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Islam and Social Welfare: Toward A Conceptual Understanding

by

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Abstract

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Doctor of Philosophy in Social Welfare

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This was an exploratory study intended to gather information on social welfare needs among Muslim-Americans, as well as initial information on the operations and practices of Islamic organizations and mosques offering social services. The study illustrates the conceptualization of social welfare in Muslim communities. It also shows some of the ways the community was affected post-September 11th; and the significance of religion for Muslim-Americans and Islamic organizations and mosques. The study used a descriptive design. The sample included ten interviews with directors of Islamic organizations and mosques, and one-hundred twenty-eight surveys with Muslim-American students. Three major questions explored in the study were: (1) What constitutes social welfare in the Muslim community? (2) What are the affects of post-9/11? And (3) How significant is religion in Muslim communities? The overall notion of social welfare within Muslim communities resembles the U.S.'s 19th-century doctrine of

charity, or charity associated with traditional religion. The study describes the kinds/types of programs offered by Islamic charitable organizations and mosques (e.g., cash assistance, food pantries, legal assistance, daycare, job training, and medical services). In the context of post-9/11 initiatives, while some directors of Islamic organizations and mosques stated that they experienced discrimination (e.g., hate mail, obscene telephone calls and voicemail messages, etc.), most also indicated that they received “a lot” of support from their local communities. Survey respondents stated that they had become more ‘religious’ since 9/11. Respondents reported that religion exerts great influence in their lives, often turning to God and prayer when facing difficulties. Data collected showed that it also exerted significant influence on agency services that, first and foremost, offered visitors a place of worship in addition to other social services.

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CHAPTER I

Introduction and Literature Review

Although 17th-century Christians were fleeing Europe for the *New World* as a result of religious and political persecution, they were not doing away with their religiosity (Barkowski & Regis, 2003). Those arriving in North American colonies knew they had a religious obligation of caring for the disabled, blind, old, widowed, orphaned, and jobless, for it was written in the *Holy Bible* (Leiby, 1978). Thus, while the ideological tenets of social welfare in the U.S. are rooted in England's 1601 *Elizabethan Poor Laws*, social welfare itself developed within a religious framework. To the moral teachings and notions of justice ascribed in the *Old Testament*, the early Christians added the theological virtues of hope, faith, and charity, placing supreme importance on charitable giving (Poppo & Leighninger, 2005). Furthermore, "...charity was not only viewed as a theological virtue but also as a practical necessity to maintain the organic unity of the church and community" (p. 194).

Along similar lines, all Muslims carry the responsibility of providing alms to the most unfortunate in society such as orphans, widows, and the poor - arguably making *zakat*, or almsgiving, one of the most significant tenets of Islam (Ali, 1997). While *zakat* continues to be a payment of moral character ascribed in the *Holy Qur'an*, it has, and continues, to serve economic and social functions. For example, the *Prophet Muhammad* [peace be upon him (PBUH)] viewed it as a mechanism that ensured external expansion and internal cohesion of the *umma*, or community of believers. Ultimately, it is important to recognize that the practice of *zakat* is borne of the interplay of cultural, ethnic, and

geographic variations among the 1.2+ billion Muslims throughout the world.

Furthermore, as detailed later, its practice in Islamic countries differs from non-Islamic ones, in particular because in Islam, the separation of religious doctrine and political law ceases to exist (Nasr, 2003).

In the U.S., even under the constitutional mandates of non-establishment, or separation of church and state (Bader, 2003), religion continues to have a significant impact on politics, making the need to explore it imperative. Assessing religion's significance in historical context clarifies reasons for its current revivalism in the public arena, sheds light on the current U.S.-Islamic conflict, and provides the contextual backdrop for the present study. Thus, while some (e.g., Fox, 2004) believe that the battle for God and the need for doctrinal superiority takes precedence, others (e.g., Fawaz, 2003) posit that U.S.-Islamic conflicts are rooted in political and economic interests.

On *September 11, 2001* the terrorists not only hijacked planes full of innocent people, they hijacked Islam as well. This of course was not the first time the U.S. was confronted with fanatical Islam. It was the events of the 1970s such as the Arab oil embargo and Iranian hostage crisis, for example, that would overshadow the U.S.'s current debates about politicized Islam (Chomsky, 2001). Crusades and jihads have been a part of Christianity and Islam's histories for many centuries (Ali, 2002; Saunders, 1962; Runciman, 1954). The French scholar *Maxine Rodinson* (1987) said that "Western Christendom perceived the Muslim world as a menace long before it began to be seen as

a real problem” (p. 3). According to the late British scholar *Albert Hourani* (1991), one of the widely-held sentiments among Christians was that “Islam is a false religion, Allah is not God, Muhammad is not a prophet; Islam was invented by men whose motives and characters were to be deplored and propagated by the sword” (p. 10).

While bloody encounters have left a bitter legacy, they were countered with periods of Christian-Muslim cooperation such as in the 12th-century when the Islamic leader, *Saladin*, ordered the return of a young Christian girl who was taken from her mother by Muslim soldiers during a crusading raid. In fact, *Saladin*, or more commonly *Salah ad-Din* (the Righteousness of the Faith), was revered not only among followers of Islam, but among Christians as well (Armstrong, 2001a). Unlike Europe, the U.S. did not engage in any prolonged warfare with Muslim states (Armstrong, 2001a). In fact, in the first part of the 20th-century, the U.S. established cordial relations with Muslims and Arabs such as those in Egypt and Saudi Arabia, viewing America as a progressive island (Fawaz, 2003 & Rodinson, 1987). However, by the latter half of the 20th-century, the tide began to change to one of skepticism (Esposito, 1992; Halliday, 1985), as described in the following section.

What follows sheds light on religion as a contested force in history, and provides the foundation on which current debates rest. However, it is important to recognize that a universally-accepted historical account does not exist, for there are multiple perspectives on the past. Historical events, especially those from centuries ago, have often been documented by witnesses, and translated into many languages in an effort to reach a

wider audience. For such reasons, the present study relies on sources that provide balanced and comprehensive accounts. For example, a good portion of information on the Crusades comes from Karen Armstrong's writings, (the eminent) religious scholar who attempts to provide *triple vision* considering the "Jewish case alongside the Christian and Muslim" (2001b; p. xv).

The following section commences with a historical explication of Christian and Islamic relations focusing on significant Crusades and their consequences, Islamic-Christian alliances, and the effects of religion on economics. This sets the stage for delineation of Islam including sectarian identification (e.g, Sunni, Shi'ite) within the community (umma), and the *Five Pillars*, which comprise its entire ritual structure. A snapshot of Christianity in the U.S. follows, highlighting differences between Protestants and Catholics in the context of religious charity from early English roots (1640s) to the birth of the Welfare State (1930s). This discussion illuminates the entwined history of social welfare and religion in the U.S. The lens is thereafter narrowed exploring U.S.-Islamic relations from the 1970s onward focusing specifically on Iran, the oil embargo, and the rise of the *Evangelical Right*. This sets the stage for an examination of the present struggle for God, church-state debates, faith-based charity, Islamic charities, and general attitudinal trends toward Islam and Muslims in the West, as well as attitudes of Muslims Americans.

Literature Review

From the outset, some concepts necessitate clarification. The first is *social welfare* in the U.S. which, according to the *Social Work Dictionary* (Barker, 2005)

refers to a "...nation's system of programs, benefits, and services that help people meet social, economic, educational, and health needs that are fundamental to the maintenance of society" (p. 408). Social welfare entails voluntary and/or involuntary involvement of individuals, groups, institutions, and governments in the lives of people who lack basic needs (i.e., food, clothes, shelter, employment, health treatment, resources, and other benefits, in-kind or cash), in an effort to ameliorate conditions, and assist in sustaining an adequate standard of living (Gilbert & Terrell, 2005). This framework highlights the intersection of social, political, and economic forces, and is broad enough to serve as a guide to understanding the concept of social welfare in Islamic communities.

The second is *religion*, which is defined in *Webster's* (1993) as "the service and worship of God or the supernatural; commitment or devotion to religious faith or observance" (p. 995). *Emile Durkheim* (1912) conceptualized it in terms of its social functions, as a sacred-laden system of rituals and beliefs that bind people together. The theologian *Paul Tillich* (1959) saw religion as a vehicle that "opens up the depth of man's spiritual life" (p. 9). *Sigmund Freud* (1927) thought of it as nothing more than an "illusion" while *William James* (1902/1984) recognized that there were both "healthy" and "sick-souled" varieties of religion. Thus, very simply, religion is concerned with all that is associated with God, the spiritual or supernatural, consisting of a codified set of beliefs and values that directs the acts of the faithful, or one's response to the virtuous and ideological demands of faith.

The third term is *jihad*, which literally means "struggle," "effort" or "exertion" as in the effort to follow the path of God (Nasr, 2003; Armstrong, 2002; Said, 1997;

Schimmel, 1992). The fourth term is *crusade* (from the French *croix*, or cross), which did not come to describe the Christian holy wars until a few years after the commencement of the *First Crusade* (circa 1099). Unfortunately, the plethora of meanings given to terms like jihad and crusade are suggestive of the “tortured relationships between Christians, Muslims and Jews” (Heston, 2003; p. 126). And while Crusaders usually referred to themselves as pilgrims, from the outset, they were associated with the cross (from the Arabic *al-Salibiyyah*), sewing them on their clothes as a form of tangible obeisance to Christ (Rauf, 2005 & Armstrong, 2001b).

The fifth and final term is *fundamentalism*, which the American Protestants were first to use in the early part of the 20th century (Armstrong, 2001a; Leiby, 1978). Some Protestants identified as fundamentalists in order to distinguish themselves from “liberal” Christians who were thought to be distorting Christianity. Fundamentalists wanted to return to the fundamental roots of Christian doctrine such as the literal interpretation of Scripture. Since then, the term has been applied negatively in reference to revivals within other world faiths (e.g., Islam) (Said, 2001). For example, Marty and Appleby’s (1992) six-volume *Fundamentalist Project* identifies a certain pattern followed by fundamentalisms: they represent embattled forms of spirituality amidst perceived crises; they are entangled in conflict with secularists; and these conflicts are not viewed as political struggles, but celestial wars between good and evil forces.

Religion has been, and is, a topic of vigorous debate (Denton, 2005), not only in the context of Islam and social welfare, but globally, and more specifically in the U.S., where its role continues to become more public and more politicized.

Christian Crusades & Islamic Jihads

From about the 11th through 13th-centuries, a series of *Crusades* were launched in Europe, which were not only sanctioned by the Papacy, but later on, directed toward other Europeans (e.g., the Fourth Crusade) (Armstrong, 2001a & 1993). Stories reaching the West about the inhumane treatment of Christians by Muslims played a vital role in bringing about these holy wars. For example, attitudes toward Muslims began to turn in 1099, when the Fatimid Caliph of Cairo, *al-Hakim bi-Amr Allah*, ordered the destruction of the *Church of the Holy Sepulchre* in Jerusalem (Hourani, 1991). And while the First Crusade occurred in 1095 with the blessings of *Pope Urban II*, the one blessed by *Pope Alexander II* in 1063 would set the papal standard for ones to come (*vexillum sancti Petri*) (Armstrong, 1993). In his three-volume *History of the Crusades*, Runciman's (1954) general assessment is that the Crusades were a failure for Europe in regaining the *Holy Land*, which not only led to the destruction of the Eastern Church, but encouraged the expansion of Islam by motivating the faithful. Most acknowledge that, in addition to smaller, unnumbered ones, about nine crusades took place between the 11th to 13th centuries (Armstrong, 2001a & Hourani, 1991), four of which were particularly significant.

It is safe to say that what may have been taught in Sunday school in regards to the crusading traditions differs markedly from Islamic interpretations. Despite the fact that they share many of the same Judeo-Christian and Greco-Roman heritage, conflict between Islam and Christianity is thought to derive mainly from the fact that both claim a universal message and mission in the name of God (Rodinson, 1987). Thus, separated by

conflict and held together by common religious and material ties, they appear to present an increasing challenge to one another (Fawaz, 2003 & Hourani, 1991).

Significant Crusades & Consequences

The intent of the First Crusade (1095 A.D.) was to recapture Jerusalem, the sacred city and Christian Holy Land from Muslims. By 1099 A.D., the Kingdom of Jerusalem was captured, which amounted to gains that lasted less than 200 years, but set the precedence for an expansion of Western power. While the First Crusade increased hostility toward Muslims and Jews, the Second Crusade (1145 A.D.) helped it reach new heights (Armstrong, 2001a & 2001b). This crusade was launched in response to the loss of the *County of Edessa* to Muslims, which was significant because it was a Crusader state founded during the First Crusade. The Crusaders failed to capture *Anatolia*, leading to a great victory for Muslims. This would eventually lead to Jerusalem's fall leading to the next crusade (Runciman, 1954).

The Third Crusade (1187 A.D.), or "King's Crusade," was a great victory for Muslims, and exemplified the tolerance of Muslims toward Christians and Jews who were permitted to live in Jerusalem. *Salah ad-Din Yusuf ibn Ayyub*, or Saladin, was the 12th- century Kurdish Muslim warrior who founded the *Ayyubid Dynasty* of Egypt and Syria, and is also renowned in both the Muslim and Christian worlds not only for his leadership, but for his merciful nature, specifically in the struggle against Crusaders (Maalouf, 1984 & Saunders, 1962).

The Fourth Crusade (1202 A.D.) was an attack directed at Muslim Cairo, which ultimately resulted in the sack of Christian Byzantium, specifically the city of

Constantinople. This was to be identified as one of the most disgraceful attacks on a city, prompting an apology by *Pope John Paul II* (800 years later) to the Greek Orthodox Church in the summer of 2001 (Ali, 2002). The Fourth Crusade was the last of the major Crusades, and the last to be issued by the Papacy (Armstrong, 2001a).

Conflict might have been one of the defining features of Islamic-Christian relations during the Crusades, however, it is important to recognize that collaboration also took place. For example, the *Abbasid Dynasty* – whose rule ended in 1258 A.D. – sought assistance from Charlemagne to attack Muslim Spain, specifically Cordoba, a rival Islamic Empire. Likewise, Eastern and Latin Christians sought assistance from Islamic rulers, and such rulers had no problem uniting with their Christian and Jewish brethren when it came to staving off rivals (Runicman, 1954; Maalouf, 1984; Armstrong, 2001a). Finally, in Al-Andalus, integration and inter-marriage of Latin Christians, Jews and Muslims have been documented (Saunders, 1962), illustrating how religious cleavages could often be mended in the context of social relationships.

While the information provided above cannot serve as a substitute for rich, comprehensive texts on the Crusades, it provides a glimpse into the historical battles waged in the name of God. Some (e.g., Heston, 2003) claim that the Crusades resonate more painfully with Muslims than with Jews and Christians. One reason given is that while Muslims and Jews endured brutalities, for the latter the Crusades may not rank as high due to many subsequent persecutions (e.g., Holocaust). As for Christians, one reason why it may not loom as large is that the cost of failed expansions did not detour Europe's "war of economic dominance in the subsequent centuries" (p. 120). Is it possible that the

unfavorable memories of the Crusades for Muslims also stems from the dismissal of their “Golden Age” (700-1200 A.D.) as the dark ages? It is to this topic that we turn our attention to next.

Islam in the Dark Ages of Europe

The *Dark Ages* characterizes the early Middle-Ages (477- 1250 A.D.) in European history implicating a time of regression and barbarism, and coinciding with the apex of Islam. The contributions of archival scholarship from the Islamic world in the fields of medicine, mathematics, and science were critical for modern sciences (Azmi, 2002). For example, *Caliph Ummar’s* reign (634-644 A.D.) marked the use of wind as a source of power, with the development of mill stones. In 706 A.D., Muslims built the first hospital in Damascus, which served as a model for ones to come. In 751 A.D., Muslims transported paper from China, turning an art form into a major industry, with paper mills spreading across the Muslim World paving the way for the printing revolution. In 780 A.D., the astronomer and geographer *Al-Khawarizmi* founded the basic branches of mathematics (e.g., algebra, quadratic equation, algorithms). And, among others, in 1332 A.D. the eminent scholar *Ibn-Khaldun*, would begin setting the foundations for modern social sciences (e.g., economics, history, social, political) (Nasr, 2003; Al-Hourani, 1991 & Maalouf, 1984).

In the context of economy, some of the earliest Islamic works include: *Abu Yusuf’s* (d. 789 A.D.) *Kitab al-Kharaj* (“Taxation on Islam,” translated by Shemesh, 1967); Khaldun’s (1377) *Muqaddimah* (translated by Rosenthal, 1967); and *The Mohammedan Theories of Finance* by *Aghnides* (1969), to name a few. Economic

practices within Islam have a long, documentary history that some have unfortunately ignored. For example, the renowned economist *Joseph Schumpeter's* (1961) great gap thesis implies that the Dark Ages were a universal phenomenon. Additionally, he holds that economic analysis commences with the Greeks, with a “gap” of over 500 years until the time of *St. Thomas Aquinas* (1225-1274 A.D.). However, the Islamic Empires coming into power from the 7th century onward were not insignificant, the *Saffavid* and *Ottoman* empires, for example, were large, with established fiscal operations and huge budgets (Azmi, 2002 & Khaldun, 1377).

The intent of illuminating some of the economic, scientific, and cultural facets of Islam is to show that ideas and practices are often recycled, and that perhaps the West was better able to capitalize on, and advance them, bringing about eras known as the *Renaissance* (16th), the *Industrial Revolution* (18th-19th) and *Modernity/Postmodernity* (20th). In addition, it brings up the debate about the effects of religion on economics.

With regard to the economic differential between Muslims and Christians from 1600 onward, some (e.g., Abu-Lughod, 1989) argue that it was a mixture of complex demographic and geopolitical influences (e.g., plagues), thus, largely a matter of “luck.” Some (e.g., Heston, 2003) attribute it to the demise of leadership in the Muslim world. For example, while the Safavid, Ottoman, and Mughal Empires surpassed Europe economically, these three empires identified along sectarian lines, making cooperation between them as difficult as “between Catholics and Protestants in Europe in the 16th century” (p. 133). Whatever the reasons, social scientists were not apprehensive in

assigning religion a role of either a stimulant or retardant in economic growth (detailed later).

Equipped with this brief overview of Islamic-Christian relations, we can move toward a view of it on a national level in the context of U.S.-Islamic relations. However, before this can take place, a formal introduction to Islam is necessary followed by a summary of Christianity in the West.

Islam

Islam, like Christianity and Judaism, originates out of the Abrahamic world. Islam, which means “surrender,” is the third and final revelation of God - solidifying its position as one of the three major branches of the monotheistic order, hence the reason why Muslims, Christians and Jews are collectively referred to as the “People of the Book” (*ahl al-kitab*) (Nasr, 2003; Armstrong, 2000; Ali, 1997; Shakir, 1990). Islam is considered the last major religion of the world. God’s message, revealed to the final prophet, *Muhammad*, is believed to be the last attestation of God’s word until the end of human history - when humanity will witness the apocalyptic events detailed in the final chapters of the Qur’an.

Prophet Muhammad (PBUH) is characterized as a selfless genius interested in assisting the less fortunate. Islamic tradition holds that he was worthy of receiving the divine message of God (*Allah*) because he was a pristine soul (Nasr, 2003). Having lost his parents at a young age, he was brought up by his grandfather (*Abd al-Muttalib*) and uncle (*Abu Talib*). He gained respect among the Arab people for his trustworthiness and became known as *al-Amin*, or “the Trusted One.” At the age of 25, he married *Khadijah*,

a wealthy businesswoman 15 years his senior who trusted him to carry her caravans through the Syrian deserts. They had several children, and Bibi Khadijah provided great support and comfort to the Prophet. At the age of 40, Muhammad received God's divine message, changing his mortal existence forever.

Islam's intended message is the acceptance of, and submission (*taslim*) to One God with Prophet Muhammad (PBUH) as his messenger. Therefore, Islam means "submission to the will of one God." The Qur'an teaches unity, peace, social justice, equality, humility, and faith in the One God, and was initially an aural revelation to Prophet Muhammad (PBUH) before it was to become the sacred book. The advent of the Islamic era (and calendar) commenced in the 7th century (circa 622) with the Prophet's emigration (*hijra*) from the city of *Makkah* to *Madinah* (Armstrong 2000 & 1993).

Makkah had transformed from a nomadic patch land to the most successful city of commerce and trade in Arabia in a relatively short span of time. With the *Quraysh* tribe rich beyond comprehension, Muhammad spoke against the replacement of tribal values with capitalistic ideals, anxiously contemplating what was to become of the "misguided" people of Makkah. The Quraysh tribe appeared to be moving away from collectivist values, mistakenly interpreting their wealth as a sign of savior from destitution. Understanding that political solutions would have to be of a religious nature, Muhammad was disturbed by the idea that without a shift in moral direction, the self-sufficient (*istaqa*) Quraysh tribe's disintegration was imminent (Nasr, 2003).

In an effort to imbue a sense of communal spirit, the Arabs evolved a monotheistic ideology known as "murawah," which signified, "...courage in battle,

patience and endurance in suffering, and absolute dedication to the tribe” (Armstrong, 1993; p. 133). In addition, it promoted egalitarianism and indifference to material wealth. However, with the advent of capitalism in the Arabian steppes, such virtues were disregarded manifesting as internal strife among the various tribes. This internal strife eventually led to the division of the Arab tribes, and foreshadowed the persecution of the Prophet Muhammad (PBUH) and his followers.

In 610 A.D., as Muhammad sat in quiet contemplation in a cave at *al-Hira*, outside Makkah, the Archangel Gabriel appeared delivering the initial verses of the revelation, which would continue for the next 23 years. Shortly before his death (632 A.D.) the revelations were complete, and Prophet Muhammad (PBUH) would be celebrated and cherished as the one who united nearly all the Arab tribes into a new community of believers that, within 100 years, would develop into a great empire – stretching from the Himalayas to the Pyrenees. However, unlike Isaiah, Jeremiah, and Ezekiel, Prophet Muhammad (PBUH) did not have the established tradition to support his revelations from God, and in the course of fulfilling his service as messenger, he would endure tremendous opposition by his people, eventually leaving the holy city of Makkah for Madinah with the umma (Nasr, 2003; Ali, 1997).

Unlike the biblical account of *Prophet Moses* (PBUH) receiving the revelation of the *Torah* on Mount Sinai in a single session, those delivered to Prophet Muhammad (PBUH) were done so bit-by-bit, over a span of 23 years. Not able to read or write, Prophet Muhammad (PBUH) painstakingly memorized these aural revelations. Those who belonged to the community also memorized them, and those who were literate

transcribed them for themselves. About 20 years after his death, Allah's divine revelations were compiled as the Qur'an, Islam's holy book (Nasr, 2003; Armstrong, 2000 & Schimmel, 1992).

The Qur'an has not been revised or altered. While some (e.g., Armstrong, 1993) believe that it is compiled with the longest chapters (*suras*) in the beginning and the shortest ones at the end, others (e.g., Nasr, 2003) believe that the revelations were grouped and ordered according to where the Prophet received them, that is, the *Makkan* chapters and the *Madinan* chapters. In some ways, structure appears superfluous since the Qur'an neither represents an argument, nor a narrative. The revelations of the Qur'an are grouped into 114 chapters reflecting a multitude of themes such as the ubiquitous nature of God in the Universe; men's and women's positions in the world; community consciousness and responsibility for the poor and unfortunate; humility in success; the prophets and their lives; and Judgment Day and its apocalyptic events.

Most phrases in the Qur'an are expressed in the form of a question, so as to remind the believer of what s/he should already be cognizant of: submission to Allah and his message. Qur'an, or *al-Qur'an*, means "the Recitation" although the sacred book has many other names (e.g., *al-Furqan*, "the Discernment," *Umm al-Kitab*, "The Mother Book"). While it puts forth a clear, intended message, much of the poeticism characteristic of Arabic is lost when translated into English, making it sound repetitive, and a bit incoherent (Nasr, 2003; Ali, 1997).

The Five Pillars

The entire ritual structure of Islam rests on its *Five Pillars*, and therefore, like Buddhism, for example, Islam is a way of life, an ideology that guides the Muslim in daily life. It asks of its worshippers to perform five principal religious duties. The Five Pillars include (in the order they appear in the Qur'an): (1) *Shahadah*, the acknowledgement of no God but Allah with Muhammad as his prophet. This single attestation before witnesses is the only requirement for conversion to Islam; (2) *Du'aa*, or prayer, sanctioned worship five times a day entailing ritual purity and recitation of selected phrases of the Qur'an; (3) *Roza*, or fasting, during the holy month of Ramadan (in the 9th month of the Islamic lunar calendar) wherein Muslims abstain from food and drink from dawn to sundown throughout the month – giving opportunity to devote more time to prayer; (4) *Zakat*, tithing or almsgiving, an offering or payment usually as a set percentage of each working adult's wealth to assist the poor and needy; and (5) *Hajj*, the annual pilgrimage to Makkah to be undertaken at least once in a Muslim's life (exempting those with medical, mental, and/or financial challenges). This journey to Makkah serves as a memorial to Prophet Abraham's (PBUH) willingness to sacrifice his only son for God, and is celebrated with the feast of sacrifice called *Eid al-Adha*, the most significant Islamic holiday (Ali, 1997; Schimmel, 1992; Ahmad, 1982).

Zakat

With regard to penitence, the inability to fast, for example, entails the following:

For those of you who could not endure it, there is a ransom: the feeding of a poor man (Qur'an 2:184).

The amends for other broken oaths calls for similar penance:

The penalty for a broken oath is the feeding of ten needy men with such food as you normally offer to your own people; or the clothing of ten needy men... (Qur'an 5:89).

For the poor and needy, penance entails three days of fasting.

The general principles of public finance derive from Qur'anic tenets and the *Sunnah* (the Prophet's teachings and practices) manifesting as Divine Law, or *Shari'ah* (Nasr, 2003). Fiscal operations were not merely at the discretion of rulers, but guided by Islamic values of equality and justice. Thus taxes collected from the wealthy were redistributed as alms to the poor and needy in an effort to promote the idea of equitable distribution of income. In the Qur'an, among other things, it states that: "Of their wealth take alms" (9:103). And perhaps more significantly:

What Allah has bestowed on His Messenger and taken away from the people of the township, belongs to Allah, to his Messenger and kindred, the orphans, the needy, and the wayfarer in order that it may not make a circuit between the wealthy among you (59:7).

According to Islam, all Muslims carry the individual and collective responsibility of creating a just society where those who are most unfortunate are accorded equitable treatment. In this sense, the most significant pillar is zakat, requiring all Muslims to pay alms. This highlights the immorality of extravagance and stockpiling of wealth. The call for zakat appears over 100 times in the Qur'an and Muslims understand that in order to be considered a "true believer" they must heed this call from God. Zakat, literally means "purity," and is often a religious tax set up to assist the needy. It is also a way to purify one's wealth and make it legitimate (*halal*) in the eyes of Allah (Ahmad, 1982).

The Qur'an specifies the amount of zakat to be contributed annually as the following:

One-fifth of your spoils shall belong to God, the Apostle, the Apostle's kinsfolk, the orphans, the destitute, and those that travel the road (Qur'an 8:41).

Thus, zakat is a way to purify one's wealth and conscience. Most importantly, the most honorable giver of zakat is one who does so willingly, treating the individual they are assisting with utmost respect and dignity:

Those that give their wealth for the cause of God and do not follow their almsgiving with taunts and insults shall be rewarded by their Lord; they shall have nothing to fear nor regret. A kind word with forgiveness is better than charity with insult... (Qur'an 2:262).

Therefore, not giving zakat is better than giving against one's will. Moreover, giving for reasons of personal benefit in an effort to gain notoriety or praise is equally disdainful. Because the penalty for breach of Islamic oaths always calls for feeding or assisting of the poor, the assertion that it is the most significant pillar of Islam is difficult to argue against.

Sadaqa, the voluntary form of zakat, is usually collected by Islamic endowments operating as non-profit organizations (NGOs). While both forms of almsgiving are evident in Islamic countries, sadaqa appears to be the rule in secular or non-Islamic ones (Ali, 1997).

Sectarian Identification

Although Muslims adhere to religious duties and acknowledge one God, Muslims, like Christians, are by far a homogeneous group, and internal conflicts have existed almost from the beginning leading to identification along sectarian lines (Nasr, 2003 & Schimmel, 1992). Shortly after Prophet Muhammad's (PBUH) death, division ensued

among the umma. This political conflict centered on the rightful succession of the Prophet. Some advocated the succession of one of the Prophet's four "rightly guided" (*rashidun*) companions (*Abu Bakr, Umar ibn al-Khattab, Uthman ibn Affan, and Ali ibn Abi Talib*), and would later be known as *Sunnis*. Others believed that the closest male relative of the Prophet was the rightful successor. This (minority) group of individuals identified as *Shi'ites*, the Partisans of Ali (*Shiah i-Ali*). As the majority sect, the Sunnis were able to appoint the first of the *rashidun*s, Abu Bakr. The Sunnis stress the *Sunnah*, or the practices and teachings of the Prophet, as well as a scholarly elaboration of Islam. The *Shi'ites* generally revere divine leaders (*Imams*), particularly the direct descendants of Imam Ali, the Prophet's ward, cousin, and son-in-law (Nasr, 2003 & Armstrong, 2000).

Some argue that Islam's "sectarian schism" (Gellner, 1992) is not as important as its less perceptible internal divide between a "High" and "Folk" Islam. This categorization makes a distinction between leaders and scholars (high), and local tribal people (folk). More specifically, high Islam was thought to reflect the values of the urban middle classes such as learning, order, sobriety, and rule-observance. This group of urban scholars were thought to abhor emotional excess and hysteria, and adhered to the prohibition of mediation between God and the believer. Folk Islam on the other hand, was thought to be prominent among tribal people who were not as learned, and unlike high Islam, stressed magic and mediation with living, rather than deceased, saints (Gellner, 1992). The differences between the two types were not as overt as those between the sects, thus, while Sunnis and *Shi'ites* might have had problems co-existing

amicably, for example, those adhering to folk Islam came to revere high Islam and respected its authority. When conflicts arose, the adherents of the higher form would impose an “internal purification movement” (Gellner, 1992; p. 10), which, more often than not, was unsuccessful and did not lead to confrontations.

While conflict has led to divisions, all Muslims adhere to Qur’anic tenets that not only serve as a moral code, but as law. There is no separation between doctrine and law, and more broadly, religion and politics (Nasr, 2003). Thus, divine law guides all believers, and early political success in the Muslim World did not necessitate a “church/state dualism” because the community “...the state from the very start” (Gellner, 1992; p. 12). Three of the major Muslim states created in the late-15th to early-16th centuries were the Ottoman Empire in Syria, Anatolia, Arabia and North Africa; the Safavid or Persian Empire in Iran; and Moghul Empire in India (Armstrong, 2000).

Although the sectarian schism centers on succession, and adherents of folk Islam were thought to have revered those of the high form, one significant feature of Islam that must be recognized is the absence of clergy (Ali, 2002; Armstrong, 2001b & Gellner, 1992). While some (e.g., Gellner, 1992) believe this is the case only in theory (discussed later), Islam does not make distinctions between the preacher (*mullah*), and the average believer. The former, of course, would be more learned than the latter, but “he is not a different kind of social being...believers are equidistant from God” (p. 16).

The *Sufi Order* within Islam was directed at this very issue: the tendency for rulers and kings to use Islam as a way to justify their own ends, claiming a proverbial direct line to God. The rise of Sufism commenced in the first century of Islam (7th) as a

“struggle against the increasing distortions and misrepresentations of its teachings” (Introduction, Haeri, 1990). In many ways, it echoed other spiritual movements such as Gnosticism or Unitarianism in Christianity and Cabbalism in Judaism (Lings, 1975).

In a lot of ways, Sufism is thought to represent the mystical traditions of Islam, with “inner awakening” as a key element (Haeri, 1990). It was also significant in the development of the cultural facets of Islam. For example, Sufism played an important role in the expansion of scholarly literature, and influenced music (i.e., *Qawali*) and art. While Sufism saw immense expansion from 1200 to 1500 A.D., not only has it maintained a direct link to the wisdom of original Islam (e.g., the Prophet’s teachings), it continues to remain popular, especially in the West (i.e., *Swirling Dervishes*) (Armstrong, 2002 & Haeri, 1990).

This brief sketch highlights pertinent background information about key elements of Islam, enabling us to move forward with a closer look at Christianity in the U.S., and the role of religion and charity in historical context.

A Snapshot of Christianity in the U.S.

The 16th and 17th centuries were particularly significant for the Christian world. Not only was Europe taking over by setting industrialization and scientific standards, Christians were pouring into the New World identifying as either *Catholic* or *Protestant* (Armstrong 2001b & 1993; Cnaan et al., 2002; Garland, 1994). Delineation along sectarian lines were pronounced, and anyone whose perception of God deviated from sectoral prescriptions was labeled an atheist, or accused of practicing *Wiccan* (i.e. a witch). During this time, religion was not practiced, it was a way of life. Hence, the

internal strife within Christianity was not about an explicit denunciation or refutation of God, it was one of interpretation. Catholics advocated a more literal translation of Biblical scriptures while Protestants, like Luther and Calvin, advocated a more figurative one enabling simultaneous adherence to science and scripture (Cnaan et al., 1999 & 2002; Armstrong 1993; Bartkowski & Regis, 2003).

Protestants & Catholics

Protestantism is one of the three main strands or divisions of Christianity (with the other two as Roman Catholicism and Orthodox). This strand is important not only because it serves as an umbrella covering the majority of Christian churches and sects established during the *Reformation* of the 16th century, but is still the religion that exerts influence in the U.S. The interplay of ethnic, cultural, and geographic dimensions dictates the beliefs and practices among congregations. However, originating with *Martin Luther*, the three main doctrines that tie these strands together are: (1) salvation justified by the grace of God through faith alone; (2) the supremacy of Holy Scripture in matters of faith; and (3) access to the divine without the intercession of clergy (Armstrong, 1993). The *Reformers* were set apart from Catholics in that the latter emphasized salvation through good works; the significant intermediary position of the Pope; and countrified intervention between God and the believer (Cnaan et al., 2002; Armstrong, 2001b).

The Reformation of the 16th century resulted in four main strands of Protestantism. *Lutheranism* was founded by Martin Luther and initially burgeoned in Scandinavia and Germany. Luther was of German decent, professor of theology, and an Augustinian monk who criticized Roman Catholicism. The issuance of his *Ninety-Theses*

in 1513 was a public attack on Catholicism and the Pope, and apparently he disseminated his message by nailing copies to peoples' doors, and church entrances. He is known as the instigator of the *Protestant Reformation*, with the Lutheran Creed proposed at the Augsburg Confession of 1530/1, and refined in the *Formula of Concord of 1531*. Not surprisingly, Lutheranism adheres to the main doctrines of Protestantism. Anabaptists, Anglicanism, and Calvinism are the other main strands of Protestantism (Bartkowski & Regis, 2003; Garland, 1994).

Calvinism was borne of the Christian philosophies of John Calvin. It was developed by his 16th- and 17th-century followers and varied slightly from Lutheranism. It defined the faith of the Huguenots in France, and the Puritans in Europe and New England. Calvinism "...emphasizes the sovereignty of God, not man, in the world; the depravity of humankind as a result of original sin and the necessity of Christ for reconciliation with God; the participation of the laity in church governance; and the principle that hard work, thrift, temperance, and self-reliance are tokens of divine grace as well as self-justifying virtues" (Rohmann, 1999; p. 312).

The principle of hard work was called the *Protestant Work Ethic* by the German political economist and sociologist Max Weber. In his book, Weber (1930) faulted the Calvinist doctrine of hard work as one of the reasons for the rise and growth of Westernized capitalism around the world. Like the Arabs of the 7th century, the Protestants appear to have interpreted their accumulation of wealth as a sign of savior or salvation by God. Temperance, thrift, industry, and self-reliance became virtues. Thus, for Calvinists, accumulation of wealth, tempered by regimented enjoyment of it, became

the Christian duty, and eventually lay the foundation for what was to become a social welfare system based on the scientific approach to charity (Cnaan et al., 2002; Bartkowski & Regis, 2003; Leiby, 1978).

Religion & Charity

The *Elizabethan Poor Laws of 1601* are significant because they reflect a compilation and refinement of antipoverty provisions for the previous 250 years, and became the basis of social welfare development in England and the U.S. for the next 250 years (Popple & Leighninger, 2005). The key element of the Poor Laws was its insistence on the local public responsibility of the poor, which established legal provisions requiring individuals to provide assistance to family members. Thus charity was to begin at home, before turning to the community (Bartkowski & Regis, 2003). The Poor Laws also made a distinction between the “deserving” and “undeserving” poor. Orphans, the blind, ill, and the faultless unemployed fell in the former category, with vagrants, drunkards, and idlers in the latter. Sympathy for the poor was conditional, and services were rendered in two ways: (1) *Outdoor relief*, which was provided to the deserving poor in their homes; and (2) *Indoor relief*, which was provided in workhouses and almshouses (Leiby, 1978).

Assisting the needy and poor, as much as it was a religious obligation and imposed on the local community in the form of collections from local congregations, was also thought to give the privileged an opportunity to demonstrate spiritual and material benevolence (Bartkowski & Regis, 2003). As Trattner (1999) posits:

According to God’s scheme... the poor [were] to work hard and...respect and show deference to those above them; the well-to-do [were] to be humble and to aid and care for those below them (p. 16).

Furthermore, of course, benevolence allowed each community to maintain its order, duty, and discipline (Hall, 1989).

With religious philanthropy supplementing public relief, “colonial welfare” reflected an early form of public-private partnerships (Trattner, 1999). Nevertheless, church and state remained largely separate and independent. The adoption of the First Amendment to the U.S. Constitution, which barred Congress from making any law “respecting an establishment of religion,” firmly established this separation. This was a departure from the European model, which removed churches from state authority (Bartkowski & Regis; 2003; Cnaan et al., 2002 & 1999; Coll, 1969). By 1815, all tax support for religion had ended and “American congregations became entirely voluntary and self-supporting...” (Leiby, 1978; p. 15).

By the dawn of the 19th-century, criticism of Poor Laws had increased. Standards of poor relief varied greatly from location to location. Moreover, local Poor Law overseers were typically inexperienced and practically unaccountable, which led to corruption. For example, opportunists provided relief in exchange for personal favors, and administrators disseminated resources along preferential lines (Bartkowski & Regis, 2003). Part of the critique of the poor law was derived from the new capitalist ethos, which argued for a labor force freed from public support. Public assistance was said to be hazardous for economic productivity because it created dependency. Moreover, residency requirements were thought to inhibit the mobility of potential laborers.

Ideas about poverty also began changing. No longer viewed as predestined, poverty was increasingly seen to be the result of individual deficiency and moral defect

(Popple & Leighninger, 2005; Trattner, 1999; Katz, 1996). The *Second Great Awakening* of the 1830s placed ultimate responsibility for worldly and spiritual affairs in the hands of the individual, not the community (Bartkowski & Regis, 2003). “Poverty and damnation were personal matters, only the individual could overcome them” (Trattner, 1999; p. 55). Dissatisfaction with the Poor Laws, therefore, coalesced into a belief in a systematic approach to relief. And was a precursor of later “scientific charity,” which attempted to make relief more cost efficient by putting an end to indiscriminate service delivery (Katz, 1996 & Leiby, 1978). While religion stressed individual responsibility, the great themes of 18th-century Enlightenment elevated the ideas of science, rationality, and secularism, and adherents believed that a more systematized approach would help solve social problems such as poverty (Bartkowski & Regis, 2003).

Toward the end of the 19th century, Americans became active in community affairs joining organizations geared toward social improvement, leading to the emergence of four major approaches to relief: (1) the systematic charity of the *Charity Organization Societies* (COS); (2) the *Settlement House* movement; (3) the development of specialized sectarian agencies such as for children, the disabled and prisoners; and (4) public social welfare policy (i.e., Charity and Corrections). The COS and Settlement House movements, which were typically led by middle and upper-class Christian women, were most significant in that they changed the dissemination of services (Popple & Leighninger, 2005; Leiby, 1978).

The systematic charity of the COS hoped to fulfill expectations that the poorhouse could not. It promised to decrease poverty by reforming the character of the poor, helping

them to become self-sufficient. The objective of COS was to establish an approach that emphasized individual casework and the centralization of relief agencies in order to minimize duplication of services. *Mary Richmond*, one of leaders of the COS movement, felt that social casework's "wholesale" approach needed to be replaced with something more sympathetic, with an emphasis on treatment. Moreover, she called for the study of processes, or uniformity in treatment approaches, and formal training for workers (Richmond, 1929).

Religious controversies often interfered with creating a unified COS approach. COS' distinct Protestant undertones, for example, did not sit well with Catholics. Protestant leaders, for their part, often viewed newly-arriving German and Irish Catholic immigrants as lazy and "undeserving." For them, the solution appeared simple: convert them to Protestantism. Throughout the 19th-century, Protestant reformers proselytized the poor, and along with aid, distributed "tracts" or sections of the Bible (Bartkowski & Regis, 2003). Thus, sectarian and nonsectarian COSs proliferated with a dual intent: to aid and proselytize.

Settlement houses began emerging toward century's end. In 1891, there were six, by 1911, approximately 400. The most famous was Jane Addams' (1860-1935) Hull House, opened in Chicago in 1888. For the most part, the Settlement House movement advocated relief, reform, and research, viewing poverty as a result of environmental factors rather than individual weaknesses. The appeal of the movement was its argument for social justice, which was rooted in religion, and thus captured the attention of local religious organizations that often took issue with the COS approach. Although both of

these movements were popular, and were less than fully successful in ameliorating poverty, they were instrumental in transforming the understanding of poverty as a societal issue, and not just an individual defect (Berson, 2004; Bartkowski & Regis, 2003; DiNitto, 2003; Leiby, 1978).

The third approach was the development of networks of specialized sectarian agencies. In 1845, for example, the first conference of the *Society of St. Vincent de Paul* was organized (Leiby, 1978). The initial members were university students joining to improve themselves, as well as to be an example to those “practicing the Christian life” (p. 82). They visited the poor, the sick and prisoners, offering moral and material support. Moreover, while friendly-visiting was their modus operandi of relief, eventually, “they encouraged and supported the whole range of schools, refuges, asylums, homes, and other enterprises” (p. 82).

With regard to publicly-funded social welfare initiatives, by the late 1800s states began developing their own institutions, although still often relying on “private” institutions. Often, formal subsidy arrangements tied state and religion, marking an early form of public subsidy or “purchase-of-service,” a precursor to current faith-based initiatives. State and local governments often provided funds to religious organizations for welfare services, especially for children, both in institutions and foster homes. Overall, public subsidy led to the emergence of more relief organizations alongside COSs, enabling a distinction between “public” and “private” charities (Leiby, 1978). Eventually, COS and public and private relief organization leaders, who shared enthusiasm for scientific philanthropy, came together under the auspices of the *National*

Conference of Charities and Corrections in 1874. These “creatures of the urban business and professional class” (p. 90) were to meet on an annual basis in an attempt to systemize approaches to social problems.

Overall, the social welfare of 19th-century can be delineated along two lines of thought (Leiby, 1978). The first, representing the “doctrine of charity,” or charity associated with traditional religion, and the second representing, “secular liberalism,” which is “associated particularly with political economy and ethical individualism” (p. 136). More significantly, these ideas would come together during the Progressive Era (1900-1919), and eventually culminate as the “first version of the welfare state” (p. 92). Moreover, enactment of the 16th Amendment to the Constitution, which gave the federal government the right to levy income-taxes, followed by the charitable deduction a few years later, provided a basis both for the Welfare State and for much of religious philanthropy.

By 1930, with the nation facing the Great Depression, it was becoming clear that only a national public effort could address the problems of massive economic dislocation. The Depression shed light on the porous safety-net offered by Poor Laws and private charity. Local responsibility left family members turning to one another, and to their churches, and social agencies. However, with the tremendous economic crisis, people often found no help in these sources. Families were destitute. Local religious organizations were tapped out. Local governments faced bankruptcy. As poverty increased nationwide, the *National Conference of Social Work* (formerly the *National Conference of Charities and Corrections*) called on the federal government to broadly

expand its social welfare role and set up a national public aid system (Popple & Leighninger, 2005; Trattner, 1999; Leiby, 1978).

In March 1933, President Franklin D. Roosevelt took office. Almost immediately, he called on Congress to authorize \$500 million to set up the *Federal Emergency Relief Administration* (FERA). In January 1935, President Roosevelt went further, supplanting the emergency program with a permanent one (Leiby, 1978). After a number of revisions, the *Social Security Act of 1935* (SSA) emerged. This “New Deal” set out to alleviate financial dependency by implementing two types of programs: *social insurance* and *public assistance*. The former included *Unemployment Insurance* (UI), and *Old Age and Survivors Insurance* (OASI) – providing protection for retired workers, and widows and children of deceased or disabled workers (Popple & Leighninger, 2005 & Piven & Cloward, 1993).

Public assistance included *Old Age Assistance* (OAA), providing assistance to the elderly who were not covered under OASI, *Aid to the Blind* (AB), and, most significantly, *Aid to Dependent Children* (ADC). This program assisted the same group that state widows’ pensions served such as single mothers’ and children. Thus, like the Poor Laws, the *New Deal* continued to distinguish between deserving (i.e., White-widowed families) and undeserving (e.g., single Black families, single fathers) (Popple & Leighninger, 2005; Mink & Solinger, 2003; Piven & Cloward, 1993).

The New Deal did not abolish the responsibilities of local governments – most of the new programs were operated inter-governmentally, meaning the states received federal dollars to organize and run programs in the national interest. Additionally, many

states and localities maintained relationships with religious social service providers. In New York, for example, the *Salvation Army* worked with local Catholic and Jewish relief organizations, elected officials and business leaders to provide citywide employment services, hot meal programs, and temporary housing units for unemployed men (Leiby, 1978).

In the 1970s, public-private partnerships increased dramatically. In 1971, government contracting with private organizations, in the form of funding, made up 25 percent of social service expenditures; in 1978, 40 percent of federal social welfare expenditures were directed to non-profits, increasing to 56 percent by 1998 (Bartkowsi & Regis, 2003; Trattner, 1999). While we will return to the topic of social service delivery by religious-based organizations in the last quarter of the 20th-century later, at this point, it should be clear how entwined social welfare and religion are, not only in the context of Islam, but in U.S. history as well. The 1970s becomes more significant because it is at this time that U.S.-Islamic relations take a downward turn (Chomsky, 2001), and the political mobilization of the “Christian Right” gains momentum (Rosenblum, 2003).

U.S. – Islamic Relations

The role of the U.S. in global affairs after *World War II* had a major impact on other leaders’ views toward rapid sociopolitical change in less developed countries. While the U.S. supported the propagation of self-determination and opposed the perpetuation of colonialism in the first part of the 20th-century, in the second, they started suspecting populist movements in the third-world (Fawaz, 2003). For example, in the mid-1960s U.S.-Egyptian relations were thought to have deteriorated as a result of

President *Gamal Abdel-Nasser*'s belief that President *Lyndon Johnson* encouraged Saudi Arabia's King *Faisal ib Abd al-Aziz*, to form a holy Islamic alliance that would ostracize Egypt from the Arab world (Russell, 1989). Thus "in U.S. eyes, revolutionary nationalism, not political Islam, represented a security threat..." (Fawaz, 2003; p. 80). Therefore, U.S. foreign policy is thought to have been shaped by Cold War considerations and strategic calculating (Gerges, 1995), and not by cultural, historical, or any intrinsic hatred of Islam.

Crises in the 1970s

Some of the developments in the Middle East, which ultimately shocked American leaders into viewing Islam as a Western threat, include the 1973 Israeli-Arab War and consequent Arab oil embargo, and the Iranian revolution (1978-79) and hostage crisis (Said, 1981). In regards to the 1973 war, President *Anwar Sadat* of Egypt, Nasser's successor, exemplified this new Islamic assertiveness, which was accompanied by the *Organization of the Petroleum Exporting Countries* (OPEC) oil boycott. According to Brezezinski (1983), the *Assistant for the National Security Affairs* under President *Jimmy Carter*, the escalating oil prices and inflation had, "...an acute effect on the daily life of virtually every American...never before had we felt such an impact in peacetime" (p. 532-33).

Libyan President *Mu'ammur al Qaddafi* appears to have added fuel to the fire in the early 1970s by spreading Islamic "radicalism" and "terrorism" throughout Africa and the Middle East (Cottam, 1990). Then came the characterization of the U.S. as the "Great Satan" by Iran's leader *Ayatollah Khomeini*, and President Carter's response that "we are

dealing with a crazy group” – all amidst the hostage crisis (Sick, 1985; p. 277), where for 444 days, 52 American hostages were held bringing about humiliation and an “unfamiliar” sense of powerlessness in the U.S. (Fawaz, 2003). Islamists were on a collision course with the U.S., and supplanted (Nasser’s form of) secular nationalism as the national security threat (Esposito, 1992). The end of the 1970s did not see much improvement, on the contrary, fears about Islamism escalated. At the end of 1979, there was a hostile takeover of the *Grand Mosque* in Makkah, Saudi Arabia – one of America’s allies. For two weeks, Islamists occupied the Mosque denouncing the legitimacy of the Saudi royal family, specifically their monopolistic politico-economic powers. In 1981, Egypt witnessed the assassination of President Sadat and the commencement of brutal attacks on U.S. posts and personnel in Kuwait, Lebanon and elsewhere – all of which concerned U.S. leaders (Armstrong, 1993).

The Iranian brand of revolution gave rise to the notion of the “Muslim fundamentalist” (Said, 2001), and set the tone for current debates. While the U.S. escaped terrorism during the Cold War era unlike its European partners, from the 1990s onward, it witnessed atrocious terrorist acts such as the first *World Trade Center* bombing in 1993, the Oklahoma City bombing in 1995, and of course, September 11th. The Oklahoma bombing, which was not perpetrated by fundamentalist Muslims, unleashed hatred toward Muslim-Americans, with over 200 violent attacks reported in the three days following this bombing (Brooke, 1995). While current debates about Islam takes place in later sections, for now, attention will be turned to the religious Right and its undertakings in the 1970s.

Religious Right

On the domestic front, current moralized political agendas such as that of George W. Bush's are thought to be rooted in what transpired in the 1970s between the "Christian Right" and the *Internal Revenue Service* (IRS), where the latter sought to deny tax-exemptions to Christian schools and fundamentalist colleges (Steenland et al., 2001 & Hodgson, 1996). Thus since the 1970s, the Christian Right (e.g., *Christian Coalition*) has been committed to establishing faith-oriented organizations, and "using them for explicitly political purposes" (Hall, 2001; p. 36). Others argue that the Christian Right manifested as a result of conservative political strategists, not religious fundamentalists, who were able to see the potentials of a new conservative movement based on moral and social issues (Diamond, 1998 & Rozell & Bruce, 1987). While the *Interfaith Alliance* – an organization initiated by secular liberals with the help of the Democratic Party – also emerged at this time (Bruce, 1987), it is safe to say that conservatism had taken hold of the nation. For example, a 1979 national *Gallup Poll* revealed that one out of three Americans polled indicated that they were "Born-Again," with 80 percent seeing Jesus as a "divine figure." The poll also revealed that approximately 1,300 Evangelical Christian television and radio stations existed nationally, with profits ranging from \$500 million to "billions," and an audience of roughly 130 million (Gallup, 1979). This led *Pat Robertson* to declare in the 1980 election year that "We have enough votes to run this country!" (Lienesch, 1995; p. 1-2).

While the recent fundamentalist revival in the U.S. was not as dramatic as the one among Protestants in the 17th and 18th-centuries, the establishment of the *Moral Majority*

in 1979, led by *Jerry Falwell* made it clear that religion and politics were more closely embedded than what was established under the First Amendment. The Moral Majority sought the assistance of other like-minded Christians (e.g., Roman-Catholics, Mormons), with a message that was not new and resonated with many, feeling that the liberalism entering American society in the 1960s would leave the country socially and morally bankrupt. Thus members were convinced that the only way to save America was to make it more religious, with public policies dictated by the Bible (Roseblum, 2003 & Armstrong, 2001b).

More recently, this force is known as the New Christian Right (Minkenberg, 1996), and since the 1990s, has shown itself to be a significant voter bloc (Eisenach, 2000).

The Politics of Religion

Robert Bellah (1967) popularized the idea of “civil religion” (first introduced by *Jean-Jacque Rousseau* in the *Social Contract*, 1792). Having observed the broad use of “God” in President *John F. Kennedy’s* speeches, Bellah (1967) conceptualized civil religion as an expression that “religionized” national history, values, heroes, and ideals. It was thought to be the common ground of all Americans regardless of religious denomination, and exemplified the use of religious means and words to unify a nation. While the acceptability of the merging of national and religious passions is not without debate, some (e.g., Daniel, 1978) have purported that religion and politics, partisanship and religious identity are inseparable. More recently, others (e.g., Minkenberg, 2002) have echoed similar words.

One significant reason given for the inseparability of religion and politics is the emphasis on policies that historically fell under the auspices of churches (Roseblum, 2002). Almond and Powell's (1978) classic typology of policies identifies four categories: (1) policies of extraction; (2) policies of distribution; (3) policies of regulation; and (4) symbolic policies. The latter two refer to domains that include personal conduct, family relations, and protection of personal and religious activities. In the context of this categorization, some contend that various trends (e.g., urbanization, post-industrialization, spread of mass education) culminating as post-modernity, have resulted in a value change toward quality of life issues that have become more public (e.g., abortion, childrearing, welfare-to-work); thus manifesting as more regulatory and symbolic policies (Inglehart, 2000; Castles, 1998).

The embedded nature of religion and politics has led some to argue for less concentration on the economics of politics, and more on the "relationship between religion and public policy" (Minkenberg, 2002; p. 230; Nelson, 1998; Esping-Anderson, 1990). This has prompted some to advance an "economics of religion" (Iannaccone, 1991), or a "supply-side religion" (Gorski, 2000) argument (detailed later). However, as *Robert Wuthnow* (1988) posits, the rebirth of American Evangelical politics is "evidence of the capacity of religion to adapt to social conditions in ways little understood and to challenge not only the prevailing system of politics, but the prevailing views of academicians as well" (p. 236).

While in some disciplines the focus has shifted toward religion, academia in general has still only scratched the surface. For example, in the context of social welfare

policy, difficulty in finding middle-ground about religious-based social services stems from the fact that the role of religion is frequently minimized, or overlooked in the discourse. For instance, some texts (e.g., DiNitto, 2005) will commence with a historical overview of the Elizabethan Poor Laws and the Social Security Act of 1935 with very little discussion of the involvement of religious institutions in providing aid to the needy and poor. While it is true that the welfare state is mainly a secular institution, religious organizations of varying sorts (e.g., churches, sectarian social service agencies, interdenominational advocacy groups) have always played an important social welfare role. Since the 1970s, indeed, government policy has increasingly subsidized private charity by partnering with FBOs and other voluntary organizations (Bartkowski & Regis, 2003; Wagner, 2000; Trattner, 1999; Katz, 1996; Leiby, 1978). While the expansion of government's role in the 1930s made it seem as though the "institutionalization" of welfare connoted secularization, it is clear that FBOs have always operated alongside secular organizations.

Church-State Debates

The historical overview on the entwined history of social welfare and religion makes it clear that just as religion cannot be omitted from political discourse, churches and faith-based organizations cannot be omitted from social welfare analysis either (Lebowitz, 2004; Monsma, 2004). In a broader context, this highlights church-state debates and the proper conduct of political and religious institutions. Much of the debate surrounding faith-based initiatives revolves around the issue of Church and State separation and constitutional tradition. Does the Constitution allow religious

organizations to receive public funds for providing social services? Upon first glance, this would seem to be a non-issue. The First Amendment dictates that “Congress shall make no law respecting an establishment of religion...” (Government First, www.firstgov.gov). In addition, over the years of this country’s history, religious organizations were the primary providers of social services, and they often received state funding.

From about the 1940s, however, the Supreme Court and government agencies began to operate under the notion that government cannot “aid” religion (Merriner, 2003). Legal doctrine recognized government as the primary provider of social welfare, with contracting or outsourcing occurring only with non-religious, and in some instances, non-sectarian, “religiously-affiliated” organizations like Catholic Charities USA and St. Vincent de Paul. But recently, the U.S. Supreme Court “has been on a steady trajectory away from the ‘no-aid’ standard,” (Merriner, 2003; p. 2) toward a view of “equal treatment,” or at least “neutrality.” Thus “equal treatment” holds that funding to non-profit organizations should neither discriminate for, nor against, religion or secularism. The enactment of *Charitable Choice* and Bush’s faith-based initiatives in their entirety, incorporate the idea of equality for FBOs.

Many have taken issue with these new legal principles. The *Americans United for Separation of Church and State* (AUSCS) (2005), for example, argue that faith-based initiatives are unconstitutional since they discriminate in hiring, basing it on religious orientation, and by potentially “coercing benefit recipients to take part in religious activity” (p. 1). While they recognize that FBOs have the right to take faith into consideration when hiring employees, they identify potential problems with “religious

advocacy,” noting that public funding of religious social service providers has the potential to violate constitutional provisions. Additionally, they cite the U.S. Supreme Court’s unanimous decision in the 1975 case of *Norwood v. Harrison*, where, under the *Equal Protection Clause* of the 14th Amendment to the Constitution, the state of Mississippi was barred from lending textbooks to private schools discriminating in admission on the basis of race (Government First, www.firstgov.gov).

AUSCS also cites more recent U.S. Supreme Court cases. For example in *Steele v. Industrial Development Bond, 117F*, the Supreme Court barred tax-exempt bond financing of a sectarian college that required all its staff and faculty to be members of the Churches of Christ. Similarly, in 2000, in *Mitchell v. Helms*, regarding funding for schools, the U.S. Supreme Court ruled that public funding to religious institutions is unconstitutional “if the recipients of the aid are defined by reference to religion” (AUSCS, 2005).

Most court cases challenging the public funding of FBOs have so far revolved around hiring practices and issues of “proselytization.” The governing principle here, expounded in 1971 by the U.S. Supreme Court is the “Lemon Test,” which states that government action violates the Establishment Clause (i.e., First Amendment) if: (1) its purpose is not secular; (2) it has a primary or principal effect of advancing or inhibiting religion; or (3) it creates an excessive entanglement between government and religion (AUSCS, 2005). How these principles will be applied to public FBO funding is not at all clear.

The discourse of “contracting” with FBOs and secular social service providers took on a more explicit nature in the 1980s. During this decade, the case against “big government” and centralized bureaucracies gained momentum (Galston, 1996). Some conservative thinkers argued that “mediating structures” (Berger & Neuhaus, 1996) such as faith-based organizations, were the optimal providers of local services while others argued that government funds posed a threat, that “the lure of governmental funds...made it hard for [faith-based] organizations to remain dedicated to compassion that” [was] “challenging, personal, and spiritual” (Olasky, 1996; p. 103). The idea that a “properly-structured” government could support these mediating structures eventually brought about a sort of “third-party” government (Berger & Neuhaus, 1996). The notion of “empowerment” provided one theoretical underpinning for relying on local and community-based agencies, which were presumed to be a more effective means of addressing local needs (Galston, 1996). However, while third-party contracting was increasing, spending for social services or means-tested programs was generally decreasing throughout the 1980s and 1990s, and government appeared, to some, to be using the idea of empowerment to mask the fact that it was “unloading” its major social responsibilities. Privatization of social service delivery continued into the 1990s but took a new turn with enactment of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Leighinger, 2005; Mink & Solinger, 2003). This legislation opened the contracting era to a far broader segment of local organizations.

Charitable Choice

Welfare changed dramatically becoming more decentralized and less “enabling” when welfare reform supplanted AFDC with *Temporary Aid to Needy Families* (TANF) in 1996. A number of new welfare initiatives had a significant impact on contracting with the voluntary sector, and with the role of religious organization in particular. Not only did TANF block grants extend opportunities for states to “hire” non-governmental organizations (NGOs), the Charitable Choice (CC) provision of the law (i.e., *Section 104*) included a specific mandate allowing congregations and faith-based groups that are not incorporated as a 501(c)(3) nonprofit organization to apply for public funds, without compromising their religiousness. Section 104 states that:

The purpose of this section is to allow States to contract with religious organizations, or to allow religious organizations to accept certificates, vouchers, or other forms of disbursement under any program described in subsection (a)(2), on the same basis as any other non-governmental provider without impairing the religious character of such organizations, and without diminishing the religious freedom of beneficiaries of assistance funded under such program.

A religious organization with a contract described in subsection (a)(1)(A), or which accepts certificates, vouchers, or other forms of disbursement under subsection (a)(1)(B), shall retain its independence from Federal, State, and local governments, including such organization’s control over the definition, development, practice, and expression of its religious beliefs. Subsection (d)(1). (www.first.gov; www.dhhs.org & Mink & Solinger, 2003).

As Cnaan et al. (2002) assert the objective of Section 104 is to encourage states to increase the participation of faith-based organizations in the public antipoverty campaign, while at the same time protecting the religious integrity of faith-based partners.

Charitable Choice, therefore, permits funded states, counties or cities to contract with faith-based organizations to provide the range of eligible social service programs such as

food pantries, soups kitchens, nutrition education, subsidized meals, job skills training and vocational schooling, drug/alcohol treatment centers, and residential facilities such as teenage group homes, and halfway homes (Monsma, 2004; Bartkowski & Regis, 2003). Charitable Choice permitted faith-based social service providers to retain their internal operations and character, something not possible previously. For instance, they were no longer required to have “outsiders,” or those who were not members of their congregations, serve on their boards, nor to remove any “...religious art, icons, scripture, or other symbols” from their service facilities [*Subsection (d)(2)* of Section 104]. Section 104 also exempted compliance with the employment policies of the *Civil Rights Act*, which heretofore had required faith-based organizations using public funds not to discriminate in hiring (Government First, www.first.gov; retrieved 10/2003; Mink & Solinger, 2003).

It is important to recognize that Charitable Choice expanded the scope of religious “contractees” from formal quasi-sectarian agencies like Catholic Charities USA, agencies that operated much like non-sectarian organizations, to more obvious religious bodies (Monsma, 2004). While Charitable Choice allowed smaller and explicitly religious organizations to procure federal funding, enactment of the *Charitable Choice Act of 2001* went further, establishing a new *Compassion Fund* under the auspices of the Department of Health and Human Services (DHHS), which “re-appropriated” some of DHHS’ budget exclusively for faith-based organizations, giving religious entities as much opportunity as has been available to “secular” organizations. “With the passage of this initiative...faith-

based organizations [won] the opportunity to receive state funding to underwrite... programs” without diluting their religious nature (Bartkowski & Regis, 2003; p. 10).

As DeParle (2005) points out in a *New York Times* article, the Compassion Fund, the only “new” money, is directed toward training and “capacity-building,” which includes conferences and workshops for prospective grantees. This “religious-based fusion of politics and policy,” is supposed to “empower” grass-roots groups via “intermediary” organizations that provide guidance and training to “novice” FBOs. From 2002 to 2005, the Compassion Fund directed \$100 million to intermediary organizations to train “religiously motivated foot soldiers,” or those who head small, faith-oriented social service organizations (DeParle, 2005). For example, the Hispanic Baptist organization, Nueva Esperanza, Inc., was granted \$7.4 million, and in the last few years, has provided training and “federal cash” to 180 novice FBOs from Miami, Florida to Seattle, Washington.

Feeling that he was being stymied on the Congressional front, President Bush in 2001 issued an executive order, establishing the *White House Office of Faith-Based and Community Initiatives* (WHOFBCI) in an effort to stimulate more cooperation with, and provide more funding for, FBOs. The President stated:

I got a little frustrated in Washington because I couldn't get the bill passed out of Congress. They were arguing process. I kept saying, 'Wait a minute, there are entrepreneurs all over the country who are making a huge difference...helping us meet social objectives. Congress wouldn't act, so I signed an executive order – that means I did it on my own. It says we're going to open up billions of dollars in grant money competition to faith-based charities... (In Farris et al., 2004; p. 33).

WHOFBCI's first official report, *Unlevel Playing Field* (2001) identified attitudes of federal administrators toward faith-based initiatives that had served as barriers within

each federal department to faith-based contracting. It was found that many officials, fearing that government partnerships with FBOs were legally suspect, had bans against contracting with explicitly religious organizations.

The report's clear message was that such constraints on faith-based contractors were no longer appropriate, and that corrective actions were in order. Since the 2001 report, the Administration has taken additional measures such as creating Centers for Faith-Based and Community Initiatives (CFBCI) within several federal departments in order to overcome barriers and promote more cooperation, and more funding. The creation of CFBCIs occurred in 2002, with an executive order issued by President Bush (Farris et al, 2004; Monsma, 2004). These federal departments include the *Department of Health and Human Services (DHHS)*, *Housing and Urban Development (HUD)*, *Department of Labor (DOL)*, *Education Department (ED)*, *Department of Justice (DOJ)*, *United States Agency for International Development (USAID)*, and the *United States Department of Agriculture (USDA)*. With an annual budget of approximately \$460 billion, DHHS is the largest grantor, and before CFBCI provisions, it discouraged overt religiosity among social service providers, while post-CFBCI, it "encourages" the separation of religious and social services. Similarly, pre-CFBCI, HUD required social service providers to "abstain" from religious instruction and counseling, and remove God and other religious words from mission statements. However, post-CFBCI, HUD eliminated such obstacles and allows FBOs to build entities for religious and social services as long as they are not used solely for worship (for a complete list, please see Table 1) (Farris et al., 2004; & www.fbc.gov, 2005).

The inception of CFBCIs within federal departments has brought about numerous rule changes in an attempt to level the playing field for religious organizations. While changes vary across departments, most agencies have allocated funds for public outreach, which includes workshops, seminars, and press conferences, in an effort to recruit faith-based providers. *John Dilulio*, the first director of WHOFBCI, has spoken to the need for such outreach, especially in urban centers:

...even perfectly well qualified local minority-led faith-based groups...are not given equal treatment in the government contracting process and receive little, if any, cognate technical assistance or support from government...in my view, largely because their public support is so paltry... And because inner-city [groups] are disproportionately minority-led...the failure to implement and expand charitable choice laws...has adverse impact on urban African Americans, and Latino children, youth, families, and communities (In Monsma, 2004; p. xi-xii).

In the past, *Marvin Olasky* (1996) argued that the “lure” of government funds made it difficult for religious social service providers to remain “dedicated” to providing compassionate social services that are challenging, spiritual, and personal. He contended that congregation board members faced a “terrifying” choice: “supply[ing] material help to many, using governmental funds, or supply[ing] spiritual help to a few and suffer[ing] nightmares about those who slipped away” (p. 103). His solution, of course, was to change the “rules” in Washington so that religious social service providers could incorporate religion into their social services, without undue government hindrance. And this, in fact, has been the mission of Bush’s “compassionate conservatism.”

But others remain concerned, notably *Michael Tanner* of the CATO Institute, who argues that public dollars always come with “potentially damaging” strings attached. For example, FBOs accepting public funding can find themselves “overwhelmed” with

paperwork, and subject to government “scrutiny,” leading to the appropriation of “scarce resources” from charitable activities to “administrative” functions, and ultimately resulting in “officials... spending more time reading the Federal Register than the Bible” (p. 3). Tanner’s (2001) overall concern is that “true charity” will be compromised by its involvement with the welfare state.

Others argue that this is exactly what has happened. Anderson (2005), for example, contends that Catholic Charities USA has turned from a “revered” institution into an “arm” of the welfare state that propagates “out-worn” welfare ideas, for example, that social and economic factors rather than individual attitudes and behaviors, are the reasons for poverty. He asserts that up until the 1960s, Catholic Charities USA did “exemplary” work, serving the poor by “bringing them into the mainstream of American life.” But today, with 65 percent of Catholic Charities USA’s \$2.3 billion annual budget coming from government sources, and with 1,400 member agencies and 46,000 paid employees nationwide, its religious and “virtue-oriented mind-set” have been lost (Anderson, 2005).

“*Jesus, CEO*” (2005), an article in *The Economist*, makes the point that the U.S.’s most successful churches are modeled after corporations. Using business models and titles such as “Chief Theological Officer” and “PastorPreneurs,” corporate churches have become a case-study for the Harvard Business School. For example, Willow Creek Community Church in South Barrington, Illinois, an upscale suburb of Chicago, employs two MBAs (one from Stanford, the other from Harvard) as consultants to help them meet their business goals. Without Walls in Tampa, Florida added 4,300 members to its

congregation in the last year (2005). These “mega-churches” also engage in religious franchising, where satellites are set up in order to reach believers who may not live close to the church. While these conglomerates appear to resemble corporate bodies, they also provide services for the community such as childcare, assistance with job-searching, English-as-Second Language (ESL) classes, and assistance filing taxes. For example, the World Changers Ministry in Atlanta, Georgia not only offers tax-filing assistance, but also has a network of real-estate agents and mortgage brokers to assist members in purchasing, in many cases, their first home. Along similar lines, the Phoenix First Assembly of God in Arizona has a medical equipment closet where members are lent needed supplies. Finally, the Fellowship Church in Grapevine, Texas has hired a Chief Technology Officer (CTO) committed to providing technological support (e.g., computer skills training) to its members who might otherwise remain computer illiterate.

The leaders of the churches examined in *Jesus, CEO* (2005) posit that services beyond sermons are a necessary “hook” that keeps members “attached” to the congregation. The fear of “evangophobia,” on the part of mega-church leaders is strong leading some to make their congregations more “user-friendly” by removing overtly religious symbols and stained glass, and including contemporary music and sermons addressing practical problems. The social services provided to members are also done, in large part, to off-set preaching. This molding of religion to fit modern society appears to dilute religiosity and is not without critics. For example, Piven and Ehrenreich (2006) argue that capitalism combined with a “compensating form of religiosity reflects an intellectually, artistically and sexually repressive culture” (p. 87). Moreover these mega-

churches serve as political engines where parishioners are urged to vote Republican, or “at least to vote against candidates who favour abortion and gay rights...” (p. 87).

Changing Nature of Church-State Debates

Some assert that debates over church-state issues since the 1940s have centered on the negative effects of religion on democracy, and that now, in light of current faith-based initiatives, it is perhaps more a propos to assess the threat government poses to religion (Monsma, 2004 & Eisenach, 2000). In a recent national, telephone survey (Sussman, 2004), 1,005 Americans were asked to give their views on religion and politics. Among other findings, nearly two-thirds said: “religious leaders in general should not attempt to influence politicians’ positions on the issues” (p. 1). More specifically, those who identified as “Democrat” (71%), “Non-religious” (77%), or “Liberal” (77%) were more likely to say that religious leaders should not influence political leaders, while “Republicans” (50%) and “Conservative Evangelicals” (62%) were less likely to support this idea.

In a telephonic survey conducted in the Washington D.C. area (N = 1010), an examination of attitudes toward church-state issues showed that most (85%) individuals simultaneously supported a “high-wall” of separation between church and state, extensive government “endorsement” and support of “majority” religions (e.g., Judeo-Christian), and “limitations” on even the most symbolic public expression of “minority” religions (e.g., Islam and Buddhism) (Jelen & Wilcox, 1995). Moreover, while most individuals supported the practice of majority and minority religions in “private” (e.g., home, church, mosque), this “free-exercise” dimension also reveals that attitudes were structured along

two categories of “perceived danger”: (1) minority religions that might try and convert their offspring (i.e., fundamentalist preachers and cults); and (2) minority religions that pose a danger to society (i.e., Islam, Hare Krishnas and Satan worshippers).

A recent replication of the above study with college students (N = 349) revealed similar findings (Wilcox & Goldberg 2002). As in the earlier study (Jelen & Wilcox, 1995), this one revealed that most (75%) participants felt that immigrants should convert to Christianity, and also revealed less support for “free exercise” among minority religions such as Islam. Furthermore, as support for “religious headgear in schools” (e.g., *hijab*) increased, support also increased for “infiltration” of Muslim groups by the FBI, thus, showing a positive correlation. According to Wilcox & Goldberg (2002), the changing structure of attitudes toward free-exercise of minority religions reveals the changing nature of church-state debates, one that resembles a “Christian versus non-Christian” (p. 375), or an “us” versus “them” mentality. Along similar lines, Bartkowski & Regis’ (2003) survey (N = 600) showed that while 60 to 70 percent of Americans supported government funding for Protestant congregations and Catholic churches, only 30 percent supported funding for Muslim mosques and Buddhist temples.

In a national telephone survey exploring the religiosity of Americans (Mitofsky & Lenski, 2002), individuals’ (N = 2002) tolerance of religious diversity, familiarity of other religions, and views of Islam and extremism were examined. Overall, America appears to be a “mostly Christian” nation, with five out of six participants identifying as Christian. In general, 81 percent of Christian participants stated that Christians in the U.S. are “somewhat” or “very” tolerant of other religious groups, with only 54 percent of

“non-Christian” participants sharing this view. While most participants (95%) said they were familiar with the basic teachings of Christianity, they were less familiar with the basic teachings of Judaism (50%), Islam (28%) and Hinduism (17%). Furthermore, just as many viewed Islam “favorably” (36%) as “unfavorably (37%).

General Attitudinal Trends of Islam & Muslims

In a national telephone survey (Morris, 2003) conducted two years after 9/11, individuals (N = 1004) were asked to give their views on Islam (e.g., violent, peaceful), terrorism, the Middle East (e.g., success/failure of war in Iraq), and concerns about traveling abroad. One significant finding was “unfamiliarity” with Islam: nearly two-thirds of participants felt they did not have a “good basic understanding.” Those who felt they had basic familiarity with Islam were more likely to judge it a “peaceful religion” (59%), and one that “respects other beliefs” (46%); while unfamiliarity resulted in judging it less peaceful (40%), and less likely to respect other beliefs (25%). Consistent with Mitosky & Lenski’s (2002) findings, participants were evenly divided in their overall “appraisal” of Islam: 39 percent judged it “favorably,” 38 judged it “unfavorably,” and 23 percent had “no opinion.” Overall, city dwellers, suburbanites, younger and more-educated individuals were more likely to view Islam favorably, while small-town and rural residents, and Evangelical Protestants more likely to judge it unfavorably (Morris, 2003).

In another study (N = 152), explicit and implicit attitudes toward Christians and Muslims were assessed - among a predominantly Christian sample (n = 147) (Rowatt et al., 2005). *Explicit attitudes* referred to “expressed evaluative reactions that operate at a

more conscious level” (p. 30), and were measured by multi-item self-report scales (e.g., Likert, Semantic Differential); whereas *implicit attitudes* referred to “relatively automatic evaluations” assumed to operate unconsciously, or outside of conscious awareness, and were generally inferred from reaction time on tasks of implicit association. With regard to self-reported attitudes (explicit), participants’ attitudes toward Christians were more positive than their attitudes toward Muslims ($p < 0.001$). More specifically, as self-reported “anti-Arab” racism, “social dominance orientation,” right-wing authoritarianism, and religious fundamentalism increased, self-reported attitudes toward Muslims became more negative. Using the *Implicit Association Test* (IAT), the “same pattern was found at the implicit level” ($p < 0.001$) (p. 36). For example, when measuring reaction time on association tests where participants were instructed to match Muslim and Christian names with “pleasant” and “unpleasant” words, most took significantly longer associating Muslim names with pleasant terms. Conversely, it took participants ($N = 152$) significantly less time to match positive terms with Christian names and match negative terms with Muslim names (Rowatt et al., 2005). The authors explain their results in the context of *social identity theory* (Tajfel, 1982), which holds that individuals are more favorable towards their “in-group” (Christians) than the “out-group” (Muslims).

While studies identifying the sources of stress for Muslim Americans are few and far in between (Al-Mayarati, 2005; Haque 2004), it is no stretch to claim that current views of Islam have not only exacerbated a sense of alienation and isolation among Muslims, but have contributed to an increase in discriminatory acts against them. For example, according to the *Council of American Islamic Relations* (CAIR) (2005), while

in 2003, 1,019 “anti-Muslim” civil rights incidents were reported, in 2004, there were 1,522 reported. A 49 percent increase in “incidents” that include physical assaults, public harassments, death threats, bomb threats, airport profiling, FBI and police intimidation, hate mail, and discrimination at work and school. Additionally, according to some (e.g., Al-Mayarati, 2005), Islamic charitable organizations feel singled out because they have been blacklisted as terrorist groups without evidence leading some organizations to reallocate resources for anti-discrimination campaigns (CAIR, 2005).

In fact, while the *Patriot Act* is often blamed for the rise of suspicion of the Muslim community, two significant provisions of the *Omnibus Counterterrorism Act* (passed by Congress, and signed into law by President Bill Clinton in 1995) are also blamed for mounting suspicion (Visser & Guinane, 2004). The first provision allows the government to utilize evidence from “secret sources” in deportation cases where the “alien” is suspected of involvement in terrorist activity, without having to disclose their secret sources; while the second provision gives the government authority to deport aliens who have made charitable contributions to organizations targeted as terrorist ones (Gerges, 2003).

As stated earlier, since the 9/11 attacks, Islamic charitable endowments have faced increased scrutiny by the U.S. government (Al-Mayarati, 2005 & Visser & Guinane, 2004). Although reliable data on charitable giving among Muslim Americans is non-existent (Al-Marayati, 2005), as one of the main tenets of Islam, Muslims give zakat (alms), for example, to charities that operate abroad and in the U.S. (e.g., orphan- sponsorship, food programs, provisions of healthcare and education). Within a few

months of 9/11, the Holy Land Foundation in Dallas, Texas was designated a terrorist group. This was followed by closure of two more organizations that had yet to be charged with any criminal activity, these include the Benevolence International Foundation (BIF) and the Islamic Americans Relief Agency (Al-Marayati, 2005).

The enactment of the Patriot Act of 2001 accords the federal government “largely unchecked power to designate any group as a terrorist organization” (Visser & Guinane, 2004; p. 2). And once labeled, groups can have their assets frozen, and all materials and property seized. For example, while no criminal charges were made against the Global Relief Foundation (GRF) in Illinois, their assets were frozen and their property was seized “pending an investigation” (Al-Marayati, 2005). What is worse is that the Patriot Act controls the information that is passed to judges. Thus, by virtue of labeling evidence “confidential for national security,” investigators can withhold it not only from judges, but from targeted groups as well. While accusations may not have merit, most often, irreversible damage to the reputation of organizations can lead to demise, and translates into fewer charitable organizations to meet the needs of Muslims in the U.S. and abroad (Al-Mayarati, 2005).

More significantly, some claim that it has created a sense of fearful apprehension among Muslim Americans less likely to give for fear of “being placed on a government list” for donating to a “suspect” organization (Friedman, 2004). In 2005, leaders of Muslim organizations have asked the government to issue a “safe” list of charities, and while the Treasury Department states that it “...would be inappropriate for the government to choose charities at the expense of not choosing others,” it had no problem

issuing a list of twenty-seven blacklisted charities “suspected” of funding terrorism abroad (for a complete list, see www.treas.gov/offices/enforcement/ofac/sdn/t11sdn.pdf). Additionally, they urged the Muslim community to “pool” their resources and provide their own safe list, which is tantamount to asking all Christians in the U.S. to make a safe list of organizations that do not support fundamentalists. Government’s actions toward suspect organizations does little to foster positive attitudes toward Muslims in the U.S., if anything, it propagates the stereotypical view of Islam as a violent religion that advocates terrorist activity.

Attitudes of Muslim-Americans

The *Muslim America Poll* (Gilbert, 2002) is a survey that examined Muslim college students’ (N = 500) attitudes toward the U.S. war on terrorism, anti-Muslim discrimination since 9/11, and the support they have received from other Americans. Over 70 percent indicated that Islam is “extremely important” in their daily lives, while 50 percent said they observed the five daily prayers. Although over 60 percent of participants have, or knew someone who had experienced anti-Muslim discrimination, in general, they did not judge (other) Americans as hostile. Over 70 percent of American Muslims reported that non-Muslims expressed personal support to them since 9/11. Finally, Muslims were “evenly divided” on whether the role of the U.S. in the Palestinian-Israeli conflict was “fair” or “favored Israel.”

More recently, *Zogby International* (2004) polled Muslim-Americans nationwide (N = 1,846). When asked whether they felt if the U.S. was fighting a war on terrorism or on Islam, while one in three (29%) were “not sure,” a slightly larger majority (38%) felt

that the war was directed at Islam rather than terrorism (33%). In response to whether it was a good time to be a “Muslim in America,” a little more than half (51%) agreed than disagreed (36%), while some (13%) were not sure. With regard to the wars in Iraq and Afghanistan, while opposition was outweighed in both cases (53% and 81% respectively), Muslim-Americans were more likely to support (35%) the war in Afghanistan than in Iraq (13%). Additionally, the “most important reason” given for why the U.S. went to war in Iraq was “controlling oil” (39%), followed by “a desire to dominate the region” (16%) and “protecting Israel” (16%) tied for second. Very few indicated that it was for “freeing the Iraqi people of oppression” (5%).

Some Islamic scholars contend that while the U.S.’s imagination is continually seized by Islam’s religious and intellectual challenge, Americans do not seem concerned about the growing immigrant Muslim community (Fawaz, 2003). He adds however that the “mainstream media’s negative news coverage of Islam and Muslims conditions public perceptions of and attitudes toward Muslim societies” (p. 80). Others make similar claims (e.g., Chomsky, 2001; Said, 2001; Armstrong, 2001a), and given the media’s current (over) reliance on government sources for news stories, and lack of contestation of propaganda campaigns, elevating the perception of Muslims is something we have yet to see (Fawaz, 2003).

Other Islamic scholars assert that the discourse on Islam is monopolized by a focus on fundamentalists and their activities, which has “totally ignored an overwhelming majority of Muslims” (Arkoun, 2003; p. 25). This in turn has perpetuated Islam as “inferior, unchanging, and militant by the West” (p. 28), while for Muslims, it is

considered “superior,” peace-loving, and dynamic. Moreover, social scientists are criticized for not moving beyond debates about “vehement” politicized Islamic demonstrations. Thus both Islamic and non-Islamic scholars are urged to work towards making the voices of “Silent Islam” heard – the “Islam of true believers who attach more importance to the religious relations with the absolute of God...” (p. 30).

In a similar vein, Nasr (2005) speaks of *Muslim Democracy* – or open-minded, progressive Muslims – a manifestation that has been a “fact on the ground” for the last 15 years in countries such as Malaysia, Bangladesh, and Turkey, among others. He juxtaposes Muslim Democrats with Islamists or fundamentalists pointing out their visions. As for the latter, they envision rule by *Shar'iah* (Islamic) law: the possibility of a restored caliphate; the view of democracy as a tactic or tool that can be used to gain power; and “narrow” interpretation of Islamic laws that promote authoritarian politics, with little room for cultural pluralism, civil liberties, or rights for minorities and women. On the other hand, Muslim Democrats envision the crafting of electoral platforms and stable, democratic governments that serve collective as well as individual interests; doing away with the enshrinement of Islam in politics (although they acknowledge Islamic principles of equality and justice as foundation stones of democracy); and recognize that the Muslim population in the U.S. constitutes a powerful voting bloc.

Diasporic Nature of the Muslim Community

Like the Judeo-Christian community, the Muslim community in the U.S. is not homogenous, and contrary to popular belief, “Arab” and “Muslim” are not interchangeable terms. The community’s cultural and ethnic values are intertwined with

Islamic practices. For example, the American Muslim Poll (2004) discussed earlier also reveals that the 1,846 Muslims polled identified as: *Arab* (26%); *African American* (20%); *Pakistani* (19%); *Indian* (9%); *African* (7%); *Bangladeshi* (4%); *Afghan* (2%); and *Other* (13%). Additionally, there are more Muslims residing in the East (36%), as compared to the South (23%), Central/Great Lakes (26%), and Western (15%) regions of the nation. Overall, it is estimated that anywhere between three to seven million Muslims reside in the U.S., and while African Americans comprise the largest convert group by ethnicity (~35%), the rest are immigrants, and children and grandchildren of immigrants, with the following countries of origin: Iraq, Afghanistan, Bangladesh, Turkey, Lebanon, Egypt, Chechnya, Indonesia, Palestine, India, Sudan, Pakistan, Syria, Iran, Jordan, Malaysia, Philippines, and Somalia, among a few others (Jamal, 2005 & Cainkar, 2003).

With regard to mosques, the exact figure is unknown. For example one report (Bagby et al., 2001) estimates that in 2000, there were 1,200 mosques in the U.S. However, another report (Wuthnow et al., 2004) indicates that in 2000, there were an estimated 3,000 mosques. More recently, mosques are thought to number at 1,200 (Jamal, 2005). While we cannot be sure of the exact number, these reports are in agreement that most of the mosques in the U.S. were founded after 1980s, however, the exact date of the first mosques is also not known.

CAIR's (2005) survey also provides an overview of the characteristics of mosques. Most (55%) have no full-time staff and fewer than 10 percent have two paid staff. Approximately 20 percent of U.S. mosques are affiliated with schools (grades K-8). Less than one-third of mosques offer social services, and the few that do offer daycare,

tutoring, counseling, food pantries and substance abuse programs. While mosque attendance has increased by 75 percent since 1995, most Muslim-Americans (65%) are not affiliated with a mosque (Bagby et al., 2001). Jamal (2005) also concludes that anywhere between 65 to 70 percent of the total Muslim-American population are “unmosqued,” or do not belong to any specific mosque community. This illuminates that in addition to how misunderstood Islam is even less is known about the social issues of Muslims in the U.S.

The examination above illustrates the need for the present study and assists the reader in understanding how the research task grows from the historical and current intellectual life that generates it. The discussion on the Crusades illustrates the commencement of the battle for God, and the brutal wars waged in His name. It also illuminates points of inter-religious collaboration among Muslims and Christians when it was economically and strategically beneficial to both. Moreover, it highlights the issue of why these religious battles might loom large in the minds of Muslims as opposed to Jews and Christians: that perhaps it is the negation of the “lost” cultural, scientific, and economic history of Muslims from Western literature (in the so-called Dark Ages) that is too painful to forget. The section on Islam provided a glimpse of its history, main tenets, and sectarian identification. From this, we learned that intra-religious conflict emerged almost from the birth of Islam. In the discussion on U.S.-Islamic relations, critical points in history illuminates the reasons for past and current tensions; specifically, the crises in the 1970s, which illustrated why Islam is still viewed in a negative, inferior light in the U.S.

The discussion of Christianity in the West and the entwined history of religion and social welfare illustrates how in many ways, we have come full circle, or that maybe things have not changed as much as debates signify. That is, a public-private partnership has always existed between government and religious institutions, specifically in the context of social welfare. Church-state debates highlight arguments by separationists and integrationists, while examination of its changing nature illuminate that it now has “Christian v. Non-Christian” undertones. In the discussion on Muslim Americans, it becomes clear that Islam, at best, appears esoteric, and at worst, a violent religion – possibly due to the fact that knowledge about Islam is heavily influenced by what is propagated in the media. Overall, the literature review lends credence to the study’s assertion that religion is significant, not only in the context of Islam and Islamic social welfare, but in the U.S. as well.

The next section situates the present study within cross-disciplinary theoretical themes highlighting intellectual currents and issues relevant to the study’s research questions.

Theoretical Debates

Eighteenth-century Enlightenment gave rise to the scientific revolution. Enlightenment ideals such as the application of rationality to society, social progress through science, or “science of man,” (Dennett, 1991) were emphasized. These ideas were predicated on the notion that human beings are rational, and that the roots of the truly human lay in reason, and in the products of reason such as science, technology, the logical and pragmatic, and not religion (LeDoux, 2002; Tallack, 2001; Zohar, 2000;

Hilgard, 1980). For Enlightened thinkers, science was the panacea, eventually providing solutions to societal ills such as poverty, and answering some of the most puzzling questions that religious doctrines could not.

Over the centuries, the social sciences have attempted to define themselves within a scientific framework. However, some argue that scientific approaches have not brought us closer to solving societal ills. And while science has contributed immensely to our understanding of many phenomena such as the human genome (e.g., DNA) (Marcus, 2004), it cannot, for example, prove or disprove the existence of God (Blackmore, 2004; Lausten & Waever, 2000).

This is not to infer that religion has not been debated in modern times, on the contrary, it has been the subject of debates among Western thinkers for centuries. While there are numerous examples of those who saw legitimacy in religious doctrine, others made arguments predicated on the notion that a “modern, scientific, and rational society would replace the religious society” (Fox, 2004; p. 720 & Shupe, 1990). For example, in *The Republic* (1871/1989) Plato (427-348 B.C.) conceived of religion and the Gods in the context of two types of Forms: the tangibles that can be seen such as matter, and the intangibles or that which is invisible in the Form of the Good, which is eternal and connected to the soul. Francois-Marie Arouet, or Voltaire (1694-1778) wrote that “that which our eyes and mathematics demonstrate we must hold to be true. In all the rest we must say, ‘I do not know’” (1734/1961). Henri Comte de Saint-Simon (1760-1825) posited that societies would eventually be run by an “elite priesthood” of philosophers and scientists (1814/1991). Emile Durkheim (1858-1917) proposed that a scientifically-

crafted theory of societal morality could prevent “anomie” – a social condition characterized by a breakdown of societal norms and values (1893/1984). Finally, Max Weber (1864-1920) propounded that religion would decline in the age of modernity, and so would its significance in public life (1930).

The idea that religion would decline as society modernized was the prevailing paradigm in Western social science disciplines for most of the 20th-century (Minkenberg, 2002 & Nelson, 1998). For example, Philpott’s (2002) review of major international relations journals from 1980 to 1999 showed that of the 1,600 articles reviewed, only six highlighted religion as a significant influence on society. Along similar lines, Rosenblum (2003) examines why political theorists have paid little attention to religion, and illustrates that religious parties have played, and continue to play a significant role “not just in expressing but also in constructing and mobilizing political identity” (p. 32). Thus in recent years, assumptions about the insignificance of religion have come into question. For instance, Fox’s (2004) review of the literature on religion and conflict in today’s world, specifically the period between 1945 to 2001, illustrates that religion’s “role has changed over time, from...being unimportant...to becoming an increasingly significant cause of conflict” (p. 720). That is, the conflict over the supremacy of religious doctrine, or battle for God has not ceased as a result of modernization, and if anything, such battles have persisted. Ignoring the significance of religion on modern society has led some scholars to criticize the boundedness of religious debates as being situated in a binary framework of “separationists” versus “integrationists” (Bader, 2003), leading them to call

for a focus that addresses the "...full reciprocal relationship between society, culture, politics, nation, state and religion" (p. 13).

Civilization Clash

Some (e.g., Nasr, 2005) claim that for over a decade, understandings of religious conflicts in the world have been shaped by *Samuel Huntington's* (1996) assertion of a "clash of civilizations," highlighting the development of "macro core state" conflicts and "micro fault-line" conflicts, and placing emphasis on the major division between the Christian West and the Islamic World, or the "West and the rest." Thus, the events of 9/11 and its aftermath/blowback are thought to be symptomatic of a clash of civilizations, a clash between the West and Islam. According to Huntington (1996) conflicts are without resolution and peace ceases to exist until one civilization overpowers the other politically, economically and culturally. Therefore those who adhere to this perspective believe that the differences between Islam and the West are irreconcilable, and wars inevitable.

Huntington's (1996) assertions are not without criticism. Some (e.g., Mann, 2003) posit that his thesis is an "ethnocentric blind to avoid having to discuss the things that Muslim opponents of the U.S. actually care about" (p. 34). Positioning Islam as the antithesis of the West not only contributes to misrepresentations of both, but also overlooks many of the intra-cultural conflicts that have existed, and continues to exist within Christianity (e.g., Protestants & Catholics) and Islam (e.g., Shi'ites & Sunnis). Others agree, stating that Huntington's (1996) assessment "oversimplifies many complexities" (Asani, 2003; p. 45), and that what we are witnessing is actually a "clash of

ignorances” (p. 47). This clash of ignorance is thought to be rooted in deep-seated prejudices and stereotypes that have resulted in the dehumanization of the “Other.”

Orientalism

Orientalism (1978), the critically acclaimed book that reverberated shockwaves within academic institutions in the U.S., calls on scholars to go beyond dichotomous positioning of East and West, or Islam and the West. The eminent scholar *Edward Said* (1978) encourages readers to step outside of binary positioning, which not only provides the structural foundation for “Orientalist” ideology, but possesses an inherent power dynamic that dictates what is dichotomously termed good/bad, superior/inferior, Islam/The West., etc. Furthermore, Said (1978) argues that most of what is taught in academic institutions about the East, Islam, or the Orient, is filtered through Western lenses and usually goes unnoticed such as in anthropological research where an “outsider” – usually a Western scholar – interprets the cultural practices of “insiders” such as African tribes. Some (e.g., Asani, 2003) assert that “American ideologues such as Huntington” do nothing but perpetuate the idea of adversative relations between the U.S. and Islam. Along similar lines, others (e.g., Arkoun, 2003) are critical of social scientists who “...have failed to liberate Islamic studies from pro- and anti-Orientalism clichés” (p. 26). However, it is important to keep in mind that in attempting to free Islam from a tangled prejudicial web, in the process, we do not engage in Occidentalism, or a tendency to filter the West through Eastern lenses blaming it for conflicts within the Islamic World (Buruma & Margalit, 2005).

Secularization & Modernization

Secularization was originally proposed by Weber (1930) and refers to the process whereby religious practices, ideas and institutions lose significance, and religion is more a matter of personal choice rather than a defining feature of society (Wilson, 1966 & Martin, 1978). Some (e.g., Rosenblum, 2003) conceptualize it as the transformation of religious into nonreligious form, and in the context of religion and politics, the “replacement of religious politics with political religion” (p. 43). In the U.S., secularity is quite paradoxical. For example, while the U.S. is considered secular, upwards of 90 percent of the population identify as “religious” (Greeley & Hout, 1999). The paradox diminishes if one views it as the existence of “civil religion” (Bellah, 1967). According to Bellah (1967), civil religion entails invoking God in public monuments and political speeches; venerating past political leaders and utilizing their works to teach moral ideals; quoting religious doctrine during public ceremonies by politicians; and displaying religious symbols on public buildings and using them as places of worship, among others.

From an Islamic perspective, the U.S. is considered a secular society that does not place value on religion (Haque, 2004), which sheds light on differences in worldview: for Muslims, Islam is a way of life, thus it dictates the daily life of the individual. From a Western perspective, religion appears to be something that is “practiced” - perhaps daily, just on Sundays, or only on special occasions.

Modernization, political science’s version of secularization, holds that the inherent processes of modernization lead to the inevitable decline of factors such as ethnicity and religion (Cox, 1965; Berger, 1969). These processes include economic

development, pluralism, urbanization, an increase in literacy and education, and technological advances (Lausten & Waever, 2000 & Martin, 1978). As noted earlier, the assumption that religion declines in modern society has come into question. For example, while sociologists began questioning secularization theory in the late 1980s – although many still defend it (Fox, 2004), political scientists are thought to have abandoned modernization theory in the late 1970s to early 1980s, “in the wake of the Iranian revolution until the events in Waco, Texas in 1993” (p. 720). Until these events, a small number of scholars believed that religious violence in the U.S. was nothing more than an “epiphenomenon” (Kaplan, 2002).

Some argue that social scientists prophesizing the demise of religion were not correct, rather, they appear to be guided by *their* understanding and interpretation of the topic (Thomas, 2000 & Hadden, 1987). Some (e.g., Fox, 2004) claim that the dawn of the 21st-century witnessed the development of a considerable body of theory driven by real-world events illustrating that “religion remains important in the modern era” (p. 721). On a world stage, these events include the rise of fundamentalism, ethno-religious conflicts, and religious rebellions. Domestically, it includes events such as 9/11, battles regarding prayer in schools; public display of the *Ten Commandments*; challenges to the Pledge of Allegiance and the phrase “Under God”; the critical acclaim (and profit) of the movie *the Passion of the Christ* – grossing \$370 million by election day 2004; and of course, the uproar caused by *Janet Jackson’s* “wardrobe malfunction” during a Super Bowl performance. This also sheds light on the dynamics of religious pluralism, which is loosely defined as the acceptance that one’s religion is not the only source of truth, or

peaceful cooperation of different religious orders. Two theories are quite a propos in understanding religious pluralism.

Religious Pluralism

The first is a *religious conflict model*, which holds that when the hegemony – the dominance of one group over others – or dominance of majority religious groups (e.g., Judeo-Christian) is threatened by an influx of minority religious groups (e.g., Islam, Hinduism), conflict is likely to occur. In the context of the U.S., Judeo-Christians would feel threatened by the increasing plurality of religious groups. Thus discrimination against Muslims can be explained in terms of a reaction to the threat of an increasing Islamic community (Wilcox & Goldberg, 2002).

The second theory put forth is a *religious exposure model*. According to this approach, interaction with people of other faiths might decrease religious prejudice. As illustrated in the surveys discussed earlier, those who possessed basic understanding of other faiths; were more educated; and lived near or worked with Muslims were less likely to hold negative views. While this perspective helps explain why exposure to unfamiliar entity decreases fear and negativity, it cannot, for example, explain the rise of religious conflict in a global society where we are, in some ways, *overexposed* as a result of the acceleration of information exchange via technological advances.

The Economics of Religion

As mentioned earlier, some have put forth a “rational choice,” or “supply-side” theory of religion (Iannaccone, 1991 & Gorski, 2000). First and foremost, as a theory of choice, *rational choice theory* (RCT) views the decision-maker in the context of

economics, where costs and benefits are considered and optimal decisions are reached.

However, individuals do not always make choices that are in their best interest, nor can all decisions entail a comprehensive, time-consuming analysis of alternatives.

Nonetheless, holding out hope for comprehensive solutions to social problems, the 1978 Nobelist, *Herbert Simon* (1978), suggested *bounded rationality* (BR) as a framework for social problem-solving.

Rooted in BR, the supply-side theory of religion holds that in a capitalistic economy, religious institutions have to adjust to dynamic market forces (Stark & Iannaccone, 1994). The rational approach (Gorski, 2000) to religion is just a newer explication of the supply-side model, and like the latter holds that religious leaders are just as motivated by self-interest as business leaders. As explicated in the article *Jesus, CEO* (2005), religious competition for parishioners among congregations has increased, and thus in order to maintain membership, religious groups are hiring MBAs and modeling themselves after corporate bodies. Again, this brings up the issue of the dilution of religion as well as a need for broadening the scope of debates centered on religion so as to examine the dynamic interplay of social, cultural, political, economic, and religious forces (Bader, 2003).

The Muslim Community & Social Issues

Aside from publications that delineate information on the implications of prayer in therapy (Ali et al., 2004) and Islam and psychology (Haque 2004b), research on social welfare and Islam in the U.S. is scarce. To date, one study has been identified addressing social welfare needs among Muslims-Americans. The study was conducted in Chicago,

Illinois and Dearborn, Michigan with the intent of assessing the role of Islamic and non-Islamic organizations that aid “poor or economically at-risk” immigrant Muslim families. Cainkar’s (2003) study includes 70 “structured, open-ended interviews” with mosque leaders (10), representatives of social services organizations (26) serving immigrant families, and some disadvantaged Muslims, or clients (34). Overall, the study identified assets and needs within immigrant Muslim communities; the weaknesses and strengths of organizations serving them; and approaches with the greatest potential for success.

In the context of organizations serving immigrant Muslims, two types were identified: “community-based ethnic and refugee resettlement organizations”; and “mosques and their affiliated Islamic community centers and schools” (p. 10). The kinds of services offered by the latter type were identified as “informal” and “ad-hoc,” and disseminated on an individual basis, with the main focus on food and clothing donations, and cash assistance. These ten mosques also offered other kinds of social service programs. For example, a few offered refugee relocation services; all offered wedding and funeral services; and all but one offered cash assistance and weekend religious schools. While half offered marital and family counseling and adult religious education classes, only two offered interfaith events and none offered job-skills training.

Cainkar’s (2003) study also illuminates networking strategies for community-based resettlement organizations working with immigrant Muslim families. One strategy proposed is the support and development of “self-sufficiency” programs (e.g., computer training, job skills, adult English classes) at mosques. Another includes the development of Islamic-based counseling programs focusing on family strengthening, while another

encourages the development of community and neighborhood programs that cut across ethnicity, religion, socio-economic, and other demographic factors.

Cainkar's (2003) study provides an initial glimpse into social welfare in Muslim communities. It also delineates the services offered at mosques. It focused in part on poor immigrant Muslim families as well as on the development of efficient networking strategies between Islamic and non-Islamic organizations. The present study provides further information on social welfare in Muslim communities, including specific needs of the Muslim-Americans, especially in a climate of increasing external stressors (e.g., post-9/11, hijacking of Islam by fundamentalists). Given that most Muslim-Americans (65%-70%) do not belong to a mosque (Jamal, 2005), social services must extend beyond mosques.

Cainkar's (2003) preliminary study sheds some much-needed light, however more studies are necessary to better understand the nature of social services offered and needed, including the kinds of provisions offered, the demographics of recipients, and how benefits and resources are disseminated. Evaluation research regarding the Muslims and social services is practically non-existent.

The Present Study

The paucity of research on social welfare issues among Muslim-Americans prompted the undertaking of the present study. The purpose of this exploratory study was to gather information on social welfare issues among Muslim-Americans. With the U.S.'s conceptualization of social welfare as a backdrop, the present study attempted to understand potential unmet needs from the perspective of Muslim-Americans who are

members and visitors of local Islamic charitable organizations and mosques, as well as to understand what these perceived needs are from the perspective of the directors and founders of such organizations. Additionally, the present study provides information on the kinds/types of programs offered by Islamic charitable organizations (e.g., cash assistance, food pantries, legal assistance, daycare, job training, and medical services).

Another issue that the present study addressed – that not much is known about – is how Islamic charitable organizations are faring in a post-9/11 U.S., for example, whether organizations experienced discrimination (e.g., hate mail, obscene telephone calls/messages, etc.), and/or knew of, or sought funding via faith-based initiatives. Furthermore, the present study attempted to understand whether Muslim-Americans felt safe, content, discriminated against, frustrated, angered and/or relieved about what has transpired since that fateful day in September.

More broadly, given that Islam is a way of life and not, for example, something that is practiced on Sundays, the current study highlighted the significance of religion in the context of social welfare practices of Islamic organizations as well as in the sample of Muslim-Americans surveyed (e.g., views in regards to feeling more/less religious or devoted to Islam). The study also intended to understand the faith-factor by inquiring about the degree it influenced the practices of Islamic charitable organizations (e.g., to appeal to donors). Thus, the following questions were addressed in the present study: (1) What constitutes social welfare in the Muslim community? (2) What are the effects of post-9/11 and faith-based initiatives? And (3) How significant is religion?

CHAPTER II

Method

The present study used an exploratory descriptive design utilizing interviews with directors and/or founders of Islamic charitable organizations, and surveys with Muslim-Americans affiliated with Muslim Student Associations (MSAs). The study included a quantitative component designed to highlight patterns via an anonymous survey, and a qualitative one that allowed for deeper understandings using semi-structured in-depth interviews. Convenient sampling was used to identify participants.

The San Francisco Bay Area was an ideal region to conduct the study. Of the approximated 5 to 7 million Muslims residing in the U.S., California has the largest population at approximately 1.2 million, with the largest concentrations in the Bay Area and Los Angeles (Pipes & Duran, 2002). The Bay Area also has a large number of Islamic charitable organizations registered with the IRS as 501(c)(3)s (non-profits) and 501(c)(4) (social welfare). Most significantly, the Bay Area has one of the largest concentrations of Muslims and Islamic charitable organizations. According to the National Center for Charitable Statistics (NCCS) (2006), next to New York, which has about 110 such organizations, California has approximately 107, with most concentrated in Northern California. Unfortunately, no formal list or detailed information about these organizations exists (e.g., contact information, types of services, etc.), which made it necessary to construct a list. It was thought that the Internet would be an appropriate place to commence a search for Islamic charitable organizations and mosques in the Bay Area.

To date, no census of Muslim-Americans and/or Islamic charitable organizations in the U.S. exists. Moreover, there is no Islamic or Muslim “Yellow Pages.” The only one of which the researcher is aware of is published annually by the Muslim Community Association (MCA), and is a partial list (<10) of “social service organizations” located in Santa Clara County, California.

Procedure

With regard to identifying key informants for in-depth interviews, all Islamic charitable organizations (n = 46) were contacted by the researcher via telephone and email inviting them to participate (see Appendix A: *Invitation for In-depth Interviews*). The first phase of contact entailed telephone calls to all of the organizations on the list (even if there was no telephone number listed). The second phase commenced in the second week of June 2006, and entailed email invitations that were sent to directors and/or founders of Islamic organizations and mosques. All email invitations were sent in one day. In instances where no contact person was specified, emails were sent to generic addresses (e.g. info@mca.org) retrieved from organization websites.

One week after phone calls and email invitations, about nine organizations responded. A second attempt was made to get in contact with the 37 organizations that had not responded. After multiple attempts, of the 46 organizations on the list, 20 did not respond. Of the remaining 26, eight did not want to participate mostly due to a lack of time. The final list included 18 Islamic charitable organizations and mosques, of which 10 participated in the present study. Of the eight that did not elect to participate, six stated

that their organizations did not offer “social services” or “social programs,” and that their only function was to provide a “place for prayer” or worship.

The in-depth interviews with the 10 informants took place over a six-month period. Interviews took place on-site at their respective organizations. All interviews were conducted by the researcher, and lasted an average of two-and-a-half hours. Only five informants agreed to have the interview tape-recorded. For those who did not wish to have the interview recorded, hand-written notes were taken, and typed up immediately after the interview. About 50 pages of typed interview transcripts yielded a total of about 30 single-spaced pages of typed transcripts for coding.

The survey was administered on-site, at each of the campuses of the three participating MSAs, during the month of Ramadan (September 2006 – October 2006), a time when Muslims are obliged to fast. Most MSAs host *Iftar* dinners, or community dinners where individuals pray and then break their fast together. Every night in the month of Ramadan, a few MSA members volunteer to bring dinner – enough to feed approximately 50-75 people. The month of Ramadan was thought to be an appropriate time to administer the survey because it generally draws more individuals than weekly or monthly MSA meetings.

Iftar dinners usually commence at around 6:00 pm, right after *Isha* or evening prayers. Upon arrival, the researcher met with one of the leaders of the MSA, usually the President or Vice-President, and explained the nature of the research and asked when it was appropriate to administer the survey. All three MSA leaders held a brief (~10 minutes) meeting, welcoming people and saying a few words about the significance of

Ramadan. Upon completion of the meeting, the MSA leader introduced the researcher and allowed her to address the group and tell them about the study. After providing a synopsis of the study (also provided in writing on the survey), attendees were informed that their participation was voluntary. Next, the surveys were distributed to individuals seated at tables, and as they filled out the survey, the researcher made herself available to answer questions. Survey respondents were drawn from three MSAs within the Bay Area. At site one, approximately 60 surveys were distributed, with 44 completed (73%). At the second site, approximately 56 surveys were distributed, with 42 completed (75%); and at the third site, approximately 50 surveys were distributed, with 42 completed (84%).

While no one asked for clarification about survey items, at all three locations the one question that arose was in regards to participation. Some individuals who were newly-arriving foreign exchange students from various Muslim countries were excluded and subsequently returned their (unused) surveys. One MSA had five individuals excluded for this reason, another MSA had two excluded, and the third MSA not only had three people excluded, but one individual who refused to participate, stating that it was a “government conspiracy.” The researcher informed this individual that the survey was anonymous (i.e., he would not be asked to disclose personal information), but this did not quell his doubts. The survey took approximately 10 to 15 minutes to complete. No private or confidential information about survey respondents was gathered (e.g., name, address). No private or confidential information about interviewees was gathered without prior consent. The data – obtained via notebook, laptop notes, and audio recordings – were kept in a locked file to maximize confidentiality. The data were coded

after each interview, and notes, recordings, and transcriptions (with pseudonyms) were kept in password-protected files on the researcher's laptop. Transcribed material will be kept for future related studies. Finally, no identifiable data or personal information about interviewees was stored on the researcher's laptop.

With regard to interviews, in an effort to minimize reactivity effects, the researcher conducted the interviews in the same manner with all informants. For example, all informants were asked questions in the same order. Informants were also treated similarly regardless of gender. Before interviews were conducted, all key informants were given a consent form with a detailed description of their rights. They were asked to read it carefully and upon consent, sign it. One copy of the signed form was given to the interviewee, while the other was kept in the researcher's files (see Appendix B: *Informed Consent Form*).

For survey respondents, this effect might not have influenced honesty in responses, but it might have, for example, affected whether individuals chose to participate (e.g., to look good, please the researcher, empathy for researcher, etc.). One of the ways to circumvent or control for such issues is to have more than one interviewer in order to test for differences.

Surveys and interviews offer descriptions of behavioral and/or attitudinal patterns with some likelihood of observing patterns. While some general observable patterns emerged in this study, more questions may need to be asked. For example, differentiating between zakat and sadaqa may be more apropos, as the former is required of all Muslims for the poor and needy, while the latter is voluntary. However, Muslims use the terms

zakat and sadaqa interchangeably even though they refer to different forms of charitable giving.

An online search for “Islamic,” “Islamic*,” “Islam*,” or “Muslim,” “Muslim*,” “nonprofits,” “501c3,” “charity,” “charitable organizations,” “social service,” social services agencies,” “social welfare*,” and/or “mosques” and “masjids,” in “California,” “Northern California,” “San Francisco,” and/or “SF Bay Area” yielded multiple (Islamic) websites with partial lists. Classification as “charitable organization” or “mosque” was used interchangeably. Perhaps because all are categorized as 501(c)(3)s; charitable organizations provide mosque or prayer services in addition to (other) social services; mosques provide (social) services beyond just a place to pray; and some mosques are established in order to provide social services.

The most useful website was *Islam101.com*, an *Islamic Google* search engine providing information on a plethora of topics. This directory provided a national listing of Islamic organizations enabling the visitor to narrow his/her search to a specific geographic location. A search under “San Francisco” and “San Francisco Bay Area” resulted in approximately 100 organizations and mosques. This directory was cross-referenced with other online Muslim directories, and contained all of the Islamic charitable organizations and mosques listed elsewhere. Nonetheless, Islam101.com’s list of organizations contained duplicate listings, necessitating the compilation of a unified, alphabetical list including the organization’s name, contact person, address, phone number(s) and website.

The final list included 46 Islamic charitable organizations and mosques located in the Bay Area defined here as San Francisco and its neighboring cities within a 50-mile or so radius. Key informants for in-depth interviews were identified from this list. All 46 organizations were contacted and invited to participate. After numerous telephonic and email exchanges, a total of 10 organizations agreed to participate (detailed below in procedure section).

In regards to the administration of the anonymous survey, the sample was drawn from Muslim Student Associations (MSAs), which are non-political student groups that exist on most college and university campuses. An alphabetical list of colleges and universities in the Bay Area with active MSAs was compiled, totaling eleven. MSA leaders (President, Vice-President, Treasurer, etc.) were contacted via email because telephone numbers were not listed. An email invitation was sent during the second phase, or at the same time invitations were sent out to Islamic charitable organizations and mosques. Of the eleven, three MSAs agreed to participate (detailed below in procedure section). The rationale for choosing MSAs was that most of these organizations are extremely connected and involved with their respective Muslim communities, often doing charitable work such as mentoring and tutoring, fundraising, and outreach.

Another issue was that of language. Whereas directors of Islamic charitable organizations are expected to know (enough) English to interface with Muslims-Americans from various ethnic backgrounds speaking multiple languages, an organization member, or agency client might not know, or is not obligated to know English.

Participants

The study included 10 informants for in-depth interviews who were from Islamic charitable organizations and mosques, and 130 survey participants drawn from Muslim Student Associations (MSAs), with two surveys excluded because they were not filled out completely, for a total of 128.

Survey

Survey respondents were drawn from three Muslim Student Associations (MSAs) located in the Peninsula, East Bay, and North Bay. All of the survey participants were Muslim-American undergraduate and graduate students, recent alumni, and those who were either members or affiliated with the MSAs that took part in the present study. Individuals who were not members or affiliates of the University MSA, and visitors from the neighborhood, for example, were excluded from the survey sample. There were 73 (57%) males and 55 (43%) females, ranging from 18 to 48 years of age, with a majority (86%) between 18 to 33 years of age. A *Pearson's Chi Square* test resulted in statistically significant differences across age, $X^2(3, N = 128) = 70.3, p < .05$, with most respondents (86%) under 33 years of age.

Among others, the ethnicities represented included: "Arab" (26%); "Afghan" (16%); "Pakistani" (16%); "Iranian" (12%); and "Indian" (10%). As Table I shows, ethnic groups also resulted in an overrepresentation of some ethnicities.

TABLE I.
Survey Respondents Ethnic Backgrounds (N= 128)

ETHNIC CATEGORIES	FREQUENCY (%)	MALE/FEMALE	
Afghan	23 (18%)	7	16
African	10 (8%)	3	7
Arab	30 (23%)	14	16
Bangladeshi	11 (9%)	10	1
Black American	2 (2%)	2	0
Caucasian	3 (2%)	3	0
Hispanic/Latino	1 (1%)	1	0
Indian	13 (10%)	9	4
Iranian	15 (12%)	14	1
Pakistani	19 (15%)	9	10
Other (Unspec.)	1 (1%)	1	0
TOTAL	128 (100%)	73	55

Interviews

The sample comprised of four women and six men who ranged in age from 28 to 48 years old. The ethnicities represented were “Indian” (4); “Arab” (2); and “Unspecified”/“Other” (4). Of the four whose ethnic identities were unspecified, two stated they were of “mixed” ethnic background, while the other two did not provide details about their ethnic identities. All interviewees identified as either “Muslim” or “Muslim-American.” Three out of the ten (2 males / 1 female) converted to Islam in their early 20s. All interviewees were either founders or directors of their respective organizations, and responsible for overseeing operations, serving on the board of directors, supervising other staff members and/or interfacing with visitors and clients.

As Table II illustrates, directors and founders revealed that the organizations were registered with the Internal Revenue Service (IRS) as non-profit, charitable entities. Nine (A-I) are registered as 501(c)3s and one (J) is registered as a 501(c)4 – a sub-classification of the former established “exclusively to promote social welfare” (IRS, 2006). All of the organizations rely entirely on private sources of funding (e.g., from members, volunteers, visitors). Half are located in the suburbs, while the other half are located in urban locales. Four organizations own the facilities they operate out of, while the six that rent intend to purchase buildings “in the future.” While the oldest organization was established in 1981 and the newest one in 2006, the rest of the organizations were established throughout the 1990s.

TABLE II.
Islamic Organization Characteristics [N = 10]

<u>Agency</u>	<u>Interviewee</u>	<u>Est.</u>	<u>Type</u>	<u>Funding</u>	<u>Facilities</u>	<u>Location</u>
A	President	1993	501(c)3	Private	Own	Suburban
B	Social Director	1981	501(c)3	Private	Own	Urban
C	President	1988	501(c)3	Private	Rent	Urban
D	Founder/Pres.	2003	501(c)3	Private	Rent	Suburban
E	Prgm Director	2002	501(c)3	Private	Rent	Suburban
F	Founder/Director	2006	501(c)3	Private	Rent	Urban
G	Social Director	1999	501(c)3	Private	Own	Urban
H	Founder/Director	1997	501(c)3	Private	Rent	Suburban
I	Executive Chair	1996	501(c)3	Private	Own	Urban
J	Prgm Manager	1994	501(c)4	Private	Rent	Suburban

Note: The organizations were given alphabetic designation in order to ensure confidentiality.

While survey respondents and key informants were asked about their ethnic identification, one type of identification that was purposely left out was sectarian. While identification along sectarian lines exists, it is not as pronounced in the U.S. as it is in

other countries. It was excluded from the present study because this issue is very sensitive, and for some Muslims, elicits hostilities and resentments carried over from the old country and/or passed down from generation to generation.

Measures

After extensive review of the literature, no multi-scale inventories designed for use with Muslim-Americans addressing social welfare issues were found. Thus the social service chart was adapted by the researcher and is described below. The first part of the survey and interview questionnaire were identical, including a social service chart where survey respondents were asked to respond in the context of “Service Use” and “Service Need,” and key informants were asked to respond in the context of “Service Offered” and “Service Needed.” The social service chart was adapted from Gambrill, Stein and Brown’s (1977) Social Service questionnaire, which was designed to assess the social service needs of the Gay/Lesbian community in the Bay Area. The researcher found it very useful because it provided a categorization of social service programs, allowing for additions/deletions and rearrangement of programs under the categories. For example, one of the programs added was “Qur’an classes,” while another was “immigrant/relocation services.” Some of the deleted services included “deciding whether to continue a gay/lesbian lifestyle” and “deciding whether to ‘come out’ to parents, friends, etc.”

The present study’s social service chart included programs listed under five major categories:

1. *Practical Services*: skills/job training, housing, legal assistance, cash/financial assistance, community information and resources;
2. *Child and Youth Services*: daycare, Qur'an classes, sports/recreational activities, tutoring, mentoring;
3. *Health Services*: community health clinic, in-patient services, out-patient, health-screening/health information, pharmaceutical, funeral services;
4. *Counseling Services*: mental health/therapy, substance abuse services, marital/family counseling, crisis intervention/hotline, immigrant/relocation services, anti-discrimination; and
5. *Other Services*: this category was also included so that respondents could suggest services not listed on the chart in an open-ended manner (e.g., Nikkah, or matrimonial services, computer skills training, etc.).

For purposes of clarity, the remaining discussion is divided into survey and in-depth questionnaire sections.

Survey

In addition to the above social service chart, the survey included 19 questions, with “Yes/No/I don’t know” and three- and four-point Likert scale response options. This multi-scale inventory attempted to identify potential unmet needs and assess general demographic information such as gender, age group, and ethnic identity (see Appendix C: *Service Needs Survey*). With regard to the first major research question (*What constitutes social welfare in the Muslim community?*), respondents were asked to respond “Yes/No/I don’t know” about their use of social services: “Do you, or would you take part in social service programs offered by Islamic organizations?” In the context of this research question, respondents were also asked about zakat/sadaqa giving: “Do you give zakat/sadaqa?” (Yes/No/Sometimes). A follow-up question was also asked: “If you give zakat or sadaqa, how often do you give?” (Once a week/Once a month/Once every 3-6 months/Once a year/Other).

To address the second major research question (*What are the effects of post-9/11 and faith-based initiatives?*), the survey examined changes, if any, in zakat/sadaqa giving: “If you do not give zakat or sadaqa, or stopped giving to local Islamic organizations, what made you stop? Please check all that apply” [I cannot afford to give monetary/cash donations./I did not want to be put on a federal government (e.g., FBI) watch list./I did not want to be suspected of supporting “terrorist” organizations./Other:]. They were also asked: “If you were giving donations to Islamic organizations abroad what made you stop giving? Please check all that apply” (I cannot afford to give monetary/cash donations./I did not want to be put on a federal government (e.g., FBI) watch list./I did not want to be suspected of supporting “terrorist” organizations./Other:).

Survey respondents were asked to give their opinion about Islam and Muslims in a post-9/11 America: “Do you think the source of stress facing Muslims in America has increased since September 11, 2001?” (Yes/No/There is no stress/I don’t know). Survey respondents were also asked about their own feelings about being Muslim in a post-9/11 world: “Since the September 11th events, I feel:” (More religious and devoted to Islam./Less religious and devoted to Islam./I have not changed, I am as religious as I used to be. I have changed, I am not as religious./I am still religious, but I don’t feel comfortable telling people I am Muslim).

With regard to the final major question (*How significant is religion?*), survey respondents were asked whether they thought religion helped reduce/increase stress in their lives: “Do you think religion helps reduce/increase stress in one’s life?” (Increases/

Somewhat Increases/Reduces/Reduces Somewhat/I don't know). They were also asked about their perception of Islam: "In general, my views about Islam in the U.S. have:" (Not changed, Islam still viewed positively./Not changed, Islam is still viewed negatively./Changed slightly & viewed more positively./Changed dramatically & viewed more positively./Changed slightly & viewed more negatively./Changed dramatically & viewed more negatively). Furthermore, they were asked to give their views on religion and conflict: "Do you think religion is a cause of conflict in world?" (Yes/No/I don't know).

Survey respondents were also asked to rank order the person/entity they would turn to in times of difficulty and stress: "If you were facing difficulties in your life such as a job loss, death in the family, and depressed moods, whom would you turn to for support? Please rank your responses, with '1' as the most important system of support, and '6' as the least important system of support" (Parent/Therapist or Counselor/Spouse/God, Prayer, Qur'an/Best-Friend or Friends/Imam/Other, please specify).

Interview

The interview used with directors and founders of Islamic charitable organizations and mosques included 13 items: 10 open-ended questions and three on demographics: age, gender and ethnicity (see Appendix D: *Interview Questionnaire*). With regard to the first major research question (*What constitutes social welfare in the Muslim community?*), key informants were asked about social services offered by the agency: "Which of the following social service programs are offered at the agency?" / "In your opinion, what are

the greatest [social welfare] needs within the Muslim community?” They were also asked about zakat/sadaqa giving: “Do you think giving zakat/sadaqa is important?”

With regard to the second major research question (*What are the effects of post-9/11 and faith-based initiatives?*), key informants were asked whether their respective organizations experienced discrimination post-9/11, for example, hate mail, threatening phone calls: “Do you think the source of stress facing the Muslim community in America has increased since 9/11?” / “Has your agency been affected by post-9/11 events & faith-based initiatives?” “In general, how do you think the Muslim community in America is viewed/perceived?”

With regard to the final research question (*How significant is religion?*), key informants were asked about the importance of religious values and practices as it related to their agencies (“To what extent do [religious] factors influence decisions within the agency?”/“Does your agency use religious symbols/images to appeal to certain groups of donors?”/“Do you think religion is a cause of conflict in the world today?”)

CHAPTER III

Results

Analysis commenced with survey data, using descriptive statistics such as stratification and frequencies, as well as *Chi Square* tests to examine statistical significance of differences, for example, across gender. Data were carefully reviewed for errors (e.g., incomplete, multiple responses to single-response queries, etc.), and were entered into a computerized statistical analysis software program. A (quantitative) codebook was created, with variable names and descriptions. Each survey was entered individually, with responses to survey questions coded as nominal or categorical variables. In addition to spot checks (i.e., data checked at random), a peer/colleague volunteered to review the data as well as the data entry process.

Given that there are multiple strategies to analyzing qualitative data, with "...no right way to organize the [qualitative] research process..." (Seidman, 2006; p. 112), a thematic analysis was thought to be an appropriate method. This research strategy focuses on the content of written texts such as tape-recorded discussions and interviews to determine the existence and/or frequency of words and concepts (Carley, 1990) as well as to make thematic connections between interview transcripts (Seidman, 2006). The coding strategy used for the present study is referred to as "a priori" (Strauss & Corbin, 1998) or "selective" (Carley, 1990), where systematic coding develops in the context of the three major research questions (Seidman, 2006). The categories were coded by the researcher, or made use of manual coding (Neuendorf, 2001), where a codebook was developed, identifying variable or category measures.

In addition to manual coding, the qualitative data analysis software *Weft QDA* (Fenton, 2006) was used. This tool is used for analysis of textual data (e.g., field notes, interview transcripts). Compared to some other content analysis software, Weft QDA offers simple, basic features such as “code and retrieve” where an existing category or variable (“greatest needs”) is matched with interview passages, and vice versa.

Immediately after each interview, written notes and tape-recordings were typed and classified under a pseudonym. Each organization was designated an alphabetical letter in order to make identification easier, for example: “A” “B” “C.” After careful review of all transcribed interview notes for errors, the data, or responses to the three major research questions were organized along coded categories. Responses to the social service needs chart were categorized separately, and not entered into Weft QDA. The researcher found it more efficient to tally the frequency of responses to “offered” and “needed” social services, and summarize the results in a chart. Interviews were transferred to “plain text” file, with the following question/answer format:

101a:

In your opinion, what are the greatest needs within the Muslim community?

OrgJ101a:

There's a need for education and community outreach programs. People need to understand their rights and know they have organizations they can turn to. It is important to make sure Muslim-Americans are aware of their civil rights. Also, more information on Islam and Muslims is needed so that people can understand Islam and not fear it. There are outreach programs Alhamdulillah, mosques host a lot of these types of programs. Inter-religious programs are also very necessary and important in understanding Islam in the context of other faiths.

[The category “101” identifies the first major research question (*What constitutes social welfare in Muslim community?*), with “a” as one of the coded subcategory questions (*In*

your opinion, what are the greatest needs within the Muslim community?). “OrgJ101a” signifies organization J’s response.]

In-depth interviews are presented as “profiles” (Seidman, 2006), or “instrumental case studies” (Stake, 2003), where the case itself is of “...secondary interest...” and is “...examined mainly to provide insight into an issue...” (p. 137). Thus in the case of the present study, in addition to embedded quotes, profiles of some of the organizations are given, and organized thematically in the context of the three major research questions.

For purposes of clarity, the findings are divided into two sections, commencing with the results of the survey followed by a thematic analysis of qualitative interviews in the context of the three major research questions raised in the study.

Survey

In the context of the first major research question (*What constitutes social welfare in the Muslim community?*), survey respondents were asked to indicate “use” and “need” of social services. Table III shows the five most frequently-cited programs used and those that are needed.

TABLE III.
Social Services in Use/Need

SERVICES in USE	(%)	SERVICES in NEED	(%)
Qur'an Classes	47	Legal Assistance	77
Tutoring	28	Mental Health/Therapy	72
Funeral Services	27	Substance Abuse	70
Sport/Recreational	27	Health-Screening & Info	69
Community Information	26	Immigration Information	69

Note: Among survey respondents (N = 128).

Respondents were asked about membership and participation in Islamic charitable organizations: “Do you, or would you take part in social service programs offered by Islamic organizations and mosques?” Eighty-nine out of 128 respondents (70%) stated they would, while the percentage of those who said they would not (15%), or were not sure (15%), was equal (20 and 19, respectively). Additionally, males (80%) were four times less likely than females (20%) to indicate participation in social services.

Responses to “Are you a participating member of a mosque or Islamic organization?” resulted in 90 out of 128 respondents (70%) stating “Yes,” with the rest (30%) indicating that they are not members. Variation in membership affiliation across gender was statistically significant, $X^2 = (2, N = 128) = 6.29, p < .05$, with males (73%) three times less likely than females (37%) to belong to an Islamic organization or mosque. Almost all in the largest ethnic groups indicated that they were participating members, except for Pakistanis and Iranians who overwhelmingly indicated non-membership. In a follow-up question, “If so, in what capacity are you affiliated with the organization?” Ninety-two out of 128 respondents (72%) indicated that they were a “Visitor,” followed by “Volunteer” (32%), “Donor” (15%), “No Affiliation” (15%), and “Member” (13%). At the other end of the spectrum, very few survey participants indicated “Officer/Committee Member” (2%), “Founding Member” (2%) and “No affiliation, but I intend to join in the near future” (2%).

Respondents were also asked about whether they make charitable contributions: “Do you give zakat or sadaqa?” Ninety-six out of 128 (75%) said “yes,” while the proportion of those who said they did not give (13%) or gave “sometimes” (13%) was

equal. Variations in zakat and sadaqa giving across gender were statistically significant, $X_2 = (2, N = 128) = 8.48, p < .025$. Males (75%) were three times less likely than females (25%) to give, and females (75%) were three times more likely to give some of the time (i.e., “sometimes”).

Survey respondents ($n = 128$) were also asked about the capacity of their charitable giving. As Table IV shows, most (85 out of 128) indicated that they give cash donations to local Islamic organizations and/or mosques (66%), while they were least likely to give cash donations to non-Islamic organization(s) abroad (4%).

TABLE IV.
Capacity of Zakat/Sadaqa Giving

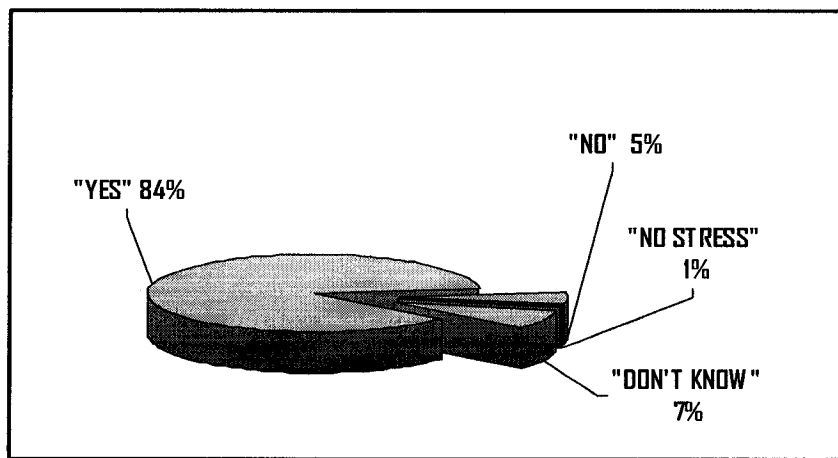
TYPE of CHARITABLE GIVING	(%)
Monetary/cash donations to local Islamic organizations & mosques.	66
Monetary/cash donations to local non-Islamic organizations.	20
Monetary/cash donations to Islamic organizations and/or mosques abroad.	20
Monetary/cash support of family members in America and/or abroad.	16
Monetary/cash donations to non-Islamic organizations abroad.	4

When asked: “If you give zakat or sadaqa, how often do you give?” Respondents were most likely to indicate that they give “Once a year” (30%) and least likely to give “Once a week” (9%) and “Whenever I can” (9%). The method of giving varied by gender, resulting in statistically significant differences, $X_2 (4, N = 128) = 14.44, p < .01$. Females (65%) were more likely than males (35%) to give “Once a month.” Females (74%) were also three times more likely than males (26%) to give “Whenever I can,” whereas males (83%) were four times more likely than females (17%) to give “Once every 3-6 months.”

In the context of the second major research question (*What are the effects of post-9/11?*) respondents (n = 128) were asked why they do not give, or stopped giving zakat and sadaqa. This was asked in the context of charitable giving to local Islamic organizations as well as those located abroad. The two questions were collapsed into one item: “If you do not give zakat or sadaqa, or stopped giving donations to Islamic organizations, what made you stop?” Of the 122 survey respondents who answered this query, 40 percent said “I cannot afford to give monetary/cash donations,” followed by “I did not want to be put on a federal government (e.g., FBI) watch list” (30%).

As Figure I illustrates, when respondents were asked: “Do you think the source of stress facing Muslims in America has increased since September 11, 2001?” an overwhelming majority (84%) said “yes.”

FIGURE I.
Increase in Stress Facing Muslim-Americans Post-9/11



When respondents were asked: “Since the September 11th events, I feel...” for clarity purposes, response items were collapsed into two categories: (1) “Religious,” which included those who were devoted to Islam, comfortable telling others they are

Muslim, and/or had become more religious (70%); and (2) “Non-Religious,” which included those who were less devoted to Islam, did not feel comfortable telling others they were Muslim, and/or did not consider themselves religious (30%). Gender differences were statistically significant, $X^2 = (1, N = 128) = 7.30, p < .01$. Males (75%) were three times more likely than females (25%) to fall in the category of “Non-Religious.”

In the context of the last major research question (*How significant is religion?*), survey respondents ($n = 128$) were asked: “In general, my views about Islam in the United States have...” Response items to this query were also collapsed into two categories: (1) “Positive,” which included those whose views changed, or remained unchanged, and thought that Islam was viewed positively in the U.S.; and (2) “Negative,” which included those whose views changed, or remained unchanged, and thought that Islam was viewed negatively in the U.S. Results indicated that 86 out of 128 (67%), or most respondents thought that Islam was viewed positively in the U.S., while some (30%) thought it was viewed negatively.

Respondents were asked, “Do you think religion helps increase or reduce stress in a person’s life?” A majority of respondents, or 100 out of 128 (78%) indicated that it “reduces” stress, followed by “reduces somewhat” (8%) and “Increases” (7%). Respondents were also asked whether they thought religion was a major cause of conflict in the world today. Sixty percent (75 out of 128) of respondents said “Yes,” with the rest stating “No” (30%) or “Don’t know” (10%).

Respondents were asked, “If you were facing difficulties in your life such as a job loss, death in the family, and depressed moods, whom would you turn to for support?” Respondents were asked to rank their responses, with “1” indicating the most important system of support, and “6” indicating the least important system of support. As Table V shows, rankings were consistent across gender, “God/Prayer/Qur’an” (1.20) was the most important system of support, and “Therapist/Counselor” (4.71) as the least important system of support.

TABLE V.
Support System Ranking

SOURCE of SUPPORT	RANKING
God/Prayer/Qur'an	1.20
Parent(s)	2.60
Best Friend/Friends	3.60
Spouse	4.02
Therapist/Counselor	4.71
Imam	5.05

Note: Respondents (N = 128) were asked to rank order on a 1 to 6 scale, where “1” = most important, and “6” = least important.

Interviews

In the context of the first major research question (*What constitutes social welfare in the Muslim community?*), directors and founders of Islamic organizations (n = 10) were asked, “In your opinion, what are the greatest needs within the Muslim community (that your agency serves)?” Use of *QDA Miner*’s “key-word-in-context” (KWIC) and frequency counts of “needs*” “greatest need*” “social service needs” and “social program needs” resulted in three categories of responses: (1) medical and counseling programs; (2) education and community outreach; and (3) youth programs. Five

organizations stated that social welfare programs were the “greatest need.” Some were specific about what kinds of social welfare programs were needed:

Org A: The greatest needs are things like counseling services, basic medical services like health screening, legal services... Muslims in the Bay Area and other places need community agencies that provide all kinds of social programs.

Org H: Serving basic needs is the greatest need, especially in economically depressed areas domestically and overseas... Food, shelter, water, healthcare, the things we take for granted here in America that so many people around the world do not have access to... Of course education is also a great need, but the basics of food and shelter must be met first before other things should be considered... These basic needs, you know, are not just those within the Muslim communities here and abroad, but non-Muslims, there are a lot of poor, extremely poor people around the world.

Some were not as specific about what types of social welfare programs are needed:

Org D: Overall, we need more social welfare programs. Others might say that masjids are the most important, it is, that is true, but in a masjid, you have to teach other pillars of Islam. Also, we should be beyond that now... Every masjid should have an attached soup kitchen, a place for the destitute to come and rest because that is our history. That’s our legacy. We’re very behind in setting up institutions... With that in mind, we should be much, much further, that every institution have a few employees as opposed to relying on a shoe-string budget. But we can’t just have duplicate services, ones that already exist. Mosques should pool their funds and give to charitable organizations.

Org G: Our priority is to establish a center that has a lot of much-need social welfare programs... These are needed programs in all local Muslim communities.

Org I: The greatest needs are in fact more social service programs, programs that help people in the community... A center like ours is quite comprehensive, so people can come here and participate in activities, interfaith ones – we do a lot of these. But overall we need more programs especially to help those who don’t have money or other resources...

The next category of most frequently-mentioned greatest needs was education and community outreach. Three organizations stated the need for such programs in the context of bringing about more awareness about Islam and Muslims, for example:

Org B: I think there's also a continuous need for programs that demystify Islam such as inter-religious programs. We have programs, like dinner or something, and invite the community. Muslims and non-Muslims. We find that it is in these gatherings that those who don't know about Islam come to learn about it.

Org J: There's a need for education and community outreach... People need to understand their rights and know they have organizations they can turn to... Also, more information on Islam and Muslims is needed so that people can understand Islam and not fear it. There are outreach programs Alhamdulillah. Mosques host a lot of these types of programs. Inter-religious programs are also very necessary and important in understanding Islam.

The last category of greatest needs was youth programs, with three organizations stating the importance of these programs for various age groups:

Org B: Right now, the greatest need is a stronger infrastructure for youth programs. For kids around 10 to 18 years old. Our organization hopes to expand their services geared toward youth. Inshallah we will have more of these types of programs available for kids.

Org C: We need programs for K-12 students. Tutoring is one of the programs we'd like to implement where older students are mentoring younger ones.

Org E: Among others, one of the greatest needs is to bridge the gap between immigrant parents and first-generation Muslim kids, especially the early to late teens who may not have totally internalized a Muslim identity, whereas the younger kids don't seem to have that issue.

The chart of "offered" and "needed" services, which was coded separately and summarized in Table VI (see Appendix E: *Social Services Offered at Islamic Organizations*) reveals that all but one organization offers a place of worship as a basic

service. Three out of ten organizations offer a wide-range of social services, with organization B offering the most (18), followed by organizations H and I.

All but two provide free community information and resources such as seminars, lectures, inter-faith dialogue, weekly or monthly newsletters, and/or email alerts of upcoming events. Six offer free Qur'an classes, as well as extended, formal sessions for on a sliding scale fee schedule. For example, organization G offers year-round Qur'an classes at a cost of \$65 per month, with tuition costs funding teacher salaries. Just as many organizations offer cash assistance, as those that did not. Similarly, just as many were likely to offer anti-discrimination resources, as those that did not. The organizations providing anti-discrimination services did so in the form of lectures, community outreach, legal/civil resources, and inter-faith dialogue.

Some of the organizations focus on specific services. For instance, organization D focuses on food services, offering a monthly distribution of groceries to 400 families, or approximately 1,600 individuals as well as emergency funds for families having difficulty making ends meet (e.g., rent, credit card, grocery money, bail, etc.). Organization E focuses on mental health needs, providing seminars, classes, and weekly prayer sessions for Muslims and non-Muslims who feel depressed, lonely, and/or in need of support to cope with personal/family issues. Organization F focuses on community re-entry programs for ex-offending Muslim-Americans. Finally, organization J focuses on meeting social justice needs by offering legal representation and counseling, civil rights information, resources on local, state and federal laws, and seminars on how to respond if contacted by the FBI, or other government agencies.

Directors and founders of Islamic organizations (n = 10) were asked: “Do you think giving zakat/sadaqa is important?” All of them stated that it was “very important,” or “important” and “one of the pillars of Islam.” Typical responses included:

Org B: Yes of course, it’s very important. In fact, it is one of the five pillars of Islam. All believing Muslim sisters and brother should absolutely give. They all should.

Org F: Yes, it one of the five pillars and more should be directed to ex-prisoners or ex-offenders.

Org I: Yes, yes. Of course this is important. Not only is it a religious obligation but should be considered a humanitarian obligation... Muslims should give zakat and sadaqa if they can because a lot of the money can help people who aren’t as fortunate.

Org J: Zakat...and sadaqa...are both important, especially zakat because it is one of the five pillars of Islam. Practicing Muslims are obligated to give zakat usually once a year. It’s like prayer, it is obligated, proscribed by Allah, so you do it. Same with zakat.

All but two organizations communicated that they rely primarily on zakat funding for most of their operational costs, which is usually given at the end of Ramadan. Responses included:

Org A: We generate most, if not all, of our operational funding from the generous donations of our brothers and sisters. All believers should give zakat... Visitors donate money all the time. But we do get most of our money at the end of Ramadan, which is when most people give their yearly zakat.

Org D: We have two main revenue streams, zakat constitutes 99 percent and those who give are Muslims that do so at the end of Ramadan. We also have sadaqa donations. Sadaqa is used to purchase food, pay rent and office staff, while zakat is used to assist those in need. During Ramadan, flyers are sent out to the community asking for zakat.

Four organizations also questioned whether zakat was thought to be important among Muslim-Americans. For example:

Org C: I don't think most Muslims take zakat and sadaqa-giving seriously. Either that, or they generally send funds to their families abroad... But here [in the U.S.], I don't know. I just don't see that it's taken as seriously as praying. But it's important because it's one of the pillars of Islam and those who don't have are to be supported by those who are fortunate enough to have money and resources.

Org H: I don't think this pillar of Islam is taken as seriously as prayer or fasting. It is just as important, if not more. You can't just pray and not give zakat, or fast and not give zakat. All of it is obligation.

Org I: As a believing Muslim, yes, they should give. Zakat is mandatory so all should give their share. Some people think it may not be important but it is, it is important... Even in this country, you have to give [zakat] because there are a lot of people, a lot of Muslims who are in need. Everything helps. We try to help as much as we can. That should be other brothers and sisters idea too, to give as much as they can.

One organization called it the "orphan" pillar, and offered some remedies:

Org D: The concept of zakat is disappearing in the [Muslim] community. The Muslims coming in the 1970s had the responsibility of establishing mosques. So the majority of funding from the community was being directed to mosques. And zakat was sort of, I'd like to call, the orphan pillar of Islam. This cannot be, because paying for food is part and parcel of being a Muslim, and so that aspect of it has to become alive.

My passion has been to rejuvenate zakat, the concept, and apply it in this society. If everyone paid their zakat, there would be no more poverty. Not only in this country, but in the world. If every Muslim paid their zakat, they can feed the entire world. This is a wonderful institution that could be applied, but unfortunately, in this country, they don't know. Many Muslims don't know. Many Muslims don't realize that zakat is a very important pillar of Islam.

Those giving zakat to family abroad should try to give 10 percent of that to the local community. Because they say charity begins at home and this is the local community... Zakat is a passionate subject for me because it has not taken a priority with regard to fundraising within the community. It has just not been a priority.

While zakat has to be given in the form of monetary donations, two organizations pointed out that volunteering qualified as sadaqa – the voluntary form of charitable giving:

Org A: Yes, it's one of the tenets of Islam, giving cash donations, or giving of time, you know, volunteering at the local mosque... But giving your time is also a form of giving and we appreciate the brothers and sisters who volunteer and give their time.

Org G: Alhamdulillah we have very generous brothers and sisters who donate... Some also volunteer their services, those who are doctors, lawyers, engineers.

Addressing the second major research question (*What are the effects of 9/11 initiatives?*), directors and founders of Islamic organizations ($n_2 = 10$) were asked "Broadly, what are your views on the current state of Muslims in the U.S.?" Word frequency and KWIC searches of the following terms were conducted: "good*" "bad*" "negative*" "positive*" "fear" "hate*" "information*" "knowledge" "terrorist*" "fundamental*" and "violent*" While three organizations made statements such as "...it's not that bad [for Muslims]..." and "It is a little difficult for Muslims-Americans given 9/11..." the rest posited that Muslims are viewed "negatively..." and/or "feared," For example:

Org H: Fear is something that non-Muslims have of Islam and Muslims. There's no reason for this. Islam is not a bad religion. All religious scriptures can be taken and interpreted which ever way someone deems fit and do what they want... This is precisely what's happened with Islam, a misinterpretation of its scriptures.

Org I: The fact that Islam is not known about, not a lot of individuals know, this, I think, contributes to fear about Islam and maybe hatred toward Muslim brothers and sisters. Right now, the image of Islam is negative and has to be changed by changing perceptions, or I should say misperceptions people have about it. That will make Muslims appear less frightening. I think we have to, as Muslims, get out there and do what we can. But sometimes even our own [Muslims] don't know much about the religion.

Eight organizations also stated that the negativity toward Muslims would "get better" as knowledge and information about Islam increased in the U.S. For example:

- Org A:** It will get better because the more people learn about Muslim-Americans, the more they will come to understand... It might take a while but it will get better.
- Org C:** People have the misperception that all Muslims are terrorists, support terrorists, or send money abroad to fund terrorism... This is not true. Reaching out to the community and helping non-Muslims learn about Islam will help end some misunderstandings, or fears people have about Islam.
- Org D:** Right now, some might feel discriminated against, but with efforts to get information about Islam out to the community, we'll Alhamdulillah be able to make things better.
- Org H:** All I have to say about this is that we're in great need of knowledge about Islam in America.
- Org J:** People are scared and don't have much information about Islam, so naturally, people fear Islam. Sometimes Muslim-Americans are treated badly, discriminated against and need legal assistance... Our mission is to increase knowledge about Islam and Muslims so people do not fear it... Inshallah things will start to improve the more knowledge people gain of Islam. People who know a Muslim, or live next to a Muslim family, or work with Muslims are less likely to hold prejudicial views about Muslims. They see that Muslims are no different from others.

Four organizations pointed out that "fundamentalists" have significantly influenced the negative impressions and fears of Islam in America:

- Org A:** [There]...is a small group of fundamentalists that attempts to speak for the whole Umma... There will always be discrimination and prejudice from those who are ignorant or don't choose to learn.
- Org B:** We're trying to demystify the negative views people have about Islam. It is not a violent religion, like the media portrays. Some fundamentalists have hijacked Islam for their own benefit. Granted other religions also have fanatics but as progressive Muslims, we have to make sure Islam is viewed correctly... Muslim-Americans want to live their lives peacefully. That's what Islam is about: peace. We're after all, People of the Book, so we should respect those of other faiths.
- Org C:** Fundamentalists have used Islam to commit violent acts but most Muslims are peace-loving. It will take time for perceptions to change for

the better.

Org I: A few bad apples have made it terrible for others...

In the context of the second major question, directors and founders of Islamic organizations were also asked: "Do you think the source of stress facing the Muslim community in the U.S. has increased since 9/11?" KWIC search and frequency counts of the following terms were conducted: "yes*" "no*" "source of stress*" "stress*" "suspect*" "suspicion*" "terrorist*" "negative" "media*" "source*" "information*" "fear" "discrimination*" "hate*" and "kill*". All agreed that there was an increase in stress among Muslim-Americans, except for one organization stating, "Not necessarily stress, [there is] just more attention, especially from the media..." Some of the organizations conveying that there was an increase in stress had the following to say:

Org D: Dream has been kind of shattered. Do we belong? This is one question Muslims are probably asking.

Org F: There's obviously an increased level of scrutiny. I feel very fortunate in knowing that I have nothing to hide. Absolutely nothing, so I'm not afraid. The unfortunate thing is the misguided elements of different levels of administration, that it serves their agenda to incriminate innocent people. That's very frightening to me. Because it's horrible to me that people who are really innocent are being incriminated.

Org G: Yes, the source of stress has increased because before, no one really knew about Islam. Especially before 9/11, no one had any idea. And after September 11, 2001, now, what they do know, what they think, is mainly negative...

Org J: The stress has increased because now, especially after September 11th, Islam has been in everyone's face...

Two organizations highlighted that the stress has increased specifically for Muslim women:

Org C: Yes the stress has increased, I think. Especially for Muslim sisters who wear hijabs. They are easy targets for discrimination. One day, my wife went to pick up our children from school and as she walked over to the school building, she heard someone from behind call her a ‘diaper head.’ She just kept walking. Another time, she was on the road and some guy was behind her and then passed her. And while doing so, rolled down his window and called her a diaper head. This is sad especially given the diversity of the Bay Area. It still happens and for the women, it is very hurtful. They have children with them. What are children supposed to learn from this?

Org E: On a personal level, I was consoled more than anything and reminded by others that those who took issue with Islam were a small minority with a loud voice... In general, Muslim women, the ones who where hijabs, had trouble finding jobs. I didn’t experience this. I was surprised that I didn’t experience negativity, which in some ways, made me appreciate mainstream American society.

Four organizations highlighted the “media” as a contributing factor in the rise of stress facing Muslim-Americans:

Org A: [We are]...often contacted by the media whenever there is something in the news about Islam. Sometimes, this is frustrating because our agency doesn’t speak for all Muslims, you know. If something happens in Iraq, a local news reporter will ask me to comment on it for a local newspaper, and my honest response is ‘you know as much as I do. I’m not there, so what can I tell you?’ Some have even asked me if I know any terrorists. What kind of question is that? And if I did, I’d turn them in. At times, it makes me laugh. At times, not so much because it makes me think that there is still work to do to replace stereotypical images and ideas about Islam and Muslims.

Org B: The increase in negative media portrayals doesn’t help. Most of the news reports and images are of terrorists who’re willing to kill themselves in the process of killing enemies. This is not what Islam is about.

Org G: [The]...media images they see... It perpetuates...negative myths and fear of Islam. Some might think it’s a violent religion but these people don’t understand it... That’s pretty much what they show on TV. The news reports don’t really have much positive stuff to say.

Org J: [The]...images portrayed in the media send the message that Islam is a terrorist religion that promotes violence and suicide bombing. Naturally,

people see these images and assume all Muslims are like that. But that's not true... Even in the Bay Area known for its open-mindedness, there are incidents of harassment and discrimination that you would not expect. But it happens... So the stress will continue until the stereotypes are dispelled and people understand that not all Muslims are terrorists. It will take a lot of education but it is worth it, so that discrimination can decrease.

The final query directors and founders were asked centered on whether the organizations were affected post-9/11: "Has your agency been affected by 9/11 events?" Key word searches of "harass*" "vandal*" "FBI" "security*" "9/11*" "fear" "terror*" "surveillance*" "negative*" and "support" were conducted. While four organizations were not affected, the six that were affected also stated that they received a lot of support from their local communities. Of the organizations reporting that they were directly affected, four received negative voice messages, for example:

- Org A:** A few times, we got messages on our phone saying we were terrorists, or Muslims are terrorists, but nothing too serious Alhamdulillah. Most people are supportive of us, we're not exactly in the best neighborhood, but those around, no, they support our work.
- Org B:** Yes, shortly after 9/11 we received some negative voicemails, but I have to say that we've also had a tremendous amount of positive messages too. There are those who are ignorant and don't understand, so they fear Islam. But most people in the Bay Area are intelligent enough to know that Islam is not a violent religion that advocates suicide bombing.
- Org J:** Sometimes our agency gets harassing phone calls or messages. Sometimes the caller will say we are helping terrorists. Unfortunately, people still fear Islam and misunderstand it. Those who hold the most negative attitudes tend to be less-educated, politically conservative and older. Islamophobia is on the increase. One of our agency goals is to dispel myths and fight for legal and civil rights for those who have been denied. Sometimes a Muslim-American will be denied a visa, or will be placed on the no-fly list for no reason. This is unjust. Most Muslims don't know their civil rights and in this climate, it is very important they're aware.

Two experienced vandalism, for example:

Org G: We had some vandalism, someone or some people broke a window, but that was one incident. We have a lot more people in the community who support us. They know we are here to do good work so things are okay.

Out of six organizations affected by post-9/11, organization C's was the most serious:

Org C: Our agency has a good relationship with local government officials: the Sheriff, the Mayor. These type of officials. They support what we do in the community and know we're not some terrorist organization... Although we have had some unfortunate experiences. About 2 to 3 years ago, our Imam was followed and arrested because he was thought to be connected to terrorist activities. So we had to get him a lawyer and the case was cleared because they saw that he wasn't. It was a bad experience for him and for us. But things worked out. Some harassments also took place; voices messages on our phone and pictures of Osama bin Laden pinned up all around the mosque.

Six organization directors posited that they "thought" or were "almost certain" they are under security surveillance, specifically by the FBI. Typical responses included:

Org A: Our agency, well, I think the FBI has us under surveillance. Yes, I think they watch us. I think it's good, we have nothing to hide and feel safer for it.

Org B: I'm almost certain that we're under FBI surveillance. It is not surprising given 9/11. And as with other organizations, we are not concerned because we have nothing to hide. This room [boardroom] is probably bugged. My phone in my office is probably bugged as well. But I don't care. There's nothing to hide because we are not doing anything illegal.

Org C: Sometimes individuals, generally American males will come in the center and so-called pray and leave and never return. I think these are FBI agents. I have also been followed and seen people take down my license plate information. Alhamdulillah it hasn't been worse. So for that we grateful.

Org G: If we are being watched by the FBI, it doesn't matter because we have nothing to hide.

Org H: Probably there is some FBI surveillance, but we're clean, we don't hide anything so it is not a problem. We keep good records too, so I think

we're okay. We're fine.

With regard to the final research question (*How significant is religion?*), directors and founders (n = 10) were asked about the influence of religion on their organizations, as well as its role in today's world conflicts. They were asked: "To what extent do religious factors influence decisions within the agency?" A key word search of the following terms was conducted: "influence*" "Islam*" "Qur'an*" "decision*" "religious factors" "responsibly*" "significant*" and "mosque." All of the organizations stated that religion (i.e., Islam) was "very influential," and all but two organizations conveyed that they were doing "God's work." For example:

- Org A:** [We] ...do this in the name of Allah or God and yes our mission to serve others is a humanitarian one, but it is also a duty within Islam to serve others especially those without means and resources.
- Org D:** Through my spiritual journey, I was told that service was the best way to attain your goal... I'd say we do God's work. Because that's how our Islamic history has been because we have gone to India, Indonesia, the whole Arab subcontinent, Africa establishing charitable organizations, for example, the Ottoman Empire and their soup distributions.
- Org G:** Our mission is of course to serve Allah and to do good work in His name... the rules and regulations we set up are guided by Qur'anic tenets. I think it's like that with most agencies like ours. Islam after all a way of life so it is no surprise that it permeates all aspects of life and the work we do.
- Org H:** We like to think we're doing Allah's work, God's work, you know. It's very needed, it's important for us to do our work but not proselytize...
- Org J:** First and foremost, we're guided by the Great Allah and the Holy Qur'an, which spells out our beliefs. Yes, of course, humanitarian values too and the fact that there is a need for such services.

Six organizations also highlighted the "religious" responsibilities of the Imam and directors and founders. For example:

Org B: [We] ...don't defer decisions to the Imam for instance when it is legal issue. The Imam is there to address religious questions and he derives his knowledge from the Qur'an, the Hadith and in cases where he's not sure, then there are fatwas available... We have a board of directors and an executive committee that is elected yearly. We also have constitutional bylaws which are of course based on Qur'anic tenets.

Org C: We have the Imam whose here to answer questions about religious issues. But we also have a board of directors that is responsible for steering the agency.

Org G: If people have specific religious questions they ask the Imam. There's a board of directors and the executive committee. The decisions about the agency, they make.

All but one identified as a religious organization, and those identifying as religious entities divided into two categories: (1) "masjids" or mosques; and (2) Islamic or Muslim "centers". The following excerpts capture typical responses along identification:

Org B: Well, we're known as a Muslim community center, so yeah religion is an influence. Islam is a way of life as you know... With the guidance of Allah, we provide the services necessary for those in the community... So yeah, religion has a tremendous influence.

Org C: Our agency is known as a mosque within the community. We mostly provide a place for worship.

Org H: We're an Islamic charitable organization that does humanitarian work... Beneficiaries of the work we do not have to adhere to our religious doctrine, to Islam. It is not required, not a requirement.

Org I: The goals of the center are based on Divine Law, and we know that an integral component of the Qur'anic worldview is establishing social justice that would be actualized by providing humanitarian and other support services.

In the context of the third research question (*How significant is religion?*), directors and founders of Islamic organizations were also asked: "Does the agency use religious symbols/images to appeal to certain donors?" KWIC and frequency count

searches of the following terms were conducted: “religious* appeal” “donate*” “frugal” “generous” “charity*” “funds*” and “monetary*.” All of the organizations answered “no” to this query, with the following as typical responses:

Org B: No, we don’t...we don’t go out of our way to appeal to certain donors.

Org C: No, no we don’t. In fact, the largest community of Muslims we serve are Afghans. There’s a large community here and they’re the largest ethnic group at our mosque. Our donors give zakat but we don’t cater to certain sects or groups of donors.

Org E: No we don’t do this. Brothers and sisters will donate money especially when they give zakat. This happens once a year at the end of Ramadan. But we don’t try to appeal to any one group or religious sect.

Four organizations also pointed out that the reason why individuals donate to their agency most likely has to do with their status as an Islamic charitable entity. For example:

Org B: I mean some brothers and sisters might give to us because we’re a Muslim agency...

Org J: We don’t use religion or religious symbols to appeal to others, or donors. People who donate to our organization may do so because we’re a Muslim organization, but we don’t push this.

Additionally, five organizations posited that they have “generous donors” who give on a regular basis (e.g., monthly, annual). For instance:

Org B: Alhamdulillah we have a consistent stream of generous donors who give their zakat to us... Their commitment to our agency is very appreciated.

Org D: Sadaqa and zakat funds are solicited from wealthy Muslims. And Alhamdulillah they’re very generous and give a lot. But we don’t appeal to people based on religion or culture.

Org G: No, we don’t go out of our way to do that. Alhamdulillah the Muslims living in the community and those who come to the center, they give

generously. If non-Muslims want to donate, that's fine too. We have a group of brothers and sisters who give every year. This is great and we are grateful for their generosity.

The final question directors and founders of Islamic organizations (n = 10) were asked attempted to gauge their views on religious conflict: "Do you think religion is a cause of conflict in the world today?" Frequency count and KWIC searches of the following terms were conducted: "yes*" "no*" "religious conflict*" "terror" "fundamental*" "fear*" "understand*" and "knowledge*". While all of the organizations said "yes" to this question, they provided different reasons. Five organizations conveyed that the lack of "knowledge" or "misunderstanding" contributed to religious conflict, for example:

Org B: It [religion] is a cause of conflict because of misunderstandings. There are misunderstandings about Islam, Christianity and Judaism as well as other religions. People misunderstand that there is no head church or mosque for Muslims, and get angry when they think that we're not standing up against terrorist acts in unity. That is another misunderstanding. The Umma or community of believers is very diverse. Not all Muslims are Arab and not all Arabs are Muslims.

The perception of historical events also adds to the conflict. For example, some Christians might view the Christian Crusades as a time when they were persecuted and some Muslims might view it as a time when they were persecuted. It's not exactly how it was. The Christians and Muslims collaborated when it was to their benefit. There are more examples.

Org C: Religion continues to be a conflict because of a lack of understanding of Islam. While the number of converts to Islam are increasing, again, the lack of information is greater. We have to have a better understanding of Islam and of other faiths. People who fear or hate Muslims most likely have no understanding. Knowledge as they say is powerful and with community organizations like ours and others, the obligation is there to make sure more people learn about Islam and those who are telling non-Muslims about Islam have accurate information.

Org G: It's funny because, you know, religion, its supposed to bring you peace

and harmony. All religions promote that. But yes, it is also a conflict because of misunderstandings... The people of one religion think their religion is superior, so everyone else is no good. This can't be. If this how it is, then there will always be conflict.

Four organizations posited that religion has always been a contentious force in the world, for example:

Org D: Religion has always been a conflict in the world. For centuries now people have been fighting over whose God is more superior. We cannot get caught up in that rhetoric. We have to just push forward for a just society. That's what I'm trying to do whether it's helping Muslims or non-Muslims. As I say, you have to just tie your camel, and leave the rest to Allah.

Org J: People are fighting in the name of Islam and Christianity, and other religions. There is a lot of misunderstanding of not just Islam but of other religions. It's like whose side is God on? That seems to be one major conflict about religion, whose side is God on. It's very tragic that something that is supposed to bring peace fuels so much hatred and resentment.

Six organizations related the role that "fundamentalists" have had in misrepresenting Islam as a religion of violence. For example:

Org A: It is how religion is used to commit atrocious acts. The fundamentalists have taken things to the extreme. There are fundamentalists in all religions. Right now, people think that Islam is a fundamentalist religion that persecutes women and nonbelievers or infidels. That's not Islam. Muslims are peaceful, loving people who just wish to live their lives like others. Especially here in the U.S. You see that we are like everyone else. We just practice Islam and respect others for their religious beliefs.

Org F: I think fundamentalism is a cause of conflict. You have to take an anti-sectarian position, you have to take the position that says, if I'm really confident that what I'm doing is so real and so authentic, then I should be confident in doing it. To each his own. Again, it may sound ideal, but if I'm, the issue I'm going to have with you, or your group or methodology, if I feel I'm right and you have to be doing what I'm doing, no, I'm not worried about what you're doing. I'm worried about making sure that I'm doing what's right.

- Org H:** People see TV reports, the news. Then, they think Islam condones terrorism and Islam says that killing and violence is okay. No, this is not true in the least. This is just a bunch of thugs using Islam to make a statement. They're angry. They are not representatives of Islam and unfortunately, like those who have little information [about Islam] they think the worse. That needs to be changed, this has to or else non-Muslims will continue to fear Islam, not realize that it is a religion of peace, of unity, of brotherhood. Not like that, like the fundamentalist use it. This has to change. The small group is ruining it for the rest of Muslims who are good people, who just want to live and let others do their own living.
- Org J:** Not just between people of other religions, but the inter-religious conflict is tragic as well. Unfortunately, the fundamentals have scared people into thinking that Islam is a violent religion. Islam is far from a violent religion. The more people come to learn more about Islam, the more they'll realize that it is a very peaceful religion. And that religion in general is supposed to bring peace to one's life and Inshallah in the world. But there's a lot of work to do to get correct information disseminated about Islam.

CHAPTER IV**Discussion**

This study presented information on social welfare needs among Muslim-Americans, as well as information on the operations and practices of Islamic organizations and mosques offering social services. The study attempted to illustrate the conceptualization of social welfare in the Muslim community. It also attempted to show some of the ways the community has been affected post-September 11th; and the significance of religion for Muslim-Americans and Islamic organizations and mosques.

Survey participants were asked: “Do you, or would you take part in social service programs offered by Islamic organizations & mosques?” Breaking it down into two questions would have distinguished individuals who actually utilize social services (e.g., “Do you utilize social service programs offered by Islamic organizations and mosques?”) from those who are thinking about it, and/or are not aware services exist. The survey item inquiring about zakat/sadaqa giving also requires clarification: “Do you give zakat or sadaqa?” This item should have been broken down into two questions, where one focused on the obligatory form of charity (e.g., “Do you give zakat?”), while another on the voluntary form (e.g., “Do you give sadaqa?”). Another survey item in need of better construction was: “Do you think the source of stress facing Muslims in America has increased since September 11, 2001?” The word “source” should have been negated as it is quite vague. Some of the items on the survey (e.g., #5) might have elicited more detailed information with use of *Likert* scaling because this allows for more choices. In general, the questions about zakat/sadaqa giving might not seem to help answer the first

major research question (*What constitutes social welfare in the Muslim community?*).

However, zakat funds are supposed to be used for social welfare efforts only. Inquiring about whether individuals give zakat helps make clear(er) whether this pillar is taken seriously by Muslim-Americans.

In general, the overall notion of social welfare within Muslim communities resembles the U.S.'s 19th-century doctrine of charity, or charity associated with traditional religion. Thus, religion and social welfare are entwined in Muslim communities. Furthermore, given that zakat is one of the five pillars – arguably one of the most significant tenets of Islam makes clear that religion exerts great influence on organizational services. It also exerts great influence in the lives of survey respondents, who report that they most often turn to God and prayer when facing difficulties. This is also reflected in the fact that almost all of the organizations in the study identified as “Islamic” or “Muslim” agencies offering visitors a place of worship, in addition to other social services.

A majority (70%) of survey respondents indicated that they do, or would, take part in social services offered by Islamic organizations and mosques, which not only suggests the need for (more) services, but validates the work of Islamic organizations and mosques that offer them. The kinds of social services offered by the Islamic organizations and mosques in this study were similar to the ones offered by the Islamic organizations and mosques in Cainkar's (2003) study: a place of worship, Qur'an classes, cash assistance, community information and outreach, and counseling services. Like Cainkar's (2003) study, the dissemination of social services by the Islamic organizations and

mosques in this study was mainly “ad-hoc” and informal. That is, they appear to have been formed for the purpose of serving local Muslim communities, without much formality in their operations. These are burgeoning organizations, with half of them stating that social welfare programs are still their “greatest needs.”

Comparison of responses by directors and founders of Islamic organizations and mosques and survey respondents regarding “used” and “needed” services were interesting. Only two Islamic organizations offer “Legal Assistance,” which ranked as the highest needed service (77%) among respondents. The same is true for “Substance Abuse Services” (70%) and “Health-Screening & Info” (69%), with a majority of respondents indicating them as needed services, yet only two organizations offer them. Additionally, while “Mental Health/Therapy” (72%) and “Immigrant/Relocation Services” (69%) were also in high demand, only four organizations offer the former, and three the latter.

The most frequently-used services among survey respondents were “Qur’an Classes” and “Community Info & Resources,” which should not be surprising given that most Islamic organizations and mosques offer these types of services. On the other hand, the high demand for legal assistance, for example, may be due to an increase in discrimination and harassment.

Nearly three-quarters of respondents said they were participating members of Islamic organizations and mosques, with 72 percent identifying as a “visitor” who, for example, visit for Friday prayers, and/or attends lectures/seminars. Most respondents may not have indicated “member” because they may have loose affiliations with the organizations and/or affiliate with those that do not offer formal membership. This was

the case with the Islamic organizations and mosques in this study, with only two offering annual membership. Also, Muslim-Americans are not obligated to belong to or affiliate with a mosque and/or Islamic organization. This was illustrated in Badgy et al.'s (2001) study, which showed that 65 percent of Muslim-Americans are not affiliated with an Islamic organization or mosque, as well as in Jamal's (2005) study, which concluded that approximately 65 to 70 percent of the Muslim-American population in the U.S. are "unmosqued," or do not belong to a specific mosque community.

Given that charity is a significant facet of Islamic social welfare – one of the five major tenets in Islam – the present study attempted to gauge whether zakat and sadaqa were practiced among Muslim-Americans, and if so, in what capacity. Most survey respondents said they give zakat and sadaqa, while all of the directors and founders of Islamic organizations and mosques said that zakat and sadaqa giving are "very important" and acknowledged that if it were not for generous donors and volunteers, their organizations would not be in operation. Additionally, about two-thirds of respondents indicated that they give zakat and sadaqa to local Islamic organizations, and are most likely to give once a year or once every three to six months. Muslims are obligated to give zakat, usually on an annual basis at the end of Ramadan, while sadaqa, the voluntary form, can be given at any time. But it is not possible to ascertain from this study whether Muslim-Americans give zakat *and* sadaqa, or practice only one form of charitable giving. Delineating this query into two separate items would have shed more light on the different forms of charitable giving.

In the context of post-9/11, the vast majority of survey respondents thought that the source of stress facing Muslims had increased. However, this did not affect respondents' views of Islam given that most (70%) indicated that they were (still) devoted to Islam and felt comfortable telling others they were Muslim. Most of the directors and founders of the organizations and mosques were in agreement, citing negative media portrayals as a significant contributing factor to an atmosphere of ongoing fear of Islam and Muslims. The findings of CAIR's *American Public Opinion about Islam and Muslims 2006* report lends credence to this. For example, about one-in-four Americans indicated that "Islam is a religion of hatred and violence" – a figure "virtually unchanged since 2004 (p. 10)." Moreover, approximately 60 percent of respondents stated that they "are not very knowledgeable" or "not at all knowledgeable," with only two percent indicating that they are "very knowledgeable" about Islam. Finally, among other things, the report illustrated that only 20 percent of Americans "reported having Muslim friends," illustrating that most Americans "lack personal experience with Muslims" (CAIR, 2006; p. 13).

Directors and founders of Islamic organizations and mosques that were negatively affected in this study were not fearful, resentful, or angry. They believed that the harassment and negativity they experienced were from "close-minded" individuals. Furthermore, while half of the directors and founders of organizations stated that they were certain they were under FBI surveillance, they also said it did not bother them, and that they actually felt safer as a result. Additionally, the organizations and mosques in this study stated that they received "a lot" of support from their respective communities in the

aftermath of 9/11. This suggests that most Muslim-Americans received support from non-Muslim friends and neighbors intelligent enough to make a distinction between terrorists who commit atrocities in the name of religion, and those who are peace-loving believers.

Most recently, CAIR's (2007) civil rights report, *Presumption of Guilt* showed that each year since the commencement of the annual report (in 1996), there has been "...an increase in the number of total reported incidents and experiences of anti-Muslim bias, discrimination, harassment, threats, and physical attacks" (p. 6). For example, in 2005, CAIR "processed" a total of 1,972 "civil rights complaints," while in 2006, the number increased 25.1 percent (2,467 cases). Similarly, in 2005, CAIR reported 167 "anti-Muslim hate crimes" while in 2006, 153 complaints were reported – a 9.2 percent increase.

In regards to the significance of religion, a vast majority of survey respondents indicated that it reduces stress in one's life, suggesting that religion permeates the lives of most respondents. This is validated by respondents' indication that in challenging times, the most important system of support was God and prayer. The question about the significance of religion was predicated on the notion that it is a significant factor, entity, or force not only for Muslims, but in U.S. society. For example, in a Harris Poll (2003a) gauging the religious beliefs of Americans, 90 percent of recipients reported a "belief in God." A follow-up poll revealed paradoxical results, with only 36 percent stating that they "attend religious service" (2003b). While such ironical results might stem from the ways in which religiosity is defined, other surveys also indicate that religion is alive and well in the U.S. For example, a Gallup poll (2004c) showed that six in ten Americans

identified as “religious” and rank religion as “very important” in their lives. Furthermore, less than one in ten Americans identified as “nonreligious.”

As for directors of Islamic organizations and mosques, they do not use religious symbols and images to appeal to donors and volunteers. Asking Islamic organizations whether religion influences their operations may not seem logical because Qur’anic scripture and Divine guidance, for example, influence agency decisions; however, religious authorities such as Imams do not. While the Imam is responsible for leading prayers and religious lectures, opening and closing the organization, and providing counseling services, he usually conducts his duties outside of the (inner) circle of directors and officers responsible for setting goals, sponsoring events, inter-facing with visitors, and generating revenue. Thus, decisions about day-to-day affairs and short- and long-term directions of the organization do not necessarily include the Imam.

The significance of religion is also reflected in survey respondents’ ranking of “God/Prayer/Qur’an” as the most important source of support in challenging times. The Imam ranked as the least important source of support, which is interesting in light of the fact that Imams usually provide counseling services in Islamic organizations and mosques. While more research is needed, this may suggest that the Imam may not be the most appropriate individual to serve as a counselor, and may actually prevent some from seeking help. Most survey respondents and all of the organization directors conveyed that religion is a major cause of conflict in the world. This may be due to (an over-representation of) stereotypical media portrayals of inter-religious (e.g., Islam v. Christianity) and intra-religious (e.g., Sunnis – Shi’ites) conflicts ensuing in Iraq,

Afghanistan and elsewhere in the Middle East. It may also be due to the recent revivalism of religion in the U.S. political arena, contested most passionately in the context of church-state, gay rights, abortion, and sex education debates.

Some limitations of the study include representativeness of the samples. Small, local convenience sampling was used. For example, respondents drawn from Muslim Student Associations (MSAs) are not the most representative sample of the Muslim-American population in the U.S. For one, survey participants were college undergraduate and graduate students, alumni and those affiliated with the MSA, and while these individuals are highly committed to community and religion, the fact that not all participants were official MSA members presented some “noise” in the sample and the sampling strategy. Future studies might include inclusionary criteria inquiring about the status of the individual (e.g., member, student, not affiliated, visitor), which then might be used as a criterion of inclusion/exclusion. Along similar lines, key informants drawn from Bay Area Islamic charitable organizations may not be representative of other Muslim-American leaders in the nation. Thus generalizability and reliability are of concern. Simplifying the categories of services into two to three groups and/or framing this portion as Likert-scale questions, may have elicited more salient information on service use and need, as some survey respondents did not fill out this portion. Some of the services should be deleted such as mentoring; while others should be added, for example, matrimonial services.

This descriptive analysis contributes to literature concerning the conceptualizations and practices of social welfare in Islamic communities. Little is

known in this regard about one of the largest religious communities in the U.S., with an estimated three to seven million Muslims. Given current church-state debates sparked by the expansion of social service delivery by faith-based organizations (FBOs), such data becomes even more vital. Future studies might take one of the three major questions raised in this study and examine them in depth. For example, a national comparison of Islamic organizations and mosques offering social services, or a comparative analysis of mental health programs offered at such organizations.

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Appendices

A. Invitation to Participate Letter for Islamic Organizations and Mosques

Hello, my name is Farzana Nabi. I am a Ph.D. Candidate at the School of Social Welfare at the University of California, Berkeley (UCB). I would like to invite you to take part in my research study entitled "Islam and Social Welfare in America: Toward A Conceptual Understanding." The purpose of this study is to gain a better understanding of social welfare, and the nature of social welfare programs in the Muslim community.

Specifically, this research hopes to identify Islamic organizations that address social needs; detail the types of services offered; and identify potential unmet needs in the Muslim community. More broadly, the study hopes to explain the importance of religion in social welfare programs, and examine how Islamic charitable organizations have been affected since September 11, 2001, and since the expansion of social service delivery by faith-based organizations (FBOs).

This is an exploratory study, the first of its kind attempting to examine Islam in the context of social welfare. For such reasons, it is hoped that this research benefits others and/or science, as well as contribute to a better understanding of the Muslim-Americans. If you agree to participate in the present research study, please respond to this email so that we can set up a time for an interview, which should take no more than an hour of your time. I look forward to hearing from you.

Thank you.

Regards,

Farzana



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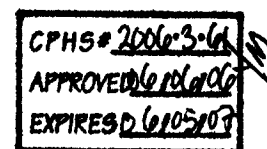
120 HAVILAND HALL # 7400
BERKELEY, CALIFORNIA 94720-7400
(510) 642-4341
(510) 643-6126 (FAX)

B. INFORMED CONSENT FORM

Hello, my name is *Farzana Nabi*. I am a Ph.D. Candidate, or graduate student researcher at the *School of Social Welfare* at the *University of California, Berkeley* (UCB). I would like to invite you to take part in my research study entitled *Islam and Social Welfare in America: Toward A Conceptual Understanding*. The purpose of this study is to gain a better understanding of social welfare, and the nature of social welfare programs in the Muslim community. Specifically, this research hopes to identify Islamic organizations that address social needs; detail the types of services offered; and identify potential unmet needs in the Muslim community. More broadly, the study hopes to explain the importance of religion in social welfare programs, and examine how Islamic charitable organizations have been affected since September 11, 2001, and since the expansion of social service delivery by faith-based organizations (FBOs).

Your participation in this research is voluntary. You may refuse to answer any questions and may stop taking part in the study at any time. If you agree to participate in this project, you will be asked to take part in one interview, which will last no more than two hours, at a time and place of your choosing. I will ask for some personal information such as your age, ethnicity, educational and professional background. I will also ask about your work in the Muslim community such as "In your opinion, what are the greatest needs?" and "Do you think that the source of stress facing the Muslim community in America has increased since September 11, 2001?"

If you agree to participate, I will ask you to give permission to tape record the interview in order to assure accuracy in the data-gathering process. However, recording the interview is optional. In addition, in the near future, there may be follow-up questions relating to our interview, and I may ask to contact you by telephone, email, or mail. Furthermore, I may also ask you, later in the future, if you would be interested in giving your opinion about the general findings and implications of this research study. Of course, your participation in these discussions is also optional. There are no foreseeable risks from your participation as this is not a treatment study. This is an exploratory study, the first of its kind attempting to examine Islam in the context of social welfare. For such reasons, it is hoped that this research benefits others and/or science, as well as contribute to a better understanding of the Muslim-Americans.



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120 HAVILAND HALL # 7400
BERKELEY, CALIFORNIA 94720-7400
(510) 642-4341
(510) 643-6126 (FAX)

While there is a possibility that the confidentiality of the information collected for this research could be compromised, your information will be handled as confidentially as possible. All of the information I obtain from you will be coded after the interview, and the coded-key will be stored separately in a locked location to ensure confidentiality. I will also store the tape recording and notes in a locked file. Each person I interview will have their own fictitious name so that no one else will know who you are. The key of coded names will be kept in a separate locked file, and as the sole researcher/investigator, I am the only person who has access to the coded list. Notes with fictitious names (i.e., without identifying information) will be kept in a secure laptop file, which will be kept in a locked cabinet, except when the researcher is using it. Again, your confidentiality will be protected, and your name and other identifying information will never be used in any reports generated by the present research project. Upon completion of the research study, with your permission, I may save the tape recordings and my notes for use in future, related research by myself, or others.

If you have any questions about the present research project, you may call me at 510.303.3661; contact me via email: farzana@berkeley.edu; and/or mail me: 5275 Misty Spring Drive, Castro Valley, CA 94552. If you agree to participate in the present research study, please sign below. Please keep one copy of this agreement for future reference. If you have any questions regarding your treatment or rights as a participant in this research, please contact the UCB's *Committee for the Protection of Human Subjects* (CPHS) at 510.642.7461, or via email: subjects@berkeley.edu.

I have read this consent form and agree to take part in this research.

Signature _____

Date _____

Investigator _____

Date _____

Please place your initials here acknowledging receipt of a copy of this consent form.

Thank you for taking part in this research study. I sincerely appreciate it.

C. NEEDS ASSESSMENT SURVEY

Hello, my name is Farzana Nabi. I am a Ph.D. Candidate at the University of California, Berkeley (UCB) in the School of Social Welfare. I would like to invite you to take part in my study entitled "Islam and Social Welfare in America: Towards A Conceptual Understanding." The purpose of this research is to gain a better understanding of social welfare programs offered by Islamic charitable organizations and mosques; zakat/sadaqa giving patterns; as well as identifying potential unmet needs. This is an exploratory study, the first of its kind attempting to examine Islam in the context of social welfare issues. The survey includes questions about socio-cultural needs of Muslims in the U.S., as well as a few demographic inquiries (age group, gender, ethnicity). The survey will take no more than 10-15 minutes to complete. Your participation is voluntary and much appreciated. Thank you.

1. Which social programs have you used, are currently using, or think should be offered by Islamic organizations & mosques? Please place an "x" or checkmark next to your response indicating "service use" or "service need" in the chart below. (Check all that apply.)

SERVICE DIMENSIONS	SERVICE USE (services you have, or are, currently using.)	SERVICE NEED (services you think are needed.)
Practical Services		
Skills/Job-Training		
Housing		
Legal Assistance		
Cash/Financial Assistance		
Community Info & Resources		
Child & Youth Services		
Daycare		
Qur'an Classes		
Sports/Recreational Activities		
Tutoring		
Mentoring		
Health Services		
Community Health Clinic		
In-patient Services		
Out-patient		
Health-screening / Health Info		
Pharmaceutical		
Funeral Services		
Counseling Services		
Mental Health / Therapy		
Substance Abuse Services		
Marital/Family Counseling		
Crisis Intervention / Hotline		
Immigrant/Relocation Services		
Anti-Discrimination		
Other Services	(Please describe & check appropriate columns.)	

(Source: Gambrill et al., 1977)

2. Do you, or would you take part in social service programs offered by Islamic organizations & mosques?
 Yes No Don't know

3. Are you a participating member of a mosque or Islamic organization?
 Yes No Don't know

[Please, turn to the next page.]

4. If so, in what capacity are you affiliated with the organization? (Please choose all that apply.)

- Visitor (e.g., Friday prayers, seminars, lectures)
- Member (paying membership dues)
- Volunteer
- Employee
- Imam
- Director/Manager
- Founding member
- Officer / Committee Member
- Donor
- No affiliation
- No affiliation, but I intend to join some time in the future.

5. Do you give zakat or sadaqa?
 Yes No Sometimes

6. If so, in what capacity? (Please check all that apply.)

- Monetary/cash donations to local Islamic organization(s) and/or mosque(s)
- Monetary/cash donations to local non-Islamic organization(s)
- Monetary/cash donations to Islamic organization(s) and/or mosque(s) abroad
- Monetary/cash donations to non-Islamic organization(s) abroad
- Volunteering at local Islamic organization(s) and/or mosque(s)
- Volunteering at local non-Islamic organization(s)
- Monetary/cash support of family members in America and/or abroad
- Other: _____

7. If you give zakat or sadaqa, how often do you give?

- Once a week
- Once a month
- Once every 3-6 months
- Once a year
- Other: _____

8. If you do not give zakat or sadaqa, or stopped giving donations to local Islamic organizations, what made you stop giving? (Please check all that apply.)

- I cannot afford to give monetary/cash donations.
- I did not want to be put on a federal government (e.g., FBI) watch list.
- I did not want to be suspected of supporting "terrorist" organizations.
- Other: _____

9. If you do not give zakat or sadaqa, or stopped giving donations to Islamic organizations abroad what made you stop giving? (Please check all that apply.)

- I cannot afford to give monetary/cash donations.
- I did not want to be put on a federal government (e.g., FBI) watch list.
- I did not want to be suspected of supporting "terrorist" organizations.
- Other: _____

10. Do you think the source of stress facing Muslims in America has increased since September 11, 2001?
_____ Yes _____ No _____ There is no stress. _____ Don't know

11. In general, my views about Islam in the United States have:
_____ Not changed, Islam is still viewed positively.
_____ Not changed, Islam is still viewed negatively.
_____ Changed slightly and is now viewed more negatively.
_____ Changed slightly and is now viewed more positively.
_____ Changed dramatically and is now viewed negatively.
_____ Changed dramatically and is now viewed positively.

12. Since the September 11th events, I feel:
_____ More religious and devoted to Islam.
_____ Less religious and devoted to Islam.
_____ I have not changed, I am as religious as I used to be.
_____ I have changed, I am not as religious.
_____ I am still religious, but I don't feel comfortable telling people I am Muslim.
_____ I am still religious and feel comfortable telling people I am Muslim.
_____ I am not religious, but I don't feel comfortable telling people I am Muslim.
_____ I am not religious, and feel comfortable telling people I am not Muslim.
_____ Other: _____

13. Do you think religion helps increase or reduce stress in a person's life?
_____ Increases _____ Somewhat increases _____ Reduces _____ Reduces somewhat _____ I don't know

14. Do you think religion is a major cause of conflict in the world today?
_____ Yes _____ No _____ I don't know

15. If you were facing difficulties in your life such as a job loss, death in the family, and depressed moods, whom would you turn to for support? Please rank your responses, with "1" as the most important system of support, and "6" as the least important system of support.

_____ Parent
_____ Therapist/Counselor
_____ God/Prayer/Qur'an
_____ Spouse
_____ Best-friend / Friends
_____ Imam
_____ Other: _____

[DEMOGRAPHIC INFORMATION]

16. Age Group: _____ 18-25 _____ 26-33 _____ 34-41 _____ 42-49 _____ 50-57 _____ 58-65 _____ 66+

17. Gender: _____ Male _____ Female

18. Ethnicity:
_____ Afghan
_____ African
_____ African American / Black
_____ Algerian
_____ Arab
_____ Asian (Chinese, Japanese, Vietnamese, Taiwanese, Korean)
_____ Bangladeshi
_____ Caucasian / Non-Hispanic White
_____ Hispanic

- _____ Indian
- _____ Indonesian
- _____ Iranian
- _____ Malaysian
- _____ Pakistani
- _____ Other: _____

19. In what part of the San Francisco Bay Area do you live?

- _____ East Bay (Fremont, Berkeley, Hayward, Oakland, Pleasanton, Dublin)
- _____ Inland (Livermore, Stockton, Sacramento, Tracy, Antioch, Sacramento)
- _____ South Bay (Santa Cruz, Milpitas, San Jose, Santa Clara, Sunnyvale)
- _____ North Bay (San Francisco, Pinole, Marin, Napa, Fresno)
- _____ Peninsula (Palo Alto, San Mateo, Redwood Shores, Redwood City)

Suggestions: _____

Thank you very much for taking the time to participate in the survey. I sincerely appreciate it. ☺

D. IN-DEPTH INTERVIEW QUESTIONNAIRE

Date of Interview: _____ Interview Site: _____

Interviewee: _____ Title: _____

Agency: _____ Year Established: _____

Duties/responsibilities within agency:

1. Which of the following social service programs are offered at the agency?

SERVICE DIMENSIONS	SERVICE OFFERED (services offered currently.)	SERVICE NEEDED (unmet needs; what is needed & lacks funding, etc.)
Practical Services		
Skills/Job-Training		
Housing		
Legal Assistance		
Cash/Financial Assistance		
Community Info & Resources		
Child & Youth Services		
Daycare		
Qur'an Classes		
Sports/Recreational Activities		
Tutoring		
Mentoring		
Health Services		
Community Health Clinic		
In-patient Services		
Out-patient		
Health-screening / Health Info		
Pharmaceutical		
Funeral Services		
Counseling Services		
Mental Health / Therapy		
Substance Abuse Services		
Marital/Family Counseling		
Crisis Intervention / Hotline		
Immigrant/Relocation Services		
Anti-Discrimination		
Other Services	(Please specify & check appropriate columns.)	
Matrimonial Services		

(Source: Gambrill et al., 1977)

2. In your opinion, what are the greatest needs within the Muslim community your agency serves?
3. Does your agency work with other Islamic & non-Islamic social service agencies? ___ Yes ___ No
 ✓ If so, in what capacity (e.g., mediating structure)? Regionally? Nationally? Internationally?
 ✓ Do you think the secular services offered in the U.S. meet the needs of Muslims?
4. To what extent do the following factors influence decisions within the agency?
 _____ Religious beliefs
 _____ Sacred texts such as the Qu'ran
 _____ Religious authorities
 _____ Divine guidance ("Allah")
 _____ God's intervention or providence
 _____ Humanitarian values
 _____ Public awareness
 _____ Nonreligious advisors or consultants (explain)
 _____ Academic & professional reports
 _____ Reports by religious organizations
 _____ Community needs as obtained via observation and interaction
5. If social service programs exist, how are they financed?
 ✓ Does the organization prefer to receive resources from sources that will not compromise its religious character?
 ✓ Does the organization use religious symbols/images to appeal to certain donors?
 ✓ Has your organization lost donors because of your religious nature?
 ✓ How important are religious leaders in maintaining support for the community?
 ✓ Does your organization prefer financial support from the religious community? Government?
 ✓ Do members contribute? Pay zakat/sadaqa? Membership dues?
 ✓ Have you applied for federal funding as a faith-based organization?
 ✓ If so, what was your experience? Did your agency secure funding?
6. How does your agency operate?
 ✓ Do you rely on volunteers or do you have paid staff?
 ✓ What are the agency's hours of operation?
 ✓ Volunteers?
 ✓ How is the effectiveness of your social service programs measured (explain)?
7. Does your agency primarily serve Muslims?
 ✓ Non-Muslims (if yes, please explain)?
 ✓ Do you feel Muslims are open about personal problems?
 ✓ Broadly, what are your views on the current state of Muslims in the U.S.?
 ✓ Do you think religion helps reduce/increase stress in a one's life?
8. Do you think that the source of stress facing the Muslim community in America has increased since September 11, 2001?
 ✓ In general, how do you think the Muslim community in America is perceived?
9. Has your agency been affected by 9/11 events and/or post-9/11 initiatives? Patriot Act? Surveillance? Harassment?
 ✓ If so, has this adversely affected zakat/sadaqa contributions to your agency?
 ✓ Do you think religion is the cause of conflict in the world today?
10. Do you think giving zakat/sadaqa is important?
 ✓ For instance, does your agency generate most of its funding via private donors?
 ✓ Do you think that Muslims should give zakat/sadaqa?
 ✓ What are your general views about zakat/sadaqa practice in America?
 ✓ Do you think volunteering is a form of zakat/sadaqa?

11. Age Group: _____ 18-25 _____ 26-33 _____ 34-41 _____ 42-49 _____ 50-57 _____ 58-65 _____ 66+

12. Gender: _____ Male _____ Female

13. Which part of the San Francisco Bay Area do you live in?

_____ East Bay (Fremont, Berkeley, Hayward, Oakland, Pleasanton, Dublin)

_____ Inland (Livermore, Stockton, Sacramento, Tracy, Antioch)

_____ South Bay (Santa Cruz, Milpitas, San Jose, Santa Clara, Sunnyvale)

_____ North Bay (San Francisco, Pinole, Marin, Napa, Fresno)

_____ Peninsula (Palo Alto, San Mateo, Redwood Shores, Redwood City)

E. TABLE VI. Services Offered/Needed by Islamic Organizations (N = 10)
 (+ = Offered - = Needed)

SERVICE DIMENSIONS	A	B	C	D	E	F	G	H	I	J	OFFERED (+)	NEEDED (-)
I. Practical Services												
01: Skills/Job-Training	-	+						+	-		2	2
02: Housing		+						+			2	0
03: Legal Assistance	-	+							-	+	2	2
04: Cash/Financial Assistance	+	+		+			+	+	-		5	1
05: Community Info/Resources	+	+	+		+	+	+		+	+	8	0
06: Food Distribution				+							1	0
07: Immigration/Reloc. Svcs.	-	+				+				+	3	1
08: Anti-Discrimination	+	+					+	+		+	5	0
09: Funeral Services	+	+	-				+		+		4	1
II. Child & Youth												
01: Daycare									-		0	1
02: Qur'an Classes	+	+	+		+		+		+		6	0
03: Sports/Rec./Activities		+							+		2	0
04: Tutoring	-	+	-					+			2	2
05: Mentoring	-	+				+		+			3	1
III. Health Services												
01: Community Health Clinic	-	+						+	-		2	2
02: In-patient Services											0	0
03: Out-patient Services											0	0
04: Health-Screening & Info	-	+						+			2	1
05: Pharmaceutical								+			1	0
IV. Counseling Services												
01: Mental Health / Therapy	-	+			+		+	+	-		4	2
02: Substance Abuse Services		-			+			+			2	1
03: Marital/Family Counseling	-	+			+		+		-		3	2
04: Crisis Intervention / Hotline		-									0	1
V. Other Services												
01: Place for Worship/Prayer	+	+	+	+	+	+	+	+	+		9	0
02: Matrimony/Divorce Svcs.	+	+	-				+	+			4	1
03: Basic Computer Skills			+								1	0
TOTAL OFFERED (by ORG.)	7	18	4	3	6	4	9	13	5	4		