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Poverty and Socioeconomic Injustice in Muslim Geographies

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Introduction

Muslims are among the poorest of the poor in the world. Around 40% of the Muslim population languishes in abject poverty, with nearly 350 million living under US$1.25 a day (COMCEC, 2014). More than half of the world's 57 Muslim countries are listed as low-income food deficit countries by the Food and Agriculture Organization of the United Nations (FAO 2014) and almost half of them ranks in the low category in the United Nations Development Program's Human Development Index (UNDP, 2014). Nearly 30% of Muslims cannot read or write; in tribal rural areas, female illiteracy rate can go up to 75% (SESRIC 2013). Overall, Muslims constitute around 24% of the world population yet produce only 10% of the global GDP (SESRIC, 2012) and exhibit a poor performance on most of the key development indicators.

Despite these bleak statistics and their obvious implications for marketing and macromarketing scholarships, the newly emergent field of Islamic Marketing remains silent on the issues of poverty, wellbeing, and socioeconomic injustice. The interest in Islamic marketing is largely driven by an image of Muslims as a marginalized and untapped consumer segment waiting to be served by international companies (for a critical review, see Sandıkcı, 2011, Jafari, 2012; Jafari and Sandıkcı, 2015). Accordingly, much of the existing research focuses on the relatively wealthy, educated, and urban Muslim consumers and their consumption practices (for an exception, Izberk-Bilgin, 2011). While there is much value in

this body of work, we believe that the current conditions of Muslim populations warrant critical research attention on the intersections of marketing, justice, and development. While there are extremely rich Muslim consumers, a significant portion of Muslims live under conditions of poverty, vulnerability, and social and economic inequality. Our goal in this chapter is to call marketing scholars' attention to the poor Muslim consumers and offer a critical research agenda to explore the nature and ramifications of poverty and socioeconomic injustice in the Muslim marketspaces.

We begin the chapter with an overview of the marketing scholarship on poverty. Our review summarizes different conceptualizations and causes of poverty and outlines coping strategies and poverty alleviation mechanisms identified in the literature. We then look into how socio-economic justice is conceptualized in the Islamic texts and discuss how these conceptualizations inform Islamic approaches to the challenge of poverty. In particular, we discuss different interpretations of poverty in the Islamic texts and outline the key poverty alleviation instrument, *zakat* (obligatory almsgiving). In the final section of the chapter, we offer a critical research agenda to further our understanding of how markets are/can be implicated in the production, reproduction, and eradication of poverty and socioeconomic injustice in Muslim geographies. Among potential study topics we discuss are understanding the tensions and contradictions between theological definitions and lived experiences of poverty, the gender dynamics implicated in the nature and experiences of socioeconomic inequality, the role of Islamic movements and faith organizations in poverty alleviation, and the marketplace actors shaping the discourses on socioeconomic justice and injustice.

Marketing Scholarship on Poverty

Poverty has been conceptualized, measured, and studied in many different ways across a range of disciplines such as economics, sociology, psychology, and consumer research. In this section, we first review different approaches to poverty while paying attention to similarities and differences across various frameworks. Then, we discuss recently emerging and more holistic frameworks that investigate poverty as a multi-faceted phenomenon. We conclude with a discussion on the multiple ways of coping with poverty and how different stakeholders (e.g., corporations, policy makers, non-profit organizations) can help improve the conditions and processes that lead to impoverishment.

Conceptualizations of Poverty

Absolute vs. Relative Views. Perhaps the oldest and most traditional conceptualization of poverty is formulated around the theoretical debate between two camps: the absolute view and the relative view (for an overview, see Lister, 2004). According to the absolute view, impoverishment concerns the lack of material resources that are necessary for living a minimally decent life. The poor suffer from deprivation because they lack sufficient economic capital to meet their most basic needs such as shelter, nutrition, and clothing. The absolute perspective advocates for a threshold level to measure poverty in terms of income level and other sources of material wealth (Jones and Novak, 1999; Lister, 2004). As such, this approach has been criticized as a one-dimensional perspective that largely excludes the impact of multiple co-existing forms of deprivation that arise from a lack of socially necessary items beyond mere income (e.g., child care, transportation, recreation). However, while one-sided and incomplete, the absolute view helps focus on the most basic dynamics of survival that is at the center of various forms of deprivation.

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In contrast, the relative view adopts a more holistic angle and goes beyond mere income to examine poverty as a multi-faceted condition with economic, social, cultural, and political ramifications (Jordan, 1996; O'Connor, 2001). When consumers lack basic necessities, they are not only deprived of material wealth but also excluded from the educational domain, workforce, and communal life (Townsend, 1993). From a consumer research perspective, relative deprivation is a condition in which people do not have access to socially necessary items and resources that would fit with the standards of the contemporary marketplace. In consumer research, Hill (2002, p. 20) defines consumption adequacy as "the continuous availability of a bundle of goods and services that are necessary for survival as well as the attainment of basic dignity and self-determination." Under this view, the measurement of poverty based on an income-based threshold level becomes problematic. Instead, scholars who adopt the relative approach argue that "if income is not the sum of human development, then lack of it cannot be the sum of human deprivation" (Malhotra, 2004, p. 15).

Although advocating a more holistic take on poverty, the relative approach has been able to escape criticism. For instance, Lister (2004) suggests that the notion of relative deprivation is context-specific and hence, can be misleading when applied in a geographical setting where the majority of the population can barely survive (e.g., India, Bangladesh and Africa). In such largely resource-deprived communities, proponents of the relative view might only consider those at the very bottom of the socioeconomic ladder as 'poor' and exclude other impoverished people when designing necessary interventions. Similarly, if researchers were to apply the central premise of the relative approach–"the lack of socially perceived necessities" (Bradshaw and Finch, 2003, p. 515) in a society where living standards are relatively higher (e.g., the U.S.A. and Switzerland), they might classify those people at the

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bottom of the socioeconomic ladder as poor. Hence, this classification would be misleading when compared to other contexts and resource-poor geographies.

Despite their differences, the absolute and relative views are not mutually exclusive; rather, they complement each other. A person who is financially impoverished would naturally be excluded from the sociocultural and political domain. However, when taken together, conceptualization and measurement of poverty across the two approaches still suggest a dichotomy that privileges material/financial or socialcultural dynamics. In response to this dialectical tension, more recent conceptualizations of poverty have tried to bridge the two paradigms and focused on such concepts as 'social exclusion,' 'capability deprivation,' and 'felt deprivation' (Sen, 1999, 2000; Blocker et al., 2013) to capture the multi-faceted nature of poverty.

Recent Approaches to Poverty. Emerging frameworks on poverty involve a consideration of multiple, co-existing disadvantages that constitute the lived experience of the poor. The definition of poverty now goes beyond mere income and any other financial resources and includes intersecting disadvantages. Increasingly, researchers have equated poverty with such terms as 'capability deprivation' (Sen, 1999), 'social exclusion' (Room, 1999; Sen, 2000), 'felt deprivation' (Blocker et al., 2013), and 'relational disadvantage' (Waxman, 1983). In consumer research, Chakravarti (2006) offers a psychological perspective and examines the psychological impacts of deprivation on motivation, perception, and cognition. Taking an anthropological view, Narayan (2000) highlights the material, social, cultural, and experiential aspects of impoverishment and conceptualizes poverty as 'ill-being.' Another research stream illustrates the social aspects of poor living; O'Brien et al. (2009, p. 3) define

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poverty as "a rupture of social bonds" and similarly, Sen (2000) suggests that poverty means social exclusion as poor individuals and communities are increasingly being excluded from many domains. For instance, being excluded from the workforce due to a lack of employment opportunities leads to economic impoverishment that in turn might result in other deprivations such as lack of balanced nutrition, adequate housing, and education. In his conceptualization of social exclusion, Sen (2000) also distinguishes between "constitutive relevance of social exclusion" vs. "instrumental relevance of social exclusion" (p. 13). Social exclusion is constitutively relevant if it represents a loss on its own that directly impoverishes consumers' lives in addition to the other indirect deprivations it might cause (e.g., lack of access to health care). On the other hand, there are cases for instrumentally relevant forms of social exclusion whereby relational forms of deprivations can only indirectly lead to further deprivations such as lack of access to the credit market leading to 'income poverty.'

Overall, despite differences in various approaches, one commonality exists: poverty is a dynamic, multidimensional, and experiential condition that varies from context to context and across cultures. In addition, recent approaches to poverty involve a more critical angle with attention to the role of multiple social actors (e.g., the poor, corporations, government bodies, and various institutions) in causing, exacerbating, or alleviating poor living conditions.

Sources of Poverty

Echoing the division between the absolute and relative views, a dichotomous understanding of the causes of poverty characterizes much of the literature: the individual (or cultural) perspective and the structural perspective. Also known as the 'welfare culture,' or 'blaming the victim' approach, the individual view argues that poor people are responsible for their

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impoverishment and poverty is a condition that is passed on through generations. Rooted in American anthropologist Oscar Lewis' (1959, 1970) thesis, the individual approach views the poor as a dysfunctional, deviant, and generational subculture with its own worldview and consumption habits. The characteristics of the poor include, but are not limited to, "strong feelings of marginality, helplessness, dependence, and inferiority…weak ego structure, confusion of sexual identification, a lack of impulse control,…and a high tolerance for psychological pathology of all sorts" (Lewis 1970, p. 73). Hence, poor living conditions are viewed as the natural consequences of the impoverished people's behaviour and lifestyles. The culture of poverty thesis is consistent with the moralistic underclass discourse (MUD) that is highly criticized in the social exclusion paradigm (Levitas, 1998). Like the culture of poverty, MUD emphasizes individual behaviours and ways of life in explaining poverty and portrays the poor as having no morals. In addition, it perpetuates social stigmas and categorization of the poor as living in a 'dependency culture' or 'underclass.'

In contrast with the individual perspective, the structural argument highlights the role of macro-level dynamics and processes in causing and exacerbating poverty (Rank, 2004; Newman and Chen, 2007). Challenging the cultural perspective that largely attributes poverty to individual deficiencies, the structural approach focuses on external dynamics (e.g., unemployment, lack of affordable housing, racial and geographical segregation, inadequate healthcare, and gender discrimination). The notion of 'structural vulnerability' is at the core of this approach and researchers who follow this tradition argue that poverty leads to cultural and social exclusion. Compared with the previous framework, structural approach takes a more humanistic angle and aims at untangling the dynamics underlying macro forces rather than attributing poor living conditions to individual and cultural characteristics.

With some notable exceptions (e.g., Hill and Stamey, 1990; Hill, 1991; Ustuner and Holt, 2007), extant consumer research on poor populations is inspired by the structural view. Consumer researchers have explored various unfair marketplace conditions such as fewer product and service offerings in geographically and racially segregated areas (Andreasen, 1975; Crockett and Wallendorf , 2004), unjust sales practices and higher prices (Alwitt, 1995; Alwitt and Donley, 1996), and financial obstacles such as lack of access to credit and banking (Andreasen 1993, 1997). Recently, more pragmatic and policy-oriented approaches have been advocated by social scientists and consumer researchers to help overcome these structural challenges (see the section on Poverty Alleviation).

Coping with Poverty

In dealing with financial, psychological, and socio-cultural hardships, impoverished individuals and disadvantaged communities engage in different forms and levels of agency. While some coping strategies are merely geared towards survival and getting by, others are planned to resist oppressive macro-level processes and structural forces (i.e., welfare system, healthcare, and social stigmatization). Below, we discuss three main types of coping tactics utilized by the poor.

Individual Acts of Survival. Grounded mostly in economics and psychology literatures, this form of coping reflects the need to survive and get-by in the marketplace. As "an active process of juggling, piecing together, and going without," (Lister, 2004, p. 133), survival strategies help poor consumers manage economic, emotional, and social challenges. When relying on acts of survival, the poor's main goal is to "make space or creating room for

maneuver within constraints" (Gilliat, 2001, p.139). In his work on the adaptation strategies of the impoverished people to the contemporary marketplace, Stephen Gilliat (2001) discusses two types of financial coping tactics used by the poor: minimizing expenditures (e.g., budgeting, cutting back on one's expenses, and consuming second-hand goods) and augmenting existing resources (e.g., borrowing from other people, and self-provisioning). Although these financial measures sound simplistic and straightforward, the poor can get creative in their struggle for material subsistence. For example, Saatcioglu and Ozanne (2013) discuss how residents of a mobile home park exercise their creativity in decorating their home and make curtains out of trash bags. Likewise, Hill and Stamey's (1990) homeless informants engage in recycling and scavenging to secure basic needs.

Acts of survival are not limited to simply managing material and financial resources. Various psycho-social tactics are utilized by the poor to deal with emotional and social challenges. Finding comfort in 'sin products' such as tobacco and alcohol (Gilliat, 2001), relying on social networks (Hill, 2001), and engaging in emotional tactics such as denial, avoidance, fantasizing (Miller and Kaiser, 2001) are among such tactics.

Individual Acts of Defiance. This type of coping involves defiant and disruptive practices in order to 'get back at' (Gilliom, 2001; Lister, 2004) a system perceived to be unfair and oppressive. Despite the significant attention it receives in social sciences (Scott, 1985, 1990; Wagner, 1993), this is perhaps the least examined form of coping in consumer research. Yet this stream of research offers considerable potential in exploring different social constructions of poverty.

Grounded in the literature on power, resistance, and agency (Foucault, 1978; Scott, 1985, 1990), acts of defiance can be examined under two categories. First, there are *subtle, symbolic, and reactive* acts that have a therapeutic function as they reflect "a form of individual self-help" (Scott, 1985, p.29). Referred to as 'everyday forms of resistance' (Scott, 1985), these are routine strategies aimed at countering the oppressive nature of the system. In his seminal work on poor Malay peasants, political scientist James Scott (1985, p. 36) discusses various types of such strategies as "foot dragging, dissimulation, false compliance, pilfering, feigned ignorance, slander, arson, sabotage, and so forth." An example of such subtle and symbolic coping behaviour is provided by Adkins and Ozanne (2005) in consumer research. In this study, low-income people who lack proper literacy skills engage in flirtation and deception when managing stigmatizing marketplace encounters within the healthcare arena. Other examples of symbolic defiant practices of the poor are targeted at countering social stigmatization and degrading discourses. For instance, some working-poor employed within service industries have been documented waiting for daytime employment rather than working on night shifts to feel like a 'normal' employee, refusing to wait on rude customers, providing fake immigration documents to secure jobs, and even 'shopping' by eating off the supermarket shelves (Paules, 1991; Shipler, 2004). Once again, these acts are not collectively organized movements challenging the system but rather personal and localized micro-political acts of everyday life (Murray and Ozanne, 2006).

Organized and Collective Acts of Coping. On a more proactive level, poor communities get mobilized and engage in organized community action to cope with unfair living conditions. Impoverished families and communities starting out their home-based businesses with the help of micro-credit opportunities in 'subsistence marketplaces' such as Bangladesh and

India (Viswanathanand Rosa, 2007, 2010; Prahalad and Hammond, 2002) are one notable example of collectively managing poor living. Close-knit social networks and entrepreneurial opportunities offered to subsistence consumers constitute a key characteristic of these communities that have taken major steps toward poverty alleviation.

Other times, poor communities raise their voice against what they perceive to be an oppressive and unfair system. Some classic examples of this type of community action is the case of Appalachian coal miners protesting poor working conditions (Gaventa, 1980), the Living Wage Movement in the U.S.A. (Luce, 2004), and, at a smaller scale, the case of one mobile home park residents protesting the local government's zoning plans to close down the park (Saatcioglu and Ozanne, 2013).

Poverty Alleviation

Consumption encompasses a multitude of economic, social, and cultural dimensions and is intended to achieve diverse purposes. Recent work in consumer research, sociology, and behavioural economics suggest that consumption choices and habits of the poor reflect neither the rational and goal-oriented behaviours of the affluent populations (Chakravarti, 2006) nor a deviant 'culture of poverty' (Lewis, 1959) gathered around poor choices and misguided behaviours. Instead, poor consumers demonstrate "basic weaknesses and biases that are similar to those of people from other walks of life, except that in poverty, there are narrow margins for error, and the same behaviours often manifest themselves in more pronounced ways and can lead to worse outcomes" (Bertrand, Mullainathan, and Shafir, 2006, p. 8). Hence, efforts to alleviate financial and sociocultural deprivation necessitate a deeper understanding of the poor's surrounding circumstances and conditions. Action

research driven and participatory methods (e.g., visual techniques, ethnography, participatory drama, social mapping, and PhotoVoice) are useful to untangle the complex, lived experiences of the poor (Ozanne and Saatcioglu, 2008). A significant example of such participatory approach is the three-volume ethnographic study of the World Bank's *The Voices of the Poor: Crying Out For Change* (2000). This work encompasses fieldwork conducted in 60 countries and involves the participation of more than 60,000 impoverished people.

Yet, uncovering poor consumers' realities is not sufficient to overcome deprivations. A more inclusive approach that requires the involvement of multiple stakeholders (e.g., consumers, corporations, government organizations, charities, and non-profits) is needed to understand how poverty is socially constructed and how it can be alleviated. Such large-scale, multi-party efforts towards poverty alleviation have been initiated and conducted by international organizations such as the World Bank (Talukdar, Gulyani, and Salmen, 2005) and the United Nations (Schultz et al., 2012). On a more localized level, both formal and informal micro-enterprise opportunities made available to poor consumers in subsistence (or 'bottom-of-the-pyramid') marketplaces help them participate in the marketing system not only as consumers but also as producers of goods and services (Viswanathan, Rosa, and Ruth, 2010; Viswanathan, Sridharan and Ritchie, 2010). One distinguishing characteristic of these micro-enterprises is the existence of closely knit social networks (e.g., subsistence consumers, communal organizations, firms, NGOs, and other supporting entities such as Grameen Bank) working together for the alleviation of poor living.

Similarly, other notable and emerging approaches advocated by marketing and consumer researchers include the advocacy for integrative justice models (Santos and Laczniak, 2009), the need for decentralized policies and welfare programmes (Bertrand, Mullainathan, and Shafir, 2006), constructive stakeholder engagement with a focus on macromarketing (Shultz, 2007), and participatory action research oriented programmes (Ozanne and Saatcioglu, 2008; Ozanne and Anderson, 2010). The recent shift towards a more pragmatic and policy-oriented take on poverty is also evident in the Transformative Consumer Research (TCR) initiative which has set its goals as improving individual and societal well-being, engaging institutions, and encouraging civic empowerment (Mick, Pettigrew, Pechmann, and Ozanne, 2011).

Islamic Conceptualizations of Justice and Poverty

As any religious text, the Koran and *hadiths* are open to a variety of interpretations. This inevitable diversity underscores the complexities when labelling something as 'Islamic.' Hence, our review of Islamic conceptualizations of justice and poverty should be read as statements based on some well-established interpretations of Islam. Keeping this caution in mind, we observe that there is a widespread consensus on the central place Islam accords to justice. The objective of justice stands next in order of priority to the belief in the oneness of Allah and the truth of the Prophethood of Muhammad (Ahmad and Hassan, 2000). From the Islamic perspective, injustice is seen as "equivalent to 'absolute darkness' because injustice undermines solidarity, accentuates conflict and tensions, and aggravates human problems (Chapra, 2011, p.3).

Islam identifies two general principles to achieve justice in society: the principle of social balance and the principle of general mutual responsibility (Kuran, 1989; Okte, 2010; Ahmad

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and Hassan, 2000). Islam values prosperity and happiness and advises the believers to enjoy the worldly bounties. However, it discourages extravagance and ostentation, and forbids gross inequalities; if some people live in luxury while the great majority suffers from misery, hunger, and poverty, that society cannot be considered properly Islamic. Islam also requires fairness in the economic system in which individuals are responsible for their gains as well losses. Overall, Islam tolerates economic inequalities as long as the rich gain wealth fairly, act in moderation, and engage in charitable giving.

Islam recognizes that, given natural differences in human potential, some members of the society will be poorer than others. However, there is no unanimously agreed upon definition of poverty, and different schools of jurisprudence offer divergent conceptualizations (Kroessin, 2011). The Koran mentions two main categories of disenfranchised people, the poor (*faqr)* and the needy (*maskanah*), and states that both groups are eligible to receive Islamic charities (Koran, 9:60). Scholars interpret these groups as referring to varying degrees of poverty. The poor are generally considered to be those who have some income but are not able to satisfy all their needs; whereas, the needy are those who completely lack the means to satisfy their basic needs (Qardawi, 1999; Al Khayyat, 1993). In regard to the question of what constitutes basic needs, Islamic resources do not provide a fixed list of goods and services. Among the suggested items are food, clothing, shelter, education, medical care and even a spouse; yet, the content of the list can vary according to the traditions of a society (Sadeq, 1997).

In addition to the poor and the needy, there are other categories of people who need temporary or permanent monetary assistance (Ahmad and Mohamad, 2012). First is the

overburdened (*al-gharimun*). These include people overwhelmed by debts incurred in good faith, for consumption or business needs, and those who have lost their properties due to natural disasters. Then, there is the wayfarer (*ibn al-sabil*), a person who is far from home, facing hardship and unable to return. People who are subject to racial or religious persecution, political exiles, and refuges are among the wayfarers of the contemporary world (UlHaq, 1996). And, there are people who can satisfy their basic needs and have a surplus less than *zakat nisab* (Sadeq, 1997). The *zakat nisab* is a minimum amount of wealth which makes payment of *zakat* obligatory. Anybody below *nisab* is eligible to receive *zakat*, hence regarded as a poor person even though he/she is economically better off than 'the poor' and 'the needy'.

Along with meanings, causes of poverty vary. In line with the social science and marketing approaches, Islamic perspective acknowledges individual and structural causes of poverty (Farooq, 2008; Kroessin, 2011). Unemployment, loss of spouse, divorce, natural disasters, medical conditions, physical disabilities, and other forms of individual hardships may lead to poverty. On the other hand, the pervasive, chronic, and deep-seated destitution of the Muslim world is often viewed as a legacy of the western hegemony (for a review, see Kuran, 1997). Islamic discourses tend to depict a romanticized account of the early days of Islam and claim that there was no poverty under the early caliphs' rule (Khan, 1989). Locating the root of the poverty problem at external structures (e.g., colonialism, capitalism, and feudalism), this account advocates a return to the golden days of Islam and a rigorous application of *zakat* as the main wealth redistribution system. However, as Farooq (2008) argues, even if the romanticized impressions were true, *zakat* and other forms of Islamic charities might be

suitable for helping the incidental poor but fall short in solving the problem of structural poverty in today's world (see also Kuran, 1989).

Nevertheless, in the Islamic approaches to poverty alleviation *zakat* constitutes the primary means (Nienhaus, 2006; Metwally, 1997). *Zakat* is one of the five pillars of Islam and is an obligatory form of almsgiving that requires the rich to give a certain percentage of their wealth to eligible members of society. According to the Koran, *zakat* is given for "the poor and the needy, and for those employed to collect [*zakat*] and for bringing hearts together and for freeing captives and for those in debt and in the way of Allah and for the traveller" (Koran, 9:60). Muslim scholars point out that *zakat* is not only the duty of those with disposable wealth but it is the right of those in need (Dean and Khan, 1997). Since eligible recipients of *zakat* include categories of people other than the economically disadvantaged, *zakat* functions not only as a wealth redistribution system but a method for purifying the self (Benthall, 1999; Bonner, 2005; Farooq, 2008). That is, "by giving up a portion of one's wealth, one purifies that portion which remains, and also oneself, through a restraint on one's greed and imperviousness to others' sufferings. The recipient, likewise, is purified from jealousy and hatred of the well-off" (Benthall, 1999, p.29). However, some scholars argue that the emphasis on the purification of wealth has limited the potential of *zakat* for achieving redistributive justice (Farooq, 2008; Kuran 1989). That is, rather than evolving to be a systematic instrument for alleviating and eradicating poverty, *zakat* has come to assume a more palliative role in society.

Overall, Islam places a fundamental role on social justice and identifies a number of vehicles for redistributing wealth from the haves to the have-nots. Although extreme inequalities are

not tolerated, interpersonal differences in income are accepted. *Zakat* operates as the primary poverty alleviation instrument even though there are serious debates about its nature and potential effects. However, despite the emphasis on socioeconomic justice in both the religious texts and the Islamic economics literature, poverty continues to be an endemic problem in much of the Muslim geography. In the next section, drawing upon the extant work in marketing, Islamic economics and the broader social science disciplines, we identify a number of research areas that require critical attention. Studies on these areas can provide further insights into the experiences, dynamics, and implications of poverty in the Muslim marketplaces and enrich the scholarship on poverty and socioeconomic injustice in the general field of marketing.

A Critical Research Agenda

We organize our discussion into two main domains of research: 1) lived experiences of poverty; 2) Islamic charities, power dynamics, and poverty alleviation. In pursuing these areas, we advocate a multidisciplinary and critically-informed research approach that is sensitive to the complex and intertwined realities of the contemporary world and the dynamics of religion in the new political economy. As many scholars contend, in contrast with the expectations of the secularization theory, religion has become even more prominent and visible across the world (e.g., Wilson and Steger, 2013) and new forms of religio-ethno-economic practices embedded within the logic of neoliberal capitalism have emerged (e.g., Gauthier, Martikainen and Woodhead, 2013). Such visibility and diversity offer opportunities for both micro and macro level analyses on the intersections of religion, poverty, and marketplace and hold significant potential for advancing theory.

Lived Experiences of Poverty

There is a clear lack of an understanding of the lived experiences of the poor Muslim consumers. While there is relatively little research on Islam-consumption intersection in marketing in general, there are very few studies that explore how Islam shapes (and is shaped by) everyday practices of disenfranchised Muslim consumers (e.g., Izberk-Bilgin, 2011). Studies within the Islamic economics field, on the other hand, mostly adopt a theological view of poverty and employ the categories identified in the Koran, the poor and the needy, in their analyses. Apart from the ambiguities regarding this categorization, how these normative definitions correspond to the lived reality of life remains unknown. Accordingly, research that looks into how poor Muslim consumers construct their identities and experience their everyday lives can offer new insights into the tensions, contradictions, and negotiations between religious definitions and everyday experiences of poverty. Several consumer research opportunities emerge out of the domain of the lived experience.

First, research is needed to understand if and how the concepts of absolute and relative poverty resonate in daily lives of impoverished Muslim consumers. As we discussed, there is no consensus on what constitutes basic needs from the Islamic perspective. Contextually and temporally sensitive studies can shed light on the discursive construction of needs and the role of market actors in this process. Scholars can also look at how and with what effects poor Muslim consumers are able to negotiate their needs in the marketplace. Furthermore, the distinction in the Koran between material and spiritual poverty raises interesting questions. While material poverty is concerned with the need of tangible resources such as food and shelter, spiritual poverty is about the need of anything or anyone except Allah (Guner, 2005). Islam encourages spiritual poverty (i.e., awareness of one's dependence on God) but not

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material poverty (see also Jafari and Süerdem, 2012). Studies can explore how material and spiritual conceptualizations of poverty interact with each other and inform the meanings, feelings, and experiences of being poor in Muslim contexts. Furthermore, as discussed previously, exploring the dynamics of individual vs. structural perspectives on poverty can shed light on how impoverishment is constructed in multiple ways within Muslim contexts.

Second, research is needed to understand the individual and collective coping strategies utilized by poor Muslim consumers and assess the role of faith in surviving in the marketplace. According to the religion as buffer thesis, religion might ease the negative life circumstances including poverty (Gebauer, Nehrlich, Sedikides and Neberich, 2012) and injustice (Joshanloo and Weijers, 2015). In this view, religion is seen as capable of inspiring a belief that no matter how bad life might be, there is an underlying higher, God-given reason (Hackney and Sanders, 2003). Similarly, some Islamic interpretations suggest that hardship can be considered as Allah's test of Muslim's faith and "endurance of emotional suffering may be conceived as qualifying for religious blessing and reward" (El-Islam, 2004, p. 9). However, a recent study of Turkish poor consumers finds a negative relationship between faith and quality of life and suggests that, under the new logic of a religiously-inspired neoliberal political economy, the buffering potential of faith might have been diminished (Sandıkcı, Peterson, Ekici and Simkins, forthcoming). Thus, how and under what conditions religious belief and practice might operate as a coping mechanism against poverty requires further empirical investigations.

The role of communities in coping with poverty also offers research opportunities. For example, the notion of the solidarity economy might illuminate some particularities of how

Muslim consumers deal with their impoverished conditions. The solidarity (or social) economy refers to the non-market oriented production and delivery of the means for survival of the poor and aims to fill the gap left by the public and private sectors (e.g., Moulaert and Ailenei, 2005). For example, a recent study of low-income practicing Muslim women in Iran documents the role these women play in mobilizing their community networks for poverty relief and mutual help (Bahramitash, 2014). The author finds that the female-dominated, mainly informal solidarity economy constitutes an important safety net in Iran; yet, it also reinforces social divisions and power structures in the society. Understanding how informal communities are mobilized in poor Muslim neighbourhoods and the gender and power dynamics characterizing these networks can provide new insights to organized and collective acts of coping discussed in the marketing literature.

Third, studies that investigate how different aspects of identity interact with each other and shape experiences of poverty are needed. In recent years, intersectionality has become a concept increasingly used in the social sciences to account for the interactivity of social identity structures in fostering experiences of privilege and oppression (e.g., Gopaldas, 2013; Saatcioglu and Corus, 2015). As in the case of poverty in general, in the context of Muslim poor consumers, vulnerability is likely to be shaped not only by economic deprivation but also by overlapping conditions that arise from various disadvantaged social positions. Among possible research avenues are the intersections of gender, ethnicity and poverty. Muslim societies are often characterized (and criticized for) their patriarchal nature (e.g., Kandiyoti, 1991). Scholars can examine how Islam and patriarchy interact and shape poor Muslim women's experiences in the domain of consumption and the nature and dynamics of women's struggle against oppressive conditions. Similarly, the intersections of ethnicity and poverty

(and gender) can provide new insights to the marketplace experiences of vulnerability. Migration from poor Muslim countries to the Western world has been going on for a while. However, in recent years, with intensification of terrorism and wars in the Middle East, North Africa, and Southeast Asia, the number of refugees and migrants boosted (e.g., Norris and Inglehart, 2012). Studies exploring the interconnections between religion, ethnicity and socioeconomic deprivation are likely to uncover various dynamics shaping the marketplace experiences of poor Muslim migrants in Muslim-minority contexts and bring new insights into the literature on the intersectionality of poverty. Such perspective could also help illuminate possibly varying levels and types of coping (e.g., individual acts of survival and defiance as well as more collectively organized forms of coping) in Muslim contexts characterized by multiple interconnected forms of disadvantages.

Islamic Charity, Power Dynamics, and Poverty Alleviation

Religious organizations have always been involved in charity and poverty relief. However, there is increasing evidence that they have taken a distinctly moral and political character lately and become an important actor of aid and development (Bornstein and Redfield, 2011). Faith-based organizations seek to mobilize the religious in support of the poor and other disadvantaged groups, and fund programmes that tackle poverty and social exclusion. Recent studies show that faith-based organizations skilfully blend Islamic piety and neoliberal development and propagate an Islamic solution to social problems (Atia, 2011). Islamic aid organizations consist of civil society organizations, social welfare arms of Islamist political movements, transnational Islamic charities that raise funds across the diaspora, and corporate philanthropic organizations (Tadros, 2011). Research on each of these different types of faith organizations can further our understanding of the roles various market and non-market

actors play in the social and discursive construction of poverty. How these organizations and their aid systems shape marketplace behaviour and consumption choices of the Muslim poor and if and how organized aid contributes to the marketplace empowerment of underprivileged Muslim consumers constitute important research avenues.

Critical consumer research attention is also needed to understand the marketplace dynamics and ramifications of *zakat*. While there is a consensus on the centrality of *zakat* as a vehicle of redistributive justice, critics argue that *zakat* and other Islamic forms of charity may, on the contrary, contribute to reinforcing the gap between the rich and the poor (Benthall, 1999; Farooq, 2008). As Kuran argues "on the one hand, [zakat] counsels the rich not to feel obligated to eradicate poverty and never to feel guilty for being well-off. On the other hand, [*zakat*] dampens the resentments of the poor and moderates their demands" (Kuran, 2003, pp. 283-4). Accordingly, how *zakat* is implicated in the class relations and reflected in the marketplace power dynamics represent interesting research questions. In a recent study of the changing meanings of *zakat* in Indonesia, Retsikas (2014) reports a shift in the emphasis from *zakat* as a right to *zakat* as philanthropic giving. Linking the change to the broader socio-political and economic developments, the author argues that "a new discourse on *zakat* arose as a result of a new wave of Islamic consciousness, serving both to underpin claims to distinction and to reinforce the legitimacy of the new wealth the middle class commanded" (p.364). More studies are needed to better understand how discourses around *zakat* and other forms of Islamic charities change over time and how these discourses shape experiences and expectations of the givers and recipients in different sociotemporal contexts.

Finally, research on poor Muslim consumers can offer new insights into the microfinance literature. Microcredit facilities have shown to play an important role in helping the so-called "bottom-of-the -pyramid" in countries like Bangladesh. However, extremely poor Muslims seem to remain excluded from microfinance opportunities (Ali, 2014). While interest rate is often discussed as the reason for the Muslim poor's lack of interest in conventional microcredit programmes, research is needed to understand the emic and etic meanings and dynamics of microfinance in Muslim contexts. It is likely that, other than religious concerns, various sociocultural factors, such as gender dynamics and attitudes toward entrepreneurship, might contribute to the current lack of interest. On the other hand, scholars point out that Islamic banking organizations also remain rather uninterested in developing microfinance initiatives (Abdulrahman, 2007). Investigations of the institutional as well as market-related reasons of such lack can shed light on the potential of microcredit as a means for Muslim poor consumers' participation in the marketing system.

Conclusion

Poverty continues to be a pervasive problem in the majority of Muslim geographies. Despite the recent academic and managerial interest in Muslims as an attractive consumer segment, lack of basic resources, health deficiencies, and low quality of life characterize the everyday reality of a large population of Muslims around the world. Although socioeconomic justice and poverty eradication take a central place in Islamic teachings, current conditions of Muslims depict a rather troubling picture. We believe that marketing scholars are well equipped to offer new insights into the nature, dynamics, and implications of poverty and socioeconomic injustice in the Muslim contexts.

Saatçioğlu, B., Sandikci, Ö., & Jafari, A. (2016). Poverty and socioeconomic injustice in Muslim geographies. In A. Jafari, & Ö. Sandikci (Eds.), Islam, Marketing and Consumption : Critical Perspectives on the Intersections. (Critical Marketing Series). London: Routledge.

The research agenda that we developed is far from exclusive and offers only a preliminary set of potential research areas. Critically-informed, interdisciplinary studies are likely to bring new insights and contribute to the current theorizations of poverty in the marketing field. Furthermore, these insights are likely to translate into policy recommendations and have the potential to make a real impact on the lives of poor Muslim consumers. In line with the recent emphasis within the marketing literature on a more pragmatic and inclusive approach to poverty, we hope that our chapter motivates interest within marketing and macromarketing scholars toward a better understanding of poverty and socioeconomic injustice in Muslim geographies.

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