

# "Holy Cooperation: The Economy of Reconciliation" by Andrew McLeod

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## **Abstract**

The three religions of Judaism, Christianity and Islam share common origins and many common stories, and their respective members all worship the same divinity. Their values are more alike than they are different. However, their common history has been a turbulent one.

Increased geographic intermingling has led to greater potential for conflict, but also provides opportunities for interfaith collaboration. Recent overtures by moderate leaders of all three faiths have sparked discussion about how to practice shared values of justice and love.

This paper will explore the basis for building cooperation across religious divides. It will begin with the foundation of each faith—a survey of scripture. Many teachings reveal that God has a preference for justice, as well as sharing of power and responsibility, which are hallmarks of cooperation.

I will also provide a brief survey of each religion's development of cooperative forms, both historical and contemporary. These will range from cooperative Jewish villages called *moshavim*, to Christian sharing of healthcare expenses, to the Islamic mutual insurance companies that are among the world's largest.

I will also examine some rays of hope in the form of interfaith cooperatives in conflict-wracked regions such as Palestine and Uganda, and elsewhere. These projects have shown great potential to build trust through positive economic relationships and provide inspiring examples of peacemaking. They also address an important issue around faith-based cooperation: the cooperative principle of open membership prohibits religious discrimination.

Finally, I will suggest a means by which cooperatives can help address one of the core problems of interfaith relations—the common perception that a geographical region must have only one set of social rules. Using models such as Mondragon and the Trentino cooperatives, I'll show that another world is possible: people of different religious beliefs can coexist by means of voluntary cooperative associations.

Cooperatives are in harmony with core religious values of the three Abrahamic religions. It is important that the cooperative movement be aware of the potential for growth and healing in the field of faith-based cooperation.

## Introduction

Despite significant differences, Judaism, Christianity and Islam share substantial similarities among their values, teachings and practices regarding how we are to treat each other. This applies both those who share our respective religions, and those who do not. This common ground also shares elements with cooperatives. The key elements to be explored here are those of power and responsibility, which all place firmly in the hands of the individual.

Justice and care for the poor are common to all three faiths. The extent to which these values are reflected in the practices of individuals and institutions is inconsistent, but the general principles are not in dispute and will be taken as a given for this writing.

Cooperatives are ultimately in harmony with values of these three religions, and it is important that the cooperative movement be aware of the potential for growth and healing in the field of faith-based cooperation. In many cases this cooperation will not take the form of cooperatives as defined by the International Cooperative Alliance's *Statement on the Cooperative Identity*<sup>1</sup> (for example, with regard to religious or gender discrimination). Therefore, I will use the term "cooperative" in a limited sense, referring to organizations that define themselves as cooperatives, or which clearly follow the ICA Principles.

This writing will first examine the scriptural basis for cooperative behaviors in each religion: The first three sections will explore what the Hebrew Scriptures (Tanakh), the Bible, and the Qur'an have to say which might connect with cooperative values.

The next three sections will look how people of each faith have practiced cooperative economics. After examining some of the similarities and differences among the three, and with the global cooperative movement as a whole, we shall look at existing models of interfaith cooperative organizing.

The paper will conclude with a suggestion of how the cooperative movement might engage religious people around these common values, in order to help the world move toward peaceful coexistence.

I have primarily limited my study to scripture and practice, with an emphasis on recent developments. There is a vast wealth of writings on the economics of each religion. Rather than attempting an analysis of these writings and what they say about the right sort of economy for each religion, I will rely again on the words of the faith-based cooperators, themselves. This is not so much to prove that other ways are wrong, but to illustrate why the participants in these efforts believe that their ways are right for themselves.

The length of each section should not be taken as proportionate to the number or size of cooperative efforts that actually exist within each religious tradition. As an unfunded independent researcher I have chosen to focus on cooperative efforts that have English language resources on the Internet. This is not a complete or even representative survey, and is intended only to show that there are a variety of models in a variety of settings.

There are obviously great historical gaps in this approach, since I will exclude the bodies of relevant doctrine that has developed over the centuries, only briefly summarize

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<sup>1</sup> Retrieved September 1, 2008 from <http://www.ica.coop/coop/principles.html>.

the rich historical practices that developed alongside those doctrines, and examine the resources in only one language.

Nevertheless, from this limited survey we can conclude that the cooperative model is adequately robust and flexible for general application. We can also suppose that further research is needed to gain a better understanding of the models that exist in the parts of the world where English is not the native tongue.

I will use the name “God” except when a quotation reads otherwise. This may give the writing a Christian sound and feel, but my intent is simply to use the English name for the deity that is worshipped through the three faiths. By doing so, I intend to emphasize the commonalities, and hope that readers who would have used another name—or no name, as is the Hebrew custom—will forgive this choice.

I have already written a more complete book on Christian approaches to cooperative economics. *Holy Cooperation!: Building Graceful Economies* grew out of my presentation at last year’s ICA Research Conference in Saskatoon, Canada. That writing begins to address this gap in my own tradition, and forms the foundation for the discussion of Christian cooperation below.

While I am not comfortable writing such a book about other religions, I would be honored to help anyone who wishes to make a similar effort with regards to their own faith. I have only a tenuous grasp on the totality of Christian theological discussions, and am in an even weaker position to state conclusions about what the Jewish or Muslim scriptures mean. I hope that my comments here are taken in their intended spirit of calling attention to questions, so that further discussion can take place.

I would also like to acknowledge that cooperation is not unique to these three religions. My omission of the world’s many other belief systems should not be taken as a lack of interest so much as an admission of what can be done in a single paper. Limiting this paper to these three religions also reflects the urgency with which reconciliation must be addressed among those who identify with these religions.

Christianity and Islam are the world’s two largest religions, and although the world’s Jewish population is relatively small, it cannot be left out of this discussion. Judaism’s role as foundation for the other two, the widespread presence of Jewish people in predominantly Christian and Muslim societies, and competing Jewish claims on the same Holy Land means that any effort at serious reconciliation must include the Jewish element. These three religions, all children of Abraham, share a common origin, many common values, and—like it or not—a common future.

The stakes couldn’t be higher, as each faith has a volatile combination of geographically mixed populations and heavily armed adherents, and we are all competing for increasingly scarce resources. The social wounds may be beyond what cooperative economics alone can heal, but it is nevertheless essential that we look at what the cooperative movement can offer to the urgent cause of reconciliation.

### **Cooperation in the Hebrew Scriptures**

When we look at the Hebrew Scriptures, we see that when power is concentrated in the hands of a single ruler, things tend to go worse than when power is spread out among the people. This pattern appears most clearly in how people implement the Law.

Many books have been written about the content of God's will, but I will focus on how that will is carried out.

Cooperation is first revealed as God's preferred organizational form for people even before the Law is revealed. In fact, it even precedes the arrival of people: For the first five days of creation, God worked alone. God called into being the earth, the waters, the land, the skies, the plants, and the animals.

It was good, but God took a different approach when it came time to create us. Before this act God simply created, but creating God's own reflection was an act of collaboration, beginning with a proposal rather than a command:

And God said, "Let us make man in our image, after our likeness, and they shall rule over the fish of the sea and over the fowl of the heaven and over the animals and over all the earth and over all the creeping things that creep upon the earth." And God created man in His image; in the image of God He created him; male and female He created them. (Bereshit/Gen 1:26-7)<sup>2</sup>

We cannot ignore God's clear plurality in this verse, and the implication that Adam and Eve were God's image collectively, rather than individually.

We should also note that hierarchy does not appear until the two are driven out of the Garden, revealing that this was not part of the original plan. (Bereshit/Gen 3:16) From this we may discern that if we are to act as though we are in God's image, we too must work together in equality.

God's cooperative side is also illustrated by a prophetic vision in which God asked for help from the spirits who had assembled, in order to remove a king from power:

And the Lord said: Who will entice Ahab, king of Israel so that he will go up and fall in Ramoth-Gilead? One said thus, and another said thus.

And a certain spirit came forth and stood before the Lord and said: I will entice him. And the Lord said to him: Wherewith?

And he said: I will go forth, and I will be a lying spirit in the mouth of all his prophets. And He said: You will entice and you will prevail. Go forth and do so. (2 Chron 18:19-21)

God didn't need the spirit's help, and could have simply wiped Ahab off the face of the earth. However, God sought suggestions and delegated action. It was still God's decision, but power was shared, both in development and implementation of the plan.

God's desire for cooperation makes many more appearances in the human realm. Moses played a very strong patriarchal role at first, but as the story progressed, the nation matured towards equality, while Moses' role became less central. A series of events coming soon after the departure from Egypt clearly established that God didn't mean for Moses to lead Israel alone.

First, once God had taken care of the people's need for food and water, Israel was attacked by the Amalekites. Moses watched from a nearby hill as the battle raged.

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<sup>2</sup> Here I use the Judaica Press *Complete Tanach*, which is available online at [www.chabad.org](http://www.chabad.org). I have noted both the Hebrew and English book names for the books of the Torah.

It came to pass that when Moses would raise his hand, Israel would prevail, and when he would lay down his hand, Amalek would prevail.

Now Moses hands were heavy; so they took a stone and placed it under him, and he sat on it. Aaron and Hur supported his hands, one from this [side], and one from that [side]; so he was with his hands in faith until sunset. (Shemot/Exod 17:11-2)

This was a humbling lesson to Moses that he couldn't shoulder the burden of leadership by himself. However, it seems that he did not immediately get the point, so God tried again using a more explicit message from a human source, Moses' father-in-law Jethro. Jethro observed that Moses' entire day was devoted to judging disputes, and recognized that this was not sustainable:

Moses' father in law said to him, "The thing you are doing is not good.

You will surely wear yourself out both you and these people who are with you for the matter is too heavy for you; you cannot do it alone.

Now listen to me. I will advise you, and may the Lord be with you. [You] represent the people before God, and you shall bring the matters to God.

And you shall admonish them concerning the statutes and the teachings, and you shall make known to them the way they shall go and the deed[s] they shall do.

But you shall choose out of the entire nation men of substance, God fearers, men of truth, who hate monetary gain, and you shall appoint over them [Israel] leaders over thousands, leaders over hundreds, leaders over fifties, and leaders over tens.

And they shall judge the people at all times, and it shall be that any major matter they shall bring to you, and they themselves shall judge every minor matter, thereby making it easier for you, and they shall bear [the burden] with you. (Shemot/Exod 18:17-22)

Once these leaders—who were popularly chosen (Devarim/Deut 1:9-18)—took up some of the burden, Moses was freed from arbitrating from dawn to dusk and he became more available for God's other business. He began let go of some responsibilities, he found time for God, and God promptly delivered the Law. (Shemot/Exod 19:3)

Another cooperative theme that appears during the Exodus is that of voluntary contribution, which was used to build the portable dwelling for God, called the Tabernacle. This was a very important task, but it was done without forced labor or required contributions. (Shemot/Exod 35:20) This sort of arrangement is often dismissed as idealistic, but in this case it worked well enough to create a surplus of materials. (Shemot/Exod 36:6-7)

After Moses died, leadership passed to the military leader Joshua. Later, God raised up a series of judges to lead Israel, in a way that provides essential insight into how power should be handled.

The judge played an organic role, which provided leadership without hardening into a position that controlled the daily affairs of governance. Even though things went better when there was a judge than when there was not, it was not an essential

administrative position that hardened into an institution of its own. There was no clear line of succession with judges. They came from all ranks of society and even included a woman named Deborah, who was regarded as the “mother of Israel.” (Judg 4-5)

Leadership by judges did not always work perfectly, but there was a clear contrast with the later rule by the kings, who often brought divisiveness, oppression and violence. In some cases kings lived up to their responsibilities, but more often they did not.

The key difference between judges and kings can be drawn from a repeated statement that in the days of the judges, the people did what they thought was right. (Judg 17:6, 19:1, 21:25) Mistakes were made, but still God did not choose a different system.

Ironically, that choice was made by the people, in their rebellion.

The transition from judges to kings is critical for our understanding of power, because it illustrates the difference between leaders and rulers. Leaders provide initiation and coordination, which is essential for any organization. Rulers concentrate power and diminish personal responsibility, and we shall see that God doesn't much like them.

The era of judges ended when Shmuel (Samuel) appointed his sons as his successors but they turned out to be corrupt. As a result, the people asked him for a king. God was clearly not happy to hear of this request:

“And the Lord said to Samuel, "Listen to the voice of the people, according to all that they will say to you, for they have not rejected you, but they have rejected Me from reigning over them. (1 Sam 8:7)

God then told Samuel to warn them that a king was a very bad idea, and that they would suffer great oppression from a king, which was described in great detail by Samuel.(1 Sam 8:10-8) His warning had little effect.

“And the people refused to listen to Samuel's voice, and they said, ‘No, but there shall be a king over us. And also we shall be like all the nations, and our king will judge us, go forth before us and wage our wars.’” (1 Sam 8:19-20)

Just as God had declared, the era of kings brought a long slow downhill slide into a quagmire of immorality and corruption. (1 & 2 Kings; 1 & 2 Chronicles) The reigns of some kings brought brief lulls in the sordid action, but no end to the overall decline. There was nothing like the decades of peace that were sometimes mentioned under the leadership of judges. (Judg 3:11,30; 5:31)

The Israelites were forced to support the rapidly growing wealth of their ruler, and eventually ten of the twelve tribes revolted, putting an end to a unified and independent Israel. (1 Kgs 12:1-20) God's support for the rebellion was made clear to those who sought to maintain a single kingdom. “So said the Lord, ‘You shall not go up and you shall not war with your brothers; return each man to his home for this thing has been brought about by Me.’” (2 Chron 11:4)

One nation was thus replaced by two, which were sometimes allied, often at odds, and occasionally at war with each other. Both were finally overthrown, beginning a period known as the Babylonian Exile.

Ezekiel was a prophet of the Exile who continued to preach that injustice was a major part of the reason for the predicament. He also looked toward the future, and described at length the rules for the governance of a restored nation. His prophecies set clear limits on what princes may ask of the people (Ezek 45:7-25) and prohibited them from seizing land. (Ezek 46:18)

Crucially, Ezekiel made no mention of a king. Israel had already made the mistake of human royalty and Ezekiel sought to prevent a repeat of this error.

Indeed, the Exile ends with a story of servant leadership in the book of Nehemiah, which includes an account of the rebuilding of the walls of Jerusalem. This restoration was a key event in bringing the Israelites back to the Holy Land, and was therefore among the most important events recorded in the scriptures. Nehemiah provides a detailed description of the rebuilding process, with had much cooperative resonance.

More than a century after Jerusalem's destruction, much of the city was still in ruins. The temple had been rebuilt (as recounted in the book of Ezra), but it was without protection. There was nothing to ensure the safety and independence of the people who worshipped at that temple.

Nehemiah heard the news that the recovery had stalled and was then commissioned by God to rebuild the walls in a decentralized grassroots effort. It would have been much simpler for God to give this task to someone who was already in a position of authority, but God chose someone of common birth who was still in exile. It seems that God did not wish to encourage Jerusalem's rulers.

Nehemiah worked outside official channels, and brought in the official leaders after he had already discerned a course of action. Fortunately, the leaders saw the merit of this approach, and work quickly got under way. (Neh 2:16-8) The plan's genius was to organize groups of people to take care of the section of wall closest to them.

This decentralization is a key piece feature of the project. The residents near each section of the wall worked together in ways that reflected who they were and what they had to contribute. The size of work crews varied, and political positions did not determine one's role in the rebuilding. In one case people worked without their leaders. (Neh 3:5) These leaders who did contribute were apparently given no special provisions, and one worked in a team with his daughters. (Neh 3:9-12)

The wall was built without a coordinated design, but the whole thing fit together somehow. In the same way, cooperatives can be brought together despite their uncoordinated origins. The people rebuilt the wall in a spirit of equality and shared sacrifice and it took only 52 days to finish a job that had taken more than a century to begin. (Neh 6:15) Where government had failed, the people's cooperation succeeded.

Nehemiah's story teaches us the importance of the same sorts of grassroots leadership on which cooperatives depend. The Israelite king had made a pact with the Babylonians, and was unable to lead the effort to rebuild Jerusalem's defenses. It was therefore left to a decentralized community effort organized by an inspired outsider acting as first among equals.

### **Cooperation in the New Testament**

One need not look far for scriptural inspiration for cooperative organizing among Christians. The Hebrew Scriptures also form the Old Testament of the Christian tradition, and so the passages covered in the previous section also apply to Christianity, although in a different context.

One should not assume that Christians will give similar weight to these Jewish stories, and indeed they are often viewed as being superseded by the arrival of the New

Covenant of Jesus. However, the many Jewish laws were replaced by two great commandments, one of which is to love our neighbor as ourselves. (Matt 22:39)<sup>3</sup>.

It is one thing to claim that Jesus released Christians from laws regarding diet or circumcision, but the New Testament, if anything, strengthens the call for cooperative behavior. Indeed, the book of Acts is the only book of the New Testament that provides an extensive account of the earliest Christian practices, and it illustrates that something like cooperatives was central to the common life of Jesus' followers.

The first chapters of Acts contain several descriptions of how the first followers of Jesus organized themselves. Collectively these show us a church that was radically different than other religious societies of the day.

One of the most dramatic stories in the New Testament is that of the Pentecost miracle; three thousand people reportedly converted on the spot. (Acts 2:41) In the immediate aftermath of this key moment in the birth of the church that it becomes clear that something very unusual was happening economically, as well as spiritually.

"And all the believers met together constantly and shared everything they had. They sold their possessions and shared the proceeds with those in need." (Acts 2:44-45)

Two chapters later, this is mentioned again, with some elaboration on its impact: "There was no poverty among them, because people who owned land or houses sold them and brought the money to the apostles to give to others in need." (Acts 4:34-35)

What are we to make of this behavior? On the one hand, they were living in a very different culture than our own, so we ought not read too much into it. After all, a small religious group facing persecution in the wake of its leader's execution would likely pull together to face a threatening future together. Perhaps this was common behavior among new religious groups of that time. Certainly there are many historic and contemporary examples of communally organized sects.

As tempted as we may be to dismiss this practice as a momentary fluke, the next chapter provides a clear indication that this sharing was a development of great spiritual importance. The story of Ananias and Sapphira shows us what happens when someone is not forthcoming about what they have to offer.

The two lie about how much they had to share with the community and are promptly struck dead on the spot—the only New Testament characters to receive such immediate and severe punishment. But in the midst of proclaiming the gravity of their offense, Peter says something interesting: "The property was yours to sell or not sell, as you wished. And after selling it, the money was yours to give away. How could you do a thing like this? You weren't lying to us but to God." (Acts 5:4)

Their offense was not simply failing to share all that they owned. Peter took the trouble to remind Ananias that the whole arrangement is voluntary. This verse is often cited as a warning against dishonesty. But that lesson could have been delivered for lying about any of a number of offenses, or perhaps one's affiliation with Jesus. It is unlikely that this was the only lie told by believers. However, this most extreme of punishments was reserved for lying about what they had to share.

These are not just some obscure verses tucked away in a letter somewhere. The Book of Acts describes the first days after Jesus' resurrection, during which the believers were struggling to make sense of all that had happened, and to find a good way forward. It is the only New Testament history of the birth of the church as an organization.

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<sup>3</sup> New Living Translation. (also available online through [www.biblegateway.org](http://www.biblegateway.org))

So what are we to make of this? Clearly there was some sort of fervor surrounding this movement that was following this new messiah. And even though no one was required to release one's belongings to join the new church, there seems to have been considerable desire to do so.

This sort of arrangement, in practice, is problematic. Just throwing resources into a common pot is challenging even among small homogenous groups with a stable membership. In such a large, diverse, and rapidly growing movement, facing all sorts of internal and external challenges, one might expect difficulties to arise.

Sure enough, in the very next chapter, ethnic divisions begin to develop between the Greeks and Hebrews regarding the distribution of food. This passage provides more indication of a new form of social organizing.

"So the Twelve called a meeting of all the believers. 'We apostles should spend our time preaching and teaching the word of God, not administering a food program,' they said. 'Now look around among yourselves, brothers, and select seven men who are well respected and are full of the Holy Spirit and wisdom. We will put them in charge of this business. Then we can spend our time in prayer and preaching and teaching the word.'" (Acts 6:2-4)

This was a far cry from the Jewish precedent, in which priests controlled the offerings. At this point, it seems that they were forming what has its modern equivalent in the cooperative: A voluntary economic body that is controlled by its members.

While the twelve Apostles were, in effect, chosen by God, they realized that their responsibilities were of the spirit and not of the purse. Perhaps motivated by Jesus' encouragement to "give to Caesar what belongs to him." (Matt 22:21) they declined to get involved with financial affairs. And they realized that it was important to have the financial leadership be democratically selected by the general membership.

Other decisions, such as how to include the Gentiles (Acts 15), also show clearly inclusive and egalitarian practices, even in the course of setting doctrine. However, the election of the seven is of crucial importance: This was an effective separation of spiritual and financial affairs, which should come as no surprise for followers of a messiah whose only recorded loss of temper was to drive merchants out of the temple. (Matt. 21:12-13)

But once decisions have been made about community morality, how were the believers to apply them? Jesus' most specific instructions on discipline describe opportunities for reconciliation at every step:

If another believer sins against you, go privately and point out the fault. If the other person listens and confesses it, you have won that person back. But if you are unsuccessful, take one or two others with you and go back again, so that everything you say may be confirmed by two or three witnesses. If that person still refuses to listen, take your case to the church. If the church decides you are right, but the other person won't accept it, treat that person as a pagan or a corrupt tax collector. I tell you this: Whatever you prohibit on earth is prohibited in heaven, and whatever you allow on earth is allowed in heaven. (Matt 18:15-7)

This is the only detailed instruction from Jesus about how a community should handle a member's alleged misdeeds, and it illustrated a sort of conflict resolution in which the offender must ultimately be persuaded that they are in the wrong, and which

does not mention a special role for any leader. We should also notice that this process is not about sin in general, but to be used for specific sin against the accuser. Some personal harm is required for this procedure to be invoked.

This gives us some guidelines for internal matters, but what of external relations? In the modern world, it is hardly good or even possible to shut oneself off from the world. Despite our conflicting beliefs, we all must share the world somehow. In one of the many letters that make up most of the New Testament, Paul wrote, "It isn't my responsibility to judge outsiders, but it certainly is your job to judge those inside the church who are sinning in these ways." (1 Cor 5:13) This conclusion makes clear that removing a sinner is meant to deal with believers, and not that it is a way to extend the community's values beyond its own members:

Not only should values not be imposed on outsiders, but using outside means of enforcing internal discipline is to be avoided. The next verse shows that government should not even be used as a tool for imposing morality within the church. "When you have something against another Christian, why do you file a lawsuit and ask a secular court to decide the matter, instead of taking it to other Christians to decide who is right?" (1 Cor 6:1)

In these passages there is a conspicuous lack of instructions for leaders, and there is much elsewhere to support decentralized leadership. The first evidence can be found in their authors. Paul wrote most of the letters, although he never walked with Jesus and he joined the movement only after persecuting it severely. In contrast, the twelve official apostles wrote only a fraction of the text that makes up this section of the New Testament. This shows us that the official leaders did not have any sort of monopoly on offering wisdom and guidance.

The second indication of decentralized leadership is found in the epistles' recipients. Salutations do not indicate a formal and permanent leadership position. Most letters contain no indication that they were sent from one leader to another, intended as advice about how to rule the flock. To the contrary, the letters often end with long lists of salutations, which strongly suggest that they were intended for public reading. In some cases they are addressed to individuals, but these were the exceptions. Most letters were an inclusive and open form of communication, which were addressed to the whole community.

We need not read between the lines to find support for equality, which is directly encouraged by several passages. It is clear that all believers were to be valued equally, but the equality did not usually involve a disruption of worldly social roles. A believer might be a merchant or slave, but when they gathered they were all brothers and sisters in Christ. Their spiritual equality was in spite of their worldly inequality.

This was clear in Paul's letter to the Galatians: "So you are all children of God through faith in Christ Jesus. And all who have been united with Christ in baptism have been made like him. There is no longer Jew or Gentile, slave or free, male or female." (Gal 3:26-8)

And in a final nod to the principle of equal participation regardless of contribution, James' letter included a warning that is much in line with cooperative values: "Yes indeed, it is good when you truly obey our Lord's royal command found in the Scriptures: 'Love your neighbor as yourself.' But if you pay special attention to the rich, you are committing a sin, for you are guilty of breaking that law." (Jas 2:8-9)

## Cooperation in the Qur'an

Because of the serious misconceptions shared by many (including myself before undertaking this research), it seems helpful to spend some time establishing what the Qur'an actually teaches in regards to belief and disbelief.

The actions of a militant fringe have led to widespread perception that Islam is an inherently rigid faith that seeks to bring the entire world under theocratic control. While it is true that this goal is shared—to varying degrees—by some Muslims, the same can be said of Christianity with its vigorous missionary tendencies and its past penchant for theocracy and crusades.

Three points must be considered when considering a Qur'anic perspective on social organization with regards to the subject at hand. First, the Qur'an clearly identifies the Jewish and Christian scriptures as being from God and teaches respect for those who follow such scriptures. Second, any calls to fight against the enemies of Islam are clearly qualified as defensive in nature. Finally, it is important to spread the word and seek converts, but that does not mean that any sort of coercion is appropriate.

Islam has a complex relationship with Judaism and Christianity, whose followers are known by Muslims as “People of the Book” (or Scripture) and distinguished from other nonbelievers. The Qur'an contains dozens of references to the stories of its older siblings. Jesus himself is mentioned more than 50 times throughout the Qur'an. His mother Mary is mentioned nearly 20 times, many of which are in the surah (chapter) that bears her name and describes her conceiving despite never being touched by a man. (19:20-21)<sup>4</sup> Another passage confirms the importance of many Hebrew prophets, including Isaac, Jacob, Noah, David, Solomon, Job, Joseph, Moses, Aaron, John the Baptist, Jesus, Elias, Ishmael, Elisha, Jonah and Lot. (6:83-6)

This topical overlap is complicated by a number of contradictions, and these should not be minimized since they are the essence of why we have three religions and not one. We cannot ignore these real disagreements if we are to seek a meaningful reconciliation.

In any case, the Qur'an provides a generally favorable view of the other two religions, their teachings, and their followers (misguided as they may be). In the Qur'an, Jesus is portrayed as a prophet sent to once again straighten out God's chosen people, the Jews.

Jesus' Gospel was a revelation from God, and his disciples submitted to God. “But when Jesus became conscious of their disbelief, he cried: Who will be my helpers in the cause of Allah? The disciples said: We will be Allah's helpers. We believe in Allah, and bear thou witness that we have surrendered (unto Him).” (3:52)<sup>5</sup>

Christians and Jews may be viewed as stray Muslims, but the Qur'an teaches that their paths can still lead them closer to God. The Qur'an explicitly calls for Jewish people to be good followers of their Law, and Christians to be good followers of Christ.

For example, those who believe in what the Torah revealed may be redeemed through good works, “especially the diligent in prayer and those who pay the poor-due,

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<sup>4</sup> Yusuf, pp. 1742-5.

<sup>5</sup> All citations from the Qur'an are taken from the Pickthall translation of *The Holy Qur'an*. The surah (chapter) and verse numbers follow each citation.

the believers in Allah and the Last Day. Upon these We<sup>6</sup> shall bestow immense reward.” (4:162)

Christians, meanwhile, should be held to their own standard: “Let the People of the Gospel judge by that which Allah hath revealed therein. Whoso judgeth not by that which Allah hath revealed: such are evil-livers.” (5:47)

What’s more, Muslims are encouraged to study Jewish and Christian scripture and teachings in order to better understand God’s wisdom: “And this is a blessed Scripture which We have revealed. So follow it and ward off (evil), that ye may find mercy. Lest ye should say: The Scripture was revealed only to two sects before us, and we in sooth were unaware of what they read” (6:155-6)

Ultimately, the Qur’an teaches respect for those of other religions as long as they live good lives. “And argue not with the People of the Scripture unless it be in (a way) that is better, save with such of them as do wrong; and say: We believe in that which hath been revealed unto us and revealed unto you; our God and your God is One, and unto Him we surrender.” (29:46)

Having established Muslim scripture teaches a generally tolerant and respectful view towards Jewish and Christian scriptures, which are revelations from the same God, we now turn towards the Qur’an’s teachings on how to handle discipline.

There are indeed specific rules about what is right or wrong, sometimes with prescribed punishments that strike the modern secular westerner as overly harsh. To cite a notorious example, “As for the thief, both male and female, cut off their hands.” (5:38)

These strict teachings have been reinforced by later writings. However, these sort of passages are difficult to square with others. When the Qur’an is examined by itself, as the religion’s central text and the final word of God, a picture emerges which demands serious consideration of how to live together in a pluralist society. It may well be best to live by a strict moral standard, but the Qur’an warns against the imposition of such a standard.

Today’s news from the so-called “War on Terror” is filled with fearsome news articles referring to a violent and apparently insatiable *jihad* (which literally means merely “struggle”) with a goal of establishing a strict theocracy based on *shariah* (Islamic jurisprudence), and it does seem that there are some militants who will not rest until all the infidels are vanquished.

However, this sort of aggressive stance is contrary to several passages in the Qur’an, which consistently call for any such struggle to cease when the opponent is no longer actively attacking.

For example: “And fight them until persecution is no more, and religion is for Allah. But if they desist, then let there be no hostility except against wrong-doers.” (2:193)

Furthermore, another passage cautions against acting in ways that might intimidate people into right behavior: “We are best aware of what they say, and thou (O Muhammad) art in no wise a compeller over them. But warn by the Qur’an him who feareth My threat.” (50:45)

There are numerous passages that emphasize this theme that moral decisions are between the individual and God. The most striking of these is a short surah near the end

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<sup>6</sup> In the Qur’an, God often speaks in a plural voice.

of the Qur'an. This passage may be understood as a warning against religious compromise, but it is incompatible with religious coercion.

“Say: O disbelievers! I worship not that which ye worship; nor worship ye that which I worship. And I shall not worship that which ye worship. Nor will ye worship that which I worship. Unto you your religion, and unto me my religion.”(109:1-6)

This passage is not an exception to some rule. The Qur'an acknowledges elsewhere that one's belief or lack thereof is under God's control alone, and the plurality of faiths is part of the divine will. “If We will, We can send down on them from the sky a portent so that their necks would remain bowed before it.” (26:4)

Not only that, but it is not the believer's concern to worry about others' faith: “Had Allah willed, they had not been idolatrous. We have not set thee as a keeper over them, nor art thou responsible for them.” (6:107)

Muslims are taught to trust that God will reveal God's will to people: “There is no compulsion in religion. The right direction is henceforth distinct from error. And he who rejecteth false deities and believeth in Allah hath grasped a firm handhold which will never break.” (2:256)

The Qur'an also teaches that God speaks through people from outside the worldly power structures, and Muhammad himself was from an unremarkable background. These messengers sometimes worked in groups to support each other. For example, this passage describes what happens when two previous messengers were not heeded.

“And there came from the uttermost part of the city a man running. He cried: O my people! Follow those who have been sent!” (36:20)

Clearly, the encouragement did not come from within the halls of power.

Indeed, these messengers, much like the Hebrew prophets and Jesus, offered a message that was based in justice and mutual aid, and this was apparently not well received by those with something to lose from a more just distribution of wealth.

“And We sent not unto any township a warner, but its pampered ones declared: Lo! we are disbelievers in that which ye bring unto.” (34:34)

Ultimately, the Muslim is called to spread the word of God without attachment to its acceptance. “But if ye deny, then nations have denied before you. The messenger is only to convey (the message) plainly.” (29:18)

Not only this, the Qur'an also teaches that Muslim leaders are not to coerce others: “And lower thy wing (in kindness) unto those believers who follow thee. And if they (thy kinsfolk) disobey thee, say: Lo! I am innocent of what they do.” (26:215-6)

How does all this square with specific punishments dictated elsewhere in the Qur'an? Ultimately, this will be a decision for Muslim communities, themselves. However, it is worth noting that specific rules can be interpreted as secondary to general principles about how rules are to be applied. That is, Muslims are encouraged to make agreements that are in accordance with the Qur'an, to whatever degree of strictness they feel is appropriate. Once someone has made that commitment by joining a given community, they will be held to the more specific standards.

Ultimately, this is the same principle by which members of certain cooperatives pledge to do business through the cooperative. For example, in order for a dairy co-op to function well, it needs to know that its members are committed and will be bringing their milk to be processed. The benefit of joining the society is tied to certain expectations, which vary widely from one society to another.

This may resemble a relativism that would be promptly rejected by most Muslims, Christians and Jews alike. However, the passage is not about whether it is right or wrong to follow a specific rule. It does not say “if they disobey you, that’s no problem and Allah doesn’t mind.”

Instead, it focuses on the leader’s role of stepping back from a perceived wrong, and letting God handle any disciplinary actions through the natural consequences of the act. This is not much different than the model shown by Israel’s Judges who gave room for people to act according to their own conscience, or the conflict resolution process prescribed for Christians in the book of Matthew, chapter 18.

### **Cooperative Judaism**

How have all these passages been applied in cooperative ways? We begin, again, with the oldest of the religions at hand, Judaism.

Most examples of Jewish cooperation are in Israel, and these are tied up in building that nation, both before and after statehood. Given the controversy surrounding Israel and its neighbors, it is perhaps questionable to view such cooperation as a foundation for religious reconciliation.

For the purposes of this paper, I’ll set aside this important issue and look solely at the forms themselves. If anything, a better understanding of religious common ground will help to ease tensions. And as we shall see later on, elements within the Israeli cooperative movement has been actively engaged in peacemaking.

In some cases, we should note that Israeli cooperatives were more inspired by a secular cultural approach rooted in collective self-preservation, rather than a shared spiritual calling. The motives of the individuals involved often varied greatly.

I will also look at non-Israeli Jewish cooperation. Because of extensive Jewish involvement in Western cooperative movements, there is no clear line at which a cooperative effort becomes Jewish. For this reason, we will set aside the fact that most cooperatives have had some Jewish members, and examine only a few examples of projects that grew directly and explicitly out of Jewish practice.

Israeli cooperation has taken two primary forms: The first is communities in which members spend much of their daily lives, along with the second-level cooperatives which are often formed by these communities to better meet their mutual needs. The second form is general cooperatives whose role in the lives of their members is similar to that usually held by most western cooperatives; that is, the members do business and then go home.

The best-known form of Israeli cooperation is the *kibbutz*, which literally means “gathering.” Kibbutzim (the plural of kibbutz) are collective farms in which work, property and even childcare are community affairs. Approximately one in thirty Israelis are “kibbutzniks.”<sup>7</sup>

The *moshav*, or cooperative village, is less well known but also important to an understanding of Israeli cooperative life. The essential difference between kibbutz and moshav is that the former was based on a greater degree of communal living while the latter preserves the nuclear family and some private property. However, this distinction

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<sup>7</sup>Retrieved August 31, 2008 from [http://www.kibbutz.org.il/eng/articles/041125\\_2004\\_facts.pdf](http://www.kibbutz.org.il/eng/articles/041125_2004_facts.pdf).

has been blurred in recent decades, as kibbutzim generally move in more individualistic directions.

The federation Kibbutz Artzi reports that the kibbutz movement grew out of the Zionist youth movement Hashomer Hatzair, which began bringing Jews back to Palestine after World War I. Many participants saw life on the kibbutz as a way of maintaining Jewish identity without the strictness found in many Orthodox communities.

A history provided by a movement website describes the cooperative impulse as being mostly practical in origin: “No one could build the land for them, therefore they had to do it on their own. Individually it could not be done, so they banded together and formed kibbutzim, collective settlements. The idea evolved naturally as a result of the conditions they found in Palestine.”<sup>8</sup>

General information about moshavim in English is much more scarce than that available from the kibbutz movement, but fortunately the oldest moshav’s website, Nahalal, provides a microcosmic view of the movement.

Nahalal was founded in 1921 by immigrants from Russia and Poland who shared ideals of the kibbutzim, but found communal life not to their tastes. Even so, it has a large degree of community property and maintains a democratic structure in which all members have votes in the general assembly and in electing a 21-person council.

Nahalal has more than 700 residents, including about 200 students at a Youth Agricultural Village that is on the land. It has a distinctive circular form, in which 75 narrow private farms radiate outward from a circular central village that includes most of the amenities common to a small town.<sup>9</sup>

Within the kibbutz movement there is an organization called HaKibbutz HaDati, which is the umbrella organization of Orthodox kibbutzim, which “have the stated common aim to foster the values and principles embodied in the watchwords Torah VeAvodah. (The all-embracing commitment to Torah values and their practical application in all facets of human activity.)”<sup>10</sup>

Some moshavim are also more explicitly faith-based. For example, Moshav Matityahu’s members share high religious standards, which include prohibitions on television, and dietary and dress restrictions set by the rabbi who is the community’s spiritual leader. Even in this Orthodox setting, there is an acknowledgement that some moral decisions are of a personal nature, between the individual and God. “It is required that every family accepts (Rabbi) Leff’s Halachic rulings for all matters *that may impact on others*, and respects the ‘united community’ aspect of life here.” (emphasis added)<sup>11</sup>

Economic management of Matityahu is set by an elected board, and carried out by an appointed manager who is a full-time employee of the community. Several other committees focus on issues such as education, security and audits.

Kibbutz Lotan is another faith-based community, although that faith is expressed in very different ways. Rather than embracing Orthodoxy, it is part of the Jewish Renewal movement, and it has been active in the peace movement. Its website declares:

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<sup>8</sup> Retrieved August 25, 2008 from <http://www.kibbutz.org.il/eng/welcome.htm> (“Kibbutz Movement” link)

<sup>9</sup> Retrieved August 25, 2008 from [http://www.nahalal.org.il/on\\_EN.asp](http://www.nahalal.org.il/on_EN.asp).

<sup>10</sup> Retrieved August 25, 2008 from [http://www.kdati.org.il/info/English/About\\_Kdati.htm](http://www.kdati.org.il/info/English/About_Kdati.htm).

<sup>11</sup> Retrieved August 25, 2008 from <http://www.matityahu.org/matityahu.asp>

Judaism on Lotan is an integral part of every aspect of our life. From the kosher dining hall to the celebration of all Jewish holidays as a community, we easily incorporate religion into all segments of kibbutz life. There are always questions about exactly how to express the wide range of observance which individual members prefer, but they are questions of how, not of whether or not.<sup>12</sup>

At the same time that some of the older kibbutzim have been faltering in their communalism, an urban form of kibbutz seems to be growing in Israeli cities. These range from orthodox to secular, and one is made up of four communes. One of these, Kibbutz Reshit, has made a major impact on its surroundings, working with the neighbors to transform informal garbage dumps into a schoolyard and park, and rainwater reservoir. They set up a cooperative preschool in which parents are required to participate. Members are committed to each other, and to the surrounding community.<sup>13</sup>

From this small sample, we can see a wide range of values and practices, which reveal a diverse and complex set of movements within the broader cooperative impulse of Judaism. However, the picture becomes still more complex when we examine the federated cooperatives formed by these various expressions of cooperative life.

In many cases, kibbutzim and moshavim banded together to purchase supplies, through a variety of cooperatives. Hamashbir Hamerkazi, which has unfortunately demutualized<sup>14</sup>, was a central co-op for purchasing everything from stationery to heavy equipment, whose operations included more than a dozen supermarkets and its own seed-production farm.<sup>15</sup> Mishkei Hakibbutzim is currently the largest purchasing co-op for kibbutzim and moshavim, with wide-ranging services that include e-commerce, insurance, and raw materials for industrial production.<sup>16</sup>

Granot Group is another large cooperative serving 41 kibbutzim and grossing nearly 3 billion NIS (\$900 million), and which has launched its own high-tech business incubator. This non-profit organization, Yozmot, connects entrepreneurs and investors to create new enterprises with ownership split among several parties.<sup>17</sup>

Tnuva, which has also demutualized, was founded in 1926 as a second-level marketing cooperative owned by kibbutzim and moshavim, which realized that their efforts to sell surplus were placing them into competitive relationships.

The kibbutz movement started with farms, but has become a major player in the non-agricultural economy. Their Kibbutz Industries Association provides an umbrella under which the various enterprises work, employing 30,000 workers at 300 factories and companies to manufacture 10% of Israel's industrial output. It should be noted, that these are joint ventures and not cooperatives.<sup>18</sup>

Consumer cooperatives have also played a large role in Israel. Blue Square was a consumer co-op, formed in 1937 out of many small cooperatives that had formed during the previous decade; each of these had served a few hundred households in specific

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<sup>12</sup> Retrieved August 25, 2008 from <http://www.kibbutzlotan.com/community/values/JewishRenewal.htm>

<sup>13</sup> Retrieved August 25, 2008 from

[http://www.thejewishadvocate.com/this\\_weeks\\_issue/columnists/reinharz/?content\\_id=2834](http://www.thejewishadvocate.com/this_weeks_issue/columnists/reinharz/?content_id=2834)

<sup>14</sup> Galor, Zvi. (personal correspondence, August 28, 2008).

<sup>15</sup> Galor, *Secondary Cooperatives*, 5.

<sup>16</sup> Retrieved August 25, 2008 from <http://www.mishkei.org.il/eng/eng.htm>

<sup>17</sup> Retrieved August 25, 2008 from <http://www.yozmot.org/page.asp?cat=2&page=1>

<sup>18</sup> Retrieved August 25, 2008 from <http://www.kia.co.il/welcome.htm> ("facts and figures" link)

neighborhoods. During the 1950s Blue Square shifted to a supermarket model, and by the 1980s it had over 100 stores.<sup>19</sup> Blue Square is no longer a co-op, but its new owners used the thriving cooperative enterprise as a foundation to achieve a 25% market share of national grocery sales through 188 locations.<sup>20</sup>

Transportation is another cooperative industry in Israel. The Egged Bus Cooperative is Israel's largest bus company, providing 60% of the nation's transit services through a network that covers much of the country. It is cooperatively owned by about 1/3 of its employees.<sup>21</sup> The Dan Bus Company, which was a cooperative from 1945 until 2002, has remained the largest bus service for the greater Tel Aviv region.<sup>22</sup>

Finally, Israel has a strong history of financial cooperatives, beginning in the late 19<sup>th</sup> century. By 1912, more than two dozen of these were organized along geographic and professional lines. These were mostly destroyed during World War I, but returned during the 1920s and became a significant part of the Israeli financial industry. The largest of these was located in Tel Aviv, and had 49 branches before it demutualized during the 1960s.<sup>23</sup>

Demutualization has seriously weakened the Israeli cooperative movement, but even so, we can see that co-ops have played a key role in the nation's development, both before and after statehood.

Jewish cooperatives in the Diaspora apparently tend to be smaller-scale and less-documented than Israeli cooperation, but their existence shows that Israel is not a fluke.

One model that has been developed is the "tzedakah cooperative," which pools and coordinates charitable giving. One such organization, Ziv, raised and channeled more than \$12 million over three decades to "Mitzvah heroes" (both Jewish and otherwise).<sup>24</sup>

Another tzedakah co-op has been started by the Center for Jewish Alternatives, described specifically as a way to give outside of the usual Jewish charitable channels, which tend to mainly support the State of Israel. They meet regularly to make a collective decision about how to allocate their pool of funds, and offer assistance to others who would like to start groups along similar lines.<sup>25</sup>

It seems that cooperation in Israel is on the wane, but that does not mean that this path has run its course, and indeed Jewish cooperative roots run deep. Many new activities suggest that a new wave of development is getting underway.

There is even discussion underway about creating kibbutzim and moshavim in the United States. The Kibbutz Project/USA Kibbutz seeks "to coalesce from all parts and circles of the U.S. Jews interested in the concept of a Kibbutz here on our home soil."<sup>26</sup> Additional conversations are beginning in the Western U.S.<sup>27</sup>

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<sup>19</sup> Galor, *The Member Owns*, 7-8.

<sup>20</sup> Retrieved August 25, 2008 from <http://www.bsi.co.il/en/profile.asp>

<sup>21</sup> Retrieved August 25, 2008 from <http://www.egged.co.il/Eng/Main.asp?lngCategoryID=2785>

<sup>22</sup> from <http://www.dan.co.il/english/template/default.asp?textSearch=&catid=25&pageId=300> and <http://www.dan.co.il/english/template/default.asp?catId=25>.

<sup>23</sup> Galor, *Credit Co-ops*, 16-17.

<sup>24</sup> Retrieved August 28, 2008 from <http://www.ziv.org/mission.html>

<sup>25</sup> Retrieved August 28, 2008 from <http://www.centerforjewishalternatives.com/programs/tzedakah.htm>

<sup>26</sup> Retrieved August 28, 2008 from <http://kibbutzproject.com/>

<sup>27</sup> Published materials are not available, but as of this writing Maggid Jim Shulruff is on a tour to promote the idea of a decentralized moshav tying together several communities.

## Cooperative Christianity

Christian cooperative endeavors take many forms that resist classification. However, we should note that some are exclusive and others are open to anyone. And as is the case with Israeli cooperation, some are relatively independent businesses while others form the beginnings of a cooperative economic system.

Two of the most cooperative-minded sects within Christianity are the Amish and Mennonite, both of which have long histories of communal organizing in the United States. Some of these farmers in Ohio have continued their traditional cooperative practices to the present day with Green Field Farms. This co-op of dairy farmers is now engaged in a major partnership with CROPP, the secular cooperative that is a major U.S. producer of organic dairy products. This arrangement helps Green Field to market members' products and increase their income, while still allowing them to maintain their cultural and religious integrity. In addition to requiring sustainable and humane practices, the membership guidelines state that Green Field members must also use horse and buggy as primary source of transportation.<sup>28</sup>

Medi-Share and Christian Healthcare Ministries (formerly the Christian Brotherhood Newsletter) are two faith-based healthcare cooperatives in the U.S. Between them, they have helped their members pay a total of \$750 million in medical expenses through voluntary mutual aid. Both ministries require members to be Christians who live "biblical lifestyles", which are believed to reduce healthcare costs.<sup>29</sup>

In contrast to these exclusive forms, Goodville Mutual was started by Pennsylvania Mennonites in 1926 to provide themselves with auto insurance, but offers membership to the general public. It is based on Mennonite values, and current decisions are "guided by biblical principles of love, justice and integrity." Goodville has spread to nine states and now also insures homes, farms, businesses, and churches. Despite its success, it still makes a point of only working with independent local brokers and profits are invested back into the company to benefit its members.<sup>30</sup>

The Community Food Co-op of Utah is another inclusive cooperative. This co-op, which provides members with regular deliveries of food staples, now has teams at more than two-dozen locations—mostly Christian churches—across the greater Salt Lake City metropolitan area. They describe their goals as reducing hunger and building community for members of all religions.<sup>31</sup>

Christians also live in communities which resemble the kibbutz or moshav. There are far too many such communities to address them all, so I will focus on a few examples that illustrate unusual characteristics.

The first set of examples is a movement called new monasticism, which is not Catholic but takes its name from the ancient traditions of the old monastic orders. A loose identity is formed around a dozen "marks," which are principles that are generally agreed to be indicative of their collective efforts.<sup>32</sup>

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<sup>28</sup> Retrieved January 5, 2008 from <http://www.gffarms.com/about.asp?section=83&page=883>.

<sup>29</sup> Retrieved September 1, 2008 from <http://www.cbnews.org/howitworks.asp> and <http://medi-share.org/faq.aspx>.

<sup>30</sup> Retrieved September 1, 2008 from <http://www.goodville.com/aboutus/history.cfm>.

<sup>31</sup> Retrieved September 1, 2008 from [http://www.crossroads-uc.org/cfc/the\\_community/find\\_coop\\_team.html](http://www.crossroads-uc.org/cfc/the_community/find_coop_team.html).

<sup>32</sup> Retrieved September 1, 2008 from <http://newmonasticism.org/12marks/12marks.php>.

The Catholic Workers are an older movement with a similar emphasis on community and hospitality. Despite the name, it is independent of the Roman Catholic church. It was started during the Great Depression by Dorothy Day and now includes more than 130 houses and farms throughout the US and a few beyond. Hospitality is a major focus, as well as peace and justice activism.<sup>33</sup>

Living in common may also include working in common. Jesus People USA (JPUSA) is an independent community, which was started in 1972. This community is made up of 500 residents living in a single apartment building in Chicago, with a larger non-resident congregation. It grew out of a movement that set up numerous communal houses during the countercultural flowering of the 1960s and 1970s.

JPUSA now owns several enterprises and their common work includes t-shirt printing, roofing supplies and sheet metal work. Together, these projects provide 90% of the community's collective income. The enterprises are seen as an integral part of the community's ministry, in which they can interact with the public while serving as a role model that is directly inspired by Acts.<sup>34</sup>

Some systems have Christian values at their core, but are not particularly religious organizations in their daily operations. These have often started as small clusters of cooperatives, and grown over the years into regional systems that welcome all their neighbors to participate. Several of these are quite large, with membership sometime numbered in the millions.

There are several such cooperative systems in Italy, which provide many services while keeping a loose structure that is much like the usual relationship that consumers have with the businesses they patronize.

Confederazione Cooperative Italiane was founded in 1919 as a federation of already existing Catholic cooperatives. It is now the largest such federation in Italy, doing nearly €40 billion in business per year. They have three million memberships (although some individuals may be a member of more than one co-op) and 400,000 employees. The federation's cooperatives are heavily involved in industries ranging from tourism to healthcare to fisheries and farming, and its credit unions account for more than a tenth of the Italian financial industry.<sup>35</sup>

The Federazione Trentina della Cooperazione is a smaller regional federation. It was founded in 1895, and has a tight regional focus in the autonomous Italian province of Trento. Nearly half of the province's population holds a membership in at least one of more than 500 cooperatives. The federation's focus is in agriculture and retail—providing the only grocery store in more than 200 villages—but there are also worker-owned cooperatives in everything from tourism to social services. More than 13,000 people are employed by the Trentina cooperatives, which have collective assets of more than €2 billion.<sup>36</sup>

The Mondragon Cooperatives, in the Basque country of Spain, have their genesis in the work of a young Catholic priest named Jose Maria Arizmendiarieta. Father Arizmendi, as he was known, was sent to this impoverished region during the aftermath of the Spanish Civil War and World War II. There, he ministered to the oppressed

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<sup>33</sup> Retrieved September 1, 2008 from <http://www.catholicworker.com/cworkjf.htm>.

<sup>34</sup> Retrieved August 12, 2008 from <http://www.jpusa.org/faq.html>.

<sup>35</sup> Retrieved September 1, 2008 from <http://www.confcooperative.it/C6/Global%20Figures/default.aspx>.

<sup>36</sup> Retrieved September 1, 2008 from <http://www.oecd.org/dataoecd/20/23/37741957.pdf>

population by founding a trade school. The school's first graduates organized a cooperative in 1956 and put their skills to work making household appliances.

Mondragon has grown to become the seventh-largest business group in Spain. It provides jobs for more than 83,000 people through more than 150 cooperative firms, including one of Spain's largest banks and the nation's largest domestically owned chain of supermarkets. It possesses nearly €30 billion in assets.<sup>37</sup>

Christians who are fortunate enough to live in the world's more affluent nations have also used cooperatives to help their sisters and brothers in the Global South.

Just Coffee, or Café Justo, is a cooperative that provides its members with an income far above what is usually possible for small independent farmers in the Mexican state of Chiapas—their share of the retail price has increased more than tenfold. Working together, they were able to open their own roasting and packing plant just south of the U.S. border. The raw beans are shipped to this facility at the far northern end of Mexico, which is operated by relatives of the members. From there, the finished product is shipped over the U.S. border and distributed. Most sales are through churches in southern Arizona.

The \$20,000 loan to start Café Justo came from Frontera de Cristo, a Presbyterian border ministry in the U.S. This investment has made a huge difference in the lives of Café Justo members, and is regarded as a positive and humane way to discourage illegal immigration. Members have better economic stability and feel less pressure to leave their homes and families in order to look for work in the United States. Their families have health insurance, and their home community in Chiapas has safe drinking water.<sup>38</sup>

Kuapa Kokoo provides another example of solidarity through cooperation. This co-op of cocoa farmers in Ghana was organized in 1993 and now brings together more than 45,000 farmers, who enjoy a better price and better control over their growing practices. Members have used this control to move toward more sustainable techniques that lessen the need further aid in the future. The co-op has also opened a credit union for its members, and a portion of profits are distributed on a community-wide basis to raise everyone's quality of life. It is not a faith-based organization, but its work is clearly compatible with Christian values, and it has caught the attention of Christians elsewhere.

Kuapa Kokoo's innovation reached a new level in 1997 when they launched Divine Chocolate. Nearly half of this international company is owned by the cooperative itself, and their large share in the joint venture provides the farmers with a much larger share of the final retail price of their goods. However, they would not have been able to get off the ground without additional help, which they received from several sources in more wealthy countries.<sup>39</sup>

Divine has also enjoyed the support of a credit cooperative called Oikocredit, which has funded dozens of other cooperatives throughout the world and provides loans regardless of faith. Oikocredit provides opportunities for socially responsible investing, giving a modest return on investment. Because its mission is to support the world's poor, all member organizations have equal power; equal power is held by wealthy investors

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<sup>37</sup> Retrieved September 1, 2008 from <http://www.mcc.es/ing/magnitudes/cifras.html>.

<sup>38</sup> Retrieved September 1, 2008 from [www.tucsonweekly.com/gbase/Tools/PrintFriendly?url=%2Fgbase%2FMusic%2FContent%3Foid%3Doid%253A92309](http://www.tucsonweekly.com/gbase/Tools/PrintFriendly?url=%2Fgbase%2FMusic%2FContent%3Foid%3Doid%253A92309).

<sup>39</sup> Retrieved September 1, 2008 from <http://www.divinechocolate.com/about/kokoo.aspx>.

from the global north and by small investors from one of the nations in which loans are extended.

Oikocredit now has a total capital fund of nearly €300 million, invested by hundreds of churches, dozens of banks, and support organizations with a collective membership of 27,000 individual investors. Over their three decades in operation, Oikocredit has enjoyed a default rate below 10%, which shows that the program is indeed providing financial stability for recipients.<sup>40</sup>

### **Cooperative Islam**

Because of the use of Arabic as the common language of Muslims, Islamic cooperation is somewhat more difficult to outline using English language resources. One listing of Islamic insurers has well over 100 listings, but most of these have no website and only a handful of those that do provide information in English.

As a result of this scarcity of accessible information, this section is probably disproportionately short in relation to the number of cooperative organizations and members thereof. There are, however, some areas in which Islamic practices are in close contact with related practices outside of Islam and information is more available.

This is particularly true with regards to insurance. The Muslim analog to insurance is called *takaful*, which translates as “guaranteeing each other.” The main difference is that risk is shared in order to avoid the Islamic prohibition on gambling. Many *takaful* organizations are members of the International Cooperative and Mutual Insurance Federation (ICMIF), whose website has a separate section addressing the special subject of *takaful*. More than two-dozen ICMIF *Takaful* members can be found in Africa, the Middle East, South Asia, North America and the Caribbean. In some cases, general insurance cooperatives have begun offering *takaful*, as is the case with The Co-operators, located in Canada.<sup>41</sup>

In the interest of building further bridges to Muslims, ICMIF lists more than 100 non-member providers on its *takaful* directory.<sup>42</sup> Some of these provide a glimpse into the theological reasoning behind the model.

*Takaful* International of Bahrain provides a particularly useful overview of the cooperative nature of *takaful*. It points out that in order to be *halal* (lawful) an insurance arrangement must avoid charging or paying interest, gambling or speculation, and unclear conditions for the insured. The ultimate goal is to organize in a “context of co-operation and solidarity for the good of society.”<sup>43</sup>

*Takaful* is also applied to foster economic development. Bandeh Aceh, Indonesia, is home to the Mahardika cooperative, which offers “*microtakaful*” policies for the very poor residents of that province, who are still recovering from the 2004 tsunami. Mahardika has now started offering savings and loan services, and in doing so has grown tenfold by providing financing with an average amount of \$500.<sup>44</sup>

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<sup>40</sup> Retrieved September 1, 2008 from <http://www.oikocredit.org/site/en/doc.phtml?p=ABOUT+US1>.

<sup>41</sup> Retrieved August 26, 2008 from <http://www.icmif.org/services/takaful/member-list.asp>

<sup>42</sup> Retrieved August 26, 2008 from <http://www.icmif.org/services/takaful/directory-takaful.asp?type=Full>

<sup>43</sup> Retrieved August 26, 2008 from <http://www.takafulweb.com/protislam.html>

<sup>44</sup> Retrieved August 26, 2008 from [www.microfinancegateway.org/files/42106\\_file\\_ICMIF\\_Prospers1.pdf](http://www.microfinancegateway.org/files/42106_file_ICMIF_Prospers1.pdf).

The Islamic rule against *riba* (usury, or interest) supports cooperative financial arrangements. Recent years have seen an explosion of “shariah-compliant” finance, which has been the cause of significant controversy and those who declare these practices halal are sometimes derided as “rent-a-sheikhs.” A 2007 *Wall Street Journal* article on Islamic finance described the many ways that hedge funds and other investment vehicles are being repackaged as halal, even though “Islam prohibits all kinds of speculative behavior that is embedded in Wall Street’s DNA.”<sup>45</sup>

An analysis of whether the various “shariah-compliant” banking products are halal or haram (unlawful) is beyond the scope of this paper, but suffice to say that there are many organizations which seek to follow shariah by means of cooperative organization. Islamic finance cooperatives may perhaps limit these ethical grey areas by merging borrowers and lenders into the single class of members.

Credit unions are making some inroads into even the most conservative Muslim society. The World Council of Credit Unions has explored the role that credit unions might play in building a financial industry in Afghanistan, where it has already assisted in the creation of two such cooperatives. Their research paper on the subject concluded that credit unions are appropriate to the nation’s culture, but inasmuch as they (and formal banking, in general) are somewhat exotic and brought by outsiders, it will be important and challenging to build a local sense of ownership.<sup>46</sup>

Islamic cooperation also occurs in pluralistic nations in which Muslims are a minority. For example the Muslim Community Cooperative (Australia), which has grown to nearly 7000 members and A\$120 million (€70 million) in mortgages. It describes its core purpose is “To provide goods and services to members in accordance to the Islamic law of life and the principles of co-operation.”<sup>47</sup>

The Takaful T&T Friendly Society is located in Trinidad and Tobago, and provides several services to strengthen that small nation’s small Muslim community. These include a funeral benefits program and a *hajj* (pilgrimage) fund and a cooperative for *waqf* (a charitable trust of property).<sup>48</sup>

Several Islamic cooperatives exist or are forming in the United States. Pioneer Muslim Credit Union was founded in 1981 and serves nearly 5000 members in the Houston area.<sup>49</sup> Another credit union is being developed in Minneapolis by the African Chamber of Commerce, and already has 1500 prospective members.<sup>50</sup>

Islam does not seem to have the same affinity for communalism that is sometimes found in the Jewish kibbutz or monastic-inspired Christian communities. Indeed, the Qur’an teaches against withdrawing into monastic life. (57:16)

Even so, there are cooperative living arrangements in some Muslim communities. These may be limited to North America, and might be inspired more by cultural

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<sup>45</sup> Retrieved August 26, 2008 from [http://online.wsj.com/article/SB118661926443492441.html?mod=googlenews\\_wsj](http://online.wsj.com/article/SB118661926443492441.html?mod=googlenews_wsj)

<sup>46</sup> Retrieved August 28, 2008 from [http://www.woccu.org/functions/view\\_document.php?id=AfghanistanResearchMonograph\\_jan08](http://www.woccu.org/functions/view_document.php?id=AfghanistanResearchMonograph_jan08), (p. 19).

<sup>47</sup> Retrieved August 28, 2008 from [http://www.mcca.com.au/Corp\\_Profile/CorporateProfile2006.pdf](http://www.mcca.com.au/Corp_Profile/CorporateProfile2006.pdf), (p. 2 and second cover page).

<sup>48</sup> Retrieved September 1, 2008 from <http://www.wevolutions.com/takaful/presentation.htm>.

<sup>49</sup> Retrieved August 28, 2008 from <http://www.pmcuonline.org/about.aspx>

<sup>50</sup> Retrieved August 28, 2008 from [http://findarticles.com/p/articles/mi\\_qa3799/is\\_20080515/ai\\_n25480837](http://findarticles.com/p/articles/mi_qa3799/is_20080515/ai_n25480837)

preferences than Islamic values. Nevertheless, they provide a glimpse at what a Muslim approach to cooperative housing might entail.

Masjid al-Nur, located near Olympia, Wash., is a community whose members share ownership of the land on which their mosque and homes sit. This mosque is ethnically diverse, but the housing community is based in the Cham, an ethnic group from Cambodia that forms the core of the congregation.

The Cham collectively purchased a plot of land, and divided it into a central plot for the mosque, surrounded by home sites for 40 families. This blend of ownership in which residents own their own dwellings on common land, is similar to that found in manufactured home cooperatives, which are a fairly common model in the United States. Major decisions are made democratically, by majority rule, while lesser decisions are entrusted to various committees. A second development, along similar lines, is being planned for 26 more homes on an adjacent property.<sup>51</sup>

Canada has several housing cooperatives, although these do not take the form of resident communities, which tend to bring members together in a single property or cluster of properties. Instead, it is a mutual financing arrangement in which members select a property that suits them, which is then purchased by the cooperative once the member has made a sufficient initial investment. The member continues to buy shares over a number of years until he or she has acquired enough shares to match the value of the home. At that time, the member and the cooperative make an exchange.

Two of these are sister cooperatives. Islamic Cooperative Housing Corporation (IHC) has purchased more than 500 houses for members, and transferred ownership of nearly 200 of these to its members. This cooperative was legally limited in its size, so a second co-op was formed along similar lines, called Ansar Co-operative Housing Corporation (ACHC). This co-op has already purchased more than 100 homes and transferred at least 14 of these to members.<sup>52</sup>

Qurtuba Cooperative is located in Quebec, and was started as part of a financial initiative launched in 1991. Its general processes are rather similar to those of IHC and AHC. Qurtuba, like the others, has investor memberships, which provide a dividend for those who do not gain the benefit of housing from the cooperative.<sup>53</sup>

Given the strong Islamic values that support cooperative economics, it may certainly be the case that the examples discussed here are only the tip of the iceberg. The limited statistics available support this supposition.

In any event, Takaful is spreading rapidly worldwide, and is projected to surpass \$7 billion in premiums by 2015.<sup>54</sup> Islamic banking is reportedly managing approximately \$200 billion worldwide<sup>55</sup> but it is not clear to what extent this is being done along mutual lines. In any case, Islamic principles have inspired a widespread degree of cooperative organizing, and this is certainly an area for further research and discussion.

## **Interfaith Cooperation**

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<sup>51</sup> Abdulghani, Isa, President of Masjid al-Nur (personal correspondence, August 4, 2008).

<sup>52</sup> Retrieved August 28, 2008 from <http://www.isnacanada.com/ichc.htm>

<sup>53</sup> Retrieved August 28, 2008 from <http://www.qurtuba.ca/en/membership.html>

<sup>54</sup> Retrieved August 28, 2008 from [http://www.salaam.co.uk/themeforthemonth/november02\\_index.php?l=8](http://www.salaam.co.uk/themeforthemonth/november02_index.php?l=8)

<sup>55</sup> Retrieved August 28, 2008 from <http://www.islamic-banking.com/ibanking/statusib.php>

Judaism, Christianity and Islam each have a substantial body of scripture and practice that supports cooperative behavior, but this alone does not constitute a case for reconciliation. It would certainly be nice if all three religions generally adopted a stance of internal cooperation and democratic control of resources, but this could just as easily come about with a bunker mentality in which little or no positive interaction takes place.

This might be insufficient for reconciliation, as competition among different cooperative societies becomes increasingly fierce as our population grows and the earth's capacity shrinks due to environmental degradation. Israeli history, at least, shows that the presence of cooperatives is not sufficient grounds for reconciliation.

To determine if there are grounds for some sort of peacemaking through cooperation, we should briefly revisit scripture, and seek out what each says about collaboration with others.

Of the three, Jewish scripture is the least inclined toward reaching out across religious barriers. Since Christianity and Islam did not exist at the time of the Jewish scripture, we do not have any specific guidance on this, but these writings are the story of a people set apart from the people around them.

Even so, here is a hint of a different future from the prophet Isaiah, who foretold that God would eventually be known by other nations. "On that day there shall be a highway from Egypt to Assyria, and Assyria shall come upon Egypt, and Egypt shall come upon Assyria, and Egypt shall serve with Assyria. On that day, Israel shall be a third to Egypt and to Assyria; a blessing in the midst of the land." (Isa 19:23-4)

This vision of distinct people groups living in harmony is a refreshing glimmer of hope for today's troubled times.

Christianity is generally an outgoing faith, with a strong emphasis on spreading the Gospel. There were many variations among the early Christian communities, with the biggest distinction between Jewish and Gentile churches. However, within each community it seems that there was generally a shared faith.

Even so, Jesus behaved in ways that were very open to gentiles, and—even more shockingly—Samaritans, who were at that time regarded as a despised wayward branch of the nation of Israel. After healing a Samaritan woman he spent two days in her village, and his presence there resulted in many conversions. (John 4:39-41)

Muslims are generally not forbidden from developing relationships with peaceful non-Muslims. "Allah forbiddeth you only those who warred against you on account of religion and have driven you out from your homes and helped to drive you out." (60:9)

Similarly, the Qur'an teaches that marriage and food may be shared with the People of the Book (5:5). This does not directly address business dealings such as with cooperatives, but by linking sustenance and permanent relationships, this passage seems to indicate that interfaith cooperation for just and halal purposes is permissible.

In any case, there are numerous examples of people working together across religious boundaries, creating cooperative projects that build on what common ground they do share.

One example of interfaith cooperation can be found in Uganda. The cooperative is made up of Jewish, Muslim and Christian members—more than 700 of them—who have come together to form a cooperative called Mirembe Kawomera, a name that means "delicious peace." What makes this cooperative special is not what the members have in common, but their differences. Uganda is a religiously and ethnically complex nation,

with significant tension. It shares borders with Sudan, Rwanda, Kenya and the Congo, and proximity to these violence-torn neighbors has meant that Ugandans are acutely aware of what tensions can do if left unchecked.

Cooperatives are also bridging the divide in Israel and Palestine. These are not necessarily religious or interfaith cooperatives, but the strong religious element to the conflict suggests that a better understanding of what each religion has to say about cooperative economics could be quite helpful in their efforts at cultural reconciliation.

Neve Shalom/Wahat al-Salam is a village in which Israelis and Palestinians Arab citizens of Israeli live together in community. Their efforts include a hotel that brings income to the community while showcasing the remarkable peacemaking that takes place in this village, whose names translate as “oasis of peace.”<sup>56</sup>

Mosaic Communities was another organization that sought to create international cooperative communities in Israel. In 2006, they sought to launch three pilot projects for communities in northern, central and southern Israel. It was primarily a Jewish and Arab project, but one of the supporting organizations was the Mennonite Central Committee.<sup>57</sup>

These are hardly the only examples of cooperative peacemaking in the region. *Cooperative Produce for Peace* is a trademark launched jointly by several Israeli and Palestinian organizations, including the Negev Institute for Strategies of Peace and Development (NISPED). It sought to take advantage of the relatively similar growing conditions, and the shared emphasis on agricultural cooperatives to launch joint marketing of fruits and vegetables.<sup>58</sup>

Unfortunately, this cooperative has been on hold since Hamas came to power in the Gaza strip. Rafi Goldman, the director of NISPED’s International Center for Cooperative Studies, reports that potential participants are still interested, but the near-total shutdown of cross-border commerce and divisions within the Palestinian cooperative movement have made effective cooperative marketing impossible.<sup>59</sup>

The process of development can also serve an important function, by helping to address the imbalance of power and wealth in an asymmetrical conflict, which can leave the weaker side suffering from a chronic and severe lack of capital and business skills. Some cooperatives will have a membership that does not span the lines of conflict, but even then there is an opportunity for resources and knowledge to flow across an asymmetrical divide like the one that separates Israelis and Palestinians.

The Israeli Central Union for Cooperative Societies has engaged in cooperative development across religious and ethnic boundaries, helping one of the region’s most marginalized people, the Bedouins. The Union helped to start the first Bedouin shepherds’ cooperative with a group assembled by NISPED, in order to develop breeds that are well-suited for the Bedouins’ challenging environment.<sup>60</sup>

NISPED is also involved in a training program that draws upon the skills of Israeli and Italian women to help more than 80 Palestinian women develop businesses. Many of the resulting enterprises are individual micro-enterprises, but most are

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<sup>56</sup> Retrieved August 28, 2008 from [www.nswas.org](http://www.nswas.org)

<sup>57</sup> Retrieved August 28, 2008 from [http://www.mosaic-coop.org/New\\_Communities.htm](http://www.mosaic-coop.org/New_Communities.htm)

<sup>58</sup> Retrieved August 28, 2008 from [http://www.peace.coop/main/wp-content/uploads/2006/08/Raffi\\_Goldman.pdf](http://www.peace.coop/main/wp-content/uploads/2006/08/Raffi_Goldman.pdf)

<sup>59</sup> Goldman, Rafi. (personal correspondence, August 23, 2008).

<sup>60</sup> Retrieved August 28, 2008 from <http://cooperazia.org.il/zope/home/en/100/> August 20, 2008. Note: this organization is also known as Central Union for Cooperative Initiative in Israel.

cooperatives. Furthermore, the group as a whole is engaged in cooperative marketing through a fair trade network.<sup>61</sup>

Olive Cooperative is another model of how people from outside the region have used cooperatives to contribute to Middle East peacemaking. Its board is made up of ethnically and religiously diverse Britons who share a passion for bringing peace and justice to Israel and Palestine. This is a worker co-op that has educated the public through regular study tours since 2003. Since then Olive has expanded into an importer of products from nearly 20 suppliers, many of which are cooperatives like the 1,700 member Palestinian Fair Trade Association or the women's collective Sindyanna, whose members are both Jewish and Palestinian citizens of Israel.<sup>62</sup>

Olive also extends an olive branch to Christians in Palestine. It carries products of the Holy Land Handicraft Cooperative Society, which was formed in 1981 to help craftspeople survive a downturn in the number of pilgrims to Bethlehem. The co-op's 36 members primarily make Christian-themed crafts, and the cooperative helps them through bulk purchasing of materials at affordable prices, marketing the finished products internationally, and helping to develop members' business skills. Approximately 900 people, including members' employees and their families, receive financial benefit from this cooperative, helping them avoid the desperation that can feed cycles of violence.<sup>63</sup>

Such cooperation is found not only in areas of conflict, but can provide preventative bridge-building. For example, Interfaith Business Builders is working to develop jobs and protect community in the U.S. Rust Belt city of Cincinnati. Their first accomplishment is a janitorial worker cooperative.<sup>64</sup>

This can also take place through learning from each other. When Takaaful T&T hosted a visit from the CEO of Goodville Mutual, a task force was formed that later recommended that they "proceed in establishing a vehicle to deliver mutual aid products and services to both Muslims and non-Muslims alike and that this should take the form of a cooperative."<sup>65</sup>

### **The Economy of Reconciliation**

I have shown that there are a variety of models within and among the three religions. These projects have many daunting obstacles, but their contributions to building peace provides hope in challenging times. Certainly they provide a positive alternative that deserves our support and encouragement. They also provide an important model for seizing the opportunity for peacemaking that has come from a historic dialogue of reconciliation.

In the fall of 2007, a group of 138 Muslim leaders and scholars described as being "from every denomination and school of thought in Islam," wrote a letter "addressed to

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<sup>61</sup>Retrieved August 20, 2008 from [http://www.nisped.org.il/info/english/courses/Economic\\_Empowerment.ppt](http://www.nisped.org.il/info/english/courses/Economic_Empowerment.ppt)

<sup>62</sup>Retrieved August 20, 2008 from <http://www.olivecoop.com/about/OliveShopSuppliers.html> and <http://www.canaanfairtrade.com/>

<sup>63</sup> Retrieved August 20, 2008 from [http://www.holyland-handicraft.org/index.php?option=com\\_content&task=view&id=5&Itemid=26](http://www.holyland-handicraft.org/index.php?option=com_content&task=view&id=5&Itemid=26)

<sup>64</sup> Retrieved September 1, 2008 from <http://interfaithbusinessbuilders.org/>.

<sup>65</sup> Retrieved August 20, 2008 from [http://www.microfinancegateway.org/files/42106\\_file\\_ICMIF\\_Prospert1.pdf](http://www.microfinancegateway.org/files/42106_file_ICMIF_Prospert1.pdf) p. 16

the leaders of all the world's churches, and indeed to all Christians everywhere." This writing, entitled *A Common Word Between Us and You*, was distributed widely and posted at [www.acommonword.com](http://www.acommonword.com).

The essence of this letter was to note that Christians and Muslims share their two great commandments—to love God and love our neighbors. Their overture was intended to “declare the common ground between Christianity and Islam.”

They continued, “Never before have Muslims delivered this kind of definitive consensus statement on Christianity. Rather than engage in polemic, the signatories have adopted the traditional and mainstream Islamic position of respecting the Christian scripture and calling Christians to be more, not less, faithful to it.”<sup>66</sup>

Within a few weeks, a response had been crafted by a group of leading theologians from Yale University, and had gained more than 100 endorsements. Leith Anderson, the president of the National Association of Evangelicals (U.S.), was among these, and so the document was catapulted into the core of the demographic group that has provided the core of support for U.S. President Bush's often-inflammatory policies.

Anderson also wrote an explanation to his membership, explaining why he counted himself among those “deeply encouraged and challenged by the recent historic open letter.” In this, he stated that his signature was as an individual and not on behalf of the NAE, because there “simply was not an easy way to process the complexities of this inter-faith communiqué on short notice.”<sup>67</sup>

He made clear that he did not agree with the wording of all parts of the response, but nonetheless added his name to a work of breathtaking humility, whose introduction set aside comparisons of right and wrong to state bluntly:

Muslims and Christians have not always shaken hands in friendship; their relations have sometimes been tense, even characterized by outright hostility. Since Jesus Christ says, “First take the log out of your own eye, and then you will see clearly to take the speck out of your neighbor's eye” (Matthew 7:5), we want to begin by acknowledging that in the past (e.g. in the Crusades) and in the present (e.g. in excesses of the “war on terror”) many Christians have been guilty of sinning against our Muslim neighbors. Before we “shake your hand” in responding to your letter, we ask forgiveness of the All-Merciful One and of the Muslim community around the world.

It concludes that this is no mere opportunity for “a polite ecumenical dialogue between selected religious leaders,” and that since we collectively make up more than half the earth's human population and are intertwined in ways that prevent us from finding acceptable solutions through force, “the future of the world depends on our ability as Christians and Muslims to live together in peace.”

There have also been Jewish responses to *A Common Word*, including Peter Och's declaration that it “comes as a gift, as well, to those who practice Judaism, for it does honour and service to the One God whom they acknowledge as sole Creator of the

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<sup>66</sup> Retrieved September 1, 2008 from [www.acommonword.com](http://www.acommonword.com)

<sup>67</sup> Retrieved September 1, 2008 from

<http://nae.net/index.cfm?FUSEACTION=editor.page&pageID=500&IDcategory=1>

Universe and Redeemer of humankind. It draws into fellowship the two other children of Abraham's faith, thereby extending Abraham's blessings to all the nations."<sup>68</sup>

It is very encouraging that such dialogue is being suggested by so many leaders at once, but these writings generally acknowledge that the work to be done must be shared by people at all levels, and not just leaders.

This tremendous shift calls for action, and the Christian response is not without a suggestion. "We are persuaded that our next step should be for our leaders at every level to meet together and begin the earnest work of determining how God would have us fulfill the requirement that we love God and one another."<sup>69</sup>

This should include all of us who identify with one of these traditions, and especially within the cooperative movement. Perhaps this does not mean that each individual needs to embark on her or his own interfaith mission. However, this is a development that concerns us all, and we are called to act when we encounter opportunities to further this dialogue.

Each religion already has its own doctrines and rituals, so there are limits to how much fellowship may be built around religious practices themselves. This suggests that the growing edge of this reconciliation must occur outside of our churches, mosques and temples. This work may take the form of service work like that of the Interfaith Youth Core, which brings people together around shared values of helping those in need.<sup>70</sup>

However, greater potential can be found in the parallel cooperative practices of each group, which are different but also similar enough that they have much to teach each other.

We might observe the ways in which Jewish cooperators have found ways to build communal economic structures. We might notice that Muslims have some of the most widespread cooperative principles, and seek to learn from them. We might observe how Christian values have led to integrated cooperative economies that are major players in their societies, bringing about positive economic transformation without relying on government intervention.

Then, we might draw from each others' experience and build a new world based on our shared values of cooperation and justice. Already, there are large and complex models for how people of faith can organize systems that rely on cooperation with those who share our values, rather than struggle with and control over those who do not.

Already, hundreds of millions of people around the world have had their lives positively affected by cooperatives. These may be food co-ops, credit unions, worker-owned businesses, utility co-ops or cooperatives to market everything from art to fruit. Some are allied with a specific political party or religious body, and others are not.

The core values that cooperatives share is that each member is entitled to exactly one vote. To varying degrees cooperatives allow for personal gain, while still balancing that against the needs of others. This will play a key role in determining whether humans can find ways to live together in a crowded and diverse global community.

Letting go of the concept of religious coercion by means of theocratic government—which has no basis in any scripture we have explored—will do wonders for easing some of the tension that prevents peace from developing.

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<sup>68</sup> Retrieved August 28, 2008 from <http://acommonword.com/index.php?page=jewish-responses&item=8>

<sup>69</sup> Retrieved September 1, 2008 from <http://www.yale.edu/faith/about-commonword.htm>.

<sup>70</sup> Retrieved August 28, 2008 from <http://ifyc.org/>

Some people may choose to define their social groups very strictly. At one extreme, a faith community may use cooperatives to maintain religious identity. They may limit their interactions with outsiders to the minimum necessary to bring in community income and materials that cannot be produced internally.

At the other extreme is something like Mondragon, where faith may play a minor or nonexistent role in daily operations, and membership is open to all regardless of religious beliefs. Between these poles lie infinite possibilities, to be based on the collective desires of those individuals involved.

The creation of individual cooperatives is only the first step. And after that first step, there are many more already mapped out. This may start with just a cooperative bookstore or farm, but that can support the creation of others that can join together into larger systems based on the ethics of their participants. These cooperative systems provide the services usually provided by government, and lessen the reliance on a single political system over which competing ideologies and doctrines must constantly fight.

Those who wish to create faith communities should take note of how cooperatives have progressed beyond single cooperative islands in a competitive sea. There are examples of vertically integrated economic systems, encompassing thousands of people, running cooperatively and voluntarily within a market economy. These new systems may provide everything from education to medical care to social security, in addition to workplaces that generally offer better than average pay and work environment. And they may coexist with one another.

A glimpse of a possible future can be had in Italy, where the cooperative Confederazione is not alone. There is also a secular socialist federation called the Lega Cooperativa, from which it split in 1919. The Lega and Confederazione parted ways over the issue of how religion, as the Lega is of a secular-socialist orientation. Despite the divorce, both have grown into healthy autonomous organizations, as the Lega has 400,000 employees serving nearly eight million members and doing €3.6 billion in turnover in 2006.<sup>71</sup>

Cooperatives provide the best of both worlds, between socialism and a market economy. We can build cooperative networks with people who share our basic beliefs, while people with other beliefs are allowed to build their own networks nearby. We will certainly disagree about the best way to do things, but that is simply a fact of life.

Many of the interfaith projects have struggled against or failed to overcome the obstacles to peace, but that does not mean that these obstacles are insurmountable. My survey of the web-based resources suggests that they tend to downplay the role of faith, so we should not assume religious motivations. However, it seems that a deeper understanding of the religious rationales for cooperation in each religion can provide a stronger foundation for reconciliation.

Some wonderful possibilities have already been realized, including Mirembe Kawomera and the various efforts underway in Palestine and Israel. However, there is much ground still for us to explore. Surely there are some interesting dialogues to come. Questions for us to consider include:

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<sup>71</sup> Retrieved September 1, 2008 from <http://www.legacoop.it/history.aspx> and [http://www.legacoop.coop/numeri/soci\\_legacoop.pdf](http://www.legacoop.coop/numeri/soci_legacoop.pdf)

Can cooperative entities that restrict membership based on religion find common cause with those that do not? Can such common cause be translated into tangible collaboration?

Could we, for example, see a trio of publishing cooperatives that maintain their own religious perspective with regards to editorial matters, while engaging in a joint venture for the more mundane operations such as printing and distribution?

Can a single cooperative grocery store serve the needs of Muslim and Jewish communities that are too small to support a single halal or kosher market? Would Christians find this project appealing enough that they would also want to join, perhaps recognizing that halal/kosher meat tends to be more humane and higher quality, or just because they support the cooperative aspect?

Are the purposes of cooperative *tsadekah* and cooperative *waqf* similar enough that these might sometimes collaborate—joined perhaps by like-minded Christian groups—to support projects like some of those developing in Israel and Palestine and Uganda?

Challenging discussions lie between us and the answers to these questions. But through an understanding of faith-based cooperation, religious values may be shifted from a source of division to a source of unity. Substantial cooperatives-based peacemaking is already underway, and by drawing attention to some of the religious justifications for this method of economic organizing at a time of historic interfaith dialogue, I hope to have illustrated the key role for cooperatives in addressing some of today's most difficult conflicts.

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