

Stefan, Robert J. *Business in Islam: Contextualizing Business and Mission in Muslim-Majority Nations*. Book 5 in the APTS Press Monograph Series. Baguio City: APTS Press, 2019.

It is an honor to be invited to review the book of Dr. Robert Stefan, my fellow professor and colleague here at the Asia Pacific Theological Seminary (APTS). Robert Stefan was educated at Northwestern University with a degree of Master of Management and worked as an investment banker before the Assemblies of God World Missions appointed he and his wife as missionaries. He completed his Master of Divinity from APTS and a PhD in Missiology from Concordia Seminary. Since the late 1990s, Robert and his wife, Marilyn, have served among Asians, training them to become spiritually and economically responsible. Stefan acknowledged that doing a "for-profit" business in the context of mission is a real challenge, and it requires us to be committed "disciples of Jesus Christ, and at the same time, we should be effective business people in Muslim society" (viii). The wealth of information and knowledge provided by Stefan appears to be a product of business knowledge, experiences, and insights from mentors and peers in the mission field (ix).

Chapter 1 of Stefan's book (the Introduction) focuses on the research framework, including the background, concerns, rationale, questions, and methodology of the book. It also contains a brief review of the literature and a synopsis of each chapter. In the Introduction, Stefan argues that to properly contextualize business as a mission strategy in the Muslim context and to minimize potential conflicts, one has to properly understand the theology, values, laws, and business practices of Muslim people (4). The task of contextualization is a call for missionaries to be "sensitive cross-culturally" regarding the place where they are serving since there is a "high degree of suspicion" toward the West's ideas and people. According to Stefan, missionaries will "advance a sustainable form of economic activity for the community at large" (6). Stefan wrestled with the idea of whether a profitable business can be organized and operated in Muslim Majority Nations (MMNs), so he asked several critical research questions in his book, such as: What is the Islamic view about business and possessions? (9), How did Muslims conduct business over time in the various places where Islam gained ascendancy and What is the Islamic view of modern capitalism? Stefan also addresses whether there are aspects of modern businesses that are particularly troublesome to Muslims (10, 11). Approaching these questions in this study, Stefan used two methodologies: an exegesis of the Qur'an and Hadith passages (11), and an examination of the historical business practices of the Muslim people. Interplaying these two methodologies,

according to Stefan, will result in a "full-orbed understanding of business in Islam" (12).

Chapter 2 begins with an exegesis of *Ayat*, an Islamic concept of possession and wealth. *Ayat* from Qur'an shows that Allah is the creator, owner, sustainer, provider, and decider (19, 20, 22, 24). Stefan explains, however, that wealth and possession are linked to piety. Wealth is a reward by Allah for those believers who do good deeds. Similar to the concept of Christian stewardship, man is also called to be stewards and responsible for possessions entrusted by Allah (28). While there is an ongoing debate in Muslim circles on whether land should be owned by the state or individuals, Stefan argued that there are multiple indications of Qur'an teaching on private properties such as movable goods, houses, orphaned children, payment of booty to warriors, and two-thirds of inheritances (28-30). The use of property and wealth is a test of personal piety (31), and it should be used rightly and justly (33-34). Included in this chapter is the concept of trade and commerce in the Qur'an. Work (*amal*) has a multifaceted meaning that can be religious, moral, judicial, or economic. Man is tasked by Allah to tend and work the whole earth (35, 36) and be productive through commerce and trading (37). Trading and commerce are bound by "what is lawful and what is unlawful" (40). Each person is responsible for how he uses his "*ayah*," (possession or wealth) and it is explicitly taught in the Qur'an that a person doing business with others must show honesty and mutual consent. Qur'an also teaches equal justice when dealing with other people (42). Ethical practices must be observed, like keeping an oath and honoring contracts, giving the right payment to laborers, and competing with an upright heart (44).

Chapter 3 deals with the *hadith*, or the sayings of Muhammad, concerning *ayat*. It looks at the business of Hijaz's environment, which is where the prophet Muhammad was born and lived. This is to understand the perspective of the prophet about business. Trade in Hijaz was both local and long-distance (54). People bartered their pastoral and agricultural products in exchange for other goods. Since Arabia is almost entirely desert, products were transported through overland routes and various canals in the Red Sea and Nile River (56). During the prophet's time, Mecca was both a primary trading center because Mecca was at the intersection of "two trade routes", and was also considered "sacred territory." Mecca was a kinship society, owned, ruled, and managed by "merchant capitalists" (58, 59). The second section of chapter 3 deals with the origin of the prophet Mohammed who came from a low-income family, but because of his blood relatives' social concern they brought him with them on their trade journeys. Thus, Mohammed learned to become a trader. He married a wealthy widow by the name Khadijah.

Her wealth enabled him to have sufficient capital to do trading enterprises. Rejected as a prophet in Mecca, Mohammed left Mecca and lived in Medina. However, Mohammed attacked and seized the merchants of both Mecca and Medina, raided Meccan caravans, and confiscated the Jews' properties and distributed them to his followers (65-66). Concerning the prophet's teaching about *hadith*, there were indications that he believed that Allah owns the wealth and that he gives the *hadith* to those who believe him. *Hadith* is a by-product of work and trade, which should be practiced with right ethics and healthy competition (79-80).

Chapter 4 examines the concept of business within Islamic thought and Islamic law, which is *sharia* law. In contrast to Islamic theology and philosophy, Stefan highlights the actual legal practices based on Islamic thought and doctrine. Stefan argues that the basis of Islamic thought and law came from three sources: Qur'an, Hadith traditions, and administrative and legal practices from Muslim conquests. Islamic scholars that promulgated Islamic laws are not immutable but conflicting in some ways because of the perspective of different scholars that emerged during the formative stage of Islamic State in MMN (88-90). With the contributions of different law schools and jurists and religious scholars, the plurality of these laws often overlapped. Thus, the next generation of Islamic scholars produced manuals on governance, policies, and instructions in the marketplace. Stefan identifies three distinguished scholars. First, in 1058 Al-Ghazali produced Islamic books that broadened Islamic philosophy, theology, and jurisprudence (103). Second, in 1263 Ibn Taymiyya, wrote commentaries on all disciplines that pertain to Islam (105-106). Third, Ibn Khaldun wrote about "Islamic logic, philosophy, law, grammar, and poetry" (109). The second half of chapter 4 deals with Islamic law regarding private use and possession of property (116), the establishment of *waqfs* (Islamic charitable foundations) (118), trade and commerce (120), and partnership (124). It is important to note that Islamic law's evolution was a product of different sources, traditions, schools, and thoughts of Islamic scholars.

Chapter 5 is a historical review of how business and trade was done in three Islamic societies. First, Stefan reviewed the Golden Age that began with Muslim expansion, the periods of the Umayyads, up to the Abbasids' time. The Golden Age, according to Stefan, was primarily centered in Syria and Iraq. During the Golden Age militant caliphs conquered territories and lands and collected their booties from these conquered territories. In short, economics are the main drive and motivation of conquest (131, 133, 134). The second center of commerce and industry in the Muslim world shifted to Cairo, Egypt, because of the decline of the Abbasids dynasty in the 10<sup>th</sup> century and the rise of

Fatimid Egypt. The third center of business and commerce that Stefan examined is pre-modern Egypt during the Middle Ages through the end of the 19<sup>th</sup> century. Again, Stefan highlights some of the main ideas and practices of trade and commerce in these periods and shows an important business context in the Muslim world.

Chapter 6 deals with economic reformers who sought independence from Western economic occupation from the 18<sup>th</sup> and 19<sup>th</sup> centuries. Stefan particularly examines the models of Muhammad Abduh (1849-1905), whose economic model and writings have influenced the younger generation of reformers and Islamists to change. Then, Stefan discusses the perspective of Sayyid Qutb (1906-1966), arguing that both modernism and Islamists elicited and produced "contemporary Islamic economics" (198). Stefan continues to argue in the latter part of this chapter that contemporary Islamic economics, as a product of modern and Islamist reformers, justifies the Muslim rhetoric for the supremacy of the Islamic economic system, the development of interest-free Islamic Banking System, and economic growth in the MMN.

Chapter 7 is a survey of various business-driven organizations started by Christian organizations and non-governmental organizations (NGOs). Stefan begins with a thesis that business has been an integral part of the early church reflected in the early disciples of Jesus (Zacchaeus, Nicodemus, Joseph of Arimathea, Luke, Priscilla and Aquilla, Lydia, etc.), as well as distinguished Europeans and British Christians. They used business and trade as an entry point to start missionary work in different nations. Stefan argues that Christian organizations that started a missionary work are classified as either mission-driven or business-driven; both groups possess elements of doing mission.

In Chapter 8 of the book, Stefan points out some critical points about the compatibility and contact points where Christians can begin contextualization. While Stefan admits that the task of contextualization is enormous because of the negative perceptions of Muslims toward Western capitalism and colonial domination because of the presumed political and territorial nature of Christianity, he then makes some suggestions and recommendations regarding the task of contextualization in bringing the good news to the Muslim World.

Strength: This book provides a road map and entry point on how Christian business people and missionaries can creatively enter into the Majority Muslim Nations' business world. Chapters 2-6 offer a wealth of information and knowledge about Islamic perspectives regarding business, trade, and commerce. These chapters discuss the Quranic view of business in depth, including laws that regulate business and trades, Muslim theology and thoughts about wealth and possessions, and the

economic minds of the Muslim world who shaped the present economic systems of MMN. This is the strength of the whole book.

Weakness: This book has failed to survey the economic models (e.g., Free Market Capitalism, Social Capitalism, Democratic Socialism, and Democratic Capitalism) before discussing the economic history, system, and development of MMNs. The term “Muslim Majority Nations” is too broad for this study. Since the author admitted that the research questions pose a "microeconomic standpoint" (12), he should have selected one particular Islamic country within MMNs, then chosen several communities to be the pilot project of this study. Stefan's description of various mission organizations using business as a strategy to reach out is a good example, but it would have been better to locate these Christian organizations within the Muslim world. While Stefan has devoted much of his energy to research and writing about the conceptual understanding of Islam about business, wealth, and possessions, he failed to find a pilot example of Christian organizations doing missions in MMN. I strongly feel that he should have interviewed some emerging business organizations in MMNs to add additional substance to his thesis. I observed that he rarely mentioned “Muslim” or “Islam” in chapter 7, and he was quite detached from his subject study in that chapter.

Reviewed by Joel Tejedro