage is being taken, prior permission should be obtained.

7. Right vs. Left Hand

- Islam teaches the functional division between the right hand and the left hand.
 - The functions of the right are to give and take, to eat and drink, to shake hands and wave. Using the left hand for these purposes is offensive.
 - The functions of the left hand are to remove dirt and wash after using the toilet. Using the right hand for these purposes is offensive.

8. Family

- In Islam, the strong bond between parents and children is expected to be maintained. Children are not expected to live on their own until they are married.

9. Medical

- Where possible, female doctors should be made available for consultation and treatment of Muslim women, and male doctors for Muslim men.

Keep in mind!

Not all Muslims live out their faith or practice in the same way. The best way to ensure cultural sensitivity is to simply ask. *Starting a conversation* and a meaningful *interfaith dialogue* is the first step toward vibrant *community*.

An Everyday Resource. Compiled by Sarah Kretschmann of Lutheran Social Service of Minnesota with reference to the "Culture and Religion Information Sheet- Islam" published by the Government of Western Australia.

A VOCABULARY RESOURCE

Islam: the name of the Muslim faith; means “peace” or “submission”

Muslim: the name of one who practices Islam

Religious terms:

<i>As-salamu Alaykum</i>	“Peace be upon you”
<i>Allah</i>	“The one and only God” -Arabic word for God
<i>Imam</i>	The respected title given to a mosque leader
<i>Qur’an</i>	Holy book with teachings of Islam
<i>Hadith</i>	Literally means “statement,” “talk” or “narrative” - Collection of traditions containing sayings of the prophet Muhammad - Major source of guidance for Muslims apart from the Qur’an
<i>Prophet Muhammad</i>	- The final recognized prophet of Islam born in 570 CE in Mecca, Saudi Arabia - Received first revelation at 40 years old and preached Islam for 23 years under persecution until his death - Believed to have led the perfect Muslim life illustrating Qur’anic teachings
<i>Hajj</i>	- Holy pilgrimage to Mecca - Obligatory once in a lifetime for every adult Muslim, provided one has the physical and financial means
<i>Ramadan</i>	- Ninth month of the Islamic lunar calendar - A time of fasting from food, drink and desires from dawn to sunset
<i>Zakat</i>	- Alms giving - An annual payment of 2.5% of one’s net savings each year to be spent on the poor and those in need
<i>Jihad</i>	The challenge to achieve piety, submission and obedience to Allah
<i>Five Pillars of Islam</i>	1. The Declaration of Faith 2. Five daily prayers 3. Charity 4. Fasting 5. Pilgrimage to Mecca

A Vocabulary Resource. Compiled by Sarah Kretschmann of Lutheran Social Service of Minnesota.

I. FIVE PILLARS OF ISLAM

What Are the Five Pillars of Islam?

Todd Green, Ph.D.
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While Islam is a religion with incredible diversity, certain core beliefs and practices unite all Muslims. According to one of the Prophetic traditions, the Prophet Muhammad stated, “Islam is built upon five [fundamentals].” These fundamentals are referred to as the Five Pillars of Islam.

1. **The Declaration of Faith (*Shahada*):** The basic profession of faith in Islam states: “There is no god but God, and Muhammad is the messenger of God.” The declaration affirms both God’s oneness and the privileged role of the Prophet Muhammad as the one through whom the final and decisive revelation was given to humanity.

Elements of the declaration are found throughout the Qur’an, and it is found in its full form in several of the *hadith*. The declaration can also be heard in the call to prayer.

To convert to Islam, all one needs to do is recite the declaration in the presence of other Muslims. Islam does not require other rituals in order to gain membership in the community.

2. **Prayer (*Salat*):** Muslims pray five times per day: dawn, noon, mid-afternoon, sunset, and evening. In Muslim-majority countries, the call to prayer (*adhan*) is issued from minarets, reminding all Muslims in the vicinity it is time to pray. Muslims can pray at the mosque, in their workplaces, or at home. Traditionally, for the noon Friday prayer, or the

juma prayer, Muslim men are required to attend the mosque, women are encouraged.

Prayers in Islam consist of reciting verses from the Qur'an in Arabic accompanied by a series of movements: standing, bowing, kneeling on the ground, touching the ground with one's forehead, and sitting. The movements that accompany prayers are intended to convey one's submission and humility before God. When Muslims pray, they face Mecca, Islam's holiest city. Most mosques contain a niche in the wall, or *mihrab*, which indicates the direction of Mecca.

3. **Almsgiving (*Zakat*):** All Muslims with the financial and material means must set aside 2.5% of their net worth (and not just their net income) for almsgiving. This pillar reflects the Muslim conviction that all wealth and material possessions are entrusted to humanity by God. Muslims are called upon to be faithful stewards of what God has given them and to make sure the basic needs of all are met. According to the Qur'an, the intended recipients of almsgiving include the poor, orphans, widows, travelers, and debtors. In Muslim-majority societies, almsgiving traditionally functioned as a type of social security system, with government officials collecting a zakat tax. Today, only a few Muslim-majority countries have some sort of obligatory zakat tax. In most places, zakat is an individual responsibility.
4. **Fasting (*Sawm*):** Fasting in Islam occurs during the ninth month of the Islamic calendar, or the month of Ramadan. This is the month in which God first revealed the Qur'an to the Prophet Muhammad. During Ramadan, many Muslims refrain from eating, drinking, and engaging in sexual activity from dawn to dusk. The purpose of fasting in Islam is to generate an awareness of human fragility and dependence on God as well as to be mindful of those who are poor.

At sunset, Muslims break the fast with an evening meal known as *iftar*. One of the most important religious occasions of the year is the meal

that takes place at the end of Ramadan known as the *Eid al-Fitr*. This is basically a series of feasts lasting for several days and involves not only food but exchanging gifts and communal prayer.

5. **Pilgrimage (*Hajj*):** The pilgrimage involves a journey to Mecca. All Muslims who are physically and financially able to take this pilgrimage do so at least once in their lifetime. The pilgrimage takes place after the end of Ramadan, during the twelfth month of the Islamic calendar. Those who take the pilgrimage dress alike in white garments, a symbol of purification and unity. The pilgrimage involves a series of rituals that take place over a week's time. One of these rituals involves circling the *Kaaba*, considered the first house of worship of the one God, while casting pebbles at stone pillars that represent Satan. Another ritual involves walking back and forth along a corridor seven times in commemoration of Hagar's search for water in the desert for her son, Ishmael.

These five pillars reflect a religion that does not elevate belief (or doctrine) above practice but views practice as central to what it means to be a Muslim (literally "one who submits"). The only pillar that emphasizes belief is the first one, the *shahada*, though many Muslims view the declaration of faith as an encouragement to submit to God by following the model of the Prophet Muhammad. These pillars lead some scholars to refer to Islam as a religion of orthopraxy ("right practice") as opposed to orthodoxy ("right belief"). Such a distinction can be pushed too far, but the important point here is that in Islam, the emphasis is on how one's faith or belief is translated into actions and deeds.

Response to: “What Are the Five Pillars of Islam?”

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Ask any Christian what are the foundational pillars of Christianity and you will receive as many answers as there are denominations. There are not one or two or seven or any number of foundations people would agree upon. For some, it would clearly be the Scripture as the book; for others, it would be Scripture as it comes to life in worship, in preaching and sacraments; for others, it might be the Ten Commandments or tangible signs of the Holy Spirit.

A danger Christians have often sought to mitigate is the idolization of any particular practice, turning practice into a form of “works righteousness,” that is, something required for a good relationship with God. Christian faith is not to be reduced to any one or two practices, whether they be spiritual practices or institutional practices (such as particular forms of church structure). At the heart of the encounter with Jesus Christ is faith and faith alone.

But what does faith “alone” mean? Justification by faith alone has been called a “doctrine,” but it is far more – it shapes a spirituality, it is a way of life. It cannot be reduced to orthodoxy but is itself an orthopraxis. Justification by faith alone overflows the cup that is one person’s heart and manifests itself in good works. Or, as Martin Luther put it, a good tree will always produce good fruit.

The “good fruit” by which faith is known and through which faith is witnessed in the world are found, first of all, in a few basic practices. Prayer is at the heart of these practices. The First Commandment – you shall have no other God – invites the Christian into a relationship of

dependence expressed through prayer, both individual and communal. The psalms call us to the regularity of prayer in the morning, at midday and in the evening.

Other practices will include generosity towards the neighbor – both the neighbor we know and the neighbor who seems very foreign to us. Another practice of faith seeks the best possible interpretation of the neighbor's action, helping them towards a good life in this society. In all of these practices of faith, a Christian believer does not neglect his or her own life either. A Christian will engage practices that care for the body and creation through restraint and self-control, sharing the goods of the earth, both material and spiritual.

As with our Muslim sisters and brothers, faith in God has deep consequences for the way life is lived. Life itself is patterned as worship. Without the same specific regulations or detailed framework, a Christian life is a continual worship shaped by the Gospel preached and the Word, Jesus Christ, shared together in ritual acts, for example, at a meal. The freedom of a Christian with regard to particular practices simply means that we engage those practices all the more robustly in love for the neighbor and for creation. Our freedom is always for the benefit of the neighbor.

I. Discussion Questions

1. What characteristics of your faith practice, either as an individual or in your faith community, encourage you toward your neighbor?
2. How are the Ten Commandments not simply “shall nots” but an invitation toward prayer, care of neighbor, self and world?
3. What spiritual practices could your faith community explore and engage that would open the doors of the community to diversity?
4. Consider what it means to live “justification by faith alone” as a spiritual discipline rather than as a doctrine or right belief.
5. What can we admire and learn from Islam’s insistence on the practice of faith and on the regularity of that practice?

II. ISLAM & JESUS

What Does the Qur'an Say about Jesus?

Todd Green, Ph.D.

Luther College

Jesus Christ is a revered figure in both Christianity and Islam, yet many Christians in the West today know little about Jesus' importance for Muslims.

Three similarities between the Qur'an's presentation of Jesus and traditional Christian understandings of Jesus merit particular attention.

1. **The Virgin Birth:** Mary, the mother of Jesus, features prominently in the Qur'an. She is the only woman to be mentioned by name in the Qur'an. The Qur'an tells the story of the angels' annunciation to Mary:

When the angels said, "O Mary, indeed God give you good tidings of a word from Him, whose name will be the Messiah, Jesus, the son of Mary." (Q. 3:45)

Mary responds with surprise, asking "how will I have a child when no man has touched me?" (Q. 3:47). Mary is reassured "God creates what God wills" (Q. 3:47). Other details diverge more from the narratives found in the New Testament Gospels, such as Mary giving birth to Jesus under a palm tree (Q. 19:22-26), or the newborn Jesus speaking from the cradle to proclaim to those who questioned Mary's chastity that he is God's servant whom God made a prophet and to whom God entrusted Scripture (Q. 19:30). But the Qur'an very much

affirms Jesus was born of a virgin named Mary, echoing the claims made in the Gospels of Matthew and Luke.

2. **The Miracles of Jesus:** The Qur'an refers to Jesus as one who performed miracles with the permission of God. According to Q. 5:110, Jesus gave sight to the blind, healed lepers, raised the dead, and breathed life into a clay bird. Aside from the last one, these miracles resonate with stories from the New Testament Gospels.
3. **Jesus the Messiah:** The Qur'an applies many titles to Jesus, one of which is Christ or Messiah (*al-masih*). This title is the same one given to Jesus by Christians. The designation does not entail belief in Jesus' divinity for Muslims. It does reflect the special role Jesus has as one sent by God to provide God's people with Scripture and guidance. The Qur'an also alludes to the second coming of Jesus Christ, a theological theme that features prominently in early Christian literature. The Qur'an indicates "Jesus will be [a sign for] knowledge of the Hour" (Q. 43:61). The second coming of Jesus, however, is a theme more fully developed in the *hadith*, or stories of the sayings and deeds of the Prophet Muhammad.

As for the key differences between the Qur'an's presentation of Jesus and the Jesus of traditional Christian thought, three are worth considering.

1. **Jesus Is Not the Son of God:** Although the Qur'an affirms the virgin birth of Jesus, it does not view this event as proof of Jesus divinity, nor does it conceive of Jesus as a pre-existent being. In fact, the Qur'an goes out of its way to reject the notion that Jesus is the Son of God. Jesus is a Muslim, a prophet and messenger sent by God to guide God's people and second only to Muhammad in importance. As a Muslim, Jesus' message was the message of Islam: the oneness of God (*tawhid*). In one chapter, Jesus assures God that he has never claimed to be divine.

And [beware the Day] when God will say, “O Jesus, Son of Mary, did you say to the people, ‘Take me and my mother as deities besides God?’” Jesus will say, “Exalted are You! It was not for me to say that to which I have no right. If I had said it, You would have known it. You know what is within myself, and I do not know what is within Yourself. Indeed, it is You who is Knower of the unseen” (Q. 5:116).

The Qur’an explicitly takes issue with the doctrine of the Trinity and Christian claims that God is one yet has three manifestations.

The Messiah, Jesus, the son of Mary, was but a messenger of God...So believe in God and His messengers. And do not say, “Three”; desist – it is better for you. Indeed, God is but one God. Exalted is He above having a son (4:171).

Jesus is a prominent figure in the Qur’an, but the Qur’an warns against engaging in *shirk*, that is, ascribing a partner to God and thereby rejecting God’s oneness. Traditionally, *shirk* is considered a significant sin in Islam.

2. **Jesus Is Not a Savior:** In light of the Qur’an’s rejection of Jesus’ divinity, it follows that Jesus is not a savior in Islam. In fact, no one functions as a savior in Islam, not even the Prophet Muhammad. God holds each person accountable for her or his beliefs and actions; no assistance from a divine-human intermediary makes salvation possible.
3. **Jesus Was Not Crucified:** Because Islam lacks both a doctrine of original sin and belief in a divine-human intermediary for salvation, there is no pressing theological need for the atoning death of Jesus. In fact, the Qur’an rejects the death of Jesus on the cross not only as a

theological event but as a historical one as well. The relevant passage in the Qur'an describes the crucifixion in this way:

And for their saying, "Indeed, we have killed the Messiah, Jesus, the son of Mary, the messenger of God." And they did not kill him, nor did they crucify him; but [another] was made to resemble him to them. And indeed, those who differ over it are in doubt about it. They have no knowledge of it except the following of assumption. And they did not kill him, for certain. Rather, God raised him to Himself. And ever is God Exalted in Might and Wise (Q: 4:157-158).

The passage is clear in its insistence Jesus was not crucified. The passage is less clear on who "was made to resemble him [Jesus]" and how this is to be interpreted. Muslim scholars have traditionally interpreted this phrase as indicating someone else died in Jesus' place, though they differ on who this was. Theories on who became the "substitute" on the cross range from Judas to a young volunteer disciple. Most agree that Jesus was taken up bodily into heaven instead of being crucified. A dissenting Muslim view is that Jesus was crucified, but instead of dying on the cross, he swooned and was taken down.

The Qur'an does not deny Jesus will one day die, only that he did not die on the cross.

While the differences between the Muslim and Christian Jesus are significant, they are not insurmountable hurdles for interfaith dialogue. The reverence and respect Muslims have for Jesus is considerable. If Christians can develop an appreciation for the prominent role that Jesus has in Islam, they may discover Jesus is more of an opportunity than an obstacle for developing interfaith relationships with their Muslim sisters and brothers.

Response to: “What Does the Qur’an Say about Jesus?”

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Who is Jesus, exactly? It’s a divisive question. It’s the question that usually separates Christianity from other faiths. People’s answers have also led some Christian traditions to separate from others.

But Jesus can be as engaging as he is divisive. People of many faiths share his values. The compassion, generosity, energy, and wisdom he displays in the Gospels make him a magnetic figure. If you’re interested in living a life that reflects the goodness of God, pursuing character steeped in holiness and godliness, admitting and decrying the sinfulness that destroys individuals and the whole of creation, and fostering goodwill in communities, then how can you not hold Jesus in high esteem? Jesus’ model helps Christians and Muslims alike consider the nature of God and what religious devotion looks like in practice. He didn’t merely tell people to love God and their neighbor; his teachings and healings expressed this love in action.

Who is Jesus, exactly? Our answer depends on more than just our respect for how Jesus lived. It depends largely on who we understand God to be.

It’s important to remember that Christians don’t believe Jesus is the Son of God or the one in whom “the whole fullness of deity dwells” (Colossians 2:9) *because* he lived a praiseworthy and gracious life. The Christian claim that Jesus is fully human and fully divine is based on a variety of biblical texts and reflections on things like God’s willingness to express humility and obedience (seen in passages such as Philippians 2:5–11).

For Christians, for whom Jesus Christ constitutes the core of faith, God is one who can be crucified. In fact, God is willingly crucified by human resistance, as a means of expressing mercy, solidarity, and humility. God experiences apparent defeat by experiencing death in all its horror, so that God might finally show power over death.

So we don't too quickly forget how wild, scandalous, and unobvious these assertions can sound, we Christians should pause frequently to consider why Muslims resist them.

Most Muslim teaching puts great focus on divine *transcendence*—God's utter holiness, separateness, and incomprehensibility. God, virtually by definition, must be beyond what we mortals can know or grasp. God, being the one and only God, must have power over all other powers. Christians believe the same, of course, but we also believe that, in Jesus Christ, God becomes immanent—present and accessible.

And, when this Jesus is crucified, God's immanence also means fragility.

To call Jesus "'Emmanuel,' which means 'God is with us'" (Matthew 1:23), is an astonishing claim. It always has been so. It's even more astonishing when we consider how Jesus' life ended. When Muslims reject Jesus' divinity, some of their reasons are rooted in their reverence for God's majesty and otherness. In response, Christians might reflect on how incredible it is that the same God described in Genesis 1 (who speaks creation into being) and Isaiah 6 (the hem of whose massive garment fills the entire temple) chooses to be fully present in the crying, vulnerable baby born in Bethlehem and in the condemned insurgent executed on Golgotha's cross.

II. Discussion Questions

1. What aspect of Jesus' life, ministry, or identity is the most important to you? What aspect do you think makes Jesus most appealing to people?
2. Christian theologians often talk about Jesus Christ as the principal means by which we comprehend God and understand who God is (compare Colossians 1:15–20). What does this mean to you? What questions does it raise for you?
3. Christian pastor and theologian Dietrich Bonhoeffer once said:
“We have become so accustomed to the idea of divine love and of God’s coming at Christmas that we no longer feel the shiver of fear that God’s coming should arouse in us.” (Dietrich Bonhoeffer, “The Coming of Jesus in Our Midst,” *Living Pulpit* 6 [1997]: 39)

What was his point? Are there ways in which our popular conceptions of Jesus have made us take too lightly the awe-inspiring character of a transcendent, holy God?

4. Muslim scholar M. A. Merad has written:
“In the Qur’ān everything is aimed at convincing the believer that he will experience victory over the forces of evil. Islam refuses to accept this tragic image of the Passion, not simply because it has no place for the dogma of redemption but because the Passion would imply in its eyes that God had failed.” (M. A. Merad, “Christ according to the Qur’ān,” *Encounter* [1980]: 69, quoted in Mona Siddiqui, *Christians, Muslims, and Jesus* [Yale University Press, 2013], 227)

What’s commendable about the Muslim perspective that Merad describes? What’s important about believing that God has no equal, that nothing in the universe can rival God’s power, and that God cannot be overcome by evil?

III. ISLAM & JEWS/CHRISTIANS

What Does the Qur'an Say about Jews and Christians?

Todd Green, Ph.D.
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The news headlines make the task of understanding Islam's relationship to Judaism and Christianity a difficult one. From the Israeli-Palestinian conflict to the beheading of Christians by ISIS, most of the stories we encounter of Islam in the media involve either violence or terrorism. Due to the media's narrow framing of Islam, it's understandable why many in the West might conclude that Muslims are simply intolerant of their Abrahamic siblings. However, a brief survey of Islamic sources and history reveals a much more nuanced perspective on Islam's relationship with Judaism and Christianity.

Many Jews and Christians would be surprised to discover that the Qur'an has plenty of positive things to say about them. Jews and Christians possess a special status in the Qur'an as people to whom God revealed God's self in history.

Say, "We have believed in God and in what was revealed to us and what was revealed to Abraham, Ishmael, Isaac, Jacob, and the Descendants, and in what was given to Moses and Jesus and to the prophets from their Lord. We make no distinction between any of them, and we submit to Him" (Q. 3:84).

The Qur'an readily acknowledges that the God worshipped by Muslims is the same God that disclosed God's self to Jews and Christians and provided them with scriptures.

God has sent down upon you, [O Muhammad], the Book in truth, confirming what was before it. And he revealed the Torah and the Gospel (Q. 3:3).

The Qur'an holds Jews and Christians in high esteem precisely because God gave them scriptures that provided them with "guidance and light" (Q. 5:44). For this reason, the Qur'an often refers to Jews and Christians as "People of the Book" (*ahl al-kitab*).

An examination of the beliefs found in the Qur'an points to considerable common ground between the three traditions. All three express belief in the oneness of God. All three believe God established a special covenant with a particular community. All three uphold the importance of prayer, living according to God's will, and providing for the poor and those in need. Jews and Christians will also encounter a number of prophetic figures in the Qur'an that exist in their scriptures, including Adam, Noah, Abraham, Moses, and Jesus.

At one point, the Qur'an opens the door to the possibility that Jews and Christians are a part of God's salvific plan.

Indeed, those who believed and those who were Jews or Christians or Sabeans – those who believed in God and the Last Day and did righteousness – will have their reward with their Lord, and no fear will there be concerning them, nor will they grieve (Q. 2:62).

However, not everything that the Qur'an has to say about Jews and Christians is positive. They are admonished for failing to follow God's original revelations.

If only the People of the Book had believed and feared God, we would have removed from them their misdeeds and admitted them to Gardens of Pleasure. If only they upheld the Torah, the Gospel, and what has been revealed to them from their Lord, they would have from above them and from beneath their feet (Q. 5:65-66).

While the Qur'an recognizes that God provided Jews and Christians with scriptures, it also maintains that these scriptures have become distorted over time and no longer provide the guidance needed to fulfill God's will. It is for this reason that God revealed the Qur'an to the Prophet Muhammad. It is the final, decisive revelation and provides all that is necessary for salvation. In this way, the Qur'an maintains that Islam supersedes Judaism and Christianity, similar to the way that the New Testament views God's revelation in Jesus Christ as superseding the covenant with the Jews.

The Qur'an rejects the notion that God most fully revealed God's self through a human being, Jesus. Jesus was a messenger of God but cannot be understood as God. Nor does the Qur'an accept that there are three manifestations or dimensions of the one divine being. This would be a violation of the oneness (*tawhid*) of God.

Although the Qur'an does critique Christianity and Judaism in some places, it also holds them in high esteem as "People of the Book." How has this translated historically, particularly in instances in which Jews and Christians were minorities in Islamic empires or nations?

The first point to note is that the general policy in Islamic empires in pre-modern history was not to force Jews and Christians to convert. The source of this policy is the Qur'an.

Let there be no compulsion in religion. Surely, Truth stands out clearly from error. Whoever rejects evil and believes in God has held the most trustworthy handhold that never breaks. And God is All-Hearing, All-Knowing (Q. 2:256).

Of course, plenty of Jews and Christians in Islamic empires did eventually convert, and there are instances of forced conversions, but Islam's primary emphasis when it comes to conversion is that one must accept Islam through free will.

Those Jews and Christians who did not convert were granted a special minority status within Islamic empires known as *dhimmis*. *Dhimmis* were given the freedom to practice their religion and to receive protection from Muslim rulers as long as they paid a special tax known as the *jizya*.

It should also be noted that Jews and Christians often found safe haven under Islamic rule. In parts of the medieval Byzantine and Persian empires, dissident Christians welcomed the advent of Muslim rule and enjoyed greater freedoms under Islam than under imperial Christianity. In medieval Muslim Spain, Jews and Christians held prominent positions in the caliph's court, serving as doctors, architects, and engineers. Several centuries later, after Christians had retaken Spain and expelled the Jews, many Jews found refuge in the Muslim lands of North Africa or in the Ottoman Empire.

At the same time, violent conflict is also a part of this history. The Crusades generated considerable bloodshed between Muslims and Christians. In modern history, European colonialism, the Israeli-Palestinian conflict, and the war on terror have also left their mark on the relationship between

Muslims and their Abrahamic siblings, though many scholars recognize that these conflicts have been more about politics than theological differences.

This brief look at the history of Muslim-Jewish-Christian relations helps us better understand why it is incorrect to believe, as some do in the West, that Islam requires Muslims to hate Jews and Christians or to “kill infidels.” If Islam required Muslims to persecute or slaughter Jews and Christians, then both the Qur’an and much of Islamic history would make absolutely no sense. This doesn’t mean that some Muslim-majority countries have no room for improvement when it comes to granting these and other religious minorities greater freedoms. But it is clear that groups making a living off promulgating hatred toward Jews and Christians, groups such as al-Qaeda or ISIS, are at odds with the Qur’an and with the mainstream Islamic tradition.

Response to: What does the Qu'ran Say about Jews and Christians?

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What we say about each other matters. Sometimes, the most damaging comments and critiques come from those closest to us. Think about it. Those with whom you share things in common, have the most abiding connections – whether that be family, friends, church members, co-workers – are frequently those to whom we lodge the most harmful words and from whom we hear the same. The human propensity toward judgment rather than affiliation, difference rather than commonality, and assumption rather than conversation continues to foster ill will even among those who should know and have known the strongest relations. It seems that the more similarity, the stronger the ties, the quicker we are to suppose untruths, to evaluate too quickly, or to look for that which divides us rather than what unites us.

Christianity is not immune to such tendencies. From its earliest days, as evidenced even in the writings of the New Testament, those who followed Jesus had some rather unfavorable things to say about those with whom they shared ancestry. Repeatedly, however, these comments from the lips of Jesus himself are taken out of their literary and religious contexts. Our interpretation of these harsh words we read in the New Testament come from a place of presumed privilege, as if Christianity was an established religion over Judaism at the time the New Testament was written.

As Willie Jennings notes (Yale University), modern Christianity tends to forget that we were once the Gentiles. As Christianity starts to live into a reality of an established religion, it has to start defining its identity. And when we move into identity formation, we are prone to self-claims that are made over and against the other. Sometimes self-identity is for the sake of

survival. But all too often the protection of identity devolves into discrimination and decree.

When we look at what the Qur'an has to say about Jews and Christians, we are reminded, even convicted, of what we have to say about Muslims and what we have said about Jews. It should cause a moment of pause, of reflection, to ask from what place and for what reasons we say what we do. We are reminded that what we say matters and it is never from a place of objectivity. We are reminded that often these assumptions are made without tending the larger contexts, the bigger issues, and often in a vacuum so as to avoid real conversation and truthful dialogue.

III. Discussion Questions:

1. When you think about the fact that Muslims, Christians, and Jews all worship the same God, what difference does that make for who you understand God to be or how you might describe God's essential characteristics?
2. Considering the commonalities of all three religions – the oneness of God, that we all believe in a covenantal God, the importance of prayer, living according to God's will, and providing for the poor and those in need – how might these commonalities be a starting point for conversation rather than coercion?
3. Engage in honest reflection on and dialogue about both the positive and negative claims that Islam makes about Jews and Christians. Imagine how you might respond to these claims with Muslim neighbor and friend.
4. When have you been the object of misrepresentation? What was the situation and how did it make you feel? When have you found yourself judging others without adequate knowledge or appreciation of the circumstances? What were your motivations?

IV. ISLAM & CHARITY

What is the Islamic Understanding of Charity?

Todd Green, Ph.D.

Luther College

Islam, like Judaism and Christianity, has a long history of emphasizing the importance of helping the poor and destitute. One can even argue that charity is more central to Islam than the other two Abrahamic traditions. *Zakat*, or almsgiving, constitutes one of the five pillars of Islam. It is incumbent on all Muslims with financial and material means to set aside 2.5% of their net worth (and not just their net income) for zakat. In calculating one's net worth, items such as clothing, household items, personal automobiles, and residential homes are excluded.

To non-Muslims, zakat can appear to be a simple financial transaction, something to check off a list of do's and don'ts. But for many practicing Muslims, the concept entails much more. It is a recognition that all wealth and material possessions are entrusted to humanity by God. Human beings must therefore be responsible stewards of what God has given them. Zakat orients Muslims to the needs of their fellow human beings and thereby works against the human tendency toward greed and hoarding wealth. Put simply, the heart of zakat is a concern for social and economic justice.

The origins of zakat are in the Qur'an, where we read of the favor one receives from God when giving alms:

Give the family its due, and the poor, and the traveler – that is better for those who desire the face of God, and those – they are the ones who prosper. Whatever you give in usury, in order that it may increase on the wealth of the people, does not

increase with God, but what you give in alms, desiring the face of God – those are the ones who gain double (Q. 30:38-39).

The Qur'an adds that zakat does not always entail giving something of material value. For example, those who lack financial means can offer instead "rightful words and forgiveness" (Q: 2:263).

The beneficiaries of zakat are also spelled out in the Qur'an:

Freewill offerings are only for the poor and the needy, and the ones who collect it, and the ones whose hearts are united, and for the ransoming of slaves, and the relief of debtors, and for the way of God, and the traveler (Q. 9:60).

For much of Islamic history, governments collected zakat, and officials distributed it to those who qualified to receive it. In modern history, with the influence of Western colonialism on Muslim-majority countries and their governments, the state-sponsored collection of zakat waned. Today, only a handful of Muslim-majority countries have some form obligatory zakat tax, including Pakistan, the Sudan, Malaysia, and Yemen.

In many Muslim-majority countries, zakat is an individual responsibility. Muslims wishing to make zakat donations often do so at mosques or other social or charitable organizations. This is also true in the United States, where organizations such as the Islamic Society of North America, among others, collect zakat donations.

One point of controversy over zakat in the United States since 9/11 involves concerns from the federal government and intelligence agencies that some of the funds from Muslim charities might end up in the hands of terrorists, even if that is not the intent of those who donate. In the aftermath of 9/11, some Muslim charities had their assets frozen while others were shut down. These actions had a detrimental effect on zakat donations as Muslim

Americans feared that fulfilling their Islamic obligation might invite suspicion, if not investigation, from government authorities.

In recent years, civil liberties organizations such as the American Civil Liberties Union have increased their efforts to challenge laws and policies that make zakat giving difficult, arguing that it is possible to wage a battle against terrorism without sacrificing the First Amendment rights of Muslim Americans. Despite these ongoing challenges, Muslim Americans are persisting in their efforts to support charitable organizations that provide natural disaster relief assistance, distribute clean water, sponsor food pantries, offer health care for the poor, and maintain shelters for victims of domestic abuse.

Response to “What is the Islamic Understanding of Charity?”

Rolf Jacobson
Professor of Old Testament & Alvin N. Rogness Chair in
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Luther Seminary

Our New Neighbors and Charity

God has given us new neighbors to love and to bless. In fact, God is always giving us new neighbors to love and bless. Because of the intense media coverage of the violence perpetrated by Muslim extremists, most Christians do not realize that charity is a central tenet of Islam. It makes one wonder, doesn't it? What if there were stories every day on the television about the charitable actions of Muslims? For that matter, what if there were television segments every day covering the charitable actions of Christians and Jews?

Whenever God gives us new neighbors to love and bless, God calls on us to get to know and understand them. Because Christians and Muslims both practice charity, conversations about charity would be a great place for Muslims and Christians to get to know each other.

A Kinship-Based Society: The Family and the Family-less

Professor Green cites a text from the Qur'an that lays out the origins of the Muslim practice of charity: "Give the family its due, and the poor, and the traveler . . ." (Q. 30:38).

Notice here that the target of a godly person's generosity is, first, on the extended "family" system in which a person lives and, second, on the "poor" and the "traveler."

The ancient societies of Israel and Islam were *kinship-based societies*. In kinship-based societies, one's extended family is more than merely a set of people to whom one is genetically related. The welfare of extended family

is the purpose for which one lives and works. The extended family is also one's social safety net. When a person got sick, or was injured, or fell into debt, or experienced some sort of crisis, the extended family was expected to come to the rescue.

When the Qur'an says one must "give the family its due," it is speaking of the extended kinship family group to which one belongs. But in kinship-based societies, there are also people who have no family to which they belong, and so they have no family to come to the rescue if one experiences a severe crisis. The "poor" and the "traveler" in the above Qur'an text refer to these "family-less" people.

When the Qur'an says "give the family its due, and the poor, and the traveler," it is saying that a godly person owes generosity to his or her own family system and also to those who do not have a family.

To put it succinctly, charity is to be given to the family and to the family-less.

The Common Old Testament Roots of Christian and Muslim Charity

Notice the similarities regarding the focus on the "family" and the "family-less" in these Old Testament passages:

Every third year you shall bring out the full tithe of your produce for that year, and store it within your towns; the Levites, because they have no allotment or inheritance with you, as well as the resident aliens, the orphans, and the widows in your towns, may come and eat their fill so that the LORD your God may bless you in all the work that you undertake (Deuteronomy 14:28-29).

When you have finished paying all the tithe of your produce in the third year (which is the year of the tithe), giving it to the Levites, the

aliens, the orphans, and the widows, so that they may eat their fill within your towns, when you shall say before the LORD your God: “I have removed the sacred portion from the house, and I have given it to the Levites, the resident aliens, the orphans, and the widows, in accordance with your entire commandment that you commanded me (Deuteronomy 26:12-13).

The ones to whom the “tithe” (which means 10%) is to be given is a trio of “family-less” people: “the resident aliens, the orphans, and the widows.” (The tithe was also shared with the Levites—the priestly tribe who could not own any land and therefore depended upon the offerings of the faithful.)

Throughout history, the governments in majority Islamic countries collected the charitable *zakat* obligations—as there was no separation between religion and state. It should be noted that in the ancient Israel, this was also the case. The annual tithe was part of one’s duty to the government (and the religion was part of the government).

Where Does One’s Charitable Giving Go?

Professor Green notes that there has been some controversy in the last fifteen years concerning the reality that some charitable *zakat* giving has ended up in the hands of extremists.

The principle at stake here is important for Christians to think over, too. Throughout history, some Christian organizations have been poor stewards of charitable contributions. Money “given to God” has been at times misspent, or wasted, or simply used ineffectively. In other cases, the leadership of a charitable institution changes and contributed money starts to be used for a set of values that are different from what contributors thought they were supporting.

This reality has led some Christians to be much more intentional about where and how they share their charitable gifts. In response, some religious charities have become more transparent about their operations and more efficient in meeting their mission.

IV. Discussion Questions:

1. Muslim tradition requires a 2.5% *zakat* contribution annually. How do you think about sharing your wealth? Do you think about giving a percentage of your ongoing income? Do you think about giving a portion of your estate to charity when you die? How has your church affected your charitable giving?
2. How aware are you of how the institutions you support use your contributions? Do the institutions you support share your values? Are those institutions efficient in using the gifts entrusted to them?
3. How does the way you think about your generosity differ or align with what you know of the Islamic practice of *zakat*?

V. ISLAM & VIOLENCE

What Does Islam Teach about Violence?

Todd Green, Ph.D.
Luther College

After the 9/11 attacks, the word *jihad* entered into the everyday vocabulary of Americans. The word was often translated as “holy war” and became a shorthand way for many non-Muslims to associate Islam with violence. Most Muslims, on the other hand, believe that violent extremists have hijacked the concept of jihad and have made it more difficult for ordinary Muslims to appeal to the language of jihad to articulate the way they understand and live out their faith.

The word jihad, which literally means “struggle,” is far more nuanced in Islam than non-Muslims in the West commonly assume. The Qur’an teaches Muslims to obey God. A life of obedience involves struggling against all things that stand in the way of the realization of God’s will. On a social or political scale, this can involve the struggle against social injustice, economic exploitation, and attacks against the Muslim community. On a personal level, this can involve the struggle against sinful and selfish inclinations.

To the extent that jihad involves a struggle to defend the Muslim community against an attack, Islam clearly teaches that the use of force is permitted. Several passages in the Qur’an allow for what many Muslims consider to be defensive war. The following passage, which contains references to the expulsion of Muslims from Mecca, provides justification to go to war against those who attack or wrong Muslims:

To those against whom war is made, permission is given to fight, because they are wronged – and verily, God is Most Powerful for their aid. They are those who have been expelled from their homes in defiance of right – for no cause except that they did say, “Our Lord is God” (Q. 22:39-40).

Another passage also justifies defensive war but indicates that there are restrictions on how war should be conducted:

Fight in the way of God those who fight you but do not transgress [the limits]. Indeed, God does not like transgressors (Q. 2:190).

What exactly are the rules or limits that Muslims should not transgress in war? According to traditional Islamic law, the rules of war include the following:

- War must not be for material gain.
- The lives and property of non-combatants must be secured.
- Women, children, the elderly, and invalids cannot be harmed.
- Houses of worship cannot be destroyed.
- Prisoners of war cannot be tortured.

Muslims are also called upon by the Qur’an to make peace if those who attack them desire it:

And if they incline toward peace, you also incline toward it, and put your trust in God. Indeed, God is the All-hearing, the All-knowing (Q. 8:61).

While the Qur’an, the hadith, and Islamic law offer plenty of support and guidance for defensive war, there have been instances in history in which Muslim rulers have appealed to jihad to legitimize expansionist wars – that

is, offensive wars that are not the result of an armed attack by enemies. In recent decades, we have seen a similar phenomenon among some Muslim thinkers who support the idea of an offensive jihad in order to dislodge oppressive regimes. Sayyid Qutb (1906-1966) of Egypt and the Ayatollah Khomeini (1902-1989) of Iran are examples of two Muslim intellectuals who insisted that jihad must incorporate any struggle to fight tyranny and cannot be understood narrowly as defensive war.

Although the media devotes lots of attention to the threat of violent jihad, it is important to point out that Muslim extremists do not commit most of the terrorist attacks carried out on U.S. soil. According to [FBI reports](#), between 1980 and 2005, only 6% of terrorist attacks in the U.S. were carried out by Muslims. These reports reveal both the exaggeration of the threat of violent jihad in the U.S. and the degree to which the overwhelming majority of Muslims reject such violence.

But we should not forget that this discussion has focused only on one facet of jihad – the use of coercive force in defense of the Muslim community. According to Islamic tradition, the Prophet Muhammad distinguished between the “lesser jihad,” war, and the “greater jihad.” The greater jihad involves the spiritual struggle to become a better human being. It includes the struggle to live out one’s faith, to be honest, to avoid selfishness, and to do good works. We must remember that for the overwhelming majority of Muslims, the jihad they are engaged in pertains to this spiritual dimension and not to war or violence. It may take some time before the non-Muslim majority in the West acknowledges the importance of the greater jihad for Muslims, though there are organizations such as [MyJihad](#) dedicated to reclaiming Islam and jihad from Muslim extremists and promoting the greater jihad to the larger public.

Response to: What does Islam teach about violence?

Eric Barreto

Associate Professor of New Testament
Luther Seminary

Jesus's own radical words are the first place a Christian might turn to ponder the presence and power of violence in our lives.

In Matthew 5, Jesus begins preaching a powerful sermon: "Blessed are the poor in spirit, for theirs is the kingdom of heaven." He goes on to note the blessedness of those who mourn, the meek, those who hunger and thirst for righteousness, the merciful, the pure in heart, the peacemakers, those who are persecuted, those who are reviled and rejected.

Note that these are not the makings of the inside of a Hallmark card. Note that these are not insipid invocations. These are revolutionary statements, meant to turn the world upside down!

The powerless are powerful! The weak are strong! The peaceful are victorious!

But this isn't how we experience the world day to day, is it?

After all, don't we all tend to think and act as if the rich are blessed? Don't we tend to think and act as if those who are free of grief, those who are strong, those who are filled with food and drink, those who get what they want, those who can wield power and violence are those most blessed among us? Don't we tend to think that the rewards of the earth belong to such as these?

Later in that same radical sermon, Jesus goes even further. You may have heard from others, Jesus says, that we are supposed to love our neighbors and hate our enemies. We too have heard this all too often and practiced it

more than we care to admit. But Jesus points us in a different direction. “Love your enemies and pray for those who persecute you” (Matthew 5:44).

Jesus’ own radical words are the first place Christians might turn. And yet Jesus’ own radical words are also a reminder of our own shortcomings on these critical fronts. Violence perpetuated by people claiming the mantle of Christ helped fund the selling of slaves across the Atlantic, the expulsion of Native Americans from their lands, and the dehumanizing rejection of immigrants from various corners of the world. Jesus’ radical words remain unheeded by too many of us.

And so when we turn to our Muslim neighbors and think about what their faith and their histories have taught about violence, we can turn to them with the recognition that our own faith traditions are marked both by great hopes and tragic failures, by individuals and communities who risked all for peace and others that chose the path of dehumanizing violence. And if we’re honest, we will find that most of us are between those two poles, neither wholly innocent of violent acts nor irretrievably lost because of them. More than condemnation or claims to innocence, this is where a real dialogue can start.

V. Discussion Questions:

1. Christians have dealt with violence in many ways. Some are pacifists, rejecting at all times in all places the possibility of faithful warfare. Some are proponents of just war theory, deeming sometimes necessary that peoples should take up arms to protect the innocent and the weak. Some were proponents of crusades, believing their every action to be wholly sanctioned by God and their mission to be God's own mission without distinction. What were you taught about violence in your church growing up? Where do you find yourself today? What key events on the world stage have shaped your view of violence?
2. Name one way in which you now understand a bit more clearly your Muslim neighbors. How might this new insight shape how you interact with your Muslim neighbors day to day?
3. How might someone's view of violence change if she or he is the victim of violence? That is, what might we learn from, for example, refugees, the survivors of domestic violence, and wounded veterans of the military about the complexities and power of violence? What about those who encounter violence in their daily work? What might we learn about violence from, for example, police officers, social workers, and emergency room doctors? And what might you contribute to your community's understanding of violence?
4. How do you define peace? In particular, what might peace with your Muslim neighbors look like in your community?

VI. ISLAM & FINANCE

What is Islamic Financing?

Todd Green, Ph.D.

Luther College

Islamic financing pertains to economic transactions that are in accordance with the principles of Islamic law, or *sharia*, as derived from the Qur'an and the *hadith* (stories of the Prophet Muhammad's sayings and deeds). The foundation of Islamic finance and banking is the prohibition of *riba*, usually translated as "interest."

The prohibition of *riba* is rooted in the Qur'an. A number of verses in the Qur'an address this prohibition, including the following:

Whatever you give in usury, in order that it may increase on the wealth of the people, does not increase with God, but what you give in alms, desiring the face of God – those are the ones who gain double (Q. 30:39).

The *hadith* also include references to *riba*. One example comes from the Prophet Muhammad's last sermon, in which he states, "God has forbidden you to take *riba*."

Scholars recognize that the charging of *riba* in ancient Arabia resulted in borrowers frequently becoming overwhelmed by debt if they defaulted on a loan. The prohibition of *riba* generated a system in which the borrower and the lender shared the risk in the transaction, minimalizing the potential for exploitation. Seen in this light, the prohibition of *riba* is an attempt to establish and maintain economic justice.

In modern Islamic financing, *riba* is understood as any return on money that involves a fixed, predetermined amount. This includes the interest-based financing that is dominant in the Western world.

However, contemporary Muslim scholars are not in agreement as to whether the prohibition on *riba* applies to all forms of interest. Some scholars view all interest as forbidden. Other scholars argue that *riba* refers primarily to practices of economic exploitation or the charging of excessive interest. They maintain that the original prohibition on *riba* was not intended to cover all forms of interest, and they point to practices in early Islamic history in which non-exploitive forms of interest were charged. In fact, one of the premier centers of religious authority today, Al-Azhar University in Cairo, adopts this latter position.

There has been an increase in demand for Islamic financing in recent years, including in the West. Many of the largest Islamic financing institutions in the world can be found in the West, including banks such as UBS, HSBC, Barclays, Lloyds TSB, Citigroup, and Morgan Stanley. London is the largest center of Islamic financing in the West, and Prime Minister David Cameron wants to make the UK [one of the centers of global Islamic finance](#).

One of the most common examples of Islamic financing that Western Muslims make use of is a home mortgage. Muslims who are not comfortable with conventional mortgages obtain what is called a *sharia*-compliant mortgage. These are mortgages that conform to the principles of Islamic law. In a *sharia*-compliant mortgage, the bank first purchases the home, and then the customer buys it back. There are two common ways that this is done.

First, the customer can purchase the home from the bank at a higher price, agreed upon in advance by both parties. Payments are made in installments. This is known as a *murahaba* transaction. Second, the customer

can enter into a partnership with the bank in which the customer makes monthly payments in return for using the home. With this arrangement, known as a *musharaka* transaction, the payments contribute toward equity in the home, and eventually, the customer makes enough payments to pay off the mortgage.

A common question that non-Muslims in the West ask is whether you have to be Muslim to participate in Islamic financing. The short answer is “no,” and we are beginning to see evidence of greater interest from non-Muslims in *sharia*-compliant products. For example, the Islamic Bank of Britain reported a [55% increase](#) in applications from non-Muslims for its savings accounts in 2012. [Non-Muslims and Muslims alike](#) are finding the resources within Islam to navigate the difficulties and pitfalls of the twenty-first century global economy.

Response to: What is Islamic Financing?

Yusuf Abdi

Director of Refugee Services
Lutheran Social Service of Minnesota

As a young child, my family was forced to flee the civil war in Somalia. We made a frightening journey to leave our home country and ended up in a refugee camp in Kenya where we spent several difficult years. In 2000, my family received exciting news. We were approved to come to the United States. Our new beginning started in Pelican Rapids, MN, with the assistance of Lutheran Social Service of Minnesota.

We were uncertain about what life in America would be like. Thankfully, our transition was smooth, and the local community was extremely welcoming. My parents were able to find full-time employment in Pelican Rapids. I enrolled in school and began learning English. By the time I was in 8th grade, I started volunteering at the local LSS office. After school, I would come to LSS and help the program manager and other new refugees with translations and paperwork.

After graduating from Pelican Rapids High School and North Dakota State University, I received my first job at Lutheran Social Service of Minnesota. Today, I serve as the Director of Refugee Services for LSS. I am gratified that I am able to serve new Americans as they adjust to their lives in the United States – just like I did 15 years ago.

Prior to coming to the United States, as Muslims, my family was never exposed to interest. In Somalia, anyone who wanted to buy a home or business would start by asking family and friends if they would loan the money interest free.

The prohibition of *riba* (usury or interest) is clearly addressed in the Qur'an and in the Hadith. *Riba* is considered a major sin in Islam. Simply, unjust gains in trade or business are not acceptable in Islam. The practice of

making unethical or immoral monetary loans that unfairly enrich the lender has spread widely in our world economy. A loan may be considered *riba-existent* because of excessive or abusive interest rates.

My first personal exposure to credit was when we arrived in the US and learned we needed to have a good credit rating to rent an apartment, purchase a vehicle or buy a cell phone plan. As a Muslim, it is difficult to accept or give interest, so we would use full cash payments for all of our basic needs. When I graduated from high school and started using a credit card to build my credit rating, I would pay the full balance every month before incurring any interest. I also learned certain car dealerships would sell a brand new vehicle interest free for sixty months, which fit within the parameters of my faith.

In the United States, there are Islamic financing banks that provide loans to Muslims interest free so they can agree to large purchases, buying a house for instance, with a transaction fee that is not fluctuating.

It is important to note that, at LSS, we do not see a lot of Muslims clients utilizing our Financial Counseling services. Muslims tend not to accept traditional bank loans or get into debt that is associated with interest.

When Muslim refugees come to the United States, they are very grateful for the opportunity to live in a free and safe country. These new neighbors want to do well and contribute to their communities. Most refugees seek employment as soon as they arrive, and many work overtime in multiple jobs so they can pay their bills completely and begin to save money. Because they strive for a good life for their families, especially for their children, many refugees are financially successful in the United States because they are filled with the drive to do well. It is amazing to see the tenacity and work ethic of new refugees in this country.

VI. Discussion Questions

1. Did anything surprise you about the concept of Muslim finance? If so, what was new to you?
2. In a world of easy credit, buy now/pay later, payday lending, etc., what can we learn from what Islam teaches about financing?
3. What connections do you see between your Christian faith and your financial practices?
4. How can we be good stewards of the financial gifts God provides? How can we provide support for those struggling financially?

VII. THE ISLAMIC STATE

What is an Islamic State?

Todd Green, Ph.D.
Luther College

In June 2014, the terrorist organization known as the Islamic State of Iraq and Syria, or ISIS¹, declared a new state in its occupied territories in the Middle East and demanded allegiance to its leader, Abu Bakr al-Baghdadi. Given ISIS's brutal treatment of those deemed its enemies, this widely publicized declaration reinforced the common Western stereotype that Islam encourages an anti-democratic, oppressive form of government. The overwhelming majority of Muslims reject ISIS's claim, but misunderstandings about what sort of government Islam encourages still prevails in the West.

The truth is that there has been considerable debate in the history of Islam over what constitutes the preferred Islamic state. Part of this is due to the fact that Islam's core texts, the Qur'an and the hadith, have much to say about how Muslims are to live in relation to God and one another but little to say in terms of which form of government to adopt.

Controversy over the political leadership of the Muslim community arose early in Islam's history after the death of the Prophet Muhammad. The majority of Muslims, known as Sunnis, believed that the Muslim community should elect a leader, or caliph, to rule. A minority party, known as the Shia, believed that leadership should be passed down

¹ Sometimes referred to as ISIL (Islamic State in Iraq and the Levant) or even IS

through the Prophet's family, beginning with his cousin and son-in-law, Ali.

Because Islam's core texts do not contain specifics about how to create and maintain political institutions, Muslims historically have created differing political systems that were in part inspired by Islamic law, particularly the Qur'an and the teachings and examples of the Prophet Muhammad, and in part by the political customs of the lands they conquered. In Sunni Islam, the concept of the caliphate, a political community ruled by the caliph, has historically spanned these different systems of government, though in practice, caliphs often functioned more as symbolic political figures, with real political power exercised by local and regional rulers.

Most scholars agree that the caliphate came to an end when Mustafa Kemal Ataturk (1881–1938), with the support of the British Empire, abolished the Ottoman caliphate and declared the secular state of Turkey in 1924. In the course of the twentieth century, Muslim-majority countries have implemented diverse political systems. Some of these countries refer to their polities as Islamic states, but the form of government varies considerably. Saudi Arabia, for example, is a monarchy, ruled by the Al Saud family. Iran, by contrast, is an Islamic republic, complete with a president, a parliament, and an electoral process. Yet neither a monarchical nor a republican form of government is an obvious extrapolation from Islam's central texts. This diversity, moreover, cannot simply be explained by the fact that Saudi Arabia is a Sunni nation and Iran a Shia one.

We also encounter examples of Muslim-majority countries in modern history that have sought to adopt democratic polities, including Tunisia, Turkey, Bangladesh, and Indonesia. Moreover, according to a 2012 Pew Research Center study, majorities in countries ranging from Lebanon to Egypt to Jordan believe that democracy is the best form of government. They also believe that Islam is compatible with democracy and therefore desire a prominent role for Islam in the laws of their nations. "Shura" is a

type of consultative body which balances majority rule with the principles of Islam. Separation of religion and the state is not a position that holds sway among many Muslims seeking a democratic government.

ISIS's declaration of a caliphate needs to be understood in this context. ISIS believes that the challenges and setbacks Muslims now face are due in part to un-Islamic innovations in government, including the creation of national borders in the Middle East by European powers in the early twentieth century and the introduction of what al-Baghdadi calls "the idol of democracy."

When ISIS declared a caliphate in Iraq and Syria, it was in effect attempting to revive the classic notion of the early transnational Islamic empire under the leadership of the caliph or political successor to the Prophet Muhammad. It was also asserting that there is only one form of Islamic government that is allowed according to Islamic law.

But its claims and its methods have generated frustration and fury among Muslims. In an open letter to al-Baghdadi in September 2014, over one hundred Muslim scholars excoriated the self-proclaimed caliph for violating Islam's core principles, particularly prohibitions against killing innocent people, harming "People of the Book" (including Christians), torture, the reintroduction of slavery, the denial of rights to women and children, and declaring a caliphate without the consensus of the entire Muslim community. In short, they insisted there is nothing "Islamic" about al-Baghdadi's "Islamic State."

The overwhelming majority of Muslims shares this sentiment. Muslims may differ widely over what constitutes a legitimate Islamic state, but most agree that ISIS represents nothing more than a terrorist organization whose claims to power and brutal methods of rule have nothing to do with Islam.

Response to: What is an Islamic State?

Adam Copeland
Director, Center for Stewardship Leaders
Luther Seminary

When it comes to mixing religion and government, many Christians will claim the phrase “separation of church and state” as a bedrock principle. The phrase is not in the Bible. And while many think it’s in the U.S. Constitution, the phrase actually originated in an 1802 letter by Thomas Jefferson to a Christian association.

The U.S. Constitution does makes clear that there should be no “religious test” for public office, and the First Amendment states that, “Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof.”

Professor Green explains that the Qur’an and the hadith have little direct teaching on what form of government to pursue. Similarly, most of the Bible—and especially the New Testament—is the story of God’s people under the yoke of oppressive governments. Roman rule and its soldiers crucified Jesus, but in his teaching Jesus did not make clear what type of governmental system to adopt.

In the book of Romans, Paul instructs the church in Rome that they are to pay taxes and be subject to the governing authorities. Paul also tells them to, “live in harmony with one another,” to love one’s neighbor as one’s self, and that “love is the fulfilling of the law” (Rom. 12:16, 13:9-10).

As a person living in the U.S. today, our government affords me certain rights. On the one hand, even if 100% of those in my neighborhood called for it, our laws make clear that the government would not establish a state church (or a state-owned mosque or synagogue for that matter). On the

other hand, as a Christian I believe God calls me to live out a public faith that means I love my neighbor in my voting, paying taxes, and public advocacy.

Put another way, Christian discipleship calls me not to separate how I treat my neighbor when I'm at church and how I treat my neighbor in public. I can't leave my faith at home. On my best days, how I act in public shows others what it is to follow Jesus.

The Christian notion of *vocation*, or as Douglas Schuurman puts it, "serving God through serving the neighbor" means my faith cannot be compartmentalized. Vocation includes what I do with my time, talents, resources, privileges, and power—all the time.

It's often said that, "democracy is the worst form of government, except for all the others." Though Jesus was a world-changing teacher, a wise leader, and, as I confess, my savior and Lord, he was not a Constitutional scholar. And yet, God calls Christians today to study law, to vote, to run for office, and most of all, to love our neighbor as ourselves.

VII. Discussion Questions

1. How does your faith relate to your life lived beyond your home and place of worship? How do you understand the word “vocation”?
2. Sometimes people will speak of the U.S. as a “Christian country,” while Harvard University’s Diana Eck describes the U.S. as “the world’s most religiously diverse nation.” What should Christian values look like in a diverse community?
3. Professor Green notes that Muslim-majority countries have various government systems today including many with democratic policies. Does your faith tradition suggest a particular form of government?
4. Did this study dispel any of your, or the media’s, stereotypes of Islam or Muslims? What new questions do you have now that you’ve completed the study?

VIII. ADDITIONAL RESOURCES

Looking for additional resources to learn more about Islam? The following books provide accessible introductions to Islam and are geared toward readers who have little if any prior knowledge of Islam.

READING SUGGESTIONS

Courtesy of Professor Todd Green

- Karen Armstrong, *Islam: A Short History* (Modern Library, 2002).
- John L. Esposito, *What Everyone Needs to Know about Islam* (Oxford University Press, 2011).
- John L. Esposito and Dalia Mogahed, *Who Speaks for Islam? What a Billion Muslims Really Think* (Gallup Press, 2008).
- Todd H. Green, *The Fear of Islam: An Introduction to Islamophobia in the West* (Fortress Press, 2015).
- John Kaltner, *Islam: What Non-Muslims Should Know* (Fortress Press, 2003).
- John Kaltner, *Introducing the Qur'an: For Today's Reader* (Fortress Press, 2011).
- Ingrid Mattson, *The Story of the Qur'an: Its History and Place in Muslim Life* (Wiley-Blackwell, 2013).
- Malise Ruthven, *Islam: A Very Short Introduction* (Oxford University Press, 2012).
- Michael Sells, *Approaching the Qur'an: The Early Revelations* (White Cloud Press, 2007).
- Jane I. Smith, *Islam in America* (Columbia University Press, 2009).

CONTRIBUTOR BIOGRAPHIES

Todd Green, Ph.D.

Luther College



Todd Green (Ph.D., Vanderbilt University) joined the Luther College faculty in 2008. He teaches broadly in the area of European and American religious history, offering courses on the history of Christian traditions, Islam in the West, and interfaith dialogue. He also leads a study abroad course on Islam in Europe, taking students to the Netherlands, Belgium, Denmark, Sweden, and Britain. Green is the past co-chair of the Religion in Europe Group of the American Academy of Religion (AAR), and he currently serves as a member of the editorial board for the journal *Religions*.

Green's research focuses on Islamophobia, secularization, and interfaith dialogue in the West. In addition to peer-reviewed articles on these topics in academic journals, he is the author of *Responding to Secularization: The Deaconess Movement in Nineteenth-Century Sweden* (Brill 2011). This book addresses the secularizing effects of modern Western governments taking over social functions, such as welfare and education, which historically belonged to churches. Green is also the editor of "Islam, Immigration, and Identity" (MDPI 2014), a collection of scholarly essays that sheds light on how the growth and increasing visibility of Muslim minority communities in the West has led both Muslim and non-Muslim populations to reconsider their own cultural, religious, and national identities in light of the 'Other.'

In his most recent book, *The Fear of Islam: An Introduction to Islamophobia in the West* (Fortress Press 2015), Green surveys anti-Muslim bigotry and hostility in the United States and Europe. He examines the political and imperial forces driving Islamophobia for much of Western history and analyzes the rise in anti-Muslim prejudice in the post-9/11 era. The book includes a discussion on fighting Islamophobia that draws on interviews Green conducted with prominent public figures, including Tariq Ramadan, Eboo Patel, Ingrid Mattson, Dalia Mogahed, and Keith Ellison.

Dirk G. Lange

Associate Professor of Worship
Luther Seminary



Dirk G. Lange's ministerial experience has covered a wide spectrum of activities, but all under one umbrella: liturgy in the lives of people. As a brother of Taizé, he was engaged with the prayer and songs of Taizé. His book *Trauma Recalled: Liturgy, Disruption, Theology* (Fortress Press, 2009) explores Luther's sacramental theology and begins rewriting theology through the lens of the liturgy. He is currently Associate Professor of Worship and Associate Dean of Graduate Theological Education at Luther Seminary, St. Paul, MN, and has written extensively on topics in liturgical theology and ecumenism. He is from Winnipeg, Canada.

Matthew L. Skinner

Professor of New Testament
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Matthew L. Skinner is Professor of New Testament at Luther Seminary. He joined the seminary's faculty in 2002, having earned degrees from Princeton Theological Seminary and Brown University. He has conducted advanced research at the Center of Theological Inquiry in Princeton, NJ, as a member-in-residence and a writing fellow.

Most of Skinner's teaching and research focuses on the Gospels, the Acts of the Apostles, the cultural realities displayed in these writings, and the books' ongoing theological relevance. His newest book, *Intrusive God, Disruptive Gospel: Encountering the Divine in the Book of Acts* (Brazos Press), explores how the Acts of the Apostles informs our thinking about the character of God, the challenges of faith, and the life of the church. He contributes to various print and online resources for scholars, church leaders, and laypeople interested in the Bible's connections to faith and life. Skinner is an ordained teaching elder in the Presbyterian Church (USA).

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Her newest book, *SHE: Five Keys To Unlock the Power of Women in Ministry*, is available in March 2016. She is the author of "John: Fortress Biblical Preaching Commentary Series," the introduction and study notes for the Gospel of John in The Lutheran Study Bible, co-author of *New Proclamation: Year B, 2009*, as well as articles in The Christian Century, Feasting on the Word, Lutheran Forum, Word and World, Abingdon Preaching Annual, Currents in Theology and Mission, and Odyssey Network's ON Scripture. She is a contributing writer for WorkingPreacher.org, the author of the site's weekly column, Dear Working Preacher, and co-host of the site's weekly podcast Sermon Brainwave.

Rolf Jacobson

Professor of Old Testament and The Alvin N. Rogness Chair in Scripture, Theology and Ministry
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Rolf Jacobson joined the Luther Seminary faculty as assistant professor of Old Testament in July 2003. Prior to joining the seminary, he taught at Augsburg College, Minneapolis, as an assistant professor of religion.

Jacobson earned his bachelor's degree from the University of St. Thomas, St. Paul, MN, in 1987. He holds a master of divinity degree from Luther Seminary (1991) and a doctor of philosophy degree from Princeton Theological Seminary, Princeton, NJ (2000).

His teaching interests include the Psalms, Old Testament prophets, biblical poetry, biblical theology, and biblical narrative. He emphasizes that the purpose of a biblical

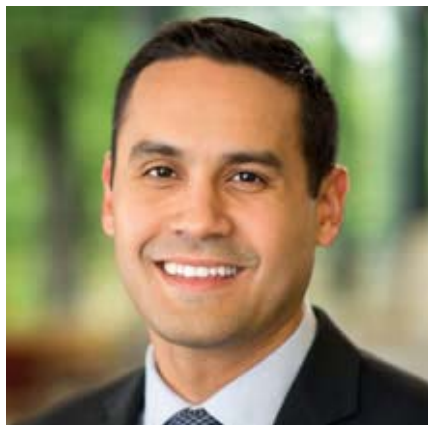
text is not just for preaching or teaching, although these are crucial functions. He says the Scriptures must also be used in pastoral care, personal spiritual growth, and for the shaping of Christian mission and theology. In addition, it can also function as a catalyst for change and growth within a congregation.

Ordained in 1991, Jacobson served for five years as associate pastor of Como Park Lutheran Church in St. Paul before continuing his education at Princeton Theological Seminary. At Princeton, he was the assistant editor for "Theology Today" and "The Princeton Seminary Bulletin." He also served as a teaching fellow.

Jacobson is an in-demand speaker and author, who produces theological and biblical scholarship for both the church and the academic guild. He recently served as editor of *Crazy Talk: A Not-So-Stuffey Dictionary of Theological Terms*, whose authors included three recent Luther Seminary graduates. His articles have appeared in *Word and World*, *Theology Today*, *Interpretation*, *Teaching Theology and Religion*, and in many collections of scholarly essays. With Kelly Fryer, he wrote the "No Experience Necessary" Bible studies. He has been a contributor to Augsburg Fortress's Handbook series (*The Lutheran Handbook*, *The Christian Handbook*, etc.), *Workingpreacher.org*, *Lectionary Homiletics*, and the like. His credits also include appearances in many video curricula, including *The Lutheran Course*.

Eric Barreto

Associate Professor of New Testament
Luther Seminary



Eric Barreto joined Luther Seminary in July 2009. Prior to joining Luther Seminary, Barreto served in Atlanta as an adjunct professor at the Candler School of Theology and McAfee School of Theology. He also gained experience teaching in Sankor, Ghana, through Coast for Christ Ministries. In addition, he worked as a teaching assistant at Candler School of Theology and at Princeton Theological Seminary (PTS) in Princeton, NJ.

Barreto was ordained into the Gospel Ministry by Peachtree Baptist Church in Atlanta, in July 2006. He holds a doctorate in New Testament from Emory University in Atlanta, and holds a Master of Divinity from PTS

and a Bachelor of Arts in religion, magna cum laude, from Oklahoma Baptist University in Shawnee, Okla.

Barreto has received numerous academic honors. His most recent include the ATS Lilly Faculty Fellowship, the Society of Biblical Literature Regional Scholar Award, the George W. Woodruff Fellowship, the Emory Minority Fellowship Grant, and several grants from the Hispanic Theological Initiative and the Fund for Theological Education. He is a member of the Society of Biblical Literature (SBL), the National Association of Baptist Professors of Religion, and La Comunidad of Hispanic Scholars of Religion. He also serves on the boards of the Minnesota Council of Churches and Lutheran Social Service of Minnesota.

Barreto is the author of *Ethnic Negotiations: The Function of Race and Ethnicity in Acts 16*," the co-author of *New Proclamation, Series C, Easter through Christ the King, 2013*, and the editor of *Reading Theologically*. He is a regular contributor to ONScripture.org, the [Huffington Post](http://HuffingtonPost.com), WorkingPreacher.org, and EntertheBible.org. He has also presented regularly at churches in the Twin Cities and nationally.

Yusuf Abdi

Director of Refugee Services
Lutheran Social Service of Minnesota



Yusuf Abdi is the Program Director for Refugee Services at Lutheran Social Service of Minnesota. Yusuf oversees operations for LSS Refugee Services and provides overall leadership for the development, direction and integration of refugee services to meet the needs of refugees and the communities where they settle in Minnesota. Yusuf has been affiliated with LSS since 2000, when his family received assistance to resettle in Pelican Rapids.

Yusuf represents Lutheran Social Service as a member of the anti-racism taskforce. He also serves as Board of Immigration Appeals accredited representative in Minnesota.

When he isn't busy working, Yusuf offers his time to college master's classes, healthcare providers, high school faculties, and civic organizations, to create greater

understanding about refugee resettlement, the basic tenets of Islam, Somali culture, and working with a diverse population. He actively volunteers for a number of Twin Cities-based service organizations.

Yusuf is a graduate of North Dakota State University with Bachelor of Science degree in Management and minor in Computer Science. Yusuf resides in Burnsville with his wife, Fatima, and their three children, Imran, Ilyas and Istahil.

Adam Copeland

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Adam Copeland joined the Luther Seminary faculty in 2015 as director of stewardship leadership. Copeland previously taught at Concordia College in Moorhead, Minnesota. He also served as pastor at First Presbyterian Church in Hallock, Minnesota.

Ordained as a Minister of Word and Sacrament in the Presbyterian Church (U.S.A.), Copeland is the editor of *Kissing in the Chapel, Praying in the Frat House: Wrestling with Faith and College* (2014) and author of many book

chapters including those on digital writing, contemporary ministry, and church leadership. His articles have appeared in *Journal for Preachers*, *Hybrid Pedagogy*, and *Word and World*. He is a frequent contributor to *The Christian Century* magazine, *ONscripture.org*, and *Bearings* from the BTS Center.

Copeland has received degrees from St. Olaf College and Columbia Theological Seminary. He is pursuing a Ph.D. in rhetoric from North Dakota State University. Copeland's research interests include: stewardship, crowdfunding, new media and religion, church leadership, and digital culture. He is a regular conference speaker and guest preacher.



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This LSS of MN small group study joins our other free resources - an [“Abundant Aging” book study](#) and the [“Not Even One Night” Bible study](#) about youth homelessness. LSS of MN will continue to serve as a resource for our church and community, offering materials that come from our experience in supporting and serving our neighbors on behalf of the 1,200 Lutheran congregations in Minnesota.

LSS staff and volunteers are always available to preach or speak in your congregation or community group. Please let us know how else we might be helpful by contacting congregations@lssmn.org.

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