Studies of Islam, Economics, and Governance: A Survey of Some New Developments[1]

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Introduction

This paper is a report on the state of research in two areas of Islamic studies: Islam and economics and Islam and governance. I researched and wrote it as part of my internship at the Ford Foundation during the summer of 1992.[2]

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[1]I wish to extend my sincere thanks to John Gerhart and Steve Riskin for their comments and encouragement throughout this work. Professors Leonard Binder, John Esposito, Yvonne Haddad, Augustus Richard Norton, and Vali Nasr offered valuable advice as I planned and prepared the paper for publication. Special thanks go to Gil Eyal, with whom collaboration on such work takes on a special meaning.

[2]John Gerhart, then Director of the Africa/Middle East program at the Foundation, requested that I write on this topic. The purpose of the paper was to present a description of the status of Islamic studies, particularly in the United States, primarily for use by Foundation staff. As I conducted my research, however, I found a great interest in this type of survey by scholars who were often unaware of what others in their field were working on. Upon suggestions from such scholars, and after some more work based on the comments of those who helped me compile this paper, I submitted it for publication.

We chose the two subtopics in an attempt to narrow its scope to a manageable level—though by no means pretending to have resolved the problem of scope. The main emphasis is scholarly work on Islam and economics and Islam and governance conducted at American institutions, with the understanding that much important work is being done outside of both topical and geographical boundaries. A further caveat is that, despite the delimitations, the paper presents a "snap shot" of the field taken under constraints of time and availability of scholars.

Two additional notes are in order, one on content and the other on method. Despite geographical constraints, I feel that, especially today, we can no longer meaningfully discuss Islam while excluding academic research being done by Muslims in the Muslim world. Due to what such investigation would involve, I could not include a substantial section on this area. One reason is that describing current research agendas in the Muslim world is difficult to do from New York City. But more importantly, while for us Islam is a subject of study, for Muslims thoughts and reflections on Islam permeate so much

On Discourse. The study of Islam in the United States has moved far beyond the traditional historical and philological methods.[3] This is perhaps best explained by the development of analytically rigorous social science methods that have contributed to a better balance between the humanistic concerns of the more traditional approaches and efforts at systematizing the study of Islam and classifying it across boundaries of communities,[4] religions,[5] even epochs.[6] This is said to have started with the development of irenic attitudes towards Islam, which changed the direction of western orientalist writings from indifference (at best) and often open hostility to and contempt of Islamic values (however they were understood) to phenomenological works by scholars who saw the study of Islam as something to be taken seriously and for its own sake, which is best exemplified by Clifford Geertz's *Islam Observed*.[7]

The work of Edward Said contested this evolution, and the publication of his *Orientalism* has been described as "a stick of dynamite"[8] that, despite its impact in mobilizing a reevaluation of the field, was unwarranted in its pessimism.[9] In any case, the field has continued to evolve, with the most powerful force moving it being the subject itself. The phenomenological/orientalist approach, if we can point to one today, car-

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of what is written that the number of authors one could consider is huge. Instead, with the help of Salim Nasr at the Foundation's Cairo office, I have included a brief appendix on some of the more visible voices from the Islamic world today.

The method used in gathering the relevant information would have been impossible without the patience and cooperation of the scholars concerned, to whom I am grateful. Given that this report is meant to describe work in progress at the time it was compiled, in certain cases the information has been published and the reader is invited to refer to it for a more updated version of the scholars' thought. While I was conducting my research, I was only able to learn about such work through drafts, abstracts, proposals, and conversations with scholars who were gracious enough to give me verbal summaries of several months' or years' worth of research and reflection.

[3]For an informative assessment of the state of the field of Islamic studies until the mid-1970s, see Charles Adams, "Islamic Religious Tradition," in Leonard Binder, ed., *The Study of the Middle East* (New York: John Wiley & Sons, Inc., 1976), 29-95.

[4]See the discussion of the work by Yvonne Haddad and Jane Smith below.

[5]See Appendix D on the Fundamentalisms Project.

[6]See Gilles Kepel, *La Revanche de Dieu* (France: Editions du Seuil, 1992).

[7]Adams, "Islamic Religious Tradition," 51.

[8]Interview, Sadiq Al-Azm, Visiting Professor of Near Eastern Studies, Princeton University, Princeton, New Jersey, 3 August 1992.

[9]See Sadiq Al-Azm, "Orientalism and Orientalism in Reverse," *Khamsin* (London) no. 8 (Winter 1981): 5-25, for an insightful critique of Said. While recognizing the novelty and strength, indeed necessity of Said's contribution, Al-Azm cautions against excessive condemnation of western attempts to study the East, as this would deny the benefit of perspective and could prevent due recognition of work of genuine quality.

ries stronger messages about the need to study Islam as it ceases to be a subject and becomes a very present and significant part of life in both the East and the West. This change in direction is best illustrated by Haddad's work on Muslims in the United States and the works of Kepel, and Fargues and Kourbaje, on Muslims in Europe. This shift has been so dramatic that today some of the younger scholars in the field, such as Kiren Chaudhry and Vali Nasr, are arguing that it is liberal economics and western political systems that threaten attempts at liberalizing the traditional in LDCs and not vice versa.

Scholarly inquiries on Islam today seem to focus on two parallel questions: Is Islam compatible with capitalism? and Is Islam compatible with democracy? Prima facie, both essentially reflect one ideological concern that, even if answered in the affirmative, may not have taken us far from orientalism. Merely posing the question makes a standard out of what is arguably only a limited conception (usually based on European *ideals* rather than *practices*) of a historically specific version of rational politics and rational economics. It is against this conceptual standard derived from ideals that "Islamic practices" are then juxtaposed. What is novel about current approaches is the (often very explicit) recognition that if Islam today does not appear compatible with capitalism and democracy, the problem is one of interpretation on both ends. The solution can be provided by designing more culturally appropriate analytical frameworks, models, or policies. This involves an implicit recognition that western theory and practice, if such can be defined, are merely one version of several possible rational arrangements. This is most evident in studies of Islamic economics and is further elaborated on below. The fact that this approach appeared first in the field of economic policy perhaps means that it owed little to any "new" theoretical understanding, but emerged from the practical and political exigencies of dealing with real problems.

On Scope. Even after the scope for this inquiry has been narrowed down to the subtopics of economics and governance, the latter remains a broad rubric and allows ample room for the range of issues scholars are addressing in their attempts to better understand Islam as a social phenomenon. Studies addressing issues of governance mostly focus on the question of liberal government and democracy under an Islamic state. While some scholars are addressing this issue in a more direct and complete manner than others, most works, including those based on religious texts, tend to touch on it. Other issues under the general rubric of governance include Islamic institutions, interpretations of their meaning and applications in civil society, as well as their capacities for change and evolution, and examples of these. None of the areas are novel, as such, although some of the conceptual refinements, definitions, and conclusions are.

As for Islam and economics, serious academic study of this subject did not exist in the United States prior to the 1980s. Until recently, one

could either read about the economics of Islamic countries (mostly related to oil, but also from a developmental perspective) or the economic history of the Middle East. With the notable exception of Charles Issawi, however, early works were mostly descriptive and lacked analytical rigor. Most scholars interviewed for this paper agree that the level of scholarship on the subject is gaining sophistication.

On Sources. The sources of work on Islam are quite diverse, both geographically and institutionally as well as from a disciplinary perspective. Apart from universities, multilaterals, and research bodies across the country, the International Institute of Islamic Thought is an interesting addition to the sources of discourse.[10] Although its "Islamization of knowledge" has met with some skepticism from American academics, its very existence adds to the diversity of the current discourse on Islam.

Further enriching the discourse are scholars studying Islam in American academia. Along with such early gurus as Bernard Lewis and Manfred Halpern, there are now younger scholars who have been trained rigorously in social scientific methods, foreign-born American scholars (i.e., Afaf Marsot, Shireen Hunter, and Yvonne Haddad), an increasing number of foreign visiting scholars (i.e., Sadiq Al-Azm at Princeton), and, perhaps most interestingly, the contributions of two ayatollahs who teach here part of the year: Dr. Hossein Madarressi (Iran) at Princeton and Dr. Abdulaziz Sachedina (Tanzania) at McGill University. In addition, the field of Islamic studies is paying more attention to Muslim voices abroad. Leonard Binder's *Islamic Liberalism* signifies a shift towards the need for western scholars to examine how Muslims explain and define their own tradition. The works in progress by Esposito, Haddad, and Voll (described below) represent applications of this mode of thought.

On Topics. Finally, I would like to point to the range of topics being discussed. As most of the developing world democratizes, the direction of political developments in the Muslim world becomes a more important issue. Scholars are asking if Islam is reconcilable with liberal government (Binder) and what is the relationship between Islamic taxation, or zakat, and representative government (John Waterbury). The Ford Foundation-funded project on "Civil Society in the Middle East," directed by Augustus Richard Norton and Farhad Kazemi, is both asking questions about the region and establishing civil society as a paradigm for scholarly inves-

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[10]The IIIT is a "private organization committed to participation in the resolution of the intellectual crisis of the Muslim ummah." Founded in 1981, the institute's efforts center around the reformulation/reconstruction of contemporary Muslim thought with the aim of providing modern Muslims with an intellectual and moral guidance informed by Islamic ideals and purposes.

tigation.[11]

The University of Chicago-based Fundamentalism Project's comparative perspective serves to demystify the exclusivity of the current Islamic revival by demonstrating its counterparts in other faiths. Also in line with this approach is Kepel's latest book, in which he compares the current crisis in the history of Islam to others in Christianity and Judaism.

The rejection of the apparently irreparable term "fundamentalist" is an important reflection of the active effort being made to diagnose and come to terms with the problem of extremism. Not a bad idea altogether, since Islam is no longer just a problem in another area of the world, as the West has come to realize all the more clearly after the aborted elections in Algeria and the bombing of the World Trade Center. We now speak of radicalization in the Middle East as "Islamism," "Islamicism," "revivalism"—language that is seen by scholars as much closer to what Muslim actors are demanding, although a literal translation of "fundamentalists" is "no insult," opines Al-Azm, since the return to *uṣūl* is a return to fundamentals.[12] The change in terminology probably speaks more of change in the observers' minds than of change in the subject itself.

The field of Islamic economics itself is a novelty. On the one hand, such efforts belie serious attempts by both Muslims and development strategists at the World Bank and the IMF to investigate the viability of attempts to reconcile Islam and development policies. There does not seem to be a consensus as to whether the topic is important for its normative-prescriptive value or for what it says about changes in the way Muslims see their world. The sample of scholars discussed in this paper seems quite representative of the gamut of views on the subject.

Islam and Economics

The Debate. The Arabic word *dīn*, defined usually as "religion," is better defined as a complete "code of life." Proponents of Islamic economics see this code as seeking to provide a better balance between social justice and economic development. Islamic economic principles are derived from the Qur'an and hadith by Muslim scholars who, due to the wide allowance for differing views, have a wide spectrum of views: from radical egalitarianism to completely unregulated market systems. The canon's use to inform normative economic issues, however, has been determined largely

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[11]During a fifteen-month period (September 1992—December 1993), the project plans to produce a series of papers on the definitional and operational components of the concept of civil society as it applies to Middle Eastern regimes under mounting political pressure. While project directors see this concept as resistant to analytical precision, they recognize its important role in any participatory political system. They intend for their study to serve a prescriptive purpose by providing a guide to the region's civil societies.

[12]Interview, Princeton, 3 August 1992.

by political and economic variables. Despite varying interpretations, there seems to be some agreement among Muslim and western scholars that the philosophical underpinnings of Islamic economics stem from a "moral revulsion against economic systems that allow members of a Muslim community to slip below subsistence," as Kiren Chaudhry succinctly puts it.[13]

What Chaudhry terms the "moral economy of Islam," though not always explicitly referred to, is central to the arguments put forward by such proponents of Islamic economics as Abul A'la al Mawdudi (founder of the Jama'at-i-Islami), Pakistan's Khurshid Ahmad, and other scholars (i.e., Gian Maria Piccinelli). While not quite an "ism," in operative terms this concept translates itself as the duty of Muslim civil societies to meet the needs of the less well-to-do via the society as well as the state, especially if the latter has not provided adequate security nets. This need has been illustrated amply by the successes of Islamists in various countries.

One possible explanation of the theoretical underpinnings of Islamic economics *and* the reasons for its appearance first in the field of policy is supplied by Karl Polanyi.[14] He posits that one major error of classical and neoclassical thought is that they treat "the economy" as an autonomous self-regulating sphere. In actual practice, he argues, economic activity was and is always embedded ("instituted") in social relations, which "regulate" it. The belief in the possibility of a "self-regulating market"—a unique economic sphere that could function without "interventions" from "outside"—was a utopian idea unique to nineteenth-century liberalism. It has proven to be a disastrous illusion, for it was based on the assumption of what he calls "fictional commodities"—labor, land and capital.

For a "self-regulating market" to operate, every input into the system must be treated as a commodity, otherwise supply and demand will not adjust in and of themselves. The implication is that people, nature, and productive organization are to be treated as commodities completely subject to market fluctuations. Polanyi argues that this is synonymous with the destruction of society and that society protects itself from the market by erecting forms of social regulation over the three fictional commodities.[15] Thus there is no one necessary form of modern economic organiza-

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[13]Kiren Aziz Chaudhry, "Suggestions for Workshops on Socialism and Capitalism in the Muslim World Submitted to the Committee on the Comparative Study of Muslim Societies," unpublished memo, Spring 1990.

[14]See Karl Polanyi, *The Great Transformation* (Boston: Beacon Press, 1944), 33-85, or his "The Economy as Instituted Process," in Karl Polanyi, ed., *Trade and Markets in the Early Empires* (Glencoe, IL: The Free Press, 1957).

[15]A whole school that studies the welfare state follows from this observation. Both Claus Offe's *Contradictions of the Welfare State* (1984) and Esping-Anderson *The Three Worlds of Welfare Capitalism* (1990) argue that the main function of the welfare state is to "de-commodify" labor and thus to protect capitalist society from self-destruction.

tion (i.e., capitalism, laissez-faire) but rather various forms of market arrangements embedded in specific institutions of "social regulation."

Seen from this perspective, Islamic economies do not differ substantially from western ones. Both can be understood as ways to regulate the market according to "moral" considerations, for the purpose of the "self-preservation" of society.[16] Polanyi demonstrates that while the formulators of the "self-regulating" market were economists who, as academics, were oblivious to its consequences, the need for social regulation and protection was recognized first by policymakers who, by the very nature of their profession, are not subject to belief in spontaneous progress.

The Issues. There are several issues under discussion here. By far, Islam's prohibition of interest has received the most attention. Interest is a rough translation of *ribā*—"increase" or "addition." It is deemed unlawful since it is exploitative (leaving the debtor at the mercy of the creditor) and unjust (the creditor's profit is certain while the debtor's is not). In such transactions, there is no equal division of profit between creditor and lender. Mawdudi distinguishes this from trade, where "the purchaser and the vendor exchange on the basis of equality, for the purchaser derives profit from that which he has purchased from the vendor, while the latter gets profits in consideration of the labor, sagacity and time which he spent in procuring that commodity for the purchaser."[17]

Another reason for this prohibition is that interest-generated income is seen to create a rentier class that becomes a burden on the progress of society as a whole and leads to waste in productive potential.[18] Interest, by increasing the probability that the debtor becomes rich and the creditor becomes poor, is unjust and likely to make the poor even poorer.[19]

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[16]In the western case, this is well illustrated by the important roles played by Catholic parties and ideas in the development and implementation of the European welfare state.

[17]Anwar Iqbal Qureshi, *The Economic and Social System of Islam* (Lahore: Islamic Book Service, 1979), 37.

[18]Ibid., 37-9.

[19]In the early 1980s, when several countries began to implement Islamic economic policies, the IMF set out to study Islamic banking in order to gain a clearer picture of the theoretical implications of such a system. Initially, the fear was that not charging interest would result in the collapse of a given financial system. The conclusions were that Islamic banking was a very workable system and one that, if well implemented, could reduce instability within a financial system.

According to an IMF specialist who prefers not to be cited, in a conventional banking system, instability results from liability management. If the rates of return on the asset side are not commensurate with the rates of return on the liability side, there is a need to constantly increase interest rates in order to attract depositors. Islamic banking is based purely on equity in that the rate of return is always matched and there is no creation of debt. In fact, any credit union operating on a dividend (rather than interest) basis is like Islamic banking. The conclusion reached was that the rate of return on capital under an Islamic banking system is at least equal to, or higher than, that under any other system.

Islam also forbids speculation, which it sees as a form of gambling, for it involves making predictions about the unknown. Since gambling is seen as a cause of malice and enmity, speculation, by corollary, is subjected to the same type of law. Insurance systems operating on the older concept of guarantees were speculative and engendered debate over whether insurance should be nationalized.[20] Modern systems, based on mutuality and interconnected transactions, are commonly accepted.[21]

Another component of the Islamic economic order consists of the laws of inheritance. When enforced, these can guard against the concentration of wealth. While the system of *waqf* has been one means of bypassing such laws, it remains, at least in theory, an institution with considerable potential for creating social and educational security nets. A derivative of the larger sphere of *ṣadaqah* (charity), zakat is a compulsory tax on capital that many Muslim countries are beginning to enforce (the case of Pakistan is discussed at length below). In addition, Islam places considerable emphasis on the sanctity of contracts and sets standards for weights and measures.

What follows is a discussion of five research agendas that vary considerably in their focus. Each highlights a different aspect of the current discourse on Islam and economics. Khurshid Ahmad is an example of Muslim intellectuals who are defining and operationalizing Islamic economic thought. The World Bank's project is a unique example of testing the effectiveness of Islamic economic policies by a development institution. Gian Maria Piccinelli's work is representative of the growing number of research agendas analyzing the normative and theoretical implications of Islamic banking. John Waterbury is interested in the normative results and political implications of Islamic taxation once it is established. Roy Mottahedeh's historical approach sheds new light on Islamic economic thought in traditional society and helps define a better perspective for how the subject should be understood today.

In its work on reforming banking sectors in Muslim countries, the IMF today seeks only to suggest better ways of operating Islamic banking where it is being attempted. Despite the recognition of the viability and even desirability of such a system by the external advisors, however, it is often the Muslim countries themselves which refuse to implement them for fear of a "fundamentalist takeover." The manner in which attempts at *muḍārabah* ran into conflict with the banks and were ultimately discredited in Egypt are illustrative of this problem.

[20]Qureshi, *The Economic and Social System of Islam*, 49.

[21]Interview, Gian Maria Piccinelli, Visiting Scholar at Harvard Law School, Cambridge, MA, 24 July 1992.

A Muslim's Perspective.[22] Khurshid Ahmad has served as both an academic and a statesman in Pakistan. Influenced by Mawdudi, he established the Islamic Foundation in Leicester (UK). Although it was inspired by the Jama'at, it is not affiliated with it. He has been dubbed "the father of Islamic economics" for his role in its evolution of thought and progress. He describes this new emergent field as one that is replacing older Muslim thinking, which focussed exclusively on the economic teachings of Islam. While Ahmad adheres to the fundamental values of the Qur'an, he calls for a new holistic approach. He sees the need for an understanding that addresses "value-patterns" as opposed to provisions of specific verses, or what Chaudhry has termed the "moral economy of Islam."

Ahmad believes that the principles of such an intellectual discipline would be based on understanding Islamic economics not as a system describing one aspect of human experience, but as a comprehensive way of life and part of a larger problem, as seen by Mawdudi (and in a manner, interestingly, similar to Polanyi's understanding of western economies). He defines the basis of such an approach as a rejection of the separation between the "material" and the "moral." In practical terms, investment in human resources becomes an integral part of development policies—*tawḥīd*'s economic implications.[23] *Khalīfah* refers to the Islamic concept of humanity's trusteeship—a source of vocation and mission. As the unit of operation is not based on "economic man," *khalīfah* becomes the foundation for a society based on equity, justice, cooperation, and mutual obligation. Hence, the concept of ownership changes from that of a person's absolute right to one denoting stewardship of God's property.

Like Mawdudi, Ahmad argues that charging interest harms society. More significantly, he rejects the liberal economic claim that economics is value-neutral. To him, it is nothing more than pseudo-value neutrality. He believes in transforming Muslim economic thought by rejecting such assumptions of western scholarship and developing a commitment to and fulfillment of Islamic values. He says this is possible if discussions move from the realm of theory to one that is consciously programmatic.

The World Bank. In 1991-92, the World Bank's Population and Human Resources Division in the Technical Department for Europe, the Middle East, and North Africa conducted a regional research project that explored the role of Islamic precepts and religious agencies in development. Entitled "Islam, Culture and Public Policy," it sought "to explore specific

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[22]The following section on Khurshid Ahmad's thought is based on an article published in *The Muslim World* (January 1990) by John Esposito and John Voll. It will be a part of their project on scholar-activists, described at length below.

[23]Literally, *tawḥīd* means "the oneness of God." This concept is a fundamental component of the Islamic value system. Technically, it means that God does not share anything with anyone, neither in personality nor in qualities.

ways in which public policy can be made more culturally appropriate."[24] The driving principle behind this initiative was that the implementation of policies can be facilitated if their formulation is culturally informed.[25] Conceived by Steve Heyneman, this study represents a significant departure from traditional development strategies, which were often based, at least in theory, on the view that modernization and Islam were mutually exclusive (best illustrated by the writings of Daniel Lerner).

Of particular interest are two substudies that focussed on Islam as a system of economic and social organization. The role of *waqf* and zakat resources and their effectiveness in financing social services, specifically health and education, was assessed in Pakistan. The Bank's research on Pakistan's zakat system looks into sources of income (assets subject to compulsory levy and assets subject to self-assessment), uses (assistance to the needy, the indigent and the poor), and management through a five-tiered organizational structure ranging from local Zakat Committees to a Central Zakat Council. The report also includes sections on the collection and disbursing of zakat funds that have made what the Bank considers significant contributions to the health and education sectors. For example, in FY90 zakat funds were equivalent to 4 percent of Islamabad's budget for the health sector. Zakat funds allocated for medical care showed an increase between 1981 and 1990. In FY92, it was projected that the proportion of zakat funds allocated to health care would increase from 8 percent to 20 percent.

The Bank's study found the administration of Pakistan's zakat system deficient on several grounds: funding for hospitals; checks and balances designed to prevent misappropriation in the system of fund allocations were too few; allocation of funds was based on the general population and not on the indigent population; follow-up on recipients' capabilities was lacking; and follow-up on the proper use of funds earmarked for rehabilitation was limited. For a more effective program, the Bank team recommended increasing funding for hospitals, improving management of funds, more extensive quality control, and analysis of program effectiveness to insure that funds are properly used to meet the needs of the

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[24]The World Bank, "FY92 Regional Study: The Current Status of Islam, Culture and Public Policy" (unpublished paper, EMENA Technical Department, 8 April 1992), 1.

[25]See the unpublished papers obtained with the help of Gail Richardson, Consultant, and conducted under the auspices of Stephen P. Heyneman, Chief, Population and Human Resources Div.,Technical Dept., Europe, Middle East and North Africa Region, the World Bank: Maysam al Faruqi, "Islam and Socio-Economic Development: An Introduction" and "The Waqf: Definition and History"; Gail Richardson, "Zakat, Ushr and Waqf—Their Role in Pakistan's Social Safety Net"; Muhammad Hussain, "The Use of Zakat, Ushr and Waqf Resources in Pakistan"; Gail Richardson and Muhammad Hussain, "The Use of Zakat and Waqf Resources in Pakistan"; Ahmad Dallal, "A Historical Perspective of Waqf."

poor.[26]

The Bank's study concentrated on *waqf* administration and management in Punjab and found that funds so generated were playing an increasingly significant role in the health sector—a 60 percent increase between FY86 and FY92. In FY91, 11 percent of the total provincial *waqf* budget was allocated to the health sector. A *waqf*'s income usually comes from cash donations at shrines (57 percent), rental property (16 percent), leases on agricultural lands (12 percent), and other miscellaneous sources (14 percent). Income is credited to the Central Awqaf Fund and managed by the Ministry of Religious Affairs at the national level and by the Awqaf Departments at the provincial level.[27]

The Bank team's assessments of the *waqf* institution in Pakistan includes observations on the effectiveness of resource management, respending to the needs of the poor, the lack of formal management training, and a suggestion that current management techniques and project implementation systems might require improvement. The Bank recommended an "impact study" to assess the effectiveness of *waqf*-funded programs and to target new areas for improvement. Expanding the network of services, improving existing administrative capacities, and ensuring equity in distribution were further recommended.

Islamic Banking. Gian Maria Piccinelli is Assistant Professor of Law at the University of Rome—La Sapienza and a visiting scholar at Harvard Law School. A specialist in comparative law, he wrote his thesis on commercial law in Arab countries. He has also collected statutes and agreements from Islamic banks, ranging from Malaysia and the Philippines to Tunisia, and has translated and published them in Italian. At present, he is researching Islamic/commercial law, with a concentration on partnerships, companies, and banks in the Middle East and North Africa.

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[26]The Bank's report concludes that Islamabad saw the need to improve the system and appointed a committee for study and recommendations in September 1991. The Bank's team also studied the National Zakat Foundation, founded by the Pakistani government in 1982. As the Shari'ah stipulates that zakat funds must be used by the poor directly, they cannot finance capital expenditures incurred by organizations serving the poor. The NZF functions as a supplement to the zakat fund by aiding social welfare institutions and establishing and managing new NGOs. Using non-zakat funds, it supports at least one project in each district. Since it was founded, 60 percent of the funds have gone to the health sector (hospitals and dispensaries primarily), while the remaining 40 percent has been spent on training programs, including special education for the disabled. The NZF has given grants-in-aid for the construction of buildings, the purchase and transfer of equipment and furniture, and the purchase of vehicles. It is not involved in noncharitable projects or funding a project's recurring expenses. Again, the issues raised by the Bank team centered around the NZF's marketing effectiveness, management capacities, and performance analysis. Recommendations were made in each area.

[27]This is typical of how the *waqf* institution has evolved, and is thus far different from the original Islamic concept: a *waqf* would be administered and exploited solely on the community level, independent of state authority, and in conformity with the decentralized nature of Islamic law.

Piccinelli has analyzed statutes and articles of association, as well as agreements for establishing Islamic banks and financial institutions. He has concluded that traditional and Islamic banks differ, especially when it comes to profit. On the theoretical level, the Islamic concept of *takāful* denotes mutuality and is diametrically opposed to the western concept of usury, which connotes the exploitation of people's needs and necessities. Inherent in the Islamic understanding of *takāful* is the idea of solidarity in social and personal relations. In practice, however, Islamic banks describe (in Islamic terms) operations that are conducted in conventional banks: *murābaḥah* is a cost-plus sale; *ijārah* is equivalent to leasing; *mushārakah*, to (private) investment funds; and *muḍārabah* to (public) joint investment funds. In most cases, beyond the first introductory pages, the letter of contracts drafted by Islamic financial institutions (especially those established in western countries) differ little from those used in regular banks. What, then, is the purpose of Islamic banking?

The economic result of Islamic banks is the same. Whether it is called profit or interest, the end result is an increase in income. The chief difference is in the legal terminology. A loan (*qarḍ*) yields interest, while a sale (*bay'*) yields profit. Both, however, are means of accumulation. The significance of Islamic banks lies in their cultural impact: they are financial institutions that share the legal, cultural, and ethical language of Muslims, with the main concern being respect for the Qur'anic prohibition of interest. In the context of an LDC in general, the benefit of Islamic banking is that it creates more financial mobility through a redefinition of banking based on ethical values.

Islamic banking represents a means of providing practical solutions to the following conceptual problems: it solves the accumulation problem from within the faith and, more interestingly, it has resulted in a process of development of the concept of *ribā*. Some religious scholars, particularly Egypt's Tantawi, are trying to develop this concept further, beyond its development through hadith, to mean interest. Tantawi now says that interest coming from public certificates (*udhūn al khazānah*) is legal, for it is used by the state for such social purposes as building hospitals and schools and increasing access to education. Piccinelli believes that such attempts indicate that *ribā* is being reinterpreted by Muslim scholars to accommodate the social and economic requirements of modern societies, an interpretation that he describes as "post-modern" ijtihad.

Such changes are based on what are seen as Islam's central ethical values—its "moral economy." Interest for the purposes of solidarity and social ends is rendered *ḥalāl*. The purpose of Islamic banks, then, is to create a framework of solidarity and cooperation. Piccinelli describes this as *sviluppo globale*: global development as opposed to mere economic development. The Islamic ethic encompasses the need to pay attention to human resources and possibilities. Today, the concept of *ribā* is being redefined to accommodate modern development needs. Only purely specu-

lative contracts are prohibited, not those where money that is increased via transactions has a socially beneficial impact. Piccinelli sees Islamic banks as a challenge to the application of Islam in the modern world. Their existence represents a most serious attempt to reconcile western economics and Islam.

Islamic Economics and Democratization. Having co-authored, with Alan Richards, a landmark work entitled *A Political Economy of the Middle East*, John Waterbury is now interested in the relationship between Islamic taxation and democratization. His inquiry will focus on the obligation, if any, that zakat develops between the rulers and the ruled, the *bayt al māl* (treasury) and the ummah, and the general theoretical concept of contractual obligation in an Islamic framework. Some of the questions he is posing center around the issue of accountability between taxpayers and government as well as the legitimacy of regular taxation in an Islamic economy. His research will explore whether there is a well-defined sense of contract in Islamic theories of governance and taxation.

Traditional Thought Revisited. Roy Mottahedeh classifies himself as a historian of social, economic, and intellectual issues. He is interested in the relationship between modern theories and Islamic tradition. Generally, he finds that while some questions posed by Islamic thinkers are new due to historical circumstances, and some answers are new as well, not all are (i.e., Khomeini's). He finds that people have tended to build mistaken theories partly because they have studied European influences on traditional society. Islamic traditional society, however, is not static.

As part of his studies of traditional society, Mottahedeh is now analyzing the economic thought of Raghib al Isfahānī, who lived during what is termed the "medieval" period (Mottahedeh believes it is more accurate to term it "premodern" or "early-modern" European). He translates the title of the work in question as *The Path to the Praiseworthy Characteristics of the Shari'ah*, which al Isfahānī, who lived in Iran and died circa 1100 CE, wrote in Arabic. Mottahedeh has decided to study him because, although he is little known in the West, he is a major figure in the Islamic tradition and was considered a great moral thinker by al Ghazālī.

In many ways, al Isfahānī was just a man of his period. Though he spoke of economic waste, he was not particularly interested in development. His view of elites is limited, he sees the army and kingship as entitled to take the society's surplus, and views soldiers, bureaucrats, and traders as necessary groups. All of this is largely in line with medieval tradition. He does not discuss the use of wealth by the religious scholars, since his was a period when *madrasah*s were first being founded.

On the other hand, his view of economic motivation is very avant-garde. From Aristotle, he adopts the idea that people have an appetitive faculty. While this is usually condemned, he finds it beneficial (though

he does praise the *zāhid* who lives simply in order to be worshipful). He sees the desire for gain as a natural part of human nature and believes that economic motivation stems from a sense of internal disquiet (*iḍṭirāb dākhilī*) that people try to assuage by earning money. This idea is similar to the views held by modern economists. Where he differs markedly with modern economists, and most Muslims today, is in his belief that we live in a world of scarcity: a zero-sum game. He calls Sufism an economic disgrace, for it takes its adherents out of productive society.

In matters of governance, al Isfahānī believed that a strong central and non-caliphate government is necessary. He is, in fact, one of many people of that period who recognized that, in reality, church and state were separate. On the economic level, al Isfahānī's suggestions that religious scholars be remunerated is an example of the change traditional society was experiencing during his time. The importance of studying such thinkers, says Mottahedeh, lies in seeing such change.[28]

Islam and Governance

The Issues. For normative purposes, governance in developing countries is commonly defined as the efficient use and management of economic and human resources. The policy-related areas of governance, for a development institution such as the World Bank, fall mainly under the rubric of public sector management and include issues of public accountability, responsiveness, openness, transparency, and the rule of law. Defined as such, governance is largely a domestic managerial issue and separate from politics. Few scholars address Islam and governance from this perspective. Moreover, those that do tend to focus on such issues as the public responsiveness, openness, and legal structures of Islamic societies. For theoretical, conceptual, and interpretive purposes, governance has political, social, and cultural dimensions that, in the case of Islam, are also cross-national. The majority of research agendas described below address the issues from this perspective.

The following are some observations on some of the most salient topics addressed in the literature. One problematique is the concept of *tawḥīd*. While its literal interpretation asserts the unity of Islam and government, historical realities show a variety of applications based on political-economic exigencies.[29] Among Islamists today, calls for *tawḥīd*

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[28]Mottahedeh is also involved in translating material for a course called "The Ethics of the Marketplace in Islam." He is covering works from the hadith, *akhlāq*, fiqh (on the laws of sales, mainly from the Turkish *Majallah*, and Ibn Khaldūn [on the theory of society]). In addition, he is interested in compiling an anthology on Islamic laws of sales that would include sections from the major law books.

[29]See "Islam and Politics," *The Islamic Impact,* Haddad, Haines and Findly, eds., 1984.

amount to calls for change, articulated through the rejection of the secular-modernist governmental systems, aptly described by Elie Kedourie as ones suffering from "regime exhaustion." Debates in the Muslim world question the relationship of the state to society as well as its historical and present role in promoting development that is responsive to the needs of society. The rejection of "exhausted" regimes underscores that a state does not exist in a vacuum, but according to rules devolving from explicit or implicit agreements about what is desirable and acceptable. These rules, based in institutions, culture, and religion, evolve through them as needs change. Thus contemporary Islamism can be understood as a vehicle of change calling for more responsiveness, accountability, and transparency in governance, as well as a reexamination of the state-society relationship and between the public and private spheres. Most of the scholars discussed below caution against seeing Islamic society as monolithic or static. While this problem was clearly recognized by some twenty years ago,[30] continuing calls for a shift in perspective show that the issue continues to blur the vision of observers and skew their results.

I have grouped the works of scholars I was able to reach into six categories, each addressing a different aspect of this broad issue. Sadiq Al-Azm's work speaks to the definitional debate on the nature of Islamism today and addresses western academic approaches. Tamara Sonn's and Nikki Keddie's work are historical in orientation and address the problem of political legitimacy (Sonn more directly so). John Esposito, John Voll, Yvonne Haddad, Wadih Haddad, Jane Smith, and Leonard Binder are conducting research that mostly analyzes the current history of the relationship between Islam and governance by focussing on Muslim voices and political actors. I was able to reach two scholars who are researching the much understudied subject of Islam in Asia: Mark Saroyan and Muriel Atkin. Another section is devoted to scholars whose research from normative texts—scriptures, traditions, and legal manuals—contributes to a better understanding of the relationship between Islam and governance historically and today. This group includes Michael Cook, John Willis, Frank Vogel, and Barbara Stowasser. Finally, Afaf Marsot, Alain-Gérard Marsot, Vali Nasr, and Abdessalam Maghrawi are researching Islam through the case study method.

The Debate on Definition And Approach. Sadiq Al-Azm is Professor of Modern European Philosophy at Damascus University. He has been a Visiting Professor of Near Eastern Studies at Princeton since 1988 (except for 1990-91) and will soon be a Fellow at the Wilson Center in Washington DC. He has experienced the repercussions of debates on Islam and governance on a very personal level indeed, as he was involved

[30]See Adams, "The Study of the Middle East," 65.

in a "Rushdie Affair" of his own in 1970 in Beirut.[31]

In August 1992, Al-Azm was writing an essay tentatively entitled "Islamic Fundamentalism Reconsidered," which was to be published in Germany. The essay is directed at western scholarship and makes the following points. The term "fundamentalism" is perfectly suitable, for members of such movements declare constantly that they are going back to the fundamentals of Islam, as evidenced by the recurrent use of the words *usus* (foundations) and *uṣūl* (fundamentals, origins) in their rhetoric. He refutes the East-West dichotomy that scholars have adhered to, a position that was first attacked strongly by Edward Said. Although he finds such a dichotomy of limited use in understanding Islam today, he does not agree with Said's extreme position (as I illustrate in the introduction).

Al-Azm sees Islamism as a reaction to global forces rather than as a movement specific to the Middle East. He compares it to changes that Europe underwent while it was modernizing, and hence refers to it as a necessary and beneficial counterreformation in its own right. He refers to the Papacy's *Syllabus of Errors* as the best example of how mid-nineteenth century Europe reacted to modernization. He dismisses theories describing ebbs and flows of Islam as reductionist. The problem with such perspectives, says Al-Azm, is that they see fundamentalism as part of a cyclical process of change that is ultimately reversed in direction. Such views preclude an appreciation of the correlation between fundamentalism and global patterns of change.

Historical Studies of Political Legitimacy. Tamara Sonn's main interest is Islamic intellectual history, particularly political legitimacy. Her recent book, *Between Qur'an and Crown*, traces the evolution of concepts of political legitimacy in Islam. She posits that the natural evolution to political legitimacy in the Arab world was truncated by European colonial control. When the various countries gained independence, the institutional and cultural requisites for self-rule had not been developed. When neocolonialism came about, described by Sonn as the creation of the state of Israel and western economic control, the result was a retrenchment that has manifested itself in a return to political legitimacy based solely on Islam and lacking provisions for geographical limitation. This "limitless"

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[31]After publishing *A Critique of Religious Thought* in 1969, Al-Azm was fired from The American University of Beirut. His book portrayed Satan as a tragic figure and discussed the poverty of religious thought. He was accused of inciting ethnic strife and given a brief (mostly symbolic) prison term. He argues that Rushdie's *The Satanic Verses* is based largely on combinations of true figures in Islamic history and that Rushdie has the right to settle his accounts with Islam. The more interesting question, he says, is the West's reaction, which betrays a "deep-seated and silent assumption . . . that Muslims are simply not worthy of serious dissidents, do not deserve them, and are ultimately incapable of producing them; for, in the final analysis, it is the theocracy of the Ayatollahs that becomes them." He adds: "No wonder, then, if a Muslim's exercise in satirical courage and laughter should pass mostly unsung for what it is." See Sadiq Al-Azm, "The Importance of Being Earnest about Salman Rushdie," *Die Welt des Islams*, 31 (1991): 1-49.

base for legitimacy is expansive, as illustrated by postrevolutionary Iran and later confirmed by the first Gulf war. Indeed, by 1987, the Arab League Conference saw the threat of Islamic revolution, not Israel, as the primary source of instability in the Middle East. She describes Saudi Arabia as a state with mixed bases of legitimacy—religious and tribal—and therefore one with an inherent limit based on geography.

Sonn traces the question of the legitimation of the Islamic state to Ibn Taymīyah who, during the fourteenth century, called for a clear distinction between the political and the spiritual. He believed that the caliphate's attempt to impose political unity was weakening the Islamic world and that the affirmation of Islamic unity need not include spiritual unity. Ibn Taymīyah died in jail for this attempt at ijtihad. As early as the eleventh and twelfth centuries, however, the caliphate had overextended its rule and, at a period of weakness, the Muslim world fell victim to the European Crusader and Mongol invasions almost simultaneously. The different political entities never regrouped, for colonialism, first Turkish and then European, set in. What inroads the Turks allowed Europe to make were in Arab areas, which further weakened the already fragmented political entities. Sonn predicts that a more liberal approach will take precedence in the Arab world once the period of severe external threat recedes.

Her new research project views political legitimacy from a more theoretical standpoint. She is investigating attempts at a new interpretive approach through the work (which she has translated) of the Palestinian thinker Bandali Al-Jawzy (1872-1941). Although historicism has been popularly rejected by Khomeini and his like as a mere imitation of western thought, Sonn insists that there have always been others, such as Al-Jawzy, who believed that ijtihad and the collection of hadith, which are itself is a form of historicity, are essential to a correct understanding of Islam. By taking historical circumstances into account, a distinction can be drawn between description and prescription, and Islam can be seen as a doctrine that is more open to interpretation and evolution. Sonn intends to publish this research as a book.

Nikki Keddie, the other scholar in this group, is Professor of History at UCLA. She is currently working on two projects. The first is a study of the revolutionary history of Iran, a country that has experienced a higher degree of turmoil than others in the region. Some of the revolutions she is studying have Islamic components. Her second project deals with "Islamically-oriented" revolts throughout the Muslim world from Senegal to Indonesia. The results of her research will most likely be published as a series of papers.

Studies of Contemporary History and Thought. John Esposito and John Voll are working on a three-year project entitled "Scholar-Activists in Contemporary Islam." This project aims to bring to the fore the wide spectrum of Islamic thought and activism, an area that has been generally

associated only with Khomeini and a few others. This project is a collection of biographies, thoughts, and writings that will focus on other people who are currently redefining and implementing their religion throughout the Muslim world. In 1994, the biographies and thoughts will be published as one book, and the writings will form another. Among the issues addressed are Islam and state, economics, women, social justice, and human rights. Those interviewed include Hasan al-Turabi of Sudan (especially on his views on the state and the concept of revelation in Islam), Hasan Hanafi of the Islamic left in Egypt, Rachid al-Ghannouchi of Tunisia, Khurshid Ahmad of Pakistan, Anwar Ibrahim and Khalifa Saleh of Malaysia, Abdul-Rahman Wahid of Indonesia, the American-born and Mawdudi-influenced Maryam Jameelah of Pakistan, and Zeinab Al-Ghazali of Egypt, founder of a women's Muslim activist group.

Esposito and Voll describe such thinkers as "postmodern" partly to emphasize the self-critical, decentralized ways in which they formulate their ideas, and partly to draw a distinction from the western secular connotation that the term "modern" carries. These scholars are seen as forward-looking radical innovators who, instead of continuing to discuss the caliphate, are producing new political theories to accommodate social change. As was Khomeini, they are described as innovators who set out to operationalize an Islamic political system that could run in the imam's absence. Hasan al-Turabi's attempt to create a holistic system of legal and political organization based on Islam is similar in spirit. Analysis of the works of such figures reflects the profound redefinition of the modern that Muslims undertook in the 1970s and 1980s. Hence, the emphasis on *tawḥīd* becomes a way of rejecting secularism. In addition, Esposito and Voll argue that, while Islamists in the 1960s and 1970s were revolutionary groups on the margins of society, the 1980s witnessed the mainstreaming of Islamism. This important dynamic is behind the emergence of groups that participate in the political process.

Esposito and Voll will also begin another two-year project in 1992-93 entitled "Democracy, Identity, and Conflict Resolution in the Islamic World." Given pressures in the Muslim world for a restructuring of the social and political orders, two significant lines of development arise: increasingly strong demands for incorporating Islamic teachings into institutional frameworks and pressures for democratization. They contend that the relationship between Islamization and democratization is at the heart of stability both within and between states undergoing such changes.

Building on the material collected for their first project, they will examine the conceptions of political organization and social order among Islamists and show how such ideas relate to pressures for democratization. The study will focus on the following movements and states: al Nahdah in Tunisia, the FIS in Algeria, the National Islamic Front in Sudan, various Islamic groups in Egypt, the Islamists in Malaysia (especially ABIM and its heirs), similar groups in Indonesia (especially

Nahdat ul-Ulama), and Iran. The study will: a) provide operating definitions of democracy, including differing views on the relationship between Islam and democracy; b) identify the primary unit of identity and loyalty defined by the respective movements; c) examine whether the movements threaten the state's established order and the implications in terms of regional or internal conflict; d) address the compatibility of Islamization and democratization; and e) draw conclusions as to how tension and conflict can be minimized, with a particular view to policy implications.

A third joint project Esposito and Voll are producing is an anthology of Islam entitled *Islam: Sources and Interpreters*. Designed as a college reader, this book will provide students with a broader coverage of Islam that combines both normative material found in classical texts and a presentation of how Islamic beliefs and values have operated in society historically and today. This presentation of Islam as a "living faith" will span the seventh to the twentieth centuries, will include interpretations of Islam, and will offer a balanced coverage of both the Sunni and Shi'ah branches of the faith. For example, the section on women in Islam will include, in addition to Qur'anic and prophetic sources, selections from early women mystics and modern Muslim women leaders.

John Esposito has just completed a fourth project: his *The Islamic Threat: Myth or Reality?* The central question he poses, as the title implies, is whether Islam and the West are on an inevitable collision course. Pointing to a history of East-West confrontation since the Crusades, he discusses misconceptions that have become prominent on the governmental and popular levels. Recognizing that "Islam constitutes the most pervasive and powerful transnational force in the world with one billion adherents spread out across the globe," he asks whether the "Green Menace" is destined to take the place of the now extinguished "Red Menace" and fill in the "threat vacuum".[32] Such fears, he believes, are perpetuated in the United States by irresponsible media coverage and myopic policymakers.

Esposito maintains that, in order to understand properly the potential challenge or threat of Islam, the West must distinguish between a religious or ideological alternative/challenge and a direct political threat. This requires "walking a fine line between myth and reality, between the unity of Islam and the diversity of its multiple and complex manifestations in the world today, between the violent actions of the few and the legitimate aspirations and policies of the many."[33] Esposito places the threat of Islam in perspective by highlighting its vitality as a political force and engaging in a historical discussion of its relations with the West. He refutes the

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[32]See John Esposito, *The Islamic Threat: Myth or Reality?* (New York: Oxford University Press, 1992), 3-5.

[33] Ibid., 5.

West's image of a monolithic Islam and demonstrates its diversity through studies of different Muslim movements. He explores the challenge of Islam in light of the Rushdie Affair, the Gulf war of 1990-91, the New World Order, and attempts at democratization in the Muslim world.[34]

Yvonne Uzbek Haddad is Professor of Islamic History at the University of Massachusetts at Amherst and a scholar of Islam in the modern world. Her area of interest is Islamic revival in the Arab world and the influence of social, political, cultural, and economic factors on the formulation of modern Islamic ideology. She is also analyzing the role of Muslims in the United States and the influence of residence in the United States on the radicalization of Muslim students. She is personally committed to increasing awareness and education on issues related to Islam and Muslims for the purposes of better communication and cooperation.

Haddad is currently studying how Muslim intellectuals perceive the relationship between Islam and the transformation of society. Among the issues addressed is the question of how twentieth-century Muslims use the Qur'an to develop an Islamic ideology. She sees an evolution, a discussion, of Islam as political thought. As Islam becomes a political movement, the language resembles that of earlier discourse, but the ideology differs. Efforts to operationalize Islam have resulted in the Qur'an being read differently. For example, an individual is no longer seen as predestined to live a particular life, but as responsible for his/her condition.

Next, Haddad examines the role of Islamic society or, more precisely, the role of the Shari'ah within it. She sees the current ideology of Islam as a new worldview that differs radically from earlier ones. Revivalist Islam is modern and concerned primarily with the secular modern world. The first dominant worldview, which had become institutionalized by the second century of Islam, stressed the Shari'ah as the governing ideology of the state. During the twelfth century, due to the collapse of the caliphate, a new worldview became dominant. This one emphasized Sufism, the human relationship to God and the afterlife, and the denial of the importance of the world. The current dominant worldview is contesting both antecedents while borrowing language and ideas from them. It uses the past to justify its vision of the future here on earth and not in heaven.

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[34]In addition, Esposito is general editor of a fifth project, *The Encyclopedia of the Modern Islamic World*, to be published by Oxford in 1996. Using social science tools, the four-volume, approximately 1,984-page reference work will cover topics ranging from religion to nationality, politics, and culture in Muslim countries over two centuries. Containing six hundred articles, the volumes will present the subject in a comparative, analytical, and conceptual manner. Among the topics covered will be law, economics, politics, international relations, ideology, women, culture, society, Muslim minorities, contemporary Muslim life in the West, human rights, rituals and sacred centers, and the relation of Islam to other religions. This new encyclopedia, unlike previous ones that were geographically organized or focussed on classical Islamic faith, will lay emphasis on the comparative analysis of Islamic institutions, peoples, and practices internationally.

Haddad's work also explores an area that is gaining increased social and academic importance: the role of women. She studies the changes in the role of Muslim women by examining their interpretations of the Qur'an. She notes that the American feminist movement started in the churches when women began to reinterpret the Bible. One of her most interesting findings is that there are sixty-nine women preachers in Jordan today, the majority of whom are supported by the government. Haddad begins this section with an analysis of the work of the Egyptian scholar Bint Al-Shati', a professor at Morocco's Muhammad V University, and then proceeds to study the works and sayings of other similar voices throughout the Muslim world. These Muslim feminists take the Prophet's wives as role models for female scholars, merchants, and warriors.

Haddad just concluded a study of another little researched area: how Islam today defines the role of non-Muslims in an Islamic state. This debate, which she says is no more than ten years old, is being carried out by the "revivalists," as Haddad prefers to call them. It is centered around the idea of whether the *dhimmah* as covenant, having failed to protect minorities, is still philosophically or practically relevant. She examines the works of reactionaries as well as new interpretations by such people as Muhammad al A'wa, Fahmi al Huwaidi, Tariq al Bishri, and Mahmud Taha. The debate ranges from calls for the humiliation of Christians to views that Christians are also created in God's image to build society.

A second project underway is also a book (publication date undetermined) in which she will analyze the different worldviews of the current crop of Islamic thinkers. She is working from interviews and materials she collected in Tunisia, Egypt, Kuwait, and Jordan. The material is analyzed with special emphasis on the Iranian revolution, the Rushdie Affair, and Desert Storm.

Haddad is also working on *The Muslim Experience in the United States*. The study begins with a historical overview of who the different Muslim groups are and where they come from, and includes African-American Muslims. Her central question here is how Islam functions as a minority religion in the United States. By analyzing the literature produced by various groups, she studies the tension between Islamic and American values and how Muslims deal with their minority status. In the latter case, she finds a range of choices being made, the two extremes of which are the "Mennonite option" (isolation) and the "Jewish option" (integration, though not necessarily assimilation). Haddad then proceeds to address the relationship between African-American and immigrant Muslims and the generally hampered attempts to create an Islamic community free of ethnic tension. She finds that while African-American Muslims are concerned mainly with issues of economic justice, immigrant Muslims focus more on political justice. She predicts that problems of cooperation among these and other Muslim groups will decrease as the communities become increasingly populated by American-born Muslims

and less by immigrants who bring with them sectarian and ethnic prejudices. She is generally quite optimistic about the role that the youth can play in bringing about American Muslim communities.[35]

Leonard Binder is interested in how contemporary Muslim actors adapt traditional Islam to contemporary conditions. He sees fundamentalism as one way of doing so, and liberal government, on which he has written his landmark *Islamic Liberalism*, as another. He is now studying the leftist interpretation of Islam after the collapse of communism and is the only one doing so among the scholars I was able to reach. Today, the leftist view is that what existed in the Soviet Union was not a manifestation of true communism/socialism, but a distortion. It is from within the context of Islam that true social justice can be discovered.

Binder is interested in such thinkers' interpretations of the Islamic heritage (*turāth*), which he sees as the most flexible and least difficult element that can be reinterpreted. He asserts the need for a historical, as opposed to a doctrinal and scriptural, understanding of the heritage. Among the leftist intellectuals and members of the intelligentsia Binder is studying are Mahmud Amin al Alim (an "old fashioned" Marxist), Mahmud Isma'il (who is more flexible), Muhammad 'Imara (who has drifted away from the left), Adil Hussain, Tarek al-Bishri, Tayyeb Tazzini, Adonis, Lebanon's Jabal Amal leftists, and some French figures. He is more interested in intellectual movements than in recording events.

Islam in Asia. Mark Saroyan's work on Islam in the Soviet Union and the newly independent Central Asian republics is one of the few works available on the subject. He started this work as a graduate student at Berkeley, where he wrote his Ph.D dissertation on the place of the Muslim clergy in the Soviet Union after the Second World War. Saroyan is now converting his dissertation, entitled "Reconstructing Community: Authority and the Politics of Islam in the Soviet Union," into a book. The following is a description of his main theses and findings.

Saroyan starts with a survey of Soviet literature on Islam, mainly from Moscow. Comparing Soviet literature with that of the West, he concludes that western works are based on Soviet literature and press and that, despite mutual antagonism, both share the same assumptions and often the same methods. Working with new theories and a new method, Saroyan provides an interpretive view of Islam in the Soviet Union. His

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[35]During the summer of 1992, she was sending to press three books that were not related directly to either of the subtopics addressed by this paper. But they are nevertheless worthy of mention due to the timeliness and importance of their themes. The first one was written in collaboration with Jane Smith, Dean and Vice President for Academics at the Iliff School of Theology and is entitled *Mission to America: Five Islamic Sects in the United States*. Haddad and Smith are also the editors of *Muslim Communities in North America*. Yvonne Haddad and Wadih Haddad have also just completed the editing of *Christian Muslim Encounters*.

method is two-fold: analysis of discourse and unmediated observation and study of practices. His work examines the relationship between Soviet institutions and Muslim community identity formation, religious institutions, and the formation of discourse and practice.

The study begins with an analysis of Muslim Religious Boards, the clergy's institutional organization. It then addresses the organization of community life by looking at the sanctioned administrative life of Islam in the Soviet Union as regards education, conferences, mosques, and other elements. Saroyan examines the social composition of the clerical class and, specifically, how they reproduce themselves in relation to religious institutions through such mechanisms as recruitment. He also examines clerical arguments about the nature of the Muslim community, the role of the clergy within it, and the relationship between the Soviet state and the Muslim community as mediated by the Soviet Muslim clergy.

Rather than the often-used official/unofficial, formal/informal dichotomous argument, which he views as unhelpful to a real understanding of the subject, Saroyan looks at religious practices as a whole. He argues that his anti-dichotomy argument, by not assuming a division, allows for a better understanding of Muslims' perspectives on their religion. These views must receive due attention if researchers want to understand these Muslims' discourse and practices. This approach forms the intellectual backdrop to his section on clerical authority and the problem of popular religion, which is based mainly on fieldwork in Azerbaijan.

Saroyan finds that the Soviet Muslim community is in an era of change stemming from the political, social, and economic changes of the late Soviet period. In Muslim communities, this change manifested itself in the newly emerging relations between Muslim Religious Boards on the one hand and independent (separate) Muslim religious movements, mostly in Central Asia, on the other. He finds that even in an era of change, the greatest conflict is not between "Islam and state," but within the Muslim community itself. This is proven by the community's internal dynamics. During the Soviet period, as liberalization increases, there is evidence of more internal fragmentation along sectarian and ethnic lines.

As the Soviet period nears its end, we see increased internal diversity, which, Saroyan argues, is related to the formation of nation-states within the Soviet Union. These nation-states created national distinctions where they were weak (or previously did not exist), distinctions that were established, maintained, and developed during the Soviet period. Also contributing to communal fragmentation were the activities of Muslim religious institutions that sought to diversify Islam during the late Soviet period. Education, for example, which was run mostly out of Uzbekistan during the early Soviet period, became administered in a more decentralized manner during the later period. This was accompanied by a gradual disintegration of the Muslim Religious Boards. Saroyan pays special attention to such nuances in studying a region that has long been shrouded with obscurity and commonly reported on in a cursory manner. Such

work will serve to further highlight the diversity of topics under the general heading of "Islamic Studies."

Muriel Atkin, a historian at George Washington University specializing in Central Asia and Russo-Iranian relations, is now working on a book on Tajikistan. Her current research agenda explores issues of Islam and governance in this newly independent country. She is focussing on the interplay of Islam, nationalism, and politics in a time of upheaval and how this relates to such issues as economics and the role of women in society. As a historian, Atkin's methodology is based on an extensive reading of Tajik and Russian official and nonofficial publications that she receives from the area as well as interviews. Her work, although concentrating on the present, takes historical sources into consideration. She believes that this is crucial to understanding religious institutions and social attitudes, which, for example, are better seen as patterns with precedents than as innovations.

In Tajikistan today, opposition to communist hardliners falls into two broad camps—Islamizers and secular reformers—that are joined in an uneasy alliance. The Islamizers draw on a combination of widespread discontent with the status quo and the fact that the vast majority of Tajikistanis are Muslim. This group offers a vision of a society in which problems will be solved according to a system of values based on indigenous traditions, in contrast to the communist system that was imposed from without. The program's specific elements remain vague, however, for proponents do not want to alienate potential supporters and because the practical measures necessary to solve problems in a distinctly Islamic way are not easy to define or achieve. In their public utterances, at least, the main group of Islamizers say that the creation of an Islamic state in Tajikistan will be achieved only after a lengthy process of educating the citizens. They have declared repeatedly their intent to work through elective political institutions rather than attempt a coup.

The secular opposition includes groups that emphasize nationalism and democratic reforms in varying proportions. Many also advocate a switch to a market economy as part of the break with the old order's all-encompassing controls. Although these groups want a secular state, they also acknowledge the strength of Islam as a cultural, social, and religious force in Tajkistan. Therefore they advocate full religious freedom for Muslims (and others) and recognition of the important role Islam has played in Tajik national culture.

In studying these republics, Atkin distinguishes between people who are interested in Islam as a personal and family choice and those who call for an Islamic state. She feels that this is a distinction to which some western scholars have not always been sensitive, and also one of which people in the region are very much aware. She believes it is important to note the differences and (often) competing interests among the Muslim peoples of Central Asia. National identity, though a relatively recent development, has become a powerful focus of loyalty for some, including

the Tajiks. Other kinds of loyalties, including ones to existing states, localities, and patron-client networks, remain divisive. Yet she sees Islam as a fact of life there.[36] While we must see the republics as Islamic, we must also understand that there are degrees of Islam. To understand the interplay between Islam and politics, scholars must be sensitive to internal and regional differentiations. Atkin is studying this by analyzing the rhetoric of the various groups in Tajikistan and their party platforms.

Studies Based on Normative Texts. Michael Cook is conducting extensive research on the doctrine of *al amr bi al ma'rūf wa al nahy 'an al munkar*, which he translates as "commanding right and forbidding wrong" or "telling people off" in the British meaning of the phrase. He is tracing the meaning of the doctrine as it is spelled out in various juristic and theological discussions, beginning with ninth-century schools of Islamic thought to the present. The doctrine originates in the Qur'an, although it is not clearly defined there. Some have interpreted it as forbidding polytheism and commanding monotheism (*tawḥīd*), and hence promoting Islam. Others have understood it to mean Muslims reproaching fellow Muslims for such misdeeds as alcohol, music, and dance. Its interpretation became intertwined closely with matters of governance with the Mu'tazilites, the eleventh-century scholar al Juwaynī, and the Spanish scholar Ibn Ḥazm, who understood it to include the duty to rebel against the powers that be. Hence its application is seen to be suitable in cases that are not restricted to relations between believers, but extended to encompass relations between Muslims and the powers that govern them.

Among Cook's interesting findings to date is the fact that, historically, the Shi'ah have tended to downplay this doctrine. This has changed over the past one hundred years. As for the Sunni schools of thought, Cook has completed his study of the Hanbalis of Saudi Arabia. He discovered that while the doctrine was very prevalent among the Wahhabis around the turn of the century, since the 1920s it has been transformed gradually into a bureaucratized state activity. Documented British reports from dragomen at the time describe committees formed to assert state control over an activity that was becoming increasingly disruptive of civil order. The way in which this traditional value is forgotten and revived is in line with many changes underway in Muslim societies today.

While it was bureaucratized in Saudi Arabia at the beginning of that state's formation, it became a prominent idea in Iran near the end of the Shah's rule and was exploited by Khomeini for political purposes. Since the revolution, however, the doctrine has seen a gradual bureaucratization as the Shi'ah clergy itself began to rule. We now have a convergence between the doctrine's interpretation and application in two different schools

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[36]This is similar to J. Y. Okamura's concept of "situational identity" (1981).

of Islam. This manner of managing the tension between state and society in the Muslim world is closely tied to political circumstances.

Although this doctrine is found in the hadith, the discussions of its intended role are ambivalent. When its evolution is counterpoised to the social and political circumstances, one finds that the most activist interpretations come early on, when the Muslims are tribal conquerors from a land of scarce resources. By the eighth and ninth centuries, they are no longer tribal, and the doctrine enters a quietist period. In Syria and Baghdad, Muslims are part of civil society and the doctrine of political activism is less relevant, a situation reflected in the thought of Ibn Ḥanbal. During this same period, the Imāmī Shi'ah give the doctrine a lower profile, which remains the norm until Khomeini and secular intellectuals revive it with Ḥusayn's martyrdom as the locus of the discourse.

The nature of early Muslim society is important in understanding the prominence of such a doctrine and its development. Islam speaks to the environment in which it was founded. The needs of a small, individualistic, activist society with no state to regulate it have been written into the tradition of Islam and made this doctrine much more prominent than it is in Judaism and Christianity.

John Willis, a professor of Near Eastern Studies at Princeton specializing in Islamic Africa, is conducting extensive research on the institution of *fatwā* (legal opinion) and its impact on social change, modernity, and governance in general. The first *fatwā* is said to have been made by the Prophet, a practice that was followed later by his Companions. Willis traces various copies of legal opinions given over the years, allowing for the same questions to be addressed to different schools of thought. These issues cover many topics—marriage and divorce, slavery, inheritance, water rights, smoking, women and driving, even maritime law—with each area of legal opinion reflecting a controversy at a certain time in history.

Once complete, Willis' research will be the first comprehensive study of the institution of *fatwā*. It will highlight the wedge between urban and rural society in the Muslim world, which, he argues, has been deeper than previously thought. By studying the various *fatāwā*, Willis aims to bring to the fore issues that arose on local levels as well as those that modern historians have neglected in their concentration on urban areas. Looking at rural history produces a degree of continuity, for it demonstrates how the instrument of *fatwā* was used to address innovation and change. Hence, says Willis, we see that Islam is not monolithic and static, as western scholars have traditionally seen it. Only institutions are constant, for their uses can vary.

Frank Vogel's inquiry into the relationship between Islam and governance is being conducted from a legal perspective. Using an orientalist approach combined with a legal training, Vogel is completing a substantial work on the Saudi legal system. He investigates the application of Islamic law according to the indigenous Wahhabi tradition and its rela-

tionship with positive law. His study of the relationship between adjudication and legislation, religious scholar and king, jurisprudence (fiqh) and politics (*siyāsah*), reveals patterns that reflect back through Islamic history, with the Shari'ah seen as incorporating both. Vogel's study seeks to capture how the Islamic legal system operates organically, a task that requires one to look beyond action and understand the subject matter from within a worldview. His method entails entering the other context "to the point where one feels it makes sense humanly." Vogel's five-year stay in Riyadh made it possible for him to probe extensively into the highly conservative Saudi Islamic legal system. He is now writing his concluding observations on certain fundamental dialectics within Islamic law, as revealed by this particular case, and how these affect the law's future developments as regards political legitimacy, democratization, and women's issues. He considers Saudi Arabia an ideal case for Islamic legal study, as compared with other Muslim countries, for it has the fewest variables to be controlled. His next case study may be Yemen.

Barbara Stowasser, Associate Professor of Arabic at Georgetown University, is working on a book with the tentative title of *Scripture and Gender: Women in the Qur'an and Muslim Interpretations.* She will explore citizenship, political rights, participation in public life and the work place as they relate to women and the interpretation of the Qur'an. Stowasser will consider three paradigms—conservative, modernist, and fundamentalist—from the early periods until the present time.

Research Using Case Studies. Afaf Lutfi al-Sayyed Marsot and Alain-Gerard Marsot are conducting a broad comparative quantitative study that might be one of the few of its kind in the field of Islamic studies today. The study analyzes the attitudes of university students in five countries: Indonesia, Thailand, Malaysia, Bahrain, and Egypt. The eight hundred questionnaires that have been answered by university students across the case studies ask questions related to issues of gender relations, economic conditions, and social problems. Conclusions have not been drawn yet. However, preliminary findings indicate that there are high levels of dissatisfaction with present conditions and that the youth are looking for change. Afaf Marsot sees this as an indication that Islamic movements today have more to do with politics than they do with religion.

Vali Nasr is Assistant Professor of Political Science at the University of San Diego. He wrote his PhD dissertation at MIT on Islam and government in Pakistan, in which he demonstrates that the Jama'at-i Islami has sought involvement in the political process rather than attempting to overthrow it. He is now working on a book entitled *The Vanguards of the Islamic Revolution: The Jama'at-i Islami of Pakistan.*

Nasr's work challenges the traditional view that modernizing change is a secularizing and unilinear process and sets out to fill in some of the lacunae in current approaches to Islamic fundamentalism. He points out

that general theoretical approaches have precluded the attention required for analyses of individual cases that would allow a comprehensive understanding of what the "politicization of religion and the sacralization of politics" tell us about modernization and Muslim societies. Nasr's second critique of early studies of fundamentalism is that they have concentrated exclusively on two issues—preconditions or root causes, and ideological pronouncements—and thus have paid little attention to patterns of development, manners of operation, and the stimuli controlling the evolution of fundamentalist movements. His third critique underscores a further lacuna: in their concentration on the Iranian experience and the Arab world, studies of fundamentalism have been restricted in their outlook.

As Nasr believes that studies on the origins of fundamentalism can be enriched by paying closer attention to the historical growth of South Asian Islam in modern times, he is examining the Jama'at's ideological foundations, social bases, organizational structure, and politics. The book will address the issue of political participation that Nasr examined in his dissertation. Interaction between fundamentalism and the democratic process has implications for the democratization of the Muslim world. The relationship between ideology and social action is one that Nasr studies in order to show how ideology produces a paradigm for social outcomes.

By paying close attention to the cultural and religious concerns undergirding the Jama'at, Nasr challenges social science theories that predicate social action and political change on socioeconomic imperatives. He explores this issue to discern the relative weights of different variables in explaining the movement's development. Studying the Jama'at has valuable implications as to the relationship between education and social action among other South Asian Muslims and allows for the analysis of a forty-year historical record. Such an opportunity is not offered by the shorter historical records of other Islamic movements.

A close examination of how fundamentalists in Pakistan were incorporated into and functioned from within the political system serves to undermine the idea, held by many today, that Islamic movements are a threat to democracy. Nasr, however, believes that democracy can limit Islamic fundamentalism. Similar to the history of Israeli extremist groups, the Jama'at's incorporation into the political process blunted its extremism (especially since the number of votes it received was limited) and reduced its political power. Hence, Nasr believes that the democratic process can stymie and control such a group's revolutionary action.

Abdeslam Maghraoui is using the Algerian electoral experiment as a case study for his research on Islam and democracy. After interviewing leaders of the Islamic movement in Algeria, he will assess Islam's compatibility with democratic governance by investigating how they interpret the Qur'an and other Islamic sources and what they view as Islam's position on issues of governance. Maghraoui is interested in whether the Qur'an is being interpreted in a manner that conveniently subverts the rights of certain groups in society, hence precluding participatory govern-

ment, or not. His work will pay special attention to how individual rights are interpreted and defined, as well as national rights, obligations towards the political community, and the extent to which the community has priority over the individual. When complete, he intends to publish his research in the form of a book.

Conclusion

There are many more research agendas that could have been included here, along with more extensive discussion of work already published. In summary, I will cite several salient issues being analyzed today. Scholars studying Islam as it relates to both economics and governance stress the need to view the subject as neither monolithic nor static, historically and in the present, as expressed by Atkin, Esposito, Vogel, and Voll. Binder, Vali Nasr, and Saroyan are the most vocal about the need for Muslims to define Islam and for scholars to observe and study the processes and results of their definitions, as opposed to engaging in them. Tension between state and society are addressed by Cook, Piccinelli, and Willis in their studies of Muslim instruments that serve to explain the nature of some Muslim societies and the relationship between Islam and its environment. The study of Islam's historical development is seen as important to understanding how this religion has addressed innovation and change in the past and how it relates to the evolution of political processes. Perhaps most importantly, Islam is seen today as a potential vehicle for political, economic, and social evolution—change that is not necessarily secular and unilinear, as traditional scholarship has seen it.

Appendix A: Some Prominent Muslim Voices

The following section is a list of publications and names of Muslim opinion formers. This appendix was compiled with the kind assistance of Salim Nasr, Program Officer at the Ford Foundation, Cairo.

The Modernist Trend:

Arkoun, Mohamed. *L'Islam, Morale et Politique*. Paris: UNESCO, Desclee de Brower, 1986.

Al-Ashmawy, Mohamed Said. *L'Islamisme contre L'Islam*. Paris: La Découverte, 1989.

Ben Achour, Yadh. *Politique, Religion et Droit dans le Monde Arabe*. Tunis: Ceres Productions, 1992.

Djait, Hichem. "Culture et Politique dans le Monde Arabe" and three other pieces in *Islam et Politique au Proche-Orient Aujourd'hui*. Paris: Collection Le Debat, Gallimard, 1991.

Al Jābirī, Muḥammad ʻĀbid. *Al ʻAql al Siyāsī al ʻArabī*. Beirut: Center for Arab Unity Studies, 1990. (In addition to 12 other books on the subject authored by al Jābirī that, to date, are available only in Arabic.)

Laroui, Abdallah. *Islam et Modernité*. Paris: La Découverte, 1987.

Mernissi, Fatima. *La Peur-Modernité. Conflit, Islam, Democratie*. Paris: Albin Michel, 1992.

Oumlil, ʻAlī. *Al Iṣlāḥīyah al ʻArabīyah wa al Dawlah al Waṭanīyah*. Beirut: Dar al Tanwīr, 1985. (This is seen as the most notable of four books on the subject by Oumlil, available only in Arabic).

Sharabi, Hisham. *Neopatriarchy: A Theory of Distorted Change in Arab Society*. New York: Oxford University Press, 1988.

Zakariya, Fouad. *Laïcité ou Islamisme: Les Arabes à l'Heure du Choix*. Paris: La Decouverte, 1991.

The Islamist Trend:

This category includes numerous influential thinkers, many of whom are mentioned in the body of this paper, whose works are beginning to appear in English. Until recently, only excerpts of their thought have appeared in some anthologies and specialized journals. Among the most prominent are: Amara, Mohamed (Egypt), al Bushari, Tariq (Egypt), Fadlallah, Muhammad Hussein (Lebanon), al Gannouchi, Rached (Tunisia), al Ghazali, Mohamed (Egypt), Huweidi, Fahmi (Egypt), Jad'an, Fahmi (Jordan), al Nafissi, Abdallah (Kuwait), al Qardawy, Youssef (Egypt), al Sayyed, Radwan (Lebanon), al Turabi, Hassan (Sudan).

Appendix B: European Research

I learned of the following work in progress in France with the kind help of Gilles Kepel, professor at the Institut du Monde Arabe Contemporain, of the Institut d'Etudes Politiques in Paris. Kepel himself has made important contributions to the study of Islam. His latest book is *La Revanche de Dieu: Chrétiens, Juifs et Musulmans à la Reconquête du Monde* (Paris: Le Seuil, 1992), a comparative study that juxtaposes the contemporary crisis in Islam to similar ones in Christianity and Judaism.

On the subject of Islam and governance, Philippe Fargues and Yousef Kourbaje, both at the Institut National d'Etudes Demographiques in Paris, have recently completed *Chrétiens et Juifs dans l'Islam Arabe et Turque* (Paris: Editions Fayards, 1992). This demographic study covers the Christian and Jewish minorities of the Middle East and North Africa. It begins with a historical overview but focuses mainly on the twentieth century.

In the area of Islam and economics, Alain Rousillon of Paris' Centre National de Recherches Scientifiques is conducting research on Islamic investment houses in Egypt. Both he and Fargues will be at the Centre d'Etudes et de Documentation Economique Juridique et Sociale in Egypt beginning in October 1992. Finally, Michel Galloux, a doctoral student working with Kepel, is writing his dissertation on Islamic banks in Egypt, with a focus on their operation's political and financial consequences

With the kind assistance of Gian Maria Piccinelli, Professor of Law at the University of Rome, I have obtained information on two centers in Italy which are developing Islamic studies. They are:

Istituto per l'Oriente "C.A. Nallino"
Via Caroncini, 19
00197 Roma

Cattedra di Diritto dei Paesi Arabi
Facolta di Giurisprudenza
Universita di Roma "Tor vergata"
Via Orazio Raimondo, 2
00173 Roma

The research staff at these centers is directed by Professor Francesco Castro, with Piccinelli overseeing research on Islamic economics and banking.

Appendix C: The Fundamentalism Project

Under the auspices of the American Academy of Arts and Sciences, and with funding from the MacArthur Foundation, the Fundamentalism Project is an extensive comparative study across religions. Started in 1986, the net product will be the following five edited volumes: *Fundamentalisms Observed* (Fall 1991), *Fundamentalisms and Society* (Winter 1992), *Fundamentalisms and the State* (forthcoming), *Accounting for Fundamentalisms* (Spring or Fall 1993), and *Fundamentalisms Compared.*

With the kind assistance of professors Martin Marty and Scott Appleby at the University of Chicago, I was able to include this brief summary of the sections in the project related to Islam. Several of the academics I spoke with have found the material compiled in these volumes extremely useful. I am including the following list of essay titles for quick reference purposes, but, more importantly, because it serves to bring to the fore work by additional prominent academics not discussed in the body of the paper:

Mumtaz Ahmad, "The Jamaat-i-Islami and the Tablighi Jamaat of South Asia."
Raffiuddin Ahmed, "Reconstructing the Identity of Muslims: The Social Roots of Fundamentalism in South Asia."
Gabriel Almond and Emmanuel Sivan, "Accounting for Fundamentalisms."
Said Amir Arjomand, "Shi'ite Jurisprudence and Constitution-Making in the Islamic Republic of Iran."
Gehad Auda, "The Normalisation of the Islamic Movement in Egypt."
Amatzia Baram, "The Activist Shi'i Movements of Iraq: From Radicalism to Pragmatism."
Umaru Birai, " Islamic Tajdid and the Political Process in Nigeria."
Robert Frykenberg, "Accounting for Fundamentalisms in South Asia."
John Garvey, "Remaking Politics: Religion, Law and Politics."
Dru C. Gladney, "The Salafiyya Movement Across Northwest China: A New Tide in Islamic Fundamentalism?"
Shahla Haeri, "Obedience vs. Autonomy: Marriage, Contract, Women and Fundamentalism in Iran and Pakistan."
Helen Hardacre, "Fundamentalism's Impact Upon Women, the Family and Interpersonal Relations."
Ousmane Kane, "The 'Movement for the Suppression of Deviation and the Establishment of Tradition': Urban Change and Religious Reform in Northern Nigeria."
Nikki Keddie, "Militancy and Religion in Contemporary Iran."
Timur Kuran, "Fundamentalist Impact: Restructuring Economies."
Timur Kuran, "The Economic Impact of Islamic Fundamentalism."

Jean-Francois Legrain, "The Islamic Resistance Movement of the West Bank and Gaza."
Martin E. Marty and R. Scott Appleby, "An Interim Report on a Hypothetical Family."
Ann E. Mayer, "The Fundamentalist Impact on Law, Politics, and Constitutions in Iran, Pakistan, and the Sudan."
William McNeill, "Fundamentalism and the World of the 1990s."
Barbara Metcalf, "Peaceful Preachers: Faith and Practice in the Tablighi Jama'at."
Manning Nash, "lslamic Resurgence in Malaysia and Indonesia."
A. R. Norton, "Arab Shi'ism and Militance."
James Piscatori, "Accounting for Islamic Fundamentalisms."
Farhang Rajaee, "Hojjatiye, the Quietist Fundamentalism of the Shi'i Tradition."
Abdel Azim Ramadan, "Fundamentalism in Contemporary Egypt: The Muslim Brotherhood and the Islamic Fundamentalist Organizations and Groups."
David C. Rappaport, "Religious Fundamentalism and Militance."
Hugh J. R. Roberts, "The Political Impact of the Islamic Movement in Algeria."
Olivier Roy, "Afghanistan: An Islamic War of Resistance."
Andrea Rugh, "Reshaping Personal Relations: Islamic Resurgence in Egypt."
Majid Tehranian, "Fundamentalist Impact on Education and the Media."
Majid Tehranian, "Islamic Fundamentalism in Iran: Impact on Education and the Media."
Bassam Tibi, "The Worldview of Arab-lslamic Fundamentalisms: Attitudes Toward Modern Science and Technology."
Mohamed Tozy, "The Rise of the Islamic Movement in Algeria in the Context of the Maghreb."
John O. Voll, "Fundamentalism in the Sunni Arab World."