





















## Sharia Law in America

Sharia law is the foundation of Islam. Islam is a very legalistic religion, placing much emphasis on what the person does and how they act, therefore it makes sense that the judicial system set out in the Koran (Islam's holy book) would be vital towards the religion. A large aspect of Sharia law is the financial system that has been explained in detail. At the 2010 Dubai International Peace Convention, Dr. Hussain Hamed Hassan, a leader in the world of Sharia finance, spoke on the importance of implementing Sharia law around the world. In my paper, I will be looking at the background of Dr. Hussain Hamed Hassan, as well as the environment of the Peace convention, and three of Dr. Hassan's main points.

Dr. Hussain Hamed Hassan was born in Cairo, Egypt in 1932. He has degrees in Private Law and Sharia Law and a PhD in the Faculty of Sharia, all from the University of Cairo. He also has a degree in Comparative law, and a masters in Comparative Jurisprudence, both from International Institute of Comparative Law, University of New York. He has been the legal and economic advisor to leaders in five countries, including Saudi Arabia, Pakistan, and the UAE. He is also the chairman of six different Sharia Supervision Boards, and a member of other Sharia councils. He has also taught in several universities, trained staff, translated the Koran into Russian, written books and academic articles on Sharia law and finance, and contributed towards many governments implementing Sharia law into their

countries. Dr. Hussain Hamed Hassan is definitely considered an expert on Sharia law, especially the financial aspect.

The International Peace Convention was a big event in the Middle East. Thousands of people attended the three-day event in March of 2010. The speeches were given in a large auditorium that appeared to hold hundreds, if not more, people. The audience was broken up by gender, with the males, regardless of age, sitting in the front portion of the large auditorium, and the woman in the back. In the video, one can see men of all ages in the audience, however you can't see the woman until the question and answer segment at the very end of the speech, when a woman is asking a question. During the video, the camera often pans to the audience, where you can see many young boys sleeping through the speech. The gender bias' that are present in Islam are seen very obviously in the video, with the woman in the very back, and not seen until the very end. We see in this convention the very common idea that woman are less than men. The women were probably considered not intelligent enough to understand what the speeches were about.

One of the main points of Sharia finance is the concept of the zakat. The zakat is one of the five pillars of Islam, which are the most important laws of Islam, and it says that every Muslim must give approximately 2.5% of his earnings to the poor. Every year the zakat for each household is calculated and then taken from the family, to be given where the government decides. A main concept of Sharia law is collecting the zakat from the rich and giving the money to the needy. The zakat will even be given to non-Muslim members of the country, in order to keep all the

citizens out of debt. The law says that no one should be in debt, even non-Muslims who are citizens of a Muslim country should not be in debt. Islamic states do not want any of its citizens being in debt, regardless of their religious affiliation.

Dr. Hassain Hamed Hassan believes that banks charging interest is one of the main reasons for the economic crisis in America and other western countries. The Sharia financial system does not give out loans like commercial banks do. If a person comes to an Islamic bank needing money, he lays out his plan for the money and the Islamic bank will give him the money. If the man makes a profit from his endeavors, he pays the bank back the amount he was given. However if he does not make a profit, he does not need to pay the bank back at all.

A third main point of Dr. Hassans, is that the Islamic financial system, as dictated through Sharia law, is the only financial system left to protect humanity. He uses examples of the socialist and capitalist financial systems. When the socialist system was failing, Gorbachev invited experts from all over the world to help him fix his failing system. However nothing was able to save it. The capitalist system was supposed to be a free system, but this system also fell. Dr. Hassan says that any financial system that is interest based will fall. Dr. Hassan says that the only financial system that can work in the world is the system from Sharia law.

At the Dubai International Peace Convention in 2010, Dr. Hussein Hamed Hassan was joined by other Islamic leaders, speaking on the superiority of Islam. Dr. Hassan spoke on the financial system under the Islamic Sharia law. He is definitely a leader in the knowledge of Sharia law, especially the financial system, and gave a

speech on the benefits of the system and an outline of how it should be done. Dr. Hussein Hamed Hassan and believes that America and all other countries should implement the Sharia banking system, as it is the only way to save humanity.

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Brie R.

Jihadwatch.org

All these articles were extremely interesting. I actually got so caught up in the reading that I fell behind on my writing assignment! While exploring this site, there were many different topics covered- some very heart wrenching and others just laughably absurd. I decided to do all my research first (including the sites from the multi-culturalism assignment) so that I was able to have a broader view and better understanding of what the implication of these news articles were.

When I first started exploring this site, I tried to stay away from the really heavy articles so that I could get a feel for the writing style of the site but even in the 'lighter' articles, I found a lot of things that disturbed me. In one article called "Just in from the Iranian Toy Police" by Marisol, I discovered that toys from the show The Simpsons had been banned to "avoid the promotion of Western culture", but that SpiderMan and SuperMan were still allowed because they promote messages of helping "oppressed" get free from people who want to change or hurt them. This may seem like a decent reason on the surface but if you think about who the Muslims say are oppressing them, it's us, the US! The secretary of policymaking at the Institute for the Intellectual Development of Children and Young Adults also said that "any doll on which genitals are distinguishable, as well as dolls of adults, are banned. So were toys with speakers that blare out the voices of Western singers, or toy kitchen sets that include glasses for drinking alcoholic beverages". This is the exact same agency that called Barbie dolls a "Trojan horse" in 1996. This is shocking, yet just the surface.

The next article of interest was New SION/AFDI billboard Counters Islamic Supremacist Whitewash of Sharia posted by Robert. This was accompanied by an image

of the board that said “Shariah: Got Fatwa? We can help! Call 855-Ilivefree or [www.defendingreligiousfreedom.us](http://www.defendingreligiousfreedom.us). Sponsored by SION, Stop Islamization of Nations. Billboard Offers Defense to Sharian Threats. “They don’t want Americans to know the truth about gendercide, honor killing, stoning...” This was a very shocking thing to see, and really very interesting to me so I decided to call it. I got no answer, which I was pretty disappointed about, and it just led to an un-assigned voicemail. As I read more in to the article, it was talking about how this billboard was actually in response to The Islamic Circle’s billboard at Interstate 70 and 38th Street in Kansas City, Kan., which says, “Shariah: Got questions? Get answers? Call 1-855-Shariah.” I decided to call this one as well and I was greeted with “Thank you for calling Islamic Information Line, please hold for next available agent”. I was very impressed with their mode of communication, and that they even had a hold line. After about 7 minutes, a pre-recorded voice answered and said that their lines are too busy, and that I should leave a message. I left my name and number and said I had some general questions, and maybe someday they will get back to me. I also checked out the website and it said that I can request a free English translation of the Qur’an, which I am definitely going to do. I really like that there are people out there that are dedicated to the cause of raising awareness on Sharia law, but I was disappointed to find it lacking. This article definitely gave a case for both sides and provided ample information for if I wanted to research it on my own which was very refreshing.

The next few articles I read were very difficult for me. I have a few friends from Egypt (that are Christian) and I have heard horror stories of things that have happened to people that I know. The next article I chose was a report, which concluded that “58



Percent of Honor Killings [are] for being *too Western*". In just 2011, in the UK alone there were 2,823 victims of 'honor-based' violence. Although not all of the violence is strictly from Muslims, numbers don't lie. This article stated that Muslim-on-Muslim honor-violence is 91 percent worldwide, 84 percent in North America, and 96 per cent in Europe; also, worldwide, two-thirds of victims (93 per cent women) were killed by their families of origin: 49 per cent in North America, 66 per cent in Europe and 72 per cent in Muslim countries. This is absolutely atrocious, and it sickens me to read that leaders around the world are saying that our mixing with Sharia law is "unavoidable"! These are not slaps on the wrist, or fines or jail time... more than 50% of these helpless victims died in suffering "having been either gang-raped or burned or stoned or beheaded or stabbed many times". Along with these articles there were YouTube videos of women that had been murdered, and the stories of the men that went unpunished for it. I am eternally grateful that I was born and raised here, I would not have lasted to the age of 21 if I was bound to this law. In this same report it said that Being 'too Western' accounted for 58 percent of these 'honor killings'. Being too Western includes being "insufficiently subservient, rejecting Islamic dress, wanting a career, having non-Muslim friends or boyfriends, rejecting an arranged marriage or leaving an abusive husband...Offences against sexual propriety (i.e. being raped or accused of adultery) were the justification for the other murders." Are we really going to let this permeate our courts of law? Should I be fearing for my freedom as a woman? How can this be so hidden? I don't understand how there is anything except pure rejection for this volatile practice.

I have read many of these articles, watched videos and made calls and I am definitely going to be a frequent visitor of this site in the future. I liked the variety in the

subjects covered, but I wish that there had been more variety in the authors of the posts. I was also disappointed that there weren't more complete articles on what Sharia followers had to say in response to the articles, but I am sure that I would be able to find those if I did a simple Google search. Overall I think that this was a very informative site, and I would recommend it to anyone that is wanting to keep up on things that re going on in the Middle East.

QuickTime™ and a  
decompressor  
are needed to see this picture.

## Special Project: The Muslim Brotherhood

My project was a comprehensive overview of today's Muslim Brotherhood. This paper will begin with a lay out of its history, beginning with the birth of the founder in 1906. Following its origins will be an analysis of the Muslim Brotherhood's Creed. Lastly, I will examine the organizations bylaws. The main objective of this paper (in addition to complementing the presentation) is to show how this organization grew from oppressive beginnings in Egypt and how its original goals and agenda apply to us today.

The Muslim Brotherhood was founded in 1928 by Hasan al-Banna. Banna's father was an Islamic imam (a respected Muslim teacher in the community). As the son of an imam in northern Egypt, Banna was devoted to Muslim customs from an early age and participated in protests against British powers in his community since his first years as a teenager. He graduated from school and became a teacher, still involved in anti-British efforts. Banna saw Islamic customs and livelihood threatened by the Western influence, brought over by British officials. In the construction of the Suez Canal, he saw the exploitation of his fellow man by British private investors. Banna saw the devastation to his community left in the wake of western industry and in 1928 started what was first known as the Society of Muslim Brothers.

Banna began his work in the organization by immediately planning and establishing relations and connections across Egypt. As someone who has been involved in anti-British efforts and collaborating for the sake of Islam, developing a network for his cause is something he can do quickly and comfortably. He and his members organized various charitable organizations like building programs for schools and hospitals to get connected to society. As the Muslim Brotherhood worked on getting themselves involved in their society, Egypt is involved in both World War 2, and the Arab-Israeli of 1948. Muslims, both affiliates and non-affiliates of the Muslim Brotherhood, took up arms together to defend Egypt, eliminating any lingering boundaries between the Muslim Brothers and the rest of society.

After this period of war the Muslim Brotherhood experienced years of political adversity, being ordered to dissolve, having their leader and founder assassinated and being banned in 1954. They were recognized as a serious threat to the Arab regime. After years of enduring and structuring, they began to participate in elections and associating with other parties in Egypt, like the Labor Party. They develop various social welfare and healthcare programs and provide cheap education for poor parts of society. In 2005, members run in the election of Parliamentary seats in Egypt, going as independents. 20 percent of seats go to members of the Muslim Brotherhood.

The Muslim Brotherhood developed a creed, with which to live their lives in dedication to the will of Allah. The creed goes as follows:

“Allah is our objective, the Quran is our constitution, the Prophet is our leader, Jihad is our way, and death for the sake of God is our highest aspiration.”

The Creed begins with Allah as their goal, their “north star.” Then they relate the Quran to their government, describing it as their constitution, their basis for law and administration. They revere their prophet, Muhammad. Lastly, they proclaim the use of Jihad, Holy War and the honor of dying in such war.

Finally, once posted on the main English website of the Muslim Brothers was a set of bylaws. The bylaws go as follows:

“Make every effort for the establishment of educational, economic, and scientific institutions and the establishment of Mosques, schools, clinics, shelters, clubs, as well as the formation of committees to regulate Zakat affairs, and Alms, the Islamic Nation must be fully prepared to fight the tyrants and enemies of Allah as a prelude to establishing the Islamic state.”

This command shows the duty of Muslim Brothers to integrate Islam into parts of into every nation they organize in. They want to prepare the world for establishing what is called the Caliphate, the global dominion under Islam regulation. Here we can see they can begin with infiltrating in whatever way allows them, schools, clubs, religious centers, etc. Now, I believe Muslims should be allowed to practice. Some have found peace in the Islamic life-style for themselves and keep it between them and occasionally whoever is open to listening to them discuss it. However the laws and Creed of the Muslim Brotherhood illustrate the goal and urgency of their agenda and should not go unnoticed.

# Mapping Sharia

The Mapping Sharia Project was founded by Professor Mordechai Kedar from Bar Ilan University in Israel and David Yerushalmi from General Counsel, Center for Security Policy located in Washington D.C. The project seeks to define a correlation and/or connection between Islamic legal doctrine and system known as Sharia and various violent and terrorist acts committed in the name of Islam.

The survey itself was a random sample of 100 mosques located in the U.S and the results found were a little unsettling to say the least:

*“Of the 100 mosques surveyed, 51% had texts on site rated as severely advocating violence; 30% had texts rated as moderately advocating violence; and 19% had no violent texts at all. Mosques that presented as Sharia adherent were more likely to feature violence-positive texts on site than were their non-Sharia-adherent counterparts. In 84.5% of the mosques, the imam recommended studying violence-positive texts. The leadership at Sharia-adherent mosques was more likely to recommend that a worshiper study violence-positive texts than leadership at non-Sharia-adherent mosques. Fifty-eight percent of the mosques invited guest imams known to promote violent jihad. The leadership of mosques that featured violence-positive literature was more likely to invite guest imams who were known to promote violent jihad than was the leadership of mosques that did not feature violence-positive literature on mosque premises.”*

(Mapping Sharia, read the study)

Over three-fourths of the mosques surveyed in America advocate the use of violence to spread their faith and enforce its rules. I can't believe that they're blatantly teaching that violence is okay for their faith when this is supposed to be a country where we have freedom of religion

and freedom of speech. Even worse is that 84.5% of their Imams recommended studying from these violent texts, even though 19% of these mosques do not have violent texts. This means that 3.5% of these leaders who give the appearance of teaching the non-violent passages of their Islamic faith actually recommend studying from the violent texts in other mosques, deception seems to be allowed for the spread of the Islamic faith.

The survey also seemed to indicate that those mosques who were Sharia compliant were more likely to promote violent passages. Although this shouldn't be too much of a surprise as Sharia law offers draconian like punishments that disproportionately punish those who break the rules i.e. practicing a different faith was punishable by death. Also Sharia law incorporates a vigilante like system where family members could kill other members of their family for breaking or even suspected of breaking Sharia law. A father who suspects his daughter of regularly going out into public without fully covering her head could kill her and this would be treated as an "honor kill" and this would be acceptable in the eyes of Sharia law.

It's so sad to see that these same people who promote violence against other religions use their freedom of religion liberty to spread their faith. How blatantly hypocritical these people are make me sick, they are using the system to try and dismantle it. But I guess it's true, everything is acceptable to promote the spread Islamic faith.

Although worse of all is that 58% of the mosques usually invites other imams who promote the violent actions of the Jihad. It really says something when a religion creates and supports a terrorist unit and then makes claims that they promote peace and tolerance in the country.



In short I'm really disturbed by these findings. I can't believe that religion and faith could inspire such a twisted morality of killing others to promote their culture and ideals. As much as I am for tolerance and acceptance of other religions I will not support a religion that encourages the mistreatment of other human beings.

Troy Williams

Spch 131

Ms. Stefani

## **Basics of Islamic Financing**

Islamic finance is banking or banking activity that is coherent with sharia/ Islamic law. Sharia prohibits the fixed or floating payment or acceptance of specific interest or fees known as riba or usury for loans of money. The difference in the two is that you can gain a small profit with Riba, as with usury there is absolutely no accruing interest. Interest free banking seems to make a lot of sense to do. It's a calculated risk and rarely collapses on you when the economy takes a turn for the worst. I'm guessing that's why it was at the top for the last only exclusive Islamic Bank 7 years when it came to profit. The Bank of Whittier located in Southern California is apparently in the US. According to Bankrate.com they have a three star rating and have 100 million in assets. A three star rating means the bank is performing.

Muslim scholars say the Qur'an prohibits collecting interest on loans. But many banks, both global and local, have found clever ways to meet religious strictures. It's a system that may be hypocritical, but also profitable. Deutsche Bank and JPMorgan Chase have come up with a system that can bring both Sharia followers and non-followers together with specialized banking. Khalid Ikram who represented the World Bank in Egypt said to one American reporter "You don't have to be Islamic to

bank in accordance with sharia. All you need is a board of religious scholars to approve your operation”.

Usury forbids accruing interest, so one might ask would the recent collapse of the housing market occurred under Islamic banking? There are many pros and cons to this system. Our conventional ways of banking and loaning funds is to give give and we take take take with the promise to pay back and we now see how that turned out. I sit back ad ask myself is that why a lot of my Muslim friends are well off and a country that is bias towards their kind? Do they simply have better business and finance sense than us Americans, or does their way of banking really work that well. I see myself as a bit of entrepreneur an and I’m willing to try anything once at a calculated risk and I see certain people around me that are not being affected by this bad economy right now and that is the Muslim population. So I figure I should learn a little about exactly what it is that they are doing what America isn’t.

Islamic finance is booming really booming roughly about 500 billion in assets around the world are in accordance with sharia/ Islamic law.

Its sector is estimated to grow a little more then 10% per year.

[http://www.forbes.com/2008/04/21/sharia-compliance-law-islamic-finance-islamicfinance08-cx\\_vr\\_0421compliance.html](http://www.forbes.com/2008/04/21/sharia-compliance-law-islamic-finance-islamicfinance08-cx_vr_0421compliance.html)

It will not invest in firm that’s make pornography or distribute pork. No one can say for sure how many of the world's 1.3 billion Muslims will demand Sharia-compliant financial products, but if even if a portion does, the world's largest banks will be happy to oblige.

(I found confirmed that 4 of the top 10 American companies are sharia compliant I'm sure you can find more)

1. [Wal-Mart Stores](#)
2. [Exxon Mobil](#)
3. [Chevron](#)
4. [ConocoPhillips](#)
5. [Fannie Mae](#)
6. [General Electric](#)
7. [Berkshire Hathaway](#)
8. [General Motors](#)
9. [Bank of America](#)
10. [Ford Motor](#)

A lot of these Sharia compliant companies are at the top of the Forbes 500 list Which makes it hard to doubt that this way of life is here to stay and that America should strongly consider adopting some of those ways or making American banks FDIC and Islamic banking compliant. It will only benefit us as a country and I believe that it will help our struggling economy by putting a cap on how much debt we voluntary put ourselves in the red. America should make it where you have a choice in the matter as in what kind of banking system you would want to fall under but just like everything in life when it comes to anything in life particular money there will always be some kind of negative effect.

