

Lisa A. Stefani

Spring 2012 Professional Development Report

Project

**Islam's Sharia Finance: Cultural Implications of the Global Adoption of a Religion Based Economic System**

**Overview**

It is a well known fact that Islam is the world's fastest growing religion. As a religion expands around the globe so too do the tenants of that religion. Following closely on the heels of the endorsement of Sharia courts in many countries (including the UK), has come the practice of Sharia Finance or Islamic Banking. The concept has gained prominence as Muslim Organizations around the world postulate its acceptance and use as their numbers grow and the global economy faces prolonged recession. Dr. Hamed Hassan, also known as the Father of Islamic Banking, in a speech at the Dubai International Peace Conference 2010, condemned the Capitalistic system and insisted that Shaira Finance is the answer to the global economic crisis. He noted that the world WILL adopt Sharia Finance -- although they will do so under a different name than Shaira or Islamic Finance. Such a proposition is not without controversy. Opponents of the Islamic Banking Model insist that doing business with a Sharia Compliant bank unwittingly endorses, advances, and enables Sharia Law which sanctions among other practices, "Stoning for adultery, hanging for homosexuality, and an officially inferior status for non-believers and women" (Choudbury, 2010, p. 1). The purpose of this research is to explore Sharia Finance, its current status, and the implications of adopting a religion based economic system.

**What is Sharia?**

According to an English language textbook on Islam designed for students in grades 7 to 12, "Sharia" is used to describe the *Deen*, or rules of life sanctioned and ordained by Allah. It reflects what is acceptable and unacceptable in Islam (Emerick, 2004). According to the Quran, Sharia is, ". . . a straight path . . . an endless supply of water" (45:18). In essence, Sharia is a complete way of life under Islamic law that encompasses not only religious behavior but personal, social, cultural, political, and military life.

**What is Sharia Compliant Finance?**

Sharia Compliant Finance covers all financial investments and financial transactions and requires that they are structured in such a way as to be authorized and legal according to Sharia. In order for a specific investment or transaction to be considered Sharia Compliant,

Islamic scholars deemed knowledgeable on Shaira must approve and endorse the product for it to be pure (*halal*) and therefore acceptable (Yerushalmi, 2008). Companies, organizations, and institutions that are Sharia Compliant or offer segments of their entity as providing Sharia Compliant Products must have Sharia Advisors, usually in Board level positions, to deem the product pure (*halal*). Further, from the perspective of Sharia Finance, “What is prohibited is any claim to the time value of money as a predetermined quantity calculable at a predetermined rate not related to any real sector business,” (Ayub, 2007, p. 440 as cited in Dalrymple). As such, Sharia Finance is an “asset” based system rejecting the notion that money can earn money. For the Shaira adherent, money is nothing more than a medium of exchange and cannot be traded forward or speculated on. It cannot be “loaned out with an expectation of a fixed return at a specific point in time,” (Dalrymple, p. 4). “. . . Equity is based on a shared risk and return . . .” (p. 3).

According to modern day interpretations of the financial component of Sharia, interest – both charging and receiving – is prohibited. This has not always been the case.

Scholars at the Al-Azhar Institute in Cairo — influential in Islam's chief Sunni denomination — declared in 2002 that the Quran did **not** prohibit all interest payments and charges, just those so exorbitant that they crossed the line into usury. Conventional banking has been widespread for years in the Islamic world. A stricter interpretation — barring all interest — has been gaining ground over the past decade and driving the growth of no-interest Islamic finance. [Emphasis added]

Islamic banks get around the [new, stricter] prohibition on interest by treating loans more like leases or profit-sharing arrangements. An Islamic mortgage, for instance, looks like a lease-to-own deal. The bank, not the borrower, buys the house. The borrower makes installment payments to the bank for a period of years, at the end of which he or she gets the title to the house. The bank's profit technically comes from renting the house, not lending the money. (Wiseman, 2008, p.2)

Such a system represents a stark contrast to the Capitalistic Financial System which is interest based. Money is considered an asset that can be profited from – money can make money – and a specific component of this notion is both paying and earning interest.

### **Current Status of Sharia Finance**

There are approximately one and a half billion Muslims (Islamic adherents) in the world (Major Religions of the World Ranked by Adherents, 2007). Many of the 300 million people in America have never heard of the term “Sharia Finance,” and remain unaware of its rapid growth in the west including the USA. In contrast, Europe, with 500 million people in the European Union, as a nation is becoming increasingly aware of the spread of Islamic Sharia

Finance. Stonegate Institute, “a registered 501c(3) not-for-profit, non- partisan policy organization dedicated to innovative research and analysis that promotes global security, prosperity and freedom in human rights,. . .” summarized a report by the International Financial Services of London depicting the advance of Sharia (<http://www.stonegateinstitute.org>):

The UK is home to the first wholly Sharia Compliant retail bank in the west, Islamic Bank of Britain, which was authorized by the Financial Services Authority [FSA] in 2004. . . The UK now has five fully “Sharia Complaint banks . . .while another 17 leading institutions, including Barclays, RBS and Lloyds Banking Group have set up special branches or subsidiary firms for Muslim clients. (Choudhury, 2010, pp 1-3)

As an example of the spread of Sharia Finance and the accompanying requirement for financial products to be endorsed as Sharia Compliant we can consider the organization, Ratings Intelligence (<http://www.ratingsintelligence.com>), who, according to their web site was founded in 2000 to provide research resources for Islamic Investors. They have offices in Kuwait, Bangalore and London. Their web site banner is, “Enabling and Developing Global Islamic Finance.” They have a partnership that consists of a Sharia Committee, Western investment banks, and financial institutions in both Islamic and non Islamic countries. One Committee member is from Saudi Arabia and educated in the US. Two members are from Syria and hold degrees in Islamic Law and Islamic Banking. The final member is from Canada and also holds a degree in Islamic Law. Together these four committee members sit on the Sharia Boards for numerous banks around the world including banks in the UK and the US. They also govern and dictate Sharia Compliance of commodities and investments such as mining stocks and have deemed 60% of all Canadian mines, 7% of UK mines, and 7% of US mines Sharia Compliant. They are also connected to the Standard and Poor’s (S & P) including the S & P Sharia Indices (For further details regarding this organization refer to Appendix B)

We can also see the spread of Sharia Compliant Finance in the US banking industry, the mortgage and mortgage backed securities industries, and the stock market. Many US banks now participate in Sharia Compliant Finance. Banks such as **HSBC, Citigroup, Deutsche Bank** (Wiseman, 2008) **JP Morgan Chase, Dow Jones & Company, Goldman Sachs, Wachovia, Morgan Stanley, Merrill Lynch – just to name a few** – all participate in Sharia Compliant Finance. (For a more extensive list, refer to Appendix A.) Keep in mind that some Sharia Complaint foreign banks such as BNP Paribas Group own subsidiary branches in the United States thus extending the Sharia Compliance through its subsidiaries, although the average customer won’t know this unless they research the background, ownership, and subsidiary structure of the bank and its partner companies. Some of these are well concealed under the protection that the US provides corporate entities and customers may not be able to trace connections to Shaira Compliant Finance although they exist.

Not only banks, but “giant mortgage investor Freddie Mac began buying Sharia Compliant mortgages in 2001. Freddie Mac today continues to buy from four banks that together originate mortgages nationwide. . . . Devon [Bank of Chicago]. . . Guidance Residential in Reston, VA; University Bank in Ann Arbor, Mich; and American Finance House Lariba in Pasadena, CA” (Wiseman, 2008, p. 1). At the time of the writing of the article, a spokes person for Freddie Mac, Brad German, indicated that the company had “bought more than \$250 billion in Islamic Mortgages” in 2007 alone (p.2).

### **Cultural Implications of Adopting a Religion Based Economic System**

With one and a half billion Islamic adherents in the world, simple math shows the strength of the possibility of Sharia Compliant Finance becoming the dominant financial system in a Global World. On the surface it might appear like a wonderful concept from both a Muslim and non-Muslim perspective to buy things, including houses, without paying any interest, but a further play out of the scenario exposes some components that have broad cultural implications which run contrary and counterproductive to the American culture and Constitution and the freedoms provided here. Three specific area of impact include: The cultural financial impact, the use of American cultural institutions, laws, and policies against itself, and human rights.

#### **Cultural Financial Impact**

##### **Destruction of Interest in an Interest-Based, Capitalistic Society**

Supporters of Sharia Compliant Finance present it as an “ethical” financial system deeply steeped in early Islam and the Quran. However, there is significant evidence to support that Sharia Compliant Finance was created as a tool to undermine Western societies and their free capitalists markets. According to The Center for Security Policy, Sharia Compliant Finance was “. . . invented mid-20<sup>th</sup> Century by Muslim Brotherhood figures like Sayyid, Qutb and Sayyid Abul A’la al-Mawdudi. . . . To this end, the Ikhwan [Muslim Brotherhood] seized upon what was, in fact a biblical injunction against usury and transformed it into a prohibition on charging or earning *any* interest (2010, 265; ).”

To put this into perspective, consider the following exert taken from actual evidence acquired by the FBI during a raid in Annandale, Virginia and entered into evidence in 2004 in the trial of the United States versus HLF (Holy Land Foundation) (a terrorist organization under the cover of a “Muslim Charity Organization” operating out of the United States). The document is entitled, “An Explanatory Memorandum: On the General Strategic Goal for the Group in North America,” and was written by Mohamed Akram, a member of the Board of Directors for the Muslim Brotherhood in North America and also a senior Hamas leader. The document and its directives were approved by the Brotherhoods Shura Council and

Organizational Conference in 1987. Among other things, it outlines the mission of the Muslim Brotherhood and its helpers (Muslim Organizations) in North America:

The process of settlement is a “Civilization Jihadist Process” with all the word means. The *Ikhwan* [Muslim Brotherhood] must understand that their work in America is a kind of **grand jihad in eliminating and destroying the Western Civilization from within and “sabotaging” its miserable house by their hands and the hands of the believers** so that it is eliminated and God’s religion is made victorious over all other religions. (Akram, 1991, 21 paragraph 4, S 4; Government Exhibit 9-25-08) (Emphasis added)

There appears to be no irony in the phrase, “. . . sabotaging its miserable house . . .” in light of America’s recent housing collapse. This is particularly true when we consider that Freddie Mac and Fannie were “bailed out” and taken under Federal Conservatorship in 2008. The treasury pledged up to \$200 billion to cover their losses. The Federal Government is also purchasing mortgage-backed securities of Freddie Mac and Fannie Mae as well as insuring debt issued by both organizations (Adding up the Governments Total Bail Out Tab, 2011; Isidore, 2009). As noted above, Freddie Mac began purchasing Sharia Compliant mortgages as early as 2001 and in 2007 alone bought more than \$250 billion in Islamic Mortgages. According to these “lease/option” arrangements, the houses are actually owned by the bank and not the borrower, and as such, the bank shares in the profits *and losses* with the “borrower.” In a downward spiraling market, this scenario might at first appear to be a big benefit to the homeowner/renter whose risk factor compared to the bank that financed the endeavor is quite small. The bigger picture illuminates when we consider that both Freddie Mac and Fannie Mae were “bailed out” with American tax payer dollars and are now under federal government conservatorship. This means that every American tax payer is now a part owner of housing organizations that purchase and thereby promote Sharia Compliant Financing.

The same situation occurred with the American tax payer dollar bailout of AIG, “. . . which is the largest purveyor of Sharia compliant insurance products in the world” (Sharia The Threat to America, 2010, p. 269).

In accordance with Islamic Law, AIG’s Sharia Compliant business units must not invest funds in any enterprise that does business with religious entities that are *not* Muslim. . . . AIG’s Sharia Compliant business units may invest in a Muslim owned arms factory that sells exclusively to Muslim armies – but not one that is owned by Christians or Jews or that sells weapons to Christians or Jews. (Sharia The Threat to America, 2010, p. 270)

Further making the U.S. ownership of a Sharia Compliant entity objectionable is the fact that members of its Sharia Compliance Board of Advisors are:

. . . themselves either advocates of jihad in the name of Sharia or are the students and disciples of such authorities . . . Mufti Imran Usmani, who is the son, student, and disciple of Mufti Taqi Usmani . . . who sat on the Dow Jones Islamic Index Sharia Advisory Board for some 10 years beginning in 1999 during which time, he called on

Western Muslims to rise up in violent jihad. (Gaffney, 2010, as cited in Sharia The Threat to America p. 270 – 271)

Such information might give cause to a series of other questions such as, who are the Sharia Compliant advisors sitting on the boards of American companies? What about the S & P when it was rating subprime mortgages and mortgage packages as AAA, the safest and most risk free investment that exists? What about McGraw Hill that owned S & P at the time and has since diverged into two separate entities? Both McGraw Hill and S & P have Sharia Compliant Components (Mc-Graw-Hill News Release, 2007). How big of a role does Sharia Law play in affecting global interest rates? How much interest do you earn on your savings and investments? How much further can the return on the 10 Year Treasury note drop? What are the long-term effects of governmental intervention to keep interest rates at their current low? What happens to an interest-based capitalist society when not only the interest base is destroyed but the value of the asset to which the interest was tied is also significantly diminished?

### Zakat

The financial impact to America and its culture is further exacerbated by obligation for Muslims to pay zakat or 2.5% of profits and income to Muslim charities. It is one of the Five Pillars of Islam and is traced to the Quran verse 9:60.

According to Sharia, there are eight categories of recipients for Zakat: The poor; Those short of money; Zakat workers (those whose job it is to collect the zakat); Those whose hearts are too be reconciled; Those purchasing their freedom; Those in debt; **Those fighting for Allah (jihad)**; Travelers needing money (Umdat al-Salik h8.7-h8.18 as cited in Sharia the Threat to America, 2010, p. 53.)

It is not permissible to give Zakat to non-Muslim . . . (Umdat al-Salik, h8.24 as cited in Shaira the Threat to America, 2010, p. 54)

Since Sharia is a way of life, this obligation encompasses all Muslim entities from the individual to the organization. As a result, 2.5% of Sharia Compliant products can and do produce funds for terrorism. In a report prepared for the President of the Security Council of the United Nations in 2002, Jean-Charles Brisard describes how such zakat funded al Qaida:

At the root of that situation is an unresolved dilemma that turned to a confusion between religion and finance in the Kingdom of Saudi Arabia. By mixing religious beliefs, tools and interpretations with financial purposes, without proper regulations and controls, Saudi Arabia opened an avenue for terrorism financing through the traditional Zakat, a legal almsgiving conceived as a way for purification by the Prophet that turned into a financial tool for terrorists.

Abusing this pillar of Islam and benefiting from the Saudi regulatory vacuum, al-Qaida was able to receive between \$300 million and \$500 million over the last ten years from wealthy businessmen and bankers representing about 20% of the Saudi GNP, through a web of charities and companies acting as fronts, **with the notable use of Islamic banking institutions. Most of this financial backbone is still at large and able to support fundamentalist organizations.** (Brisard, 2002, p. 3.) (Emphasis added).

How much exactly does terrorism cost? In the same report, Brisard estimates the operational cost of certain terrorist attacks:

African Embassy Bombings	1998	> \$30,000
USS Cole Bombing	2000	\$5000 - \$10,000
Sept 11, 2001	2001	>\$500,000
Djerba Mosque Bombing	2002	\$20,000
Limburg Bombing	2002	\$127,000
Bali Bombing	2002	\$74,000 (p.6)

It is estimated that the Global Islamic Banking Industry has over \$1.5 trillion currently and is growing 10% to 15% per year (Choudhury, 2010). With this perspective it is clear to see that 2.5% of \$1.5 trillion can fund a lot of terrorism. Independently these pieces of information are disturbing enough but when the American tax payer bail-out of huge organizations that promote Sharia Finance -- and therefore the accompanying requirement for Zakat -- such as Freddie Mac and AIG is compared alongside the list of Sharia Compliant Banks in the US, a clear picture emerges: Such Sharia Complaint Finance Networks allow and enable "legal" financial transactions with western Banks and financial institutions that in essence fund terrorism in the West.

### **Halal versus Haram**

Not only are Westerners unwittingly funding terrorism against themselves through Zakat, but Sharia Compliance restricts investments, transactions, and activities considered impure (*haram*) including anything to do with pork, gambling, pornography, tobacco, music, drugs, and Western Defense (Brighton, 2012; Center for Security Policy, 2010; Islamic Finance 101, 2008) (According to the Center for Security Policy, "transactions involving Muslim militaries are not considered impure (haram), just those of the United States and its allies, unless they benefit Muslims" (2010, p. 266). Each of these industries play a significant financial role in American culture and restrictions on any of these impact jobs, income, recreation, profits, and in the case of defense, national security. Further, while it could be argued that each of these categories has a negative bent, it is equally notable that rights and freedoms granted in the American culture allow individuals, groups, and organizations the prerogative to choose and

to set their own self controls -- eat whatever foods they want, gamble their money away at casinos and race tracks, legally purchase pornography depicting consenting adults, smoke tobaccos and in many states marijuana, create, play and listen to any type of music they wish, bear arms and support a strong military – and permit companies and businesses to participate in the same. In Sharia Compliant Finance, whatever country it is in, the option to choose is eliminated. What is acceptable (halal) and unacceptable (haram) is determined by a board of Sharia Advisors schooled in Islamic law. By participating in Sharia Compliant institutions, people are in essence submitting themselves to Islam and its dictates.

As a final note on the financial impact of Sharia Compliant Finance, “what is important to grasp is that Islam recognizes no authority superior to Sharia Law. When trillions of pounds and dollars are locked into them, Sharia banks will **not** recognize the superior authority of the law of the land” (Choudhury, 2010, p. 1). (Emphasis added). What about your bank? What about your insurance company? What about your retirement fund?

### **Using the American Culture’s Institutions, Laws, and Policies Against Itself**

#### **Civilization Jihad**

Referring again to the Document by Mohamed Akram entitled, “An Explanatory Memorandum On the General Strategic Goal for the Group [Muslim Brotherhood and affiliate organizations] in North America, “ Akram in his opening appeal states, “What might have encouraged me to submit the memorandum in this time in particular is my feeling of a “glimpse of hope” and the beginning of good tidings which bring the good news that we have embarked on a **new stage of Islamic Activism** stages in this continent” (p.3) (Emphasis added) This memorandum, rather than aimless ramblings of one Muslim extremist or the inaccurate basis of some “conspiracy theory” causing Islamaphobia in the US, this document in a very clear, detailed, and organized way establishes a base of instructions for all Muslim organizations in North America, under the direction of the Muslim Brotherhood, to follow in order to wage financial and civilization jihad against America. *And* it establishes it in such a way that the Muslim “settlement,” in America uses the American culture itself, its leadership, institutions, laws and policies to sabotage itself, there by doing the bidding of the Muslim Brotherhood for it and bringing about its own destruction.

According to the document, “Settlement” refers to the enabling of Islam and its movement in North America and calls for a fundamental shift in thinking and mentality from “caution and reservation to the mentality of risk and controlled liberation” (p. 6). The same passage noted earlier bears repeating here as in essence it is the instrumental mission statement directed to the Muslim Brotherhood and its affiliated organizations:

The process of settlement is a “Civilization Jihadist Process” with all the word means. The *Ikhwan* [Muslim Brotherhood] must understand that their work in America is a kind of grand jihad in eliminating and destroying the Western Civilization from within and

“sabotaging” its miserable house by their hands and the hands of the believers so that it is eliminated and God’s religion is made victorious over all other religions. (Akram, 1991, 21 paragraph 4, S 4; Government Exhibit 9-25-08)

In order to achieve this, the document describes incremental steps for successful sabotage and destruction from within Western Civilization. There are *four overarching directives*; knowing about the West in order to destroy it, building and using religious mosques to gather and plan, the establishment and use of organizations, and the growth and development of financial and human resources.

### **Knowing about the West in order to destroy it**

This category includes “the art of dealing with others” so that by so doing you can “take from people . . . the best they have, their best specializations, experiences, arts, energies and abilities . . . within and without the ranks of individuals and organizations” (p.8). This implores Muslims to learn everything they can about US society – including makeup, politics, communications, demographics, views on Islam and Muslims, etc -- thorough academic studies and educational centers. With this information they are to told utilize the “Scientific Method in planning, thinking, and preparation of studies needed for the process of settlement” (p. 10).

In the 1990’s Muslim student attendance at US colleges reached critical mass and continues to climb. Grossmont College has seen a large increase in its own Muslim student population. Many Muslim students practice self-segregation and rather than integrating stick closely with other Muslim students often through the avenue of the organization, Muslim Student Association (MSA). This segregation has its roots in the Quran:

Let not the believers take the disbelievers as friends instead of the believers, and whoever does that, will never be helped by Allah in any way, unless you indeed fear a danger from them. And Allah warns you against himself, and to Allah is the final return.  
3.28

In essence, there is a prohibition on taking disbelievers as friends, but if a believer fears for safety, he can act like he is a friend to a non believer. This ties closely with the Qurans directions on lying. It “disapproves of Muslims lying to other Muslims”, but permits lying to infidels when it would be advantageous, or “lying for the sake of Islam, taqiyya” (Center for Security Policy, 2010, pp. 96 – 98).

### **Building and Using Religious Mosques to Gather and Plan**

This category includes the creation of “The Islamic Center” in every city. The “Center’s” role should be the same as the “mosque’s” role in the time of God’s Prophet (pp. 10 – 11).

The center ought to turn into a “beehive” which produces sweet honey. Thus, the Islamic center would turn into a place for study, family, battalions, course, seminar, visit,

sport, school, social clubs, women gathering, kindergarten for male and female youngsters, the office of the domestic political resolution, and the center for distributing our news papers, magazines, books and our audio and visual tapes. (p. 11)

The Islamic Center will also provide a place where the selection of workers for “role distribution” and “assigning” positions and responsibilities for the success of the settlement (p. 11)

In short, mosques, under the American protection of religious freedom, will be the gathering places, seats of organization, and safe haven for jihad – both civilization and violent. According to CAIR, in 2001, there were 1209 Mosques in America and 30% were established in the 1990’s (Mosques in America: A National Portrait, 2001). The number is increasing rapidly and several figures can be found on Internet searches of Mosques in America, some numbers estimate as high as 8000 mosques in 2011. In a recent study entitled, “Sharia Adherence Mosque Survey: Correlations between Sharia Adherence and Violent Dogma in US Mosques, “ 51% of the 100 mosques surveyed had text on site rating as severely advocating violence and 30% had texts rated as moderately advocating violence while only 19% had no violent texts at all (Kedar & Yerushalmi, 2011).

The inclusion of a directive to build mosques is not complete without the mention of the concept of “Sacred Space” in Islam. According to Sharia, the entire earth was given by Allah to Muslims. Recreating that sacred space on new or reclaimed territory for Islam is a continuous and ongoing process for Muslims (Sookhdeo, 2007). This also explains why Muslims who conquer enemy territory will typically erect mosques or Islamic centers literally on top of the destroyed sacred space of other religions. Some examples of this include:

Hagia Sophia Mosque in Istanbul (Formerly the Cathedral of St. Sophia in Constantinople)

Al-Aqsa Mosque and Dome of the Rock Mosque (Both built on Jewish Temple Mount on top of Second Jewish Temple.)

Cordoba Mosque Complex (Formerly a Christian Cathedral) (Center for Security Policy, 2010, p. 93)

Of more recent note is the \$100 million, 13 story Islamic Center and mega –mosque two blocks from Ground Zero in New York City, the site of the World Trade Center, which was destroyed in the jihadist attacks on September 11, 2001. Both New York’s Mayor, Michael Bloomberg and the Obama administration endorsed and approved the construction (Bloomberg on Mosque Vote, 2010).

### The Establishment and Use of Muslim Organizations in the West

“We must say that we are in a country which understands no language other than the language of the organizations, and one which does not respect or give weight to any group without effective, functional and strong organizations” (P. 12) The Mosque will then become “the comprehensive organization” . . . establishing organizations with all their kinds: economic, social, media, scouting, professional, and even military ones (pp. 11 – 12). The document goes on to add a “list of our organizations and the organizations of our friends” {Imagine if they all march according to one plan!!!}” (p. 18) These include:

A list of our organizations and the organizations of our friends

[Imagine if t they all march according to one plan! ! !]

- 1- ISNA = ISLAMIC SOCIETY OF NORTH AMERICA
- 2- MSA = MUSLIM STUDENTS' ASSOCIATION
- 3- MCA = THE MUSLIM COMMUNITIES ASSOCIATION
- 4- AMSS = THE ASSOCIATION OF MUSLIM SOCIAL SCIENTISTS
- 5- AMSE = THE ASSOCIATION OF MUSLIM SCIENTISTS AND ENGINEERS
- 6- IMA = ISLAMIC MEDICAL ASSOCIATION
- 7- ITC = ISLAMIC TEACHING CENTER
- 8- NAIT= NORTH AMERICAN ISLAMIC TRUST
- 9- FID= FOUNDATION FOR INTERNATIONAL DEVELOPMENT
- 10- IHC= ISLAMIC HOUSING COOPERATIVE
- 11- ICD= ISLAMIC CENTERS DIVISION
- 12- ATP= AMERICAN TRUST PUBLICATIONS
- 13- AVC= AUDIO-VISUAL CENTER
- 14- IBS= ISLAMIC BOOK SERVICE
- 15- MBA= MUSLIM BUSINESSMEN ASSOCIATION
- 16- MYNA= MUSLIM YOUTH OF NORTH AMERICA
- 17- IFC= ISNA FIQH COMMITTEE
- 18- IPAC= ISNA POLITICAL AWARENESS COMMITTEE
- 19- IED= ISLAMIC EDUCATION DEPARTMENT
- 20- MAYA = MUSLIM ARAB YOUTH ASSOCIATION
- 21- MISG = MALASIAN [sic] ISLAMIC STUDY GROUP
- 22- IAP = ISLAMIC ASSOCIATION FOR PALESTINE
- 23- UASR = UNITED ASSOCIATION FOR STUDIES AND RESEARCH
- 24- OLF = OCCUPIED LAND FUND
- 25- MIA = MERCY INTERNATIONAL ASSOCIATION
- 26- ISNA = ISLAMIC CIRCLE OF NORTH AMERICA
- 27- BMI = BAITUL MAL INC
- 28- IIIT = INTERNATIONAL INSTITUTE FOR ISLAMIC THOUGHT
- 29- IIC = ISLAMIC INFORMATION CENTER

While it is not practical here to examine each one of these organizations, their links to the Muslim Brotherhood, and jihad – both civilization and violent – we will consider an example from the organization mentioned earlier, The Muslim Student Association. In the MSA’s Starters Guide, there is an open call Islamicize Campus politics:

It should be the long-term goal of every MSA to Islamicize the politics of their respective university . . . the politicization of the MSA means to make the MSA more of a force on internal campus politics. The MSA needs to be a more “In-your-face” association. (MSA Starter’s Guide, 1996)

There are others examples, but one example of MSA’s association with jihad can establish the point here:

Prior to September 11, 2001, the MSA formally assisted three Islamic charities in fundraising the Holy Land Foundation, Global Relief, and Benevolence Foundation. After that date, all three were accused by the Federal Bureau of Investigation (FBI) of having serious links to terrorism and were ordered closed. The MSA issued a formal statement of protest: “How three of the nation’s largest Muslim charities could be made inoperable at the peak of the giving season of Ramadan seemed unbelievable.” (Dowd- Gailey, 2004, p. 1)

### **The Growth and Development of Financial and Human Resources**

This growth is to be generated in a variety of categories including educational, political, media including Art Organization, economically – including the establishment of Sharia Compliant Finance and an Islamic Central Bank, Scientifically and professionally, cultural and intellectually, socially and socially charitable, youth organizations, women organizations – including training both “vocational and *housekeeping*,” organizationally and administratively, security – including clubs for training self defense and security issues both technical and human, and legally – including an Islamic Foundation for the Defense of Muslims Rights.

One needs only to conduct a brief Internet search to see the enactment of this directive. Again, all of these efforts are geared toward, “grand jihad in eliminating and destroying the Western Civilization from within.”

### **The Constitution of the United States**

We don’t have to dig deep to realize that the tenants of Sharia Law are anti constitutional in a number of ways.

#### **The Preamble**

First, let’s consider our Preamble to the Constitution:

We the people of the United States, in order to form a more perfect union, establish

justice, insure domestic tranquility, provide for the common defense, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America.

“We the people, “clearly establishes that **the people** are the founding entity and the authors of the constitution that determines rights and liberties for America. Under Sharia, the founding entity is Allah and he, through the Quran, is the author and director of the rules of life, rights and liberties. These are two diametrically opposing views that can never be reconciled. By adopting Sharia Finance and therefore Sharia Law, America is willfully abdicating its founding entity authority and submitting to Muslim law. As noted earlier, many Americans have no idea that their bank is Sharia Compliant.

### **Article VI**

Second, Article VI of our constitution states:

All Debts contracted and Engagements entered into, before the Adoption of this Constitution, shall be as valid against the United States under this Constitution, as under the Confederation.

**This Constitution**, and the Laws of the United States which shall be made in Pursuance thereof; and all Treaties made, or which shall be made, under the Authority of the United States, **shall be the supreme Law of the Land**; and the Judges in every State shall be bound thereby, any Thing in the Constitution or Laws of any State to the Contrary notwithstanding.

The Senators and Representatives before mentioned, and the Members of the several State Legislatures, and all executive and judicial Officers, both of the United States and of the several States, shall be bound by Oath or Affirmation, to support this Constitution; but no religious Test shall ever be required as a Qualification to any Office or public Trust under the United States.

This Article requires that “This constitution shall be . . . the supreme law of the land,” but the adoption of Shaira Compliant Finance requires adherence to Sharia Law and does not recognize any law of the land above Sharia.

### **The First Amendment**

Third, the first amendment to the Constitution states:

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof, or abridging the freedom of speech, or of the press; or the right of

the people peacefully to assemble, and to petition the government for a redress of grievances.

Rather than its original intent – freedom and tolerance for all religions, the avoidance of Censorship and an avenue to redress grievances if violated -- this amendment in particular is being used to subvert the American Constitution and laws under the guise of religious persecution. A Google search of the key words – “Muslims sue” renders the following for the first page of results:

Muslims Sue Hertz to impose Paid Prayer Breaks

Muslims Sue Popeyes for Sharia Compliant Chicken

2 Muslim Men Kicked off Flight Sue Airlines

Muslims Sue FBI for Alleged First Amendment Violation

Muslims Sue Air Tran for Discrimination

Somali Muslims Who Claim Religious Harassment Sue U.S. Meatpacking Company

Ohio Muslim Inmate Sues over Meal Preparation – Vegetarian and Non-Pork Meal Options

Provided by the Department of Rehabilitation and Correction Aren't Good Enough

Muslims Sue Oklahoma Over Sharia Law Amendment

Of the thousands of law suits filed by Muslims claiming religious infringement, restraint, harassment or persecution, a recent one stands out as the epitome of the use of American legal systems to undermine not only the Constitution but American Culture itself:

**Muslims Sue Catholic School for Not Being Muslim** (Please click the link below to watch this video)

<http://www.mrctv.org/videos/muslims-sue-catholic-school-not-being-muslim>

In this lawsuit, Muslim students sue a Catholic University claiming that all the Catholic symbols restrain and inhibit their prayers. They want the Catholic University to accommodate Islam by providing rooms for Muslims to pray that are free from all Catholic symbolism – in a Catholic University! In the video, Ibrahim Ramy, A Muslim Rights Activist argues that such a request is a reasonable accommodation while Jay Sekulow of the American Center of Law and Justice responds on the lack of any constitutional requirement for such an unreasonable

accommodation arguing that if Muslim students are offended, restrained, and inhibited by Catholic Symbolism they should pick another university instead of a Catholic one.

More times than not, American courts are complying with such requests. And, people in power are endorsing such moves. The building of the Islamic center and mega-mosque two blocks from the destruction of the World Trade Center offers another example. In Mayor Bloomberg's speech he argued for the mosque:

The simple fact is this building is private property, and the owners have a right to use the building as a house of worship.

The government has no right whatsoever to deny that right – and if it were tried, the courts would almost certainly strike it down as a violation of the U.S. Constitution. Whatever you may think of the proposed mosque and community center, lost in the heat of the debate has been a basic question – should government attempt to deny private citizens the right to build a house of worship on private property based on their particular religion? That may happen in other countries, but we should never allow it to happen here. This nation was founded on the principle that the government must never choose between religions, or favor one over another. (Bloomberg on Mosque Vote, 2012.)

In several court cases, Judges have used Sharia and foreign law in their rulings. For example:

In 2003, a Texas court ruled that a couple seeking divorce were bound by a contractual agreement to use the Texas Islamic Court for arbitration and their decision would be binding on both parties (Minor, 2010, p. 2).

In another example:

In New Jersey a judge ruled against a divorced woman who requested a restraining order against her ex-husband for sexual abuse. In the request the defendant stated her husband said, "This is according to our religion. You are my wife, I can do anything to you. The woman, she should submit and do anything I ask her to do." In denying the order, Judge Joseph Charles said, "The court believes that [defendant] was operating under his belief that it is, as the husband, his desire to have sex when and whether he wanted to; something that was consistent with his practices and it was something that was not prohibited." (Minor, 2010, p. 2)

This denial was overturned on appeal, but the woman's attorney, Jennifer Donnelly, as well as the public were astonished that Sharia Law was upheld over the law of the land and the order was denied in the first place.

Such cases prompted Oklahoma voters to pass a constitutional amendment stating that judges could not use foreign or Sharia Law in their decisions. This amendment passed with over 70% of voters supporting it. The amendment has been put on hold and Federal District Court Judge Vicki Miles-LaGrange, "issued a temporary restraining order forbidding the state election board from certifying the results of the election regarding the amendment," after the head of a Muslim organization "filed a lawsuit claiming the amendment violates the rights of Muslims to practice their religion" (p. 1).

The American Civil Liberties Union (ACLU) has joined a legal challenge to the Oklahoma law. Interestingly, the ACLU stated on its web site that it is best known "for its work preventing the government from promoting and funding selected religious activities" (2012) but it is supportive of Sharia and the implementation of Sharia laws in America. They called the Oklahoma law a "disturbing trend, anti-Muslim bigotry," warning that "laws that single out Sharia violate the First Amendment . . . attempts to prevent courts from considering international or foreign law suffer from constitutional flaws . . ." (Bans on Sharia and International Law, 2012, p. 1) (For a recent list of law suits filed by the ACLU in support of Muslim Religious infringements In the US, see Appendix C.)

As noted previously, our Constitution states that "This constitution shall be . . . the supreme law of the land," not Sharia law or any other law. The more serious question is why are judges who take an oath to support and defend the Constitution of the United States using Sharia law in their decisions instead of the law of the land?

The oath:

*I [name], do solemnly swear (or affirm) that I will support and defend the Constitution of the United States against all enemies foreign and domestic; that I will bear true faith and allegiance to the same; that I take this obligation freely, without any mental reservations or purpose of evasion; and that I will well and faithfully discharge the duties of the office on which I am about to enter. So help me God.*

This same claim to religious offenses, restraints, and inhibitions is being used to minimize, contradict, and even silence any factual, negative portrayal of the Muslim religion or Muslim people – even fundamental Islamic terrorists – as well as those who speak out against Islamic Sharia Law. There are many examples of this but two specifics will illustrate the point. On the anniversary of 9/11 in 2011, Wayne Bell, the publisher of Really Big Coloring Books, Inc. of St Louis, published a really big coloring book entitled “We Shall Never Forget 9/11.” In the book, children can color the burning twin towers, NAVY SEALS, former President George Bush, and Osama Bin Laden hiding behind his young wife when the US Navy SEALS charged into his room and killed him, among other commemorative scenes. Dawud Walid, the Michigan Representative for the Council on American Islamic Relations (CAIR) condemned the coloring book saying, “Its disgusting.” He insists that the coloring book depicts all Muslims as radical, Islamic extremists and that Bin Laden was not hiding behind his wife when he was shot. Bell responded by saying, “The truth is the truth. It’s unfortunate that they were all Muslim and that is the part people want to erase . . . I don’t know what else you can call them.” (Smith, 2011, p. 2). You can watch the video and see pages of the coloring book at:

<http://abcnews.go.com/US/911-coloring-book-draws-criticism-portrayal-muslims/story?id=14414149>

While Bell offered no apology for his coloring book, many Americans, organizations, and institutions are offering “apologies” for “offending” Muslims by presenting “factual data.” The New York Police Department is a case in point. It offered a public apology to its Muslim Community (which they rejected as not good enough) for showing a video during officer counter terrorism training that depicts various aspects and threats of Sharia and its doctrines, including the recruitment of inmates to convert to the Muslim religion and Muslim Imams in the prisons calling for violent jihad. The Huffington Post called the movie a “radical anti-Muslim movie” and says that the movie “asserts that most American Muslims are involved in promoting terror” (Ray Kelly Admits, 2012, p. 1) A NYPD Sergeant was fired for screening the movie and Mayor Bloomberg said that the NYPD used “poor judgment” in playing the movie (p. 1). The movie is called “The Third Jihad” and a clip of the movie can be found at:

<http://video.google.com/videoplay?docid=-864522917532871834#>

Please click the link above to watch the video.

The video clip actually says that most Muslims are non violent but that they want their version of Sharia Law implemented in the United States and that “moderate” Muslims do not speak out against terrorism so their silence supports it. The video also points out how Muslims are recruiting converts to Islam from American prisons systems and some Muslim religious leaders in the Prisons are advocating violent jihad. This is a known fact of the prison system. One such example of this confirmation can be found in an article on Policeone.com, dedicated to law enforcement officers, entitled, “Jails are the Jihadist Jack-in-the-box” (Wyllie, 2010). It is important to note that part of the video is based on actual US government evidence used in the US Versus the Holy Land Foundation (a Muslim terrorist group in the US acting under the guise

of a Muslim Charity Organization). This piece of evidence is referenced in this paper and is entitled, “An Explanatory Memorandum on the General Strategic Goal for the Group in America. “ It is available at:

<http://www.txnd.uscourts.gov/judges/hlf2/09-25-08/Elbarasse%20Search%203>

(Please click the link above to read the document. The first part of the document is written in Arabic but if you scroll down you can read the English translation)

Some questions that come to mind regarding this situation: Why was this video removed from counter terrorism training for the NYPD when 9/11 happened in New York? Even if the video did depict radical Islam wouldn't it be beneficial to know the extreme views of the religion since fundamental radicals carried out the terrorist attacks? The Police Department is supposed to “protect and defend,” but they are not allowed to watch a video depicting a part of what they are supposed to “protect and defend” against? The answers can be found in Sharia Law's view of “tale bearing.”

In accordance with the definition of “tale bearing” in *Reliance's* chapter r2.6, the disclosure of any sensitive information to non-Muslims is forbidden, where sensitive means any information that puts Islam or a Muslim at a disadvantage. Hence, a Sharia compliant Muslim risks eternal damnation if he discloses to a non-believer information that would cause the non-believer to question either Islam or a Muslim. . . .For non believers, the corollary to the Islamic rule against disclosing anything disadvantageous to Islam is Sharia's prohibition against blasphemy. This requires that infidels refrain from engaging in discussions about Islam that extend beyond what is permitted of them or would give offense to Muslims. (Sharia the Threat, 2010, pp. 104 – 105)

This Sharia prohibition against blasphemy is publically and legally enforced by Muslim organizations and individuals through the use of the American courts via alleged violations of the first amendment. The result? Public apologies for offending Islam and its laws, court judgments, fines, and sanctions and what basically amounts to self censorship. The “tale bearing,” doctrine explains why “moderate” Muslims do not speak out against jihad, terrorism, and the adoption of Sharia in the US. Ironically, the same amendment and laws protect the rights of American Muslims to publically profess and promote hate toward America, its people, systems and institutions while living here.

Finally, this country is based on freedom of religion and is openly tolerant of various religions, while Allah, Islam, and Sharia will never tolerate another religion. In her recent article, “The Rise of Christophobia,” Ayaan Hirsi Ali, points out that “from one end of the Muslim world to the other, Christians are being murdered for their faith . . . terrorist attacks on Christians in Africa, the Middle East, and Asia increased 309% from 2003 to 2010 (2012, pp. 28-30). Ayaan Hirsi Ali is also the author of the book, “Infidel.”

In this profoundly affecting memoir from the internationally renowned author of *The Caged Virgin*, Ayaan Hirsi Ali tells her astonishing life story, from her traditional Muslim childhood in Somalia, Saudi Arabia, and Kenya, to her intellectual awakening and activism in the Netherlands, and her current life under armed guard in the West. One of today's most admired and controversial political figures, Ayaan Hirsi Ali burst into international headlines following an Islamist's murder of her colleague, Theo van Gogh, with whom she made the movie, *Submission*. (2007, cover insert).

Why might she be living life under armed guard in the West? Because, under Islamic Sharia Law, apostasy from Islam is punishable by death. According to the book "Reliance of the Traveller," "Leaving Islam is the ugliest form of unbelief and the worst. . . Whoever voluntarily leaves Islam is killed. . . . When a person who has reached puberty and is sane voluntarily apostatizes from Islam, he deserves to be killed" (08.0 and 08.1) This view on apostasy provides another explanation of why "moderate" Muslims, non affiliates, and ex-Muslims rarely speak out against anything Muslim including all forms of jihad.

### **American Culture and Human Rights**

Human rights have long been a cornerstone of American Culture but Islamic cultures endorse and execute some of the most horrific human rights violations in the world. Abdul Kasem, one of the few but increasing numbers of apostates from Islam, describes on his web site, Apostates of Islam, some of the human rights violations commanded and sanctioned in Islam as compared to the United Nations Universal Declaration of Human Rights. This nonexhaustive list is included here for comparison. To understand the full effect of these human rights violations, actual video clips depicting the horrific scenes are hyperlinked for some of the sections.

The Universal Declaration of Human Rights published by the United Nations, states among other things:

**Article 1:** All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood.

**Article 2:** Everyone is entitled to all the rights and freedoms set forth in this Declaration, without distinction of any kind, such as race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status.

**Article 5:** No one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment.

**Article 18:** Everyone has the right to freedom of thought, conscience and religion; this right includes freedom to change his religion or belief, and freedom, either alone or in community with others and in public or private, to manifest his religion or belief in teaching, practice, worship and observance.

In direct contradiction to the United Nations Universal Declaration of Human Rights and in contradiction to human rights freedoms in the US, **the Quran states:**

**Men are created one step higher than women. (Quran 4.34)**

**Good women should be obedient to their husbands. (Quran 3.4, 2.228)**

**Men are permitted to beat women (Quran 4.34)**

Video of Afghan Women Beaten and Humiliated in Public

[http://www.dailymotion.com/video/x7uzt3\\_afghan-women-beaten-and-humiliated\\_news](http://www.dailymotion.com/video/x7uzt3_afghan-women-beaten-and-humiliated_news)

Video of Muslim Imam Describing How Women are Lucky to be Beaten

<http://www.youtube.com/watch?v=EGHAFxwI2qU>

**Women inherit only half what a man inherits (Quran 4.11)**

**Witness of two women equals witness of one man. (Quran 2.282)**

**Male and female thieves should have their hands cut off (Quran 5.38)**

**Flogging is endorsed. (Quran 59, 60)**

Sharia Flogging of 17 year old woman

<http://www.youtube.com/watch?v=-TfKab6kfvY>

**Stoning to death was ordered by Mohammad** and is a very cruel brutal punishment and its only aim is to inflict maximum pain on the individual.

In stoning to death, the victim's hands are tied behind their backs and their bodies are put in a cloth sack. Then, this human "package" is buried in a hole, with only the victim's heads showing above the ground. If it's a woman, she is buried up to her shoulders. This is to give her a seemingly equal (but nonetheless impossible) chance to escape recognizing her lesser physical strength. After the hapless individual has been secured in the hole, people start chanting "Allah hu Akbar" (meaning, *God is great*), and throw palm sized stones at the head of the victim from a certain distance (a circle is drawn). The stones are thrown until the person dies or until he/she escapes out of the hole and crosses the circle. Escaping is impossible, given that the individual's hands are tied behind their backs and they are buried in a hole up to their necks or shoulders (in the

case of males and females respectively). Naturally, the procedure is extremely barbaric and bloody. (Apostates of Islam)

Video of Stoning to Death in Islam

<http://www.apostatesofislam.com/media/stoning.htm>

The Stoning of Soraya. Protest against stoning in Iran (A movie based on a true story)

[http://www.dailymotion.com/video/xe8sf0\\_the-stoning-of-soraya-protest-again\\_news](http://www.dailymotion.com/video/xe8sf0_the-stoning-of-soraya-protest-again_news)

**Any religion except Islam will not be accepted. (Quran 3.85)**

Disbelievers will be set on fire and have boiling liquid poured on their heads. (Quran 22.19)

**Homosexuality is punishable by death. (Fatwa No. 38622 principles of Fiqh, Jurisprudence and Islamic Rulings, Punishments and judicial sentences, adultery fornication and homosexuality.)**

Shaykh Muhammad s Al-Munajjid in reference to the fatwa above, states that, “The crime of homosexuality is one of the greatest of crimes, the worst of sins and the most abhorrent of deeds . . . execute the one who does it and the one to whom it is done: . . . classed as saheeh by al-albaani in Saheeh al-Tirmidhi (Al-Munahjjid)

According to the Islamic Organization of the United Kingdom in an article titled, “What is Islam’s View of Homosexuality?” homosexuality is a sin and sexuality is a choice.

According to the *International Lesbian and Gay Association* ILGA there are at least seven countries today which still retain capital punishment for homosexual behavior. All are predominately Muslim countries. They are: Afghanistan, Iran, Mauritania, Pakistan, Saudi Arabia, Sudan, and Yemen. The situation with regard to the United Arab Emirates (UAE) is unclear. (As cited in Religious Tolerance organization)

Video of Interview before Gay Execution in Qom, Iran

<http://www.youtube.com/watch?v=KSrngN05cfA>

Video: Iranian Teenager Executions.

<http://www.youtube.com/watch?v=gARvwzFWSr4>

While we might think that such brutality is can only be evidenced in nations ruled 100% by Sharia Law such as Iran, Saudi Arabia, and Sudan, the reality is that it is already on our door step. In Canada on January 30, 2012, “two Afghan immigrant parents and their son were found guilty of murdering four female family members in a so called honor killing,” (MacDonald, 2012, p. A9). Defense claimed that the four were killed during a late night joy ride turned car accident, while police investigation determined that the women were drowned first and then placed into a car that was pushed into a lock near Toronto. The prosecution argued that:

It was honor rooted in Afghan tribal traditions that led Mr. Shafia to cleanse the shame he felt from the conduct of his rebellious daughters, Zainab, 19 years old, Sahar, 17, and Geeti, 13. The eldest two took unapproved boyfriends and all three disobeyed their father through their independent behavior and sometimes revealing dress. Rona Amir Mohammad, who was Mr. Shafia’s first spouse in the polygamous family, was killed, the prosecution argued, because she was a troublesome first wife and lenient stepmother.

The four month trial opened a relatively rare window onto Honor Killings in North America. The crime where victims are murdered for bringing shame on their family is increasingly common in Western European countries like Britain and Sweden which has seen large-scale immigration from countries where researchers say the custom happens most –such as Pakistan, India and Turkey. (MacDonald, 2012, p. A8)

Another Muslim Honor Killing

News Video available at: <http://www.youtube.com/watch?v=iNLumvrNBTQ>

Unfortunately, this is not the only case. A Google search of Honor Killings render far too many across the nation and around the world. Below are two samples:

Islamic honor killing in Texas: "Santa" who murdered family on Christmas morning was Muslim who didn't like his daughter dating a non-Muslim (27 December 2011)

Video: Honor Killings: The Ultimate Betrayal Part II.

Available at: <http://www.youtube.com/watch?v=gAqdlb3FVno&feature=related>

Despite the preponderance of evidence, how and why do such atrocities continue? The answer – silence, tolerance, and blind acquiescence -- are summarized in this poem-video depicting Sharia human rights violations around the world:

Sharia Law: She’s Buried Chest High

<http://www.youtube.com/watch?v=vOlbgd5qcrq>

## Conclusion

The purpose of this research was to explore Sharia Finance, its current status, and the implications of adopting a religion based economic system. In so doing, it has covered a wide array of topics that show the inseparability of adopting Sharia Finance without also concomitantly adopting Shaira Law thus undermining the American culture, its freedoms, and its Constitution. This gradual infiltration is occurring in all of America's institutions that transmit cultural knowledge including academic institutions. In his book, "Militant Islam Reaches America," Daniel Pipes includes a chapter called, "Jihad and the Professors" (2003). In this chapter Pipes describes academic institutions and professors roles in facilitating the cultural and civilization jihad described earlier in this paper. One way is by redefining the term jihad on campuses and in the classroom and assisting in the camouflage of a very threatening issue. He writes:

Before political correctness took over, Western scholars routinely explained jihad as warfare to extend Muslim domains. . . . [but not now] David Little, a Harvard Professor of religion and international affairs, stated shortly after September 11, 2001, that jihad "is not a license to kill," while David Mitten, a professor of classical art and archaeology as well as faculty adviser to the Harvard Islamic Society, true jihad is the, "constant struggle of Muslims to conquer their inner base instincts, to follow the path to God, and to do good in society" . . . anyone seeking guidance on the all important Islamic concept of jihad would get almost identical instructions from members of the professorate across the United States. . . . Among today's academic specialists who have undertaken to sanitize this key Islamic concept, many are no doubt acting out of the impulses of political correctness and the multiculturalist urge to protect a non-Western civilization from criticism by making it appear just like our own. As for Islamist among those academics, at least some have a different purpose: like CAIR and other, similar organizations, they are endeavoring to **camouflage a threatening concept** by rendering it in terms acceptable within university discourse. Non-Muslim colleagues who play along with this deception may be seen as having effectively assumed the role of *dhimmi*, the Islamic term for a Christian or Jew living under Muslim rule who is tolerated so long as he bends the knee and accepts Islam's superiority. . . . It is for this reason that the nearly universal falsification of jihad on the part of American academic scholars is an issue of far-reaching consequence. It should be a matter of urgent concern not only to anyone connected with or directly affected by university life – other faculty members, administrators, alumni, state and federal representatives, parents of students, students themselves – but to us all. (pp. 258-268) (Emphasis added)

A second role academic institutions and professors play is "silence," not speaking out on the threat of Sharia in this country. Professors are in positions to proscribe behavior but the silence endorses Sharia.

Our academic institutions professorate is filled with non believers (infidels), women, Jews (the Quran has specific instructions for dealing with and killing Jews), and homosexuals –

all of whom are condemned and punished according to the Quran as noted in the section on human rights. How soon we forget that several of the 9/11 terrorist attackers attended Grossmont College and had expired student visas? How soon we forget the struggle for human rights that we now take for granted as a given? Some may insist that this paper is a prime example of islamophobia, while others would deem that the contents are offensive to Muslims and that I should apologize for even *thinking* it much less writing it. Still others would argue that I should be fired, much like the NYPD sergeant who screened the video, "The Third Jihad," to play in counter-terrorism instruction. The facts and evidence speak for themselves. Our liberal institution that has been a bastion of free speech and human rights is in jeopardy of losing the very freedoms it espouses by its own hands. Our country is in the same position. Are we going to bend the knee in willful submission of *dhimmi*, accepting Islam's superiority? In my case, I certainly think not.

## References

Act for America (2010). Available at: <http://www.actforamerica92691.org/15.html> Accessed January 19, 2012.

Adding Up the Governments Total Bail Out Tab (24 July 2011). New York Times. Accessed January 21, 2010.

Available at: <http://www.nytimes.com/interactive/2009/02/04/business/20090205-bailout-totals-graphic.html>

Afghan Women Beaten and Humiliated in Public. Youtube video. Accessed 16 January 2012.

Available at: [http://www.dailymotion.com/video/x7uzt3\\_afghan-women-beaten-and-humiliated\\_news](http://www.dailymotion.com/video/x7uzt3_afghan-women-beaten-and-humiliated_news)

Akram, Mohamad (22 May 1991). An Explanatory Memorandum: On the General Strategic Goal for the Group. Government Exhibit 003-0085/3:04-CR-240-G U.S. vs HLF, et al, United States District Court, Northern District of Texas,

<http://www.txnd.uscourts.gov/judges/hlf2/09-25-08/Elbarasse%20Search%203>

Also available at: <http://www.investigativeproject.org/documents/misc/20.pdf>

Ali, Ayaan Hirsi (2007). Infidel. Free Press; New York.

Ali, Ayaan Hirsi (13 February 2012). The rise of Christophobia. Newsweek, pp. 28-35.

Al Misri. Reliance of the Traveler, Book O "Justice" 08.0 Apostasy from Islam (RIDDA), at 08.0 and 08.1

Al-Munajjid, Muhammad S Shaykh. What is the Punishment for Homosexuality? Islam Question and Answer. Accessed on 10 February 2012. Available at:

<http://islamqa.info/en/ref/38622>

American Civil Liberties Union (2012). ACLU Defense of Religious Practice and Expression.

Available at: <http://www.aclu.org/aclu-defense-religious-practice-and-expression>

Another Muslim Honor Killing. Youtube video. Accessed 10 February 2012. Available at:

<http://www.youtube.com/watch?v=iNLumvrNBTQ>

Bans on Sharia and International Law. American Civil Liberties Union. Accessed February 10, 2012. Available at:

<http://www.aclu.org/print/religion-belief/bans-sharia-and-international-law>

Bloomberg on Mosque Vote (3 August 2010). Text of Mayor Bloomberg's Speech following a vote that clears most major hurdles for the construction of a mosque near Ground Zero.

The Wall Street Journal. Accessed 12 February 2012. Available at:

<http://online.wsj.com/article/SB10001424052748703545604575407673221908474.htm>

!

Brighton, Joy. Sharia Finance. Youtube Presentation, accessed January 23, 2012,

<http://www.youtube.com/watch?v=VmRbum9xonU>.

Brisard, Jean-Charles (19 December 2002). Terrorism Financing: Roots and Trends of Saudi

Terrorism Financing. A Report prepared for the President of the Security Council United Nations. New York; USA. Accessed on January 10, 2012. Available at:

<http://www.investigativeproject.org/documents/testimony/22.pdf>

Choudhury, Salah Uddin Shoaib (20 October 2010). Sharia Advancing in the West Like a Snake in the Sleeve. Stonegate Institute. Available at:

<http://stonegateinstitute.org/1610/sharia-advancing-in-west>

Dalrymple, Brent ( not dated). *How Sharia law is affecting global interest rate determination*.

Journal of Finance and Accountancy: University of Central Florida. Available at:

<http://www.aabri.com/manuscripts/10448.pdf>

Dowd-Galley, Jonathan (2004 Spring). Islamism's Campus Club: The Muslim Students'

Association. Middle East Quarterly. pp 63-72. Accessed 12 February 2012. Available at

<http://meforum.org/603/islamism-campus-club-the-muslim-students>

Emerick, Yahiya (2004). What Islam is all About: A Student Textbook, Grades 7 to 12, 5<sup>th</sup> Rev.

Lebanon, Norat (Ed).

Gaffeny, Frank (3 February 2010). Sharia Finances, Criminal Wrongdoing in the AIG Takeover:

Will the special Inspector General for the TARP Funds Investigate the Illegal Trust?

Available at [Biggovernment.com](http://Biggovernment.com)

<http://biggovernment.com/fgaffney/2010/02/03/sharia-finance-criminal-wrongdoing-in-the-aig-takeover-will-the-inspector-general-for-TARP-funds-investigate-the-illegal-trust>

Accessed January 29, 2012.

Gay Execution in Qom, Iran. Youtube video, accessed 2 February 2012. Available at:

<http://www.youtube.com/watch?v=KSrngN05cfA>

Hassan, Hamed Dr. (2010). Sharia Finance: Dubai International Peace Conference 2010.

Youtube presentation, accessed January 16, 2012. Available at:

[www.youtube.com/watch?v=Qh3me1gKQkA](http://www.youtube.com/watch?v=Qh3me1gKQkA) Part I of II

[www.youtube.com/watch?v=Z6ceCsgt0xU](http://www.youtube.com/watch?v=Z6ceCsgt0xU) Part II of II

Honor Killings: The Ultimate Betrayal Part II. Youtube video. Accessed 10 February 2012.

Available at: <http://www.youtube.com/watch?v=gAqdlb3FVno&feature=related>

Iranian Teenager Executions. Youtube video. Accessed 2 February 2012. Available at:

<http://www.youtube.com/watch?v=gARvwzFWSr4>

Isidore, Chris (27 July 2009). Fannie and Freddie: The Most Expensive Bailout. CNN Money.

Accessed January 12, 2012. Available at:

[http://money.cnn.com/2009/07/22/news/companies/fannie\\_freddie\\_bailout/](http://money.cnn.com/2009/07/22/news/companies/fannie_freddie_bailout/)

Islam and Homosexuality. Religious Tolerance. Accessed on February 10, 2012. Available at:

[http://www.religioustolerance.org/hom\\_isla.htm](http://www.religioustolerance.org/hom_isla.htm)

Islamic Finance 101. (6 Nov 2008) Accessed January 12, 2012. Available at

<http://www.saneworks.us/uploads/news/applications/7.pdf>.

Islamic Honor Killing in Texas: "Santa" who murdered family on Christmas morning was Muslim who didn't like his daughter dating a non-Muslim (27 December 2011). Jihad Watch.

Accessed on 7 February 2012. Available at:

<http://www.jihadwatch.org/2011/12/islamic-honor-killing-in-texas-man-who-murdered-family-on-christmas-morning-was-muslim-who-disliked.html>

Kasem, Abdul (2003). Islam's violations of human rights. Apostates of Islam. Accessed 10

February 2012. Available at:

[http://www.apostatesofislam.com/apostates/abulk/articles/Islams\\_violation\\_of\\_HR.htm](http://www.apostatesofislam.com/apostates/abulk/articles/Islams_violation_of_HR.htm)

Kedar, Mordechai & Yerushalmi, David Esq. (2011). *Sharia Adherence Mosque Survey:*

*Correlations between Sharia Adherence and Violent Dogma in US Mosques.*

Perspectives on Terrorism, Vol 5, No 5-6.

Mc-Graw Hill News Release (14 August 2007). S & P Launches Sharia-Compliant Global

Property and Pan Arab Indices. Accessed January 20, 2012. McGraw-Hill. Available at:

<http://www.mcgraw-hill.com/releases/sandp/20070814b.shtml>

MacDonald, Austair. (30 January 2012). Afghan Immigrants in Canada Found Guilty of Honor

Killing. The Wall Street Journal, p. A8.

Major Religions of the World as Ranked by Adherents (2007). New Church in Carlsbad web site.

Accessed on 12 February 2012. Available at:

[http://www.adherents.com/Religions\\_By\\_Adherents.html](http://www.adherents.com/Religions_By_Adherents.html)

Minor, Jack (17 November 2010). Muslims Sue Oklahoma over Sharia Law amendment. Greeley

Gazette. Accessed 9 February 2012. Available at:

<http://www.greeleygazette.com/press/?p=6656#printpreview>

Mosques in American: A National Portrait by CAIR (2001). American Muslim Perspective.

Accessed on 12 February 2012. Available at:

[http://www.ghazali.net/amp/html/mosques\\_in\\_us.html](http://www.ghazali.net/amp/html/mosques_in_us.html)

MSA Starter's Guide: A guide on How to run a successful MSA (1<sup>st</sup> Ed.) (1996 March). Muslim

Student's Association of the US and Canada. Accessed 19 January 2012. Available at:

<http://www.msa-natl.org/publications/startersguide.html>

Muslim Women are lucky to be beaten. Youtube video. Accessed on 10 February 2012.

Available at: <http://www.youtube.com/watch?v=EGHAFxwI2qU>

Ohio Muslim Inmates Sue Over Meal Preparation (03 October 2011). Associated Press.

Accessed on February 1, 2012. Available at:

<http://www.foxnews.com/us/2011/10/03/ohio-muslims-inmates-sue-over-meal-preparation>

Ray Kelly Admits to Involvement with the Third Jihad, Anti Muslim Film Shown to NYPD Officers.

(10 February 2012) Huffington Post. Accessed 6 February 2012. Available at:

[http://www.huffingtonpost.com/2012/01/25/ray-kelly-the-third-jihad\\_n\\_1230801.html](http://www.huffingtonpost.com/2012/01/25/ray-kelly-the-third-jihad_n_1230801.html)

Sharia Law: She's Buried Chest High. (24 May 2010). Youtube video accessed 4 February 2012.

Available at: <http://www.youtube.com/watch?v=vOlbgd5qcrg>

Sharia Flogging of 17 year old woman. Youtube video. Accessed 3 February 2012. Available at:

<http://www.youtube.com/watch?v=-TfKab6kfvY>

Smith, Candace (30 August 2011). 9/11 Coloring Book Draws Criticism for Portrayal of Muslims.

ABC News. Accessed January 19, 2012. Available at: [http://abcnews.go.com/US/911-](http://abcnews.go.com/US/911-coloring-book-draws-criticism-portrayal-muslims/story?id=14414149)

[coloring-book-draws-criticism-portrayal-muslims/story?id=14414149](http://abcnews.go.com/US/911-coloring-book-draws-criticism-portrayal-muslims/story?id=14414149)

Sookhdeo, Patrick (2007). Global Jihad: The Future in the face of militant Islam. Isaac Publishing, McLean, Virginia.

The Universal Declaration of Human Rights. United Nations. Accessed on 9 February 2012.

Available at: <http://www.un.org/en/documents/udhr/index.shtml>

Video of Stoning to Death. Apostates of Islam. Accessed 10 February 2012. Available at:

<http://www.apostatesofislam.com/media/stoning.htm>

What is Islam's View of Homosexuality? Islamic Organization of the United Kingdom. Accessed 5

February 2012. Available at: <http://www.islamic.org.uk/homosex.html>

Wiseman, Paul (28 March 2008). Islamic loans turn profit for banks in USA. USA Today.

Accessed February 1, 2012. Available at:

[http://www.usatoday.com/money/industries/banking/2008-03-26-islamic-finance-sharia\\_N.htm](http://www.usatoday.com/money/industries/banking/2008-03-26-islamic-finance-sharia_N.htm)

Wyllie, Doug (23 August 2010). Jails are the jihadist jack-in-the-box. Accessed 12 February 2012.

Available at: <http://www.policeone.com/corrections/articles/2473312-jails-are-the-jihadist-jack-in-the-box>

Yerushalmi, David, Esq. (2008). *Shariah's Black Box: Civil Liability and Criminal Exposure Surrounding Sharia-Compliant Finance*. Utah Law Review, Vol 3.

## Appendix A

List of Sharia Compliant Banks (Source: <http://www.actforamerica92691.org/15.html>  
Act for America Website

Alpha Natural Resources  
 Asset Acceptance Capital Corporation  
 Aviva Plc  
 AXA  
 Barclays PLC  
 BNP Paribas Group  
 Citibank, N.A.  
 Credit Agricole, S.A.  
 Deutsche Bank AG  
 Dow Jones & Company Inc.  
 Equity Insurance Group Limited  
 Goldman Sachs Group  
 HBOS plc  
 HSBC Holdings plc  
 INVESCO Perpetual  
 Julius Baer Group  
 Maersk Logistics  
 Merrill Lynch & Co., Inc.  
 Morgan Stanley  
 NYSE Euronext  
 Silicon Graphics, Inc.  
 Singapore Power  
 Central Bank  
 \* Bank Negara Malaysia (The central bank of Malaysia)  
 Universal Bank  
 Lists of banks in Malaysia  
 · CIMB Group (CIMB Bank + CIMB Investment Bank + CIMB Islamic Bank)  
 Anchor Banks (Major / Commercial banks) (full list)  
 · Affin Bank Berhad  
 · Alliance Bank Berhad  
 · AmBank Berhad  
 · CIMB Bank Berhad  
 · EON Bank Berhad  
 · Hong Leong Bank Berhad  
 · Malayan Banking Berhad (Maybank <<http://en.wikipedia.org/wiki/Maybank>> )  
 · Public Bank Berhad <[http://en.wikipedia.org/wiki/Public\\_Bank\\_Berhad](http://en.wikipedia.org/wiki/Public_Bank_Berhad)>  
 · RHB Bank Berhad  
 Foreign-owned banks (commercial only) (full list)  
 · ABN AMRO <[http://en.wikipedia.org/wiki/ABN\\_AMRO](http://en.wikipedia.org/wiki/ABN_AMRO)> Bank (M) Berhad  
 · Bangkok Bank <[http://en.wikipedia.org/wiki/Bangkok\\_Bank](http://en.wikipedia.org/wiki/Bangkok_Bank)> (M) Berhad  
 · Bank of America <[http://en.wikipedia.org/wiki/Bank\\_of\\_America](http://en.wikipedia.org/wiki/Bank_of_America)> (M) Berhad  
 · Bank of China <[http://en.wikipedia.org/wiki/Bank\\_of\\_China](http://en.wikipedia.org/wiki/Bank_of_China)> (M) Berhad  
 · Bank of Tokyo-Mitsubishi UFJ< [http://en.wikipedia.org/wiki/Bank\\_of\\_Tokyo-Mitsubishi\\_UFJ](http://en.wikipedia.org/wiki/Bank_of_Tokyo-Mitsubishi_UFJ)> (M) Berhad  
 · Citibank <<http://en.wikipedia.org/wiki/Citibank>> (M) Berhad  
 · Deutsche Bank <[http://en.wikipedia.org/wiki/Deutsche\\_Bank](http://en.wikipedia.org/wiki/Deutsche_Bank)> (M) Berhad  
 · HSBC Bank Malaysia <[http://en.wikipedia.org/wiki/HSBC\\_Bank\\_Malaysia](http://en.wikipedia.org/wiki/HSBC_Bank_Malaysia)> Berhad

- Oversea-Chinese Banking Corporation< [http://en.wikipedia.org/wiki/Oversea-Chinese\\_Banking\\_Corporation](http://en.wikipedia.org/wiki/Oversea-Chinese_Banking_Corporation)> (M) Berhad (OCBC Bank)
- The Standard Chartered< [http://en.wikipedia.org/wiki/Standard\\_Chartered](http://en.wikipedia.org/wiki/Standard_Chartered)> Bank (M) Berhad (StanChart)
- The Bank of Nova Scotia< [http://en.wikipedia.org/wiki/The\\_Bank\\_of\\_Nova\\_Scotia](http://en.wikipedia.org/wiki/The_Bank_of_Nova_Scotia)> (M) Berhad (Scotiabank)
- JPMorgan Chase & Co.< [http://en.wikipedia.org/wiki/JPMorgan\\_Chase\\_%26\\_Co.](http://en.wikipedia.org/wiki/JPMorgan_Chase_%26_Co.)> Bank (M) Berhad
- United Overseas Bank< [http://en.wikipedia.org/wiki/United\\_Overseas\\_Bank](http://en.wikipedia.org/wiki/United_Overseas_Bank)> Bank (M) Berhad (UOB Bank)
- Offshore Banks & Branches in Labuan (full List)
- ABN AMNRO NV (Labuan Branch)
- Affin Bank Berhad
- Al-Hidayah Investment Bank (Labuan) Ltd (Labuan Branch)
- Aminternational (Labuan) Ltd (Labuan Branch)
- AmMerchant Bank Berhad
- Bank Islam Malaysia Berhad, (Labuan Offshore Branch)
- Bank Muamalat Malaysia Berhad, (Labuan Offshore Branch)
- Bank of America National Association Berhad, (Labuan Branch)
- The Bank of East Asia< [http://en.wikipedia.org/wiki/The\\_Bank\\_of\\_East\\_Asia](http://en.wikipedia.org/wiki/The_Bank_of_East_Asia)> Ltd (BEA) (Labuan Branch)
- The Bank of Nova Scotia (Labuan Branch)
- The Bank of Tokyo Mitsubishi UFJ Limited (Labuan Branch)
- Barclays Bank <[http://en.wikipedia.org/wiki/Barclays\\_Bank](http://en.wikipedia.org/wiki/Barclays_Bank)> PLC (Labuan Branch)
- BNP Paribas <[http://en.wikipedia.org/wiki/BNP\\_Paribas](http://en.wikipedia.org/wiki/BNP_Paribas)> (Labuan Branch)
- Calyon (Labuan Branch)
- Capital Investment Bank Limited (Labuan)
- Cathay United Bank (Labuan)
- CIMB Bank (L) Limited
- CIMB (L) Limited (Labuan)
- Citibank Malaysia (L) Limited (Labuan)
- City Credit Investment Bank Limited (Labuan)
- Commercial IBT (Labuan Branch)
- Credit Suisse (Labuan Branch)
- DBS Bank <[http://en.wikipedia.org/wiki/DBS\\_Bank](http://en.wikipedia.org/wiki/DBS_Bank)> Limited (Labuan Branch)
- Deutsche Bank AG (Labuan Branch)
- Dresdner Bank AG (Labuan Branch)
- ECM Libra Investment Bank Limited (Labuan)
- The Hongkong and Shanghai Banking Corporation Limited
- <[http://en.wikipedia.org/wiki/The\\_Hongkong\\_and\\_Shanghai\\_Banking\\_Corporation\\_Limited](http://en.wikipedia.org/wiki/The_Hongkong_and_Shanghai_Banking_Corporation_Limited)> Offshore Banking Unit (Labuan) Bank NV (Labuan Branch)
- The International Commercial Bank of China (Labuan Branch)
- J.P. Morgan Malaysia Ltd (Labuan)
- J.P. Morgan Chase Bank National Association (Labuan Branch)
- KBC Bank NV (Labuan Branch)
- Kuwait Finance House Labuan Berhad (Labuan Branch)
- Lloyds TSB <[http://en.wikipedia.org/wiki/Lloyds\\_TSB](http://en.wikipedia.org/wiki/Lloyds_TSB)> Bank PLC (Labuan Branch)
- Mizuho Corporate Bank< [http://en.wikipedia.org/wiki/Mizuho\\_Corporate\\_Bank](http://en.wikipedia.org/wiki/Mizuho_Corporate_Bank)> Ltd (Labuan Branch)
- Macquarie Bank Limited (Labuan Branch)
- Maybank International (L) Ltd (Labuan Branch)
- Morgan Stanley Labuan Investment Bank Limited (Labuan Branch)
- Natexis Banques Populaires (Labuan Branch)
- OSK Investment Bank (Labuan) Limited (Labuan)
- OCBC Limited (Labuan Branch)
- Public Bank (L) Limited (Labuan)
- Rabobank Nederland (Labuan Branch)

- RHB Bank (L) Ltd (Labuan)
  - The Royal Bank of Scotland <[http://en.wikipedia.org/wiki/The\\_Royal\\_Bank\\_of\\_Scotland](http://en.wikipedia.org/wiki/The_Royal_Bank_of_Scotland)> PLC (Labuan Branch)
  - RUSD Investment Bank Inc (Labuan)
  - Schroders Malaysia (L) Berhad (Labuan)
  - Societe Generale (Labuan Branch)
  - Sumitomo Mitsui Banking Corporation (Labuan Branch)
  - UBS AG (Labuan Branch)
  - United Overseas Bank Limited (Labuan Branch)
- Investment banks (full list)
- Affin Investment Bank Berhad
  - Alliance Investment Bank Berhad
  - AmInvestment Bank Berhad
  - Asian & Euro-American Merchant Bankers (Malaysia) Berhad (Aseambankers)
  - CIMB Investment Bank Berhad
  - Ecmlibra investment Bank Berhad
  - Hwang-DBS Investment Bank Berhad
  - KAF Investment Bank Berhad
  - Kenanga Investment Bank Berhad (formally K&N Kenanga Berhad)
  - MIDF Investment Bank Berhad
  - MIMB Investment Bank Berhad
  - OSK Investment Bank Berhad
  - Public Investment Bank Berhad
  - RHB Investment Bank Berhad
  - Southern Investment Bank Berhad
- Islamic banks (full list)
- Asian Finance Bank (M) Berhad
  - Bank Islam Malaysia Berhad
  - Bank Muamalat Malaysia Berhad
  - Hong Leong Islamic Banking Berhad
  - CIMB Islamic Bank Berhad
  - RHB Islamic Bank Berhad
  - AmIslamic Bank Berhad
  - Affin Islamic Bank Berhad
  - Al Rajhi Banking & Investment Corporation (Malaysia) Berhad
  - EONCAP Islamic Bank Berhad
  - Kuwait Finance House (Malaysia) Berhad
  - Maybank Islamic Berhad
- Development Financial Institutions (Government-owned banks) (full list)
- Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat)
  - Bank Simpanan Nasional Berhad
  - Bank Pertanian Malaysia Berhad
  - Export-Import Bank of Malaysia Berhad (Exim Bank)
  - Bank Perusahaan Kecil & Sederhana Berhad ((Small Medium Enterprise) SME Bank Berhad)
  - Sabah Development Bank Berhad (SDB)
  - Sabah Credit Corporation Berhad
  - Lembaga Tabung Haji
  - Credit Guarantee Corporation Malaysia Berhad (CGC)
  - Malaysian Industrial Development Finance Berhad (MIDF)
  - Bank Pembangunan Malaysia Berhad (BPMB) (The development bank of Malaysia)

## Appendix B

## Ratings Intelligence – A Research firm for Islamic Investors

As an example of the spread of Sharia Finance and the accompanying requirement for financial products to be endorsed as Sharia Compliant we can consider the organization, Ratings Intelligence (<http://www.ratingsintelligence.com>), who, according to their web site was founded in 2000 to provide research resources for Islamic Investors. They have offices in Kuwait, Bangalore and London. Their web site banner is, “Enabling and Developing Global Islamic Finance.” They have a partnership that consists of a Sharia Committee, Western investment banks and financial institutions in both Islamic and non Islamic countries. Their web site notes that, “Ratings Intelligence has managed to assemble a world class Sharia Committee containing prominent and well respected scholars who are very experienced in the applications of Sharia to innovative financial products and services.”

That Sharia Committee consists of four members:

Dr. Muhammad Ali-El-Gari, of Saudi Arabia, Chairman, who holds a PhD In Economics from the University of California, USA. Among other affiliations, he is also on the Sharia Board for numerous banks including National Commercial Bank Saudi Arabia; Citi Islamic Investment Bank, Saudi Arabia; Saudi American Bank, United Kingdom; Saudi British Bank, United Kingdom, and Dow Jones Islamic Index, United States – just to name a few.

Dr. Abdul Sattar Abu Ghuddah of Syria, who holds a PhD and a License in Islamic Law. He is a Sharia advisor to many governmental institutions and also sits on the Sharia Boards of financial institutions such as Al-Baraka Islamic Investment Bank, Bahrain; Dow Jones Islamic Index, USA; Al-Tawfeek Co, Saudi Arabia; Saudi American Bank, United Kingdom – to name a few.

Dr. Nazih Hammad of Canada holds a PhD in Islamic Law and is a member of Sharia Boards of numerous financial institutions including Citi Islamic Investment Bank, Bahrain and Permal Asset Management, USA.

Dr. Mohammad Amin Ali Qattan of Syria, Sharia Expert. He has a PhD in Islamic Banking, “Sharia Control Committees in Islamic Banks,” from the University of Birmingham, UK. He is the Sharia Controller for Al-Mal Islamic Investment Company and presents seminars both nationally and internationally on Islamic Economics, Banking and Finance.

The web site offers downloadable articles by their research analysts regarding guidelines for Sharia Compliant investment in various financial instruments. These guideline are antecedents to approval by Sharia Advisors but nonetheless provide a broad overview of the requirements for Sharia Compliance As an example, we can look at a report entitled, “Sharia Compliance for Mining Stocks,” Senior Research Analysts Abdul Hadi Shaikh, Arun Patre and Sayan Ray determined that:

From the point of view of Sharia, gold/silver is a medium of exchange and as such cannot be sold forward. Although the primary business activity of gold/silver mining companies does comply with Sharia principles, they are not permitted to sell mined gold/silver forward for hedging purposes. [Hedging is a strategy designed to minimize exposure to unwanted business risk. Mines sell metal forward at an agreed price in order to avoid any loss of revenue, in case process of their commodity held falls in the future.] Companies [in the report] which had hedged positions on their books in the current year were screened out as non compliant. . . . [In conclusion] In view of the increasing prices of commodities in general and gold/silver in particular, hedging as an instrument of securing future price recovery by miners is increasingly losing its relevance. A large number of companies which have been traditionally hedging their stocks, have either migrated to being a completely unhedged producer or rapidly downsizing their hedge books. This situation has worked favorably for Sharia investors. It should also be noted that the compliant universe has a higher proportion of less “mature” companies from a production point of view. (Shaikh, Patre, & Sayan, 2010, pp. 2 and 18)

According to this report, the division of compliant companies based on geographical location is as follows:

Canada 60%

Australia 12%

UK 7%

USA 7%

South Africa 6%

Others 8%

Interestingly enough, average investors in the Sharia Compliant Mining companies in each of the countries mentioned may have no idea that they are invested in Sharia Compliant Products.

The Ratings Intelligence Web site also offers links to its component of the Standard and Poor's (S&P) with important S & P updates on Islamic Sharia Finance. For example, headline news linked articles include:

January 2008: S & P's Launches Global Benchmark Sharia Indices

May 7, 2009: S & P's Announces changes to the S & P Sharia Indices Index

Methodology

July 27, 2009: S & P Sharia Report July 2009

## Appendix C

## Recent Lawsuits filed by the American Civil Liberties Union on Muslim Religious Issues

The ACLU of Southern California (2011) filed a lawsuit against the FBI alleging that an agent had infiltrated a California mosque and violated the constitutional rights of hundreds of Muslims by targeting them for surveillance because of their religion.

<http://www.aclu-sc.org/releases/view/103067>

<http://www.washingtonpost.com/wp-dyn/content/article/2011/02/22/AR2011022206975.html>

The ACLU and the ACLU of Kentucky (2010) appealed the denial of a zoning permit for a Muslim prayer space in Mayfield. After ACLU involvement, the permit was granted.

<http://www.aclu.org/religion-belief/muslim-prayer-space-granted-permit-kentucky>

The ACLU (2010) sued the Pierce County Jail in Tacoma, Washington, for religious discrimination against two Muslims who were forbidden from participating in group prayer, denied dietary accommodations, and refused religious clothing.

<http://blog.thenewstribune.com/crime/2010/09/22/two-men-sue-pierce-county-claiming-jail-discriminates-against-muslims/>

The ACLU and the ACLU of Georgia (2010) sued the City of Douglasville on behalf of a devout Muslim woman who was restrained, arrested, and jailed for several hours after refusing to remove her religious head covering.

<http://www.aclu.org/religion-belief-womens-rights/aclu-files-lawsuit-behalf-muslim-woman-forced-remove-head-covering-geo>

The ACLU of Maryland (2010) came to the defense of a practicing Muslim woman who was denied a foster care license simply because she does not allow pork products in her home. The woman was fully qualified and made clear that she allows foster children to worship as they please.

<http://www.aclu.org/blog/religion-belief/pork-or-parents>

The ACLU of Arizona (2010) successfully challenged a Maricopa County policy restricting religious head coverings worn by detainees and inmates in county custody. The ACLU of Arizona brought the case on behalf of a Muslim woman who was denied the right to wear a head scarf while detained by the Maricopa County Sheriff's Office. MCSO now allows Muslim women to wear head scarves

during the intake and booking process after a brief initial search.

[http://www.acluaz.org/press\\_releases/2\\_4\\_10.html](http://www.acluaz.org/press_releases/2_4_10.html)

The Maine Civil Liberties Union (2009) filed suit against the City of Portland on behalf of the Portland Masjid and Islamic Center, a group of Muslims seeking to use a former television repair shop they had purchased for prayer services and religious study. In response, Portland amended its land-use ordinance, and the Portland Planning Board granted approval to the project. The new mosque will primarily serve as a religious and cultural center for Muslim families who came to this country from Afghanistan fleeing religious persecution following invasion of their country by the Soviet Union.

<http://www.aclu.org/blog/content/mosque-maine>