DISKUSSIONSPAPIERE

Noha El-Mikawy

Contemporary Islamic Economic Thought in Egypt: Should it be taken seriously?

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Introduction and Methodology

How can we understand the discourse which uses Islamic concepts to establish a model for an economy different from free market or socialist economies? Do we understand it as a reaction to the universal project of modernity, a contribution to a global debate on modernity or as a domestic opposition to local politics of a culturally specific nature? The attempt in this discussion paper is to understand the significance of an Islamic discourse on economics as a discourse in dialogue with issues of global relevance, using concepts that are culturally specific in response to socio-economic problems of a local nature. Taking Egypt as an example, the Islamic discourse on economics will be analyzed from within as well as related to globally relevant paradigms. It will be studied against the background of a search for a moral economy after the fall of Nasserism and the advent of economic liberalization. In doing so, the study will check to what extent the Islamic discourse in the Egyptian case could be understood as a search to embed economic behavior in a normative network of values and structures, creating social capital which could insure collective solidarity without endangering private property. This study will also reveal the extent to which the Islamic economic discourse in Egypt is relevant to the global debate on individual rationality, justice and the role of the state.

This is work in progress. The question is how do Egyptian Islamic thinkers deal with economic uncertainties, and does their discourse have common grounds with non-Islamic discourses critical of liberal capitalism? The answer is that the issues are globally common, but the answers of the Egyptian discourse are trapped in the politico-economic and socio-psychological givens of the local setting.

The methodology used here takes issue with some of the perspectives on Islamic discourse while it simultaneously utilizes approaches such as M. Foucault's discourse analysis, E.P. Thompson's "moral economy" and J. Coleman's "social capital". Many consider Islamic discourses in general too focused on a cultural rivalry with the West and on the perceived subjugation of Islamic values at the hands of their American counterparts. Accordingly, Islamic thinkers are seen as diverting the debate away from economic concerns against capitalism [1]. Though there is some truth in the saying that Islamic discourse on economics is cultural rather than economic, the Islamic economic discourse discussed below reveals some issues that are not alien to other global critiques of capitalism. It shall be argued below that as much as the cultural rivalry inherent in Islamic discourse impedes any understanding of Islamic discourse on a global level, there are features inherent to the inner logic of Islamic discourse and most importantly there is a domestic politico-economic context both of which reduce the impact of the Islamic discourse on the global scene.

"Discourse" is used here, in the tradition of Michel Foucault, to communicate a dynamic interaction between ideal concepts, calculated political positions and reactions to societal givens. Authors of texts are not the neutral voices of an absolute idea whose historical origin is one and unique. They are projecting subjective opinions that represent a mirror of power and opposition effects in society [2]. Hence, the analysis of Islamic discourse on economics will not

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[1] Salwa Ismail (1997); Mona Abaza (1999); Quitan Wiktorowicz and Suha T. Farouki (2000).

[2] For an excellent attempt to apply the method of Foucault to the discourse of Nationalism in Syria and Lebanon between 1930 and 1958, see Christopher Schumann's dissertation (2000).

focus on the Absolute Truth. Rather, it will look at the mixture of symbols which reflect the power of, and the opposition to, a given socio-economic and political reality. The authors are assumed to be partly autonomous of that reality and partly dependent on it. The analysis will highlight the various types of texts, their inner rules of discourse, the position they take vis-a-vis other texts and the way they reflect an array of symbols available in society at the time.

The focus is on Egypt in the 1990s. Out of its diverse contemporary Islamic discourses, we selected the writings of two groups of thinkers: a group of popular non-specialists and a group of economists both using Islamic concepts. The first group includes Mohamed Imara, Yusuf al-Qaradawi, and Mohamed Metwalli al-Sha'rawi - three of the most prolific and popular writers. The second group includes economists Nimat Mashhur, Mohamed Shawqi al-Fangari, and Mohamed Siddiq all of whom have adopted an Islamist approach. The economic discourse of daily and weakly journals, such as al-Shaab as well as the discourse of the Moslem Brothers is not yet included in this analysis.

We finally locate this discourse in a broader global economic debate, taking the example of American Communitarian and European social democratic thought. The moral economy views economic behavior as an emotional response to the violation of embedded norms rather than a reflection of social consciousness or a rational calculus. This view is used here to understand the focus in Islamic discourse on norms of economic behavior. What is being created via such discourse is not only a normative environment that would lead to collective action if violated. What is being created via discourse is a type of social capital that supports altruistic collective selfless economic action, the kind of social capital which J. Coleman thought is capable of overcoming the free riding problem which hinders altruistic individual action and weakens collective mechanisms of social justice.

1 Islamic Economics in Egypt

Islamic economic discourse in Egypt includes a wide range of thinkers who belong to different groups and have diverse specialized knowledge. One group includes non economists such as Mohamed Imara, Yusuf al-Qaradawi, Mohamed Metwalli al-Sha'rawi. They use populist, traditional rhetoric based on Islamic orthodox sources to address ethical economic behavior, acceptable investment activities, and inequalities. Their language does not stray away from the conventional dogma established in the work of Sayid Qutb. Some of those thinkers come from a Marxist tradition and mix it with Islamic doctrine to address issues that have always concerned leftists in their opposition to liberal capitalism. Mohamed Imara and Adel Hussein are good examples of this group. Another group of contributors to the Islamic discourse on economics are specialized economists who produce theses accessible to the public. This group includes professors of economics such as Mohamed Shawqi al-Fangari and Nimat Mashhur. They focus more on institutions, such as Islamic banks, than on normative or polemic issues. Their discursive style is relatively modernist. There is a third group which combines personalities from both former groups; they call themselves the *Wasat* (center) group [3].

We focus here on the populist, traditionalist and the specialized economist discourses. Both types of discursive styles are well represented in economic and financial institutions, on the

[3] Mohamad K. Abu el Majd (1992); Abdel Wahab al-Messiri (1995).

advisory boards of Islamic banks and on the book shelves of active Islamic publishers in Cairo (Dar al-Shuruq) and an active center for Islamic Thought (IIIT) in the United States.

1.1 The Local Setting

The discourse under study does not exist in a vacuum. It is based on 100 years of reformist thought and on 50 years of secular nationalist thought.

Three features characterize the Islamic reformist legacy. Firstly, Islamic models have been based on a community of individuals. Since the early days of the reformist Islamic movement in Egypt, Islamic writers have been concerned with the individual, not only the community of believers. Reformists such as Mohamed Abdu and Gamal Eddin al-Afghani were concerned about the individual's moral well-being, the individual's relation to the state and its laws (in the modern sense) [4]. Secondly, since the early days of Islamic reform, there has been a strong sense of awareness of the need to create an institutional environment of laws and norms that are both Islamic and modern. That has been the cause of Gamal Eddin al-Afghani, Mohamed Abdu, and Rasheed Rida. Thirdly, all reformists knew too well that they were dealing with corrupt and authoritarian ruling elites. Hence they did not romanticize the "state" as a concept. However, they were keen on the issue of social justice in a context of rising urbanization, increasing integration of Egypt in the global system of the 19th century and increasing differences between rich and poor.

The military coup in 1952 first gave the Islamic reforms some hope, to be dashed by 1956 as it became clear that the military elite was not about to found an Islamic republic. Instead, the Nasserist model formed Egyptian consciousness regarding individual responsibility and social justice. The Nasserist model was an etatist one in which the state provided cheap services, durable goods, and food. It also guaranteed people jobs in the public sector and the bureaucracy, in return for individual loyalty to the political and economic regime, even though that regime curtailed individual initiative in many economic and political spheres.

Since the 1970s, many of the terms of the Nasserist social contract have undergone drastic change. Privatization of public enterprises became official state policy in the 1990s, with the effect of undermining the role of the public sector as secure haven of social welfare (1/3 of all public enterprises earmarked for sale have been privatized by 2000). Subsidies of foodstuff have been drastically reduced and subsidies on energy gradually so. The principle of free education has been challenged by declining quality of free education and by exorbitant costs in the mushrooming private schools. While employment in the bureaucracy has continued to expand, the labor market has undergone wide de-regulation. Many new jobs are not in the unionized sector and are regulated by individual temporary contracts; the labor law has been under discussion in order to make job security, profit-sharing, and workers' representation on executive boards more flexible, in return for sanctioning the right to collective bargaining and to strike.

The few opinion polls conducted since the mid 1990s show that Egyptians seem to realize that the economic measures of the 1990s have lead to successful macro-economic stabilization and an improved standing for the private sector in investment and production. Opinion polls also

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[4] Andreas Meier (1994), p. 214.

show that some Egyptians are profiting from that success, albeit many only in the informal sectors of the economy. In other words, money is there without political or social institutions that effectively take care of the poor [5]. Meanwhile, the poor have been engaging in quite encroachment which falls short of an organized social movement, as Asef Bayat argues [6]. Impressionist studies of the middle class show that it, too, perceives itself in increasing impoverishment [7]. The debates of labor unions, business associations and political opposition parties in the 1990s show that secular groups were calling for an engaged state in areas of education, training, and the reduction of social inequality. Liberals in particular made it clear that while they advocate more deregulation of the economy, they still perceive a role for the state in the areas of laws and training [8].

While the debate on the appropriate role of the state went on, civil society numerically flourished. Most NGOs worked in the field of charity, social and cultural affairs as well as development. Traditionally, civil society has been tightly controlled by the state, thanks to a law that dates back to the 1960s. In the 1990s, many NGOs came to rely on external funding. Some NGOs started to get involved in areas deemed threatening by the ruling elite, such as gender issues, human rights, minority-majority relations, and voting practices, which lead the state to tighten its control over NGOs, thus dealing a hard blow to civil society collective action. This has underlined a need for an over-hauling of state-society relations. [9]

To summarize, the situation in Egypt during the 1990s revealed an official desire to liberalize the economy albeit slowly. The 1990s also showed the willingness of society and individuals to put up with the economic uncertainties albeit with some major deformations represented by weak collective action, high incidences of corruption and low trust of state and of private sector enterprises. Cultural productions (film, TV and theatre productions) dramatized moral confusion, wide spread ethical decay, and subversive tactics as signs of despair and lack of justice. Liberalization thus meant the dismantling of the economic norms of social justice and economic fairness which were established by Nasser's statist model without establishing a new stock of norms to guide economic behavior in a market economy. Meanwhile, state repression of civil society in the late 1990s reduced any hope for social capital accumulation (i.e. norms, skills and expectations of collective action and solidarity in the face of individualistic non-altruistic behavior).

The Islamic discourse of the 1990s is to be analyzed within such context.

1.2 The Local Discourse

The Islamic discourse on economics is often limited to banking and investment institutions because the Koran has pretty definite verses on both. In the following discussion, however, we focus on two other aspects of the Islamic discourse: individual and state responsibility. Both are part of the wide discourse on an alternative Islamic model.

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5 Eberhard Kienle (1998); Ibrahim al-Issawi (1998), p. 5-25; Al-Ahram Center for Strategic and Political Studies (1998).

6 Asef Bayat (1997).

7 Galal Amin (2000).

8 Noha El-Mikawy (1999), p. 36-64.

9 Asef Bayat (1997).

1.2.1 Individual Rationality and Responsibility

Individual rationality in modern economics has conventionally been based on the assumption that all rational behavior is self-interest-maximizing. The discourse of Islamic economics begs to differ. It takes for granted what Amartya Sen suggests as an option, namely that actual rational behavior has a multiplicity of motivations, self-interest is only one of them [10]. While A. Sen suggests that self-interested behavior could, under certain conditions, include loyalty to a group [11], the Islamic economic discourse insists that self-interested behavior must include social responsibility.

Islamic individual rationality is set in a humanistic context. God did not create men to be angels, for they have been bestowed with knowledge as well as desires. A rational economic actor is he who produces, consumes and transacts without excesses, indulgence or injustice. Where does this calculus come from? In *Dor al-Qiyam wa al-Akhlaq fi al-Iqtisad al-Islami* (The Role of Norms and Morals in Islamic Economics), Yusuf al-Qaradawi argues that this sort of Islamic individual rationality comes from a state of freedom won through the cardinal principle of Tawhid, i.e. the worship of God which frees you from slavery to other human beings and your own desires [12].

The other cardinal principle, Istikhlaf, binds the rational choice of economic actors, according to al-Qaradawi. Economic actors believe that all what they own, whether material resources or personal capabilities, are godly gifts entrusted to man. A believer in God's ownership of all resources, including human ingenuity, believes that he is entrusted to follow divinely ordained means and ends; thus he will not exploit others, do them injustice, nor engage in activities that harm his community or the environment. A believer in Istikhlaf acts under the assumption that Istikhlaf also empowers the community to supervise individuals and empowers the poor to demand their share in the wealth of individuals and of the state [13]. Because economic actors also uphold the principle of Tawhid, they act under an assumption, that an omnipresent and omnipotent Being is looking over their deeds. Islamists believe that no institution, law, or public authority can top such a belief as a regulator of human action [14].

In a more orthodox style of argumentation, Mohamed Imara addressed individual rationality in *al-Islam wa al-Amn al-Ijtima'i* (Islam and Social Peace) as a human faculty bounded by a responsibility to respect God's commands, or rights (Huquq Allah) [15]. The economist Professor al-Fangari (1994), former deputy of the State Council, offers a modernist explanation. He sees individual liberty and rationality as bound by a responsibility to fulfill a divine objective, namely a balanced development of earth and a balanced utilization of God-given resources.

None of those authors has looked closely at the embedded "egoistic" calculus of individuals who are constrained by the insecurities of unemployment or who are frustrated by pervasive corruption and nepotism. Some of this reality comes through in the writings of economists Siddiq and Mashhur when they touch upon the discrepancy between the should-be Islamic

[10] Amartya Sen (1988), p. 18-19.

[11] Amartya Sen (1988), p. 19-20.

[12] Yusuf al-Qaradawi (1995), p. 57, 63-79, 109-123, 127, 199-254.

[13] Yusuf al-Qaradawi (1995), p. 42-56.

[14] Yusuf al-Qaradawi (1995), p. 29-39.

[15] Mohamed Imara (1998), p. 88.

ethic and the actual reality inside Islamic banks. However, their argument falls short of any systematic behavioral analysis [16].

Unlike al-Qaradawi, Imara, Siddiq and Mashhur, Mohamed Metwalli al-Sha'rawi deals head-on with the worries and concerns of simple people, who are discouraged and disillusioned. Though his book *al-Rizq* does not fit into his repertoire of short, very reasonably priced series [17], it stands out in that it addresses a fundamental issue of ethical norms, relying on fewer Quranic citations, in comparison to other authors.

The book of 116 small-sized pages is divided into 6 questions, starting with the notion of Rizq, which al-Sha'rawi defines as one's lot in life whether good or evil. It encompasses more than money and wealth and includes capital, labor power, natural resources, ingenuity, and disposition [18]. Al-Sha'rawi's two-pillared philosophy is: a) all of our fortune in life is encompassed in God's will and power; b) not all of what we consider our fortune, or lot in life, is ours; some of it is entrusted to us to give on to others, often without us knowing it. Again the distribution is encompassed in God's will [19].

On more than one occasion, al-Sha'rawi addresses the confused ethical code of conduct which guides many in the Egyptian society. He insists that all those who stray away to the path of evil out of fear of poverty are misguided. They think, he argues, that their fortunes are in the hands of their bosses or (whoever forces them to become corrupt). So, al-Sha'rawi appeals to them to remember that their lot in life is in the hands of God only, who would not want them to do evil. For those people, al-Sha'rawi has a simple therapeutical message: " not to be scared or desperate" [20]. The redemption is to be found on the last page: an individual is given many resources, talents, and personal abilities in order to use to earn a living, as well as to be a catalyst for the living of others around him. Securing the continuity of all that, striking the balance among people, and distributing the lots among individuals is a divine task [21].

His argument contains a hint of fatalism. Half way through his argument, al-Sha'rawi noted that a belief in Almighty's control of fortune should not keep us from trying our best. For if we don't, we would be wasting the potentials God has bestowed upon us [22]. But this latter tone of argument is not repeated in any forceful way at the end of the book, leaving the book in its entirety to be one of spiritual therapy for the individual against fear and frustration in a society where the compass of ethical transactions has been put out of order by greed, materialism, and conspicuous consumption.

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16 They based their studies on opinion polling of Islamic banks employees in Egypt. The sample represented 20% of total employees in Islamic banks countrywide. See Mohamed J.S. Siddiq 1999; Nimat A. Mashhur (1999).

17 His books cost around 4 Egyptian Pounds or 1 US $ and range from interpretations of Quranic verses on women, to hell and heaven, Stories on Satan and the story of Magic in Islam.

18 Mohamed M. al-Sha'rawi (1990), p. 46-48. The same idea in Amartya Sen (1988), p. 3 who gives it an Aristotelian origin.

19 Mohamed M. al-Sha'rawi (1990), p. 3-23, 54-55, 57, 75.

20 Mohamed M. al-Sha'rawi (1990), p. 70 and 81.

21 Mohamed M. al-Sha'rawi (1990), p. 115.

22 Mohamed M. al-Sha'rawi (1990), p. 59.

In sum, the notion of individual rationality is based on a belief in a human goodness bound by a duty towards God. Even al-Sha'rawi, who focused on the morally confused, does not deliver an incriminating thesis of human nature. Islamic writers, economists and non-economists alike, believe that individuals would respond to an institutional environment promulgated via education and the media in support of norms of collective solidarity.

1.2.2 Social Justice and State Responsibility

Social justice definitely worried Moslem thinkers and so did the best practice recommendation on individual and state involvement. The primacy of social justice in Islamic thought has been established in the writings of Mohamed Abdu and Hasan al-Banna. Its highest peak was achieved in the works of Sayyid Qutb whose writings revealed the tense relationship between individual and state responsibility for social justice while addressing the triangular relationship between private property, collective solidarity and the right of the ruler to adopt corrective measures. Against a Nasserist state which nationalized private property, Qutb wrote to anchor the right to private property in the Islamic economic doctrine and in the laws of the country, a call recently made by Hernando de Soto in his widely acclaimed book (2000) on capitalism in the developing world. However, Qutb did not refrain from giving the ruler the power to confiscate property if it is used in violation of Islamic principles of moral economics. Ten years later, Mostafa al-Siba'i wrote on the need to give the individual a chance to bear responsibility for social justice [23].

Things have not changed much in the decade under study. But the socio-economic context has: No more confiscation of private property, less state expenditure on social justice, and clear class differentiation. Whereas to Mohamed Imara justice is freedom from fear, defined as a material and spiritual condition of deprivation, to al-Qaradawi, justice has both a negative and a positive meaning. It is freedom from want and extreme economic inequality (Had al-Kafaf or subsistence) as well as freedom to live well beyond food and shelter, i.e. decent health, education, good marriage prospects, and work (Mustawa al-Kifaya). These are the safeguards of psychological and social well being in Islam, according to al-Qaradawi [24]. Though there is no explicit elaboration on the enabling effect of such freedoms, in the style of Amartya Sen, the issue is implicitly there in al-Qaradawi. Also the connection M. M. al-Sha'rawi makes between fear as a cause of corruption and al-Rizq as well-being hints towards the latent closeness of those Islamic thinkers to the Senian theses of justice as freedom to achieve.

In his work on social justice, Imara does not address the state and its role in any direct fashion. But when he talks about justice as a higher value in Islam he asserts that it is the defining value of the constitutional contract between ruler and ruled. This justice requires a distribution system that achieves not only subsistence, but welfare (Kifaya). Distribution takes place by taking from the rich what exceeds their welfare needs, defined differently in different places and times [25].

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[23] Andreas Meier (1994), p. 210-214.

[24] Mohamed Imara (1998), p. 5-10 and 14; Yusuf al-Qaradawi (1995), p. 138-152, 152-178, 380-384 and 402-404.

[25] Mohamed Imara (1998), p. 12, 15, 40, 90.

Such views provoke the belief that Islamic economics tends to advocate distributive justice at the expense of freedom of ownership and of transaction. However, the act of "taking away from the rich" in Imara's discourse is done via Zakat (individual taxes) and via Awqaf (Islamic funds set by individuals to help the poor). The rich, he argues, have to give because the Quran contains historical examples of societies ruined because their rich neglected the poor's right in their wealth. That "right" goes back to the concept of Istikhlaf, which Imara understands as "interdependence between rich and poor". Richness in itself is not evil, for God has entrusted some men with wealth (Istikhlaf) so that they enjoy it as well as allow others to benefit from it. Unequals (rich and poor) in a Moslem society do not live next to each other but live dependent on each other. [26]

Al-Qaradawi is aware of the danger to individual liberty and private ownership which looms behind the Islamic focus on societal justice via distributive measures. Thus he qualifies the distributive tendencies in Islamic economic discourse with the concept of Tawhid which protects individual liberty from any encroaching power. Tawhid makes individuals submit only to God, which necessitates a material base of autonomy. Moreover, Islam makes inheritance a means to avoid concentration of wealth, including the concentration of wealth in the hands of the state [27]. Furthermore, Islam made both individuals and the state responsible for justice via a dual system of charity, which necessitates individual property for Zakat and Awqaf, and welfare schemes, which necessitates state involvement in education, housing, health. The state's freedom to collect money for welfare purposes in the name of social justice is, thus, limited argues al-Qaradawi: the state can collect taxes without endangering individual economic autonomy; it can take away property only in cases of violation of Islam's ethical principles [28].

For al-Qaradawi, the state has limited freedoms, but is far from minimal. The prophet is said to have abstained from intervening in price-setting. His fear was to do injustice to buyers, by setting prices too high, or to sellers, by setting prices too low. But the state is supposed to make sure certain Muharamat (monopoly or hoarding or Riba) are not practiced. It is supposed to educate individuals to live by the ethics of Islam. It is also supposed to translate those ethics into enforceable laws and regulations [29].

The economist al-Fangari also sees no reason to worry. Islamic applied systems, he asserts, include a multiplicity of means of regulating interest, developing social security schemes, and defining the extent of state intervention in economic planning. He insists that the Quranic citations and their interpretations are highly variable in this regard. Justice is not only subsistence (Had al-Kafaf) but welfare to all (Tamam al-Kifaya). Justice requires equitable, rather than an equal distribution of wealth. It is to be achieved via a number of means that must fall short of eradicating private property, he argues. Justice, accordingly, is to be achieved via a systemic level of moderation. Economically there should be no extremes of richness, nor of consumption, nor of control (monopoly or exploitation). Socially the moderation point, at which justice is achieved, is there where individuals care for others and where society cares for individuals without replacing them.

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[26] Mohamed Imara (1998), p. 40-66 and 92-96.

[27] Yusuf al-Qaradawi (1995), p. 317-350.

[28] Yusuf al-Qaradawi (1995), p. 182-193, 385-401, 415-433.

[29] Yusuf al-Qaradawi (1995), p. 265-314.

A systemic view of justice lends itself easily to an activist state, for systemic conditions are better achieved by a systemic, rather than by an individual actor. However, al-Fangari makes it clear that the state is to compliment, not replace society. It should see to it that there is no one below subsistence, all covered by welfare. That does not mean total state replacement of societal or individual agency; that would violate the golden rule of moderation (Wasatya) [30].

In sum, justice is a complex Islamic construct encompassing subsistence and welfare. It is not far away from the Rawlsian or the Senian notion of justice: Inequalities are accepted as long as they coexist with a guarantee of welfare to all. The role of the state is also complex: not minimalist, not value-neutral, but activist, fostering an institutional environment conducive to social justice. According to the economist al-Fangari, the role of the state is fundamentally open ended, i.e. varying in terms of policy.

Here is a strong message in line with the development literature that emphasizes the role of the state as an "activist" nurturer of an institutional atmosphere of laws, norms and traditions which foster the general interest in such a way that does *not* replace individuals with a big state apparatus. However, the Islamic discourse outlined above treats social justice in an deontological way: justice and welfare are rights that cannot be violated. The problem with any deontological position is that it raises the logistical question: what happens when such rights are violated? All Islamic authors discussed here resort to the state, again raising fears of an "interventionist" rather than an "activist" state. Only al-Qaradawi succinctly dealt with the question: and what if state intervention violates other rights? He insisted that state intervention should not violate the cardinal right of individual economic autonomy. Others mostly leave out such consequential assessment.

1.3 Islamic Banking and the Notion of Embeddedness

The sociological concept of embeddedness points to the network of relationships in society which bind people, organizations and institutions, reinforcing social norms, values and expectations. It is a critical concept to understand individual and societal behavior. Though not directly addressed under this title, the work of some Islamist economists on Islamic banking reveals the significance of embeddedness in the creation of an Islamic model. On one hand side, Islamic banks are seen as having a function beyond collecting money and recirculating it into investment ventures. Islamic banks are to have a dogmatic function, teaching the Islamic economic norms of investment and transaction. However, the result of field research clearly shows a discrepancy between the morals of Islam and the reality of norms, values and expectations embedded in reality.

In Nimat Mashhur's *al-Nashat al-Ijtimai wa al-Takafuli lil-Bunuk al-Islamiyya* (The Social and Solidarity Activities of Islamic Banks), Islamic banks have dogmatic, developmental, and social functions. They promote Islamic values of spending, saving, and investing, channel savings into investment projects, promoting growth and creating jobs and fulfill a social function when they use Zakat (that which they have to pay as an enterprise and that which they collect from others) to help the poor, needy, and those in debt. They also offer insurance coverage, social aid in emergency cases, and credit without interest to individuals in need [31].

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30 Mohamed Shawqi al-Fangari (1994), p. 17-20 and 51-73.

31 Nimat Mashhur (1996), p. 14-21, 78-79.

In *Dur al-Qiyam fi Najah al-Bunuk al-Islamiyya* (The Role of Values in the Success of Islamic Banks), Mohamad Jalal Soleiman Siddiq conducted a field study which showed clear deficiencies in the institutional environment of those banks. By distributing a questionnaire among the employees of The Faisal Bank (FB) and the Islamic International Bank (IIB) in a sample which represented 20% of all employees of all Islamic banks in Egypt, Siddiq found out that social ethics ranked higher than economic ethics in the employees' code of daily operation. Nevertheless, Siddiq realized that there are negative norms of action which violate principles of responsibility, honesty and fairness. Employees also tended to flatter bosses and push the buck. This shed doubt on the so-called normative function of such Islamic banks. Beyond that, his study showed the inability of both banks to fulfill the social and developmental functions mentioned by Mashhur. Siddiq found out that both banks have a thin to non-existent presence outside Cairo. Hence, their ability to act as mentors to good Islamic economic behavior was limited.

His assessment of the banks utilization of Zakat resources manifested the banks' limitations. Their role in collection and distribution of Zakat had declined considerably in the early 1990s both in terms of volume and of reach. Both banks reached less than a 100,000 persons even in their best years in the mid 1980s. Between both banks, no person got any more than 82 Egyptian Pounds [32].

Looking at the banks' contribution to general development via the creation of jobs, Siddiq again found that the banks' ability to create jobs was limited. From 1981-1990 both banks created 2261 jobs, the majority (1726) of which were inside those banks (p. 74). This was a very weak performance given the fact that Egypt needed 400,000 jobs per year. Equally weak was the effect of the banks on investment trends. Though Islamic banks in Egypt are mainly investment banks, contributing 57% of all investment activity by banks and only 10% of commercial bank activity, their investment portfolio was biased towards Cairo, in terms of both volume and number of projects [33] (p. 68-72).

Mashhur attributed such failure to legal obstacles. Theoretically, she argued, Zakat collection and distribution is a state function; thus states consider Islamic banks their competitors. Secondly, lack of sufficiently trained personnel in the collection and distribution of Zakat impedes banks from performing well. Thirdly, lack of transparency in the banks' aid and welfare activities leads to dwindling trust among the public who are exposed to official campaigns urging them to quit dealing with the Islamic banks. Finally, Islamic banks suffer from great fluctuation in income based on weak public awareness of their duties as Muslims (p. 116-117). Given the enormous burden of poverty in many Islamic countries, Islamic banks with the aforementioned obstacles can only do too little as institutions of welfare.

How do those pragmatic thinkers differ from the Imara, Qaradawi or Sharawi? Siddiq's and Mashhur's focus on private institutions highlights the normalcy of individual behavior where principles of faith do not seem to affect the daily action of bank employees. In other words, bank employees were embedded in a societal network of personal connections, norms, expectations of conduct all of which reinforced non-Islamic conduct. Thus both writers recom-

[32] Mohamed Jalal Siddiq (1996), p. 78-83.

[33] With the exception of the new industrial cities, in which FB invested 31% of their investment funds (equals 38% of all projects), Cairo took 21% of all the Bank's investment volume and Alexandria and Ismailia 33%. In the IIB, 88% of all investment volume and 90% of all projects were in Cairo.

mended state engagement to improve the legal structure and the norms of behavior via education and media. This fits into the view of the state as an activist, not interventionist agent.

2 The Global Context

One distinctive feature of the Islamic discourse of all genres is a lack of value-neutrality. In the words of Professor al-Fangari, Islamic economics is not a science, for it does not explain behavior; it guides it to ideals preferred by God. It is, accordingly, not value-neutral, but propagates a particular value system [34]. This contrasts sharply with Amartya Sen's understanding of ethical economics as a merge of economics and ethics for the sake of increasing the predicatable power of economics and its understanding of human behavior [35].

Perhaps sensitive to the Islamic experiments that became too extreme or radical, al-Fangari emphasizes the principle of moderation (Wasatiyya) in the Islamic value structure: 1) Economic activity has a materialistic and a spiritual side, so that economic actors are not only rational but also moral; 2) Islam protects the individual and the general interest without trespassing on either; 3) it protects individual liberty and endorses societal solidarity (Fard Kifayya), allowing government intervention when societal solidarity fails; 4) it bestows general social objectives on both private ownership and state ownership, in such a way that requires the existence of both; 5) redistribution of wealth is meant to provide all with a decent level of existence, not to eradicate private ownership [36].

There is a point, however, where the value neutral ethical approach of A. Sen (1992) meets the Islamic value-laden ethical approach. Both Sen and the Islamic thinkers under study start from a point of recognition of inequalities as a normal human condition, "the basic heterogeneity of human beings" as Sen calls it. Thus the issue for both is not equality par excellence as an objective of better economics or of higher development. Sen begs us to ask: equality of what and at which efficiency cost? The Islamic writers under study would answer Sen by insisting on equality of the freedom from fear (provoked by hunger, sickness, unemployment) and freedom to achieve well-being. They would assert that achieving equality should not be at the cost of any one person's freedom to accumulate wealth as long as he / she abides by God's design (no waste, no exploitation).

2.1 On Moral Economy

How could one understand this value laden discourse? One way is to see it as a crusade mission, reducing everything to faith as Ernest Gellner says. Another is to see it not in a static manner, but in a dynamic one; a response to the spirit of the age. The fact that Islamist writers on economics focus on issues of culture and ethics is not any more a novelty. Since the 1980s, there have been voices calling upon economists to pay attention to ethics. In 1988, Amartya Sen published On Ethics and Economics in which he argued: "... that the nature of modern economics has been substantially impoverished by the distance that has grown between economics and ethics" (p. 7). In 1990, D. North forcefully established that cultures and mindsets

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[34] Mohamed Shawqi al-Fangari (1994), p. 39-46.

[35] Amartya Sen (1988), p. 79.

[36] Mohamed Shawqi al-Fangari (1994), p. 51-73.

were not to vanish as the gurus of the Washington consensus had hoped. In fact these intimate parts of a people's given reality (formal rules, informal codes of behavior determined by culture, and organizations established to realize and embody such rules which North summed up in the term "institutions") were there to stay and to influence the scope and speed of development. His approach relied on a realization that complicated the assumptions of neoclassical and rational choice theories, namely motivation. North noticed that not only does wealth maximization loom large in human behavior but often altruism, the good of the other (especially in family contexts), and self restraint are equally commanding aspects of behavior.

But it was not until the unfolding of developments in Russia, Eastern Europe, and East Asia in the 1990s that doubtful voices against the universality of the project of economic liberalism (Habermas' enlightenment project) gained ground. On the issue of rationality, Ernest Gellner admitted in Conditions of Liberty the ahistorical nature of the "modular" man who is flexible, free, autonomous, and ever more doubtful of authoritarian moulds. Also Alasdair MacIntyre doubted the existence on a universal model of rationality [37]. John Gray (1995) was suspicious about a universal model of capitalism and called for local variations based on locally bounded liberalisms not on an abstract, universal rationality. Hence global discourses have come to be influenced by a post-modern sentiment which played up the significance of cultural and local variations in the formulation of paths to development.

Another way of looking at the value-laden Islamic approach to economics is to see it in the context of a search for a new basis for a moral economy. Both Galal Amin (2000) and al-Messiri (1995) complain about the lack of a moral anchor for the middle and lower classes in Egypt. Consumerism and moral disarray are the name of the game in Egypt's economy. Hence, the Islamist thought on individual responsibility for a godly design of a moderate economy, where individual and general interest are well served, could be understood as a search for new norms to inspire economic behavior.

2.2 On Social Capital

James Coleman wrote in 1988 (cited in 2000) about social capital: "A prescriptive norm within a collectivity that constitutes an especially important form of social capital is the norm that one should forgo self-interest and act in the interests of the collectivity. A norm of this sort, reinforced by social support, status, honor, and other rewards, is the social capital that builds young nations (and then dissipates as they grow older), strengthens families by leading family members to act selflessly in "the family's" interest, facilitates the development of nascent social movements through a small group of dedicated, inward-looking, and mutually rewarding members, and in general leads persons to work for the public good. In some of these cases, the norms are internalized; in others, they are largely supported through external rewards for selfless actions and disapproval for selfish actions. But, whether supported by coming internal or external sanctions, norms of this sort are important in overcoming the public goods problem that exists in collectivities." [38]

[37] Ernest Gellner (1994), p. 98; Andrew Gamble (1999).

[38] James Coleman (2000), p. 22-23.

This is the sense in which notions of Islamic ethics are to enter the realm of economic behavior. This is the sense in which Islamist economists understand banks to have a dogmatic function, besides the social and economic ones.

2.3 On Justice and the State

The post modern sentiment also acknowledged that the world is witnessing a split between the neo-liberal, global hyper-linkages and the marginalized, who included not only the poor but parts of the working and middle classes [39]. Western street activism against international institutions and the World Bank Development reports (WDR) in the 1990s based on several skeptical reports from UN affiliated organizations highlighted doubts about globalization and liberalization. The language of the French critic of neo-liberalism, Pierre Bourdieu, has been cautiously adopted in the concepts of poverty in the WDR 2000, especially the notion of insecurity as part and parcel of poverty and the notion of social capital.

In response to socio-economic distress, the notion of state responsibility has undergone change. While the Washington consensus asserted the evil effects of state intervention on economic development, development economists have come to see the Asian experience as an alternative. The Washington consensus wanted to shut-off societal influence to allow neutral, objective technocrats to reform the economy, overseeing the process of privatization and deregulation. The World Bank report of 1997 portrayed an array of state responsibilities that ranges from "minimal" to "activist" addressing market failures as well as equity issues. Now the World Development Report of 2000 advocates the empowerment of NGOs to give more voice to the poor in formulating state policies that could range from minimal to activist intervention. The newly appointed managing director, Dr. M. Ramphele, takes this as her main task [40].

Earlier attempts to provide a state centered alternative to the liberal model were heard in Latin America. Cepalismo, also known as neo-structuralism, refers to the Economic and Political Committee of Latin American countries (Cepal) which disagrees with neo-liberal reform recipes. Cepalismo emphasized growth with equity and conceived of a strong role for the state to execute sweeping tax reforms and redistributive measures, calling for a managerial, regulating, training and caring state. It received support from the UN and a range of intellectuals who saw it as a combination of social market corrections à la Europe with business government cooperation à la Japan. The Sao Paulo Forum is another Latin American alternative to the liberal model. The meeting in Managua in 1992 produced a declaration which stressed autonomous economic development, satisfying basic needs, a fair distribution of wealth and property and a state with a central role. The Managua declaration was more suspicious of foreign capital and technology than Cepal [41].

There have been two other strands of thought that popularized doubt against universal and individualistic liberal capitalism. One of those strands is to be experienced in the USA among communitarians; the other in Europe among social democrats. Though both stand in glaring

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[39] Dani Rodnik (1997); Ronald Glassman (1995) and (1997); Alex Callinicos (1999).

[40] World Bank (1997), p. 27 and World Bank (2000); Sylvia Howe (2001), p. 3-5.

[41] Duncan Green (1995), p. 188-192 and 197-198.

contrast to each other on the role of the state, they share some ground when they criticize the polarizing individualism of the universal neo-liberal model. In a sense, they shed doubt on the universality of the principle of rationality of an interest maximizing individual.

2.4 Communitarians

The communitarian spectrum in western thought is wide and varies considerably on both sides of the Atlantic. "Communitarian" is an adjective that has been attached to political romantics, early socialists, and conservative critics of the French revolution [42]. More recently, the adjective "communitarian" has been given to American conservatives in the 1970s and 1980s such as Charles Taylor (Critique of Liberalism), Alasdair MacIntyre (After Virtue), Michael Sandel (Liberalism and the Limits of Justice), Michael Walzer (Spheres of Justice), and Robert Bellah (The Habits of the Heart). On the European continent, "communitarian" has come to describe early Greens. A common critique of the welfare state lies behind this array of strange bedfellows which ranges from social liberals to cultural conservatives [43]. Conservatives and Greens want the individual, not the state, to bear the responsibility for the general interest via his/her engagement in collective and communal organizations.

Despite this focus on the individual, not the state, communitarians commonly have a stand against atomistic individualism (the most typical communitarian critique of liberalism); they also have a stand against the independence of the social sphere from any collectively anchored morality (the characteristic critique of modernity). Communitarians also have a stand against a minimalist understanding of democracy. They cannot conceive of an autonomous individual who acts according to universal rational principles in a freely willy nilly way. By isolating social institutions such as the family which was declared a private matter, communitarians accuse the modern project of having created spheres of social behavior which are careless to the collective consequences of individual action [44]. By the same token, communitarians understand democratic systems, not as an extension of private utilitarian freedom, but as a means to the mobilization of citizens to support collective solidarity [45].

According to Michael Walzer, communitarians are a permanent corrective to the excesses of modernity [46]. Ametai Etzioni argues that "after the forces of modernity rolled back the forces of traditionalism, these forces did not come to a halt; instead, in the last generation ... they pushed ahead relentlessly, eroding the much weakened foundations of social virtue" [47].

Communitarian writers in the 1970s and 1980s took after the conservative Edmund Burke who believed that the French principles of equality and liberty were not natural neither were they universal. They also in some measure took after Hegel's critique of individualism and his idea of the superiority of the collectivity [48]. All communitarians appeal to solidarity but define

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[42] Hauke Brunkhorst (1996), p. 21-22.
[43] Walter Reese-Schäfer (1996), p. 9.
[44] Walter Reese-Schäfer (1996), p. 6-7.
[45] Hauke Brunkhorst (1996), p. 24-27.
[46] Walter Reese-Schäfer (1996), p. 9.
[47] Ametai Etzioni (1996), p. XVII.
[48] Sibylle Tönnies (1996), p. 13-15.

the locus thereof differently; some refer to the nation, others the community. They all agree on the socially devastating atomistic individualism that has resulted from liberalism and on the moral deprivation that results from an insistence on the autonomy of social spheres from any moral standard of conduct [49].

On the issue of justice, Alasdair MacIntyre provided a typical communitarian response anchoring it in a people's tradition, not in universal abstract principles of rationality. "What academic philosophy since the enlightenment had made us blind to" he argues "is the fact that rationality is ... not as neutral and objective as enlightenment has led us to believe" [50]. For western civilization, MacIntyre chose to anchor justice in the Homeric tradition which has no conception of an individual self or of psychology. Decisions were made based on a cosmic order of justice and goodness. One did things that were expected of his/her roles which by definition involved others [51].

Built into the communitarian argument is a tension characteristic of many attempts to correct modernity with a dose of morality. Ametai Etzioni has asserted that "many have written about communitarianism as though it were a concept of social order; I seek to stress that the concept of community, and hence the paradigm built around it, entails a combination of social order and autonomy. Without the first, anarchy prevails; without the second, communities turn into authoritarian villages ..." [52]. Very much like the agonizing attempt of al-Qaradawi to maintain the concept of Tawhid as a basis of individual autonomy while making sure collective moral principles prevail, Communitarians struggle to reconcile individual autonomy with the community.

However, unlike Islamists, communitarians, especially American communitarians, are not for a social welfare state. Neither are they for an atomized society of individuals without collective commitment. It is the latter pursuit of an individual with collectively-held values of commitment to a whole that makes communitarians comparable in their function to the contemporary Islamic discourse under study. M. Walzer criticized the liberal portrayal of individuals as willy nilly free agents acting irrespective of any binding link or collective norm or tradition. C. Taylor thought a social welfare state enhances such individual tendencies when it steps in to replace the infrastructure of collective solidarity which should be nourished not replaced by state agencies [53].

Reese-Schäfer argues that communitarians are attractive only when they count on a plurality of small voluntarily and freely working communal organizations that engage in general affairs to a limited extent of politicization [54]. But this is precisely where communitarians leave a lot to be desired in contexts of social and economic injustices. Some wonder if such concerns would not better be dealt with through an engaged state [55]. The communitarian critique of social welfare state does not work out the possibility of state engagement.

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[49] Hauke Brunkhorst, (1996), p. 21-25; Walter Reese-Schäfer 1996, p. 7.

[50] Alasdair MacIntyre (1988), p. 5-11.

[51] Alasdair MacIntyre (1988), p. 14-23.

[52] Ametai Etzioni (1996), p. XVIII and XIX.

[53] Sibylle Tönnies (1996), p. 14-16.

[54] Walter Reese-Schäfer (1996), p. 10.

[55] Sibylle Tönnies (1996), p. 19.

2.5 Social Democrats

Whereas most Communitarians are critical of the welfare state, social democrats in Europe still debate the issue. While communitarians argue that if the collective solidarity of people is strengthened, one would not need a paternalistic welfare state, social democrats have split into at least two camps since the fall of communism: one camp accepts the triumph of capitalism and the current weaknesses of the social welfare state. Accepting the capitalist phase of globally mobile big capital and agreeing with the critics of welfare states, those social democrats are counting on the creative power of a new middle catch-all class, as a third alternative between the political right and left. Anthony Giddens (1994) belongs to that group, so do Bill Clinton, Tony Blair and Gerhard Schröder. The other camp is relatively more critical of capitalism, more wary of the de-humanizing nature of globally flexible capital, and more ready to rescue the welfare state in principle. The French critic Pierre Bourdieu is a good example of that camp.

Social democracy has always sought an alternative to the claim to universality by laissez faire capitalist principles. After several waves of reform and revision of Marxist teachings, contemporary social democracy has come to dance on a thin rope of support for social justice, while promulgating a more individualistic, less structural approach to societal change. Moral economics of Thomson had revised the principle of class interest maximization, introducing the option that classes react on the bases of perceived moral goodness. More recently, the agent of change, the working class has practically been weakened, both in the theory of social democracy and in practice. Social democrats do not talk about the evil nature of capitalism; they have come to incriminate the life style of lavish consumerism, which seems to infect everybody. Fear of unemployment, loyalty to institutional affiliation, longing for the big profit through the stock market, among other means, are the defining motivations of many. Those who fall out of the ranks of the middle class end up alienated from globalization and its fruits, creating grounds for radicalism which is further nurtured by the vulnerability and insecurity of the underclasses and workers who fail to upgrade their skills to fit the requirements of high-tech industries [56]. Social democrats thus fall back on small civil society organizations and the state as agents of change.

Meanwhile, the belief in the persisting need for an engaged state is not clearly translated into policy recommendations. The argument made here is that the more a society opens to global trends, the more the state has to spend on social insurance for the losers. D. Rodnik goes as far as to argue that "the social welfare state is the flip side of the open economy" [57]. But states have been finding it exceedingly difficult to finance social safety nets because state budgets have been drying up. States are also under external pressure to reduce spending and taxes in order to compete with others doing the same to attract investors. Hence states are under internal pressure from critical masses who want help (in terms of government spending) and pressure from critical liberal elites who want help (in terms of government employment-promotion). States differ in their ability to deal with all that, so do social democratic recommendations [58].

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[56] Ronald Glassman (1995) and (1997).

[57] Dani Rodnik (1997), p. 33.

[58] Dani Rodnik (1997), p. 60-71.

Islamist writers on economic issues have been shown to have a similar paradox at hand. On one hand side they insist on individual autonomy as part and parcel of the cardinal principles of Tawhid and Istikhlaf. On the other hand, they struggle to maintain a role for the state in cases where the problems are too huge or the violation of collective responsibility too harmful for communal organizations to take care of.

3 Similarities and Differences

The discourse of non-Moslem conservatives shares with its Islamic counterpart a tendency to point fingers at a corrupting "other". Robert Bork (1997), a conservative thinker (with a failed nomination to the Supreme Court under Reagan), argues that the rise of liberalism is the decline of American society and values. Radical individualism, radical egalitarianism (which means equality of outcome rather than of opportunity), anti-religious attitudes, free sexuality, multi-culturalism and moral relativism are replacing traditional values, and could lead America to Gomorrah, the biblical city that was burned to the ground because of the sinfulness of its people. He could not have pointed fingers at an external cultural "other" as the Islamists do, for the focus of his complaint is authentic to his culture, not imported from the outside. But putting the blame on an alliance of artists, journalists, intellectuals and politicians comes close enough to pointing figures on those who are not "us".

The Communitarian discourse has in common with the Islamic counterpart a functional explanation of society and the individual's position in it. When Ametai Etzioni proposed a society to his liking he did so in the functional tradition of sociology, which "explains the working of society by the contributions of the parts to the needs of the whole and the requirements a society must meet to maintain itself" without asking about the causality of things [59].

Both have at the center of their arguments an advocacy of collective responsibility. They have in common a request for social order that relies on a higher virtuous norm. Etzioni writes: "The new golden rule proposed here seeks to greatly reduce the distance between ego's preferred course and the virtuous one ... . And it seeks a good part of the solution on the macro, societal level rather than merely, or firstly, on the personal one." Both also share a rhetoric of individual responsibilities, not rights. Etzioni wrote, "The new golden rule requires that the tension between one's preferences and one's social commitments not be reduced by increasing the realm of duties that are forcibly imposed but the realm of responsibilities one believes one should discharge and that one believes one is fairly called upon to assume." [60].

Such values come about via an inner voice cultivated in public. The virtuous norm is an inner voice. But it is also a collective one. Mega-dialogues in households, cafe shops, newspapers, conventions, TV talk-shows and public opinion polling should create an "inner moral voice" that "fosters moral behavior by according a special sense of affirmation when a person adheres to his/her values and of disquiet when the person does not adhere to them.[61]" Islamic practice and discourse have taken Etzioni to heart. Islamic morals are actually being trans-

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[59] Ametai Etzioni (1996), p. 6.

[60] Ametai Etzioni (1996), p. XVIII and 12-13.

[61] Ametai Etzioni (1996), p. 106-121.

mitted via most of the channels suggested by Etzioni. Pragmatic economists, like Siddiq and Mashhur, are advocating the same.

But Etzioni insists that his communitarian approach differs from religious fundamentalism in that it is less willing to rely on law to reinforce the moral voice. He says: "To put it more sharply, the communitarian society is not first and foremost one of law-and-order, but one based on shared moral values that the members affirm. ... For the same reasons, the main social body is not the state ... and the main actors are not citizens, but the body is the society ... and the actors are members in it ... ." [62]

In the Islamic genre discussed above, it is not law that dominates, but moral economic behavior that originates from individual faith in the fairness of the divine system. Considering that, the version of Islamic thinking presented here comes closer to Etzioni than he would like to believe. He too could not dismiss law all together and ended up mixing it with morality. He wrote: "I see a compelling reason for communitarians to stress that law in a good society is first and foremost the continuation of morality by other means." [63]

On the issue of justice, the European social democratic debate is not very different in content from the Islamic debate, though worlds apart in style of argumentation. Anthony Giddens in Beyond Left and Right addresses two issues of concern to Islamic critics: the need to reinvigorate solidarity without trespassing on individual autonomy [64] and the need to deal with the expansive risk in our lives. While Giddens' notion of risk is depolitized into self-made risk due to indulgence in the information and consumerist age in post industrialist societies, Pierre Bourdieu's notion of risk as misery and insecurity comes closer to the situation of the poor and marginalized in Islamic countries, though he writes mainly about France. Bourdieu has insisted on the power of the state (either national or supranational) to control the excesses of the market and of international capital flows. He also urged for collectives "oriented towards the rational pursuit of collectively elaborated and approved goals" that would work "to invent and to construct a social order which would not have as its sole law the pursuit of egoistical interests and the individual lust for profit" [65]. Giddens' and Bourdieu's major concerns and their core solutions are to be found in the various forms of the Islamic alternative.

Communitarians too have a strong focus on justice (Charles Taylor's Critique of Liberalism, Michael Sandel's Liberalism and the Limits of Justice, Michael Walzer's Spheres of Justice and Alasdair MacIntyre's Whose Justice? Which Rationality). They hold the individual and the community responsible for justice, criticizing modern society for having lost the corrective function by having focused too much on atomized individuals and too little on communal solidarity. [66]

Both social democrats and Islamists would insist on the minimal and intermediary functions of the state and both do appeal to an activist state, without developing its policies. Communitarians, on the other hand, resort to the state as a last resort. Etzioni says, "... the shoring up ...

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[62] Ametai Etzioni (1996), p. 140-142.

[63] Ametai Etzioni (1996), p. 143.

[64] Anthony Giddens (1994), p. 12-13.

[65] Alex Callinicos (1999), p. 89 and 91-93.

[66] Hauke Brunkhorst (1996); Sibylle Tönnies (1996).

of civil society ... is recommended as a way to make the government work better, rather than to make it work less, and above all, to opportune society more. None of this is to suggest that all, or even most, of the state's missions can or should be turned over to civic society but that the moral voice, if properly nourished, can significantly reduce what both have to carry in the first place." [67] Social democrats, like their Islamic counterparts, appeal to an activist state, though the extent of policies is not well developed.

Religious doctrine in the Islamic discourse on justice and individual / collective responsibility sets that discourse apart from the others. So why not secularize the concepts of individual responsibility and communal engagement? Giddens provided the answer. He acknowledged the weakening of the clout of secularism when he defined globalization as "a complex mixture of processes ... of local nationalisms ... bound up with globalizing influences ... ." He termed the rise of traditional discourses "a post-traditional social order" in which tradition changes status but does not disappear [68]. Thus Islamists would insist on using local discourse although they are dancing on the same slippery ice trying to combine Communal solidarity with individual responsibility, which they summarize in the very local concept Fard Kifaya (a good Moslem is an engaged Moslem).

It would be a mistake, however, to be optimistic about a dialogue between Islamic and non-Islamic discourses that are equally critical of current capitalism. Alone the fact that Islamic thinkers are so doubtful of the usefulness of anything Western stands in the way of dialogue. Indeed this is nothing specifically Islamic, since conservative Americans also incriminate their fellow liberals at home. But the difference is in the object of doubt: it is the "Other" outsider / imperialist, on the part of Islamist thinkers, and the "Other" fellow citizen in the case of Western communitarians. The latter do not have to deal with discoursive baggage of cultural imperialism.

There are other discursive hindrances to dialogue. For one, the religious citation culture in the Islamic debate is unmatched anywhere else. The crux of the matter in Islamic discourse is a deep-seated belief in an absolute truth the like of which cannot be compared to any Western discourse, no matter how conservative. Ernest Gellner was adamant about this point. For Gellner, Islamic society shuns away all doubt on an ideological level and aspires to a unified morality, which in turn reduces the possibility for the development of the "modular individual" who can doubt. It is probably this same point which Gudrun Krämer addresses with a lot of diplomacy when she appeals for modesty on issues related to questions of good governance or social justice [69].

Moreover, it would be a mistake to equate the focus on communal solidarity in the communitarian debate in industrialized countries with the communal solidarity advocated in an Islamic country. Whereas civil society is strong in the United States, it is still struggling in the case of Egypt and other Moslem countries. Moreover, whereas the call for replacing the state by communal action in the U.S. is part of a long anti-state tradition, communal action in the Islamic context is not meant to replace the state based on an anti-state tradition, but it wants to replace the existing state by another that is less Westernized (Timur Kuran 1996). This brings

[67] Ametai Etzioni (1996), p. 142.

[68] Anthony Giddens (1994), p. 5 and 6.

[69] Gudrun Krämer (2000), p. 59-60.

the Islamic discourse closer to the social democratic one, though the latter would keep a distance because of its value-neutrality.

Furthermore, are Islamists capable of dialogue and compromise? The developments of the 1990s shed serious doubt on any hope for an inclusive dialogue in which Islamic and non-Islamic discourses can interact, even inside Egypt between Islamist and secular thinkers. In the 1970s, the Islamist discourse had manifested an ability to attract secular, nationalist thinkers and build alliances with a nationalist party in Egypt (The Labor Party). However, in the 1990s the struggle for inclusion, as M. Abaza calls it, has left the Islamists on a trip of incrimination, where they have accused fellow Egyptians of the secular leftist camp of having sold out culturally to the West and to Israel [70].

Part of the problem is the political reality in Egypt which blocks Islamic critical thought, thus deforming the agenda of the Islamists, who in their keen effort to acquire a legitimate place as intellectuals and to establish an alternative to liberal western models of development, are defaming potential allies in the leftist camp. On a more practical level, Islamists have been pushed out of daily policy making. After the 1980s in which Islamists had a considerable representation inside parliament, the 1990s saw their presence weakened. That weakened their daily contact with legislation and policy trade off. Several areas of legislation are currently under discussion in Egypt, while a policy relevant Islamic input is too weak to notice. In the area of NGO regulation, or labor relations, or competition policy and environment protection Islamic doctrine is failing. The presence of 17 Moslem Brothers in the newly elected national parliament may change that.

4 Conclusion

The possibility for dialogue on economic concerns has been considerably improved in the past decade on a conceptual level because of common concerns in the global dialogue on the ills of liberal capitalism and the task of ensuring social justice. One obvious cornerstone, however, in the process of building bridges is that of the image of the West in the minds of Islamists. The story of the image of the West is quite complex and dynamic. Since the 19th century, Egyptian Moslem thinkers became aware of the civilizational gap separating them from the West leading to a mixture of respect and alienation. Rifa'a al-Tahtawi was fascinated with European materialist progress, but simultaneously insisted that Moslems should reform and strengthen their bind to the Koran and the Sunna. Similarly, Abduh Khalifa Mahmud wrote about the need to keep in mind that God endows each culture with different bases for success; the European was given the endowment of material progress, and the East with a spiritual endowment. In the second half of the 19th century Egyptian rulers mismanaged the country's finances which resulted in complete loss of financial independence and eventually to British invasion. The bipolar attitude towards the West intensified. While the leader of Egypt welcomed the country's attachment to Europe [71], an Egyptian, Mohamed al-Muwailhi, was promulgating the grotesque conditions in which workers in Europe's industrial sites had to work. Gamal Eddin al-Afghani exemplified this characteristic bipolar attitude towards the West: fascination and distrust.

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70 Mona Abaza (1999), p. 98 and 106.

71 Gerhard Höpp (1998), p. 14-15.

The imperialist design became clear in the 20th century, so did the deep faults inside the moral structure of the European civilization, which Mohamed Hussein Haikal called "the crisis of European reason". That helped Moslem writers assert their alternative model with less fascination for Europe. Leonard Binder talked of a reduction of western cultural pressure which weakened the liberal leanings of Islam, leaving Moslem thinkers prone to traditionalist influence [72]. Rasheed Rida caught that mood in 1920 when he wrote about the lack of trust that Moslems came to feel towards Europe's superiority, especially in issues of justice and virtue [73]. This culminated in al-Maududi's declaration that the West and the modern project have gone astray. Though al-Maududi came to play an important role for Egyptian Moslem activists in the second half of the 20th century, in the first half of that century, Egyptian Moslem activists were busy founding a modern organization (the Moslem Brotherhood) whose aim was to reform society from below and educate Egyptians to be good Moslems in a modern world.

In the last 50 years Egyptian attitude towards the West was very much influenced by political developments in the region as well as by the defection of several Egyptian Marxists into the Islamic camp taking with them the jargon of dependent development and anti-capitalism. More recently, there are overtures of reaching out to elements in the West that are willing to talk to reformist Islamic thinkers.

The main doubt about building bridges could come from the sort of argument by E. Gellner. Gellner claimed that Islamic doctrine and discourse reduce human dreams to a defense of faith. Framing the Islamic discourse in these terms alone, the potential for dialogue to bring out the humanistic nature of Islamic and non-Islamic alternatives to capitalism is a sheer dream.

Instead, one might want to go beyond Gellner and consider that the Islamic discourse has characteristics of a besieged discourse, one that is trying to find an alternative to powerful global Western values and having to offer cultural purity and superiority. Rather than making statements about the inherent features of Islam, as Gellner does, one should attempt to analyze Islamic discourse from within the defining features of the power structure (both local and international) within which Islamic symbols are being produced, reproduced and instrumentalized.

Given all of the above, is there any ground to hope for a cross fertilization between the Islamic and non-Islamic global discourses? The potential is obviously there based on what we called the pervasively shared sentiment of scepticism in the universality of the liberal Western project. But more positively there is a concerted international effort on the part of some multinational fora to address problems that are of deep importance to Islamic economic writers [74]. There is considerable agreement now on a notion of an Olsonian activist state, which is a

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[72] Leonard Binder (1988), p. 5.

[73] Gerhard Höpp (1998), p. 16.

[74] In a report of the Economic and Social Commission for Western Asia in 1999: "(A)ll over the developing world, the social sectors have paid price for the implementation of economic and financial reforms. As the effects have become increasingly apparent, there has been more and more discussion on the social cost of reform and the resulting 'social debt' embodied in the deterioration of the employment situation, the decline in the level of education, the large scale appearance of the 'new poor' and the deteriorating quality of life in urban centres" (p. 13). This is close to al-Qaradawi's ideas.

"market-augmenting state" that encourages market relations through the enforcement of private property rules and of social relations that attend to the weakest [75]. The same philosophical tendency is prevalent in the Islamic discourse in Egypt. Indeed, all discourses have not yet managed to find clear policy recommendations about issues of state spending (on what and how will it be financed) and issues of private sector contribution (in which domains and how will it / should it be regulated).

However, the central issue of economic rationality needs to be worked out in the Islamic economic discourse in Egypt. The complete reliance on the moral message does not seem, on a pure logistical level, to be convincing enough. There is a tendency to act selfishly, even brutally, as acknowledged by most observers of Egypt; it suffices to take a look at any daily Egyptian newspaper with a section of letters to the editor. The pressures from within to ignore the law and to be apathetic to the entire system as well as to collective needs is widespread, so are the pressures from without which are fueled by a global culture of individualistic life styles and outrageous consumption. All of that cannot be adequately confronted by promulgating the fear of God. A well-developed conceptual alternative is needed, one that does not take the western discourse as its point of reference, subtracting from the latter all that is haram and adding to it what is compatible with Islamic discourse (halal). The challenge is to create a discourse that takes socio-economic reality into account, building on Islamic humanist principles [76]. The al-Manar al-Jadid group are trying just that; but they are still too much concerned about excluding the Western model.

It would serve the Wasat group of Islamists in Egypt well to engage Amartya Sen and John Rawls on the issues of justice and equality. No one has influenced economic and public policy analysis in the last 20 years more than those two thinkers and what they have to say is not on the whole too far away from the concerns and the spirit of argument of Islamic economists. To start with, both Rawls and Sen part ways with the utilitarian notion of equality, so does the Islamic position [77]. Secondly, they have a double concern with "aggregative" (enhancing individual advantage) and "distributive" (reducing disparities) justice, in the words of Amartya Sen. Thirdly, the acceptance of human diversity together with the acknowledgement of equality as a fundamental rule of collective existence is a shared component in Islamic thought and in the Rawlsian and Senian notions of justice. What distinguishes Islamic theses on the issue is that equality originates out of the belief in the oneness, omnipresence and omnipotence of God, a belief that equates so to speak everyone else no matter how different they are. The basis of equality in Rawls and Sen is partly moral and partly instrumental. Fourthly, the Rawlsian philosophy accepts differences as long as they benefit the worst off in society. In other words, Rawls accepts inequalities as long as they have a collective social advantage. Sen would agree to some extent with that. The Islamic position is by and large similar. Like Rawls, the Islamic position focuses on primary goods, measuring inequality and advantage by the distribution of such goods. Sen, on the other hand, focuses on the inequalities in capability because he insists that equality of primary goods does not guarantee freedom of well-being. He argues that the reason for differences is at the point of conversion of primary goods into capability and then converting the latter into effective freedom to choose.

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[75] Mancur Olson (2000).

[76] Abdel Wahhab al-Messiri (1995).

[77] See Amartya Sen (1992).

It could be of course argued that the Islamic focus on Had al Kafaf and on Had al Kifaya encompasses Sen's concern for capability and freedom. There are however, two trends that could be witnessed in the discourse of the 1990s in Egypt. On one hand side, there is the traditional trend which accords both notions of Kafaf and Kifaya their due place in the economic philosophy of Islam without focusing explicitly on capability nor on freedom. This is exemplified in the writings of Mohamed Imara and al-Sha'rawi. The other trend, exemplified by al-Qaradawi, is different. Echoing the Qutbian (referring to Sayyid Qutb) position, al-Qaradawi insists on the freedom of the individual from State intervention basing his concern on the cardinal principles of Tawhid and Istikhlaf both of which require free worshipers. Al-Qaradawi is to some extent, and more so among the Islamic thinkers with a Marxist background, concerned about the capability of the Egyptian youth to have control over their lives, to dream of a decent living in a stable family, to augment, that is, their capabilities to choose among options of well-being.

There is however the issue of policy. A reason for weak policy relevance in the Islamic economic discourse could be the weakness of economic actors per se. Gellner suggested that Islamic societies have economic actors separated from the political realm, yet oppressed by the state [78]. This seems on face value to be true. In fact, the Islamic discourse is trying to grapple with this very essential issue. None of the thinkers addressed in this article have once abandoned the principle of private property or individual financial autonomy. Maybe it takes more than an advocacy to rid Islamic economic discourse of the focus on fear of God and of the resort to the state whenever the fear of God falters. Maybe it is indeed a matter of the degree of capitalist maturation. It was Joseph Schumpeter who in describing capitalism said, "... our inherited sense of duty, deprived of its traditional basis, becomes focused in utilitarian ideas about the betterment of mankind, which, quite illogically to be sure, seem to withstand rationalist criticism better than, say, the fear of God does." [79] In that sense, one could understand that the tension in the Islamic economic discourse between individual autonomy and state intervention or between responsibility to mankind vs. fear of and responsibility to God is a reflection of the life style and cultural symbolism of a less than mature capitalist stage.

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[78] Ernest Gellner (1994).

[79] Joseph Schumpeter (2000), p. 127.

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