

Article

The New Muslim Ethical Elite: “Silent Revolution” or the Commodification of Islam?

Joshua M. Roose

Alfred Deakin Institute for Citizenship and Globalisation, Deakin University, Victoria 3125, Australia;
Josh.Roose@deakin.edu.au

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Abstract: Very little research has examined the emergence of Western Muslims into the elite professions that are central to the operation of the capitalist free market and that serve as a central location of economic and political power. Less research still has examined how this is shaping citizenship among Muslims and the future of Islam in the West. These professions include finance, trade and auditing and supporting free market infrastructure including commercial law, consulting and the entrepreneurial arms of government public service. Many Muslim men and women in these professions maintain a commitment to their faith and are often at the forefront of identifying opportunities for the application of Islamic principles to the free market through the development of social engineering mechanisms such as Islamic finance and home loans, Islamic wills, marriage contracts, businesses and context-specific solutions for Muslim clients. These may have a potentially profound impact on belonging and practice for current and future generations of Western Muslims. The political and economic clout (and broader potential public appeal) of these new Muslim elites often significantly outweighs that of Imams and Sheikhs and thus challenges traditional textually based Islam. This article, grounded in empirical research, seeks to build upon very limited research looking at Muslim elites, exploring these developments with specific reference to professionals working in Islamic finance and law across the Western contexts of Australia and the United States, two countries with capitalist free markets and significant Muslim minorities.

Keywords: Islam in the West; Muslim professionals; *Shari'a*; religious authority; citizenship; Islamic finance; neoliberalism; religion

1. Introduction

With the overwhelming political and scholarly emphasis upon the development and evolution of Islam in Muslim majority nations, this article seeks to make a case for looking much closer at the important development in Islam’s intellectual, economic and political trajectories in Western contexts. The article commences by considering the dimensions of Tariq Ramadan’s call for Western Muslims to develop new economic structures in the Western social landscape. It engages with the inherent challenges of such a project and considers literature on the commodification of religion to explore whether the spaces exist within the neoliberal economic system, to which it is opposed, for it to develop. The article then reveals the emergence of a new class of Muslim professional elites, wielding significantly more political and economic power than traditional Islamic authorities, who are engineering Islamic solutions and products that are shaping the development of Islam in Western contexts. This is ultimately contributing to changing the nature of religious authority within Islam and its global practice. Based on fieldwork in Sydney and New York and with broader reference to London, the article argues that despite the positive possibilities of this project, in order to carve a space, Islam has to become a point of distinction in the free market, commodified so that Muslim consumers might be targeted on the basis of their faith. The article explores both the development of Islamic products by

entrepreneurial Muslim professionals and the engagement of renowned Islamic scholars as expert consultants who are paid on retainer for their services (though peripheral to the everyday operations of the business). The article then explores how the end products of these arrangements are viewed by Imams and community leaders in wider Muslim communities and their impact in shaping structures of authority in Western Muslim communities.

The logic of the free market emphasis upon financial gain and profit appears to have created an opportunity for Muslim entrepreneurs to build upon their Islamic and cultural capital to develop new mechanisms based upon *Shari'a* principles that could have a positive net benefit for Muslim communities and wider society. However, no study has engaged in adequate detail with how these new Muslim professional and “ethical” elites are negotiating between Islamic principles and neoliberal economic principles, particularly where these principles might have a political or civic dimension. To this extent, the article seeks to make a small, but substantive, contribution and calls for further research in the area.

2. Ramadan’s “Silent Revolution”

The challenges facing the approximately 50 million Muslims living as minorities in Western contexts (Pew Research Centre 2012) have been very well documented. The “war on terror,” negative media representations, governmental pressure and surveillance, counter-terrorism laws and policing (including entrapment) and wider anti-Muslim racism and discrimination have combined to create an often-hostile social climate for Muslims. This is particularly the case in old-world Europe where national identity is considered by many, particularly on the political right, to be under threat from migration and multiculturalism. Writing almost fifteen years ago, Nilüfer Göle (Göle 2006, p. 11) observed, “anxiety is growing amongst both Muslims and Europeans about a perceived breakdown of borders, a loss of identities that accompanies the dynamics of this encounter and is leading to the reinforcement of national and religious identities.” Over a decade later, these anxieties have only heightened, spurred on by the emergence of the Islamic State movement, Syrian civil war and refugee crisis and jihadist attacks in European capitals including London, Manchester, Paris, Nice, Stockholm and Berlin. Far-right populist movements have sought to capitalize on fear and uncertainty and have rapidly increased their supporter bases across the continent and even reached the highest echelons of government (Roose 2020).

It is in the shadow of 9/11, this hostile social climate and the Iraq invasion in 2003 that Tariq Ramadan, one of the most influential and controversial Western Muslim intellectuals wrote arguably his most defining work, *Western Muslims and the Future of Islam* (Ramadan 2004). In this work, Ramadan (who was banned from travelling to the United States between 2004 and 2010 and who currently contests charges in the French legal system) sought to “synthesize a global and coherent vision of Islamic principles, juridical instruments and the means of employing them” (Ibid., p. 3), and to “concentrate on the practical application of these reflections in Western society” (Ibid., p. 4). Ramadan sets out three core propositions of interest here. The first, that a new form of Muslim citizenship, based on Islam as a primary identity marker, was beginning to emerge, stating:

We are currently living through a veritable silent revolution in Muslim communities in the West: more and more young people and intellectuals are looking for a way to live in harmony with their faith while participating in the societies that are their societies . . . This grassroots movement will soon exert considerable influence over worldwide Islam (Ibid.).

The second proposition advanced by Ramadan is that this project is antithetically opposed to neoliberal capitalism. Ramadan goes so far as to refer to a vaguely defined “neoliberalism” as the *Dar al Harb*—“abode of war.” Ramadan is outspoken in his critique of neoliberalism as an unjust system antagonistic to Islamic value propositions. He states Islamic teachings are intrinsically opposed to the basic premises and logic of the neoliberal capitalist system (Ibid., p. 177) and considers it to be defined by “an economic logic responsible for the deaths of tens of thousands of human beings every day”

(Ibid., p. 195). To the extent that the economy of a nation and society cannot be differentiated from the everyday life of its citizens, Ramadan, on initial impression, would appear to suggest that Muslims are living within an economic system against which Islam stands in opposition. Ramadan, however, takes this further, setting out a project based upon Muslims working within the Western political and financial system, while seeking to set themselves “free of the capitalist logic of speculation and interest” (Ibid., p. 198). For Ramadan then, Muslims must work within society to change it in accordance with Islamic principles.

The third proposition is that Western Muslims must be “intellectually, politically and financially independent” (Ibid., p. 6). Ramadan argues that “by acquiring the conviction that they can be faithful to their principles while being fully immersed in the life of wider society” (Ibid., p. 6), Muslims would then find the means to confront and resolve the challenges faced, remedying tensions and inconsistencies through practice. This implies considerable faith in the younger, locally-born and raised generation. In effect Ramadan sets out a political and economic challenge for Western Muslims:

American and European Muslims have an urgent need today to develop their economic structures within the Western landscape. They need to create enterprises, businesses and insurance and other companies that will make it possible for them to live and develop in their respective societies . . . It is precisely when we confront these problems that we understand how much we still need all the creativity of Muslim economists, entrepreneurs, managers, business leaders, and association leaders (Ibid., p. 197).

This is, in effect, an embracing of what has been termed the “emancipatory potential of entrepreneurial activity” (Rindova et al. 2009), pushing for Western Muslims to break free from established constraints inhibiting their practice, creating positive living environments for Western Muslims and, through the declaration about intended change, seeking to build ongoing momentum.

Those familiar with the success of immigrant Muslim communities in the United States, who have not only integrated, but very often thrived in educational and business pursuits, might argue as Joppke and Thorpey (Joppke and Thorpey 2013) and Bilici (Bilici 2012) have, that Muslims are already engaging successfully as citizens. Outside the United States, Harris and Roose (Harris and Roose 2014) have argued that even where traditional indicators of civic engagement reveal lower levels of participation, migrant Muslim communities, and in particular young Muslims, are contributing to their communities through mechanisms not picked up by conventional measures such as formal volunteering, yet that have considerable impact on the communities around them. However, there is one significant difference between the scholarly approaches and what might be considered Ramadan’s activism and advocacy; Ramadan seeks to place Islam at the fore of this global project. In effect, Ramadan proposed the need for a Muslim professional and ethical “elite”—leaders with the requisite cultural and symbolic capital that could, through their actions, shape the development of a politically and economically empowered Muslim community. However, beyond a critique of neoliberalism as the “enemy” of Islam, Ramadan does not engage in adequate depth about how Islamic principles might be enacted in a capitalist system where Muslims live as minorities without being compromised, leaving it to those on the ground to work out in practice.

3. Islam, Entrepreneurship and Commodification

Islamic financial instruments often preceded developments in Western contexts. The *waqf* (trust), a key element of law in contemporary Western contexts, may have been imported into England by Franciscan Friars returning from the Crusades in the twelfth century (Avini 1995, p. 70).

Muslim communities in minority contexts have historically enacted the *Shari’a* in their daily lives whilst simultaneously seeking to develop Islamic projects that extend beyond the secular (or religious) state. Soares and Seesemann document, for example, how Muslim leaders in French West Africa created an “Islamic sphere” that led to “standardized ways of being Muslim”, intra-community debates notwithstanding (Soares and Seesemann 2009, p. 93). Muslims stood opposed to the introduction of

individual representation in British Colonial India in the belief that it undermined their communal cohesion and claimed to be an “exclusive community with exclusive interests” (Shaikh 1986, p. 541). Such historical examples demonstrate the adaptation of Islam and Muslims to local contexts and customs that has enabled Islam to thrive and indeed, grow across the globe irrespective of the challenges of local contexts. However, contemporary free market capitalism has posed a greater depth of challenges, particularly so far as the development of an alternate approach to a dominant global system of trade and exchange.

A number of scholars have noted the mercantile dispositions of Islam (Essid 1987; Hosseini 1995; Rodinson 1978; Koehler 2014) and so it may be understood that trading enterprises are, conceptually speaking, possible and evident throughout history in Muslim majority contexts, though debate persists about whether these constitute “capitalist enterprises” (Turner 1974; Kuran 2004). Crow observes that some Muslim scholars consider that Islamic capitalism has “always been an historical reality which may offer a potentially viable alternative” (Crow 2013) to what is considered an unjust global economic system.

In arguably the definitive work on the relationship between Islam and contemporary capitalism, Charles Tripp identifies efforts by the Islamic world to develop an alternative form of exchange:

For many . . . the prime concern has been for the moral economy as a whole—often based upon an idealized picture of the past, both recent and ancient. This has prompted efforts in the Islamic world to devise a discourse of equal power that would break the circle of capital–market–exchange–profit–capital which so dominates social life and dictates the culture of exchange under capitalism. (Tripp 2006, p. 6)

The Global Financial Crisis of 2008–2009 increased the momentum for those advocating Islamic finance, with many scholars arguing that the preconditions necessary—lack of oversight, faulty risk management and accounting and speculation—would not have occurred in a system strictly regulated by moral principles (Kayed and Hassan 2011). However, as Alqahtani and Mayes claim, this is a matter of scale, with smaller banks in the Gulf states withstanding the crisis more effectively than larger banks, suggesting that enactment in local context and close oversight is important (Alqahtani and Mayes 2018).

A key question as to how Muslims in Western contexts are enacting these approaches emerges. Amel Boubekeur has tracked the emergence of Muslim entrepreneurs in Europe for well over a decade, finding that a reinvigorated Islamic identity amongst second and third generation European Muslims has created opportunities for Muslim entrepreneurs. In contrast to the first generation of Muslim migrants importing primarily apolitical, practice related artifacts from the Muslim world that bestowed an “authentic, traditional historical sensibility to the exiled body” (Boubekeur 2016, p. 422). the second and subsequent generations are innovating and developing their own “ethi-Islamic” products that are “more engaged with the political, social and cultural realities of life for Western Muslims” (Ibid.). Boubekeur sees these entrepreneurs and their products as contributing to the formulation of an Islamic ethic in the public sphere and simultaneously developing a transnational Islamic business solidarity connecting Muslims across geographical, national and political divides, reconstituting a sense of dignity. However, such practices may be alternatively understood as concerned less with the maintenance of solidaristic bonds than as turning Islamic artifacts into products to be bought and sold; a process commonly referred to as the “commodification of religion.”

A number of works exploring the commodification of religion in the United States have appeared in the past few decades. R. Laurence Moore’s *Selling God: American Religion in the Marketplace* is a particularly influential book, exploring entrepreneurial activity by religious actors aimed at growing their respective Christian denominations. Moore argued that religion had been commodified by churches (Moore 1993, p. 5). His study explored the role of religious influence in “determining the taste of people who were learning purchase ‘culture’ as a means of self-relaxation and improvement.” The commodification of religion is defined more formally by Ornella as a process of the “recontextualization of religious symbols, language and ideas from their original religious context

to the media and consumer culture" (Ornella 2013). In relation to Western Muslims, on whom there is comparatively very little scholarship on the commodification of religion, the act of consumption may be understood to serve as a "fundamental marker" of reinvented Muslim identity and self-esteem (Dawson 2013). Dawson goes so far as to argue that those fully involved in consuming these products could be considered to have been "commodified selves," merging with the commodification given by its socio-cultural environment to the extent that the objects provided "function as dynamic elements of an extended self" (Ibid., p. 136); Muslim identity in this frame thus becomes conflated with the consumption of "Islamic" products. This finding supports research by Cesari on the individualization of religious belief amongst Muslims as they settle in the West. Cesari notes that as the normative Islamic tradition transforms and evolves in local contexts, a new "Muslim individual" emerges (Cesari 2003, p. 259). Similarly to Ramadan, Cesari terms this a "silent revolution."

In *Brand Islam*, one of very few works exploring the commodification of Islam, Faegheh Shirazi Shirazi explores the marketing of products as *halal* or "Islamic" to Muslim consumers, noting that the production of such commodities is profit driven and exploits "the rise of a new Islamic economic paradigm" and are "not necessarily created with the objective of honoring religious practice and sentiment." (Shirazi 2016, p. 1). Shirazi notes, similarly to Boubekour, that for at least some Muslims, consuming such items heightens their sense of connectedness to the *Ummah* (global community of believers), though also reveals the commodification of important aspects of Islam into a profit making enterprise, stating, "from the very air we breathe to the bottled water we drink, no doubt the halal industry will transmute even the most mundane products into Islamic commodities and, in doing so, continue transforming piety into profit" (Ibid., pp. 212–13).

As hinted at by Shirazi, at the theoretical and normative level there appears to be important fundamental differences between the foundations of Islamic ethics (and business ethics) and those of economic neoliberalism that make conciliation of the ethical and practical imperative difficult, if not impossible. Islamic principles are both an ethos and set of guiding rules based on the *Shari'a*, the "totality" of guidance contained in the *Quran* and *Sunna* (Saeed 2006, p. 45). While Islam and trade have been shown to be mutually complimentary and indeed beneficial to the development of each other through adaptation to local culture and custom, neoliberal economic approaches move beyond a notion of mere economic exchange, focusing on maximizing efficiency and profit at any cost; a proposition arguably at odds with Islamic financial principles including a concern with *Zakat* (charitable tax) and the forbidding of *riba* (interest). Indeed, as an economic approach, neoliberalism "holds that the social good will be maximized by maximizing the reach and frequency of market transactions, and it seeks to bring all human action into the domain of the market" (Harvey 2007, p. 3).

Neoliberalism as a guiding principle "values market exchange as an ethic in itself, capable of acting as a guide to all human activities and substituting for all previously held ethical beliefs" (Harvey 2007, p. 3). Bourdieu has described neoliberalism as "a programme for destroying collective structures which impede pure market logic" and understands it as "tending on the whole to favor severing the economy from social realities and thereby constructing, in reality, an economic system conforming to its description in pure theory . . ." (Bourdieu 1998). This is a project that finds parallels in efforts by Islamists to develop a "pure" Islam based on a universal "truth." The *Shari'a* and neoliberalism then consist of two competing sources, one grounded in the word of god and one grounded in the logic of the "godless" free market. The question may be asked then, in what social space is such an Islamic political and economic project possible without undermining the integrity of this social intent? Tripp identified two responses that have emerged in response in the Islamic world: Islamic economics and Islamic finance:

In both areas—the theoretical and the practical—there is an impulse to distinguish an Islamic sphere of transactions from a capitalist sphere. If measured by some abstracted and restrictive notion of 'Islamic authenticity', the endeavour would appear to have had very limited success. However, both areas have provided examples of the ways in which Muslim intellectuals have delineated for Muslims various forms of effective engagement with a world shaped

by a particular capitalist modernity, whilst adhering to the spirit and even the letter of the Islamic *Shari'a*. (Tripp 2006, p. 105)

For Tripp, the Islamic banking sector in particular has gained recognition as an established part of the global economy (Ibid., p. 199); however, it is “now seen as a means of engaging successfully with the forces of global capital, rather than the first step on the road to the undermining and overthrow of the capitalist system” (Ibid.). It is argued here that a core factor shaping its successful integration has been the manner in which Islamic finance—and more broadly, business services—have built a key market segment that can be readily exploited (in capitalist parlance) or developed (in Islamic banking parlance).

4. Neoliberalism and the Artificial Division of *Shari'a*

Across the West, governments and the media have been quick to condemn any public talk about legal recognition of *Shari'a*. When, in 2008, Rowan Williams, the former Archbishop of Canterbury, stated that some form of acceptance was “inevitable,” he was swiftly rebuked by both the British Prime Minister and Opposition leader (Butt 2008). The “anti-*Shari'a*” movement has spread across the US like wildfire, with attempts made (albeit unconstitutionally) to ban *Shari'a* being taken into account in US courts across more than 20 states. Canada saw the first attempt to introduce *Shari'a* courts for members of the Muslim community in Ontario roundly defeated by government veto over their powers (Kymlicka 2005), and in Australia any call for legal pluralism is met with universal political and judicial condemnation (Roose and Possamai 2015). The political space in Western contexts is, on first appearance, a hostile environment for any attempt at a political project of economic empowerment.

However, in an analysis of Sydney and New York newspapers and the broader political context (Possamai et al. 2016), it was revealed that while *Shari'a* was primarily associated in the public imagination with *hudud* punishments including stoning, amputation and also with the ill treatment of women, there was one key area where *Shari'a* was represented not only in positive terms, but as having broader applicability in the national interest—this is the paradoxical case of Islamic finance.

Governments and media have been very positive about space for Islamic finance. The UK Government has vigorously pursued Islamic finance as a growth sector. In October 2013 London became the first Western city to host the World Islamic Economic Forum (the Muslim equivalent of the World Economic Forum). Speaking at the forum, Boris Johnson, who had previously stated that Islam was inherently opposed to human progress (Johnson 2007), boasted about being the first Lord Mayor of London of “Muslim extraction” (due to his great, great grandfather Ahmed Hamdi). Johnson then announced a GBP 100 million fund to encourage IT startups to move from the Muslim world to London (Chorley 2013). At the same meeting, the British Prime Minister stated that the UK would become the first non-Muslim nation to issue a *Sukuk* (Islamic bond). The Australian Government has also actively pursued Islamic finance opportunities. Speaking in 2010, the former Assistant Treasurer Nick Sherry (Sherry 2010) stated support for Islamic finance as it “has great potential for creating jobs and growth.” Numerous Australian banks have sought to open Islamic finance departments (Roose and Possamai 2015). While successive Australian governments have rejected Muslim asylum seekers, one Australian Government brochure seeking to encourage Islamic investment openly celebrated that the Australian Muslim population was greater than that of the other regional trade hubs of Japan and Hong Kong combined (Australian Trade Commission 2013). US governments have been less politically enthusiastic about embracing Islamic finance and made little effort to encourage international investment. However, private enterprises in the US including General Electric, Taylor De-Jongh and Morgan Stanley have actively courted business based on Islamic principles (Popper 2013). Islamic mortgage brokers have also proliferated in the US in recent years, with the largest, Guidance Residential, dominating a fledgling but rapidly growing market (Permatsari 2010).

How might we better understand this paradox? Particularly in contexts where the integration of Muslim populations is less successful than in the United States? The work of Will Kymlicka provides some useful insights into this contradictory stance and offers an insight into the space in which Western Muslims might accomplish their project. Drawing upon the earlier work of scholars

examining neoliberalism in Latin America such as Hale (Hale 2005), Kymlicka specifically examines multicultural policies as they relate to ethnic minorities in Western contexts; for example, the Maori in New Zealand. He notes that where neoliberals had traditionally stood against multicultural policies as they deemed them to provide an unfair competitive advantage in the free market, over time, minorities have been able to utilize their difference as a point of distinction and in doing so, open new markets. He states: "... the defining feature of neoliberal multiculturalism is that ethnic identities and attachments can be assets to market actors and hence they can legitimately be supported by the neoliberal state" (Kymlicka 2013, p. 109). Islamic finance offers a key point of difference in the market. Kymlicka suggests minorities might draw upon social resilience to utilize the neoliberal sphere to further their projects of self-determination:

If neoliberalism has shaped social relations, it is equally true that those social relations have shaped neoliberalism, blocking some neoliberal reforms entirely, while pushing other reforms in unexpected directions, with unintended results. In the process, we can see social resilience at work, as people contest, contain, subvert or appropriate neoliberal ideas and policies to protect the social bonds and identities they value (Ibid., p. 99).

With respect to the application of neoliberal policies in the developing world that valorized ethnic capital as a means of differentiating a marketable commodity, Kymlicka notes a particularly poignant example of how a political and economic project such as that outlined by Ramadan might take hold:

The social capital that neoliberals hoped Indigenous peoples would use to form themselves into better market actors was instead used to turn themselves into effective political citizens who captured the opportunities created by neoliberal innovations and used them for their own anti neoliberal policies (Ibid., p. 115).

What we see is a space within the neoliberal capitalist system where Islam can, theoretically, be simultaneously drawn upon as a point of difference to generate profit (amongst a potential customer base of over a billion Muslims) and an entrepreneurial project of self-empowerment. The question is how such a project may shape the development of Islam in Western contexts and how it may, broadly and without any central leadership, challenge traditional lines of authority. Answers to such questions are possible only through immersion in the field.

5. About the Study

The research project from which this article draws the majority of its data was funded by the Australian Research Council and based upon interviews and fieldwork conducted across the cities of Sydney and New York between August 2012 and September 2013.¹ This captures a moment in time in the decade after 9/11 and the "war on terror" but before the rise to prominence of the Islamic State movement. A broader analysis of London was also conducted as a key point of reference. The broad aims of the research project are to explore the intersection of *Shari'a* and the secular legal system, as well as to gain a broader insight into how *Shari'a* shapes the daily lives of observant Muslims in global cities.

Cities, and in particular global cities, are fertile soil for such innovation. Saskia Sassen has argued that while global cities function as "highly concentrated command points in the organization of the world economy" (Sassen 2001, pp. 3–4), they also serve as sites of production including innovations and as markets for the products and innovations produced. Muslim populations in Western contexts are overwhelmingly based in cities, and in particular what could be termed global cities including Sydney (50 per cent of the Australian Muslim population) (Australian Bureau of Statistics 2011), New York (23 per cent of the American Muslim population) (Beshkin 2001), and London (22 per cent

¹ Other team members were Professor Adam Possamai, Professor Bryan S. Turner, Professor Malcolm Voyce and Dr Selda Dagistanli.

of the United Kingdom Muslim population). It seems that if a project aimed at developing an Islamic alternative to the neoliberal economic sphere is to be successful, then it is theoretically (and somewhat paradoxically) not only possible, but more likely to take hold in cities closest to the very heart of the neoliberal economic system.

In recruitment, care was taken to meet with Muslims across the full spectrum of communities, from Sunni to Shia, from progressive to moderate (admittedly problematic and reifying terms) and from traditionalist to Salafi. Ethnic differences were also taken account of, and in New York effort was made to ensure both African American Muslim and immigrant (now 2nd and 3rd generation) communities were engaged. A total of 27 interviews were conducted in Sydney and 25 interviews in New York with “*Shari’a* practitioners”—Imams, attorneys and community representatives. It is these men and women that are at the coalface, assisting their communities in deciphering *Shari’a* for everyday life. In Sydney, 45 per cent of interviews were with women and in New York, 40 per cent. Women were overrepresented in community organizations and under-represented in the legal professionals and Imams interviewed.

It took significant effort to build connections, usually through snowballing, though also through responses, to recruitment material distributed online. In research with British Muslims, Marta Bolognani (Bolognani 2007, p. 284) noted the success of the snowballing technique, considering that it “made it possible for people to ‘check my references’ through those who introduced her and in a sense gave the respondents a semblance of power in controlling access.” In addition, Bolognani (Ibid.) notes that contacting potential participants through formal means such as “letters on University headed paper” would “most definitely have been ignored.” Given the highly specialized nature of the fields being explored (Muslim professionals developing Islamic financial and legal tools, community members and Imams) in geographically bounded cities. the number of potential interviewees was reasonably small, making snowballing through established contacts an appropriate strategy. This had the potential to skew research to only those participants identified by the researcher. This was mitigated by making a concerted effort to spread initial recruitment efforts across geographic areas of the cities examined and ethnic communities. As one example, equal effort was made to engage African American and migrant Muslim communities in New York with interviews conducted from lower Manhattan to Harlem and Brooklyn. Snowballing offered a social proximity and familiarity that provided two of the conditions of “non-violent” communication, with participants feeling more comfortable and confident with the process (Bourdieu 1999).

Interviewees were assured of anonymity, if they so wished, to both protect their identity in a relatively small marketplace and encourage them to speak freely on important issues. Interestingly, my outsider status paradoxically appeared to improve my access to US based research subjects. In the context of well documented New York Police Department surveillance operations targeted against Muslims, it may be that my status as an Australian and foreigner distanced me from these domestic concerns. Interviews were conducted entirely at places of the time and choosing of participants, usually at a Mosque, café or their place of business. Those afforded me the opportunity to gain deeper ethnographic insights into the daily life of participants; something not commented on here but did however assist in the contextual analysis of data.

The primary issue as far as method is concerned is that of applicability to the wider population due to the small sample. Those interviewed and, more broadly, consulted, were a mix of high-profile Imams, community leaders and businessmen and women who had been covered extensively in the press, and much less well-known, difficult to locate practitioners with virtually no media profile and in some case very small followings. In this way, it might be considered that this research provides a broad left and right of arc of occurrences within Muslim communities in the cities explored. More research is required if any attempt is to be made to gain a fully representative sample. Given the difficulty of locating many of the practitioners experienced, this could be very difficult. Furthermore, interviewees were (understandably) reluctant to share primary source material (including drafts of financial tools and templates) as this was valuable intellectual property. This is a limitation that could be addressed in

future studies. I move now to consider whether this project is occurring and, if so, how it is reconciling its interactions and shaping the intellectual trajectory and practice of Islam.

6. The New Professional Elite and Traditional Authority

The research project was initially focused upon the nuances of the practice of Islamic law in everyday life, with an emphasis upon marriage, divorce, child custody, financial arrangements (and pre-marital *mahr* payments) as well as different forms of dispute resolution. However, it quickly became clear that a significant gulf in both cultural and social literacy had emerged between primarily Western-born young Muslims working in the professions, such as law and finance, seeking to tailor Islamic solutions for Muslims in everyday life including financial products, legal services and through specialist professional services, and an older generation of foreign-born Imams primarily employed to lead Friday prayers and give sermons and advice to the primarily older generation. I have previously documented the dimensions of these developments across Islamic mortgage products, financial services and Islamic wills, revealing that young Western Muslims are developing businesses aiming to contribute to the development of Muslim communities (Roose 2016). However, I have not engaged in any great depth about the dimensions of contestation and how, within a neoliberal economic system, these young elites are engaging with traditional Islamic authority.

This section of the article focuses upon the “behind the scenes” dimension to *Shari’a* compliant products and specifically the nature of the relationships between elites and Imams with whom they must work to develop and promote Islamic products as a point of distinction in the free market. I consider how we are seeing the problematic compartmentalization of Islam, with Imams brought in as consultants and used to project an aura of Islamic credibility, while having very little to do with the day to day operations of the business. This is in the coal face of the “silent revolution” and a space in which Islam becomes a product, a marketable commodity, to be bought and sold.

7. Silent Revolution or the Commodification of Islam?

Those Muslims operating in professions governed by neoliberal principles, including finance and the law, face particular challenges in bringing their product to market. Not only must they work within regulatory mechanisms and constraints of the local system to develop a product that is competitive relative to others in the market, but they must simultaneously gain the approval of scholars, central to the symbolic capital of their products as “*Shari’a* compliant” within Muslim communities. Gaining consensus is notoriously difficult in a faith that has extraordinary national, linguistic and cultural diversity and multiple legal schools of thought. Tension and contestation over what is permissible (*halal*) and forbidden (*haram*) is an important dimension of Islam (Begeaud-Blackler et al. 2016). The question then is how might an entrepreneurial Muslim seeking the sanctification of his or her product gain this approval in a faith with no central authority? To whom might they turn?

Whilst Islam has no central authority equivalent to the Pope in the Catholic Church or Governor such as the Queen in the Church of England, it does recognize esteemed jurists; scholars held in international regard for their knowledge of the *Shari’a* and what is permissible. Very often, these scholars are part of the equivalent of international regulatory bodies from whom entrepreneurs and businessmen and women must seek approval for their products. As one participant, a Sydney based community leader stated:

... they need that stamp of approval for them to, to gain the trust of the community so I think it’s important for them. They cannot operate disconnected from religious authority. So, whether it’s settling disputes or financial, new financial products that they are developing and offering to the market, they have to do that in conjunction with religious authority either locally or overseas (Interview, Sydney, 11 September 2012).

Traditionally, these scholars, known as Sheikhs, developed reputations based on their ability to resolve disputes and detailed knowledge of customary law (*urf*) (Esposito 2004). Sheikhs have

traditionally been accessible to those in the community seeking their guidance on the practice of Islam and Islamic law (and indeed many websites about that make such advice freely available). Indeed, in some cases there are open exchanges between attorney and scholar, as in the case of one politically ambitious New York lawyer who moved to New Jersey to develop his own firm and community standing and who was seeking to develop an Islamic will:

When I was developing my. the template for my will, I have to constantly refer to the Islamic scholars because I can't myself, I don't even think it's valid if I open up a book and try to like find answers, I think that I have to go and sit and consult with several scholars and to come up with what is, probably they know the situation (Interview, Manhattan, 12 April 2013).

This individual then utilized this advice (and approvals) to sell his product. While this may be considered more along traditional lines, other interviews revealed a significantly more businesslike arrangement with Islamic authorities whereby Muslim professionals develop a product, seek out Sheikhs with international authority and employ them on retainer as consultants. Talking about their association with scholars, two Sydney based Islamic finance company managers stated of the relationship:

Interviewee A (I/A)	Think of it as a consulting company, like a law firm. Effectively like <i>Shari'a</i> consultants, so you appoint them and they're the four scholars . . . so they approve all our products and we need their sign off and they issue in Islamic terms, a <i>fatwa</i> , basically saying under our understanding this, we approve this product as being <i>Shari'a</i> compliant . . . (Interview, Sydney, 12 September 2012).
Interviewee B	

Asked how they recruited these scholars. the same interviewees stated openly, "They're paid, like there's a commercial arrangement between us and them," but quickly added, "but that goes back to relationships." Asked if there were any disagreements between the scholars and professionals. the same interviewees were candid about the dimensions of their relationships:

Interviewee A/B	You know we think there's an error or something's been missed, we go back and it's a two way relationship. We go back to them and say look, you screened this stock out but we think it's compliant for these reasons can you please review and here's the data and evidence to support it and then they go back, look at our information and go yep, yes or no, yes we agree or no we've looked at it and for these reasons we're still not comfortable with... (Ibid.).
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I/A then added quickly, "But they're not religious disputes," I/B stating further, "It's more financial" (Ibid.). The extent to which these instances of disagreement translate to the withdrawal of a product is not known, nor was it easily possible to surmise the extent to which scholars were likely to compromise with the professionals who pay their retainer. What should be noted here is that in the absence of central authority, these scholars are subject to scrutiny from other scholars. While any major divergence from Islamic principles might be noted (such as allowing investment in a hotel chain that served alcohol in bars), it might be considered that only very few scholars are equipped with the requisite knowledge of high finance to make judgments on whether a transaction is based upon speculation or interest. Very few scholars are likely to possess this specialized knowledge and so regulation on this basis is arguably more difficult.

By way of contrast to Islamic finance professionals, some Muslim attorneys have made a living being engaged as expert consultants by either non-Muslims or Muslim parties to a court case, translating Islamic law (without any reference to Sheikhs) into the secular system. One New Jersey based attorney has made a career of just this:

My expert services are all over the country, so I can tell you in the past couple of years I've had cases in New York, New Jersey, Pennsylvania, California, Georgia, Florida, Ohio,

St. Louis, Massachusetts, and the list can go on, Albany New York in upstate New York, so because of my expert services, I seem to be all over the country. And my expert services come into play in cases that are both commercial in nature and family law related in nature (Interview, Manhattan, 24 April 2013).

Asked how he was brought in as an expert. the attorney outlined the basis for his employment: "Most of the time what I've seen is the judge would tell the litigants, I don't understand anything about this, I want an informed law expert on this issue so the litigants would have to hire somebody" (Ibid.). Another New York-based attorney provided specialist advice on Islam, yielding insights into how he was used by non-Muslims in cases:

There are some lawyers that do not have that knowledge, they go and hire experts who they happen to be lawyers as well, so and that's really what happen, so you will interpret and then many times I'll be sitting with the lawyer saying you know what you should do this, you should to this, you should do this, and it makes sense right? (Interview, Manhattan, 2 May 2013).

Muslim lawyers in Australia have also been keen to develop products marketable to Muslim communities, though in the cases of those interviewed, within the scope of a broader, non-Muslim firm. This is significant in itself, in that Muslims are being employed to develop tools to generate profit from Muslim communities as a customer segment. A senior solicitor at a regional law firm outside Sydney has been pivotal in developing an Islamic law specialization within what was a traditional law firm catering to farmers and white Australians. He stated:

... the partners have been pretty good in terms of allowing us to run it how we think it needs to be run, but they can see the benefit in terms of its increasing our client base, exposure to a whole different range of clients which the firm otherwise wouldn't have had (Interview, New South Wales, 6 August 2012).

The same process is followed whereby Imams are consulted to gain approval for a product, such as an Islamic will, that will theoretically stand up to scrutiny in Australian courts (as of yet they have not been tested). This occurs so that the product can be marketed as *Shari'a* compliant. However, the profit from these products then directly enters a non-*Shari'a* compliant system. This example is even more marked in the case of a principal of a firm operating out of a Sydney office and run by a principal of a number of boutique finance companies run out the same office. The principal worked with a Muslim scholar in 2001 to develop a product that he now runs independently of his involvement. While investing considerable time and effort into the development of the project. the project was ultimately about business:

... we had to make a dollar out of it otherwise we wouldn't do it, I'd go and do something else. And so sure, we've made some dough out of it. If it was scalable then we would have probably got where we wanted to go but, so we've made money out of, out of [company name] finance and it's certainly paid its own way, if we could make it into, you know, if it was ten times as big then we'd all be sitting back with a smile but or 20, if it was scalable it'd be profitable, but I'm just not sure whether it's scalable (Interview, New South Wales, 3 December 2012).

The key question here relates to profitability. Yet in the complete absence of control by Muslim communities of the product, it is possible, and indeed likely, that profits made from the sale of this product move directly into more mainstream banks and investment vehicles; a veneer of Islamic principle is maintained, whilst in practice the product is anything but. This stands as a concrete example of the pure commodification of Islam to fill a market niche.

8. The Ethical Elite: Compromise or Corruption of Principle?

Of the 17 Islamic professionals interviewed about their attempts to build *Shari'a* compliant products in the cities of Sydney and New York, several patterns emerged. All were born and raised in the West; precisely those amongst which Ramadan was seeking to promote his “silent revolution.” All were tertiary educated and worked in highly competitive segments of the workforce in corporate or family law and finance, which equated with higher than average incomes. In other words, these professionals were already on an upward social and economic trajectory. An emergent question then is whether these attempts to build new *Shari'a* compliant products stemmed from a desire to service their communities or from the identification of an opportunity to make a profit; or both. Irrespective of the answer however, it was in building these products and bringing them to market that these men and women would need to confront the stark reality of the neoliberal free market.

Unlike historic circumstances whereby Islamic projects were designed to cohere communities, in many cases these products come into direct competition with one another for the same consumers. Furthermore, profits from these enterprises, particularly if run through non-Muslim businesses, may feed back into the very system of unethical economic behavior that Islamic financial products (in particular) seek to circumvent. Very little has been written on this in Muslim minority contexts and more work is required to understand the impact on communities. However, what is possible is to look at how this behavior may be understood as conforming to neoliberal economic approaches.

At their practical best, these products were developed, marketed and sold by Muslims, for Muslims. The reliance on Imams for approval of the products was a necessary component of ensuring *Shari'a* compliance. However, the more removed from this ideal situation, the more the Muslim ethical elites were forced to compromise. Labelling paid Imams as “*Shari'a* consultants” and pushing back on restrictions that may reduce profitability constitutes what would traditionally be considered overreach by a business owner against an Imam as the Islamic authority figure and could arguably, if the Imam is compliant, fundamentally alter the practice of Islam for a large customer base and generations to come. Muslim attorneys and lawyers trained in secular Western law and legal procedures, yet without formal Islamic training, that feature as expert witnesses in court cases answering questions about Islamic practice and translating Islamic principles into secular courts, are shaping the manner in which Islam is understood by the judiciary with an impact on Muslims before the courts.

In a similar vein, the development of niche Islamic financial and legal products within a firm could conceivably be viewed as mutually beneficial for both the firm (as a source of revenue) and Muslim communities. However not only must the partners or business manager be convinced of the profitability of a new product, requiring defining the Muslim market segment, but the profits must be fed back into the firm, undermining the net purpose of the project in the first place.

In a best-case scenario, there exists an apparently seamless arrangement whereby Muslim professionals work with Imams to the benefit of the community. At the opposite end of the spectrum, Muslim professional elites sell Islamic financial products where Muslims are just a market segment and the profit may go to a non-Muslim enterprise where there is no control over where the profit is spent. To some extent, this replicates the finding of [Alqahtani and Mayes \(2018\)](#) whereby Islamic financial products were more successful in smaller enterprises, potentially due to greater oversight. This is by no means a definitive study, though the similarity in patterns between two global cities on opposite sides of the world indicates that Ramadan’s “silent revolution” on the one hand, and the “commodification of religion” on the other, are in tension.

It appears that for a project of Islamic economic and political self-empowerment to work, Islamic “expertise” and knowledge must be in some way commoditized; that is, packaged into a saleable product (recontextualized) and sold to Muslim consumers. A key question then is whether, in recontextualizing their products to make them marketable and profitable, Muslim professional elites are moving into the domain traditionally ruled by Imams in providing Islamic expertise? How are these products perceived within Muslim communities and, in particular, by the Imams and community leaders at a local level?

9. Relationships between Elites and Imams: Generational Cleavage

In interviews with Imams (n = 15) and community leaders (n = 20) about these developments, a clear gulf emerged. Imams and community leaders, particularly second generation, locally born or raised Imams that were positive towards their Muslim elite counterparts, were arguably more cognoscente of the challenges facing their communities. Peucker, Roose and Akbarzadeh focus in particular upon the socio-economic challenges facing Muslim communities in Australia (Peucker et al. 2014), including very low levels of home ownership, a key vehicle to the accumulation of private wealth (Hassan 2010). In 2011, only 44 per cent of Muslims lived in a home they owned (13 per cent outright, 31 per cent with a mortgage) compared to 67 per cent of all Australian households. While the lower socio-economic profile of Muslim communities in Australia is likely one contributing factor, anecdotal evidence suggested that many more Muslims were not purchasing homes due to the difficulties reconciling the conditions (payment of interest on loans) with their faith. An Australian-born Sheikh from a working class suburb in Western Sydney stated his support for such initiatives:

So finding an alternative through an Islamic product that you know accommodates for Muslims, and this is obviously something great, positive you know because we need, we need, like you know we need to live like everyone else, we need to own our houses but we need to own houses legitimately (Interview, New South Wales, 16 January 2013).

Displaying a similar level of grounding amongst his community members, an Imam from an impoverished African American community in New Jersey stated similarly:

My belief is that most of them are probably trying to provide a service, that's my belief, I think most of them may be trying to really provide a service and I think most of them have good intentions, I think they're trying to provide a *halal* product in an atmosphere where there is no *halal* product, right, which I think is a good thing ... (Interview, Newark, 6 May 2013).

Locally born and raised Imams and community leaders were positive about these interventions, viewing Muslim elites as possessing the necessary cultural and educational capital necessary to mold Islam to the local context in a way most Imams could not. A Bay Ridge-based Muslim Arab community leader considered:

They [professional elites] know the system ... they're able to marry these two worlds, like Islamic law and American law and figure out how do you put those together in a way that makes sense. I think Imams have a hard time doing that because all they know is Islamic law, they can't put Islamic law in the context of an American legal system, which is a, you know, a deficiency on the part of the Imams ... (Interview, Brooklyn, 30 April 2013).

A leader amongst the African American Muslim communities of New Jersey and New York stated similarly:

... in a legal issue they're not going to go to the Imam and ask the Imam about how does Islamic law look at this, they're gonna go to probably the Muslim attorney who's going to hopefully if he's a good attorney, is going to balance what he knows about Islam versus what we need to get achieved in American law. Same thing from a financial standpoint and from any other standpoint, even educationally, most people aren't getting their Islamic education from the Imams (Interview, Manhattan, 30 April 2013).

The Muslim Director of an Arab community center was also outspoken in her support of professional elites:

Islam is supposed to be moving forward, it's not supposed to remain as it is, so if the Imam's aren't doing their job let the lawyers do it for them because it makes sense they have the education they have the understanding, they have comprehension of the issues ... (Interview, Brooklyn, 12 April 2013).

In contrast to the pragmatism of locally-born Muslims and their trust of Muslim entrepreneurial activity, older Imams brought to Australia or the United States to service the needs of specific ethnic communities were unanimously, at the least, suspicious, and very often openly hostile to the new products. A common mechanism employed by professionals is to seek to “educate” Imams about their products and to announce their products at Friday prayers. In Manhattan, one West African Sheikh was hostile to this practice:

... for us here we refuse to deal with them, we refuse to announce or to allow them to announce to the congregation here because we don't want to be responsible for that or part of it, at least we wanna really always advise the community to what is good for them, you know, yeah (Interview, Manhattan, 14 March 2013).

Similarly, a Lebanese-born Imam at a major Sydney mosque stated:

Most of them here are not, they claim that they are Shari'a, they're Shari'a compliant but it's not. And they only deceiving people about that because you know what I mean, what I know about the rules that they follow ... (Interview, Sydney, 22 November 2012).

A Sheikh with an international profile who counts amongst his followers up to 10,000 Muslims in New York considered that many Muslims remained skeptical for the same reasons countenanced by the Imams above:

I think as it stands. the majority of Muslims are very fishy and skeptical about these Shari'a compliant loans and they'd rather just take a real loan and say god forgive me, they go through what they view as being a shady you know, attempt to basically Islamify the loan that is not Islamic (Interview, Skype, 18 March 2013).

It might be hypothesized that as the number of locally-born Muslims grow across Western contexts, that irrespective of their ethnic or cultural background the role of Muslim elites and the products they offer will become increasingly accepted, albeit under constant scrutiny. As one New York based attorney suggested, one possible resolution to the tension between the role of an increasingly marginalized Imam and new professional elites might be that “maybe the next generation of Imams are gonna be the lawyers and the financiers ... ” (Interview, Manhattan, 24 April 2013).

10. Implications for Islam's Political, Economic and Intellectual Trajectory in the West and beyond

This article, building upon previous research, has surveyed the social space into which a new professional and entrepreneurial class of Muslim elites has emerged. Ramadan's call for a project of Muslim community economic empowerment is one example of the impulse to modernize and appears to be playing out in the streets of global cities across the West. The article has explored the location in which such a project might be possible within a system to which Islamic principles based on the word of god appear, in the first instance, to be fundamentally opposed to free market principles based on the “godless” free market. However, the neoliberal capitalist system has proven capable of embracing diversity, including Islam, so long as it opens new markets and is a profitable enterprise. As Kymlicka as suggested, this, theoretically at least, creates the space for projects based on subverting neoliberal principles to flourish. Islam's history of mercantile trade and the commercial base of the modern global city make this fertile soil for any such project.

The article has revealed that to operate in this space, the “neoliberal sphere,” Muslims require, above all, symbolic capital, a good reputation with their potential consumers based upon the perceived Islamic credibility of their products. While some professional elites are engaging with scholars in a spirit of cooperation and good will, others appear to have commercialized the process, employing elite international scholars on retainer as consultants, using their names and reputations as proof of the *Shari'a* compliance of their products. Others, particularly in the field of law, are brought in as Islamic “experts,” irrespective of their formal Islamic qualifications to state what is permissible independently

of the scholars. Governance by experts is considered a key feature of neoliberal economic systems (Harvey 2007, p. 69) and plays a key role in the commodification of Islam in the West. Some new elites are developing Islamic business units selling *Shari'a* compliant products, though requiring consumers to overlook the *Shari'a* compliance of the law firm at large, including, perhaps, the other clients they take on and where profits are invested. Such enterprises appear to be creating self-sustaining Islamic projects, with the practicalities of ironing out inconsistencies being worked out in the everyday practice of the business.

Yet, we are also arguably viewing the compartmentalization of Islam into a market segment, with business success based upon winning Muslim clients. This has been explored at various levels by scholars including Boubekour and Shirazi, yet a wide array of questions are yet to be investigated. What are the implications for this within Islam? Is it a case where the products that are most compliant with Islamic principles are the most naturally competitive and win the most consumers, furthering a “pure” Islamic project? Or is it more likely the case that the most professional and well-organized businesses with the best marketing (and connections with local Imams) will win clients, irrespective of the “validity” of their product? Will Imams and Sheikhs, as suggested, increasingly move into the profitable finance and legal sectors where their Islamic credibility can translate into “expert” status? Is this part of the adaptation of Islam to local context (*urf*) that has so well served its spread to a global faith? Or is it undermining the principles that sustain the faith in practice, and will these projects collapse under the weight of their own contradictions? Is Islam becoming wedded to neoliberal capitalism and will this alter its intellectual and economic trajectory in Western contexts?

To a large extent, this depends upon the support of the wider Muslim communities for these products and the project they are shaping. In the short term, it appears that Islamic enterprises and the products they market enjoy the strong backing of influential Western-born Muslim Imams and community leaders. These figures do not accept the products uncritically, however view Muslim professional elites and entrepreneurs as having positive motivations and as offering their communities viable alternatives. Meanwhile older, conservative foreign-born Imams (not chosen for consultation by the professional elites) brought out to lead Friday prayers at major mosques across the suburban areas of the cities examined were more hostile and untrusting of the motivations of elites and the base for their products. This second group is increasingly marginalized, as the number of Western-born Muslims grows markedly. It appears possible that their failure to engage with these products will see their role in shaping the daily practice of Western-born Muslims increasingly erode.

Of course, none of these summations take account of the divide between young hardliners, conservatives and the “silent majority” of everyday Muslims and their views on these products, not to mention the growing role of women in the professional class (where Muslim women are very often finding more success than men) and how this might translate into the development of ideas on gender equality. How might this broad Islamic project of economic development contribute to security nationally and globally? How might it filter back into the Muslim majority world in a context where Islam will become the world’s largest religion this century?

Ultimately, this article raises many more questions than it answers, and its relatively small sample size precludes drawing definitive conclusions; survey work with Muslim communities on these issues would be a logical next step. While the global focus remains on questions about Islam in Western contexts including radicalization and security, it is vital to move beyond these paradigms to engage with how Muslims are engaging as citizens and shaping Islam’s political, economic and intellectual trajectory and future.

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