

Islamic and Christian Ethics in Economy and Ecology

International Conference on Contemporary Islamic
Ethics: Key Issues, Concerns, Challenges

Yogyakarta/Indonesia, March 15, 2012

Prof. Dr. Christoph Stückelberger, University of Basel
Executive Director/ Founder of Globethics.net, Geneva
stueckelberger@globethics.net. www.globethics.net

Content

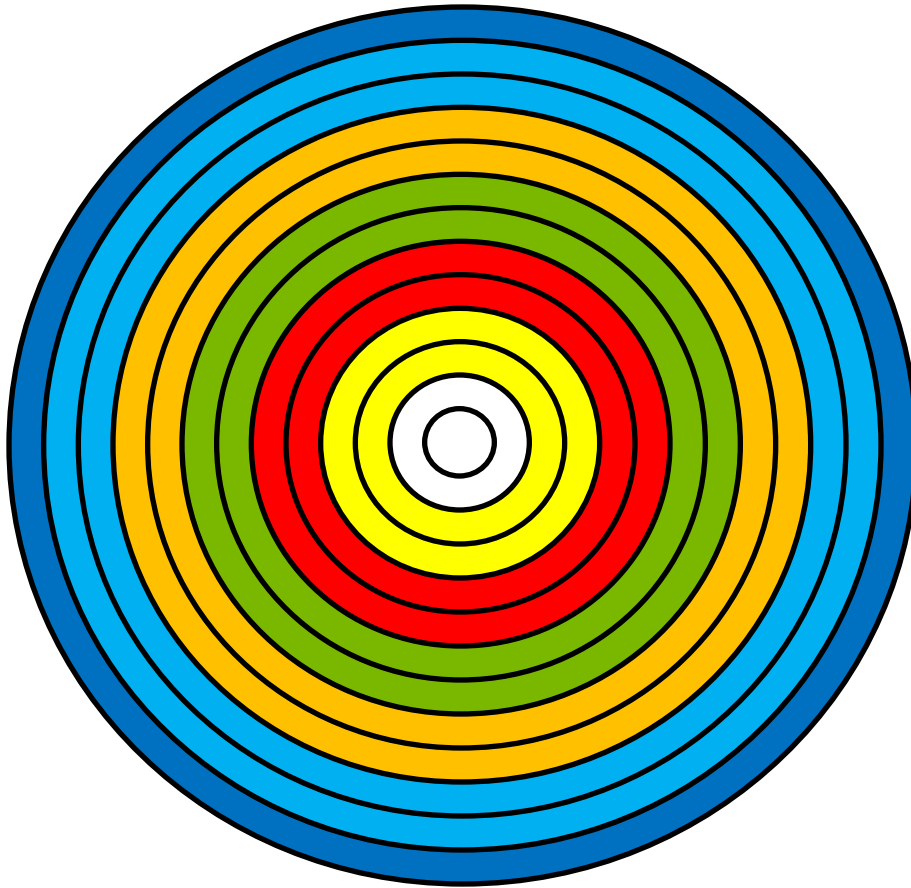
1. Fundamental Values in Islamic and Christian Ethics:
Seven common values
2. Faithful to the Scriptures: theological hermeneutics
Typology of five positions and challenges
3. Economic Ethics: example of finance ethics
4. Environmental Ethics: example of resource protection
5. Challenges in economic and environmental Islamic and
Christian ethics

1.1 Common Core Values

Fundamental Values in Islamic and Christian Ethics

- Trust in God and his word
- Compassion
- Caring (for human and non-human beings)
- Justice/Equality
- Peace
- Common Good/Community
- Freedom?

1.2 Common Good – which community?



White:

1 Myself

2 Inner Family: partner, children

Yellow

3 Broader Family: Clan

4 Professional Community: team

Red

5 Neighbourhood: village, quarter

6 Religious Community: parish/temple

Green

7 Peers: sport, ethnic, interest groups

8 Professional Community: company

Brown

9 Nation: state, peoples,

10 Regions: EU, Asean

Blue

11 All Religions: world spirituality

12 Humankind: all human beings

Dark Blue

13 Biosphere: all living beings


2.1 Typology: Theological Methodologies

In all Abrahamic religions (Judaism, Christianity, Islam), religious ethical positions depend on hermeneutics (methods of interpretation of the Holy Scriptures), :

1. Fundamentalist positions:
scripture: literal (selective) interpretation
2. Orthodox positions
scripture+tradition, laws of religious authorities
3. Reformist positions
scripture+contextualisation, inculturation
4. Liberal positions
scripture+autonomy, individual conscience
5. Mystical positions:
scripture+spiritual way towards unity with God

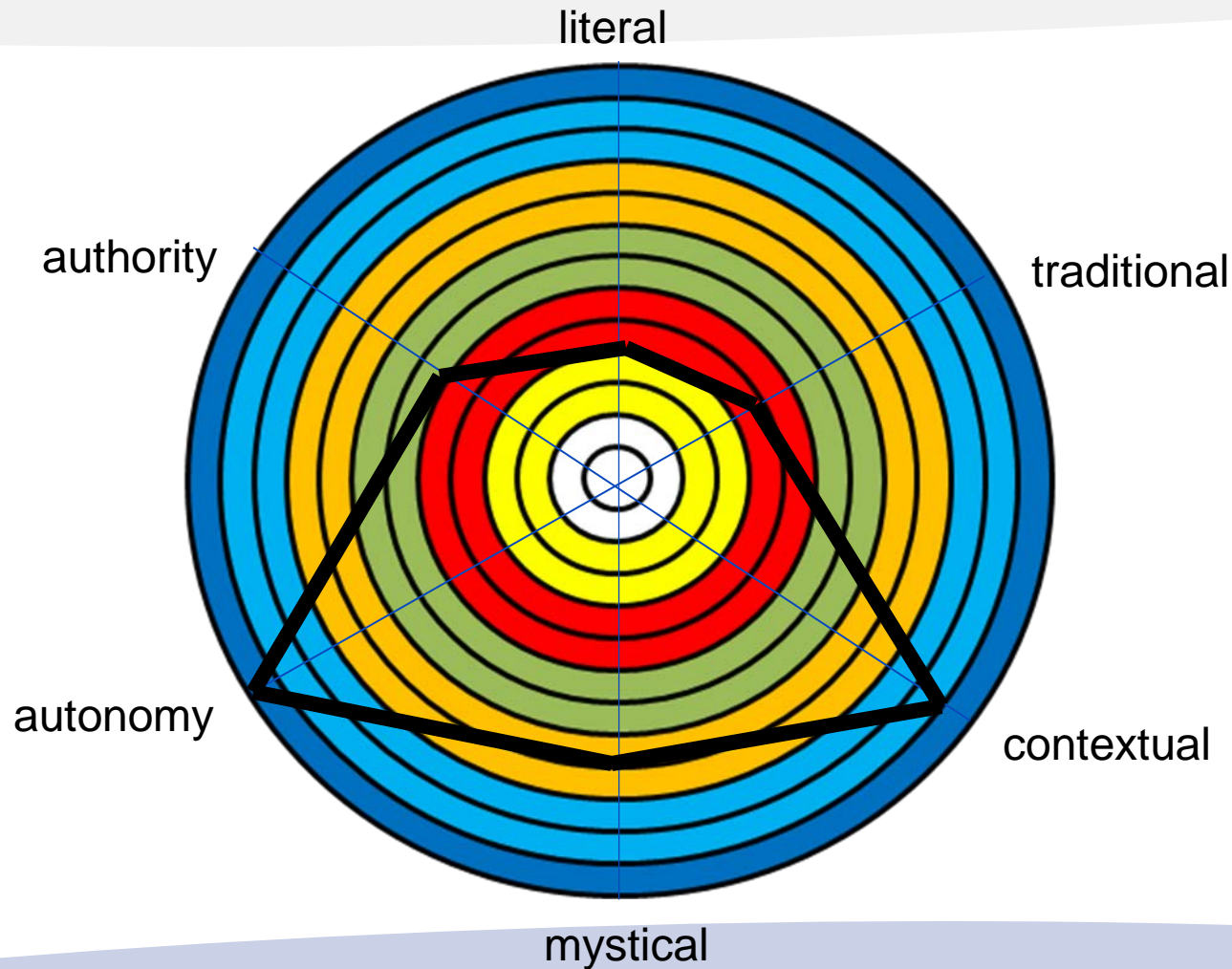
2.2 Typology: Freedom, Authority, power

Individual Conscience *versus* *Institutional Power*
God's Spirit for all *versus* *priesthood of a few*
Freedom *versus* *Authority*

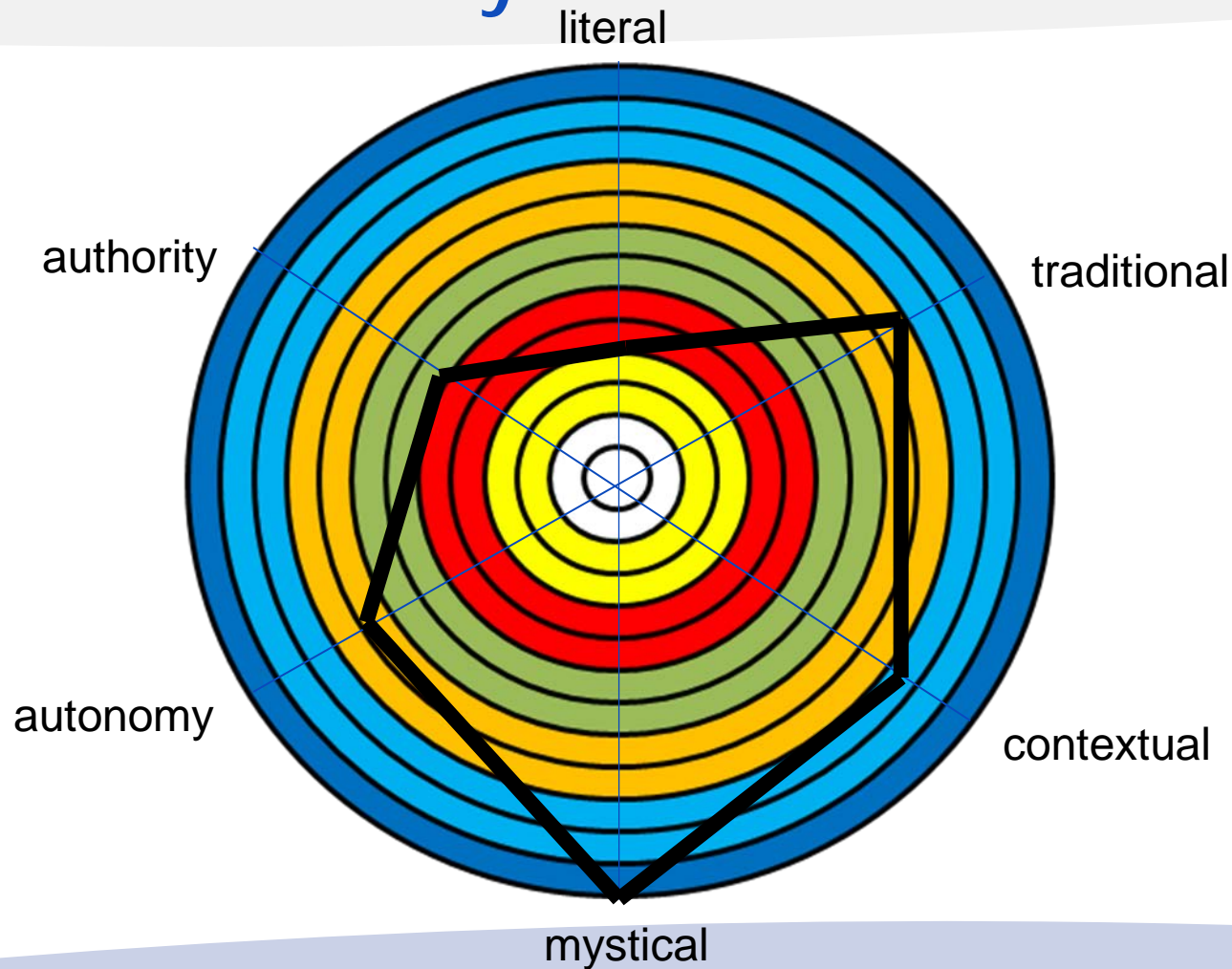


Liberal Reformist Fundamentalist
Mystical Orthodox

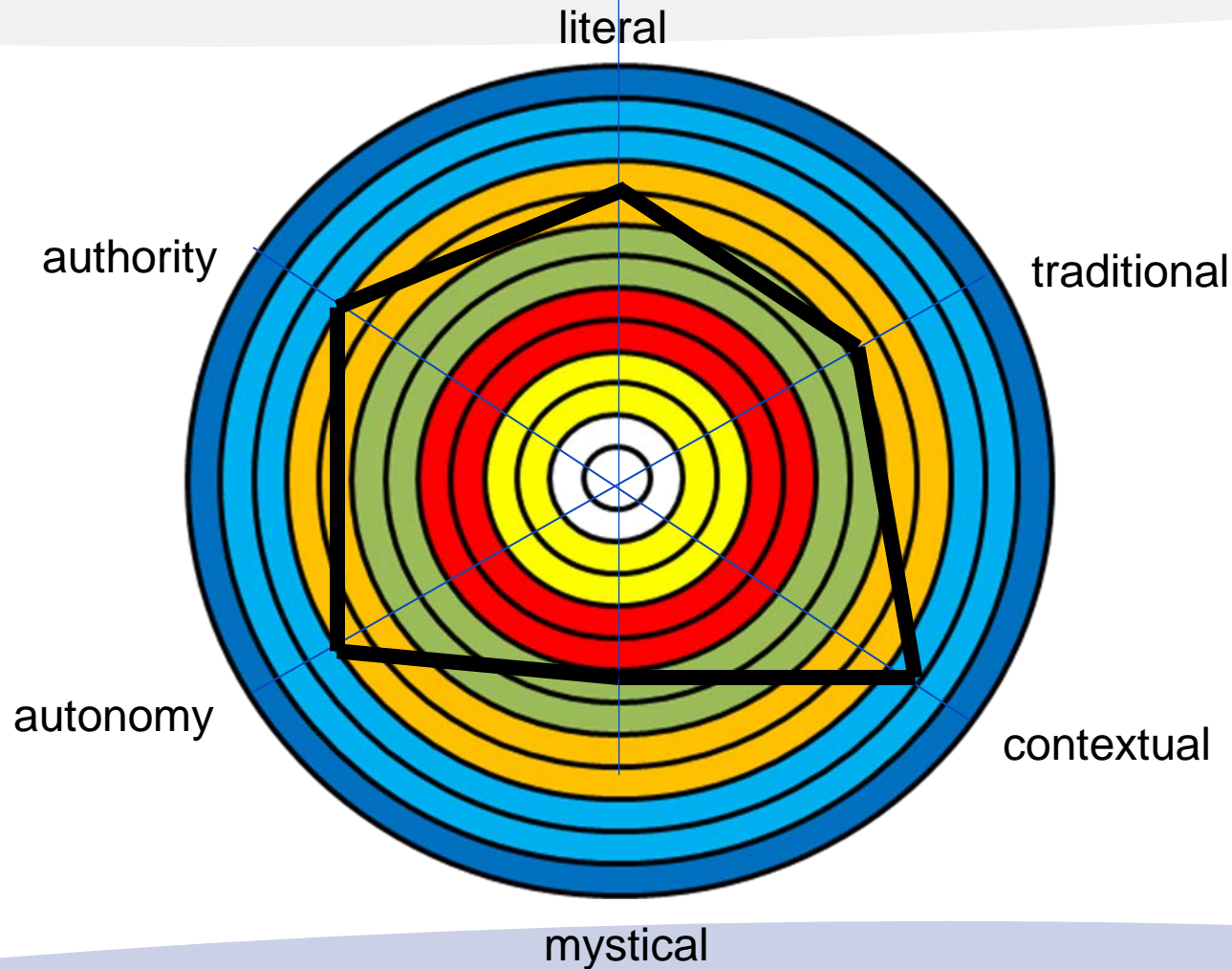
2.3a Profile of Liberal Positions



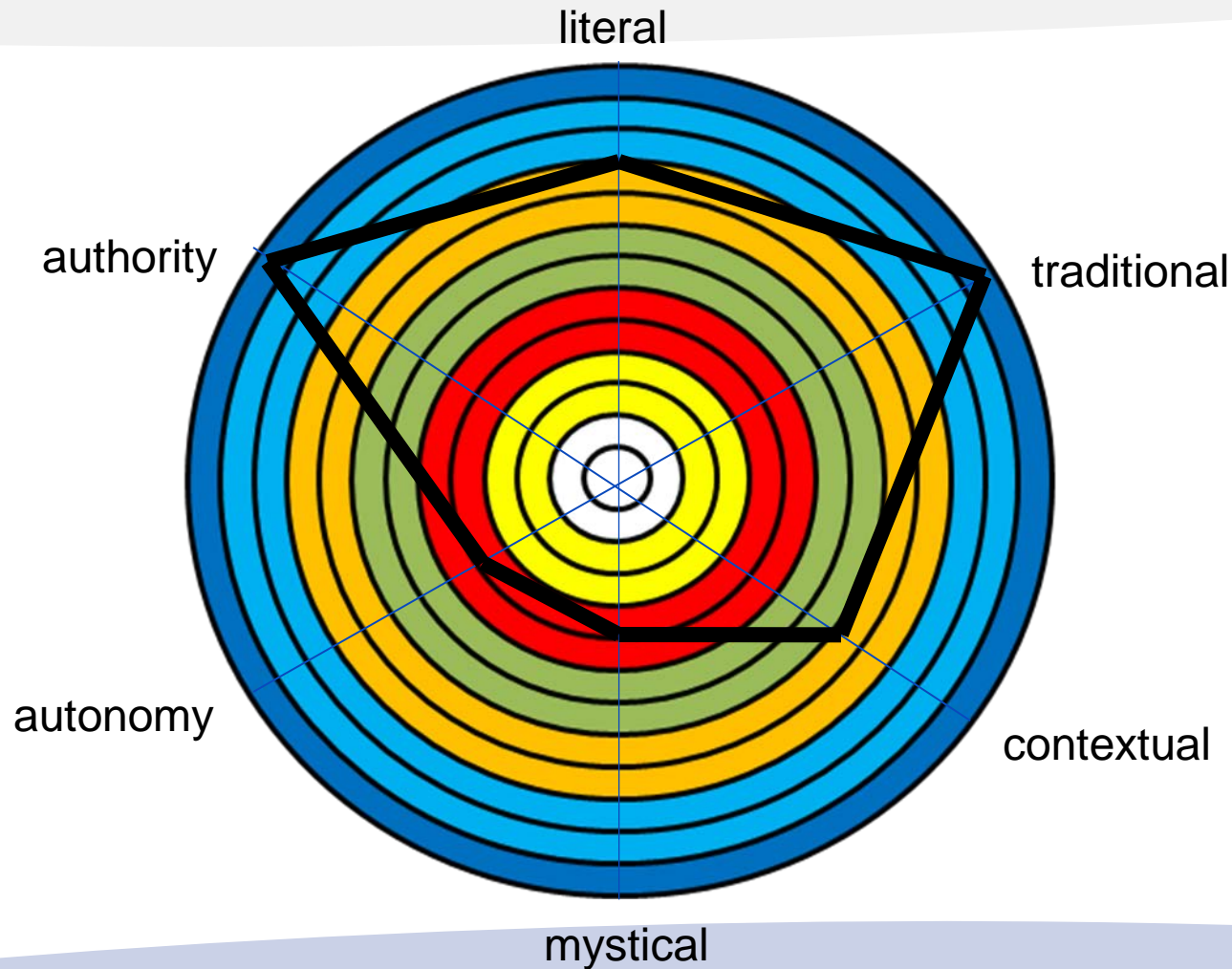
2.3b Profile of Mystical Positions



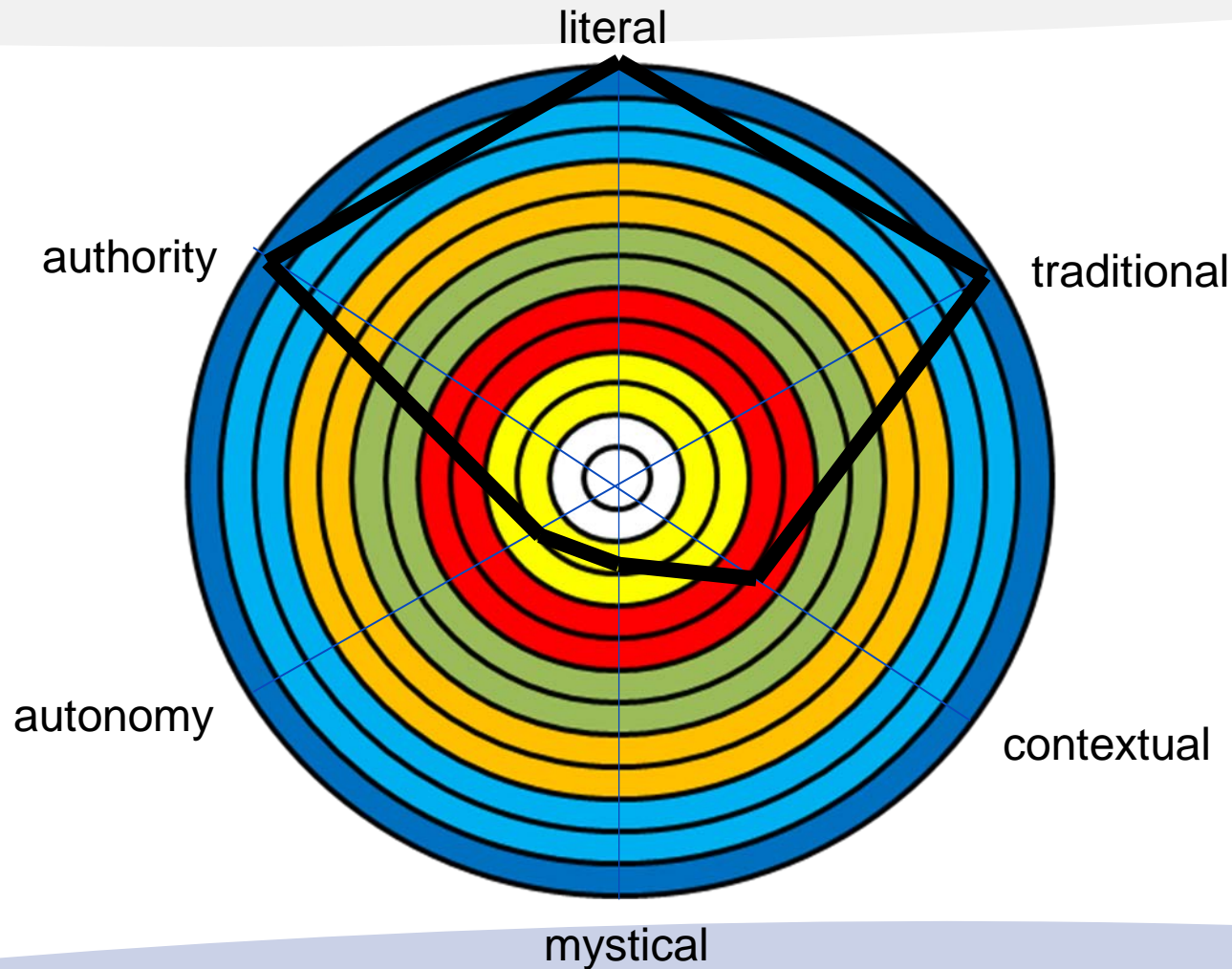
2.3c Profile of Reformist Positions



2.3d Profile of Orthodox Positions



2.3e Profile of Fundamentalist Positions



2.4 Hermeneutical Steps

1. Islamic and Christian Ethics need a twofold dialogue:
 - Intra-religious on the hermeneutics of Qu'ran and Bible
 - Inter-religious on common and differentiated positions
 2. The main challenges of understanding are within and between religions. Reformist Islamic positions are closer to reformist Christian positions than to fundamentalist Islamic positions etc. Islamic and Christian believers and theologians can and have to show that contextual hermeneutics are more faithful to God's will and love than fundamentalist positions.
 3. Methodist of sharing values include theological hermeneutics, but also deep listening, sharing experiences, common action.
- See "Globethics.net Principles on Sharing Values" www.globethics.net

3. Economic Ethics: e.g. Banking Ethics

- How can the core values be implemented in economic ethics?
- What does Care, compassion, justice, common good/community etc. mean e.g. for finance and banking ethics? Let us compare Islamic Finance (sharia banking) and Protestant ethics of interest rates as developed by the renowned Reformer John Calvin of Geneva (1509-64). He got to a positive attitude as to the charging of interests, but with manifold clear ethical restrictions.
- Calvin formulated key principles and rules as he lived at the very beginning of modern banking (first bank of the Fuggers was built only 20 years before Calvin was born). Modern (Christian) ethical investments have developed very detailed mechanisms. Islamic banking is very detailed in rules and mechanisms.
- Calvin: "The first restriction is that the poor should not be charged interest nor should anyone be under constraint who is afflicted by disaster or is in a situation of utter need through their poverty."

Islamic Banking Ethics	Protestant/Calvins Banking Ethics
Qu'ran Basis	Biblical Basis
<p>Yes to economy and trade, but based on fair exchange and relations.</p> <ul style="list-style-type: none"> - No interests (Riba) 2:275-280 - No unclear risks (Gharar) - No gambling (Maisir) <p>Reason for these restrictions: it desroys fair, honest human relations and community</p>	<ul style="list-style-type: none"> - Old Testament: prohibition of taking interests from poor or "brother" (Ex. 22:25; Deut. 23:20f) - 8th commandment "Do not steal" (Ex. 20:15) - Golden Rule "Do for others what you want them to do for you!" (Mt. 7:12) and love your neighbor
Hermeneutics: Core Values	Hermeneutics: Core Values
<p>Social justice, relations/ community, caring for the poor, sharing, property rights respected, balancing material and spiritual needs.</p>	<p>Social justice, relations/ community, caring for the poor, sharing, property respected, all actions for God's glory, material goods only for decent life.</p>

Islamic Banking Ethics	Protestant/Calvins Banking Ethics
Principle: to get a return on lent capital is fair business. Sharing profit and losses in commercial transactions.	Principle: to get a return on lent capital is fair business. Interests allowed between equal partners in commercial transactions.
Sharia Banking Rules	7 Practical Rules («Restrictions»)
No interests (riba), but share in profit and losses instead. No profit from indebtedness of the other.	1 Poor people should not be charged interest, they should be granted interest-free loans instead. No repayment of loan when in misery
Zakat, donation (3:130): wealth tax paid on non-working capital, savings, all types of wealth. One of five pillars.	2 Money may be invested with profit, but money should also be given away as a donation.
Creditor has right to a return, but this has to correspond to risk and effort	3 The golden rule of mutuality must be observed.

Islamic Banking Ethics	Protestant/Calvins Banking Ethics
Sharia Banking Rules	7 Practical Rules («Restrictions»)
Profit and loss should be shared on basis of results, not as a fixed interest	4 The debtor should profit at least as much as the creditor (reciprocity).
Islamic Banking has to be based on Qu'ran and Sharia	5 Not the market, but the Bible is the benchmark of justice.
Islamic banking has to look at the benefit for society	6 The lending business should serve the common good.
Zakat Funds as a mandatory tax for Islamic Banks help poverty alleviation. Not a state tax.	7 A limitation of profit may be necessary (for instance by a state tax on capital gains).

Islamic Banking Ethics	Protestant/Calvins Banking Ethics
Islamic Banking Products	(Calvin's) Christian Banking Products
Qard-al-Hasan: loan without interest, if needed, repaid on maturity or when needed by lender	Loans to the poor (microcredits) without interests
No interests at all	Limitation of interests rates against usury (Calvin: limitation to 5%)
?	Calvin: only investment credits, no consumer credits
Sadaquah (charity): voluntary giving	Continuous donations to the poor
Zakat Funds (mandatory tax) for poverty alleviation	Tax on capital gain and banking transactions if needed to reduce the gap between rich and poor

Islamic Banking Ethics	Protestant/Calvins Banking Ethics
Islamic Banking Products	(Calvins') Christian Banking Products
No speculation and gambling, but investments in real economy	No speculation and gambling, but investment in real economy
Profit from indeptedness is unethical	Debt forgiveness in case of misery or unforeseen disasters (restriction one)
Sharia Boards as ethical Boards to advice, control, decide and innovate on products and investments	New, since 19th century (e.g. Raiffeisen Bank): Ethics committes, ethical investment funds and standards
Islamic Rating: Islamic International Rating Agency IIRA	Ethical Rating (influenced by Christians): Socially responsible Investment standards SRI, Principles of Responsible Investments PRI

4. Environmental Ethics: Stewardship

Islamic Environmental Ethics	Christian Environmental Ethics
Stewardship/Halifa: Human beings are stewards on God's earth (Qu'ran 2:28-37)	Stewardship/oikonomos: Human beings are stewards on God's earth. Oikonomos = the good housekeeper and steward, (Luke 12:42-48 the good+bad manager)
Allah is creator , human and non-human beings are together his creatures (86:4)	God is creator , human and non-human beings are together his creatures
See the Halifa concept above	Not proprietor, but guest: «We all are God's guest on earth» (e.g. Psalms)
Signs of Allah's merci: each creature is a sign of God's merci (3:190; 41:53)	Liberation/Reconciliation: All creation is part of the liberation, healing and reconciliation process with God (Rm 8)
Concrete rules: e.g. Halal Food, respecting rites and dignity of animals; carefull use of water (Concrete environmental rules: no destruction of trees/food sources in war, carefull use of limited resources.

5 Common Ethical Challenges

Economic Ethics

- A renewed economic system, based on work ethics and performance and excluding exploitation, gambling, unbearable risks;
- A new lead currency replacing the USD: a basket of currencies?
- Overcome corruption (KKN), also in religious institutions

Environmental Ethics

- In Islam develop deeper environmental ethics, e.g. Climate ethics, carbon tax, green economy, beyond Halal food and legalistic forms
- In Christianity and Islam develop and implement deeper eco-spirituality to increase resistance against environmental destruction

Ethical Command: Have much more Muslim-Christian common statements and actions on economic and environmental issues since the key values and virtues in these issues are very similar.

Tarima Kasih
asante sana धन्यवाद (Danyavad)
thank you
merci gracias
danke grazie



Islamic Ethics (CD)

Overview

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Interpreting Low Normative Bone Mineral Density among Saudi Arabian Women	2010-12-12	
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Title: ISLAM AND ECONOMIC JUSTICE

Author: Engineer, Asghar Ali

Subjects: Political ethics, Economic ethics, Religious ethics

Keywords: Economy, Islamic Ethics, Justice

Language: eng

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Document type: unpublished/pre-print document

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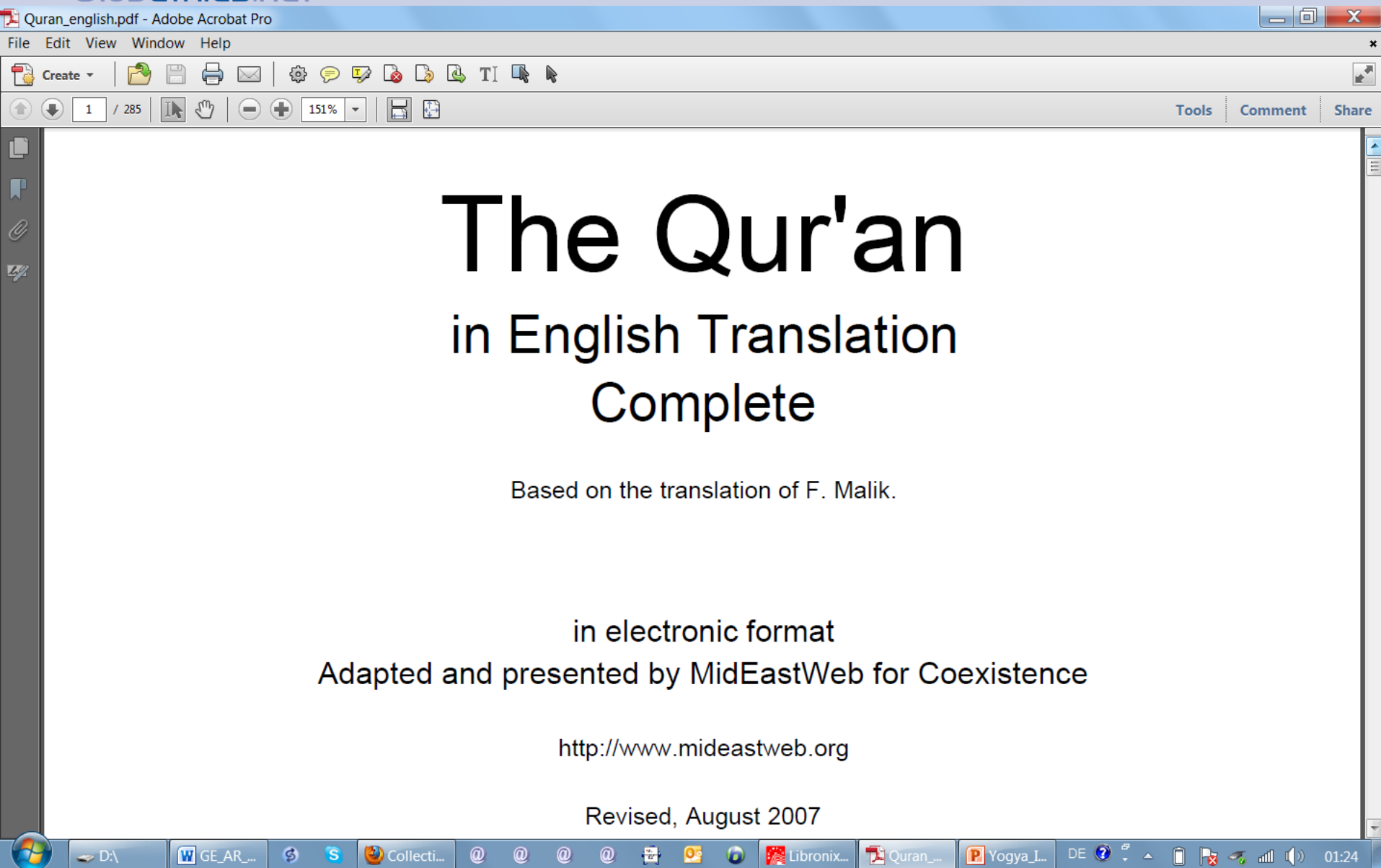
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Links:

Abstract: "Justice is one of the central values of Islam and any economic system which is not based on justice cannot be acceptable to Islam" (p.1).

Abstracted by: Engineer, Asghar Ali



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Science in Islam.(The End Matters) (Reprint)	20091222	

Title:	Islam & Science
Author:	Center for Islam & Science
Subjects:	Religious ethics, Methods of ethics, Comparative religions ethics, Theological ethics, Philosophical ethics
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	-	Mas	mentarikbm@gmail.com	Indonesia
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najamuddin jaja -

Job Title
lecturer

Country
Indonesia

Email Address
naja_uk@yahoo.co.id

Birthday
3/13/74

Gender
Male

About me

I'm a lecturer/researcher in Khairun University.

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Spirituality and ethics
Methods of ethics
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Ethics of global commons

Fields of Expertise (Business Ethics)

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Subjects of Interest (Theology)

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