

1. What are some distinguishing aspects of Islam based banking and financial practices?

At first glance, “Islamic banking” appears oxymoronic given that interest is the foundation of secular banking, whereas Islam absolutely prohibits it; so what is meant by it? The crux of Islamic banking lies in a set of financial and economic transactions involving money and trade while avoiding the charge and payment of interest and/or usury; it also excludes investment in pornography, narcotics, gambling, and other unlawful commercial transactions under Islamic Law. On another level, it attempts to mitigate excessive uncertainty and risks associated with business and trade, involving lender and borrower in mutually acceptable sharing of risks and profits—unlike secular banking that seeks to maximize profits and minimize loss through diversification and risk transfer.

The chief financial instruments of Islamic banking and finance are joint ventures and partnerships through various modes of operations (such as *murābahah*, *wadī'ah*, *ijārah*, etc), which generate profits from rents, royalties, commodity trading, and the like. In principle, money is not considered as a commodity to be loaned with interest. Several types of Islamic banks are in operation: development, special purpose, and commercial. Islamic development banks foster social and economic development among its member countries. Islamic special purpose banks serve special needs of their clientele and include “social banks,” “agricultural banks,” “industrial banks,” and so forth, operating on the principle of profit-and-loss sharing. As for Islamic commercial banks, they constitute the majority type, providing regular services like other banks but which are *sharia*-compliant; that is, they follow Islamic precepts.

The phenomenon of Islamic finance, of which banking is a subset, dates back to the 1960s interest-free run financial cooperatives in Egypt and Malaysia. Now it is worldwide, operating in the majority of Muslim and western countries with \$500 bn in finance assets and the potential to manage about 4 per cent of the world economy equivalent to \$1 trillion in assets, according to some analysts, if embraced by the estimated 1.6 billion Muslims in the world. Among the biggest operators today are the Islamic Development Bank in Jeddah, Islamic Finance House in Luxemburg, Jordan Islamic Bank for Finance and Investment, to name a few, most of which were established during the oil bonanza of the 70s. Since the 90s, a few big western banks, such as HSBC and Citigroup have established global Islamic finance divisions, blurring the secular-Islamic dichotomy toward ‘making money.’

Islamic finance/banking is not without detractors. Some critics accuse Islamic banks of compensating for interest by charging for the time value of

money; therefore, it is interest by another name—akin to European medieval *contractum trinius*: a legal stratagem devised by bankers and moneylenders merchants to facilitate borrowing money at a fixed rate of interest, which the Church had vehemently opposed. Others charge that they are complacent and naïve about a ready-made captive market, which will automatically draw Muslims purely on religious grounds. A third concern (which is related to the second) is that innovative charges, fees, and commissions exacted by Islamic banks from their clientele tantamount to interest (*riba*), since *riba* is not only integral but essential to modern economic development. Fourthly, some worry about the co-option of Islamic banking and finance by western big banks, which will render the novelty and meaning of “Islamic” banking meaningless. It appears, however, that Islamic finance as a whole has a solid foundation and continues to grow, but it has much work to do on the PR front and to increase market share in the global economy.

2. Why do some Muslims strictly follow the entire Qur’an and Hadith when there are contradictory messages that promote anti-Jewish sentiments?

This is a two-part question with a begging-the-question proposition. As for the first part, my reply is that many Muslims attempt to strictly follow the Qur’an and Ḥadīth, based on ability and circumstances, since the two axial texts contain the complete Islamic guidance, the following of which is believed necessary in order to serve Allah, thereby earning His pleasure and reward both here and the hereafter.

The second part of the question assumes that the Qur’an and Ḥadīth promote “anti-Jewish” sentiments, which begs the question. Rather, the Qur’an is critical of certain beliefs and practices of Jews, Christians, hypocrites, and pagans—as it is critical of Muslims and sometimes Prophet Muḥammad himself—but criticism of this type should not be cast as “anti-Jewish,” which is usually understood as “anti-Semitism.” From an Islamic theological point of view, such accusations fall flat, since the axial texts of Islam are believed to be inspired; and if they are, then it is absurd that the divine Author be characterized with human attributes of prejudice, for He is highly exalted above that. The Creator is unlike His creation. Having said that, it is easy for fanatics of any religion to misinterpret holy texts in order to align them with their own worldviews and, in the case of Islam, extremist Muslims do it, unfortunately.

Lastly, any “contradictory” messages in the Qur’an and Ḥadīth are apparent—given the aforementioned claim of divinely inspired texts—the reconciliation of which is achieved through sophisticated linguistic and legalistic methods connected with Arabic philology, exegesis, and principles of Islamic jurisprudence.

3. Are women allowed to hold positions such as Imam, lead prayers, give *khutbas*? (“Sermons”), in front of entire congregations? If not why?

This question inquires about several roles in relation to Muslim women, which shall be addressed separately. As for the Muslim woman’s role as a ritual prayer (*aṣ-ṣalāh*) leader, it is a controversial issue on which scholars are divided, then and now. Before we examine the scholarly opinions, let us we look at the legal proof-texts that serve as the basis. The Qur’an is silent on the matter, but Ḥadīth has at least three main texts that have been consulted by scholars:

- (i) the *ḥadīth*: “**A woman does not lead men in ritual prayer.** . . .” (Reported by Ibn Majāh);
- (ii) the *ḥadīth* of Umm Warāqah who narrated that the Prophet ordered her to lead her household in ritual prayer (*aṣ-ṣalāh*) (Reported by Abū Dāwud and others).

Ash-Shawkānī (d.1250/1854), in his *nayl al-awṭār*, summarized the scholarly views on this issue, stating that some jurists held that a woman cannot lead a man in ritual prayer (based on the first *ḥadīth*), while others permitted it for the night prayer in Ramaḍān (*at-tarāwīḥ*)—only if there is no one (i.e., male) who memorized the Qur’an is available, citing as proof the Umm Warāqah *ḥadīth*.

- (iii) It is also narrated that when the Prophet permitted Umm Warāqah whose household consisted of a young male child and a slave girl, he also appointed a muezzin for her (Reported by Ad-Dāraquṭnī and Al-Ḥākim).

The majority juristic opinion is that the first *ḥadīth* cannot be used as legal proof because it is “weak” (*ḍa’īf*), as graded by *ḥadīth* scholars, unlike the second *ḥadīth*, which is “sound” (*ṣaḥīḥ*). Concerning the Umm Warāqah *ḥadīth*, those who permit it say that said she led her household in prayer among whom was at least one man (i.e., the muezzin); but Ad-Dāraquṭnī interpreted it as the Prophet’s

permission for her to lead only the female members of her household in ritual prayer. Ibn Qudāmah thought that it might have been a special legal ruling for her alone; (therefore, it is without general application). It should be pointed out also that it not altogether clear that the muezzin appointed by the Prophet was also ordered to join Umm Waraqah's household in congregational prayer; his duty may have been simply to make the call to ritual prayer (*adhān*). In sum, those classical jurists who permit it did so with qualifications and not in the sense that the issue today is articulated—that a Muslim woman can or has the right to lead the ritual prayer in mixed congregation of men and women or men only.

The issue has gained notoriety recently with the activism of Dr. Amina Wadud who is supported in her advocacy on the basis of feminine equality in Islam by mainly liberal but not traditionalist Muslim scholars. The internationally renowned Yusuf Qaradawi, in his fatwa posted on Islamonline.net, opined that it is not permissible, reasoning that, as a ritual prayer leader, her femininity would negate one of the spiritual pillars of ritual prayer known as *khushū'* ("single minded devotion," see Q.23:2) in respect of on men and "arouse their (sexual) instincts." Dr. Khaled Abou El-Fadl also weighed in on the issue on his "Scholar of the House" website, leaning toward its permissibility but advising precaution and recourse to conscience if no capable men are available. He added: "It is more an issue of customary practice and male-consensus than direct textual evidence. . . . Consequently, in my opinion, priority ought to be given to what is in the best interest of the community, and knowledge is the ultimate good. It seems to me that if a female possesses greater knowledge than a male—if a female is more capable of setting a good example in terms of how she recites the Qur'an and also in terms of teaching the community more about the Islamic faith, a female ought not be precluded from leading *jumu'a* (Friday sermon and congregational prayer) simply on the grounds of being female. . . . I also agree that if a female leads prayer, the males should not stand directly behind her—she could stand ahead of the lines with the men standing to her side. . . . It is the conscience that is the ultimate protector from liability before God."

My input here is that, although no direct textual evidence exists for its prohibition or permission, there is some indirect evidence from Ḥadīth that the precedent or Islamic norm is for males to lead congregation (regardless of the gender composition), such as his words, "**Whoever visits a folk should not lead them in ritual prayer (i.e., without permission) and a man (*rajul*) should lead them in prayer**" (Reported by Al-Bukhārī and others) and "**Three (descriptions of men shall be, on the Day of Resurrection,) on heaps or hills of musk: a**

male servant who fulfills the rights of Allah and his patrons; a man who leads his people in prayer and they are pleased with him; and a man who calls to the daily ritual” (Reported by At-Tirmidhī, no.1986), and the like. On the Umm Waraqah *ḥadīth* and apparent permissibility in it for a woman to lead her household in ritual prayer, the same—by juristic analogy (*qiyās*)—applies to the likes of her, that is, Muslim women who find themselves in situations in which there are only male minors or no capable men available: they rise to the occasion to perform the ritual prayer. Allah knows best.

As for a Muslim woman delivering the Friday sermon, the aforementioned reasoning is also applicable to it: that is, the condition is filled by females in the absence, or incapability, of men—except that since women are exempted from the obligation of the Friday (*jumu‘ah*) ritual prayer, the matter becomes entirely optional. This issue, like the previous one, does not enjoy consensus of scholarly opinion.

4. Can you site and explain verses in the Quran that condemn Jews?

It should be understood at the outset that when the Qur’an refers reprovingly of Jews, it never means *all* Jews, as the question suggests, but only those who, through its worldview, have transgressed His commands and prohibitions. Thus, the Qur’an and Ḥadīth refer to Jews (and Christians) with both praiseworthy and blameworthy descriptions.

Here are a few examples of praiseworthy mention of Jews in the Qur’an:

- (i) As trustworthy: “***And among the followers of earlier revelation there is many a one who, if thou entrust him with a treasure, will [faithfully] restore it to thee***” (Q.3:75, Asad)
- (ii) As devoted servants of God: “***[But] they are not all alike: among the followers of earlier revelation there are upright people, who recite God’s messages throughout the night, and prostrate themselves [before Him]***” (Q.3:113, Asad)
- (iii) As believers: “***And, behold, among the followers of earlier revelation there are indeed such as [truly] believe in God, and in that which has been bestowed from on high upon you as well as in that which has been bestowed upon them. Standing in awe of God, they do not barter away God’s messages for a trifling gain.***”

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They shall have their reward with their Sustainer - for, behold, God is swift in reckoning!” (Q.3:199, Asad)

Here are a few examples of blameworthy mention of Jews in the Qur’an:

- (i) ***“Thou wilt surely find that, of all people, the most hostile to those who believe [in this divine writ, the Qur’an] are the Jews as well as those who are bent on ascribing divinity to aught beside God”*** (Q.5:82, Asad)

- (ii) ***“And the Jews say, ‘God’s hand is shackled!’ It is their own hands that are shackled and rejected [by God] are they because of this their assertion. Nay, but wide are His hands stretched out: He dispenses [bounty] as He wills. But all that has been bestowed from on high upon thee [O Prophet] by thy Sustainer is bound to make many of them yet more stubborn in their overweening arrogance and in their denial of the truth. And so We have cast enmity and hatred among the followers of the Bible, [to last] until Resurrection Day; every time they light the fires of war, God extinguishes them ; and they labor hard to spread corruption on earth: and God does not love the spreaders of corruption”*** (Q.5:64, Asad)

- (iii) ***“O followers of earlier revelation! Why do you deny the truth of God’s messages to which you yourselves bear witness? O followers of earlier revelation! Why do you cloak the truth with falsehood and conceal the truth of which you are [so well] aware?”*** (Q.3:70-71, Asad)

These are not—whether praiseworthy or blameworthy—dangling, suspended verses (*āyāt*) of the Qur’an; rather, they are situated in a historical context in the Early Islamic Period in which Muslim-Jewish relations, particularly with the main Jewish tribes of Madinah at the time of the Prophet, evolved from neutrality, polemics, hostility, to war. At the same time, smaller Jewish tribes, individuals in treaty relationship with the Prophet continued to enjoy residency in Arabia, freedom of religion, legitimacy as a political unit, judicial autonomy, and cultural ties with non-Jewish groups in the Islamic body politic. Any attempt, therefore, to characterize Islam (or its axial texts) as “anti-Jewish” is false, misleading, and a hasty generalization that does not take into account history, a

study of all texts pertaining to Jews in the Qur'an, Ḥadīth, and the Muslim historical tradition, and confuses criticism with prejudice.

5. What is the Muslim state?

Historically, Islam emerged on the world scene in the seventh century not only as a new monotheistic religion but also as a polity, blurring the line between religion and state. Muḥammad (d.632 CE) combined roles as religious leader, head of state, and military leader, succeeding at all these levels and uniting the Arabian Peninsula under his rule in just 10 years. For this reason, he is widely acclaimed, by some observers, as one of the greatest—if not the greatest—historical figures. When he died, his political office was continued by his successors or “caliphs.” The first four of them, according to the Sunnite narrative, were Abu Bakr, ‘Umar, ‘Uthman, and ‘Ali who ruled for a period of about 30 years altogether. After them, Islam emerged as a vast empire under Umayyad, Abbasid, and the Ottoman dynasties, with several autonomous Muslim polities in between them. This millennium-plus timeline indicates that Muslims have known some form of Islamic political rule from the Prophet’s time until 1924 when the caliphate was symbolically abolished in Turkey, where Kamal Atatürk came to power and established a modern, secular state. At the same time, Muslims have also known the minority experience, living in lands dominated by non-Muslims, since the early days of Islam due to migration and conversion.

Today there is an intellectual and, in a few places, a violent struggle in mainly the Muslim world between those who desire an Islamic state reminiscent of the past, which is seen as panacea to the country’s socio-economic problems, and those who wish to embrace human rights and freedoms along the development models of western liberal democracies but with neither a wholesale adoption of western values nor wholesale rejection of *sharia* (Islamic Law). The second appears to be the majority view among Muslim populaces, according to Gallup Center for Muslim Studies.

6. Can Muslim women in the West marry non Muslim men?

The question of Muslim women marrying non-Muslim men is addressed in the Qur'an and Ḥadīth, overlooking geographic location. Based on these fundamental texts, the answer is that it is not permissible. The Qur'an states,

- (i) ***“And do not give your women in marriage to men who ascribe divinity to aught beside God (mushrikīn) ere they attain to [true] belief: for any believing bondman [of God] is certainly better than a man who ascribes divinity to aught beside God, even though he pleases you greatly. . . .”*** (Q.2:221, Asad)
- (ii) ***“[I]f you have thus ascertained that they (women refugees) are believers, do not send them back to the deniers of the truth, [since] they are [no longer] lawful to their erstwhile husbands, and these are [no longer] lawful to them”*** (Q.60:10, Asad).

Muslim exegetes are unanimous that a Muslim woman is not allowed to marry a non-Muslim man (polytheist, Jew, or Christian), which also has a basis in Ḥadīth, as the Prophet said, **“We can marry women from the People of the Book, but they cannot marry our women”** (Reported by Ibn Jarīr). Muslim jurists are unanimous that inter-faith marriages of Muslim women are unlawful, according to Al-Qurṭubī (d.671 AH/1273 CE) in his exegesis of the Qur’an, because of its “shame” to Islam. But the theological factor behind the prohibition is that unbelief (*kufr*) in this type of matrimony calls to sin, transgression, and preoccupation with the worldly life to the neglect of preparation for the hereafter, thereby earning the reward of Hell: ***“[Such as] these (unbelievers) invite unto the Fire, whereas God invites unto Paradise and unto [the achievement of] forgiveness by His leave. . . .”*** (Q.2:221, Asad).

7. Why is the depiction of Prophet Muhammad blasphemous according to Islam?

Blasphemy is regarded as a sin in the Abrahamic monotheistic faiths with general and specific meanings. Generally, it refers to cursing or speaking profane of God. Specifically in Judaism, it is linked to uttering the Tetragrammon (YVWH) in the original, which is forbidden, instead of a substitute form like *Adonai*. Derived from the Greek *blasphema*, “to speak against,” blasphemy took on a theological meaning in the Judeo-Christian religious traditions. The Bible condemns the blasphemer to death by stoning: ***“And say to the people of Israel, Whoever curses his God shall bear his sin. He who blasphemes The Name of The Lord shall be put to death; all the congregation shall stone him; the sojourner as well as the native, when he blasphemes The Name, shall be put to***

death”(Leviticus 24:15-16). Early Jewish Law also prescribed the death penalty for the blasphemer, as is discussed shortly.

This general sense of blasphemy as reviling God has its Islamic correspondence in words and actions deemed insulting to Allah and His Messenger Muḥammad based on Islamic Law, which prohibits it. Perhaps the closest Qur’anic equivalent to blasphemy is *subb* (“revilement”:**“lest they revile God out of spite, and in ignorance,”** Q.6:108); *iftirā’* (“**speaking about Allah falsely,**”Q.6:21), or *shirk* (“polytheism”: **“he who ascribes divinity to aught beside God has indeed contrived an awesome sin,”** Q.4:48”). The Qur’an censures those who revile or insult Allah (i.e., blasphemers) but warns believers from reciprocating: **“But do not revile those [beings] whom they invoke instead of God, lest they revile God out of spite, and in ignorance”** Q.6:108).

Based on the foregoing, blasphemy is not discussed in Islamic Law as a specific category warranting a specific penalty per se. Nevertheless, some attempts are made to fit it under *baghi* (“**seek not to spread corruption on earth**”, Q.28:77, Asad); *fitnah* (“**seeking to stir up discord among you**” Q.9:47, Asad), or *kufr* (“**yet most certainly have they uttered a saying which amounts to a denial of the truth,**”Q.9:74, Asad), which rests on shaky linguistic and juristic grounds; moreover, these are not exact equivalents to blasphemy as understood in the Judeo-Christian context. What exactly constitutes the crime of blasphemy is as vague in Islamic Law, as it is in Biblical laws. That, however, has not stopped many Muslim countries from having ‘blasphemy laws’ in their constitutions that proscribes punishment, ranging from fines to the death penalty. Punishment by death for the blasphemer is not unique to Islamic Law but was also the same under Jewish Law, including the rending of garments by those who heard the blasphemous words—all of which were later replaced by excommunication from the Jewish community.

The Muslim historical tradition has recorded a few instances in which the Prophet, as political leader and ruler of Madinah, sanctioned, for example, the killing of the Jewish poet Ka‘b b. Al-Ashraf, a Jewish poet who used to lampoon him and rhapsodize about Muslim women in Arabic poetry. Many a fatwa issued today by Muslim clerics against perceived blasphemous acts against Islam, such as cartoons depicting the Prophet as a terrorist, “satanic verses,” and other Islamophobic campaigns, are traced to this incident in Muḥammad’s life and is interpreted as legal precedent for issuing the death penalty for blasphemy in Islam. But history has to be properly contextualized and these incidents in the Prophet’s life understood as having been borne out of state control, a hostile status quo between Muslims and non-Muslims, war, and treaty infractions.

Clearly, Muslims in the west have no justifiable recourse to violent actions against blasphemers; having pledged allegiance to US constitution; as residents and citizens, they are bound to seek legal redress of blasphemous issues pertaining to their faith, which is at once a civil and Islamic duty. The Qur'anic message to them is that in the face of blasphemy, believers should show self-restraint, persevere, turn away from the ignorant, invite to Islam, and engage others in civil debate.

8. Are the Torah / Quran capable of engaging change e.g., modernity, feminism, liberalism and the other isms that are part of life today?

The answer to this question is an emphatic yes. Of course, it is neither the Torah nor Qur'an that does the actual engagement but the faith adherent through his or her interpretation of the sacred texts. Nevertheless, "engaging" modernity and its myriad isms do not mean the same thing to everyone. Progressive and liberal Muslims basically seek to reinterpret the axial texts, especially the Qur'an, moving away from the classical approach deemed archaic and finding compatibility between modernity and egalitarian principles of Islam on equality of women, human rights, rule of law, and so forth. On the other hand, conservative and traditional Muslims retain the classical approach (which, briefly, is the paradigm that the Islam holy texts provide a complete guidance on all aspects of life for all times) accepting those values and goods of modernity believed compatible with Islam and rejecting those that are incompatible, but negotiating the dilemmas in ways that are not uniform.

Two roles stand out in high relief in this tension-filled negotiation between two standards (modernity/Islam) of values: (i) the role of *sharia* (Islamic Law): should it regulate only the private life of a Muslim or both private and public lives; and if the public is included, to what extent? (ii) The role of the intellectual as an arbiter of truth: how much relative emphasis should be placed on revelation or reason? Does text (*naql*) trump the intellect (*'aql*) or the other way around? These are, of course, not all the questions connected with the issue, but they of fundamental importance in the epistemological framework in which a diverse Muslim community approach a ubiquitous modernity.

9. In religious texts, are inter-faith relationships/friendships with others promoted or discouraged?

The axial texts of Islam—the Qur’an and Hadith—encourage inter-faith relationships/friendships, even though they are at times critical of certain beliefs and practices of the People of the Book (Jews and Christians). In the Qur’an, we find the following:

- ***“Call thou [all mankind] unto thy Sustainer's path with wisdom and goodly exhortation, and argue with them in the most kindly manner- for, behold, thy Sustainer knows best as to who strays from His path, and best knows He as to who are the right-guided.”*** (Q.16:125, Asad)
- ***“As for such [of the unbelievers] as do not fight against you on account of [your] faith, and neither drive you forth from your homelands, God does not forbid you to show them kindness and to behave towards them with full equity: for, verily, God loves those who act equitably”*** (Q.60:8, Asad)
- ***Say: ‘O followers of earlier revelation! Come unto that tenet which we and you hold in common: that we shall worship none but God, and that we shall not ascribe divinity to aught beside Him, and that we shall not take human beings for our lords beside God.’ And if they turn away, then say: ‘Bear witness that it is we who have surrendered ourselves unto Him’*** (Q.3:64, Asad)

According to the exegetical literature on the Qur’an, the last verse (*āyah*) above was revealed concerning the Jews of Madinah or Christians of Najrān. If the latter is more accurate, then it occurred toward the end of Prophet Muḥammad’s mission, which is significant since it is after most of the wars of Islam had been fought. In sum, the Qur’an promotes proselytizing to the People of the Book and others, inter-faith dialog, even polemics, and good relations with faith communities in order to promote peaceful co-existence. Indeed, it commands it: ***“And do not argue with the followers of earlier revelation (People of the Book) otherwise than in a most kindly manner - unless it be such of them as are bent on evildoing and say: “We believe in that which has been bestowed from on high upon us, as well as that which has been bestowed upon***

you: or our God and your God is one and the same, and it is unto Him that We [all] surrender ourselves” (Q.29: 46, Asad).

10. What is the fate of those who die adhering to a faith other than Islam/Judaism in the hereafter?

This question entails two things: those who will enter Hell in the hereafter and how long they will stay therein. On the first issue, the majority view based on the Sunni construction of Islam, is that unbelievers—those who reject or oppose Faith—will dwell in Hell. Categories of unbelievers in the Qur’an are some People of the Book (Jews and Christians), the polytheists, and Hypocrites. For example, the Qur’an (98:6, Asad) says, **“*Verily, those who [despite all evidence] are bent on denying the truth - [be they] from among the followers of earlier revelation (“People of the Book”) or from among those who ascribe divinity to aught beside God (“polytheists”) - will find themselves in the fire of hell, therein to abide: they are the worst of all creatures.*”** The Hypocrites have a similar or worse fate (Q.4:145, Asad). Many Muslims too—apart from the prophets and messengers of Allah, martyrs, and ‘saints’ (i.e., the righteous)—will also enter Hell due to commission of major sins, such as abandoning ritual prayer, backbiting, suicide, etc; in this manner, the fire of Hell acts as a purgatory for them until they are rescued from it by Allah’s mercy.

On the other hand, the majority of scholars hold that everyone sincere to Allah, irrespective of the religious path chosen, will be successful in the hereafter and rewarded, as the Qur’an itself indicates **“*Verily, those who have attained to faith [in this divine writ], as well as those who follow the Jewish faith, and the Christians, and the Sabians—all who believe in God and the Last Day and do righteous deeds—shall have their reward with their Sustainer; and no fear need they have, and neither shall they grieve*”** (Q.2:62, Asad). Others qualify it, stating that as long as people of other faiths believed in Allah, His prophets, His books before the advent of Muḥammad, they will achieve salvation in the hereafter. Still others refute this doctrine, arguing that the above Qur’anic verse (*āyah*) was abrogated by the following: **“*For, if one goes in search of a religion other than self-surrender (Islam) unto God, it will never be accepted from him, and in the life to come he shall be among the lost*”** (Q.3:85), Asad).

As for the length of time that inhabitants of Hell will dwell therein, scholars also differ based on various interpretations of the sacred texts. But two

principal Sunnite views have emerged: (1) that Allah causes to abide in Hell whomsoever He wishes and releases from it whomsoever He wishes and that He has decreed a term for Hell, which will eventually expire and (2) it is the same as the first, except that Allah will cause the unbelievers to abide in Hell forever. Both views draw upon the Qur'an and Ḥadīth.

11. Both Judaism and Islam are law driven religions, how do you reconcile them with the concept and practice of democracy? How is that supported within Islamic/Judaic texts?

Muslim Americans exist as a minority in the US and not as an autonomous polity. Inevitably, they are engaged with the democratic political system, voting, running for political office, or abiding with its policy functions (e.g., paying taxes), and the like. Some Muslims take a secular approach to this political engagement. Others turn to Islam's sacred texts (the Qur'an and Ḥadīth) for justification. How these proof-texts are ultimately reconciled with the concept and practice of democracy depends on the orientation and methodology of interpreters.

Muslims have no unanimous hermeneutic approach to understanding the proof-texts of Islam, since they reflect a broad range of political persuasions (progressive, liberal, conservative, apathetic) as well as party affiliations (Democratic, Republican, Independent) or not ("parochial"). In the absence of a central clerical authority (Islam has never known the equivalent of a Vatican or Rabbinate far less an Enlightenment movement that separated religion and politics), Muslims are finding innovative cultural strategies to marry spirituality with Islamic identity while adjusting lifestyle to a pre-dominant non-Muslim secular environment, demonstrating various shades or gradations with or without reference to the texts.

12. How do you explain "violent" portions of religious text that receive publicity when there are positive messages within?

In the American public square, there are competing and conflicting discourses on Islam. One discourse attempts to portray Islam as a peaceful religion and Muslims as law-abiding citizens; another stereotypes them negatively (violent, backward, a fifth column, and the like). Unfortunately, the

latter (proponents of which are motley of individuals and groups of various extreme secular and religious persuasions) appears to be the dominant discourse. Invariably, their propaganda involves cherry-picking passages of Islamic texts to buttress their false claims and selective omission of others that present positive messages. The problem of public representation of Islam and Muslims is not a controversial issue simply because it is critical (there is much about Muslim attitudes and practices that is fair game, as with non-Muslim groups, because of the human factor). But when criticism borders on—or is steeped in—bigotry, ignorance, and Islamophobia, it becomes an unwarranted assault on the rights of a minority group, sidesteps polemics, and thwarts a civil approach to understanding the Muslim Other in the public domain.

13. How easy/difficult for someone to convert to Judaism/Islam?

Conversion in Islam is a simple process. New Muslims prefer “reversion” to “conversion” since, according to the Prophet, everyone is born on the natural disposition toward acknowledgement of the One God; hence, one cannot convert but reverts to this default, innate, theological orientation; that is, if he or she is not born into a Muslim family and embraces Islam later in life. In any case, the act of becoming a Muslim is shorn of complex rituals. One simply expresses his or her belief in the Islamic faith by uttering the *shahādah* (the testimony that “there is none worthy of worship but Allah and that Muḥammad is His Messenger; in Arabic, *lā ilāha illa Allah Muḥammad rasūl Allah*) before another adult Muslim male or female; thereby, he or she enters into the fold of Islam. The Prophet was wont to ask a new Muslim to take a complete bath upon declaration of the *shahādah*. Nowadays, some mosque or Islamic center administrations would have imams officiate the *shahādah* before an audience and even issue a certificate for the occasion; these, however, are modern cultural practices but which do not have a basis in Islamic Law, which has kept conversion/reversion rites simple and straightforward.

As for conversion in Judaism, it is embraced by almost all Jewish groups except Syrian Jewish communities, as found in Brooklyn, New York. Conversion rites differ among Jews of various persuasions (Rabbinical, Conservative, Orthodox, and Reform) and may or may not involve appearance before a Jewish religious court (*beth din*) to be tested or rejected by Rabbis, ritual bath (*mikvah*), real or symbolic circumcision in the case of male converts, or studying a basic course on Judaism involving theology, rituals, history, and customs). In Israel (at the time of writing), Orthodox, Reform, Conservative Jews, and the secular state

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are embroiled in controversy over a conversion law, which seeks to confer Jewish identity to some 300,000 Israelis mainly of Russian immigrants who are not considered Jewish under Orthodox rabbinic law. The law would place authority for conversion in the hands of the chief rabbinate and declare Orthodox Jewish law as the basis of conversion to which diasporic Reform and Conservative Jews object, partly on the grounds that it would invalidate their more lenient conversion rites. In the Islamic world, no Muslim cleric has the authority to impede conversion or control it.