

# Shari`a and Muslims in the West

*This information sheet follows on from an information sheet titled "What is Shari`a"\*. This includes details of five main areas in which shari`a is incompatible with human rights. One example is the discrimination against women in matters of divorce, inheritance, compensation, legal testimony and other areas. This should be borne in mind when reading this information sheet, and considering issues such as Muslim calls for implementation of shari`a in the West.*

## Introduction

Aspects of *shari`a* (Islamic law) are increasingly being implemented in Western countries. This is particularly marked in the UK, where the government has yielded to a number of demands from sections of the Muslim community. Why is this happening and what are the implications? Is it really required by Islam?

Obedying *shari`a* is unquestionably seen by Muslims as part of living in accordance to God's will, and in Muslim-majority countries the state is seen as the protector of Islam. The state enforces *shari`a* (to varying degrees) and is also closely involved in religious affairs, often controlling mosques, clerics and Muslim charities. For many Muslims, secular law simply lacks ultimate legitimacy.

With this worldview, Muslims in the West often face a dilemma about whether to obey *shari`a* or the law of the land in which they live. In areas such as food, marriage, divorce, politics and banking they seek for *shari`a* legitimisation to satisfy their conscience. As a result, many Muslims in the West would like to see a formal link between state law and *shari`a*, especially in the realm of family law. There have been many calls for partial incorporation of a *shari`a* into the civil laws of Western states, so as to incorporate more of the values of the Muslim minority. Such views drive the constant demands for state recognition of separate self-governing Muslim communities in the West.

A poll of British Muslims in 2004 found that 61% would prefer *shari`a* courts to the secular court system. A survey in February 2006 showed that 40% of British Muslims would support the introduction of *shari`a* in predominantly Muslim areas of Britain. Another poll six months later found that 28% hoped that Britain would one day become a fundamentalist Islamic state under *shari`a*.

## Examples

**Canada:** In 2003 some Canadian Muslims called for Ontario's secular legal system to enforce *shari`a* decisions made by Muslim voluntary arbitration councils. While voluntary arbitration in civil disputes is legal in Canada, as in most Western countries, settlements arrived at by these bodies had no legal standing in Canadian law. Some Muslims however claimed that under the Canadian Arbitration Act Canadian courts would have to recognise the validity of *shari`a* in civil disputes between Muslims. In 2004, Ontario's attorney general recommended the use of Islamic law to settle issues such as divorce and child custody. Finally in 2005, following protests by many groups, including Muslim women and others, Ontario's Premier Dalton McGuinty quashed the move, arguing that there should be only one law for all Ontarians.<sup>1</sup>

**Germany:** In March 2007, a judge on Frankfurt's family court ruled against a woman's petition for an expedited divorce from her Muslim husband on grounds of violence and threats to her life. The judge argued that the woman should have expected her Muslim husband to exercise the Islamic right to use corporal punishment. The judge even quoted from the Qur'an to prove that Islam established the husband's superiority over the wife and his right to use corporal punishment. This judgment caused a storm of protests as many saw it as a symbol of the gradual softening up of the German legal system to *shari`a*. Some argued that using Muslim culture and Islamic *shari`a* as mitigating circumstances was opening the way for an Islamic fundamentalist parallel world in Germany. Others saw it as a wake up call for Germans to realise the creeping Islamisation of their society.<sup>2</sup>

**Sweden:** In April 2006, Sweden's largest Muslim organisation, the Swedish Muslim Association, sent

\*available as a download from [www.barnabasfund.org](http://www.barnabasfund.org)

a letter to all of Sweden's political parties suggesting some reforms to the legal system that would have meant making exceptions for Muslims. Among the requested changes was one asking that imams approve all divorces among Muslims. Sweden's Integration and Equality Minister responded that there would not be separate laws for specific groups in Sweden. All laws must apply equally to all citizens.<sup>3</sup>

**UK:** At the 5<sup>th</sup> Annual Conference of the Association of Muslim Social Scientists (AMSS) held in London in February 2004, Ahmad Thompson, a well-known British Islamist barrister and author who served as advisor to Prime Minister Tony Blair, argued that the British government is under a legal duty to safeguard Muslim human rights by incorporating Islamic personal law into UK domestic law. This, he said, should include the legal recognition of Muslim marriages, divorces and inheritance. This incorporation would mean the setting up of *shari`a* courts whose verdicts would be recognised and enforced by the UK civil courts.<sup>4</sup>

### **Shari`a options to help Muslims in the West**

Traditional Islam assumes that it is impossible for a Muslim to live in a society governed by non-Islamic law. The world is considered to be divided into two parts: (1) the "House of Islam" (*Dar al-Islam*) where Muslims have political control and *shari`a* is enforced, (2) the "House of War" (*Dar al-Harb*) where Muslims must fight against non-Muslims to establish Islamic political power. Muslim scholars of old often advised that Muslims living in *Dar al-Harb* should migrate back to *Dar al-Islam* i.e. to Muslim states. Radical Salafi scholars still recommend this option.

Other Muslim scholars, such as the influential Sheikh Yusuf al-Qaradawi, argue that Western governments must make their laws more in line with *shari`a*. This pressure is bearing fruit. In Britain, for instance, the government employs *shari`a* advisors in various departments. It has used *fatwas* to gain Muslim support for organ donations. Schools have introduced *halal* food (sometimes for all pupils irrespective of faith), segregated sports and Muslim dress and head covering. Muslim chaplains, Muslim prayer rooms, *halal* food and Muslim headcovering have also been accepted in a variety of public services such as the police and the prison service.

Local councils are now considering *shari`a* principles in their decisions on housing, education, health and other matters. In June 2006 the Home Office withdrew proposed legislation banning forced marriages, apparently for fear of antagonising the Muslim community.

However, there are many Muslim leaders who tell Muslims in the West to obey the law of the land so long as it does not contradict *shari`a*. There are also scholars who argue that Muslims are free to disobey certain parts of *shari`a* if they are living in a situation in the West where it is not possible for them to comply with all the *shari`a* rules.

Some Muslim scholars are now trying to develop a doctrinal *shari`a* basis for Muslim minorities. These are some of their ideas:

#### **1. Necessity**

The *shari`a* principle of necessity (*darura*) states that when emergency circumstances threaten the life and welfare of Muslims, the unlawful may become lawful ("necessity lifts prohibition"). This principle allows Muslims in a non-Muslim state to ignore *shari`a* rules that conflict with the law of the land. *Darura* is used by many Muslim scholars to justify Muslim minorities adapting to life in Western states, obeying Western legal systems, and being loyal to Western governments. Sheikh al-Tantawi of the prestigious al-Azhar University, Cairo used this argument to justify Muslim women in France obeying the French government's ban on wearing of Islamic headscarves in public institutions. This argument smacks of the principle of *taqiyya* (dissimulation) practised by the Shi'a in face of danger from the authorities, but also accepted as a legal *shari`a* principles by Sunni jurisprudence. However, once a *shari`a* alternative is legally available, it becomes obligatory to obey *shari`a* in that specific case. This is why most Muslim leaders are constantly applying pressure on Western society, institutions and legal systems to adapt as far as possible to Muslim concepts and models, while at the same time constructing their own alternative systems.

#### **2. The public good**

Another utilitarian legal tool employed is the *shari`a* notion of public good (*maslaha*). This principle states that certain *shari`a* rules may be modified when imperative and expedient for the

public welfare, as long as the benefit for Muslims is greater than the harm considered to be incurred by deviating from *shari`a* norms. This has been integrated by some modern scholars into the *shari`a* decision-making process in an attempt to make *shari`a* more flexible and adaptable to Western contexts. Socially beneficial rules may be adopted that are not explicitly sanctioned by the texts of Qur'an and *hadith*. It is defended as implementing the spirit rather than the letter of the law. Democracy and human rights are often defended in Islamic terms by using *maslaha*.

### 3. A new *shari`a* jurisprudence for Muslim minorities

*Fiqh al-aqaliyat* is an attempt to construct an Islamic legal theory to deal with questions of Islamic law for Muslims living in non-Muslim states (Muslim jurists differentiate between *shari`a* as revealed divine law and *fiqh*, the jurist's interpretation of *shari`a*)<sup>5</sup>. The European Council for Fatwa and Research (ECFR), linked to the Muslim Brotherhood and headed by Yusuf al-Qaradawi, is the most important body dealing with the formal adaptation of *shari`a* legal theory for minorities in the West. This organisation, in its conference in London in July 2004, called on all Muslims living in the West to abide by the laws of their respective countries. Yet at the same time it recommended that Muslims in the West should form Islamic bodies to enable them to organise their personal and family issues in accordance with *shari`a*. It also recommended that they spare no efforts to get the state they live in to recognise Islam as a religion and Muslims as a community<sup>6</sup>. These contradictory statements reveal the real agenda of the Council, which is to put pressure on Western governments for ever more *shari`a* application in their legal systems.

An extensive alternative system of *shari`a* courts has developed in the UK, which many Muslims prefer to use rather than the British court system. This means that there is a situation of "legal pluralism" in the UK with unofficial Muslim law operating in the Muslim community, mainly dealing with family matters (divorce, inheritance, etc.). This places huge pressure on vulnerable members of the Muslim community, such as women and children, to abide by the verdicts of such courts even when these are harmful to their interests and they would get fairer treatment in the normal British courts.

Sometimes the Islamic courts deal with other kinds of issues. For example, a stabbing case was decided by an unofficial Islamic court in Woolwich, London. A group of Somali youths were arrested on suspicion of stabbing another Somali teenager. The victim's family told the police it would be settled out of court and the suspects were released on bail. A council of Muslims was convened and the assailants were ordered to compensate their victim and apologise for their wrongdoing. A spokesman for Scotland Yard said it was common for the police not to proceed with assault cases if the victims decided not to press charges.

Faizul Aqtab Siddiqi, a barrister and principal of Hijaz College Islamic University near Nuneaton, predicted in November 2006 that there would be a formal network of Muslim courts in Britain within a decade.

### 4. Redefining the status of the West

Some Muslim scholars have tried to redefine Western states as part of the "House of Islam" but this has been strongly opposed by most Muslims. Other definitions evoked to justify Muslims living in Western states and complying with non-*shari`a* norms include the "House of Security" (*Dar al-Aman*) or the "House of Covenant" (*Dar al-'Ahd*). The implication is that by allowing Muslim migrants in and ensuring their safety, Western states have in effect made a covenant with the Muslim community, a covenant that obligates Muslims to live in peace and obey the law of the land. The popular European Islamist scholar Tariq Ramadan has invented another term, *Dar al-Shahada* (House of Witness) for the West, implying it is no more a House of War, but a space where Muslims can live in without feeling any guilt as long as they are free to witness to their faith.

### 5. "All that is not strictly forbidden is allowed"

According to Tariq Ramadan, this positive *shari`a* principle allows Muslims in the West to incorporate whatever good they encounter in Western culture and law. As long as the state allows the free practice of Islam, Muslims are bound to be both faithful to their religion and to the laws of the land. Ramadan criticised the negative consequences of minority *fiqh* and the *darura* principle which encourage a ghettoisation of Muslims. According to Ramadan, Western Muslims are starting to re-interpret Islamic

texts and *shari`a* in the light of their social context, attempting to reconcile between Islamic values and Western democratic and human rights norms.<sup>8</sup>

Ramadan is against assimilation of Muslims into the West and supports a communitarian European Islam which will challenge secularism<sup>9</sup>. In March 2005 Ramadan issued a call for a moratorium on the compulsory brutal *shari`a hudud* punishments (which include the death penalty for apostasy)<sup>10</sup>. These are seen as directly God-given and non-negotiable even though they are not fully implemented in most Muslim states, the prevalent view among Muslims being that they will be fully implemented in the ideal Islamic state. His call was widely applauded as a call for a reformation of *shari`a*, though some Muslim scholars accused him of coming close to heresy. Actually, what he meant was that because these punishments were so repulsive to Western audiences, it was better to postpone their implementation until Western societies are ready to accept them. Thus it would seem that like *darura*, the Islamisation of Western societies will gradually eliminate the need for such subterfuges enabling the full application of God-given *shari`a*.

### ***Shari`a* compliant economic system**

The European Council for Fatwa and Research has recommended that Muslims in the West should seriously seek the establishment of financial institutions that conform with *shari`a* economic rules. Islamic economics is defined by a strict and literal interpretation of the Islamic source texts on matters of trade and financial transactions. While traditionally there was no all-encompassing Islamic body of economic thought, modern Islamists have transformed the various scattered *shari`a* commands on economic transactions into a comprehensive quasi-scientific economic system including detailed institutional and organisational procedures.

The main point of controversy among Muslims is over the interpretation of the Qur`anic prohibition of *riba*. The word *riba* is understood by some Muslims as "interest" and by others as "usury" (excessive interest amounting to extortion and exploitation). Those who interpret *riba* as "usury" explain that the Qur`an bans pre-Islamic Arabian *riba*, not modern interest. They say that the ancient *riba* was so high that people who could not pay ended up as slaves. These interpreters

### **Case Study: Vaccination and *shari`a***

An interesting side issue arising, out of the pro-*shari`a* campaign, is the effort by some Muslim doctors and scholars against the Western practice of mass vaccination of children. In Britain Dr Abdul Majid Katme, head of the Islamic Medical Association, has warned Muslims that most vaccines include materials forbidden (*haram*) by *shari`a* for human consumption, including pig products (pork-based gelatine) and other materials derived from animal and human tissues as well as alcohol. According to Katme, it is forbidden in *shari`a* to have any of these substances introduced into the human body. In addition, he says that vaccines are totally unnecessary as God has given humans their immune system to defend them against diseases<sup>18</sup>.

Other hardline Islamic leaders around the world add further reasons for Muslims to reject Western vaccination programmes. These leaders claim that the vaccination programmes are part of a Western Christian conspiracy to harm Muslims by adding infertility agents, AIDS viruses, poisons and other harmful substances to the vaccines<sup>19</sup>.

However, some moderate Muslim leaders have voiced their opposition to these allegations, and state that, in the absence of effective alternatives to prevent infection, it is permissible by *shari`a* to accept the vaccines.

In several Muslim-majority regions such as northern Nigeria and north-west Pakistan there has been a worrying rise in polio cases as many Muslims have refused to vaccinate their children. World Health Organisation experts fear this could be the prelude to a new polio epidemic, just when there were hopes of achieving its worldwide eradication<sup>20</sup>.

tend to allow limited moderate interest. On the other hand, those who interpret *riba* as interest prohibit any kind of interest as anti-Islamic and anti-*shari`a* and claim risk sharing is the Islamic equivalent to fixed interest.

The radical interpretation that sees all interest as prohibited seems to have won the day and is assumed by most of the non-Muslim media in the West to be the sole Islamic viewpoint. It is only this radical interpretation which demands the creation of a separate Islamic economic system dominated by Muslims. This is in line with the objective of insulating the Muslim minority as far as possible from the non-Muslim majority and could become a model for the Islamisation of all other Western systems and institutions. In doing so, the media has ignored the controversy within Islam on the issue of interest in the financial system.

In the last two decades there has indeed been a spectacular growth in Islamic finance and banking around the world including the West. Western institutions and governments, eager to cash in on the growing Islamic financial market, have introduced Islamic finance and banking into the Western system, thus unknowingly encouraging the Islamist upsurge. In addition to Western institutions offering *shari`a*-compliant financial products, the American Dow Jones company has produced a special Islamic Market Index (DJIM). As oil profits and other Muslim wealth sources are recycled into Islamic investment products, the Islamic financial market claims an ever-increasing share of the global market. This will mean that Western institutions may choose to gradually Islamise their own systems, in an attempt to retain their share in this lucrative market. If so it could eventually mean that non-Muslims will have little choice but to use Islamic financial products and systems.

In Britain, the media have naively accepted claims by Islamists that *shari`a* absolutely prohibits the taking of any interest<sup>11</sup>. Banks, eager to gain access both to UK Muslim finance and to the international Muslim financial markets, have joined the call for Islamic finance. In 2003 the British Treasury Board argued that having an Islamic financial market in London gives Britain an economic advantage. The Bank of England set up a working group to research the problem and in 2003 changed the rules on stamp duty to make Islamic mortgages accessible<sup>12</sup>. Treasury officials also indicated that there were no longer any

objections in principle to the introduction of *shari`a* compliant financial products into the UK market<sup>13</sup>. In April 2007, the Treasury announced the setting up of a feasibility study to look at the costs and potential benefits of the government itself issuing Islamic financial products<sup>14</sup>.

The efforts of the Treasury and of the Bank of England seemed to have succeeded in creating a friendly atmosphere for Islamic finance in the UK, thus attracting needed investment. Following these official changes in policy, Islamic finance developed fast in Britain. The Islamic Bank of Britain was set up in 2004 and mainstream banks hurried to provide suitable services. These include HSBC, West Bromwich, Barclays and Yorkshire Building Society. All want a share of the huge market offered by Britain's approximately 3 million Muslims (including 5,000 millionaires)<sup>15</sup>. Most of these banks have set up internal *shari`a* supervisory councils to make sure their products comply with a strict interpretation of *shari`a* and publish the names of the scholars involved to reassure the Muslim community<sup>16</sup>. The efforts of the Treasury and of the Bank of England succeeded in creating a friendly atmosphere for Islamic finance in the UK, thus attracting much investment. In a 2005 survey, Islamic companies indicated that the UK had the most *shari`a* friendly environment of all Western countries<sup>17</sup>. By treating Islamist interpretations of *shari`a* economic principles as if they were shared by all Muslims, the British authorities have empowered Islamists while weakening Muslim liberals and progressives. These developments have also placed individual Muslims under increasing communal pressure to use so-called *shari`a*-compliant financial products.

### **The drive to protect Islam**

According to *shari`a*, the state should protect Islam and indeed give it privileges above other faiths, because it is God's final and true religion. Blasphemy and insults to Muhammad and the Qur'an are criminal offences punishable by death. In order to translate these concepts into the Western context, efforts are made to get laws passed protecting religions from incitement to hatred and violence. While clothed in general terms as protecting all religions, the real aim behind most of these efforts by Muslim communities in the West, Muslim states, and Muslim international organisations, to give Islam a privileged place in all societies, protecting it from any negative comment. Islam, its source texts,

*shari`a* and Muhammad must all be protected from any kind of criticism, however factual. While Western politically correct politicians see this as necessary for a pluralist multicultural society, Muslims view such laws as essential in protecting Islam.

The Australian state of Victoria passed the 2001 Racial and Religious Tolerance Act which outlaws the incitement of hatred, serious contempt, revulsion or ridicule of people on the grounds of their religious beliefs. Under the legislation, there are civil and criminal sanctions for racial and religious "vilification". As a result, two Christian pastors were taken to court by the Islamic Council of Victoria in 2002 under this act, for making critical statements about the Islamic faith in a Christian seminar, a ministry newsletter and an article on a Christian website. In December 2004 the pastors were convicted, even though they had backed up their statements with quotations from the Qur'an and *hadith*. Many Australians feared that the verdict would help stifle all criticism of Islam or Muslims, in effect bringing in a pseudo-blasphemy law to protect Islam. However, in December 2006, the Court of Appeal of the Supreme Court of Victoria ruled in favour of the two pastors and set aside the orders given by the tribunal judge. The appeal court ruled that the case be reheard at the original tribunal, with the same evidence as before, but with a different judge. The case was finally settled by mediation on June 22nd 2007.

On March 30<sup>th</sup> 2007 the United Nations Human Rights Council passed a resolution calling for a global prohibition on public defamation of religion. The resolution had been proposed by the Organisation of the Islamic Conference and expressed "deep concern at attempts to identify Islam with terrorism, violence and human rights violation". Apart from Islam, no other religion was mentioned by name. The resolution was opposed by 14 countries, mainly because they considered the focus on Islam was excessive and the resolution incompatible with freedom of speech and thought.

### **Conclusion**

The concepts above help Muslims to justify their living in non-Muslim Western societies. However some, like *darura*, have a temporal nature – they are only valid for a while, in times of Muslim weakness. The implication is that all good Muslims ought to struggle to change this not-ideal situation into the

ideal of Muslim political domination and *shari`a* rule. Others seek to establish Muslim enclaves under *shari`a* in the West while gradually reshaping Western legal systems in line with *shari`a*.

In the process of seeking the right to live under *shari`a*, Muslims in the West are in fact developing a network of loosely-knit Islamic autonomous regions, a *de facto* non-territorial Islamic state. Seemingly innocent concessions to Muslim demands on *shari`a* gradually build up an unstoppable trend of the Islamisation of Western society.

In particular the "one law for all" principle that lies at the root of Western democratic states is being eroded and replaced by legal pluralism, especially for the Muslim communities. To function with two parallel legal systems can create many difficulties, as is apparent from those parts of the world where this occurs. But introducing *shari`a* in the West brings a further set of problems because of the discriminatory or violent nature of many aspects of Islamic law, which are at odds with human rights norms.

Many Muslims hope that ultimately Western states will grant Islam a privileged and protected position immune from criticism, a position not granted to other religions. This contradicts the basic Western assumption of the separation of religion and state, and verges on the introduction of a "thought-crime" mentality into Western societies.

Western societies must be aware of the serious challenge which *shari`a* poses to their democratic systems and their territorial integrity. Yielding to Muslim demands to implement various aspects of *shari`a* would gradually erode the hard-won freedoms and rights which are at present part of Western society. It would open the door to totalitarian discriminatory systems, denying individual rights and seeking to control both the public and the private spheres, in ways that are typical of Muslim states. In other words, the increasing application of *shari`a* could profoundly change the character of society in the West, in ways which hitherto would have been considered completely unacceptable.

<sup>1</sup>“Canadian Arbitration Act Opens Way for Islamic Law in Canada”, *ISIC Briefing*, No 32, 17 December 2003; “Sharia law move quashed in Canada”, *BBC NEWS*, 12 September 2005.

<sup>2</sup>“German Justice Failures”, *Der Spiegel*, 29 March 2007.

<sup>3</sup>“Separate laws for Muslims idea slammed”, *The Local*, 28 April 2006.

<sup>4</sup>Ahmad Thompson, “Incorporating Muslim Personal Law into UK Domestic Law”, in *Fiqh for Today: Muslims as Minorities*, Conference Booklet, 5th Annual AMSS (UK) Conference, 21-22 February 2004, in cooperation with *The International Institute of Islamic Thought, The Muslim College, Q News Media*.

<sup>5</sup>Welmoet Boender, “Islamic Law and Muslim Minorities”, *ISIM Newsletter* No. 12, 23 July 2003.

<sup>6</sup>Ali Al-Halawani, “European Fatwa Council Urges Muslims To Respect Laws”, *IslamOnline*, 11 July 2004, <http://www.islamonline.net/English/News/2004-07/11/article06.shtml>, viewed 3 May 2007.

<sup>7</sup>Joshua Rozenberg, “Sharia law is spreading as authority wanes”, *Daily Telegraph*, 30 November 2006.

<sup>8</sup>Alexandre Caeiro, “European Islam and Tariq Ramadan”, *ISIM Newsletter*, No. 14, June 2004.,

<sup>9</sup>Fuad Ajami, Tariq Ramadan”, *The Wall Street Journal*, 7 September 2004.

<sup>10</sup>“Tariq Ramadan Calls for Hudud Freeze”, *IslamOnline*, 30 March 2005, <http://www.islamonline.net/English/News/2005-03/30/article07.shtml>, viewed 4 July 2007.

<sup>11</sup>“Muslims torn between belief and finance”, *The Observer*, 18 June 2000; “Banking on the common good”, *The Guardian*, 18 June 2002.

<sup>12</sup>“HSBC: Islamic mortgages attract interest”, *Yahoo! Finance Commentary*, 2 July 2002; Nicola Woolcock, “No interest – but a surefire, best-selling hit”, *The Telegraph: Telegraph Property*, 15 November 2003. The change in the rules was announced by the Chancellor Gordon Brown in the Finance Bill in April 2003 and took effect from 1 December 2003.

<sup>13</sup>“Islamic Finance in the UK”, *Islamic Finance Home*, 19 December 2003.

<sup>14</sup>“Treasury to promote Muslim banking”, *Channel4News*, 22 April 2007, [http://www.channel4.com/news/articles/business\\_money/treasury+to+promote+muslim+banking/457912](http://www.channel4.com/news/articles/business_money/treasury+to+promote+muslim+banking/457912), viewed 4 May 2007.

<sup>15</sup>“First Islamic stockbroking service launched”, *BBC NEWS*, 28 July 2003; “High Street bank offers Islamic mortgage”, *BBC NEWS*, 1 July 2003; Nicola Woolcock, “No interest – but a surefire, best-selling hit”, *The Telegraph: Telegraph Property*, 15 November 2003; “Islamic mortgages ‘worth billions’”, *BBC NEWS*, 29 November 2002; Liz Loxton, “Billion-pound UK market”, *The Times*, 8 October 2003, section on “Islamic Banking”.

<sup>16</sup>“HSBC Amanah Global Properties Income Fund”, Fund Fact Sheet, September 2002; HSBC booklet, “HSBC Amanah Financing: financing in accordance with Shariah”, issued by HSBC Bank plc, Hemel Hempstead; “Our Shari’a Board”, [http://www.iibu.com/shariaa\\_board/sboard.htm](http://www.iibu.com/shariaa_board/sboard.htm)

<sup>17</sup>Ali Parsa, “Shariah property investment: developing an international strategy”, London: Royal Institution of Chartered Surveyors, 2005.

<sup>18</sup>Abul Taher, “Muslims urged to shun ‘unholy’ vaccines”, *The Sunday Times*, 28 January 2007; Dr Majid Katme, “Opening the debate on vaccination”, *The Muslim Weekly*, 12 January 2007.

<sup>19</sup>“Immunisation & Islam”, <http://www.missionislam.com/health/immunisationislam.htm>, viewed 14 May 2007; Isambard Wilkinson, “Islamist militants claim vaccines are US plot”, *The Daily Telegraph*, 18 February 2007.

<sup>20</sup>Declan Walsh, “Polio cases jump in Pakistan as clerics declare vaccination an American plot”, *The Guardian*, 15 February 2007; Isambard Wilkinson, “Islamist militants claim vaccines are US plot”, *The Daily Telegraph*, 18 February 2007.

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