Publishers Preface

We are pleased to offer this fifth title in our APTS Press Monograph Series. This is the publication of the author’s doctoral dissertation done through the Concordia Theological Seminary in Fort Wayne, Indiana, USA. The purpose of this series is to give our readers broader access to good scholarship that would otherwise be unavailable outside of the academic community. This is part of our ongoing commitment to discipleship through publishing.

The other four titles in this series, *Theology in Context: A Case Study in the Philippines*, by Dave Johnson, *Leave a Legacy: Increasing Missionary Longevity*, by Russ Turney, *Understanding the Iglesia ni Cristo*, by Anne Harper, and *A Theology of Hope: Contextual Perspectives in Korean Pentecostalism*, by Sang Yun Lee, are all available at www.aptspress.org. If you have any questions, you can reach us through our website. We would be happy to hear from you.

We hope you enjoy this book. Please feel free to communicate with us through our website.

THE PUBLISHER
Dedication

To my wife, Marilyn, for her missions’ heart, which brought us into new areas of service, for our long discussions about business and mission, her disregard for the riches of this world, and her constant encouragement.

and

To Glenn, my brother in Christ, who modeled business and mission (before it had a name), and without whose stewardship this work could never have been completed.
Behold, I am sending you out as sheep among wolves, so be wise as serpents and innocent as doves.

Matthew 10:16 (English Standard Version)
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In December 1993, the course of my life, along with the lives of my wife and our children, took a radical shift. At the age of 38, I retired from the investment banking firm of which I was a founding shareholder. My partners, associates and clients were respectful of my decision, but I could sense they questioned why I would leave my career at a time when my earning potential was at its peak. In short, my wife and I sensed the Lord had another plan for our lives. A number of years later, my wife and I were appointed as missionaries and traveled to a Muslim-majority nation to establish for-profit kingdom
businesses, in partnership with national believers. Our ultimate goal was to assist local churches in becoming financially self-supporting.

My experience as a Wall Street investment banker and entrepreneur taught me many things about starting, financing and successfully operating businesses. However, building a business—that is also missional—in a foreign country (with the attendant hurdles of language, culture and corruption) required more preparation. I discovered that when the center of the mission is not a church, a Christian ministry or a mission base, but rather a for-profit business, the obstacles become greater. Mindful of the Biblical admonition about not being able to serve both God and mammon, missionaries engaged in business and mission strategies in Muslim-majority nations (MMNs) need to simultaneously be disciples of Christ and effective businesspeople in a Muslim society. Such business and mission workers will need to communicate the Gospel in ways that Muslims working in the marketplace can understand. Missionaries will need to establish stepping stones for Muslims doing business in Islam if they are to become followers of Jesus—doing business in Christ. I wrote my dissertation, and ultimately this book, in order to begin to address these needs.
I want to acknowledge two pastors whose ministries greatly impacted the trajectory of my life leading to this book. The first, is Pastor Robert Schmidgall who imparted a vision for world missions. The second, is Pastor Patrick Rusch who encouraged me, and gave me the opportunity, to use my business talents and training for the benefit of the Church and the Kingdom of God.

I would also like to acknowledge the members of the faculty of Asia Pacific Theological Seminary during the three years I spent there studying and teaching.
The seeds of thinking theologically and contextually about missions were sown during those years, both in the classroom and in the many times of fellowship that we shared.

I want to acknowledge the vision and support of Jerry Parsley and Dr. Mark Hausfeld for giving me the opportunity to plow new ground in business and mission. Dr. William Menzies also supported our work with many words of encouragement and prayer at our commissioning. In my mission’s travels, many individuals have impacted my thoughts—too many to mention specifically. Dr. Don McCurry, however, provided insightful comments over a dinner in Cairo, where I shared with him the focus of my research. Specifically, he commented that my research could result in “stepping stones” to assist Muslim businesspeople in their understanding of the person and work of Christ, which subsequently influenced my approach to contextualization.

I also want to acknowledge Dr. Detlev Schulz. His encouragement and receptivity regarding the topic of my research greatly influenced my decision to pursue my studies at Concordia Theological Seminary. His kind words throughout the years were a tangible reminder of the importance of finishing the work God had prepared for me to do. Dr. Adam Francisco, both as my Dissertation Advisor and as a Professor of Islamic Studies, modeled what it means to engage in the study of Islam from an academic perspective. I also want to thank Dr. Carl Fickenscher for his willingness to be a reader despite his many responsibilities, both academically and outside the seminary.

Lastly, I would like to acknowledge the encouragement of two friends. Dr. Timothy Jenney would often send emails and call me to see how I was progressing, and to encourage me with advice as someone who had walked the Ph.D. path before me. Also, Melvin Ho shared his thoughts about ministry to Muslims
along with books he was reading, which often proved timely. To Tim and Melvin, thank you both for extending your pastoral hearts to me.
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<thead>
<tr>
<th>Abbreviations</th>
<th>Description</th>
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<td>BAM</td>
<td>Business as mission</td>
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<tr>
<td>Bu</td>
<td>Sahîh Al-Bukhâri</td>
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<td>Daw</td>
<td>Sunan Abu Dawud</td>
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<td>Maj</td>
<td>Sunan Ibn Mâjah</td>
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<td>MED</td>
<td>Micro-enterprise development</td>
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<td>MMN</td>
<td>Muslim-majority nation</td>
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<td>Mus</td>
<td>Sahîh Muslim</td>
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<tr>
<td>Muw</td>
<td>Al-Muwatta of Imam Malik ibn Anas</td>
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<td>Nas</td>
<td>Sunan An-Nasâ’i</td>
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<td>Tir</td>
<td>Jâmi‘ At-Tirmidhi</td>
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Glossary

**ahadith**—A single passage containing a saying, action, habit or event from the life of Muhammad.

**alim**—A scholar of Islam, one who is a guardian or interpreter of religious knowledge.

**ayah**—An individual verse of the Qur’an.

**ayat**—Plural form of ayah

**dhimmi**—A non-Muslim subject of the Islamic state who is required to pay a poll tax.

**fatwa**—A religious ruling by an Islamic law expert.

**gharar**—Refers to a situation, such as a business transaction, where there is excessive risk due to incomplete information or terms which greatly favor one party to a transaction over another.

**hadith**—Collections of Muhammad’s sayings, actions, habits and events as codified by his companions or by later Muslims.

**halal**—Something allowed under Islamic law.

**haram**—Something prohibited under Islamic law.

**hisbah**—An institution in early Islamic history which regulated the actions of participants in the marketplace and provided necessary municipal services.

**hiyal**—Legal tricks or gimmicks designed to allow transactions, which would otherwise be prohibited, to meet the requirements of Islamic law.

**ijara**—An equipment or asset lease.

**ijtihad**—The application of personal effort (including study of the Qur’an and hadith) to gain wisdom and extend Islamic law to new situations.
**khalifah**—A trustee or one who exercises stewardship on behalf of another.

**jihad**—An effort or striving enjoined in the Qur’an and *hadith* with the purpose of advancing Islam.

**jizya**—A poll-tax levied on non-Muslims living in Muslim states.

**mudarabah**—Islamic partnership or contract where one partner provides capital and the other management skill. Profits are divided based on a percentage. Losses are borne by the provider of capital.

**mufti**—A public official who assists Islamic judges by supplying them with *fatwas*.

**muhtasib**—A Muslim official who supervises marketplaces.

**murabaha**—Installment sale contract which involves the lender buying an asset, marking it up, and receiving an agreed upon number of payments from the borrower.

**musharakah**—Joint venture contract constructed around a specific product or line of business.

**riba**—The increase or premium paid by a borrower to a lender, over and above the principal, as part of a loan agreement.

**sadaqa**—Charity given of a donor’s free will.

**sheikh**—A wise elder; an Islamic scholar.

**sira**—Islamic biographical literature, commonly used to refer to writings about the life of Muhammad.

**surah**—A chapter of the Qur’an.

**surat**—The plural of *surah*.

**tafsir**—A commentary on the meaning of the Qur’an.

**tawhid**—A theological term referring to the oneness of Allah.

**tijarah**—Commercial activities, trade and trading.

**ulema**—The scholars, past and present, of all aspects of Islam.

**ummah**—The worldwide community of Muslims.
usufruct—The income or produce of an asset.

wakala—Warehouse used in transit trade, which frequently offered living accommodations for traders and space to display wares.

wakil—An agent or attorney of a merchant used in connection with long-distance trade.

waqf—Islamic charitable foundation used to channel the usufruct of assets for the benefit of the poor or the public.

zakat—An annual percentage tax on assets owned by Muslims for the benefit of the poor. The percentage of the tax varies depending on the type of asset.