

Islamic Charitable Giving in the UK: A ‘Radical’ Economic Alternative?

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Abstract

Muslim charitable giving has increased within the U.K despite ongoing austerity measures. Simultaneously, Muslim financial actions have faced increased scrutiny as financial links to ‘terrorism’ have risen in political rhetoric with anything labelled as ‘Islamic’ being perceived to be in requirement of study in terms of its relation to “fundamental British values” (Kundnani, 2014). Exploring Muslim charitable giving in the UK and its relationship with neoliberal frameworks (which are an assumed feature of contemporary British life), it will be posited that much of Islamic charitable practices sustains a relationship with neoliberalism without being entirely reduced to it. The post-9/11 environment ‘has led to renewed scholarly interest in the relationship between the economy and Islam and more specifically the incorporation of Islamic value in daily economic life’ (Rethel, 2019, 2).

Islamic charitable practices potentially offer a resistance to the inegalitarian effects of neoliberalism whilst simultaneously being both a part, and a consequence of, neoliberal dominance. Moreover, Islamic charity in the UK acts as an expression of Muslim community against a backdrop of security and surveillance. Thus, while potentially offering a ‘radical’ alternative to neoliberalism it is a non-violent and non-conflictual alternative which offers an ‘and/both’ rather than an ‘either/or’ approach.

Introduction

Following the global financial crash of 2008, Muslim charitable giving has incrementally increased within the U.K notwithstanding the ongoing austerity measures (Muslim Council of Britain 2015). This is despite Muslim households in the U.K being at a higher risk of poverty than members of

any other religious grouping (Heath and Li 2004: 33-36). An employee of Islamic Relief reasoned that the level of charitable giving in times of personal financial hardship is ‘probably an indicator of just how important charity giving is to Muslims, even at a time like this, *especially* at a time like this’. The propensity to donate by British Muslim Communities has been met with diverse responses from policy makers and public institutions with views ranging from attempts to harness financial distribution for projects within the U.K to suspicion of illicit intent regarding the financial flows both internally and externally to the British state.

The argument presented is that Islamic charitable giving in contemporary practice in the UK often offers resistances against inegalitarian consequences of neoliberal economics whilst simultaneously being both a part, and a consequence of, neoliberal dominance. The paper will first delineate the relevance of examining Islamic charitable giving in the British context and then briefly explain *zakat* (obligatory alms giving) as understood by Muslim practitioners in the UK. An examination of how the Muslim ‘self’ acts against the assumptions of the neoliberal self-interested maximizing individual will summarise the position that some of the intentions behind Muslim charitable practice sit comfortably alongside neoliberalism yet cannot be simply reduced to the neoliberal frame in light of perceived social responsibilities in contradistinction to neoliberal ideology. Thus, while offering a ‘radical’ alternative to neoliberalism it is a non-violent and non-conflictual alternative which, while perhaps resistant to the more individualistic aspects of neoliberalism does not present a challenge to capitalism *per se*.

Acknowledging the pluralism within Islam itself, the author sought a broad range of interpretations to establish a general understanding of Muslim charitable practice in the UK. Open-ended qualitative interviews have been conducted from Inverness to London, encompassing a diverse array of ethnicities, sects and Islamic schools of thought. A combination of elite and lay opinions

has been sought from mosques, Islamic societies, charities and individuals. Over thirty in depth interviews, were conducted between 2013 and 2017 with over a hundred informal interviews and discussions in addition to participant observation. What is indicative of the current political and social climate is that many of the individuals, charities and institutions willing to assist this research have done so on the basis of anonymity.

Emphasis should also be granted to the fact that many within the charitable sector dislike the sub-categorisation of ‘Muslim’ charity, arguing this creates a false distinction. Yet, as a report on the sector argues ‘the political reality that governments, media and development practitioners in fact already categorise practitioners and subject them, whether intentionally or not, to a particular set of practices and presumptions’ (Barzegov and El Karhill, 2017, :11) justifies the use of the term ‘Muslim charity’ while acknowledging that distinction can be unwarranted.

Recognition of the heterogeneous nature of Islamic charitable giving does not invalidate core characteristics that transcends internal divisions between Muslim practitioners. Despite the plurality of practice there is a ‘common underlying humanitarian ethos grounded in Islamic discourse,’ (Barzegov and El Karhill, 2017: 14). Equally, Pollard et al. note ‘an oft-noted feature of Islam- for all its multitude of traditions and geographies – is its strong ethic of charity and self-sufficiency’ (Pollard. et al., 2015: 9). As will be demonstrated, a wide variety of interpretations exist regarding how to practice the Islamic injunction of charitable giving but despite ongoing debates regarding where, whom, and how to give, all those who participated in this research insisted that Muslims *should* give.

As Rethel notes, ‘what we can witness, instead of the emergence of one Islamic system unifying the Islamic world, is the emergence of every day Islamic economies... as Muslims around the

world seek to reconcile faith and everyday economic life' (2019: 2). Islamic charity, which has formally developed within the UK context from the 1980s, could be considered as part of the emergence of diverse 'everyday' Islamic economics that Rethel refers to.

Policy makers, particularly in the West, recognize such 'everyday' practices as important in shaping civic life and thus are scrutinized in relation to the 'threat' such practices entail to the secular-liberal economic rationale (Mahmood, 2005:74). As Mahmood notes, states have embarked upon 'regulating Islamic practices in order to ensure that they take a particular form... when Islamic practices depart from state-endorsed forms, they are met with the disciplinary force of the state apparatus' (2005, 73). Hence, particularly since 9/11, Islamic economic practices have faced increased regulation and discipline to ensure that the forms they take coincide with the established economic norms of the contemporary UK. Since the rise of Islamic Finance and Banking in the 1980s, academic attention has been given to the relationship between Islamic economic institutions and capitalism generally with much of the literature suggesting an accommodation to mainstream capitalist practices (for instance, Kuran, 1996; Elshurafa 2012). However, academic focus has tended to privilege elite institutions and actors with a preoccupation with the commercial dimension focusing on the financial products and packages available rather than the individual motivations in seeking Islamic, rather than mainstream, economic assemblages. This paper therefore attempts to explore motivations for Islamic charity rather than the re-distribution mechanisms themselves.

Conceptual Framework: Neoliberalism and the Securitisation of Charity

Rising from the ashes of the Keynesian model in the late 1970s, neoliberalism is highly contested such that 'there exists a substantial academic literature arguing about its constitutive characteristics' (Brown, 2019: 17). Nonetheless, 'Neoliberalism is most commonly associated

with a bundle of policies, privatizing public ownership and services, radically reducing the social state, leashing labour, deregulating capital, and producing a tax-and-tariff-friendly climate to direct foreign investor' (Brown, 2019: 18).

A key element of neoliberalism has been the withdrawal of the state in areas (primarily economic) it had previously permeated under the Keynesian model. However, limited government should not be equated with a 'weak' state (Gamble, 1979: 5). As Brown maintains, 'rather, the twin aim was to limit the purview and sharply focus the work of the state' (2019: 63). Similarly, Gamble has argued that 'the state has to be strong to police the market order and provide these goods -such as security, competition, law enforcement and stable prices' (Gamble, 1994: 5-6). Security, both international and domestic, is perceived to be the most salient of state functions. Klein suggests that in Friedman's view 'the state's sole functions were "to protect our freedom both from the enemies outside our gates and from our fellow-citizens"' (Friedman, cited Klein, 2008: 5). Rather than seeing neoliberal economics and a weak liberal democratic state as natural bedfellows, neoliberal economics flourishes best, and acts as a legitimizing force for, authoritarian rule 'such as the regimes installed in post-Allende Chile and post-Saddam Iraq' (Brown, 2019: 67). Neoliberalism therefore provides the justification and space for strengthening state actors and agencies associated with national security.

Intertwined with the above focus on security, the neoliberal state has also sought to demonize 'society' (Brown, 2019: 11). Brown argues that 'the existence of society... is precisely what neoliberalism set out to destroy conceptually, normatively, and practically. Denounced as nonsensical by Hayek and famously declared nonexistent by Thatcher ('there is no such thing...'),' (Brown, 2019: 28).

If there is ‘no such thing’ as society as Thatcher and the neoliberal ideologues asserted, then the security and policing of the state cannot be aimed at society generally but on individuals both in their public and private domains. Consequently, as Brown argues, ‘at the same time, as the domain of the private expands, it requires ever more state protection through law, public and private security forces, border patrols, politics, and the military. In this way, the securitarian state grows along with privatization and is legitimated by it’ (Brown, 2019: 117). While many of the products and techniques of security and surveillance are not directly in the hands of individual states it would be an error to conceive of this as a withdrawal of the state from security arenas. Passavant has suggested that ‘in fact, when the private sector does not acquire the types of information that the state wishes it would, the state legislates the mandated accumulation of this data’ (Passavant, 2005). Far from a limited state therefore being conceived as ‘weak’, the neoliberal state’s reach is extensive impacting upon all arenas of everyday life including charity.

According to de Goede, trailing financial flows have become a key security issue globally with the assumption that stopping the money will stop terrorist actions (2012: xvi). De Goede has termed this ‘speculative security’ as the point of intervention is designed to precede criminal activity (2012: xx). De Goede reasons that ‘the core assimilation model, then, is the drive to *formalize the informal*’ (2012:107). It is this drive, within the UK context and beyond, that has seen a deliberate attempt to ‘neo-liberalize’ Muslim charitable giving with increased bureaucracy, regulation and transparency in line with Mahmood’s argument that states have endorsed polices which seek to regulate ‘Islamic principles to ensure that they take a particular form’ (2005,74). While there is an obvious drive and acceptance of neoliberal economics, current Muslim charitable practice cannot always be reduced to neoliberalism and while increased transparency and efficiency are indeed sought by both charities and donors (Benthal 2007: 2), there remains ideological challenges

between neoliberalism and Muslim charity as currently practiced. In line with Hackworth, this paper finds that ‘religiously inspired welfare and neoliberalism are two different projects that may have made convenient bedfellows but that create more tensions than their promoters would like to acknowledge’ (2012: 4).

What Atia calls the ‘melding’ of piety and neoliberalism in Egypt (2012), when transcribed to the context of the UK is less of a natural ‘melding’ and more of an enforced set of criteria which charities have had to accept in order to operate successfully in the UK environment. Muslim charities and donors must accommodate their practices for the environment in which they are embedded whilst resistances to neo-liberal dominance are still lurking beneath the surface of accommodation. Resistance here is understood in a Foucauldian sense of a ‘plurality of resistances, each of them a special case: resistances that are possible, necessary, improbable; others that are spontaneous, savage, solitary...still others that are quick to compromise’ (Foucault cited de Geode, 2012, 204) allowing for a wide range of activities and stances.

Faith-based charitable giving should perhaps be placed within the wider discourse of globalization and the growing critiques of neoliberal economic policies from diverse spheres. One consequence of global neoliberalism has been the upsurge of the informal sector generally. Thus, it is imperative to place the rise and resilience of Islamic charitable giving and the role of Islamic NGOs and registered charities into the wider global perspective of the upsurge of the Third sector in general. The policy and media gaze upon Islamic charities and NGOs is, in all probability, far more correlated to the perception of Islam generally in Western Europe than any peculiarity in Islamic charities specifically.

Islamic charitable giving may be understood as a ‘radical’ critique of neoliberalism, it is nonetheless a non-violent moral resistance interpreted as providing economic justice and poverty alleviation globally. This is not necessarily a conflictual model as Pollard et al. note, ‘such a charitable ethic can also sit neatly alongside neoliberal discourses about self-sufficiency and the retreat of welfare states’ (2015: 33).

Islamic charitable practices can only be viewed as ‘radical’, if, and only if, we ignore the media and policy manipulation of the term and insist upon its more historical usage. Prior to 9/11, the term ‘radical’ had been used in conjunction with a variety of political inclinations including, ‘radical feminism’, the ‘radical right’, ‘radical democracy’, but rarely associated with Islam or Muslims (Kudnani, 2014: 119). It should be noted that neoliberalism itself was a ‘radical’ ideology that uprooted the previous Keynesian economic model and challenged socialist thought. Etymologically the term ‘radical’ stems from the Latin meaning “root”: relating to the “root” of a problem or disease. The employment of the term radical therefore should be understood as an attempt to identify, and overcome, the ‘root’ of a problem. However, to remove the root of a problem does not have to necessitate revolution. In line with Foucault’s notion of the existence of ‘pluralities of resistance’, there are many ways to be radical which fall short of all out revolution (Pugh, 2009: 5). According to Pugh, ‘Contemporary radical politics is dominated by the themes of *diversity* and *difference* ... Many radicals therefore see it as their role to articulate the claims of people that are not being heard’ (Pugh, 2009: 4). This articulation of radical politics appears appropriate to contemporary Muslim charity in the UK in light of perceived difference and in relation to the perception of British Muslim communities not being heard in contemporary debate.

Important for this discussion is the criteria offered by Giddens regarding radical politics: ‘there must be a concern to repair *damaged solidarities*, which may sometimes imply the selective

preservation, or even perhaps reinvention, of tradition and ‘collectivism’ (1994:14). Muslim charity could be conceived as a radical project to mend ‘damaged solidarities’ by acting as an expression of British Muslim communities whilst simultaneously assisting the creation of a Muslim collectivity which concurrently benefits general society by re-emphasising the Muslim traditions of charitable giving. In this case, Muslim charitable practice can be seen as a ‘radical’ (from a neoliberal lens) attempt to reintroduce concepts of collectivism and social responsibility into economic practice.

While certain intentions of Islamic charitable giving stands at odds to the prevalent neoliberal capitalist system the two economic rationales can coexist as mutually dependent arrangements rather than conflictual. Dreher and Smith argue through a variety of case studies that religious activism (of all faiths) has ‘promoted, reformed, or resisted neoliberal globalization’ thus recognising the heterogenous nature of religious economic actors. Acknowledging the symbiotic relationship between dominant economic systems and religious practice they claim that ‘religious activism is, therefore, an explanatory factor in the staying power of the neoliberal project but, at the same time, also a significant challenger to its predominance’ (Dreher 2016: 3). Wilson and Steger argue that global religious actors can offer an alternative response to economic crisis and have done so from the beginning of the recent rise of economic neoliberalism (2013: 489). On the other hand, Atia (2012) has noted the ‘melding’ of religion and neoliberalism in Egypt in what she has coined ‘pious neoliberalism’.

Islamic charity and welfare have been viewed as oppositional, resistant, a moral alternative and a ‘melding’ of piety and neoliberal values. This seemingly contradictory analysis is not an error, but a reflection of the multitude and complex ways in which religious actors are negotiating the arena of political economy in the neoliberal era. Islamic charity negotiates this complex terrain of moral

economy, religious obligation and societal welfare all within the global capitalist (neoliberal) dominance. The diversities that emerge from these negotiations are a result of the individual contexts in which *zakat*, and *sadaqah* are disposed of with decision making at the individual and familial level within a household.

***Zakat*: An explanation**

Islamic charity can be divided between two main categories: *Zakat* (one of the five pillars of Islam and thus obligatory alms) and *sadaqah* (voluntary alms). *Zakat* and *Sadaqah* as financial flows run into the millions across the UK. A participant from the Muslim World League based in London estimated that annual *zakat* collections within the UK alone stand at around £140 million.

Zakat is considered obligatory for all Muslims: the Qur'an positions it next to prayer over thirty times firmly establishing its importance to Islamic practice as one of the five pillars of the faith. As used in the Qur'an, the term often refers to charity in general (*sadaqah*), but a combination of subsequent Islamic legal literature has distinguished *zakat* (obligatory alms) from *sadaqah* and other charitable giving. 'In other words, while all *zakah* is *sadaqah*, only the *sadaqah* which is *fard* [compulsory], is *zakah*' (Sadahaddin 2004: 52). As a Glaswegian practicing Muslim in her thirties articulated, '*zakat* is obviously an obligation which you have to fulfil at least once a year. ...that's the fundamental difference: *zakat* is an absolute must and *sadaqah* is something you should do as an extra'.

Zakat literally means 'to grow' or 'to increase' (Benthall 1999) with the inference being that giving *zakat* does not ultimately diminish an individual's wealth but will in due course allow it to grow with God's pleasure. The etymological origins of *zakat* connote several meanings such as 'to cleanse' or 'to purify' (Hudiyya Foundation). Thus, the giving of *zakat* is deemed to purify oneself

and one's financial resources. The concept of *zakat* as both purifying and growth was understood by all those interviewed moving beyond just theological understanding to become a motivational factor in charitable giving. A Sunni interviewee interpreted the motivations for giving *zakat* in terms of purification and growth in the following way,

Zakat is not given as a task, it is an obligation, you are fully hearted, you are happy about it. You wait for the time to give it because you know it is going to purify your earnings, your family life: everything... We believe it [money] will come back to you.

Importantly, charity in Islam, and specifically *zakat*, is not just a temporal societal good but also a form of worship to God as one of the five pillars of Islam. As a prominent mosque director articulated 'It is not just a charity it is a kind of worship – giving to poor people, fighting poverty – it is worship in Islam'.

In simplistic terms, *zakat* should be given on all savings held for a year and becomes obligatory when an individual's assets exceed a certain minimum value, or '*nisab*' (Azmi 2004: 61). *Zakat* is not dependent on one's earnings (thus not equitable with income tax) but on an individual's savings over and above household expenditures. In the contemporary economic system of capitalism where we (largely) no longer calculate wealth according to the number of cattle one possesses, *zakat* in its simplest calculation is held to be 2.5% of an individual's savings held for one year.

The globally renowned modern theological scholar, al-Qaradawi's interprets the primary aim of *zakat* as eliminating poverty and destitution from society

The objective of *zakah* distribution is to realize an adequate and suitable standard of living and to help Muslims stay above the poverty level... Using contemporary terms, the other needs must include education, health care, and other social necessities that

can only be determined by time and locale; no absolute can be applied to all cases (al-Qaradawi 1973: 5).

Al-Qaradawi is an Egyptian born theologian whose major study, *Fiqh al-zakat* provided the main theological basis for the formation of modern Islamic charitable organisations (Benthall. 2016:181). Al-Qaradawi's influence on Islamic charity in the UK can be evidenced by the frequent references to his theology by Sunni interviewees. For example, a mosque director insisted I have a copy of al-Qaradawi's seminal work (he later sent an electronic version and telephoned to ensure I had received it). An employee of the National Zakat Foundation stated that al-Qaradawi is 'a unique case because he is international and has lived in various parts of the world and is quite well informed, so we do use a lot of his information... we don't always agree with all his opinions but it is quite a good work'. Qaradawi's thoughts are thus pertinent to Muslim charities working in the UK as well as elsewhere.

Zakat distribution includes the much wider general debate of how to interpret poverty and identify those in need. Al-Qaradawi clearly views 'poverty' more in line with the UNDP human development index developed by Haq and Sen (UNDP 2012) than an 'absolute' definition of poverty purely based on monetary income. Contextualisation of time, place and societal conditions must all be taken into account when determining who constitutes the 'poor' and the 'needy'. In turn, this wider evaluation of the 'poor' grants the opportunity of focusing *zakat* distributions within the locality of Western states despite the generally higher living standards than many Muslim majority countries. While this point was met with mixed responses as many believed the British welfare system cushioned the worst off within the U.K, others such as the National Zakat Foundation and the Bradford Council of Mosques (in interview) recognised the contentious issue

of relative poverty within the U.K and specifically for minority groups such as Muslim communities. Al-Qaradawi's relative understanding of 'poverty' was echoed by a Sunni practitioner originally from Iraq who stated that

There is a relative definition of the term 'poverty'. A poor person in the UK may not be able to warm their house 24/7, probably cannot afford luxury items or to go to the restaurant ...while people [elsewhere] have no shelter, no bread: they dream of milk for their children... so poverty is relative.

Eight Categories of Rightful Zakat Recipients

Not only is *zakat* obligatory and the amount of *zakat* set in terms of percentage of one's yearly savings, the recipients of *zakat* are also stipulated within the Qur'an.

Zakah expenditures are only for the poor and for the needy and for those employed to collect [zakah] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. (al-Tawbah 9:60).

The Quranic injunction of giving *zakat* and the categories of rightful recipients remain the primary focus of Muslim communities. As one respondent from the Muslim Association of Britain stated:

Allah has told us who can receive *zakat* – no one can change those categories. This is where things are restricted in a way but also flexible. The first two categories of needy and poor are important without doubt and the ones mentioned most frequently.

Despite the importance of all eight categories, among all participants it was clear that the emphasis of individual giving was largely on the first two categories. For the vast majority of those

interviewed, it was perceived that the poor and needy have a right (*haqq*) to receive *zakat*. Moreover, it was deemed easier for the individual donor to evaluate who is considered 'poor' or 'needy' than for other categories such as those in debt (which may be private debt and thus not public knowledge) or those working in the way of Allah (which can be differently interpreted and thus contested). The importance of 'knowing' who the correct recipients are is tied to the completion of the obligation of *zakat*. It is not enough to simply give *zakat*, but *zakat* must be given to and *received* by at least one of the eight stipulated categories. For some legal schools, if *zakat* is given but it does not reach one of the rightful recipients then the obligation, and thus the spiritual rewards, are incomplete.

The effectiveness of the British welfare state to stave off the most damaging consequences of poverty was oft cited for the reason for donating overseas, where such successful government redistribution schemes are either less effective or non-existent. An Imam working in Edinburgh stated

I think the earlier generations that came from Pakistan have found that life here is of luxury. I mean, essentially, they thought a person can never be poor in the U.K as at the end the state provides for a basic minimum whereas in Pakistan when we say poor, we actually mean *poor*. There is no healthcare and there is literal begging. So, there are those that think *zakat* must go to the right recipients and it was felt that it was needed more there than here...When people travel they have seen poverty with their own eyes; they've seen people dying. To them you can *never* justify *zakat* being spent in the U.K in an essentially modern and developed society. I mean the government would never let anyone starve to death.

Zakat donations outside of the U.K therefore can be understood as trust that the British government will continue to stave off the worst aspects of poverty afflictions through welfare, rather than residual political ties to other states. Seeking the correct recipients and particularly the ‘poor and the needy’ are the sited motives for overseas donations from all participants. The reasons for overseas donations ranged from contemporary conflicts/tragedies dominating the media and established links with kin – all linked to concepts of definitively ‘knowing’ who are the most poor and needy. The research thus far has found no evidence that British Muslims choose to donate *zakat* to political states, despite countries like Pakistan, Malaysia, Jordan, Saudi Arabia and others having a state level *zakat* collection and distribution mechanisms (Benthall 1999, Scott 1987).

Social Responsibility and Neoliberal Critique

Neoliberalism is more than just a market-based economy. It is a system which attempts to remove the state from the economy in all but the most essential elements required for economic stability (Harrison 2005: 1303).

Neoliberalism also entails a host of policies that figure and produce citizens as individual entrepreneurs and consumers whose moral economy is measured by their capacity for “self-care” – their ability to provide for their own needs and service their own ambitions (Brown 2006: 694).

Thus, the dominant model of neoliberal economics is that of the self-interested agent who attempts to maximize her gains and minimize her losses whilst operating her choices subject to constraints. The notion of the ‘self-interested individual’ assumes that interests are *a priori* and not socially constructed and has been critiqued and challenged since its conception. One such critique is that

interests, in contrast to being ‘natural’, are ‘socially determined and reflected in the formal and informal norms, mores, sanctions, and world views in the society in question’ (Harvey 2010: 361). Drawing from this critique, it can be argued that Islam can be one of the formal and informal modes that help create interests in each community. As one of the five pillars of Islam, *zakat* therefore acts as one of the Muslim communities socially determined aspects that shapes individual interests, but importantly the individualism is integrally linked to wider social and public goods.

The notion of individuality remains important in the ethos of Islamic charitable giving as *zakat* is an individual, not a household, obligation. The giving of *zakat* has individual rewards perceived as material *and* spiritual. As the literal meaning of *zakat* is ‘to grow’ it is believed that the giving of *zakat* will result in increased material gains. An Ahmadiyya Imam stated, ‘We are happy to spend [charity] for whatever we spend we spend for our own health – morally and spiritually’. It was the spiritual rewards and the avoidance of divine punishment that all interviewed stressed. Put in financial terms a member of the Ahmadiyya community commented that *zakat* is ‘an investment for the life hereafter’. Discussing Islamic charitable giving as an example of ‘everyday rituals’, Erdal and Borchgrevink argue state that

This transcendental dimension is a defining feature of the everyday rituals of Islamic charity. At an individual level, they relate strongly to the notion of duty – where the fulfilment of obligations at one level serves the function of helping other human beings, but at another level serves to invest in the eternal (2017: 130).

For instance, an employee for the National Zakat Foundation related in 2013 that

Zakat is a means to purify your wealth so there is an aspect of *baraqqa*, which means blessing or a seal of approval of your actions. So, for all of us it is about intention. If

you do something with the right intention you get a reward for it... Rewards for doing things for good are many times higher. When someone gives *zakat*, if their intention is just to give a donation then the reward of *zakat* is not there, but if you give with the intention for God the rewards are great.

Therefore, while there is a strong element of individualism and self-interest, this concept diverges from that of the neoliberal 'self' assumed to stand alone as the sacrifice of *zakat* is ultimately a form of worship to God and a societal obligation. The self-interested individual in Islam is not amoral and interests are not *a priori* but cultivated through Islamic ethos and community expectations.

Friedman rejected the concept of a collective 'social responsibility' arguing that 'there are no values, no "social responsibilities" in any other sense than the shared values and responsibilities of individuals' (Friedman, 1970). For Friedman, "'social responsibility" involves the acceptance of the socialist view that political mechanisms, not market mechanisms, are the appropriate way to determine the allocation of scarce resources to alternative uses' (Friedman, 1970). In contrast to the pious Muslim entrepreneurs described by Atia (2012), Friedman strongly asserts that 'there is one and only one social responsibility of business – to use its resources and engage in activities designed to increase its profits' (Friedman, 1970).

It is this element that Islamic charitable giving stands in contrast to neoliberalism and acts as a moral alternative to the selfish, materialistic individual that stands alone from society. As Brown has articulated: 'Citizenship reduced to self-care, is divested of any orientation toward the common, thereby undermining an already weak investment in an *active citizenry* and an already thin concept of the *public good*... (2006: 696)' Islamic charitable giving can act as a bulwark

against a ‘weak investment in active citizenry’ as an expression of Muslim community work and engagement with wider society. Rather than demonizing the social, as neoliberal ideology does, Muslim charity feels obligated to act responsibly towards the communities in which they are embedded.

There are elements of Islamic jurisprudence that are fundamentally at odds to capitalist systems: primarily the use of usury (*riba*) which is considered forbidden (*harm*) in Islam. Yet the pervasiveness of capitalism in global society has meant that Muslim individuals have had to make compromises in order to live full and meaningful lives as British citizens such as perhaps accepting a housing mortgage from a mainstream bank or student loan for higher education which both necessitates usury. As a director of a large London based mosque stated

Money is useful, not only for you as an individual but also for society around you.

Islam forbids usury (*riba*) “why? Because you will always be the master and the other person will always be the servant and Islam does not want the money in one hand all the time. HE wants the money to go around.

The giving of Islamic charity however can act as a bulwark against the most harmful aspects of the capitalist system. This point has been recognized by Maurer (2006) who quotes the Qur’anic verse ‘That which you seek to increase by usury will not be blessed by God; but the alms you give for His sake shall be repaid to you many times over’ (30:39). Maurer notes that this ‘brings two forms of increase together so that they cancel each other out: *riba* and alms’ (2005, 25). In a similar vein a Glasgow based Imam and scholar commented that

A capitalist system is all about greed and Muslims can justify living in a capitalist society by taking all this greed while at the same time channeling it to charity...maybe

there is guilt, and this is one way of tackling the guilt. Living in a society where we all, not only pay interest, we take interest ...so the money that we get from interest we donate back to charity. We have to dispose of it.

In this sense charity becomes an integral aspect of living in a capitalist system as a way of guilt alleviation and the justification of living under a system prohibited by Islam whilst acting as an expression of Muslim community.

Securitisation and Community Building

Charity, especially that associated with the religion of Islam has, since 9/11 become subject to suspicion of links with terrorist entities (Jackson, 2007: 410). Counter-terror policy initiatives such as Prevent and Channel (post July 2007) have had an expansive impact on Muslim community affairs, from religious life to banking and finance. In response to concerns regarding the funding of movements such as al-Qaeda, ISIS and Palestinian groups, oversight organizations such as the Charity Commission have instigated widespread investigations into the activities of numerous Islamic charitable organizations demonstrating the extensive reach of the limited, yet powerful, British state.

While *zakat* begins as an individual obligation its consequences are for the public good. Moreover, Muslim charities in the UK are part of an expression of Muslim community against a background of counter-terror initiatives and suspicion of Muslim communities by wider society. The perceived current threat to British Muslim communities helps legitimate community construction as a necessary step to ensure well-being of the same community. In many ways, the giving of charity can be considered as a performative act in that identities and forms of belonging are constructed by 'the very expressions and practices that are said to be their results' (Fortier, 1999: 43). As

Fortier posits, ‘shared performance of patterns of behaviour ... produces a communal appreciation of belonging’ (1999: 48). Though a pious action, *zakat* is fundamentally rooted in obligations to the wider society and thus not simply an expression of religiosity but also a civic duty (May, 2013) which acts as both an expression of, and constituent part of, British Muslim communities. Perhaps in this sense there is a commonality with Adam Smith’s conception of the ‘invisible hand’. It could therefore be argued that by perusing their own spiritual interests, Muslims are benefiting society simply through millions of simultaneous individual acts. However, once again we are struck by the concept of ‘intention’ (*niyya*). Unlike Smith’s individuals, when Muslims make the sacrifice of *zakat* their intention is more than their own gain. *Zakat* is considered the right (*haqq*) of both Allah and the rightful recipients. *Zakat* may be an individual obligation, with individual rewards, yet it is nonetheless communal in its intentions and consequences.

A major point of departure from neoliberal paradigms and Islamic charitable ethos is the belief that all wealth ultimately belongs to God and is simply held in trust by human beings. To accumulate unproductive wealth (savings and investments) is ultimately to betray a God given trust. It becomes the responsibility and obligation of those who possess wealth to disperse it to those in need. A member of the Muslim World League based in London remarked on the ultimate societal purpose of Islamic charitable giving:

It is when you have in your heart that part of your money is not your money, that means that anyone else has the right to your money – they have part of my money, so they are closer to me: it makes society more close.

Islamic charity always has a connection between temporal material need and eternal spiritual rewards that goes beyond the individual and thus traverses the public/private divide. An employee

of Islamic Relief explained Islamic charity as part of the preparation for the afterlife, stating that ‘this life is transitory’ and charity is a good way to earn rewards for the next life. The link between the material temporal world and the afterlife was also articulated by a Shia Imam in London who stated:

Our physical dimension here is only a short time. Whatever we do in the world is rewardable in this world *and* the hereafter. *Zakat* is a source of forgiveness of sins, it is something that creates peace and harmony between people who live around you and even the people who don’t live around you... this established the bond between people.

From the above, charity in Islam is not only for material well-being in this temporal domain but also to establish a ‘bond between people’ – a moral society if you like. Islamic charity goes beyond simply the desire for spiritual reward and is infused with the maintenance and creation of community and a particularly important bulwark against securitization of British Muslim communities. A prominent mosque director stated that charity is

A way of how I deal with everyone around me: starting with people, nature, animals, anything... It shows the relation with God. How I live in this kingdom of God...It is not just a charity it is a kind of worship

Atia (2012) coined the phrase ‘pious neoliberalism’ as her research discovered Muslims were quite comfortable owning businesses, making profits, searching for efficiency and innovations. However, these aspects are not unique to neoliberalism and arguably entrepreneurship and the maximization of profits *led* to neoliberalism and were not the creation of the ideology. Trade, private property, profit and entrepreneurship have been encouraged in Islam from Prophetic times. As a member of the Ahmadiyya community in Bradford commented:

In Islam, money hoarding or holding onto your wealth is strictly forbidden. In many ways it is quite the opposite of the financial model here in the West. The system in this country encourages you to save up, to store large quantities of cash in ISA's, savings account and the whole idea is you receive large sums of interest on that. Islam discourages that practice. The reason it discourages that is because by doing that the only person who is benefiting from that is you as the person who has the wealth. You may not have done anything worthwhile to earn the wealth, but you just happen to be fortunate enough to possess the wealth...In Islam, if you are fortunate enough to have a certain chunk of savings that you don't have any need of, you should try to use that for good purposes. Islam encourages you to invest in enterprises. Islam promotes everyone's wealth.

The concept that wealth entails social responsibilities to the wider community is a radical departure from neoliberal rationales. Moreover, as the above indicates, it is not that enterprise, private property and profit are discouraged in Islam, but the hoarding of wealth for selfish means is. If an individual has the talent, means and opportunity to profit he/she is encouraged to do so, but whatever is made above a household's needs should be redistributed to the community. This is in stark contrast to Friedman who argued that 'there is one and only one social responsibility of business – to use its resources and engage in activities designed to increase its profits' (Friedman, 1970). Redistribution of wealth in Islam is also wholly compatible with the buying of consumer goods as articulated by a Shia scholar based in London

The philosophy behind it is, if you have saved the money you can either use it before the end of the financial year or make it legal by paying charity on it. For instance, if I

buy a phone then I keep the factory running and the people employed there so my money is doing the job.

What fundamentally separates the Muslim 'self' from the neoliberal 'self' is not profit, entrepreneurship, investment or private property but a moral dimension to the economy that asserts responsibilities and obligations to wider society. The two systems – Neoliberalism and Islamic charity – can therefore exist as mutually beneficial. Islamic charity rises to the challenge of privatization of welfare that neoliberalism desires while imposing moral restraints and obligations on individuals that in turn benefits wider society.

Conclusion

In agreement with Atia (2012), Islamic economic enterprises can be comfortably accommodated to a neoliberal environment, but I pause at claiming the emergence of a 'pious neoliberalism' across everyday Islamic economic practices broadly. Examination of Islamic charitable practices in Britain reveal the ways in which British Muslim communities have successfully traversed and negotiated the difficult terrain of practicing the pillar of Islam, *zakat*, within a non-Islamic state, but also exposes the different epistemological assumptions of the 'self' and nature of society. Islamic charitable giving may start from the obligation of the self-interested individual but contains within an explicit moral dimension of the public good with the goal of societal justice. As a member of the Ahamadiyya community in Bradford expressed:

The basic idea is that you strive and do everything in your means to try to help the people in the society you live in. Unless there is a balance, a degree of justice, in the society you live in -and charity is absolutely a fundamental part of bringing that balance- you will never achieve peace.

Contemporary radical politics is permeated with ideas of difference (Pugh, 2009) and acts as a voice for those unheard in mainstream public debate. As Giddens (1994) posited, radical politics tends towards repairing ‘damaged solidarities’ linking to the findings of Smith and Felipiak who have suggested that: ‘Many Islamic charities assume a secondary role of providing Muslim communities in Europe with integration assistance through tutoring programs, religious services, and seminars. They can also serve as a bridge between Muslim and non-Muslim communities’ (Smith and Felipiak, 2007: 82).

In this sense the meaning of *zakat* can be viewed as ‘radical’, if, and only if, we understand it as a form of community obligation at opposition to neoliberal ideological denials of the existence of the ‘social’. *Zakat* can be seen as a ‘radical’ attempt to reduce the contemporary wealth gap and re-insert meaning and morality into contemporary everyday economic practices. Moreover, Muslim charities in the UK act as both an expression, and creating force, of British Muslim communities especially important in an era of expanding securitisation in a limited but strong and pervasive British state.

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