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Book Review Symposium

Mona Atia, *Building a House in Heaven: Pious Neoliberalism and Islamic Charity in Egypt*, Minneapolis: University of Minnesota Press, 2013. ISBN 978-0-8166-8917-0 (paper); ISBN 978-0-8166-8915-6 (cloth)

Economy and Religion: Long-Standing Debates, Different Questions

I could not read Mona Atia's book dispassionately. With the overlap in our research topics, every page elicited comparisons, surprises, and engagement with Beirut, the site of my research on *waqf* (Islamic charitable endowments). I kept interjecting or scribbling: "The NGO as charity instead of endowments is also happening in Egypt?"; "The attempt to escape state control is also driving choice of legal form of charity in Egypt?". The areas of overlap with a different context confirm Atia's analysis in many ways, but instead of dwelling on those, I would like to discuss what I think are the key contributions that she makes to debates on economy and religion.

In *Building a House in Heaven*, Atia argues that the neoliberal authoritarian state in Egypt produced a proliferation of Islamic charities that came to fulfill the role of the social welfare state. These charities are therefore crucial for production and reproduction. At the same time, many of these charities adopted neoliberal ideology in their own practices and became themselves spaces for neoliberal governmentality. Through her concept of "pious neoliberalism", Atia theorizes the "transformation of both religious practices and modalities of capitalism" in their encounter. Her main intervention is in the literature on the operation of neoliberalism and its

Antipode

A Radical Journal of Geography

adaptations to local discourses, that is “actually existing neoliberalism” (Brenner and Theodore 2002). However, and even though it is not her main object of analysis, her book also brings out the ways neoliberalism has inflected the Islamic tradition.

Approaching neoliberalism as policy, ideology, and governmentality, à la Wendy Larner (2000), Atia emphasizes in each chapter a different aspect of the neoliberal project. After a first chapter that argues that charity is part of the economy, chapters two and four describe how the state’s neoliberal policies opened space for private Islamic charities. Chapters three and five take us into the internalization of neoliberal ideology in Islamic charities, and chapter six examines the forms of neoliberal subjectivity that these charities in turn produced.

It is to Mona’s credit that she avoids the stale, clichéd question “does Islam, and religion more generally, affect capitalism?”. Posing the question as one that requires a yes/no answer necessarily produces clean-cut answers that evade complexity. On one side is an old Marxist answer: religion is ideology (superstructure), an effect of the economy (structure) that has little or no effect on it. In the 1966 classic *Islam and Capitalism*, sociologist and historian Maxime Rodinson (2007) proposed just that. The other side sees a direct connection between religion and capitalism, either as hindering or encouraging the development of capitalism. In a recent attempt to understand the “long divergence” between the West and the Muslim world, historical economist Timur Kuran (2012) argues that some institutions of Islamic law hindered the development of the Muslim world. He points to contract law, the inheritance system, the prohibition of usury, and the death penalty for apostasy as the key institutions that “delayed” it. These institutions, he claims, did not allow for the concentration and mobilization of capital on a large scale and over long periods, thus prohibiting large ventures, long-term profitability, and economies of scale. Contrary to the obstructive effect of Islam, social anthropologist Daromir

Antipode

A Radical Journal of Geography

Rudnyckj has argued for an enabling role for Islam in capitalism. He describes contemporary Muslim reformers as encouraging a “type of subjectivity commensurable with neoliberal norms of transparency, productivity, and rationalization for purposes of profit” (2009: 105).

Atia’s research allows us to move beyond that simple framing of the question of Islam and capital. She researches charitable institutions whose practices vary greatly, and the way she organizes them illustrates the complexities of the intersections of neoliberal development discourses with Islamic charity. Atia groups the charitable organizations into three main clusters: “good deeds, and that’s it”; “a fish and a fishnet”; and “Islamic development”. She differentiates between these organizations according to many criteria, from their access to resources, to their relation to the state, the places where they operate, their approaches to the poor, and so on. However, the divisions reflect at the core the degree to which their discourses and practices overlap with a neoliberal model of development.

We have therefore on one end, with the “good deeds, and that’s it”, a model of charitable giving that emphasizes giving for the sake of God to achieve good deeds only; giving to the poor as a duty of the rich, whose wealth the poor have rights to. This is a conception that seems very much in line with classical premodern conceptions of wealth in Islamic law. As Islamic legal scholar Wael Hallaq argues:

“In one sense, *zakāt* is the financial/material parallel of ritual *ṭahāra* [ablutions]: just as washing removes ritual filth, *zakāt* removes the moral burden that accompanies the garnering of wealth. In other words, to be wealthy is potentially a moral liability that requires dispensation, and the means of such dispensation is the sharing of that wealth with those who are in need” (2009: 231).

Antipode

A Radical Journal of Geography

In this model of charity, where one gives to be a good Muslim, giving functions as a technique of the self, fashioning moral subjects in their transactions as much as in their ritual practices.

On the other end of the spectrum, the “Islamic development” model of charity embodies what Atia terms pious neoliberalism, i.e. neoliberalism expressed in a religious idiom. Here, this model adopts many facets of neoliberal ideology. Against handouts, such charities seek the development of the poor and job creation; they closely monitor aid recipients to discern the “deserving” poor; and they favor strategic planning and transparency. This model of charity favors the formation of pious neoliberal subjectivities; televangelists like superstar Amr Khaled instil individual responsibility, productivity, and usefulness to society as part and parcel of being a good Muslim. Members of these organizations construe volunteerism and entrepreneurship as religious acts, “linking material and spiritual benefits” (p.144). This is neoliberalism framed as Islamic values.

This type of fine-grained analysis is built on the important observation that Islam and capitalism are different kinds of projects. “Individuals”, writes Atia, “are driven to *khayr* (good deeds) in the form of charity so they can improve themselves and their relationship to God; they are driven to Western neoliberal development in hopes of building an effective and efficient society” (p.xviii). However, this model appears to be sometimes in tension with a different framework that Atia utilizes. It is actually the concept of pious neoliberalism, which seems to imply that neoliberalism has colonized religion. Atia introduces the concept in opposition to a literature that depicts Islamic organizations as inherently different and opposed to Western development models, arguing that this literature assumes the West to be the locus of development. Nonetheless, approaching Islamic charities as elements of the neoliberal

Antipode

A Radical Journal of Geography

development project risks reducing them to neoliberal prongs and implicitly reproduces a model of analysis that treats religion as epiphenomenal.

This is not, however, what Atia's analysis shows. The plurality of discourses that she depicts and that I described—and the insistence of many of the author's interlocutors to frame their works as “good deeds, and that's it”—reveals that Islamic charity has not been completely “neoliberalized”. One can cite for instance Dar al-Orman, a charity started to support orphans and cancer patients that shifted to help the poor support themselves through micro-loans and vocational training. While Dar al-Orman adopted the discourse of “responsibilizing the poor” and creating long-term solutions and development, it did not do so as an alternative to the good-deeds-only model. As a member of the organization put it: “Charity projects help people meet their needs; development projects improve living conditions. We believe that you have to work on both fronts” (p.130). Thus, some members have not rejected the short-term handouts to the poor and no-interest loans that are the hallmark of what we might call “pre-neoliberal” Islamic charity. Despite adopting elements of neoliberal rhetoric, they have not become fully neoliberal subjects.

Building a House in Heaven truly shines when Atia reports and analyzes her interlocutors' understandings and approaches to Islamic charity and their overlaps with neoliberal discourses. Because the book mainly intervenes in the literature on neoliberalism, it misses the opportunity to engage with the debates on the transformation of Islamic tradition in this encounter. I find it a missed opportunity, perhaps selfishly, as someone interested in the question, but also because the book is a treasure mine on the matter.

When placing the neoliberal moment in the larger history of Islamic practices (for example, p.6-14) of *zakat* (obligatory alms), *sadaqa* (voluntary giving), or *waqf*, the book

Antipode

A Radical Journal of Geography

oscillates between an historical analysis that, on one hand, locates authors within debates and dominant views about Islamic economy at certain points in time and space, and, on the other, presents this moment against descriptions with the impression that there is an essential Islamic approach to economics, independent of time and place. Thus, Atia sometimes uses texts written by Muslim scholars intervening in debates about Islamic economics to describe what appears like an unchanging doctrine of Islamic economics (the role of the concept of *amanah*—humans being just trustees and not owners—in an Islamic economy). In fact, the very concern with an Islamic approach to the economy and the concept of Islamic economics are products of the 20th century (see Philipp 1990), and presuppose the notion of an economy. There is no one view of Islamic economics—or even agreement upon the meaning of “Islamic economics”—but instead diverse human interpretations of divine texts. Here, the discussion would have benefited from a perusal of reference texts like the *Encyclopedia of Islam* (Bearman et al. 2004), Hallaq’s (2009) *Shari‘a: Theory, Practice, Transformations*, or Schacht’s (1964) *An Introduction to Islamic Law*, which historicize various interpretations, when some of the texts Atia uses to support her analysis are better treated as primary sources. Let me give one example. Atia implies that the social justice paradigm of the 1960s is truer to Islam than the neoliberal model; while I can appreciate her argument, it is problematic: Islam does not present any single blueprint for the economy. And that is what Atia’s data shows.

In the end, therefore, the most interesting question that Atia’s book helps us to approach is not whether Islam accommodates capitalism—but how? *Building a House in Heaven* provides wonderful insights to the ways foundational texts of the Islamic tradition are reinterpreted through a neoliberal idiom. One can cite for instance the framing of volunteerism as part of religious duties and the calling to Islam, the expansion of *zakat* from giving handouts to eight

Antipode

A Radical Journal of Geography

categories of recipients of funding for development projects. Atia also describes a process that I have observed in Lebanon, which she terms the “privatization” of religion: the rise of private foundations, private mosques, and an Islamic private sector against the state’s attempts to control discourses in mosques and the resources of the *waqf*. Scholars coming to *Building a House in Heaven* from the anthropology or sociology of religion, or even religious studies, might find Atia’s choice of the term “privatized Islam” confusing. Indeed, the privatization of religion and Islam in particular is a dominant idiom in these literatures to describe a side of secularization, the supposed relegation of religion to the private sphere of the family, the individual, and belief, outside both the sphere connected to the state and the market/civil society (see Asad 2003; Casanova 1994). An engagement with this literature would have showcased the contributions Atia could make to this debate, particularly, for example, around the role of the state in defining religious discourse and practice, contrary to the claims of secularization as the separation of religion and state.¹ In addition, it would have qualified whether the “privatization of religion” is a consequence of the “retreat of the [welfare] state” and the attempt of the Egyptian authoritarian state to control religious discourse and groups. If the state’s micromanagement of the mosques, charities, and foundations is itself a modern phenomenon in Islam, as Atia shows, can the turn to a “private” provision of such services constitute a “return” to older practices rather than a new phenomenon?

1 The decision not to engage with literatures in the body of the text is a puzzling choice in the book, particularly because a lot of its arguments are set against certain claims in the literature: against the paradigm that Islam is fundamentally different from, or an alternative to, capitalism; against “the scripting of the economy and charity as mutually exclusive”; and the like. The absence of substantial discussions of these faulty theories makes them appear as straw men, and unnecessary ones to boot, because the data is so rich it can speak for itself.

Antipode

A Radical Journal of Geography

In sum, Atia powerfully shows that Islam cannot be reduced to either a force against or an agent of neoliberalism. In contrast to interpretations of Islam that foster the “pious neoliberals” that Atia describes, one can think of today’s Turkish anti-capitalist Islamists: religion can serve more radical anti-capitalist imaginaries. The question then remains—what makes certain interpretations more authoritative and compelling? *Building a House in Heaven* helps us turn a corner and begin to address this question.

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Antipode

A Radical Journal of Geography

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