2015

Islamic charity in India: ethical entrepreneurism & the ritual, revival, and reform of zakat among a muslim minority

https://hdl.handle.net/2144/13993
Boston University
ISLAMIC CHARITY IN INDIA:
ETHICAL ENTREPRENEURISM & THE RITUAL, REVIVAL, AND
REFORM OF ZAKAT AMONG A MUSLIM MINORITY

by

CHRISTOPHER BRENNAN TAYLOR
B.A., Carleton College, 2004

Submitted in partial fulfillment of the
requirements for the degree of
Doctor of Philosophy

2015
DEDICATION

For Bapu, with whom my journeys in India began,

and

For Fareha and Elias, with whom they continue
ACKNOWLEDGMENTS

Writing is a solitary endeavor but producing a dissertation is not. My research in Lucknow was aided by the American Institute for Indian Studies (AIIS) office, Sanatkada especially Hameeda Khatoon, Kameshwar Choudhary of Ambedkar University of Lucknow, and Nadeem Husnain of Lucknow University. I am indebted to the new Islamic charities in this study that allowed me to join them as a volunteer and ethnographer. Lucknow is truly a place where courtly civility (tehzib) has not perished, and I am grateful for such genteel hosts as Ajaz Farooqui, the Hai family, Maulana Jahangir and sons, Tariq Khan, Madhavi Kukreja, Askari Naqvi, Anand and Ami Kumar of JNU, and the Hasani family of Raebareli. The faculty at Nadwa madrasa, especially Maulana Syed Muhammad Rabey and Mufti Atiq Bastawi, generously gave unprecedented access and support for my research. My training in Urdu and Persian benefitted from teachers at Landour Language School (summer 2003), CLS Dushanbe (summer 2011), Richard Delacy, Syed Sahib Nadwi, Zain, Azra, and my Nani.

During the writing, I thank Georgetown University’s Berkley Center for Religion, Peace, and World Affairs for hosting me as a fellow and thanks to supportive faculty such as Tom Banchoff, Mubbashir Rizvi, Jack Brown, and colleagues in anthropology, as well as George Mason University’s Ali Vural Ak Center for Global Islamic Studies, Peter Mandaville, and Sumaiya Hamdani. Serene writing spaces are as crucial as pens, paper, or keyboard, and the librarians at Woodstock Theological Library and the Library of Congress, as well as Boston University librarians and ILL staff who facilitated my research at a distance, deserve silent applause.
A grant from the National Science Foundation (NSF) funded the conceptualization and fieldwork for this dissertation from 2011 to 2014 (Grant No. DGE-1247312). A Critical Language Scholarship from the U.S. Department of State administered by American Councils supported my Persian language study and other research preparation in 2011. Funding from a U.S. Agency for International Development (USAID) Research Innovation Fellowship also supported survey research in 2014. I am also grateful for research travel grants from Boston University in 2011 and 2014. The Lake Center for Faith & Giving at the Indiana University Lily School of Philanthropy supported a year of dissertation writing; their wonderful community of faculty, staff, and board members was also a source of warm encouragement.

This project is indebted to the intellectual guidance and professional mentorship of my committee chair Robert Hefner. His incisive knowledge of numerous fields of social theory, careful reading of drafts, tireless optimism, and personal support were invaluable during my Ph.D. Richard Norton was a constant scholarly mentor and sagacious guide from my first day at Boston University. Filippo Osella from University of Sussex went beyond his dissertation adviser duties to generously give of his time, expertise, critical commentary, and humor. I deeply thank Charles Lindholm and Jenny White for their close readings as committee members and guidance as professors throughout my time at Boston University. I am grateful to many people for encouragement and readings of seminar papers that became dissertation chapters: Frank Korom, Adam Kuper, Robert Weller, Thomas Barfield, Kimberly Arkin, Sarah Tobin, Sarra Tlili, Samy Ayoub, David Vishanoff, Jackie Brinton, M. Qasim Zaman, Erica

My parents offered remarkable support with their presence in India, Washington, DC, and Boston. Finally, my traveling companion (hamsafar) in Lucknow and in life, my wife Fareha, lifted my spirits, listened to Urdu interview clips, and continually gave me necessary reminders that there is (far) more to life than a dissertation.
New Islamic charities and madrasas in Lucknow, India are promoting Islam as a means of development, through revival and reinterpretation of Islamic almsgiving (zakat) and ethical teachings on money and community. Since the partition of India in 1947, Muslims have struggled as a beleaguered minority, the largest in India’s diverse democracy. The relative socioeconomic status of Muslims in India is in decline, nearly on par with dalits (historically oppressed castes). Critics claim that “Muslim backwardness” originates in outmoded commitments to madrasas and illiberal Islamic law (shari’a). The public views Muslim underdevelopment with alarm, as holding India back from being a leader in the global economy.

This dissertation examines the rise and transformation of zakat in contemporary India. As historical institutions of Muslim welfare and endowments (waqf) decline, a new zakat economy is supplanting them. Yet zakat is a distinctly different social form of welfare. The contemporary practice of zakat reveals contradictions that invite reconsideration of our ideas about philanthropy, civic engagement, and Islam. Voluntary donations of zakat are a ritual obligation for all Muslims, and people in Lucknow often
speak of the spiritual merit that accrues to almsgivers. I explore the paradox of zakat as “obligated voluntarism” that is at once selfless and self-interested and analyze the cultural implications of such ethics. While the Qur'an encourages giving in modest secrecy, new forms of zakat are not secret but publicly institutionalized and visible. These shifts even alter the practice of piety by incorporating a more individually accountable, calculative dimension to Muslims’ faith.

Morality is often imagined to be at odds with capitalism and its focus on profit accumulation. The compatibility of capitalism and Islam, in particular, has been in question since Max Weber’s famous inquiry into religions, economy, and ethics. Yet new Islamic charities re-orient Lucknow’s Muslims towards perceived requirements of capitalist markets. This “ethical entrepreneurism” is rooted in Islamic rituals and morality rather than dispelling both in pursuit of modernity; zakat entrepreneurs promote development as simultaneously economic and moral. Through ethnography, surveys, and close readings of Islamic texts, this study makes key contributions to economic anthropology and study of ethics.
TABLE OF CONTENTS

Front Matter

Dedication .......................................................................................................................... iv

Acknowledgments ............................................................................................................... v

Abstract ............................................................................................................................ viii

Table of Contents ................................................................................................................ x

List of Figures .................................................................................................................... xi

Chapters

1. Theory & Method for an Anthropology of Zakat ........................................................... 1

2. Muslims in Lucknow: India’s Other and the Burden of History ................................. 61

3. “Charitable” Interpretations: Zakat in Islamic Scriptures & Tradition ...................... 101


5. The Zakat Economy: Almsgiving & the Rise of Public Fundraising in Indian Islam 196

6. Madrasa students in the Zakat Economy: Social Mobility & Islamic Education ..... 240

7. New Islamic Charities: The Developmentalist Ethic in Zakat ................................. 281

8. Zakat Ethics and the Production of Halal Human Capital ........................................ 325

9. Ethical Entrepreneurism & Muslim Citizenship in India ......................................... 369

Bibliography ................................................................................................................... 396

Curriculum vitae ............................................................................................................. 423
LIST OF FIGURES

Figure 1: Lucknow Clocktower and Husainabad ......................................................... 61
Figure 2: Lucknow city showing the Shia & Sunni population & religious institutions connected with Moharram .......................................................... 73
Figure 3: Muslim electors, Hajj pilgrims, Islamic Institutions ...................................... 76
Figure 4: Eight Categories of Zakat Recipients ............................................................ 129
Figure 5: Criteria for Correct Zakāt ........................................................................... 146
Figure 6: Donation Receipt for the Madrasa of Maulana Faisal ............................... 196
Figure 7: Fundraising Flyer for Maulana Lalji ............................................................ 210
Figure 8: Overview of Maulana Lalji’s Madrasa ....................................................... 212
Figure 9: Estimated Quotas for Traveling Fundraisers ............................................. 214
Figure 10: Fundraiser writing a receipt in Aminabad bazaar ................................. 218
Figure 11: Arabic calligraphic motif on a receipt ....................................................... 223
Figure 12: Interior of Nadwa Mosque during Night Prayers .................................... 270
Figure 13: Excerpt from English fundraising pamphlet of Itehad Foundation .......... 289
Figure 14: On the neediness of Muslims, except from English-language pamphlet ..... 306
Figure 15: On Surveys of applicants, excerpted from pamphlet of Itehad Foundation.. 308
Figure 16: On operating expenses, excerpted from a pamphlet of Itehad Foundation..... 309
Figure 17: Maulana Jahangir giving the sermon at Friday prayers ............................ 329
Figure 18: Quotation from the pamphlet of the Society for Divine Welfare ............... 332
Figure 19: Opening sermon of the charity distribution event .................................... 342
Figure 20: Seller cart gifted in the distribution event along with its warranty .......... 344
Figure 21: Sewing machine for the charity distribution ................................................. 346

Figure 22: Maulana Jahangir speaking with a woman recipient........................................... 351
CHAPTER ONE

THEORY & METHOD FOR AN ANTHROPOLOGY OF ZAKAT

“Prophet Muhammad was a ‘Progressive’”

“Why am I paying more attention to where I spend my zakat [Islamic alms]? Remember, Chris, when you asked me this?” Farid¹ said. Earlier that day, I had asked Farid why he and many of his family and friends were giving less to the madrasas that educated traditional Islamic scholars (‘ulama, sing. ‘alim), and finding other channels for distributing their zakat and sadaqah.² He continued,

Well, it’s because people are questioning the ‘ulama and their doctrines about worldly matters [dunyavī masa‘el]. More and more people are questioning them today. Islam has a ‘code of conduct’ that applies whether it’s about religion or the world [dīn ya duniyā]. Matters of faith [dīnī masa‘el] can’t change, but the world [duniyā] is changing. It’s dynamic. It’s changing every day. So, my point is, why can’t our ‘conduct’ change – conduct of ‘ulama, of Muslims – why can’t that change from what it was 1,400 years ago?

Farid, the vice president of Itehad Foundation, had become a close acquaintance over the months of my volunteering in his Islamic charity, and we were sitting on his porch having

¹ All names from my research interviews are pseudonyms, except where noted. This dialogue is taken from a translated interview transcript audio recorded during my fieldwork. All other quotes are also from interview transcripts, unless otherwise indicated, recorded via digital audio or handwritten fieldnotes. All quotes are in Urdu, unless otherwise noted. Urdu is the first language of the majority of Lucknow’s Muslims. Translations of all quotations in the dissertation from foreign languages (i.e. Urdu, Hindi, and Arabic) to English were rendered by me. Foreign words are left in italics following the English (e.g. his Companions [ṣaḥābī]) when readers may be curious as the original Urdu. In Lucknow, it is common for interlocutors to intersperse English words in Urdu speech—these are indicated by quotation marks (e.g. ‘reformer’) only where it is relevant to meaning. Underlined words in quotes indicate exceptional spoken emphasis.

² Zakat and sadaqah are two of the forms that Islamic charitable giving can take. Zakat (Urdu: zakāt, Arabic: al-zakāh) or “obligatory alms” is a term from the Qur’an that has been elaborated in Islamic jurisprudence to refer to the compulsory alms required of all eligible Muslims. Sadaqah (Urdu: ṣadaqah, Arabic: al-Ṣadaqah) or “voluntary charity” is also a Qur’anic term but in Islamic jurisprudence is specifically refers to gifts or acts of service done out of goodwill rather than because they are obligatory. See chapter three for an extensive discussion of the two.
a conversational interview in a mix of Urdu and English. Although he himself was a lawyer, all his direct forebears were madrasa-educated, whom he greatly respected, and his family kept high standards of piety common to old city Lucknow. I never saw his wife and his two daughters appeared only briefly in hijāb (headscarves) to greet their father after school as we conversed. But Farid was also one of the many Muslim charity workers in Lucknow who sought changes in the way that Muslim donations were collected and utilized, particularly by reducing Muslims’ dependence on and support of what they called “inefficient” madrasa education. Farid and others like him were donating less to madrasa education – traditionally seen as the ideal recipients for Islamic alms, outside of relatives and neighbors – and instead re-orienting their almsgiving to new Islamic charities that serve a range of social functions: scholarships for “modern” (non-madrasa) education, healthcare, income-generation, vocational training, start-up capital for small enterprises, interest-free loans, and relief for the needy and pension funds for the elderly.

Madrasas in India were seen as dominated by a concern with personal conduct in everyday affairs as students are encouraged, and at times required, to emulate the Prophet Muhammad in matters of dress (e.g. hemlines above ankles for men), hygiene (e.g. use of twig toothbrushes [mīswāk]), beard length, and so forth. In Lucknow’s madrasas, smartphones that access the internet – a realm of moral turpitude and revealing images of

3 His grandfather has also been an early leader in Lucknow’s Islamic revival movements of the 19th century, a founding member of the local center [markaz] of the Tablighi Jama’at preaching society and close friends with leading intellectual lights at Dar al-‘Uloom Nadwat al-‘Ulama madrasa. “I used to accompany him many times to Nadwa, as a kid, to meet Maulana Alimiya [Abul Hasani Nadwi]” he once told me. His family consulted Bahishṭī Zewar, the instructional text by Deobandi teacher Maulana Ashraf ‘Ali Thanawi on a regular basis.
female bodies – were prohibited, although internet use for scholarly research was encouraged. Farid elaborated,

But, for example, the first time they got loudspeakers in mosques, some others said, ‘This is unholy’. Yet, now, loudspeakers are in every mosque! In Ajmer mosque, they have the most advanced loudspeaker in the world – because they need such a ‘PA system’ to lead prayer for millions of people!

Our Prophet was the most modern-thinking man of his time. He always came up with new ideas, and accepted new ideas. And he was not a chauvinist. So why are we chauvinist? He was a ‘progressive!’ Islam has made charity obligatory [wājib]. Zakat is ‘compulsory’ on you! Which other religion in the world does this? That is ‘progressive!’

His unwavering belief in Islamic tradition as incorporating “progressive” elements was exemplified by the “obligation” of zakat, religiously mandated funding for those in the community who seek to better it. But, Farid had lost confidence in the ability of madrasas and ‘ulama – alone – to continue to carry on the Prophet’s “modern-thinking” spirit of social reform, and they ceased to deserve the bulk of his zakat.

Madrasas are the organizations that collect the largest share of Muslims’ religious charitable donations of zakat and sadaqah in old city Lucknow. But madrasa teachers and students are well aware of these critiques. Lucknow ‘ulama more often than not are striving to remain relevant to the 21st century concerns of their fellow believers – otherwise, they become at risk for alienating the funding base for their madrasas and other institutions. Were it not for this financial link through zakat, the cloistered worlds of Indian madrasas might never have become so susceptible to criticism by the wider Muslim public nor motivated to re-adjust Islamic education according to public demands.

Interrupting his monologue, I mentioned to Farid that some ‘ulama are societal reformers, as he undoubtedly already knew. Some madrasa-educated scholars in north
India go on to run their own Islamic charities for business development and modern schooling, such as Maulana Jahangir and Kalbe Sadiq in Lucknow. Others such as the founders of Dar al-’Ulūm Nadwat al-’Ulama (known as “Nadwa” madrasa) in Lucknow and some of its current students are motivated to establish “modern madrasas” that teach Islam in the traditional manner while keeping it relevant to the contemporary world.

“Yes, we need more ‘ulama like that! We need more ‘ulama to stick their necks out!” Farid exclaimed in reply. Then he asked me, “Look, who is the role model for Muslims?” I offered, “The Prophet and his Companions [ṣahābī]?” and Farid enthusiastically broke in,

The Prophet is 100% our role model! Look at his example: Wasn’t he the one who stuck his neck out? Wasn’t he the one who got beaten, who got starved, who came out of his comfort zone? Wasn’t he the one who ‘reformed’! Even though many of them [‘ulama] are talking about taking us back to the sunnah and the ḥadīth [traditions and sayings of the Prophet], the ‘ulama are not the ones coming out of their comfort zone! The Prophet himself was a true ‘reformer’! We need more ‘ulama like that!”

Hearing passion in Farid’s tone, I repeatedly underlined the word “reformer” in my fieldnotes.

Although Farid rejected some of the efforts to emulate the Prophet in matters of dress and outdated technologies, Farid himself came from a family that had embraced earlier movements of Islamic reformism.

Like other families a hundred years back, our family used to go to shrines [mazar]. And maybe we were also participating in heretical innovations [bid’at]. Then, my grandfather was a close friend of Maulana Alimiyya [Abul Hasani Nadwi, the head of Nadwa madrasa], was told by him, ‘What you’re doing is wrong’ and they taught him. That’s how people in our family stopped visiting shrines.

By emphasizing the Prophet’s role as a “reformer,” Farid and others like him were
responding to deep currents of religious reformism in Indian Muslim society that sought to bring Muslim belief and practice in line with the *hadith* (Arabic, Urdu: *sunnah* and *ḥadīth*), the traditions and sayings of the Prophet Muhammad recorded as scripture. The example of the Prophet Muhammad as reformer was not a matter of resisting societal changes as heretical “innovation” (*bid’at*), but of embracing social progress while keeping hold of – even strengthening – personal religiosity.

Our example always must be the Prophet. The study of *ḥadīth* is very popular in India. It keeps us on the right path of Islam [*ṣirāṭ al-mustaqīm*]. But our conduct, how we enact the religion [*dīn*] – that should change! The religion [*dīn*] itself cannot change. It is complete – you can’t just decide to pray three times a day, instead of five times. But our societal commitments – those are what need to change!

A key way that Lucknow Muslims embraced societal progress within a framework of adherence to Islamic tradition was through zakat – especially the revival and improved organization of zakat-giving in order to address perceived underdevelopment in old city Lucknow.

Today’s revival of zakat-giving in Lucknow is in many ways a direct continuation of earlier Islamic revivals. In Farid’s words above, zakat as a “compulsory” form of religious philanthropy was viewed by reformers a highly “progressive” instrument for reform in society. Moreover, lack of education in the Muslim community and the dismal rates of almsgiving were directly linked for Farid and other charity workers. Properly educated Muslims would be able to earn a professional’s salary and also would know their Islamic duty to give alms, while a widespread increase in almsgiving by wealthy

---

4 Sunnah is the “tradition,” or example, of the Prophet Muhammad. Hadith are “prophetic sayings,” or to be precise, the sayings and doings of the Prophet Muhammad passed down via oral tradition. The Sunnah draws on hadith but is more normatively encompassing of a concept for Muslims.
Muslims would reciprocally subsidize education for others. Economic development and moral reform were in certain ways predicated on each other. The correct practice of Islamic zakat was thus a transaction that fostered personal spiritual progress and community progress – or even collapsed the two into a holistic conception of “development” that was nevertheless rooted in Islamic ethical teachings and ritual.

**India’s “Muslim Question”**

Since the independence of India and its partition in 1947, Muslims have become a beleaguered minority within an increasingly majoritarian Hindu-dominated society (Pandey 1999; van der Veer 1994; Hansen 2001). As a result of the creation of Pakistan and the internationalization of the Hindu-Muslim conflict in South Asia, the mass of Indian Muslims have been hesitant to organize and advocate in public as Muslims. Yet, self-styled “secular” parties like the National Congress Party and the Samajwadi Party in Uttar Pradesh had pro-Muslim policies as a mainstay of their platforms. These initiatives were largely culturally oriented policies: such as teaching Urdu in schools, promoting Muslim Personal Law to exempt them from statutes governing Hindus, or subsidies for the Hajj pilgrimage.

Yet, recently such pro-Muslim cultural identity issues have come to be seen as nominal efforts in the cause of electoral politics, which have distracted from the deeper, structural processes of exclusion from mainstream Indian society. A 2006 report by the Sachar Committee commissioned by Congress Party Prime Minister Manmohan Singh⁵

---

⁵ Incidentally, Singh was the first Prime Minister that was Sikh, the second-largest religious minority
showed Muslims to have fallen nearly on par with or below the *dalit* ("oppressed," lowest, formerly untouchable) castes in many socioeconomic indicators (Sachar 2006; cf. Basant & Shariff 2009; Gayer & Jaffrelot 2012). The Sachar Report initiated a sea change in India’s political discourse on its Muslim minority. Although culturally pro-Muslim policies remain popular vote-buying tactics by many parties (and are criticized by Hindu nationalists as “appeasement” of Muslims who refuse to assimilate), harder economic questions have risen to the fore: How are Muslims being excluded from mainstream Indian societal and economic institutions? How can they be “developed” and integrated?

The issue of how to integrate minorities within India’s multi-ethnic, multi-religious plural society has long been a thorny question, often centering on Hindu-Muslim relations. But, the Sachar and Misra Reports with their statistical revelations and enumeration of poverty not only shifted the public discourse – they also re-oriented the public response. Re-framing India’s “Muslim question” as an economic one has resulted in the remarkable convergence of diverse interests. Leftists were relieved to back welfare policies that address real material concerns among Muslims. Right-wing Hindu parties have even joined in, calling for development of Muslims and reforms in madrasas to foster their “assimilation” into Hindu society. Madrasas have been offered and tentatively welcomed some government assistance, despite their valued autonomy from the state and mainstream school system. The Sachar Report did not view the state in India as the sole source of welfare, though the impetus for the commission originated in the government. “Traditional systems of charity like zakat” and “better utilization of waqf [Islamic
charitable endowment] properties” were two key recommendations of the report submitted to the Prime Minister’s office (Sachar 2006: 26), a new national discourse that has shaped subsequent policy but also – as this dissertation highlights – has facilitated a bevy of new citizen-led initiatives by Muslim social welfare activists.

It may seem surprising that a government report of India would admit a national need for citizen-led welfare, not only in the form of civic associations, but via the revival of religious ritual (“traditional systems of [Islamic] charity”). Yet, in the wake of liberalization announced in the early 1990s by then-Finance Minister (later Prime Minister) Manmohan Singh, India’s approach to addressing the welfare needs took on a different tone. In sharp contrast to the visions and promises of the Nehruvian developmentalist state that dominated the first cycles of economic planning in independent India, the government has simply been incapable of addressing poverty among its citizens – according to some analysts, astonishingly incapable. Akhil Gupta (2012: 4, 29-31) has explored and critiqued the “direct and culpable form of killing made possible by state politics and practices” in India. Contra Giorgio Agamben’s (2005) theorization of bare life in modern states of exception, Gupta depicts the lethality of extreme poverty in India as occurring “despite their inclusion in projects” of welfare, national inclusion, and electoral democratic politics. Economic reforms since the 1990s have only rolled back the already insufficient programs of India’s welfare state, as expenditures were cut to reduce federal fiscal deficits. Some programs, however, were expanded, such as employment assistance and food-for-work, while new ones were added, such as the Mahila Samakhya that “embodied the ‘enterprise model’ of neoliberal
reform” (Gupta 2012: 31, 237-270; cf. Harriss-White 2003). In short, the Sachar Report’s recommendation of zakat and waqf as potential alternative sources of citizen-led welfare (and the government’s subsequent efforts in this regard, such as the waqf reform bill of 2010) can be read in multiple ways: as official recognition for vibrant traditions of mutual aid in South Asia, as distinctly Indian secularism which reaches out to religious institutions as a matter of policy, and as the extension of neoliberal governmentality. Such celebration of “enterprise culture” has strong roots in India. Another government report of 2008 claimed that “an entrepreneurial trait…has been as much a part of everyday living” as much as Hindu philosophies (Gooptu 2013: 10). Yet, such laudatory valuation of the enterprising lifestyle also produces entrepreneurial citizens that “do not make claims on the state” and are “prepared to take responsibility…for managing risks and vulnerabilities arising from socioeconomic or political sources” (Gooptu 2013: 4).

In Lucknow, social reformers over the past decade have increasingly lamented the Indian Muslim community’s inability to maintain pace with the “progress” of mainstream Indian society, as India entered the 21st century with a liberalizing economy and its leaders touting a new vision of “Shining India” as an economic superpower and influencer on the world stage. This decline was reaching crisis proportions. But the crisis was not one that was only a result of socioeconomic underdevelopment. Nor was it a crisis affecting only the lower and working classes, and thus one the wealthy could ignore. The category of “backward groups” is a term arising from India’s Constitutional provisions for socioeconomically disadvantaged castes and tribes that are singled out for intervention by policymakers. However, reformers in Lucknow interpreted the crisis of
“Muslim backwardness” as underdevelopment that is socioeconomic as well as spiritual lack of progress. Many reformers in Lucknow decried the lack of education among poor Muslims, but in the same breath many also decried the lack of almsgiving among the wealthy, as evidence of the community’s drift away from the core teachings of Islam. Such a crisis also provoked fresh and remarkable forms of social entrepreneurism.

For example, Iqrar (a friend of Farid’s) was one of the original founders of the Itehad Foundation in 2006, who later left that organization to begin another one in a different neighborhood, which he dubbed the Scholarship Foundation. In both charities, Iqrar had collected donations among his contacts and acquaintances in Lucknow, distributing them in an organized fashion to students from deserving families in Lucknow in the form of scholarships to attend local English-medium private schools, as long as students demonstrated some aptitude and motivation, so that beneficiary Muslim students could avoid low-quality Hindi-language government schools. Iqrar grew up in Bombay but married into an old Lucknow family, running a successful business in the city for over twenty-five years after his family sent him to the United States for college. These foundations he helped start served two primary purposes in his mind: first, to productively channel the sympathy he felt for the numbers of heartbreakingly poor that seemed to swell larger each year in old city Lucknow; and, second, to productively channel zakat he and his friends gave annually, as a more rationally organized form of almsgiving than small handouts.

The Scholarship Foundation had an annual budget of around 1,350,000 rupees ($25,000) providing scholarships for nearly 500 students studying at all levels from
primary school to university. Most were Sunni Muslim, with a few Shi’a and the occasional Hindu student.6 “Don’t madrasas see you as competition, if you are collecting zakat – as they do – yet distributing it to students who attend English-medium non-religious schools?” I once asked in English. “Not at all. We have good relations with the ‘ulama,” he replied. Furthermore, he added, there were sufficient Islamic almmsgivers in Lucknow for many types of charity organizations. The Scholarship Foundation had precise accounting and annual impact reports sent by email, which detailed the beneficiaries’ attendance and grades – ‘ulama who ran madrasas rarely matched this level of reporting and donor-relations. Although madrasas and the Scholarship Foundation both collected zakat, they did so from rather different donor populations.

The Scholarship Foundation, Itehad Foundation, and similar new Islamic charities thus commanded respect from Muslim almmsgivers that were skeptical of ‘ulama-managed institutions and remained at a loss for places to give zakat. Many university-educated Muslims like Iqrar and Farid, in fact, had lost touch with ‘ulama and their institutions – yet, their humanitarian concerns coupled with a general awareness of Islam’s teachings on charity led these donors to seek out local charitable causes. In the past, such donors commonly donated to local causes whenever moved by someone in their immediate social circles – which included Hindus and Christians for many donors in Lucknow. It had not actually been the intention of Iqrar to found the organization explicitly as a “zakat association,” he explained to me, even though he and other founders were practicing

6 All their donors understood that scholarships in this budget went to needy Muslims, fulfilling eligibility requirements for zakat (see chapter five on Islamic law and alms) – but, if a Hindu student learned of the foundation, Iqrar would fundraise separately for him or her and grant a scholarship.
Muslims. But soon after he and others founded their first new Islamic charity, Iqrar had a conversation with a Muslim cleric who in fact encouraged him to ensure that his recipients were zakat-eligible and to include a zakat appeal in his fundraising.

While many of Lucknow’s wealthy Muslims continue to donate to other causes, the rise in new Islamic charities during the 2000s – founded for Muslims, by Muslims, with explicit appeals to utilize zakat in a productive manner – suggests that educated Muslims in Lucknow are increasingly attending to specific socioeconomic problems within their own community. The growing public discourse on “Muslim backwardness,” boosted by government reports, has furthermore given diverse constituencies of Muslims a new common ground. It has brought university-educated Muslims more closely in collaboration with madrasa-educated ‘ulama in Lucknow, sparking new types of conversations and practices surrounding zakat. It also has fostered a new wave of spiritual reawakening – specifically centered around zakat – as secularized Muslims realize the developmentalist potential of a centuries-old Islamic ritual practice and ‘ulama become better able to manage and institutionalize welfare.

**New Islamic Charities in Lucknow**

When I arrived in Lucknow in January 2012 to begin fieldwork on Islamic almsgiving and Muslim social welfare, I had spent six years as an international development worker in South Asia in Afghanistan, India, and Nepal. These experiences, coupled with years of graduate study, comprised my background knowledge of Islam and its practice among South Asian Muslims. Yet, I was caught by surprise at the intensity
with which numerous concerned citizens like Farid of Itehad Foundation were raising their voices and seeking to revive zakat-giving and make it better organized on behalf of the Muslim community in north India. Islamic scriptures have represented almsgiving as a purificatory ritual focused on the donor.\(^7\) Anthropologists have similarly characterized Islamic charity as “financial worship” (Benthall 1999) and publically performative piety (Deeb 2006: 168-212), emphasizing charity as a virtue and its centrality to individual Muslim understandings of their faith. I term this orientation the “purity ethic” of Islamic charity. In contrast, reformers of zakat like Farid are invoking different sets of Islamic scriptures and moral concerns that re-orient the focus of zakat-giving from donors to recipients – according to a “developmentalist ethic.” These developmentalist Muslims in Lucknow are less vocal about their own spiritual transformations through philanthropic giving, instead inquiring about the life of the gift after it is given: Will recipients utilize charity effectively to generate income? Or will it foster dependency and begging – widely seen as a vice in Islam? How can we increase the quantity of zakat being distributed? Most importantly, will zakat-giving be able to advance the Indian Muslim community on a wider scale?

In the chapters that follow, I investigate how what I term “new Islamic charities”\(^8\) have been reforming the practice of zakat in ways that are responsive to the perceived

---

\(^7\) For example, the great jurist Shafi’i (d. 820) wrote of zakat as cleansing of Muslims’ wealth and souls that is parallel to ablution before prayer (Hallaq 2009: 231). Scriptures invariably address Muslims as alms givers rather than providing guidance for receiving and distributing alms (for one exception, see Qur’an 9: 58-60), as I discuss extensively in chapter four.

\(^8\) In this study, “new Islamic charities” are those welfare associations financed through public fundraising for zakat and other Islamic religious donations, as opposed to endowment-financed organizations (waqf) that have been popular in India and other Muslim societies since the medieval era.
growing crisis of “Muslim backwardness.” New Islamic charities became platforms for public advocacy to raise others Muslims’ rates of almsgiving. The revival and reform of zakat in Lucknow was focused not only on increasing Islamic philanthropy but on channeling it more effectively. Part of what is “new” about new Islamic charities is that Lucknow Muslims distribute zakat in hopes of alleviating poverty, how they go about doing so, and how they are discussing it. Although many of them are new, in the sense of recently established since the 1990s, new Islamic charities are also distinct in utilizing “new” modalities of management, bureaucracy, and supervision in order to rationalize the collection and distribution of local Islamic almsgiving in Lucknow. Moreover, they do so in ways that depart from historical institutionalizations of welfare in Muslim India such as endowed foundations (waqf), shrines (dargāh), and madrasas.

In the past decade, new Islamic charities have begun to spring up in cities like Lucknow in greater numbers. These new Islamic charities have organizational missions focused on more immediate welfare needs. Unlike the schools, orphanages, and hospitals that many Muslim elites in an earlier generation endowed, these new Islamic charities do not provide continuous services themselves as much as provide financial aid for Muslim families unable to afford any school or healthcare or job-skills training to empower others to become breadwinners (and eventual zakat donors) themselves. Unlike the earlier model of Muslim welfare organizations such as waqf endowments that relied on patronage from one family, these new Islamic charities are lighter organizational structures with a broader donor base, liquid resources, and a wider network of professional advisors. Staffing and leadership are divided into professionalized roles,
instead of being based on kinship.

The critique of madrasas, the main institutional target for Islamic almsgiving, is that they foster dependency. Other extant customs of zakat-giving to local beggars and alms-seekers were seen as increasing dependency as well. The new Islamic charities do sometimes respond to immediate humanitarian needs of the Muslim community, but whenever possible their rhetoric and programming targets the “development” of needy Muslims. Their stated goals are to collect and disburse funds in a way that is as sustainable as possible, providing beneficiaries with an education or other income-generation capability. Yet, they seek to do so in ways that also impart to recipients the virtues of being a good Muslim.

This focus on development thus incorporates a parallel effort of moral development. Begging is seen by them as harām (prohibited) in Islam. Moreover, poverty is seen as a slippery slope leading to a range of other immoral behaviors, from lack of time for prayer and religious study to theft and substance abuse. This concern for not only giving alms to the poor but also boosting their income-generating potential, along with their Islamic values, is what I term the production of “halal human capital.” Halal human capital development is the making of zakat beneficiaries into what donors consider proper wage-earners and proper Muslims – especially since the new Islamic charities are in positions to not only provide humanitarian relief but also training and ethical instruction for beneficiaries, while simultaneously monitoring them.

Zakat as a practice and its role in Muslim society is also changing as a result of

---

9 Halal (“permissible”; Arabic, Urdu: ḥalāl) refers in Islamic jurisprudence to those actions and objects that are permitted for Muslims without risk of sin or impurity.
new Islamic charities’ programs. They represent a clear departure from earlier Muslim givers who saw zakat as primarily a transfer of ownership of wealth from giver to receiver. New Islamic charities recognize that basic zakat donations still fulfill the alms-obligation of the donor; however, they impose upon almsegivers and the Muslim community the obligation to make zakat “work.” The effective utilization of zakat funds by the recipient, even after it has brought spiritual merit to the donor, is the focus of their reforms. These reformers believe zakat’s prophetically revealed purpose is the alleviation of poverty. Although they would not criticize others for departing from tradition (i.e. as fostering bid’at, heretical “innovation”), the creation of dependency and continued poverty in the Muslim communities of India poses a clear risk for un-Islamic behavior.

Moral development targeted not only alms-recipients, but spiritual awakening among donors as well. Many Muslim charity workers believed that they were the vanguard of an effort to institutionalize zakat on a scale that had not been seen in recent memory, if ever, in India. But, achieving this level of systematization required a spiritual revival among all Indian Muslims who were potentially current or future almsegivers. During my fieldwork, I repeatedly heard refrains of “Muslims are just not paying their zakat” and “If every person would pay their zakat, then no Muslim would be left in poverty.” Some Lucknow Muslims envision zakat not only as an individual obligation upon donors, but also as a “system” (nizām) of welfare economics internally organized for just redistribution according to Islamic principles. Thus, the existence of poverty in the Muslim community in India, for these reformers, was diagnosed not only in terms of
economic policy or welfare redistribution. Rather, Muslim poverty was an indictment of the very practice of Islam itself in Lucknow. The concern of the wealthy for their fellow Muslims nevertheless still did not arise only from feelings of group solidarity. The problem of Muslim poverty was also linked to personal piety and was a negative reflection on individuals’ adherence (or lack thereof) to the mandatory rates of Islamic almsgiving that underpinned the nizām of zakat enjoined in prophetic scripture.

As a program to reform Islam in India by re-focusing Muslims on zakat, the new Islamic charities I profile fit squarely within the series of waves of Islamic reformism through India’s history – a theme I return to in chapter two. While these zakat entrepreneurs recognize their departures from earlier modalities of almsgiving in individualized forms or to madrasas, their rhetoric nevertheless claims authenticity for new Islamic charities as rooted in Qur’anic notions of almsgiving as worship (’ibadat) parallel in importance to ritual Islamic prayer. In their public relations, new Islamic charities at times represented themselves as just another non-governmental organization (NGO) that happened to be working primarily for Muslims.

Yet, to understand them as mere mimicry of development modalities imported from “Western” or Hindu-led NGOs would be a gross mischaracterization. Zakat entrepreneurs also prioritize their activist work in terms of effecting a broader spiritual reform in society – keeping Muslims “on the Straight Path [ṣirāṭ al-mustaqīm]” in the words of Farid above. Although university-educated Islamic charity workers like Farid and Iqrar sometimes singled out members of the ‘ulama as implicated in their diagnoses of underdevelopment, the relationships between Lucknow’s ‘ulama and new Islamic
charities was characterized by mutual recognition of the need for socioeconomic development and new reforms, by collaboration and mutual respect. Religious leaders in Lucknow spoke in support of new Islamic charities despite their role in re-directed funds away from madrasa education and towards other social services. Indeed, ‘ulama were at the forefront of some new Islamic charities, even founded some themselves, urging ordinary Muslims to broaden their scope of zakat-recipients to include such institutionalized welfare associations. These Lucknow clergy thus resemble other Indian reformist ‘ulama whose sociopolitical innovations go beyond the conservatism of their own communities, while still justifying actions with recourse to scriptural interpretations (Zaman 2002; Jeffrey et al. 2008).

Yet, new Islamic charities are distinctly different from earlier waves of Islamic reformism in India. Unlike modernist institutions such as Aligarh Muslim University, they imagine their operations as a form of ritual practice, thus bound by myriad constraints of shari‘a\textsuperscript{10} on zakat: rates, recipients, utilizations, timing, and modes of distribution. However, unlike traditional organizations led by ritual specialists (e.g. shrines madrasas, Muslim Personal Law Board), ‘ulama are not necessarily at the helm of new Islamic charities. Their modalities of management, operation, and use of media are also distinctly contemporary. Notions of zakat itself are being reoriented, as new Islamic charities circulate and distribute more than just alms. Along with money, they disseminate

\textsuperscript{10} Shari‘a (Arabic: \textit{sharī’ah}) is often loosely translated as “a way” or “path” and broadly relates to the religion and religious law of Islam. Shari‘a is distinguished from \textit{fiqh} or “Islamic jurisprudence” which refers to the academic discussion of divine law and its rulings. Whereas fiqh is considered as a knowable, relatively stable body of juridical rulings and commentaries, shari‘a is more of a set of divine ethico-legal codes that can only be approximated in human legal and moral endeavors. See Hefner (2011) and Hallaq (2009) for extensive discussion.
attitudes towards employment and values of self-discipline, thus inculcating new ethical subjectivities in other Muslims, which encourage workforce participation. Such practices reorient subjectivities of donors, recipients, and the broader Lucknow Muslim public, towards the perceived requirements of the contemporary capitalist economy, even for women who keep *purdah* (veiling).

This reform of zakat is one that is being accomplished, not through theological challenge or reinterpretation of scriptures, but through changes in organizational management and *practice*. While Islamic commentaries on zakat have always discussed its meaning as “growth” (also glossed as societal development), *in practice* Indian ‘ulama have emphasized scriptural teachings on zakat as self-purification, intended to inculcate certain virtues for wealthy Muslims: relinquishment, sacrifice and obedience towards Allah, and modesty. Stark poverty is not a stranger to South Asian cities and villages; despite vast writings on socioeconomic justice in Islam, the Indian ‘ulama have been remarkably reticent on socioeconomic questions (Zaman 2012: 221-260).11

New Islamic charities in today’s Lucknow, by contrast, view their activities as enacting the true and correct purposes of zakat, going beyond literal meanings of zakat as “purification” to shift emphasis away from the donor and onto the recipients and how they will utilize charity to “develop.” Notably, this shift in ethical imaginary has not occurred through charity workers’ direct contestation of Islam’s discursive tradition – by and large, matters of jurisprudence in Muslim India remain with ‘ulama, madrasas, and

---

11 Michael Cook has also written of medieval Muslim societies more broadly, that Islamic injunction to “command right and forbid wrong” has historically included “no concern…for what we might call social justice” in practice (Cook 2003: 99).
shari’a courts. Rather, the shift is embodied in new organizational practices and modalities of management. Their developmentalist ethic emerges in visibly public activities such as charity distribution events and “coaching sessions” for students. New Islamic charities may invoke Islamic discourses in their printed materials, fundraising, and even sermons, but these narratives do not contest established Islamic religious law (fiqh; Islamic jurisprudence) on zakat, but instead justify new organizational forms of zakat-giving and -taking that are framed with reference to long-established and generally accepted traditions in Islam – halal wage-earning, “correct” (ṣaḥīḥ) use of alms, and individual accountability to Allah. They imagine their activities within the authenticated traditions of Islam, such that even argumentative scripturalist ‘ulama rarely object to new practices.

With an anthropological eye to how ethics especially form within habitus through embodied practices and performances, I focus on two types of socializing institutions: education and charity. Scholarships and Muslim private schools funded by alms are allowing poor Muslims to avoid government schools (perceived as tainted by Hinduism-inflected curricula and teacher absenteeism) and become socialized through activities guided by reformist Islam and a business-oriented work ethic. In Islamic charities, rigorous application and monitoring procedures are shifting the meaning of alms away from a notion of a sacred entitlement for the needy towards becoming an incentive for hard-work and accountability among Lucknow's poorer Muslims. The resulting vision of ethical Muslim selfhood is thus one in which disciplinary practices leading to material
development and those which help a Muslim achieve spiritual development are often one and the same (cf. Deeb 2006, Osella & Osella 2009).

**Anthropological Aims of the Dissertation**

*Islam, Development, & Democracy*

My dissertation pivots on of a striking discontinuity between scholarship on voluntarism and community development in Muslim societies versus similar studies of American society. Associations in the United States, particularly faith-based ones, are "one of the most important places in which people learn transferable civic skills," wrote sociologist Robert Wuthnow (1999: 333). By contrast, Muslim faith-based charities are regularly analyzed according to their links with political Islamists (Clark 2004, Burr & Collins 2006, Alterman & Hippel 2007, Levitt 2008), or even terrorism. A Lexis-Nexis search of the phrase “Islamic charity” reveals that 68% (662 of 970) articles in English-language news sources from 2000 to 2010 also reference “terrorism.” Although a comprehensive survey of the recipients of Muslim philanthropy worldwide is a study that awaits its author, this ethnography aims to provide an account that contrasts with much extant scholarship on Islamic charity by analyzing the ritual of zakat as one that is transformative at the levels of the moral and the social.

Projects of global humanitarian development since the late 19th century have undergone a gradual process of secularization, representing triumphalist narratives of the promise of modernization that reached their peak by the 1970s (Barnett & Stein 2012). Despite the origins of organized American and European humanitarianism in the
missionary movements of Christian social reformers, the development industry emerged through the 20th century as increasingly reliant on the assumption that economic development and religious values are at odds. The theory of secularization (what Weber popularized as “the disenchantment of the world”) “may be the only theory which was able to attain truly paradigmatic status… [being] shared by all founding fathers of modern science” (Casanova 1994: 17). Policy analysts and social scientists once had near-unanimous agreement that economic development and secularization, moreover, were mutually reinforcing historical processes. “Faith in development” seemed to be replacing religious faith in countries around the world (Ferguson 1999: 129; Bornstein 2002; Rudnyckyj 2010). Material progress was seen as divorced from – or even hindered by – spiritual progress. India’s first Prime Minister, Jawaharlal Nehru, predicted that due to state-led development in India the public role of caste and religion would “whither” away (Jodhka 2007), although despite such elite views, Indian society by-and-large retained a strong focus on spiritual-moral aspects of progress (Copeman 2009). Yet, for Muslim societies, cogent scholarly critiques have since laid to rest this dichotomous opposition between, in Daniel Lerner’s phrasing, “Mecca and mechanization” (Eickelman & Piscatori 1996: 22; Norton 1993; see also Deeb 2006). In projects of global development more broadly, the influence of religious creeds and organizations has endured and indeed grown even more salient in the 21st century (Barnett & Stein 2012).

12 “The spectacle of what is called religion, or at any rate organised religion, in India and elsewhere, has filled me with horror and I have frequently condemned it and wished to make a clean sweep of it” (Nehru 1941).
Careful research in the study of religious associations takes stock of the value they can have as civil actors in the public sphere, even despite their evangelical or more narrowly sectarian affiliations (Wuthnow 1999; on India, see Varshney 2002). Historically in both India and elsewhere, religious minorities have often been fervent proponents of secularism, disestablishment of religion and state, freedom of conscience, and civic debate based on widely shared ethicalized values (van der Veer 2001; Casanova 2006; Taylor 2007; Ahmad 2009; cf. Habermas 1989, 2006). Secularism has come to be understood by scholars as a process of secular/religious differentiation rather than the linear decline of religion (Casanova 1994; Gorski & Altinordu; cf. Asad 2003). The differentiation of religion into its own sphere of public activity is linked to important changes in ethical subjectivities and public moralities. As literacy and print help to spread direct, unmediated access to religious scriptures, the rivalries of competing interpretations serve the “objectification” of personal Muslim-hood as one’s own brand of religiosity must be distinguished from others. These discourses are concerned not only with piety and orthopraxy (the foci of much current scholarship) but also with “public interest” or the “common good” (Arabic: maslahah) (Salvatore & Eickelman 2004).

Casanova (1994: 299, 233-234) similarly illustrated churches’ activism against nuclear

---

13 Contemporary South Asian scholarship has been highly sensitive to this religious genealogy of the secular. “In both the American colony and the Indian colony it is the Christian dissenters who try to erect a ‘wall of separation’ between church and state,” van der Veer wrote (2001: 308-9). Early British colonials conformed to a historical pattern of close collaboration with Hindu ritual elites, termed the British “Hindu Raj,” and Christian missionaries clamored against this colonial support for “idolatrous” religion. Indeed, the division between religion and state was greater in India than in Britain itself (2001: 290). Irfan Ahmad similarly theorizes “a genealogy of secularism from the perspective of religious minorities” in India (2009: 15).
proliferation and excesses of capitalism as a way that public religion as an ethical force “could somehow unintentionally help modernity save itself.”

In the chapters that follow, I address the question of whether Islamic charities, like their faith-based organization counterparts in the U.S., have appreciably positive impacts on public ethics. I discuss factors that led new Islamic charities either to reinforce existing prejudicial and identitarian religious divisions (e.g. Hindu-Muslim, Shi’a-Sunni) among local Indians, or to foster public norms that promoted civic engagement with a multiplicity of divergent “others.” On one hand, new Islamic charities reinforce Hindu-Muslim boundaries, leading to further consolidation of group identities (such as “the Muslim community”), even among otherwise cosmopolitan Indians who did not used to identify primarily as Muslim – such as the secular-minded businessmen in chapter seven who only reluctantly revealed the “Islamic” nature of their charities to non-Muslims.

On the other hand, Muslim identities and public practice are also becoming secularized and ethicalized, as Islamic charities force Muslim leaders to translate their faith into public life using terms from development, welfare, and rights discourses. Moreover, my data from Lucknow illustrate how international ties of Islamic ideologies that are forged through donations have not been a factor in radicalizing the Indian Muslim community of Lucknow. Chapter six discusses the modern aspirations of students in Nadwa madrasa, which had institutional and financial links to Saudi Arabia, who discussed with me their plans for MBAs, moral leadership in their villages, and promoting caste equality. This finding is contrary to other analyses which grimly suggest
that such international Islamic funds, especially Saudi and Iranian donations, correlate with increased local radicalization and even terrorist financing (Sageman 2004, Burr and Collins 2006). New Islamic charities in Lucknow instead construct a form of “civil Islam” (Hefner 2000), which affirms civic values that, when done in partnership with republican government, can be elaborated into the foundations of modern democracy.

*Islam and the Moral Economy*

Islamic scriptures incorporate a number of specific teachings about economic behavior, including the prohibition of usury, guidelines for contracts and transactions, inheritance laws, and zakat. The obligation of zakat – in particular – has been closely identified with Islam’s purported “moral economy.” The concept of moral economy was first popularized among anthropologists by James C. Scott, whose intensive early fieldwork among Muslim peasants in Malaysia (particularly “rituals of compassion” drawn from Islamic tradition and Malay custom) undergirds much of his theorizations – even when universalized to a worldwide “moral economy of the peasant” (1976). Scott’s (1985: 9-10) *Weapons of the Weak* opens with a detailed chronicle of Islamic almsgiving in Kentah, Malaysia:

> Although responsibility for zakat collection has recently been taken over by the provincial authorities, informal zakat payments along traditional lines persist. It is…an important supplement to the income of the poor, landless families. Razak received a gunny sack of paddy from his eldest brother in Yan, for whom he had threshed…From time to time, Razak also asks for small gifts of rice from likely prospects…who say he is ‘begging for alms’ [*minta sedekah*].

Scott gave the small village at his fieldsite the pseudonym of “Sedeka,” perhaps intentionally recalling the Malay word of Arabic origin for Islamic charity: *sedekah* (Arabic: *sadaqah*). In particular, he described Islamic charity as a key religio-ethical
resource for the tactics that the poor Malaysian Muslim peasant workers employed against the richer land-owners to limit the encroachment of new capitalist labor relations. These Islamic traditions of mutualism embedded in Malay communities constituted a social safety net that preserved a basic level of subsistence for all peasants (and operated as handouts for the unemployed) and mitigated wealth accumulation and materialist greed among the rich (1985: 169-173). Peasants invoked both Malaysians’ shared religious identity as “Muslims” and a sharply widening class disparity that ran counter to notions of local solidarity. Their moral critiques of landowners were particularly targeted at their reputations as Muslims, deploying local Islamic norms to critique landowners’ “stinginess” and declining generosity in almsgiving (Scott 1985: 1-24, 169-171, et passim).

Few social scientific studies have examined the everyday practices of zakat. Scott’s study marked a major contribution with his opening chapter detailing the processes of Islamic almsgiving in a Malay village – yet, this study empirically reinforced a view of Islam as an economic system (as well as ethical) that somehow opposes capitalism. This moral economy, Scott argued, constituted an alternative ethical framework to resist the normative assumptions of industrial capitalism: in pre-modern times "ideologically speaking, the cards were stacked against capitalism" (1985: 232-233). His depictions of the ethical traditions associated with peasant moral economy are
drawn from Islam, especially the “rituals of compassion” associated worldwide with Islamic almsgiving: *fitrah*, *zakat*, Eid feasts, and *sadaqah*.\(^{14}\)

Anthropologists such as Aiwha Ong have extended such an analysis of Islam and a moral economy as resistant to capitalist disciplines of industrial management in her *Spirits of Resistance* (1987). Ethics derived from both their identity as Malay (*kampung*) and as Muslims, Ong suggested, contrasted sharply with young women’s new roles as factory workers, resulting in dramatic spirit possession on the factory floor. Many spirits inhabit the spiritual world of Malay workers, including “*syaitan* [Satan] of Islamic origin.” Spirit possession united laboring women as much as it bewildered foreign industrialists like an “American director” who “wondered how he was to explain to corporate headquarters that ‘8,000 hours of production were lost because someone saw a ghost’ ” (Ong 1987:203). Although almsgiving is not a focus of Ong’s ethnography as it is in Scott’s, she represented Islam as a powerful source of signification for Malay spiritual resistance to anti-capitalist social relations:

The *syaitan* hovers over the passage of Malay peasants from a moral economy to an economy of commodities (Ong 1987: 213).

Yet, Islamic values also disciplined workers, such as “honest *halal* hard work [*kerja halal*]” and patriarchy (1987: 185-187). While Scott linked Islam – especially *zakat* and *sadaqah* – to moral economy, and Ong did as well, she remained sensitive to the polyvalent expanse of Islamic tradition as containing both spirits of resistance and forces

\(^{14}\) Of course, Scott’s work on moral economy of the peasant (1976) did not theorize this position as one identifiable only, or even primarily, with Islam. He believed such mutuality to be “nearly universal” in peasant society (1976: 5). Karl Polanyi (an inspiration for Scott) held this to be premodern peoples’ defining feature, “It is the absence of the threat of individual starvation which makes primitive society, in a sense, more human than market economies and at the same time less economic” (1957:163-164).
of industrious disciplining. Chapter eight develops a similar notion of Islamic ethics in industrious disciplining, although I lay greater emphasis on zakat’s role in fostering ethical entrepreneurism.

Linking Islamic ethics and a moral economy is not a mere accident of social scientists’ interpretation, as there have been numerous Islamic religious leaders who have counter-posed Islamic ethics against modern Western capitalist ideologies. However, we should attend to specific historical circumstances in which ‘ulama have deployed Islam against market intrusions – namely, within a politics of colonialism. A seminal scholarly critique of Western capitalism titled *Our Economics (Iqtisaduna)* was penned by Baqr al-Sadr (d. 1980), a Shi’i religious leader in Iraq. But for his untimely death at Ba’thists’ hands, al-Sadr would have been made Grand Ayatollah, the highest authority in Shi’i Islam (Aziz 1993). Baqr al-Sadr outlined both a Marxist critique of capitalism and an Islamic critique of “Arab socialism.” Yet, al-Sadr’s work was not a full formulation of Islamic economics; that scholarship came later (e.g. Nejatullah Siddiqi [1983] in his *Banking Without Interest*). Rather, al-Sadr’s (1961: 228) polemic (as a religious scholar) is a rejection of colonialism and Western ideologies, in order that Arabs (as a society and institutions) “lean towards Marxism” yet remain committed to Islam’s “authority” rather than that of a communist party. Maulana Maududi of British India (d. 1979) formulated very similar notions of an Islamic economy, in even more detail than al-Sadr (Nasr 1996: 103-106). Yet, the genealogy of Maududi’s ideas (even more so than al-Sadr’s) was

15 Baqr al-Sadr wrote that Islamic economics is the ideal “Third Way,” based on “moral practices…of inner restriction and invisible supervision” from shari’a, in contrast to Western “individual freedoms” that are the seeds of inequity that ultimately undermines the economy (al-Sadr 1994 [1961]:xxxv).
rooted in his formative years as a journalist and anti-colonial agitator (Nasr 1996: 14-17). Irfan Ahmad (2009b) has shown how Maududi’s theorization of the modern “Islamic state” emerged more from his experience of the colonial British state than from any medieval Islamic scholarship on the caliphate.

Many academic studies of contemporary Islamic finance, which has emerged since the 1970s, reinforce the differentiation of an “Islamic economy” from mainstream global capitalism. As Timur Kuran (1996: 438) has written, Islamic banks, according to proponents, exist to “help prevent Muslims from assimilating into the emerging global culture whose core elements have a Western pedigree.” Of course, the literature on Islamic banking and finance has made tremendous contributions in highlighting contemporary Muslims' innovation in adapting faith to modernity and their technocratic aptitude in creating instruments for investment which remain popular even among (non-Muslim) American and European financiers (Kuran 1996, Maurer 2005, Hefner 2006, Tobin 2015). Yet the more unfortunate political fallout of the Islamic banking phenomenon, as some scholars also note (e.g. Tobin 2015), is that this assertion of Islam's ethical economy serves – ultimately – to celebrate Muslims civilizational distinctiveness from what is otherwise regarded as the amoral capitalist “West,” in an echo of political scientist Samuel Huntington's (1993) discredited and dichotomized notion of the “clash of civilizations” (cf. Hefner 2000: 4; Fox 2005).
Studies today, however, have continued to reinforce a close association between Islam and an anti-capitalist moral economy.\textsuperscript{16} Charles Tripp’s \textit{Islam and the Moral Economy} provides a sweeping overview of major Muslim thinkers on economy, economic development, and contemporary markets. However, his account is framed in terms set by the 20\textsuperscript{th} century intellectual critics of colonial and post-colonial capitalism, such as Sayyid Qutb of Egypt, Baqr al-Sadr of Iraq, Maulana Maududi and Muhammad Iqbal of India: capitalism is “the problem” and Islam is “the solution” (Tripp 2006: 11). In Tripp’s analysis, capitalism was a foreign import to these social critics, inseparable from the invading colonialist powers that had decimated the political authority of Muslim rulers and from the materialism that was hastening the erosion of Islamic values. In the words of the Indian Muslim modernist Muhammad Iqbal (d. 1938), capitalism was “barbarism” and constituted a “moral vacuum” arising from “ruthless egoism…gradually killing all higher striving” (Tripp 2006: 32-33, 35-36). Tripp portrays “Muslim scholars as united in common…because of the capitalist transformation” (2006: 44). When Tripp did discuss “accomodationist” views on capitalism, such as Islamic intellectuals’ promotion of Islamic economics and banks, he framed their efforts as “essentially Keynesian” and “derivative” of Western notions of “development” and “efficacy” originating in “terms defined in the discipline of economics in Europe” (2006: 114-116). The rich tradition of Islamic moral norms enjoins Muslims toward profit-making, pious work, and calculative accumulation (both spiritual merit and capital), as discussed below and throughout this dissertation. Ultimately, however, Tripp’s work overlooks much of

\textsuperscript{16} See Rodinson (1978), however, for an alternate view of the historical compatibility of Islam and capitalism.
this tradition. By elevating the terms “Islam” and “moral economy” to equivalency (joining them in the title of his book), Tripp effectively identified Islamic morality primarily with anti-capitalist ethics – rather than with Islam’s purview that includes ethics supportive of commerce and capitalist competition within the framework of shari’ā normativity.

Market Islam

Such a view linking Islam and moral economy, however, can obscure the very real, historical affinity between Islamic ethical and intellectual discourses and market capitalism. Commercial terminology permeated the Qur’an itself (Turner 2010: 155). As Maxime Rodinson (1978: 14-18) has shown, Islamic teachings on the importance of earning an income originate in Qur’anic scriptures; indeed, his analysis of the Qur’an argued it is more encouraging of “rational” market-oriented action than scriptures of other world religions. Rodinson’s history instead traced the slow capitalist development of the Middle East to political weakness of its governments and economic distress. Peter Gran’s (1979) Islamic Roots of Capitalism: Egypt 1760-1840 went further to argue that the revival of neoclassical logic within genres of hadīth (prophetic sayings), kalam (theology), and fiqh (jurisprudence) as the underpinning of a new “balance between faith and reason” lay the groundwork among Muslim merchants for industrial revolution – although industrialization later stalled due to political realities.

17 "There are religions whose sacred texts discourage economic activity in general," wrote Rodinson (1978: 10-14), "[but] this is certainly not the case with the Koran [Qur’an], which looks with favor upon commercial activity, confining itself to condemning fraudulent practices and requiring abstention from trade during certain religious festivals,” and later, “The alleged fundamental opposition of Islam to capitalism is a myth.”
Max Weber is famous for contrasting the mystical ethics of Asian religions with Protestantism, concluding that the latter was particularly conducive to a worldly moral concerns and asceticism that made up the generative roots of European capitalism.\footnote{Yet, Weber’s theses about the connection between religious beliefs and capitalism, as Bryan Turner (2010) illustrated, are subject to wide variations in interpretation – ranging from assertion that the Protestant Ethic entails the necessary and sufficient conditions for the emergence of capitalism, to a materialist view (favored by Turner) of how beliefs are shaped by socio-economic contexts.}

Notably, however, the lack of affinity Weber observed between Islamic ethics and capitalism was the result of his interpretation of Middle Eastern history at a particular epoch, when “Islamic institutions were incompatible with capitalism because they had been dominated by a long history of patrimonialism” (Turner 2010: 148). Accordingly applying Weber in 20th century Indonesia, Clifford Geertz’s *Peddlers and Princes* placed Islamic ethics of this-worldly capital accumulation for pious ends at the heart of the nascent rise of capitalist activity in the Javanese bazaar.\footnote{Geertz (1963: 127) illustrated how merchants’ “piety” constituted “ethical justification of secular economic activity” just as “evangelical Protestantism” did in Weberian analysis (cf. Bellah 1957 on Japan). However, their lack of efficient institutions (“entrepreneurs without enterprises”) led ultimately to development’s stagnation and “massive intervention of highly centralized government” might be necessary (Geertz 1963: 79).}

The growing anthropology of “market Islam” is the richest repository of analysis pointing to a different relationship between the Islam and varieties of capitalist economies. Much of this research reveals the highly significant role of Muslim traders and business-people in fostering local varieties of market capitalism (Sloane 1998; Hefner 1998; Osella & Osella 2009; and Rudnyckyj 2009, 2010). For example, Filippo and Caroline Osella's (2009) work with Muslim entrepreneurs in Kerala, India pointed to their Islamic almsgiving as linked to their idealization of an “Arab modernity” distinct from a Western one and the concomitant ethical emphasis on “moral connectedness” with
the Muslim community through public service as business leaders’ moral “duty.” The Osellas present reformist Islamic pieties as permitting capital accumulation, for the good of the Keralan Muslim community as well as individual entrepreneurs. The result is a Muslim public ethic oriented towards reproducing their own individual work ethic and self-made successes among the local poor, to further integrate Muslims into India’s post-liberalization economy and global marketplace. Daromir Rudnyckyj (2010) has chronicled Indonesia’s human resource trainers who represent Islamic rituals as conducive to ethical values that echo those Weber identified with the spirit of capitalism, such as hard work, individual accountability, and self-discipline.

The burgeoning research on market Islam joins other scholarship on the varieties of capitalisms in Europe, Asia, and elsewhere. Taken together, these studies are reminders that just as modern capitalism does not have only one Protestant genealogy, neither is there one view of the articulation of Islam and capitalism in Asian Muslim societies. Each defining characteristic of modern capitalism is dependent on social structures that “embed” and facilitate it (Hefner 1998: 29-30; cf. Granovetter 1985). “Network capitalisms” of Asia arose that were structured, for example, in Taiwan along lines of kinship as family businesses or through guanxi gifts made as investment loans (Hamilton 1998). Any links between Islam and capitalism (such as those discussed here) must be contextualized for the ways the particular forms of Islamic market ethics are grounded in local social contexts.

Building upon this work in market Islam, I argue that the roots of capitalism among Muslim communities of Asia go deeper than previously thought, beyond networks
of Muslim merchant families to networks of ‘ulama (for parallel analysis of Muslim religious scholars and their institutions, see Njoto-Feillard forthcoming). The “zakat entrepreneurs” in this ethnography represent a diverse assortment of Lucknow Muslims who innovate in the realm of ethics in multiple ways: madrasa students seeking to go beyond the historical religious occupations of imām (preacher) and ustād (teacher) in order to market themselves and their Islamic education for utilization in new economic niches, businessmen who seek to re-orient the spending of zakat towards economic development rather than mere charity, ‘ulama who distribute zakat as a double-barreled intervention of moral and material development for the Muslim poor. Ethnographies of market Islam, thus far, have focused on merchant or industrial classes as adopting and circulating business-oriented Islamic teachings, such as individual responsibility, work ethic, pious capital accumulation, and halal (interest-free) investments. In their efforts to institutionalize and reform zakat, however, ‘ulama were at the helm of developmentalist charities and modern madrasas. These ‘ulama are publicly engaged faith leaders who are concerned about the place of Muslims in the modern world (Zaman 2002), belying portrayals of them as of reactionary scholars clinging to tradition. Where existing studies of market Islam have focused exclusively on owners of businesses – who are arguably self-interested and personally invested in Islamic virtues that discipline laborers – this dissertation analyzes the practices and rituals that suffuse Muslims of diverse backgrounds in old city Lucknow: laborer, merchant, beggar, literati, and ‘ulama alike.
Weber, Islam, and Ethics

This ethnography of zakat in Lucknow poses significant questions in economic anthropology, following upon prior work analyzing the articulation of religion and economy. Max Weber is famous among social scientists as the theorist of the origins of capitalism, religions and their institutionalization, the modern era and its telos of rationalization, and the world’s “disenchantment.” This study is similarly concerned with describing aspects of the expansion of market capitalism in 21st century India, the institutionalization of zakat and rationalization of Islamic charity, and the category of the secular in the public and private lives of modern Muslims.

Yet, this dissertation engages with an often overlooked aspect of Max Weber’s oeuvre – his preoccupation with ethical values. While this is a study based in economic anthropology, it also pushes the boundaries of that subfield by incorporating recent groundbreaking work from virtue ethics in Islam and the anthropology of moralities. The ethical concerns of zakat reformers like Farid that are an indication of the deeply moral – even spiritual – nature of (otherwise) economic development (cf. Bornstein 2005; Rudnyckyj 2010; Barnett & Stein 2012). Policymakers and experts often represent economic development as a moral good (or at least morally neutral) given its potential for liberating human potential (Sen 1999), although recognition of development as an extension of power, politics, and cultural domination increasingly fuels critiques (Ferguson 1994; Escobar 1995; Easterly 2007). In many anthropological accounts, economic development also fosters the expansion of capitalism that disrupts local moralities and gives rise to religious revivals that resist it (Comaroff 1985; Comaroff &
Comaroff 2001). Islam and capitalism in this regard have been posed as oppositional bases of social relations – particularly through analysis of Islam’s “moral economy” (Scott 1976, 1985; Tripp 2006) – even though Islam and capitalist developments have a more complex relationship (Turner [1974] 2010; Geertz 1963; Rodinson 1978; Gran 1998; Mittermaier 2014).

Anthropologists are beginning to reveal surprising convergences between Islam and capitalism through examination of their ethical entailments – particularly the ethics of Islamic charity. Similar in thrust to Rudnyckyj’s (2010) work on Indonesia, ethnographies of the Middle East have examined the convergence of neoliberalism20 with Islamic charity practices (Atia 2013; Mittermaier 2014; cf. Baylouny 2010). Mona Atia’s study revealed how Islamists’ charity activism in Egypt aimed to turn “the poor” into productive laborers and supported the privatization of welfare in the wake of economic reforms. This merging of Islamic and capitalist subjectivities produced a blend that Atia terms “pious neoliberalism.” Furthermore, Egyptians who sought to make their Islamic charity “work” better, in Amira Mittermaier’s analysis, applied neoliberal calculative reason to their own piety practices. Understanding their charity as “trading with God,” Muslims revealed the influence of capitalist rationality in almsgiving. Yet, their understanding of the economy was one that extended beyond this world by bringing the Hereafter into the equation, illustrating how Islamic discourse also destabilized

---

20 Neoliberalism can be viewed as a form of post-Keynesian capitalism, in which the state and the “management of crisis” have become instruments of capital accumulation by the wealthy (Harvey 2007). While derived from capitalist logics and thus inseparably tied to the expansion of the market economy, neoliberalism can be identified with its effects on culture and the individual as it extends calculative reason and market imperatives beyond the realm of the economy into previously untouched realms of social life.
capitalism and its logics (Mittermaier 2014: 276). In short, in the view of these scholars, the revival of privatized Islamic charity can be analyzed as an effect of neoliberalism.

The anthropology of neoliberalism in many ways echoes Weber’s dark view of modernity and its telos of rationalization as an “iron cage” (in this regard, it differs from more upbeat assessments of late capitalist globalization; Ortner 2011). Neoliberalism in this view is embedded in a darker narrative with its own immoral (or anti-moral) yet inexorable agenda dominated by an ideology whereby “market exchange is an ethic in itself” (Harvey 2007). Although scholarly accounts of neoliberalism inveigh against characterizations of it as “monolithic” (e.g. Peck & Tickell 2002), what is unitary about neoliberalism is the pessimistic normative frame assigned to it as a particularly nefarious manifestation of late capitalism. Neoliberalism also has normative and ethical entailments that are made clear in pessimistic accounts of commodification and dispossession of public resources and people’s labor. Anthropologists accordingly have described the impact of the “culture of neoliberalism” (Comaroff & Comaroff 2001) on local communities in uniformly dismal normative terms (e.g. Ferguson 2002; Li 2007; Gregory 2007). In such accounts, no realm of social life analyzed by anthropologists appears as safe from neoliberalism’s deleterious effects. For example, as Rudnyckyj

21 This process is thus comparable to the devolution of public welfare to the civic-minded “moral neoliberals” of other places and faiths (Muchlebach 2012).
22 Neoliberalism also can be said to derive its normative force from the moral approbation assigned to liberty and freedom. Proponents of neoliberalism celebrate the “free market” as a moral good, even when the expansion of liberties is restricted to those already possessing wealth, as when policymakers and business leaders facilitate privatization and commodification of goods and bend the state to legislate on behalf of further capital accumulation for the “good of the economy” (Harvey 2007: 159-164).
concluded of neoliberalism in Indonesia, “this cold calculative reason may in fact be tightening its icy grip on our souls…and our spirits” (2010: L487).\footnote{23 Citations with page numbers prefaced with “L” refer not to actually page numbers but Kindle Locations in the e-book version.} This dissertation addresses the ritual of Islamic charity and its transformations in light of its articulation with the larger capitalist economy in ways that chart the effects of (perhaps neoliberal) calculative rationality and marketization.

But was Weber’s own view of capitalist modernity as dark and cynical as the phrase “iron cage” suggested? He borrowed the term “disenchantment” from the poet Friedrich Schiller to describe secularization and rationalization, suggesting that Weber had a more sanguine – rather than cynical – view of modernity that partook somehow of Schiller’s own Romantic ideal (Scaff 2014: 159). It seems like no accident that the man widely regarded as the prophet of secularization maintained a fascination with the spiritual that is clearly evident in his own masterpieces on world religions. “Values” and ethics as a form of “a conduct of life” were primary themes throughout his work. Weber himself wrote of his \textit{Protestant Ethic and the Spirit of Capitalism}, “My central interest was not the increased expansion of capitalism, but rather the development of the humanity created by a coincidence of religiously and economically conditions.” He described his inquiry as focused on a certain “ethical lifestyle which was spiritually adequate to the economic level of capitalism [and which] signified its victory in the souls of human beings” (Hoffman 2007: 172).

Finally, as he described in his essay “On ‘Objectivity’, Weber approached ethics as \textit{plural} in nature. His view of ethical values took them to be “irreducible” and always
subjective, requiring an interpretive methodological approach that remained open to multiple varieties of ethical norms deriving from the same origin (Kalinowski 2012: 39). My usage of the “purity ethic” and “developmentalist ethic” are inspired by Weber’s sociological concept of “ethos,” which he defined in The Protestant Ethic as “not the ethical doctrine of a religion, but that form of ethical conduct upon which premiums are placed” (Kalinowski 2012: 41). This view of Islam is one that does not prioritize the “doctrine” as orthodox tradition, despite some Lucknow Muslims’ own presentation of shari’a as a unitary code of religious law. My ethnography remains sensitive to multiple “ethics” within Islam that are each derived from authentic (often scriptural) tradition, but which carry different degrees of emphasis for different Muslim believers.

Departing from much anthropological work on neoliberalism, this ethnography illustrates the resilience of ethics and their moorings in local traditions. I seek to counterbalance the uniformly negative normative tone in accounts of neoliberalism, by offering a study of Islamic charity as a sub-economy that articulates with capitalism rather than being subsumed by its logic. Although Nikolas Rose (1999: 23, 214) identified “techniques of calculation” with a certain neoliberal “morality of numbers,” I take seriously the proposition that calculative rationalities have alternative origins beyond those that gave rise to today’s accountants, corporate auditors, and the glorified bean-counting algorithms of investment finance. Instead, my ethnography suggests various other sources for calculative rationality, as illustrated by my analysis of Islamic teachings on “accounts” (hisāb) for “spiritual merit” (thawab) and zakat as they are elaborated in “economic theologies” (Mauss 1960: 55). As Weber (1958: 24) himself emphasized, it
was Calvinist theology and its existential angst over the lack of knowable certainty in heavenly salvation that gave rise to the “norm of calculability” as the “regulative principle of a technically rationalist modernity” – and not the other way around. I repeatedly show how Islamic teachings on zakat, even as they invoke calculability, are inextricably tied to Islam’s monotheistic insistence on the incalculability of Allah’s generosity and grace (cf. Mittermaier 2014).

Ethnographies of Muslim piety in a Foucauldian vein recently have emphasized the operation of “power” through religious discourse, most prominently Saba Mahmood’s influential study in Cairo (also Hirschkind 2006; Rudnyckyj 2010). In many ways Foucault and these anthropologists represent the best in current anthropology, especially as they have brought a methodological sensitivity to virtue ethics and returned a sensitivity to Aristotelian (not merely Bourdieuean) habitus within anthropology. However, their definition of moral selfhood begs further theorization. The “self is socially and discursively produced, an effect of power rather than the progenitor of these operations” (Mahmood 2005: 33). This ethnography, while recognizing the effect of authority, tradition, and history in disciplinary discourses, nevertheless remains sensitive to moral selfhood as “progenitors” of moral action as an aim in itself. The self is an effect of power but also the effect of moral pursuits. Foucault’s famous inquiries into power/knowledge and ethics traced their genealogies in Western civilization through institutions such as medical hospitals, psychiatric institutes, universities, research institutes founded on the notion of advancing science as a “good” in itself – were not these social institutions (despite their disciplinary effects) that at least in part arose out of
moral sentiments? While anthropology’s focus on power, oppression, and the “suffering subjects” of such modalities of discipline has been – and remains – urgently needed and fruitful, so is the consideration of “the moral” and “the good” as indications of culturally inflected ideas about what humans most value (Robbins 2013).

Lastly, I also emphasize the continually plural nature of ethics, even amidst the expansion of capitalist relations, in contrast to accounts of neoliberalism as a normative force uniformly aligned with greed and commodification. While this study describes the rationalization of Islamic charity according to a “developmentalist ethic,” which re- orientations Muslim subjectivities towards capitalism, it lends nearly equal emphasis to the continued vitality of a more traditional “purity ethic” that eschews excessive and unjust accumulation of wealth. New Islamic charities may be furthering the rationalization of zakat and forms of (perhaps neoliberal) calculative reason. Yet the techniques of moral self-formation that they foster nevertheless still are linked to affective (even “irrational”) faith in Allah and submission to divine command.

**Methodology & Positionality**

*The Foci of this Dissertation*

My data are drawn from three types of field sites: Islamic charity organizations, the bazaars of old city Lucknow, and madrasas. Four organizations formed the primary backbone of data-gathering – three charities and one madrasa. Over the course of

---

24 My emphasis on the plurality of ethics also allows for the existence, for example, of additional ethical interpretations of Islamic teaching on zakat beyond the two described here, which would be nevertheless equally authoritative and valid for Muslims.
eighteen months of research in Lucknow, from January 2012 to August 2013, I volunteered for at least two months at each charity, joining charity workers in their offices and activities. At Nadwa madrasa, rather than volunteering, I took part-time lessons with a senior instructor for three months and joined students in their hostels, prayer-times, dining stalls, evening leisure, and occasionally classrooms. From there, I branched out from each case study organization to interview associated patrons and donors in their houses around Lucknow.

I utilized four different methodologies. I employed series of semi-structured interviews with all charity workers (five to ten interviewees per organization) and many donors (at least ten per organization). Second, I acquired, translated, and analyzed all public relations and fundraising materials for each charity; I also gained working knowledge of their annual budgets and expenses through oral interviews and financial reports prepared for donors. Third, as a volunteer, I engaged in ethnographic observation for all types of charity activities, participating in and making recordings of key organizational activities: fundraising events, distribution of welfare, office administration, grant-writing, awareness-raising (as in the opening vignette). In the madrasa, I took lessons from a senior instructor and met with other instructors alongside students, joined weekly prayers and heard sermons, and slept and ate in the hostels (once staying at Nadwa for ten days in June 2013 while between apartments) discussing students’ studies and personal lives late into the night. Fourth, I performed two formal surveys. The first was a bazaar-based survey of Muslim shopkeepers not affiliated with my case study organizations, with an interview protocol of about thirty minutes, to gain a broader idea
of almsgiving practices in Lucknow (N = 25; see chapter three for more detail). The second survey was of a cross-section of Nadwa students in order to ascertain demographics, motivations for attending madrasa, career goals, and knowledge about zakat and social service activities as taught in Nadwa (N = 25; see chapter six for more detail).

The old city bazaars of Hazratganj, Aminabad, and Chowk formed a wider cultural milieu from which I also collected data and drew larger conclusions. Throughout my year and a half, I lived in the midst of old city Lucknow’s open-air bazaars, first in Hazratganj (from January 2012 to April 2013) and later for three months in Aminabad (from May to August 2013), while traveling multiple times a week to Chowk. When I was not volunteering with a charity or studying in madrasa, I was on an ethnographic news beat in the bazaars, visiting shopkeepers, mosque preachers, poets and other literati, political party workers, journalists, and the staff of Sanatkada, old city Lucknow’s most successful community development NGO. These observations, therefore, are largely of the customary or (as some might term them) “traditional” zakat practices in Lucknow, which occur outside of the formal institutional settings of organized Islamic associations.

Educated, Urdu literate Muslims in old city Lucknow are the focus of my dissertation research, especially Islamic reformists. Every Urdu literate Muslim I spoke with were aware of and influenced by reformist Islamic discourses, such as the writings of ‘ulama of Deoband or the oral teachings of Tablighi Jama’at or the Shi’a revival led by the khandan-i ijtihad in the colonial era (Jones 2011). Although, it was only in Nadwa madrasa that I encountered Muslims deeply familiar with specifics of reformist
scholarship or active and vocal proponents of scripturalism. By contrast, ordinary Muslims in this research who were not educated at a reformist madrasa incorporated reformist teachings into their everyday lives based on what they learned at home or from friends or family members, but they did not seek out or promote such teachings. Sufi-inclined Muslims, identified in South Asia with the Barelwi sect (maslak), I define as those who attended Barelwi masjids or visited a pīr (holy man, saint) at shrines regularly, and these also live in Lucknow and are the majority of Muslims in India. But in my experience most Barelwi Muslims were migrants from rural areas arriving in recent decades. Among the networks in which I lived and researched I encountered very few Barelwi Muslims, as I focused on Lucknow’s established urban families and institutions connected to Islamic reformist mosques and madrasas (“If there are any [Barelwis in Aminabad], we don’t know them” an informant told me). Sunni Muslims provide the dominant discourses on Islamic charity, and for the most part Shi’a religious teachings either repeat the same themes reviewed in this dissertation or remain silent on them. At this level of generality, the conclusions and implications of this dissertation apply to Muslim almsgivers throughout old city Lucknow.

“Charity” itself, as I operationalize the term in this dissertation, refers to transactions intended to assuage financial hardship for which there is no repayment, either actual or expected, in any form. I take “Islamic charity” to be those charity transactions which the donors (not necessarily the recipient or another) categorizes as directly motivated by their beliefs in Islam, or as those charity transactions made to Muslim organizations. Zakat (Arabic: al-zakāh) refers to almsgiving obligated upon all
Muslims by Islamic scriptures, while *sadaqah* refers to voluntary charity that is not mandatory but highly encouraged. Among Shi’a Muslims in Lucknow, *khums* is mandatory almsgiving that proceeds according to different stipulations of the Shi’a (Jafari) school of law, but is usually viewed as categorically parallel to or encompassed by the notion of *zakat*.

Almsgivers and the institutional forms of collecting and distributing Islamic charity are the focus of this study. I do so not because the recipients of Islamic charity are uninteresting or unimportant, but for reasons of scope, methodological approach, and a degree of ethical hesitancy. Recipient practices and voices do enter the narrative on multiple occasions, most prominently in chapter six devoted entirely to madrasa students as beneficiaries of Islamic charitable giving, as well as in chapter three on critiques of the developmentalist ethic and in chapter eight. Islamic scriptures and ethical teachings themselves address Muslims almost exclusively as *donors*, rather than as recipients, providing countless pages of guidance across Qur’an, hadith, and commentaries on how to give charity while very little on how to receive it (one exception is Qur’an 9:58-60; see chapter four for further discussion). Thus, in my ethnography primarily focused on the discourses and practices of *zakat* as a ritual in Islam, it made methodological sense to prioritize donors and institutions that collect and disburse funds. Second, limitations of time and resources made extended participant observation and interviews with recipients difficult. Researching with Lucknow’s poor and needy certainly would have required large investments of time to elicit and record their subaltern voices (to whatever degree possible; Spivak 1988). Another certainty is that the way recipients conceptualize and
represent charitable donations is quite distinct (at times vastly different) from the way donors do so, and the processes by which charity is given and distributed (as well as monitored) are also subject to divergent ethical evaluations by donor and recipient, as I discuss at the end of chapter three. While not elaborated in this dissertation, I observed considerable evidence for what the Subaltern Studies school has termed the “incommensurability” of experience between those in Lucknow who donate and many of those who receive.

Finally, as Joel Robbins (2013) has pointed out, anthropology’s interest in the earlier trope of the radical Other (primitive to our modern) has come to be replaced by “the suffering subject” as a disciplinary preoccupation with another type of radical Other. Some of the best anthropology today is emerging from such study of subjects living in pain, in poverty, or under conditions of violence or oppression (e.g. Kleinman & Das 1997; Hansen 2001; Das 2006; Fassin & Rechtman 2009). Yet, unbalanced attempts to investigate subalterns and their problems are at risk of falling into a vein of “anthropology of abjectness” (Gupta 2012: 25). In this ethnography, I follow Robbins in pursuing what he terms an “anthropology of the good.” If we take the project of anthropology as inquiry into the human condition, what we value, and what lends meaning to our lives, then moralities, gifting, and hope for progress (to mention the three arenas of Robbin’s anthropology of “the good”) provide fruitful lines of inquiry.

Methods in the Anthropology of Ethics

Methods in the Anthropology of Ethics
“Abdullah ibn Amr reported: The Messenger of Allah, peace and blessings be upon him, said, ‘Those who are merciful will be shown mercy by the Most Merciful Allah. Be merciful to those on the earth and the One above will have mercy upon you…”

-- The Ḥadīth of Mercy

Mufti Anas, my instructor in Islamic law at the Nadwa madrasa in Lucknow, finished reciting in Arabic from memory the Hadith of Mercy, then its translation in Urdu.²⁵ Hadiths are a mainstay of the traditional curriculum of study in Indian madrasas based in rote memorization of scriptures. In a tradition going back centuries, before any madrasa student begins study of hadith the instructor initiates the first lesson by reciting the Hadith of Mercy, giving its chain of transmission²⁶ and providing a brief exegesis.²⁷

Mufti Anas continued speaking to me after his recitation:

Allah has this attribute [of mercy] attributed to him numerous times [cognates include: al-rahman, al-rahim]. So many times. In the Qur’an, hadith, and everywhere, Muslims say ‘In the name of God, the most compassionate [al-rahman] the most merciful [al-rahim]’…So, here, the Prophet is instructing us to be merciful. Even with animals. Utilize animals for work, for example, but treat them well too, with good food and water. Those you eat, don’t kill them harshly, but gently. You who are ‘those on earth’ – including other people and animals too – be merciful to others, ‘and the One above will have mercy upon you.’

You have lived in Afghanistan and you must have seen that much suffering happens there, for Muslims and others. But you must have also seen that there is much mercy shown, even amidst suffering! That is where you first learned Islam,

²⁵ Urdu was the language in which Mufti Anas and I always conversed in the three months of part-time lessons I took with him in the madrasa. The Urdu translation of the above hadith, he gave as, Jo log raham karte un par Allāh raham kare. Tum zamīn wālon ko raham karo tā keh upar wāla āp ke upar raham kar den.

²⁶ The chain of transmission (isnād) is series of scholars who have passed down a particular hadith, beginning with the companion of the Prophet Muhammad who was present for the event described in the oral tradition, through the most recent teacher of the hadith. The isnād has a symbolic importance that is nearly equal to the historical importance of the hadith’s content, for as medieval Muslim scholars often said, “knowing hadith reports means knowing the men” who knew the Prophet (Messick 1993: 24).

²⁷ On the role of the Hadith of Mercy in the transmission of scriptural knowledge in Muslim educational networks, see Jonathan Brown’s (2009: 5) discussion.
you said, and where you first had the idea to study Islamic charity. That must have been because you saw the teachings of mercy in Islam at work there…present in so many places.

So, you are here with me to study the jurisprudence of Islamic charity \(\text{fiqh al-zakāh}\). It’s a foundational practice \(\text{bunyādi 'amal}\) of Islam. A pillar \(\text{rakan}\). We do these because Allah simply ordered it, as with all five pillars…But with any practice, you should also understand its spirit \(\text{ruḥ}\), its basis \(\text{bunyād}\), its purpose \(\text{maqṣad}\).

Doing something based on Allah’s order, that’s good. But it’s better to understand it completely. If someone wants to practice zakat without understanding it – that’s fine. No problem. But he won’t gain full surety \(\text{itmīnān}\). He won’t gain full knowledge of its aim, its spirit. It will only be routine. Just like breakfast!

“Just like breakfast,” routinized charitable giving is as common in Lucknow as ubiquitous begging in the crowded bazaars. Many routines are performed relatively unthinkingly, because we have to do them for one reason or another and the habit thus became established, like eating breakfast. What Mufti Anas termed “doing something based on Allah’s order” might also be termed a “divine command” view of morality in the philosophy of ethics (Lichtenberg 2009, Adams 1999). Yet, as he explained to me in my first lesson in the seminary classroom, a virtuous act such as zakat involves far more than simply the physical act that fulfills divine command and gains merit in the Hereafter – its spirit \(\text{ruḥ}\) and purpose \(\text{maqṣad}\) beg deeper understanding. Moreover, zakat is not something that can be performed once, it is repeated annually until habituated. Nor can it be performed without intention, as there is a risk in becoming slave to routine and treating Islamic ritual “just like breakfast” – as mere routine. I later asked a madrasa student about this first lesson. Why was the mufti insistent on beginning with mercy? Why start our intellectual studies with a prophetic tradition on the importance of merciful acts and (among other things) being compassionate to animals? Was there a link? The
student explained that in Islam, they were taught in madrasa, mercy (raham) is the foundational part of adab (good character), and adab must come before ‘ilm (knowledge). Without good character, a student of Islam will not have the motivation and composure to acquire correct knowledge, nor the wisdom to apply it. That was why all traditional madrasa studies begin with this Hadith of Mercy.

My approach to an anthropology of the ethics of zakat has a strong focus on virtue as morality that is both habituated and discursivized. Virtues are aspects of an individual’s character that become habituated as regular practices or embodiments, in one’s habitus (Aristotle 2000; Taylor 1989; MacIntyre 1986; cf. Bourdieu 1977). My use of habitus is more reminiscent of Aristotle, Taylor, and MacIntyre than of Bourdieu (1977), as the latter’s conceptualization relates primarily to structural and class positions of individuals as they are embodied as dispositions. I define virtues according to three primary traits, which guide their application in the methodology of this dissertation. First, virtues in the Aristotelian sense, are habituated in that they must be practiced; “It is from playing the lyre that people become good and bad lyre-players…from building well, people will be good builders” (Aristotle 2000: 24). Moreover, virtues are never completed but always in the process of being learned and perfected; virtuosity in the sense of “great skill” is the aim. Routinized rituals enacted “just like breakfast” may be part of a Muslim’s good habits, as I learned in madrasa, but they are unlikely to be further, more deeply perfected. Second, virtues are performative, in that their practice also incorporates performed representations as inner ethical ideals. In contrast to moral beliefs of a confessional nature, performative virtues mold our inner states according to
our outward expressions with each reinforcing the other in what Mahmood has termed “exteriority as a means to interiority” (2005: 129-30). In other words our moral characters are partly formed through faking it until we make it, as the performances come to define selfhood. The Hadith of Mercy is not enjoining an emotion (“love thy neighbor”)\(^\text{28}\), but a practical action (“show mercy”) that is also simultaneously a character virtue (“be merciful to those on Earth”).

Third, virtue as it was taught to me by Mufti Anas is not only habituated but also discursivized. Centuries of Islamic scholars have spilled ink in discussing the divine injunctions to act morally in one’s own life, and to forbid the wrong and command the right for others in society. The five schools of Islamic jurisprudence represent conflicting yet equally valid opinions and are thus institutionalized reminders of the on-going discursive nature of Allah’s moral commands. This discursivized Islamic ethics stands contrast to the belief that shari’a is a static “Islamic law” codified permanently. My notion of “virtuous concerns” incorporates such discursive multi-vocality (in the sense of tradition as debate or “an argument extended through time”; MacIntyre 1986: 12). Ordinary Muslims themselves also recognize that zakat is such a complex, rich tradition comprised of myriad “concerns” to the degree that individual choice variation in

\(^{28}\) Charity as a Christian virtue incorporates both the notion of love as a duty (or commandment) and love as an inclination, leading Christian theologians to expend considerable effort in countering the identification of “love” as a mere emotion, instead emphasizing that the Second Commandment teaching “love thy neighbor” is to be done in practice, not by just feeling or saying it. Thomas Aquinas defined it as “doing good to someone” (Lichtenberg 2009: 20; emphasis mine). Kant endeavored to place “duty” as the foundation of ethics in his *Metaphysics of Morals*, eschewing a legitimate role for “inclination” or mere feelings of love that happened to coincide with a person’s moral duty to act with benevolence towards others, even enemies. A fleeting inclination was not a consistent enough foundation on which to base ethical behavior (Green 1992). For further discussion, see Ronald Green’s *Kierkegaard and Kant: The Hidden Debt*. 
emphasis of some concerns over others an inherent part of correct Islamic almsgiving. Yet, the most correct forms of Islamic practice are those informed by religious learning to the greatest extent possible. Although the mufti did not emphasize it in this lesson, the pursuit of knowledge is an essential aspect of Islam. Even though adab (good character) must precede 'ilm (knowledge), as the student above had explained to me, it is clear in the mufti’s explanation that knowledge – gained through inquiry, study, debate, and reflection – is clearly a pre-requisite for virtuous character.

It is in this sense that my approach to ethics in anthropology goes beyond that of some contemporary anthropologies of ethics, including the pioneering and influential approach of Saba Mahmood. For Mahmood, ethical discourses are “historically specific sets of practices and moral injunctions that are delimited in advance” such that individual subjectivity is “not a private space of self-cultivation but an effect of a modality of power operationalized through a set of moral codes” (2005: 28). By contrast, the subsequent chapters detail a variety of moral discourses on zakat (I describe two: the “purity ethic” and the “developmentalist ethic”). These ethics of zakat are linked to authoritative traditions (e.g. shari’a, fiqh) and institutions (e.g. madrasas) but are also contested and debated by individual Muslims in Lucknow. Moreover, my presentation of these zakat ethics illustrates how almsgivers learn and adopt such sets of virtuous concerns in piecemeal fashion, at some times and not others, and with idiosyncratic interpretations – similar to how we each dress ourselves in clothing in individualized ways amidst strong cultural inducements of fashion and morality. The piecemeal and idiosyncratic adoption of virtuous concerns stands in contrast to Mahmood’s analysis of actors’ wholesale
“inhabiting” of ethical discourses as modalities of power. In contrast to this view of ethical discourses as all-encompassing, my dissertation emphasizes the inevitability and necessity of individual idiosyncrasy (in both agentic and accidental acts) in attempts to apply moral codes within one’s own life.

Liberalist notions of moral agency often identify it with deliberative acts of individual “free will” against hegemony. I will argue, however, that the moral agency for Muslims in Lucknow is best conceptualized as a “picking and choosing” (Lambek 2013) among the diverse ethical obligations that comprise the complex tradition of shari’a and other norms. Moralities – not unlike clothes – are not cut from whole-cloth nor does anyone (neither moral authorities nor ordinary people) always attend to each minute detail. Nor do moralities (or clothes) necessarily constrain individual liberty: depending on the (moral) cloth from which they are cut, moralities may be tight-fitting and uncomfortably constraining of free action or merely rest loosely upon a person. Often, the morals we display command esteem and facilitate our freedom of access in situations, for example, that show us to be just the person for the job. However, moralities (as with clothes) are always constraining in one way: they are difficult to change at a moment’s notice and furthermore become matters of ingrained habit over days, months, and years of repeatedly conducting ourselves in the same outfits. Thus, habit, what is available in our moral wardrobe, and individual interpretations of what looks “good” – these matter at least as much as culturally authoritative discourses and injunctions.

Finally, I should distinguish my approach to moralities of exchange from that of classic economic anthropology. Durkheim and Mauss viewed transactions as a most
basic form of social relations, with the economic effects of the division of labor as
derivative of humans’ primary yearning for solidarity. “Moral facts” for Durkheim
partook of the essence of society – of primitive society’s “collective consciousness” or of
modern society’s “law” or “rules for action” guiding individuals in interdependence and
specialization (1974: 35). Theorists of discursive power-knowledge are more in line with
this strong culturalist view: Mahmood’s (2005) application of Foucault illustrated
women activists in Egypt and their “choice” to subjectify themselves within authoritative
Islamic discourses, representing Cairene piety activists as not departing much from
tradition (as they undoubtedly did; Schielke 2009, 2010). At the other methodological
antipode from these “oversocialized” approaches, the “undersocialized” orientations such
as neoclassical economics have viewed social institutions primarily as aggregates of
myriad individual behaviors (Etzioni 1990). Economists trained in mainstream research
traditions of the 1970s and 1980s managed to marginalize institutionalists, interpretive
economists, and others that appealed to sociocultural variables (Hefner 1998: 5-6). Some
fervent proponents even attempted to elaborate “economic approaches to human
behavior,” based on principles rooted in scarcity and rational choice (Becker 1976),
which represented the epitome of “undersocialized” orientation (Hefner 1998: 6-7). This
dissertation seeks a middle ground between these methodological poles.

My analytical focus on “virtuous concerns” that lie at the interstices between
individuals and social structures is a hallmark of my anthropological approach to ethics.
Subjectivized knowledge can diverge radically from the original symbols and meanings
of the wider culture. These uneven flows of cultural knowledge are very important in this
study, and throughout I have kept the focus on one ritual practice in Islam – zakat – in order to highlight the prismatic scatter of interpretative meanings that emerge from one, seemingly clear-cut scriptural command to give alms. The rich tradition of zakat in India encompasses many virtuous concerns, and individual Muslims in Lucknow each prioritize them differently. Fredrik Barth’s (1993:343) notion of “concerns” – defined as the “precipitate of the experience of living” – are the useful theoretically because they signal the way our values as individuals derive from cultural discourses (“traditions of knowledge”) and ongoing social engagements even as we imagine them as our own, personal concerns. Barth’s (1993: 97) distinction between traditions of knowledge and concerns recognized that people’s acted-upon concerns are commonly “individual interpretations” and even “misperceptions” of cultural values, rather than a direct isomorphic inculcation of those moral codes.

While culture will never completely socialize individuals into particular subjectivities (Kleinman 1988; Hefner 1998:4-5), certain concerns nevertheless predominate over others in the local cultural milieu. Moreover, shared “concerns” guide the construction of culture by individuals, as repetition of certain social processes (and not others) constructs and reproduces enduring forms of social organization through repeated transactions (Barth 1993: 340-342). This view of culture as essentially transactional (Barth 1993) also implies that culture emerges from multi-vocality and knowledge remains multi-vocal (Bakhtin 1981). This dissertation thus lays methodological priority on transactions – transactions of virtuous concerns through moral education and transactions of monies – in an effort to account for a diversity of individual
and institutional actors. Yet, just as money creates hierarchy as wealth remains forever spread unevenly, certain moral actors are socializing agents and authorities (e.g. ‘ulama, the wealthy, the social elite, the state – each in their own way), as I describe throughout this dissertation. Discernible patterns of virtuous concerns emerge in this dissertation in “ethics” of Islamic almsgiving: a purity ethic, a developmentalist ethic, and others not explored by this study. The thrust of this dissertation is defining and describing these zakat ethics in Lucknow as well as the institutions and discourses that promulgate and shape them.

*Data/Intelligence, Espionage/Ethnography: Anthropology in Muslim Societies*

Each Friday that I sat in the mosque of Maulana Jahangir in Aminabad (profiled in chapter eight), listening to his sermons, I heard the same litany of prayers first in Urdu and then in Arabic (after which congregants all intoned *Ameen*):

> For the health and spiritual welfare of those gathered (*Ameen*), for Muslims in Kashmir (*Ameen*), for Afghanistan (*Ameen*), for Iraq (*Ameen*), for Muslims in Myanmar (*Ameen*), for Muslims in Syria (*Ameen*), for Muslims in Palestine (*Ameen*), that Palestine be saved from Israel (*Ameen*).

It was no mistake that each of these prayers was for other Muslim communities perceived as under attack. The Indian Muslim community itself felt very much “under attack” (*humāre upar hamlā kiyā jā rahā hai*), a phrase I heard often in my interviews referring to multiple threats: the majoritarian Hindu forces perceived as instigating riots, structural discrimination in India, or perceived indiscriminate police arrests in the name of “security” and “anti-terrorism.” In this context, Indian Muslims seemed to have a heightened sense of solidarity with oppressed co-religionists. Yet, as the rest of this dissertation describes, Indian Muslims in Lucknow rarely perceived their own oppression...
in absolute terms as religious-based discrimination, instead terming their community as beset by “backwardness,” lack of educational opportunities, and in need of development. The prayers, after all, did begin with a supplication for the “health and welfare [falāḥ]” of the local community.

Globally, however, there did seem to be strong military forces at work against Muslims in other nations, which impacted my reception as I began fieldwork. Culturally, my background was understandable and welcome: though an American, I was one who married into a South Asian Muslim family and who prayed, fasted, gave zakat, and studied in madrasa alongside my Lucknow informants. But, political concerns are ultimately what determined my role as an outsider-anthropologist more than my position as a cultural outsider, as Ahmad (2009: 31-34) also observed of his own fieldwork among north Indian Muslims. I lived in Muslim-dominated parts of old city Lucknow with my wife for a year and a half, and in general my positionality can only be described in terms of the widespread hospitality and welcome we received. I expected difficulty – and my advisers warned me of difficulties – in convincing Indians to open up about their personal faith and finances. However, on the contrary, I was never at a loss for interviewees and secured contacts in each aspect of my research. Yet, I still encountered suspicion in surprising places. In each neighborhood that I volunteered with organizations, my work was received in a similar pattern of initial excitement, someone’s lone voice of suspicion, then finally the entire organization would rally in response to this doubter. The lone voice of suspicion each time accused me of being linked to American intelligence services; otherwise, what possible explanation could there be for being embedded and
asking so many questions? These suspicions ranged from humor, as in the new Islamic charity Itehad Foundation when the director introduced me at the first member’s meeting, “Here’s Chris, everyone! He’s come from the CIA to volunteer with us,” as rolls of laughter ensued. He later confided in me that his attempt to lighten the mood had in fact been based on one member’s suspicious questioning about whether my research was espionage-related. Among the Shi’a communities in which I conducted research, in another less humorous instance, an article appeared in a neighborhood Urdu newsletter that described me among other foreign researchers coming to Lucknow (I myself knew of over a dozen international scholars during my time) to investigate Shi’a Muslims on behalf of foreign governments, mentioning my own dissertation topic on zakat in particular.

With little understanding of the goals of ethnography among my local contacts, it was no surprise to me that (in their view) the practice of data-collection could elide into intelligence-gathering and the role of the ethnographer could elide into espionage. My approach remained sanguine. I faced such obstacles head-on and openly assuaged anyone’s potential concerns. I was upfront about my own deeply personal interest in Islam, about my affiliations, and my project’s goals and then allowed others to judge for themselves. Informants invariably collaborated, to a person. After perhaps a joke or two, everyone in Lucknow understood the importance of greater scholarly attention to what they considered a positive and (relatively) unthreatening aspect of Islamic activism.

29 Anthropologists in the United States wrestled with the same issues during my time in the field, seeking to erect barriers between these categories that were moral, occupational, and methodological (e.g. American Anthropological Association 2007).
Overview of Chapters

Moving on from the overview contained in this Introduction, chapter two describes Lucknow’s old city and its Muslim population, particularly with regard to the dominant traditions of Islamic education. This chapter also depicts the growing concern over economic “backwardness” among Muslims, which Muslim public institutions and waqf endowments have failed to address, and I chart the rise of new Islamic charities preaching the virtues of zakat as a way to simultaneously advance Muslims’ material and moral progress.

Chapter three provides an overview of zakat as a foundational ritual practice in Islam, from intricate scholarly teachings on zakat transmitted in madrasas to the basics of its everyday practice in old city Lucknow. Zakat provides a trope for my broader approach to the anthropology of Islam that views Islam as “tradition” that is both discursivized and embodied. Moreover, the diversity of teachings on zakat also introduces my methodological use of “virtuous concerns” to analyze the ethical-legal code of shari’a that – while perceived as unitary “divine command” – encompasses an astonishing range of contradictory and variegated normative discourses, signaling my approach in the emergent anthropology of morality. This chapter also lays the foundation for my analysis of two modes of zakat in Lucknow, the traditional “purity ethic” and the more recent “developmentalist ethic,” a dichotomy which I attribute to the fact that Lucknow Muslims tend to prioritize different sets of virtuous concerns according to their association with either madrasas or with new Islamic charities.
Chapter five describes the modern institutionalization of zakat initiated by colonial-era madrasa fundraisers, which was made possible by print and has progressed with digital technologies. Modern Muslims have greater agency over where and for what purposes they give zakat. But the new modes of accounting in the course of ensuring financial accountability also allow donors to document their *spiritual* merit and have contributed to the “objectification” and individualization of Lucknow Muslims’ religiosity (Eickelman & Piscator 1996).

Chapter six explores the effects of the turn to zakat as the primary mode of financing Indian madrasas, supplanting waqf-based elite patronage. Not only have zakat-donors ensured that madrasa maintain (even increase) their numbers in contemporary India, but this modern system of public financing has expanded their donor base, giving rise to more public accountability and emplaced madrasas within India’s 21st century economy as filling the continued demand for ‘ulama in religious occupations. Yet, madrasas fall short in maintaining the standards of management and efficiency that many Indian Muslims expect, which leads madrasa students to pursue further education in universities and leads new Islamic charities to re-direct almsgivers’ zakat donations towards more rationalized modes of welfare.

Chapter seven describes the new Islamic charities of Lucknow founded by businessmen animated by the developmentalist ethic. It profiles their associations and promotional activities aimed at the revival of zakat among wealthy Lucknow Muslims, and illustrates modalities of management and institutionalization of zakat in new Islamic charities and their consequences for intended beneficiaries.
Chapter eight profiles a new Islamic charity run by a member of the ‘ulama, a Deobandi preacher who was engaged in the socioeconomic and moral reform of underemployed Muslims in Lucknow’s old city bazaars. His utilization of zakat seeks to reform poor Muslims' moral characters and re-form their economic behaviors as part of the production of what I term “halal human capital.”

The Conclusion unpacks the larger implications of the shifts in zakat that began with changes in madrasa fundraising and are culminating in the new Islamic charities. A series of transformations has been initiated by the zakat entrepreneurs of Lucknow. I discuss the transformation of zakat and how it has re-inscribed Muslim piety with a view that spiritual progress is predicated on material progress. I also highlight the transformation in the Indian Muslim community, discussing whether they do indeed represent India’s “new Untouchables.” Finally, I reflect on how this ethnography of zakat updates anthropology’s conceptualization of moral economy with a view of markets as ultimately embedded in moralities that circulate just as money does.
CHAPTER TWO

MUSLIMS IN LUCKNOW: INDIA’S OTHER AND THE BURDEN OF HISTORY

Introduction: The Lucknow Clocktower

The Lucknow Clocktower (ghanta ghar) rises up two hundred feet into the air over the neighborhood of Husainabad, said to be the highest clocktower in India. Its orderly, measured time-keeping is juxtaposed against the chaos of traffic passing through the nearby Rumi Gate (roomi darwaza) that was the historical entrance to Lucknow city from the direction of Istanbul, known to the Persianate world as Room or “Rome.” Built in 1881 in the capital of the areas known to the British as the United Provinces of Awadh and Agra, the Lucknow Clocktower was a monument to the recent British victory in the 1857 rebellion sparked within garrisons of Indian troops in Lucknow and elsewhere.
However, as the clocktower was constructed at the orders of the local nawab (regent, lord) of Awadh, including Persianate motifs of the nawab’s court, it also recalled the long tradition of cosmopolitanism and foreign ties among Lucknow’s aristocratic population. At the height of its glory, Lucknow indeed was counted among the greatest cities of the world, its magnificence attested by India’s tallest clocktower and architectural marvels.

Yet, for decades, the Lucknow Clocktower has been stopped, the hands frozen. No one had deigned to repair it – neither the heirs of Lucknow’s royal rulers that erected it nor the current elected government of Uttar Pradesh, India’s largest state of which Lucknow became the capital city. Today, to many residents and observers, the city is overly burdened by its history – frozen in time just like its Clocktower. History not only appears as nostalgia for a bygone civilized culture (tehzib), but also as a burden upon those who wish to escape traditional institutions and identities for the aspirations of modernity. A resident of Lucknow, a young man in his twenties when asked why he intends to leave his birth city, put his complaint in the captivating words, “there is just too much history here.”

But history also appears in contests, in revisions, and in alternate visions presented in the hopes that re-casting what once was will affect what is to be. History can appear as visibly present yet unnoticed in Lucknow – like the stopped clocktower gone unrepaired – with vestiges of the past continuing to influence current events in unseen ways, unnoticed as residents of Lucknow continue everyday with their lives or move on to other parts of town or parts of the world. Particularly in the neighborhoods termed “old

30 Raphael Susewind, personal communication, March 13, 2013. See also Susewind & Taylor (forthcoming).
city” (Urdu: qadimi Laknau, Hindi: purani Laknau) that lie mostly south of the Gomti river, residents may endeavor to leave history behind them but nevertheless it remains an everyday presence.

In 2011, a team of citizens thus arranged private funds to get the clocktower ticking again. Their efforts breathed life into a bygone monument – and illustrated the agency Lucknowis have in making the past present. This agency can also be seen in processes of ritual and revival that I describe, as the agency that makes tradition modern in Lucknow and elsewhere in India. This agency has been grasped by and utilized the zakat revivalists and their new Islamic charities of Lucknow’s old city bazaars.

The first section of this chapter traces the history of Lucknow, as it is remembered and remade in ways that continue to shape the city’s social institutions today, with a focus on the rich tradition of Islamic knowledge transmission in the city. The second section introduces the urban neighborhoods of old city Lucknow in which this dissertation research occurred and the Muslim welfare institutions that have served them in the past and today. New Islamic charities are on the rise as a result of Muslims’ disenchantment with waqf charitable endowments and with madrasas. Yet this new generation of Muslim reformists working in new Islamic charities retained a focus on the “correct” practice of zakat that relied on the continued vitality of Islamic education supported by waqf and madrasas, even as they critiqued them for inefficiency. The third section on methodology discusses the fruits of urban anthropology in India, particularly the methods of this dissertation in old city Lucknow. The fourth section considers India’s national discourse

on Muslims – the nation’s archetypal Other – and how public debate in the 2000s has shifted to frame the Muslim minority as “backward” and holding 21st India behind in its march towards progress and development. In a process that I term (an)Othering, government policies and public discourse are now re-inscribing Muslims as a minority long marked by religious difference and now also marked (in yet another way) by socioeconomic difference.

**Contemporary Lucknow: “Life with Too Much History”**

The citizens who repaired Lucknow’s clocktower are not the only ones to make and remake history, causing antiquity to tick-tock again in the present moment. This dissertation describes a parallel process of making history present, detailing the (re)invention of tradition of zakat to address Muslims’ socioeconomic “backwardness” in 21st century old city Lucknow. While India is known in social history for such “modernity of tradition” (Rudolph & Rudolph 1967), actors in Lucknow make history present – and urgently so. Lucknow is a capital city of India’s Hindi heartland, where social forms constructed as “historical” or “traditional” resonate powerfully. Lucknow is, moreover, perceived as a crucible of national-level Indian politics. Six out of thirteen Prime Ministers of India have hailed from former Awadh. Lucknow and its surroundings are key constituencies for taking the electoral pulse in the Hindi heartland of north India. Thus, identitarian uses of ritual and tradition become politicized in Lucknow beyond levels that are otherwise typical of a state capital in India.

Lucknow is the setting for this dissertation on the re-invention of zakat, where one
in four citizens is Muslim and Islamicate heritage has run deep since the 18th century. Lucknow has historically been relatively free of communal violence but experienced periodic sectarian uprisings, and it contrasts with many other Indian metropolises, even nearby Aligarh, which have seen repeated communal violent outbreaks (Varshney 2002; Brass 2003). Legends variously attribute the origins of the name Lucknow to “Lakshman” the brother of the Hindu god Ram, or to the ancient “Lakhsman” Tila of old city (Hjortshoj 1979: 17), or to “Lakhna,” the builder of Macchi Bhavan palace (Sharar 2001 [1974]: 37). In contrast to these legendary associations with Hindu rulers, Lucknow is also known as home to the “Muslim” court of the nawabs, “leading to the perception that the city was the court” (Wilkinson-Weber 1999: 14). In fact, Lucknow did not exist as a true city until the arrival of the Asaf al-Dawlah in 1775, the nawab who moved the seat of the Awadh government there from Faizabad in 1775 (Hjortshoj 1979: 20). European visitors from the 18th century onwards marveled at its palaces and bustling commercial life, but consistently remarked upon its squalor and poverty among Lucknow’s underclass (Llewellyn-Jones 1985: 11-12; Talwar-Oldenburg 1984: 11).

Lucknow is remembered in the popular imagination of its inhabitants as a city rife with “too much history” for good reasons. First of all, the Lucknow of history truly was a world-class city – and those who know its past take pride in Lucknow’s moments on the global stage. Lucknow of the 18th and 19th centuries surpassed Delhi as “the most fabulous court city in the subcontinent” (Talwar-Oldenburg 1984: 213). In 1856, its population was reckoned at one million, and it remained the “largest city in India except for the three Presidency towns of Calcutta, Madras, and Bombay…as late as 1870”
(Trivedi 2010: 13). Lucknow was thus larger than any city in America at the time, almost half the size of London, the largest city in the world. During this age of empires, Lucknow retained territorial and cultural integrity long after 1700 when its patrons, the Mughal court in Delhi, began to decline. Since founded as the nawab’s capital in 1775, Lucknow was a site of cosmopolitan blending of world civilizations under the urbane rule of the nawabs that is still visible in the art and architecture today: Edwardian verandas grace local houses that also have square Hindu-temple door-frames, a Japanese pagoda covers a manor’s outbuilding, and Persian motifs etch numerous mosques built during that era. The nawabs hired French as teachers, tailors, and merchants, while protecting local industries and economy with a tariff wall in 1773 against the East India Company’s expansions (Trivedi 2010: 13-15). Literati have contributed whole genres to Hindustani and Urdu, shaping the development of north Indian literatures (Petievich 1992, Naim & Petievich 1997, Bard 2002, Trivedi 2010). Lucknow’s courtly elite included a well-organized Shi’i class of transnational financiers whose religious donations grew Iraq’s shrine cities into two of the most socio-politically influential hubs of the Middle East (Cole 1988).

Second, Lucknow’s past is very much an Islamic past. Lucknow is distinct among Islamicate Indian cities for its global centrality in Islamic knowledge production since the 18th century through today. The sheer number of famous scholars and schools that had Lucknow as their home rivals Delhi, despite the latter’s preponderance of

political influence and courtly patronage. As Francis Robinson (1977: 300) wrote, “Though the city was part of India, it was also part of a supra-national Islamic world in which men and ideas circulated with great freedom.” Quoting Abdul Halim Sharar, the 20th-century chronicler of Lucknow’s past (Sharar 2001 [1974]), he added, “Persians here showed themselves in their true light. Thus Persian culture, which had been nurtured in the stately and majestic laps of the Sassanid and Abbasid dynasties, permeated the society of Lucknow.” The ‘Ulama of Firangi Mahal in Lucknow taught Greco-Roman humanities subjects of grammar, logic, philosophy, and rhetoric (a mainstay of Perso-Arab Islamic education), with greater emphasis than they receive in madrasas today. Both Sunni and Shi’a clergy studied at Firangi Mahal and went on to advise the nawab’s court as jurists and counsels (Robinson 2001). The collection of texts that came to be taught as the madrasa “curriculum” all over Muslim India was standardized by the Maulana Nizam al-din Muhammad (d. 1748), the leading scholar of Firangi Mahal (Robinson 2001; cf. Zaman 2003: 65-68). With the leadership of Islamic scholars in Lucknow, Delhi, and Hyderabad, India attained hitherto unknown prominence in the Islamic world, leading Albert Hourani to label the 18th century as the “Indian Century” of Islam’s history (Metcalf 1982: 9).

The madrasa founded as the Dar al-’Ulûm Nadwat al-’Ulama in the 1890s is one of India’s most famous – purportedly the country’s largest after recently surpassing Deoband in student numbers (Zaman 2002: 160). Nadwa was part of the Sunni Islamic revival of the late 19th century, established just after the madrasa at Deoband and shortly before a third sister seminary in Saharanpur, UP. While the leadership Deoband
emphasized Persian in their curriculum, Nadwa’s fame is built on its unparalleled instruction in classical Arabic. Nadwa’s leaders designed the institution explicitly with an eye towards Arab ties, claiming to even have improved upon the outdated management and instruction in Egypt and Saudi; one of the founders Shibli Nu’mani (d. 1914) pronounced Arab madrasas as sub-standard, including al-Azhar (Hartung 2006: 138). With a motto of “synthesizing the profitable past with the useful modern,” Nadwa sought to reform Islamic education with colonial modalities of management (Moosa 2007), although the curriculum soon was indistinguishable from Deoband’s except for the Arabic language emphasis and slightly better English instruction (Zaman 2002: 72). Yet, the seminary remained a leading light in the international stage of Islamic scholarly learning. When a young Moroccan student named al-Hilali arrived at al-Azhar to study in 1917, his mentor an “Azhari...Egyptian scholar described the education as being much more organized and therefore effective" in India and counseled him to travel onward to Lucknow. He proceeded to study at Nadwa with a world-class Yemeni scholar, then left after graduation to teach in the Grand Mosque in Mecca, before returning again to Lucknow as Nadwa’s Arabic instructor (Hartung 2006: 138).

However wide-ranging its international influence, Nadwa’s impact has been most pronounced in India, consistently providing unity and leadership for the nation’s diversity of Indian Muslims. Forging strong links with India’s non-madrasa university system, Nadwa graduates often studied simultaneously for doctorates in Arabic Literature in

33 Taqi ad-Din al-Hilali (d. 1987) was “one of the most luminous personalities in contemporary Islamic history” (Hartung 2006: 138) for his English translations of the hadith collection Ṣaḥīḥ Buhari and (with Muhammad Muhsin Khan) a preeminent English translation of the Qur’an.
Lucknow University, and gradually by the 1950s Nadwi ‘ulama were heads of Arabic departments in all state universities in India and in many universities abroad such as in Saudi and the Emirates. The founders "claimed to represent almost all the prevailing brands of Indo-Muslim reformist scholarship," with instructors from both Hanafi and Shafi‘i mazhab (schools of jurisprudence) and all major Sunni sectarian orientations: Ahl-e Ḥadīs, Deobandi, Tablighi, Aligharian modernist, and Barelwi (Hartung 2006: 150). Nu‘mani and others behind the “council” (nadwa‘i) that later established Nadwa seminary envisioned their movement as one where “all are involved and all are invited.” But for an early spat,34 Shi‘i ‘ulama would have potentially continued to be included in the Nadwa movement (Jones 2011: 56). Nevertheless, Nadwa remains a leading light, ensuring that traditionally educated ‘ulama continue to have a role in leadership of Muslims at an all-India level. Since the All-India Muslim Personal Law Board was established in 1973, the head of Nadwa has always customarily served as its president, in its role as the main government-recognized mouthpiece for Muslims to lobby policy-makers and administer legal matters within the community.

Twelver Shi‘ism is often represented as transnational religious tradition globally centralized in Najaf and Karbala, Iraq and Qom, Iran. However, Lucknow’s Shi‘i elite came to define a distinctly “Indian” Shi‘ism. Patronized by the nawabs, Lucknow Shi‘a emphasized certain ritual formulations to a far greater degree than the Middle Eastern

34 Justin Jones (2011: 55-56) found it remarkable that the conflict that expelled Shi‘i representatives did not originate as Shi‘a-Sunni, but rather as an attack by some Barelwi ‘ulama on Deobandi ‘ulama involved with Nadwa, saying that they collaborated with “kāfir Shi‘a.” The incident was seen to undermine Nadwa’s legitimacy in India at large, and “in a moment of weakness” the founders made the unfortunate decision to break ties with Shi‘a. Most interestingly, the Barelwi ‘ulama – often perceived as inclusive and sufi-leaning – were the initiators of such anti-Shi‘a sentiment, rather than the purportedly puritanical Deobandi ‘ulama.
roots of their ancestors. The “Great” (baṛa) Imambara of Lucknow built in 1784 to house the Muharram majlis rituals represented not only the nawab’s utilization of Shi’ism as their legitimizing ideology (Cole 1988) but also represented a clear departure from similar Iranian religious structures. “There were no clear precedents for the Great Imambara. Thus, it is a highly original concept” in global Shi’ism (Keshani 2003: 249). Associated rituals, such as the mourning meetings (majlis) and elegy (marsiya), developed in Lucknow along distinctive trajectories (Naim 1983, Bard 2002). Moreover, Lucknow’s Shi’i revival of the late 18th century led Sunni-Shi’a sectarian divides and to a notion of doctrinal groups as entirely separate “communities” with their own public identities (Jones 2011: 27-28, Freitag 1989: 142). “The divisive nature of some Shi’i practices, especially cursing the caliphs honored by Sunnis and forbidding Hindu celebrations during Muharram, encouraged the growth of an incipient communalism” (Cole 1988: 93). The result was the emergence of a distinctly “Hindustani” Shi’ism identified with nawabi Lucknow more so than being either Indo-Persian or British colonial (Jones 2011: 20).

Third, Lucknow is a setting for key colonial encounters on the subcontinent in historical portrayals that live on today in popular imaginaries, particularly “The 1857 Mutiny” (discussed below). In other, less military, colonial encounters the city’s history writ small has been a stand-in for Indian developments writ large. Seema Alavi’s (2008) narrative of the encounter between British and Indian Muslim medical traditions based on the Greek texts by Avicenna was based in Lucknow, as was Joshi’s depiction of colonial north India’s middle-class modernities (Joshi 2001). Portrayals of art and architecture of
Lucknow’s past abound as illustrations of the subcontinent’s colonial hybrid aesthetics (Markel 2010; Llewellyn-Jones 1985). Colonial modernity itself only arrived as a “fractured modernity” in Lucknow with the forces of history looming so strongly (Joshi 2001).

The contemporary city meanwhile became the political crucible of independent India. Six out of thirteen Prime Ministers of India have hailed from former Awadh. Lucknow and its surroundings are key constituencies for taking the electoral pulse in the Hindi heartland of north India. Lucknow was home to the quickly alternating governments of the Samajwadi Party (SP) led by Mulayam Singh Yadav and the Bahujan Samaj Party (BSP) led by Mayawati, India’s first Dalit Chief Minister. Both are icons of the “silent revolution” (Jaffrelot 2003) of lower castes that transformed Indian politics in the 1980s and ‘90s (cf. Omvedt 1994). Mayawati, moreover, has shaped the urban landscape of the city with statues, memorials, and parks in homage to Dalit leaders – an architectural political statement that has reverberated all over India.

Chronicles of Lucknow have played their part in shaping genres of English historiography and the discipline of history itself. The Rebellion of 1856-57 and historical accounts of the bloody resistance in Lucknow loomed large in British imagination at home, lending historians to theorize the role of popular literature in defining images of colonialism for English society in the wake of rising mass literacy (Chakravarty 2005). For the writers of India’s nationalist historiography in the 1950s and ‘60s, the particularly “nationalist” or “popular” character of 1857-era Awadh was a heuristic representation for the spirit of the nascent Indian nation (Sen 1977, Chaudhuri
“The mutiny” also figured in Marx and Engels’ (1975) application of historical material dialectics to critique imperialist exploitation. Ranajit Guha’s pathbreaking study that launched the subaltern school in scholarly studies relied heavily on revising the typical colonial depiction of the 1857 Rebellion (Guha 1983, Bhadra 1985). Sandria Freitag’s (1990) book was a landmark in social history, bringing “public culture” – Lucknow’s built environment, the collective activities of festivals, religious events, crowds, rites, sacred spaces and times – as an addition to the historian’s methodological toolkit (cf. Habermas 1991, Haynes 1991, Burke 1997, Hunt 1989). Freitag’s work on Lucknow was also an early sign of historians’ and anthropologists’ productive exchange of analytical concepts, such as communities and symbolisms (Freitag 1989: 146; Turner 1969; Geertz 1973) and visual culture (Freitag 2014, Mitchell 2014). Lucknow as a “city with too much history” has accordingly influenced the very discipline of history itself in the American academy.

Modern-day Lucknow broadly retains the character of model colonial city (King 1976), with the new Lucknow facing off with the old city across the banks of the Gomti river, and life on either side proceeds according to different notions of space, order, and morality. New city Lucknow comprises the area to the north and east of the Gomti river with more suburban enclaves in Aliganj and Indira Nagar, excepting the centuries-old settlements of Daliganj and Hasanganj on the north bank that are home to craftspeople, wage laborers, and the educational institutes of Dar al-’Ulūm Nadwat al-’Ulama, Taluqdars College, and Lucknow University, as well as the military enclave to the south known as Cantonment.
Figure 2: Lucknow city showing the Shia & Sunni population & religious institutions connected with Moharram (Census of India 1961)
Old city Lucknow has three sections loosely known by their main commercial hubs: Chowk to the west, Aminabad to the southeast, and Hazratganj (“Civil Lines” on the above map) to the far east (Mukherjee and Singh 1961; Hjortshoj 1979; Wilkinson-Weber 1999). The Aminabad section of old city (centered around Aminabad bazaar but including surrounding residential clusters from Qaisarbagh in the north to Charbagh in the south) has grown in the 20th century with the influx of migrants, containing the highest proportion of Hindus in the three old city neighborhoods (Wilkinson-Weber 1999: 1-2). Hazratganj is the newest bazaar of old city and remains home to Lucknow’s most expensive retail real estate, while Chowk area is a hub of wholesale selling and as Lucknow’s oldest bazaar is dotted with the monuments of the nawabs. Each section of old city was built up by subsequent rulers who moved the hub of urban commercial development roughly eastward along the Gomti River: Chowk in the 18th century (e.g. Rumi Gate and Imambaras constructed in 1784), Aminabad-Qaisarbagh in the mid-19th century (e.g. Safed Baradari “White Palace” completed in 1854), and Hazratganj that was re-modeled by the British to resemble London’s Queen Street in the 1860s and 1870s (Llewellyn-Jones 1985). As a series of markets (ganj), old Lucknow is reminiscent of a “caravan-serai” (Llleellyn-Jones 1980: 95).

All three neighborhoods of old city Lucknow are characterized by separations and enclosures. In this regard, built spaces of old city for some observers invoke the idealized model of an “Islamic city” despite nestling in the heartland of India (Wilkinson-Weber 1999: 2; cf. Gilsenan 1983, Kostoff 1991, Abu-Lughod 1987). Labyrinthine and narrow lanes (galliyan) connect members of the same ethnic, religious, and family groupings.
while oftentimes dividing them from others; mansions \textit{(haveli)} of old city enclose wide expanses of courtyards; inside such houses, as well, men’s areas \textit{(mardana)} were separated from women’s \textit{(zanana)} and many families retain the gendered patterns. However, the more recent, poorer urban migrants to Lucknow have reshaped life in Aminabad bazaar areas of the old city and slum settlements of new city Lucknow, living more openly in the apartments and open streets (Hjortshoj 1979: 65-66; Wilkinson-Weber 1999: 2; Susewind & Taylor, forthcoming).

Lucknow’s population is approximately 25\% Muslim and old city Lucknow has significantly higher proportion that approaches half the population in some streets and pockets. Although official data on religious demography remains inaccessible at any small unit of analysis than “district” (and Lucknow comprises only one district), Raphael Susewind (forthcoming) has utilized an innovative method of deducing religious affiliation for Lucknow citizens based on their last names as registered on the electoral roll, using a computer algorithm that guesses with a relatively high aggregate accuracy (for additional corroboration, the resulting map graphically represents the official statistics on hajj pilgrims as well). Susewind’s resulting map shows the density of the Muslim population in old city, and starkly sparse drop in Muslims residing across the river in new Lucknow. An exception is the areas of Daliganj and Hasanganj just across the river, still considered part of old city, where many Muslim students vote from Nadwa madrasa. Other pockets are former Muslim villages now surrounded my new development, such as the area around the Barelwi madrasa Warzia Madaris. Old city Lucknow, moreover, still vividly displays its historically famous cosmopolitan character,
as the map shows new Lucknow to be more segregated than old city into Hindu-Muslim (i.e. more grey-shaded mixed-Muslim neighborhoods in old city, while more black-shaded Muslim-majority areas and lighter-shaded Hindu-dominated areas populate new Lucknow).

A few major Islamic institutions of Lucknow are also marked. Most of these are the famous Shi’i monuments of Chowk: the Jama Masjid (“Friday Mosque), Great

---

**Figure 3: Muslim electors, Hajj pilgrims, Islamic Institutions**

(from http://lucknow.raphael-susewind.de/)
Imambara, the madrasa and imambara of Ghufran Maab (Jones 2011), and Dargah Hazrat Abbas. Sunni institutions market include: Nadwa madrasa, the old and now uninhabited mansion complex of Firangi Mahal in Chowk, the nearby “new” Firangi Mahal headed by Maulana Khalid Rashid, and the Barelwi madrasa frequented by both Shi’a and Sunni and located furthermost to the east in new Lucknow.

The Transformation of Muslim Social Welfare in Old City Lucknow

I went to pick up my shirts at Sonia Tailors in Janpath Market, Hazratganj bazaar of old city Lucknow one hot July morning during the Islamic holy month of Ramadan in 2013. There was a line, then I got a phone call, keeping me there for nearly thirty minutes. In that time I counted no less than twelve men dressed as ‘ulama entered and left the store. The door creaked and slammed as each traveling madrasa fundraiser (known as safeer or chandah lene wāla) came and went. Whichever of the two counter clerks was least busy would exchange words with the fundraiser, slip him a 100 rupee donation (chandah), and take the receipt presented to him in return, concluding by exchanging assalamu ‘alaikum in greeting – all the while dealing with the current customer. A non-Muslim acquaintance once asked me why so many white-shirted, skull-capped young men canvassed the bazaars during Ramadan, and indeed even some Muslims in Lucknow were unclear about the details or extent of this chandah fundraising system. But what surprised me was not the number of fundraisers, but the generosity of the storekeeper in giving 100 rupees ($1.85) (which does, of course, explain why this store saw so many visiting fundraisers). I had been interviewing eight madrasa fundraisers that year, in some cases permitted to follow along with them to a few stores,
in my investigation of how and why Muslims so many pay their zakat to madrasas and new Islamic charities, which are more anonymous, rather than simply to relatives and local alms-seekers known to donors already. This section highlights the historical shift from waqf to zakat as a primary institutional vehicle of Muslim welfare in India.

In prior centuries, under India’s Mughal rulers and other Muslim emperors such as the Ottomans, waqf was the main institutional channel for charitable financing of madrasas and other Islamic institutions (Singer 2002, 2008; Kozlowski 1985; McChesney 1990; Arjomand 1998; Hefner & Zaman 2008). As landowners, medieval Muslim charitable donors generally made bequests of land and property in the form of waqf. Such waqf landed endowments became a regular legal practice recognized by Islamic judges as early as the 12th century CE for establishing schools, mosques, water fountains, soup kitchens, or other welfare institutions. The Taj Mahal is one such waqf (a collection of waqf properties, actually) with rent income from shops in Mughal times used in the upkeep of the mausoleum, mosques, and guest houses on premises (Kozlowski 1995: 359). India since pre-colonial times has had a significant number of waqf properties in towns and cities with historical Muslim populations. “It is interesting to note,” Said Amir Arjomand (1998: 11) wrote in his history of Muslim public law, “that it was the non-Koranic waqf … and not the Qur’anic norms of charity – sadaqah and zakat – that became the legal foundation of philanthropy in Islam.”

Waqf, however, has been in severe decline in India since colonial times, with its faded irrelevance only increasing after Independence. Most Indian Muslims view waqf properties as underutilized properties, if not completely gone to waste. Many waqf
endowments have ceased to exist as charitable endowments altogether, absorbed by Indian government heritage projects or encroached by land developers or squatters. Reformers have called for reform of the government policies on waqf, and a recent bill in 2013 was a step in this direction. Yet, waqf lands are still far from providing a significant source of welfare for ordinary Muslims and their religious causes. In Lucknow, informants reported that local waqf properties had largely been seized by the British after the military takeover in 1857, though some remained under control of the state-run Waqf Boards. Much of the waqf land that remained privately controlled in Lucknow was under the aegis of the Husainabad Trust, a mammoth heritage organization that looked after most of Lucknow’s famous monuments such as the Great and Small Imambaras, the Shi’i Jama Masjid, the clocktower, and many mosques. Even the Husainabad Trust was short on funds (siphoned off by corrupt managers, many speculated) and all recent major restoration work only occurred on the initiative of private citizens, such as individuals I met who revived the Jama Masjid and the clocktower.

Today, however, zakat is rapidly on the rise, with more Muslims worldwide giving ritual zakat charity (76%) than performing daily ritual prayers (63%), according to a recent study by the Pew Research Center (2012). In Lucknow, I found that payments to madrasas and their ‘ulama were the most systematic and common Islamic charity transactions, comprising the majority of all zakat payments by ordinary Muslims in the old city neighborhoods of Lucknow. Increasingly replacing waqf, zakat giving since colonial times has constituted a decidedly transformative system of public financing for Muslim education and social welfare in India. Where waqf represented courtly rulers’
extension of control via patronage, zakat is a decentralized financing strategy that not only pools resources from a wider range of affluent Muslims but also is transformative for the individual donors as they are knit more closely to local civic causes and cross-class transactions. Although the madrasas (particularly Deoband)\textsuperscript{35} pioneered the use of zakat as a grassroots fundraising tactic, as I describe in chapters five and six (Metcalf 1982: 96-97; Alam 2003), the new Islamic charities emerging in recent decades are cornering more and more zakat funds each year.

\textit{Case Study Organizations: The New Islamic Charities and “Modern” Madrasa of Old Lucknow}

Of the three new Islamic charities in which I volunteered, one was based in Aminabad (Society for Divine Welfare) and two operated throughout old city (Itehad Foundation with offices in Hazratganj and the Scholarship Foundation with offices in the new city suburban area of Aliganj), while Nadwa madrasa perched on the northeast bank just across the Gomti river from the old city proper.\textsuperscript{36} All lay within a twenty-five minute bicycle ride. People in each of these new Islamic charities imagined themselves as partaking of a centuries-old ritual in Islam, collecting and distributing zakat, but they were also aware that their organizational forms and impact-oriented management contributed fresh ideas and practices to 21\textsuperscript{st} century Lucknow society.

Itehad Foundation is the new Islamic charity that most resembled “giving circles”

\begin{footnotesize}
\textsuperscript{35} The official history of Deoband described its early financing system, in Urdu as \textit{Tārīkh-i-Dar–u-Ulum Deoband: Bar- i- saghir key musalmānon ka sab sey bara karnama} (Rizvi 2005).
\textsuperscript{36} Itehad Foundation and Taraqqi Foundation are pseudonyms, while Society for Divine Welfare (\textit{Anuman Falah-e Darain}) and Scholarship Foundation (by request) are the original names. All persons are identified by pseudonyms, except for public figures (by request) such as Maulana Jahangir Qasmi of the Society for Divine Welfare.
\end{footnotesize}
in the United States (Eikenberry 2009), in which a group of well-to-do concerned citizens gathered on a weekly basis to pool funds and collectively decide how to distribute them via the institutional vehicle of a registered charity. Itihad Foundation traced its origins to a chance train meeting between two foreign-educated Lucknow men in 2004 (one of which was Iqrar) who struck up a friendship while discussing their personal practice of funding local children from their (Muslim) communities in attending private English-medium schools. They founded Taraqqi Foundation in 2004 with about fifteen people attending planning meetings in Aminabad. In a few years, the charity was funding hundreds of Muslim students. Yet, in 2007-08, minor personal differences drove the members of Taraqqi Foundation to divide into two further giving circles: Scholarship Foundation (led by Iqrar) and the Itihad Foundation (both profiled in chapter seven). The original Taraqqi Foundation did not have significant enough activities to include in this dissertation. Like giving circles in the United States (Eikenberry 2009), Itihad Foundation and Scholarship Foundation are the most democratically run forms of new Islamic charities in Lucknow, solving local community needs about which the members are acutely aware while also enhancing civic education and voluntarism to them. Both have loose hierarchies, electing leadership positions such as President and Treasurer but in practice making all decisions by consensus. Both have no formal office space, instead operating out of the self-owned company offices of their businessmen leaders. Donor support bases as well as beneficiaries are flung throughout Lucknow, giving these new Islamic charities a city-wide presence but only a meager impact or fame in any one neighborhood. Members inevitably arrived to their weekly meetings in shiny cars. When
I ever asked around from locals in Aminabad or Chowk if they knew of Itehad or Scholarship Foundation, no one did, and only a few had heard vague echoes of philanthropic activities by “some businessmen based in Hazratganj.” Yet, as I outline in chapter seven, they had significant impact in aiding deserving students and in boosting their modernist Muslim members’ personal piety practices and linkages with ‘ulama and other Muslims in Lucknow.

The Society for Divine Welfare (Anujman Falah-e Darain) was based out of a mosque on Chickmandi street in the Aminabad bazaar, founded in 1992 by the mosque’s preacher (imām) Maulana Jahanagir Qasmi. Bicycling down narrow alleyways too tight for automobiles, I visited the Society daily in July and August 2012 and twice a week thereafter. As I arrived, where two alleys intersect, a blast of heat wafted from two nearby curry restaurants. To add to the commotion (and food options) two biryani carts jut into the sidewalk, their drab wood frames no more decorated than a workbench but topped with brightly colored umbrellas to ward off sudden monsoons. Youth on fancy motorcycles roar by way too fast in the crowded strip, along with goats, their kids, cows, stray dogs, burqa-clad women, loincloth-clad old men we would call “uncle,” and their kids. Jahangir’s three sons lived with him in the upstairs of the mosque, and after I met with their father, we often sat on the curb drinking tea and chatting with those passing by, which is how I got to know the staff, volunteers, and beneficiaries of the Society so well. Unlike the charities just described, Jahangir’s Society has been very well-known in Aminabad for almost twenty-five years. Most days involved only an hour of work on his charity organization for Jahangir; “Once the people were ‘brainwashed’, I prepared their
minds, there has been very few stresses [parishaniyan] in running this organization,” he told me. Nearly all his donors are long-established ones, who pay their zakat to Jahangir each year without any reminders or active fundraising, except the street-side stall decorated with the Society’s banner under which Jahangir sits each evening after nighttime (‘isha) prayers during Ramadan to collect donations (“zakat is over 98% of our budget,” he explained). Daily activities required negligible effort and cost, such as the free medical clinic, the Qur’anic school for boys, the lending library, and the sewing skills center for unemployed women are all operated by workers trained and given small stipends by Jahangir. Four times a year, the Society organized highly formal distribution events (taksim-e emdad) in which the bulk of the Society’s aid monies were expended, described in detail in chapter eight, and these were the only other activities that require significant effort from Jahangir.

The campus of Dar al-‘Ulûm Nadwat al-‘Ulama sprawls along the crest of a slope rising up from the northeast bank of the river Gomti. Since the construction of this campus in 1906, Nadwa has overlooked a wide swath of the city-scape of Lucknow’s old city across the river. New Lucknow, such as the neighborhoods of Gomti Nagar and Aliganj, have filled in behind Nadwa as urban development ballooned to the north and east – effectively making Nadwa the geographical center of this expanding metropolis. Yet, despite geographical centrality, Nadwa is sidelined in the social imaginaries of many contemporary urbanites. Many forward-thinking Lucknow residents view this madrasa as a relic of the past. Those who were not students or faculty of Nadwa rarely entered, or gave sustained attention to Nadwa, whether Muslim or not. In recent years, this
institution also has become only more societally isolated. Suspicions of Islamic militancy have grown, especially in the 1980s and ‘90s as radical Hindu marjoritarianism was on the rise. In 1995, the Lucknow police launched a nighttime raid on Nadwa, startling terrified students from their beds, searching campus buildings, and confiscating files and computers in a hunt for suspected links to militant activities (Sikand 2005: 288-289). Authorities turned up nothing. In the 2000s, nonetheless, suspicion of Nadwa and other madrasas as “dens of terror” only intensified (Sikand 2005: 270). During the time I was researching Nadwa for my dissertation, in May 2013, there was a crude bomb thrown at the gate of the madrasa, but the loud noise, fear, and ensuing tightened security (with the help of Chief Minister Akhilesh Yadav’s government) were the only lasting effects (Times of India 2013).

For many ordinary north Indians, the madrasa and the “traditional” Islamic identity it is perceived to represent seem increasingly out-of-place in 21st century Lucknow. Yet, madrasas in India are increasing in number, size, and budgets – largely due to rising zakat contributions made through subscriptions (chandah) from ordinary Muslims, especially residents of urban areas. Madrasa students are also gaining literacy in Arabic, Urdu, and Hindi and other useful skills as well as social capital, as evidenced by their continuing ability to gain employment in mosques and new madrasas opening in towns and cities throughout north India – illustrating that the traditions of Islamic learning for which Lucknow has long been famous, remain relevant in India’s 21st century economy. Although madrasa students may yearn for the level of schooling provided in elite English-medium schools, that education is out of reach of most of
India’s under-classes; madrasas as an autonomous, self-financed educational system provides the Muslim minority with a real alternative to the inefficient (at times corrupt) government school system, an option that dalits and other underprivileged minority groups do not have (Jeffrey et al. 2008).

**History, Islamic Reformism & Societal Reform in India**

The move by Muslims worldwide to authenticate and personalize their religious identity is part of what is more broadly known as “Islamic revivalism” or “reformism.”

Although the tendency in scholarship on the Middle East has been to spotlight religious revival occurring in the 20th and 21st centuries, historians of Muslims in South Asia have discussed significant revival and reform in India since the mid-19th century (e.g. Metcalf 1982; Zaman 2002; Sikand 2006; Jones 2011). These processes have also proceeded along a somewhat different trajectory than those within Islam's heartland of the Middle East. While Dale Eickelman and James Piscatoro have analyzed Islamic revival in terms of “objectification” of Islam, the idea among Muslims that “their practice of the faith could be brought into question.” Eickelman and Piscatoro have also argued for the modernity and recency of Islamic reformism by claiming that this notion “would not have

---

37 This dissertation takes “Islamic reformism” to be a useful – if somewhat vague – term, although one must bear in mind concerns over generalizability and politics of its usage (Osella & Osella 2008a: 248). As I utilize it, “Islamic reformism” refers to the reform of individual behavior, beliefs, and social norms according to perceived fundamental religious principles (Lapidus 2002, Metcalf 1982, Robinson 2008). The study of Islamic reformism in India is furthermore rooted in excellent social history on the “modernity of tradition” (Rudolph & Rudolph 1967, Metcalf 1982). It encompasses a broad range of initiatives within Islam in India (to say nothing even of the parallel processes among Hindus and Christians, or among Muslims elsewhere), yet it is a useful term for distinguishing the family resemblances amongst such movements, which otherwise get mislabeled as “political Islam” or “fundamentalism” in myopic analyses of oppositional politics (see the volume dedicated to this discussion by Osella & Osella 2008a).
occurred to most people...before the mid-1970s” (1996: 38; cf. Geertz 1968: 106). However, the madrasa at Deoband in north India was doing precisely that over a hundred years earlier. Founded in 1867, Deoband was and remains globally recognized as a reformist institution committed to (among many other aims) eradicating un-Islamic practices, bringing into question the faith practices of Indian Muslims such as shrine worship and other syncretized Shi'a-Sunni or Hindu-Muslim elements.

Processes of Islamic reform are nearly as old as the history of Islam in India. Richard Eaton’s approach to explaining conversion to Islam in India posits a phase of “reform” that gradually, but inevitably, follows “accretion.” Accretion occurred as Muslims migrated to South Asia, but rather than impressing orthodox Islam directly upon locals they came to be woven into India’s diverse social fabric. Given India’s existing culture of shrine worship, for example, Eaton (1999: 118) refutes the notion that Islam in India primarily spread through Sufi saints as “missionaries” evangelizing directly while alive, as Thomas Arnold (1974 [1896]) and many colonial historians had argued. Rather, terming saints’ tombs “the most important agents in the Islamicization process,” and emphasized their impact on local Indian religious life after death. Meanwhile, the

38 Despite the emphatic focus of recent social science of Islam upon the late-20th century Islamic revival, mass movements of reformism have occurred worldwide throughout Islam’s history. See, for instance, Hurvitz (2002) on Ibn Hanbal during the Caliph’s 9th century inquisition (*mihna*), Berkey (2003) on the “recentering and homogenization” of medieval Sunni Islam in the 11th and 12th centuries, or Geertz (1968: 107) on the turn of the 20th century shift from “religiousness to religious-mindedness” in Indonesia. What is remarkable about “modern” Islamic revivals are their utilization of print technologies and mass-based forms of organizing (Eickelman & Piscatori 1996, Eickelman & Anderson 1999), as I discuss in chapters five and six. Yet, print capital was a characteristic of the Islamic revivalism at Deoband as early as the late 19th century.

39 Many Indians adopting Islam did so piecemeal, through shrine rituals, adopting Muslim names, then further rituals, and finally constructing mosques (Eaton 1999:112-115). The agricultural innovations brought by foreign migrants, such as the wheel and the plough, represented a socio-
‘ulama and some Sufis always urged “universalist” Islam, but because the literate class remained the primary link between Islam in South Asia and that of the Middle East it was not until technologies of mass travel and mass communication that widespread reform movements emerged. If shrines led to Islam’s initial accretion, ships and print enabled the “reform” as the “second order of integration” of Islam into the subcontinent. In urban centers such as Delhi in the early 18th century, a significant scriptural revival popularized hadith study beyond the old elites, led by Shah Waliullah (Eaton 1999:120-121)—a Waliullah had also studied in Mecca alongside the Hanbali teachers of Muhammad Ibn Abd al-Wahhab the eponymous proponent of Wahhabism (Voll 1975).

The late 19th century saw Islamic reformist movements arise with an urgency and vibrancy not seen before in India. The madrasa at Deoband (est. 1867) was the most well-known center of this modern Indian Muslim reformism, but madrasas founded in Lucknow (est. 1889) and Saharanpur (est. 1867) partook of a similar impetus. They were partly responding to the new perceived challenges of colonial rule. Deoband and other modern reformist movements sought—for the first time—the creation of a new, broad-based and inclusive Indian Muslim public identity (Metcalf 1982:335). Although prior emphasis on hadith study had already impacted formal Islamic studies among elites (e.g. Shah Waliullah in Delhi, the formation of the Nizamia curriculum in Lucknow), the ecological inducement that spread Islam to Indian residents around Muslim shrines. This leads Eaton to suggest, “Islam, in India at least, may properly be termed more a religion of the plough than a religion of the sword” (1999:120).

40 Eaton’s model applies to the rural peripheries of West Panjab and East Bengal, outside the Hindu population centers of Brahmin political rule in India’s heartland. Yet, other processes of conversion still occurred in these areas as well, such as the wholesale adoption of Islam by castes in Gujarat and Sind or the conversion of urban elites in Lucknow, Hyderabad, and Allahabad (Eaton 1999:123).
leaders of this widespread social transformation sought to ground the identity of *ordinary* Indian Muslims in the teachings of the Prophet Muhammad. Being Muslim took on a new meaning. It would “no longer suffice to have been born into a Muslim family or have a Muslim name, one’s ‘Muslim-ness’ was to be a self-conscious decision that was to be based on knowledge of the demands of the faith” (Sikand 2005: 54). The ordinary Muslim came to be regarded by reformists as the new “defender of the faith,” rather than the deposed Mughal rulers. Deoband, a small town 150 kilometers from Delhi, was the epicenter of this groundswell, chosen in part to re-orient madrasa education towards this intended larger rural audience and in part to distance from British-controlled cities.

The new institutions that emerged were among most influential and notable effects of the 19th century reformist movements. These represented not only a renewed scripturalist emphasis on the fundamentals of the faith but also "produced a virtuosity in new techniques of organization and communication" to transform personal piety (Metcalf 1982: 335). New madrasas were the most visible institutional presence. By 1900, Deoband had nearly forty affiliate seminaries throughout north and eastern India, growing to over nine thousand madrasas by 1967 (Metcalf 1982: 136). No Muslim network of this sort or extent had ever pervaded so deeply into the public sphere in India. Today, estimates of the number of madrasas in India are high, varying widely between thirty thousand and half a million madrasas (Metcalf 2007: L1413)\(^{41}\) – over one hundred thousand seems most likely. More are continually being opened.

Other institutionalizations paralleled and facilitated the spread of madrasas. Urdu

\(^{41}\) Citations with page numbers prefaced with “L” refer not to actually page numbers but Kindle Locations in the e-book version.
replaced Persian as the lingua franca of madrasa-educated Muslims countrywide (with the exception of Kerala) spread through print. In the process, religious instruction went beyond the madrasa curriculum to accommodate a wider range of mediums for instruction. Basic primers written by Deobandi ‘ulama became a common packaging for disseminating their teachings on shari’a, especially targeting women and household audiences not attending madrasa (Ingram 2013). Oral instruction by the Tablighi Jama’at (“preaching society”) that went mosque-to-mosque and door-to-door had a momentous effect in taking reformism far beyond literate circles (Sikand 2002; van der Veer 2004).  

Most pursuant to this ethnography, networks of grassroots financing were organizational innovations (modeled on British associations and fundraising) that facilitated Islamic reformism, paralleling and enabling the other institutionalizations mentioned here. (Madrasa financing is the topic of chapter five). My point here is that the associational landscape of many Indian Muslims communities was radically transformed – organizationally, linguistically, politically, and financially. Yet, madrasas were only a portion of these new institutionalizations, which ultimately extended Islamic reformism far beyond their classroom walls.

Scripturalist “back to the basics” approaches have an ironic tendency to “open up more debates than they close” in Muslim India, as Filippo and Caroline Osella observed.

42 The nature of the “public sphere” in India is subject to some debate. Partha Chatterjee (1993) argued for a reformulation from European notions of public/private, suggesting India embodied another kind of divide between material (public) and the spiritual (private), partly as a result of colonial rule and British policies of noninterference in “native religion.” The conception of the public sphere in colonial India that emerges from Van der Veer’s (2004) analysis of the Tablighi Jama’at is, interestingly, one that recognized the “secret” activities of oral preaching as nevertheless beyond the “private” realm of family and therefore simultaneously religious, public, and a space to be critical of the state (like civil society).
(2008a: 250-251). Despite the clarity and unity that 19th century Islamic reformists presumed would follow from rooting Indian Muslim identity in the commonly agreed-upon scriptural canons of Islam, an astonishing variety of late 19th century reform movements sprang up. Prior to the multiplying of reformist and counter-reformist movements (such as the Barelwi), the desires of Indian Muslims to unify as an 'ummah were (naively) imagined to be hindered primarily by geography, such that Muslim solidarity was perceived as fractured by geography – e.g. separated by distance and the admixture of local customs by the unawakened. The heady belief in pan-Islamic unity endured through the 1920s in the anti-British Khilafat Movement (Minault 1982; Qureshi 1999). As the 20th century advanced, however, the reality became clear that fractures in the Indian Muslim community were primarily doctrinal, as geographical and even caste differences receded. Some local groups experienced irreparable institutional fissures over ideological differences in the pursuit of scripturalist reformism (such as the bifurcation of a madrasa described by Arshad Alam 2008). Such polarizations of madrasas pervaded society and today continue to shape identities, even those of ordinary Muslims not educated in madrasas, as distinctively Barelwi, Deobandi, Nadwi, Jama’at-i Islami, or Tablighi – to name only some of the sects merely within Indian Sunni Islam. Shi’a groups represent further pluralization. Sectarian differences often were vituperatively exclusionary, at times precluding the ability to identify as one community of “Indian Muslims” (Osella & Osella 2008b).
The Sachar Report: “The Muslim Community” & Poverty in the Statistical Gaze of the State

A major theme running through this study is the categorization of the Indian Muslim minority in government and public discourses. During the decade of the 2000s, activists became increasingly vocal and concerned about the socioeconomic conditions of many poor Muslims throughout India. The government of India, as well, commissioned a report that garnered impressive media coverage widespread and public concern, titled *The Social, Economic, and Educational Status of the Muslim Community in India: A Report by the Prime Minister's High Level Committee*. Known as “The Sachar Report” after the committee’s chair Justice Rajindar Sachar (2006), this government report aggregated unprecedented amounts of data that compared average health, education, and economic indicators of Muslims to other Socio-Religious Communities (termed SRCs in the report) in India. The Sachar Report, released in 2006, was commissioned by the Prime Minister of India, Manmohan Singh, partly to shore up the ruling (via coalition) Congress Party’s ailing reputation among its Muslim vote bank, as the right-wing Hindu BJP cut into its Hindu base and socialist parties lured away Muslim voters, and partly to respond to the perceived systemic roots of the communal violence that was tearing the country apart (Jodhka 2007, Basant 2007; Kalam 2007; Gayer & Jaffrelot 2012).

But, its main findings identified a nationwide problem of “Muslim backwardness,” with data reporting that 31% of Muslims in India live in poverty, second only to the groups classed as Scheduled Castes and Scheduled Tribes (SC/ST) which is the Indian bureaucratic parlance for castes formerly known as “untouchables” (now as
dalits) and for aboriginal tribes. The Sachar report, by examining trends over time, found that partly due to government affirmative action, the average literacy rate of SC/ST groups has been rising more rapidly than the literacy rate of Muslims in the past two decades (Sachar 2006: 52-54). The Muslim community as a whole was likely to become India’s most socially deprived (or “backward,” in the language of the government report) socio-religious community in the near future. The report, with a level of analytical precision uncharacteristic of many run-of-the-mill government documents, partially unearthed social-structural antecedents for the current Muslim “backwardness.” Identity markers of once-proud Muslim nationalists who won India’s independence in 1947 were increasingly looked upon with suspicion, such as topi and fez hats, beards, and kurta shirts (cf. Chakrabarty 2002). As Gyanendra Pandey (1999: 611) remarked in “Can a Muslim be an Indian?” Muslims after 1947 “had to prove they were loyal to India and, hence, worthy of Indian citizenship” despite being born there. Madrasas, educational institutions that had imparted knowledge to the nation’s founding fathers (including Hindus such as Ram Mohan Roy), as well as the Urdu language itself was sidelined – even the Constitution of India in Article 351 proscribed that Hindi should increasingly be Sanskritized. Government education despite being promised as a right free of cost to all citizens also came to be inflected with Hindu themes and Sanskritic registers, as a result, was less desirable and less effective for Muslim families. For example in 1947, 8.5% of Muslim women attended college (higher than the comparable rate for Hindu women), down to just 2.4% today in 2012.43 Moreover, particularly with regard to attitudes toward

---

43 See the Government of India’s NCMEI (National Commission for Minority Educational
modern education and women’s social position, the very religion of Islam was blamed, as public discourse represented religious conservatism of Muslims as the historical “burden” holding them back from development, obscuring other historical trends (Sachar 2006: 20).

Yet while such descriptive statistics in and of themselves surprised the Indian public, given Muslims historical political domination in India, two implicit effects of the report had even more far-ranging impact on the societal imaginary. First, the accomplishment of the Sachar Report and the unprecedented political force behind it was that these dismal statistics, although known to experts for decades, were now asserted in what one academic called a “candidness and a forthright manner” – and it was this new attitude towards the well-known plight of Muslims that “came as a big surprise” (Kalam 2007: 843). In contrast to earlier panels of experts reporting on socioeconomic declines among India’s Muslims (e.g. the Gopal Singh Report), the political fallout from the Sachar Report has been serious and long-lasting, spurring responses from the Congress-led government in power 2004-2014 and from the subsequent BJP government (albeit less enthusiastically) that gained control in 2014, and from state governments across India.

Second, a subtler conclusion of the report was the idea that Muslims all over India can – and indeed, should – be categorized bureaucratically as a singular unit, “the Muslim community.” Indians who are also Punjabis, Keralans, and Bengali (regional identities); Qasais and Ansaris (caste-like groups); speakers of Urdu, Kashmiri, and Bhojpuri; proud
residents of cities such as Varanasi, Calcutta, or Lucknow; farmers, artisans, drivers, and IT professionals; pious and non-practicing – this diverse mix of people was collapsed into “the Muslim community” in the Sachar Report for the first time. This simple categorization required considerable effort and creativity in assembling data from other sources, many of which had never before disaggregated Muslims from others.\(^4\) Through the release of the Sachar report, and its successor Misra (2007) report, the government in India was not merely statistically highlighting the current (and future) socio-economic ills of Muslims in India. The reports, as a result, effectively reified the category of “the Muslim community” in government discourse and public imaginary. The resulting reification has been called into question by many analysts, such as political scientist Stephan Wilkinson (2007: 833) for obfuscating the causes of the poverty afflicting Muslims and the degree to which they are “specific to Muslims...or better addressed by general anti-poverty or educational programmes.” Nevertheless, the Sachar Report had enduring effect on public discourse. It was a clear legitimization of the view that prejudice against Muslims in India was not restricted to occasional flashes of riot violence but lingered in structurally embedded violence as well (Kalam 2007).

Now that such detailed statistics on poverty are produced and acted upon by the Indian state for all groups of Indians, bureaucratic categories out of *confessional faiths* have gained currency in government discourse, alongside geographical and linguistic groupings. The Sachar Report was commissioned by the government (and popularized by

---

\(^4\) This disaggregation occurred on the basis of names, by a review panel that examined, for example, bank rolls and selected the Muslim-sounding names (Dr. Abu Saleh Shariff, personal communication, January 2014). For a discussion of identifying Muslims in India by their personal names, see Susewind 2014.
media and civil society) after a tough two decades of religious violence and Hindutva assertion (Hansen 2001). This was not a coincidence. But why bureaucratize "Muslim" as a category within state and public discourse precisely at a time when others call for reducing religious divisions and identitarian politics? The enemy of secularism is not religion but majoritarianism. In this way, Indian policymakers and political philosophers tacitly argue, Indian secularism is committed to the rightful inclusion of religious minorities within Indian democracy, a process which entails quantifying and constructing religious communities as confessional categories. Jodhka (2007) reflected on the irony of strong support from the Indian political Left for the Sachar Committee's treatment of “religious identity...[as] a relevant category in state policy and perspective on development,” given the Left's Nehruvian history of eradicating “backward” beliefs through understandings of deprivation based on class.45

The state in India proceeded to launch an unprecedented number of welfare schemes to address the problem of “Muslim backwardness.” Most of these schemes emerged from a piece of legislation passed in 2006 shortly after Sachar Report was tabled, termed the Prime Minister’s Fifteen Point Programme. Nearly all schemes targeted education, reflecting Indian policymakers’ fetishization of modern educational institutions as inevitable engines of “development” and “freedom” despite crippling

---

45 Irfan Ahmad (2009:12-18) offered the explanation that secular policies worldwide have their genealogies rooted – not in Enlightenment humanism's perceived opposition to religion per se – but rather rooted in protecting the rights and identities of religious minorities from the majority. Pivoting off Marx's "On the Jewish Question," T.N. Madan has presented the politics of the religious minority as the idiom for Indian Muslim politics, illustrating how in both Europe and India “one of the key actors is religious minorities” in secularizing government policies to protect their right to belief – yet, for Jews (as well as Indian Muslims) “secularism was not an all-encompassing philosophy” allied with narrow humanism in opposition to religion (Ahmad 2009:14-15).
inefficiencies and structural inequities (Jeffery et al. 2008). For example, schemes rewarded Muslim girls’ academic achievement with scholarships, encouraged adult education with stipends, offered subsidies that made the English-medium private schools with higher quality instruction more affordable for deserving Muslim families, and targeted madrasas for “modernization” (Sachar 2006: 176-188; Basant & Shariff 2009).

Indian political culture was shaped by the Sachar Report by this forceful new statistical definition of “the Muslim community,” a category carved out of disparate ethnic and linguistic peoples of India who all (for different reasons) happened to identify as Muslim and which had never been assembled into one group before in government records. The Sachar Committee Report contributed heavily to this categorization, but it is one that has also been taken up, circulated, re-figured, and re-inscribed in reality and upon those individual Muslims encompassed by what is becoming an increasingly bureaucratized designation. Thus, it is no mistake that new Islamic charities emerged in Lucknow from myriad levels of society, founded by Muslims from a wide range of demographic backgrounds yet who all shared a common diagnosis of the problem. Muslim charity workers in Lucknow had adopted a Sachar-influenced lens as the primary way of viewing "their community": as one in socioeconomic need. For decades in the late 20th century, it was simply,

hard for the voices raised on [socioeconomic] issues to be heard. Muslims themselves and other Indians committed to secularism had made religious issues central to debates so that socioeconomic discrimination and disadvantage have largely been ignored. (Metcalf 2008: L1379).

---

46 See the website of the UP Minority Welfare Department for a list of schemes, http://minoritywelfare.up.nic.in/english/programs.htm
Until the mid-2000s, socioeconomic ills simply did not rank high on the bevy of “problems” enumerated by Muslim civil society activists. Instead, Indian Muslim civic assertion swirled around issues broadly conceived as “minority identity issues” (Aiyar and Malik 2004), such as securing legal exemptions for Muslims from India’s Civil Code in matters of family law (Larson 2001; Engineer 1987), advocating Muslims’ civil rights amidst strict security and anti-terror apparatus (Hansen 2001; Ahmad 2009; Hartung & Reifeld 2006), and returning Urdu as a language of government and education (Brass 1974).

**Conclusion: Muslims as India’s Other – and (An)Other**

The Sachar Report has been criticized on many grounds, not least of which is the contention that its very premise was to compare “socio-religious communities” according to *socioeconomic* indicators was a grave mismatch. Religious difference was not a powerful explanation for economic differences. Particularly because bivariate analyses were primarily used in the Sachar Report’s analysis, rather than multiple regressions, there was no way to know if indeed the discriminatory trends in fact show a targeting of *Muslims per se* or rather of historically underserved groups who happen to be Muslim much of the time (Wilkinson 2007: 833). To a degree, this criticism is irrelevant for welfare activists – regardless of whether it is an accident of history or active

---

47 Steven Wilkinson’s point in his analysis of the Sachar Report’s statistics is that religious discrimination of Muslims *qua Muslims* in fact explains very little of the Sachar Report’s findings, despite the introduction framing the problem as such. Muslims in the south, for example, are much less “backward” than those in the northern states. Sachar Report itself noted, “there are states like Tamil Nadu where Muslims do better in all sub-groups and states like Kerala where the differences across socio-religious communities are minimal” (Wilkinson 2007: 53).
discrimination on religious groups at work that denies many Muslim groups economic opportunities in Indian society, they decry the current conditions. Moreover, despite this mismatch, the resulting political discourse has been quite successful in re-mapping the Muslim minority as a community defined by economic backwardness. Even news media articles on stemming the perceived rising tide of Islamic terrorism regularly reference a need to address poverty and lack of education among Muslims; while the BJP is known for increasing state surveillance of Muslims, the party’s top leaders also call for “reform” of madrasas and socioeconomic development for poor Muslim communities.48

Before the Sachar Report employed unprecedented statistical tools and aggregated datasets to construct figures on “the Muslim community” in India, this designation (while symbolically powerful) simply did not exist in biopolitical terms as an enumerated population. Invocation of “the Muslim nation” as a spiritual community has been historically common, yet the ascription of statistical characteristics to Muslims collectively facilitates a conceptualization of the group as an object for intervention, a process Foucault terms “problematization.” Previous symbolic representations of Indian Muslims and the community boundaries relied on ritual beliefs and practices, allegiance to Muslim rulers, and visible markers of religiosity; while still extant today, such semiotic categorizations must also contend with powerfully politicized notions of “Muslim


49 Biopolitics, as the capacity of modern states to directly quantify and manage people as whole “populations” rather than as individuals through statistical techniques, gave new disciplinary technologies of subjectivation to modern states (Foucault 1990). Yet it never quite reached the point of being a “completed” theorization in Foucault’s works (Agamben 1998:5-10; see also Fitzpatrick 2005:85-87).
backwardness.” Statistics enable normalization, the abrupt transformation of a wide range of variety within a population into a numerical average. “The normal is discovered” and the normal becomes “the prescriptive” in the move from collections of diverse individuals to “a population,” Foucault (2003: 253) wrote (on biopolitics of welfare in India, see Gupta 2012:14-16). Alongside the Hindu majority that dominates the increasingly affluent Indian economy and the rapidly ascendant lower castes, the Muslim minority is being forced to face hard evidence of its economic disparity. Without this gaze of the non-Muslim state, the socioeconomic condition of this Muslim minority population (in comparison to the majority) would not even be a visible “problem.”

Historians have elucidated processes that over centuries formed Muslims as a strongly differentiated Other in South Asia, perhaps the most religiously diverse region of the world; numerous scholars described the “construction of communalism” in South Asia, tracing the origins of the very definitions of “Hindu” and “Muslim” to the colonial encounter (van der Veer 1994, 2001; Pandey 2001; Jalal 2002), or even to specific court cases in which British judges were forced to define which Indians belonged to which religious community, Hindu or Muslim, in administering colonial law (Purohit 2012). Yet, the process I describe here that reached its nadir in the Sachar Report is one that initiated a re-making of the India’s largest religious minority into a marginalized population defined by yet another modality of difference. If communalism has Othered Muslims as the archetypal marker against which the independent (Hindu) Indian nation defined itself during colonial and post-colonial eras, then problematization of Muslims as India’s poorest and most backward citizens is a process of (an)Othering that layers
socioeconomic difference upon religious difference. In order to define 21st century India as an economic superpower, as millions of Indian “citizen-consumers” are desperately doing (Fernandes 2006), the new image of Shining India requires a foil. The figure of the “subversive Muslim,” once the scapegoat of yesterday’s Indian postcolonial nationalism, has conveniently re-emerged as the “backward Muslim” holding India back from taking its rightful place in the globalizing, affluent 21st century world. Most significantly, the equation of backwardness with the Muslim community galvanized Islamic reformists in Lucknow, leading to a growing clamor for shoring up the foundations of the Muslim ‘ummah – with a fresh focus on the economics and ethics of zakat.
CHAPTER THREE

“CHARITABLE” INTERPRETATIONS:
READING ZAKAT IN ISLAMIC SCRIPTURES & TRADITION

Introduction

Ahmed was the clerk of firearms store on one of the main roads of Lucknow’s Aminabad bazaar, whom I interviewed during a systematic survey of donors:

Chris: Which of these is the most important reason you give alms?50
Ahmed: It's Allah's order [hokum]. That's why! In place of these three reasons you are asking me, you only need one. “Nothing” is the reason! Just follow the order. Who needs a reason?

I was performing this survey during Ramadan in Lucknow, July 2013. But, even when I did not explicitly seek them out, I nevertheless encountered similar views. On another day, I sat outside Lucknow's oldest mosque waiting to meet someone inside as he finished up extra (nafl) Friday prayers, when another worshipper approached and began chatting with me. Curious to find I was a researcher, he inquired about my research, then after hearing my response he exclaimed,

What’s that [kya bat]? You're writing a book on zakat? Why?! What's there to say about alms? You just give 100 rupees here, 500 rupees there, and it’s done [bas]! That's it!

Moreover, in a third instance, a close acquaintance who was both a madrasa graduate (’alim) and Ph.D. frankly told me,

50 My survey question was worded (in Urdu): “We have discussed each of these reasons separately, but please tell me which of these three reasons is the most important reason you give alms: #1 Aid to the poor, #2 Avoiding punishment in the Afterlife, #3 To purify or protect my wealth from harm, or #4 some other reason.” I selected these three reasons for the close-ended survey questionnaire after months of preliminary open-ended interviews of donors regarding the most resonant motivations behind their almsgiving.
Your [Ph.D.] topic [of zakat] is an excellent one... But it's one month of work; that's all [bas]... Read in a book what is the system of zakat in Islam. Don't ask what the ‘ulama say. Then, just write that down.

For the last man in particular, who deeply understood my project and motives as well as the academic process (at least with regard to literature, his PhD discipline), the assertion of “the system as zakat” as a set of obligations so clear-cut that it is possible to “just write that down” came as a distinct surprise. For these three informants and many others, the Islamic teachings on zakat are themselves quite clear. In their view, it is Muslim preachers and scholars who may convolute the issues, or ordinary Muslims who may misunderstand (deliberately or out of ignorance) what is otherwise a clear order (hokum) of Allah. The obligation itself is indisputable.

A year and a half of fieldwork and study for three months in Nadwa madrasa by this time had given me deep familiarity with the variety of teachings on zakat and the set of reasons why it was obligated. I was increasingly convinced me that donors gave zakat according to distinct (yet different) ethical rationalities, which I theorized arose from that the two “ethics” of zakat I was observing each arose from different sources of authority, and inhered in different demographics of Muslims. I designed my survey of donors and their reasons for giving during that Ramadan 2013 in order to discover how these understandings of the zakat obligation fit with various social groups. While the typology of the purity ethic and developmentalist ethic frames the latter half of this dissertation, in this chapter I explore the surprising contradiction between the actual complexity of discourses on Islamic almsgiving in Lucknow and the taken-for-granted and habitualized orientation towards zakat-giving as “Allah’s command.” Ahmed and others articulated a
sentiment I heard numerous times: almsgiving is not complicated, the obligation to give charity is foundational in Islam and in little need of deep introspection or understanding, because Islamic law is clear and authoritative on this injunction.

This perception of zakat as “Allah’s command” is one that is common far beyond Lucknow, being what is termed in the philosophy of ethics a “divine command” orientation (Lichtenberg 2009). In anthropology this notion is quite common as well. Durkheim viewed “moral facts” to be “rules for action” that functioned in society as a form of “law” regulating collective behavior and organizing society to manage and reduce conflicts (1984[1893]:xxv). Thus, morality in the Durkheimian approach is above and beyond individual actors, coursing through societal structures and constituting the collective consciousness he saw as constituting “culture.” Individuals’ relationship to the societal obligation was relatively clear-cut, as they were seen as having directly internalized the spirit and authority of the community through enculturation and ritual. This view of ethics has remained popular long after Durkheim, Michael Lambek (2013) wrote, and it takes the moral as coterminous with “the obligatory.” Yet my orientation within the anthropology of morality analyzes ethics primarily as virtues (MacIntyre 1984, Foucault 1990, Taylor 1990, Faubion 2011, Lambek 2010) – as I outline in this chapter’s conclusions. Although this chapter incorporates an eclectic assembly of data from texts, interviews, sermons, conversations, and ethnographic observations, the goal is to provide

51 Durkheim (2005) did recognize a role for the individual within the collective constructions of morality, which he theorized in his work on “dualism” of body and soul. The body, however, was largely opposed to morality, which “unsettles the instincts and inclinations that are most deeply rooted in body” (2005: 37). This dualism is less consonant with my own emphasis on embodied virtue ethics and on individual moral agency in choosing between virtuous concerns extant in societal discourses.
a unified overview of the virtuous concerns over zakat that are held by Lucknow’s Muslims. My data illustrates how virtuous concerns are habituated but also *chosen* by individual moral actors through conscious and unconscious “picking and choosing” that is necessitated by the variegated nature of shari’a ethics (Lambek 2010). I explore how moral behaviors of Muslims proceed as a form of navigating all these concerns within the Islamic traditions on zakat-giving with discernment and judgment, rather than theorizing moral action through a lens of the adherence to obligatory codes formed by relations of power (Mahmood 2005). In other words, while I recognize the authoritative weight of “tradition” and how Lucknow Muslims learn from moral authorities such as parents, peers, and religious leaders (Foucault 1990, Faubion 2011), the focus of this chapter is on how individuals selected concerns from within an internally diverse Islamic discourse and then inculcated them as habitualized and embodied comportments over years of repetition and practice.

The first section complicates notions of “charity” as given voluntarily, out of love and goodwill, by analyzing the foundational Islamic belief of zakat as an obligatory requirement – yet, one characterized by myriad obligations rather than one clear-cut normative rule. This concept of zakat as paradoxically *obligated voluntarism* is what sets it apart from other traditions of philanthropy and advances Western scholarly understandings of giving based in a Judeo-Christian moral framework. The second section discusses the rates, thresholds, and calculations of obligatory alms across Sunni and Shi’a sects, referring to scriptures and jurisprudence in the Hanafi and Jafari schools while continuing to interweave ethnographic vignettes lest the people become lost amidst
the arithmetic. This section ends with discussion of the notion of “spiritual merit” (thawāb), using Marcel Mauss’ (1960) phrase “economic theology” to describe the calculative logic of zakat that spans the seemingly disparate realms of the financial and the spiritual (cf. Mittermaier 2014). This section continues to explore the dichotomy of zakat as both obligatory and voluntary: taken literally, it is a precise and obligatory calculation, but in a broader theological sense the calculations induce a virtuous cycle of voluntarism and generosity – virtues that are themselves incalculable. Third, Islamic scriptures include highly specific instruction on “correct” (ṣaḥīḥ) recipients of zakat. The fourth section introduces the popular belief in keeping anonymity and secrecy in Islamic almsgiving, even as giving publically is also permitted and even encouraged under certain circumstances. This tension remains an important element throughout this dissertation, but in this section below I focus on how donors interpret and manage their attempts to give anonymously.

Overall, this chapter has three goals. It gives an overview of zakat that is prerequisite information for later chapters, which discuss the institutionalization of almsgiving according to the purity ethic (in madrasas) and the developmentalist ethic (in new Islamic charities) given Lucknow’s socio-political context. Second, this chapter queries extant assumptions about shari’a, belying a common perception (in Lucknow and beyond) that “Islamic law” is static and unitary in its commands. Third, the study of zakat reflects on how individuals understand Islam, how they learn and form pious habits, and how such habits are re-formed continuously through self-study and social ties – before the rest of the dissertation turns to examine associations as the primary unit of analysis.
The ethnographic snapshots in this chapter provide just such a glimpse into individualized processes of religious learning and the inculcation of religiosity through a physically performed ritual such as almsgiving.

Charity is a Virtue, Zakat is an Obligation

The call to prayer (azan) sounded clearly above the rooftops of Aminabad bazaar one Friday during the holy month of Ramadan in July 2013. Since it was Friday, the weekly congregational prayer would be held, accompanied by a sermon. At the gate of the masjid, a line of beggars was already forming, squatting at the dusty entryway with scarves or bowls laid out to collect spare change from mosque-goers. I recalled my close acquaintance in Lucknow, educated at madrasah as well as India’s top universities, who fondly told me his father’s habit of taking him to masjid. As a boy, he was allowed to give whatever coins were in his father’s wallet to the alms-seekers. Inside, the masjid was filling to the brim with rows of men who work in shops or live around the bazaar (women were allowed, in a curtained-off section, but chose to pray Friday prayers at home due to crowding, as was the custom in nearly all mosques in Lucknow). I sat near the back. A father prayed his supererogatory (nafli) prayers before the congregational prayer a few feet from me. In the relative silence before prayer, the man’s small son, wearing an equally small white cap on the crown of his head, ran circles around his dad. He then jogged in place, legs pumping in staccato on the marble floor of the masjid. The small boy then flung his forehead on the floor, rapidly mimicking his father’s prostrations. His pent-up exuberance contrasted sharply with the stoic prostrations of his father. The muzein (prayer caller) came inside from giving the call to prayer, then sat down next to
the boy. The *muzein* pointed didactically at another praying man, obliviously prostrating in silence. In a gentle whisper, the *muzein* described the steadiness and correct pauses of praying man’s meditative bowing to the boy, while the father nodded.

The sermon that began after the call to prayer ranged across a number of topics related to Ramadan and the approaching Eid al-fitr. Maulana Jahangir, the preacher of this masjid, dwelled especially on teachings related to Islamic charity. Muslims prefer to give more charity during Ramadan, as scriptures teach that its spiritual merit is multiplied by seventy during this month. He instructed the congregants:

> Give the best of your wealth in zakat! Give zakat, give sadaqah, and help others in the name of Allah! This hadith instructs us to give charity, give charity [*ṣadaqah do, ṣadaqah do*]. Our Prophet, the messenger of Allah, blessings and peace be upon him, said, ‘Whoever wishes to save himself from hellfire must give sadaqah, even if it be a half of a date.’ You also should give alms, give charity, if you wish to be saved from the hellfire. It doesn’t matter how much you give. Even if it is only two rupees [$0.04] then still you should give charity.

The last quote was a hadith, a saying of the Prophet Muhammad, which I heard numerous times during my research. Though this was an ordinary day at the mosque, it illustrates how zakat is an act of ritualized worship, encouraged by religious discourses as ‘*ibadat* (Urdu: worship) alongside other obligatory Islamic rituals such as prayer. Charity occupies a central place in Islam. Islamic teachings on worship, ethics, and economics alike induce Muslims to cultivate virtues of service to others, of fairness in business, and of generosity in transactions; to inculcate habits of contributing to public welfare; to worship by donating alms; and to avoid materialism, avarice, and usury so that others may share in worldly wealth – all of which constitute “charity” in a broad sense. As seen in the sermon above, however, the Islamic notion of almsgiving as ‘*ibadat* goes beyond
mere humanitarian urgings to be charitable and of service to fellow human beings. Indian Muslims discuss and practice charity in numerous other ways that they likely do not consider worship, such as a regularized contribution to their children’s private school or a passionate donation to a political party or other activist cause. Yet the discourse and motivations associated with zakat as financial worship were distinct from these other motivations (although these moral concerns are not necessarily mutually exclusive; Lambek 2013: 2).

Charity is often imagined as a voluntary act of goodwill. Muslims in Lucknow have similar ideas of charity as voluntary (including zakat, but also encompassing non-obligatory charity such as sadaqah), in that Muslims have great latitude in deciding when, how, to whom, and how much to give. But in an ironic twist this presumed voluntary act is also an obligatory act in Islam, ritually proscribed as zakat. This obligation has its origins in one verse of the Qur’an, according to Muslim scholars: “Oh Muhammad! …Out of their wealth take charity [ṣadaqah] in order to purify them” (Qur’an 9:103). Many scholars, both Muslim and non-Muslim, have argued for a translation of zakat as "alms-tax" (e.g. Hallaq 2009; Maududi cited in Nasr 1996:104; also Sayyid Qutb cited in Maurer 2005: 27) to reflect this sense of obligation. In this view, zakat is identified with justice more than with love, and is radically distinct from Western notions of “charity,” as donations made out of goodwill and pathos. Other verses in the Qur’an urge Muslims to “give charity” but this verse 9:103 permits the Prophet Muhammad to “take charity.” Since this verse is in fact addressed towards the Prophet Muhammad, and not to individual Muslims themselves, the obligation of zakat is
sufficiently clear-cut so as to be externally imposed upon ordinary Muslims by the Prophet, his representatives, and his political heirs, if necessary. As “alms-tax” as well as charity, Islamic jurists have often read this verse as divine sanction for the obligation of zakat to be paid ideally to a legitimate government exchequer for distribution to the needy.\textsuperscript{52} Nadwa madrasa teachers represented this interpretation to me and other students as the majority view of the Hanafi school, based on references contained in the \textit{Hidayah}.\textsuperscript{53}

A glaring question remains, unresolved even in jurisprudential and scholarly debates: zakat is a clear, even enforceable obligation – but obligation to whom? Is this obligation an obligation of Muslims to Allah alone or to temporal institutions? Even within the body of Islamic jurisprudence itself, zakat is thus quite difficult to categorize as an obligation. The dichotomous divide between zakat-as-tax and zakat-as-worship remains as a tension in traditional jurists’ writings. The Nadwa madrasa curriculum, for example, teaches zakat in two different “subjects,” which correspond to two different areas of Islamic jurisprudence: first as ‘ibadat in the basic Hanafi manual of fiqh \textit{al-Mukhtasar} (“The Summary”) by Abu’l Hasan al-Quduri (b. 362), and later as financial

\textsuperscript{52} The Kharijites in early Islam, for example, split with the mainstream Muslim community on this issue, claiming that the verse 9:103 in the Qur’an instructed zakat be paid only to the Prophet Muhammad and not his heir, the first Caliph Abu Bakr, who reigned at the time in 632 CE. This historical event has been discussed extensively; e.g. Kelsay (2007: 36).

\textsuperscript{53} The \textit{Hidayah} directs Muslims to pay zakat to the public institutions of no other political leader but the Caliph, specifically mentioning Khawarij, or those sects who have renounced the authority of the Caliphate, as institutions which cannot receive valid zakat even if they are financially deserving (Marghinani 2006: 163). For a more modern treatment by a traditionally educated jurist of Islamic law, see Yusuf Qaradawi’s (1999: 13-14) \textit{Fiqh al-Zakāh}. For an excellent discussion of Islamic governments, zakat, and just war in modern contexts rooted in this scriptural injunction, see Kelsay (2007: 36).
transactions (muʾamalat) in Kitab al-Kharaj (“Book of Taxation”) of Abu Yusuf (d. 798). Wael Hallaq (2009: 231) spoke of this same dichotomy when he wrote, “among all the ‘branches’ of the law, zakat is unique in that it has a dualistic character” as worship (ʾibadat) and as transactional jurisprudence (muʾamalat). In this respect, zakat is categorically distinct from other Islamic topics, most of which fall more clearly into the categories of either personal worship or societal affairs. Social scientific analyses have made effective use of distinctions between “privatized” and “public” religion (Casanova 1994). Distinctions have also been applied to aspects of shari’a that (once recontextualized in unprecedented ways) can fit into modern notions of either “public” law as it has come to be codified by modern states or “personal” considerations of morality and worship (Messick 1993; Hallaq 2009: 374-380; Metcalf 2009: L3700-3800; Hefner 2011: 11-25). However, this dissertation endeavors to analyze zakat as straddling and even obviating such dichotomy. It is well worth teasing out an understanding of Islamic charity that remains sensitive to the ways in which zakat-as-transactions and zakat-as-worship are deeply imbricated, even unified in practice, despite the tendency of commentators (Islamic jurists included) to necessarily speak and write of zakat with reference to one aspect of its dichotomous nature or the other: either as “obligation to Allah” and thus “religious” or as an “obligation to fellow Muslims” and thus as a “political” or “social” concern.54

54 For further illustrations of the contemporary relevance and severity of this dichotomy, see for example Dr. Yusuf Qaradawi’s (1999:xxxiii) view that, “If we were to re-sort issues of fiqh according to contemporary standards, we would classify zakah as part of the socio-financial system and not with the pure worship. Similarly, when we talk about law, we talk about zakah as part of the financial law of the state.”
The Right of the Poor

The Qur’an insists on the right (haqq) of the poor to receive zakat, as a sort of logical corollary to the obligation upon the alms-giver. The community of true believers consists of “those upon whose property there is an agreed right [haqq ma’lum] for the beggar and the destitute” (Qur’an 70:24-25, cf. 51:19; cited in Bonner 2003: 14). A hadith also holds that, “A beggar has the right [to ask] though he may be riding on a horse [and thus appearing as a wealthy nobleman].”55 While the basic teachings on wealth and charity are similar across all three Abrahamic faiths, sharing the idea that “all wealth is God’s” and that charity should be given so as not to shame the recipient, the Qur’an is “most emphatic” on these injunctions, and particularly emphasizes charity as the right of the poor more than the scriptures of Christianity and Judaism do (Benthall 1999:35-36).

Muslim scholars were more likely to be familiar with charity as the right of the poor, than were ordinary Muslims, and this “right” was leveled as a primary critique of organized charities perceived as selectively or conditionally distributing alms (discussed in chapter seven). Among the madrasah-educated men who knew of it, one man educated at Firangi Mahal spontaneously quoted the above hadith of the beggar on a horse in an interview, as did two students at Nadwa madrasa and the Deobandi preacher profiled in chapter eight, Maulana Jahangir. The Firangi Mahali man and I were discussing the “correct” recipients of zakat (discussed further in Recipients, Collectors, and the Systemization of Zakat below), to which he replied,

Hamid:       It’s important [who the recipient is]. But, really, any needy person – we must help them.

---

55 This hadith is recorded in Abu Da’ud (1984), Book 9, Hadith 1661, narrated Ali ibn AbuTalib.
Chris: Any needy person? You must help them?
Hamid: Yes, exactly. In Islam, I heard about the [haq] mahfoom. Mahfoom means, that if someone comes and asks for money, even if he is sitting on a horse, then you should not question him! Don’t say, ‘Oh he’s not needy [because he owns a horse]. Somebody is asking you for it, so you must give.

By mahfoom, Hamid meant m'alum as discussed above – the Arabic/Urdu words mahfoom (understood) and m'alum (known) are similar, but the concept he cited is well-referenced in Islamic legal scholarship (see Bonner 2003:14). 56

Zakat and Muslim Membership in the ‘Ummah

Auntie Amina was my neighbor in the Aminabad bazaar, the matriarch of a Sunni middle-class family known to others as devout but worldly. Her husband sold insurance and their children were educated and had moved outside the state or abroad to make better salaries. Her story is illustrative of the individual zakat obligation incumbent on the property of women and men separately even when a married couple’s finances are joined.

Auntie: There’s a madrasa in our home village [outside Lucknow]. We [as a husband-wife couple] pay the yearly expenses for one boy there. It used to be 2,000 rupees [$37] to cover all their food and expenses for one year – now it’s 6,000 rupees [$112]. Our daughter lives in Jeddah [Saudi Arabia] now and she supports three boys! [The daughter receives a substantial teacher’s salary at an international school]...

Chris: Is it you or your husband that mostly pays your zakat?
Auntie: Both men and women must give their zakat [individually]! It’s obligated [farz hat]. Between us [my husband and I], I do it for myself. But actually “Uncle” [her husband] is so sidi [simple, naïve] that I have to do it all. And only I know how much gold I

56 However, this teaching is strongly balanced in the minds of Lucknow Muslims with another important teaching: the prohibition on begging. Numerous times, the Prophet Muhammad prohibited Muslims from begging. There are a few exceptions, such as Muslims afflicted by dire need or debt; for a full discussion see Mattson (2003).
have – how much jewelry, how much gold. When one’s wife says, ‘I have this much gold, so please give this much zakat,’ then one has to give it.

Chris: So you as the wife tell your husband, and he’ll pay it?
Auntie: Yes, my husband still has the financial responsibilities.

Chris: And for “savings” [cash in their bank account], he knows how much you have?
Auntie: Yes, he pays the zakat on our savings.

Auntie’s story is illustrative of the unanimous opinion from Islamic jurisprudence that zakat is incumbent upon each Muslim as an individual. Not only are women allowed to hold property separate from their husbands in Islam, a principle enshrined in Muslim family and inheritance laws since the time of the Prophet Muhammad, women are expected to pay their own zakat on property separately as well. In the example above, Auntie Amina’s adult daughter became obligated to pay her zakat as soon as she had her own paycheck, and thus had wealth under her personal ownership (before that, as an adult, she also would have been obligated to pay zakat on her wealth but presumably had no wealth). While in practice in Lucknow, household finances were often managed by a head of household, zakat was still discussed as an individual obligation even if the husband or father paid everyone’s collectively at once. In all conversations that I had, women in Lucknow chose on their own where to pay their zakat.

Denial of the zakat obligation is one of the very few routes to apostasy in Islam. To be considered a Muslim, belief in the obligation to give alms is one of three necessary ritual markers of identity, along with the Islamic creed and prayer. Verse 9:5 of the Qur’an on those (re)turning to the fold of Islam reads, "But if they repent, establish prayers, and practice zakat, they are your brethren in faith" Here, “repent” is taken to mean the renunciation of polytheism through uttering the Islamic monotheistic creed
pronouncing the oneness of God (tawhīd) and belief in Muhammad as prophet. But, this teaching contains an important distinction between belief and practice. As a criterion of membership in the Muslim community, what is necessary is the belief that giving zakat is a central part of being a Muslim, a ritual obligation. The actual practice of zakat is not the litmus test. Moreover, a Muslim who gives charity as mere charity does not pay zakat – unless the giver also makes a conscious intention to give alms as zakat. As my instructor in Nadwa madrasa put it during our first class on the jurisprudence of zakat, discussing the Kharijites who refused to pay their zakat obligation to the first Caliph Abu Bakr in 632 CE:

It was not only the issue that some Muslims wanted to collect zakat on their own [and not pay the Caliph]. It was also that they thought zakat was not obligatory [farz]! If anyone denies [the existence of] the duty [farz 'iyyat] of zakat, saying that obligation has finished, then he was not a Muslim, Caliph Abu Bakr said. This is a basic foundation [aşlı bunyād] of Islam.

The instructor’s point was that merely not practicing zakat was insufficient to disqualify anyone from membership as Muslims; rather, their belief in the obligation of zakat was the determining factor. This belief could otherwise be represented as the intention (niyyat) that is made when enacting the ritual of zakat: an intention to fulfill an obligation (and thus belief in that obligation) versus an intention to merely go through certain physical motions. “For example,” the instructor continued,

If a man understands prayer to be obligatory [farz], but he can't pray it all the [mandated] times, he's still a Muslim. And if a man always prays ṣalāt [obligatory prayer] on time, and is very organized about going to the masjid to pray, but he understands that prayer is not obligated [farz], then he's not a Muslim! …With regard to any aspect of the religion [dîn], which has been proven with evidence to be obligation [wâjib], any one who denies that will be an unbeliever [kāfir].

The example is particularly illustrative, because he taught this point by way of a counter-
example, showing that even if Muslims correctly performed the physical acts of obligatory ritual such as salāt prayer (or zakat), but did so without holding a belief in its obligatoryness, they would fail to fulfill this jurisprudential condition of being Muslim. The ritual duty of zakat is thus efficacious on two levels: as alms and as performance of membership in the Muslim community. Almsgiving in Islam as ritual performance, therefore, encompasses both the obligation to give and the obligation to believe in the obligation to give.

On a different note, the distinction between orthopraxy and orthodoxy has been a key theme of Islamic studies. My discussion of zakat here also speaks to the common assumption that Islam prioritizes practice over beliefs in doctrines in various ways. Ritual obligatory practices in Islam have been emphasized as signifying Muslim identity. William Cantwell Smith famously observed,

> There is no word meaning ‘orthodox’ in any Islamic language. The word usually translated 'orthodox', sunni, actually means rather 'orthoprax', if we may use the term. A good Muslim is...one whose commitment may be expressed in practical terms that conform to an accepted code (1957: 28).

This association of Islam with orthopraxy has continued in contemporary academic writing (e.g. Gauvin 2005, cf. Asani 2001). However, any preoccupation with Muslims’ seemingly emphatic prioritization of “practices that conform” overlooks the predominant importance of intention (niyyat) in Islam. Niyyat is the necessary link between belief (and thus orthodoxy) and practice (and orthopraxy) – a link that presents a more complicated picture than William Cantwell Smith has. Analysis of zakat as ritual must take into account its practice, as most scholars do, but also incorporate the “inner” aspects of zakat-giving, including the mere belief in its obligatoryness and the intention to give.
Belief may even signify more than practice. (See the section Intention below)

**Voluntary Giving & Zakat**

In reality, among Muslims in Lucknow, accusations of apostasy were rarely if ever leveled against others based on non-payment of zakat. In this way, zakat retained a sense of voluntary choice. In every single interview with almsgivers, I asked and was told by interviewees that they would never assume that a neighbor was not paying zakat, nor even presume to check up on them. Almsgivers, rather, more often replied that the obligation of zakat felt to them as a “privilege,” to be so generous, or as recognition of this existing privilege they felt as a result of blessings showered upon them by Allah. However, other donors said that, while they would not accuse someone of disqualifying themselves as a Muslim, they would easily exhort others who they thought were not paying, “if they would not over-react” or “if they were friends.”

Tahir, was a Sunni businessman, neighbor of mine, and also involved in the Itehad Foundation. He once explained how he above typical rates of zakat out of a self-admitted sense of privilege, focusing on the urgent concerns of who was most in need rather than precise calculations,

Chris: You run a “foundation” [a charity organization] with your friends, in which you pay your own money.

Tahir: (in mixed English and Urdu) I don’t actually take out my as per exact calculation of the shari’a. I’ve never done that. See, if it [our foundation budget] comes to maybe say 10,000 rupees short that year, and I have maybe 8,000 rupees, then I pay that and find the rest from other people.

It’s about need. Anybody can easily pay 2.5% [the rate of zakat on cash for Sunni Muslims]. When income tax in a place like India is 30%, then 2.5% is not a big amount. But, when you think about what the need is – we have to take care of that need! The need of the hour may be 50,000 [rupees], and we have to worry about how can we take care of that 50,000!
We have to get that number of people that will be able to donate 50,000, and even if we only gather together 25,000 then we have to put that much in to our projects at least. And at least that seed capital will help us raise more money.

Indeed, most people [that I know] just roughly estimate their zakat [in my experience]. Then they give close to what that estimate is. Of course, I have a tax return, and I could look at that and calculate it [exactly], but we [my wife and I] don’t do that. I just guess.

Chris: (nodding in agreement) Yes, I understand. Zakat is so complex, with different percentages for different types of wealth—

Tahir: No, no. It’s not that complicated a calculation! I just don’t do it. …The One up there in heaven has given me so much [Upar wāle ne mujhe bahut dīyā]. I even pray, ‘Please make me great enough to help others.’ If I get something, I feel as if I should be ready to share with others.

In short, the obligation of zakat occupies a loftier place in Lucknow Muslims’ ethical imaginary than a mere legal obligation, or “tax.” The point of this analysis is to clarify assumptions that Islamic law is clear-cut and simple as a rule that believers blindly follow – despite being represented this way by some Lucknow Muslims such as Mr. Ahmed the clerk in the opening vignette (to say nothing of how “creeping shari’a” is represented by non-Muslims in the USA). While zakat is a required payment, the obligation of zakat-as-worship signifies much more. In particular, the tension between voluntarism and obligation remains – indeed, the polyvalent nature of zakat contains both meanings. Many Muslim donors spoke of the zakat obligation as a choice they must make – a choice they wanted to make, out of gratitude for having wealth, while others lived in poverty. Others represented the divine command to give alms as an obligation that would be unimaginable not to fulfill, although these self-described rule-followers like Mr. Ahmed the clerk were a lesser proportion of my interviewees. Either way, the choices of when, how, to whom, how much, and why to give (the “voluntary” nature of
zakat) retain critical importance and lend symbolic value to zakat as ultimately an individual choice and an individual responsibility. In the second vignette, Tahir the businessman clearly believed he was far exceeding his annual zakat quota in donations to his local foundation (and he surely was); however, he was not able to say so with as much certainty as the Brigadier Khan (discussed below) who calculated zakat in his account-book. In contrast to Muslims who set aside their exact zakat by meeting the 2.5% quota and perhaps a little more, Tahir’s voluntarism is more laudable, in one sense, for being motivated by his desire to fill others’ economic needs rather than balance his own spiritual account (as a calculative “economic theology,” discussed below). But, if zakat were a tax, Tahir’s estimation would not satisfy tax auditors, and in his interview his tone conveyed to me a sense of uncertainty that he was doing the right thing by only estimating.

Although this section has delved deeply into the very real dualism of zakat present in shari’a and other reflective discourses, in practice this dichotomy was overlooked or remained implicit. Thus, while zakat is distinguished from sadaqah in Islamic law, in daily life Muslims often discussed them interchangeably or by merely using general terminology such as paisa dena (giving money), chandah (regular donations), khairat (charity in a broad sense), madad karna (providing aid). Through mere observation, as well, there was rarely any way for me to tell if Muslims in Lucknow intended their charitable donations as zakat or sadaqah. For example, if they knew they had already met the annual zakat quota, gave a negligible amount not worth counting, or gave to a recipient ineligible for zakat, they would give charity as sadaqah. Despite
making a necessary jurisprudential distinction between zakat (as obligated at specific rates) and sadaqah (as voluntarily given and uncounted), scholars of Islamic law highlight the inseparable continuity between zakat and sadaqah. In Islamic jurisprudence and common parlance alike, zakat technically may either refer to the specific obligatory alms upon wealth (zakat al-mal) or – somewhat metonymically – to ritual charitable giving generally speaking. The texts I studied in Nadwa emphasized that zakat is merely obligated as one of the five pillars to induce Muslims to give charity freely and generously. As charity is a form of financial worship, zakat is only the beginning, a doorway, or the “head” of such almsgiving, while sadaqah in the broadest sense of generosity and service is the ultimate virtuous goal (Nadwi 2000, Maududi 1963).

**Rates and Calculations**

A year into fieldwork, after I had already completed three months of madrasah study on the Islamic law of almsgiving, I met a Muslim man who was also a chartered accountant via a mutual friend. He worked in a large accounting firm in New Delhi with many wealthy clients. Chatting together, I jokingly said that my study of zakat proved it more complex than the federal tax code. He replied in complete seriousness to my joke, “Oh, it is true. I get clients who approach me to assist them calculate their zakat!” While I never met a donor in Lucknow who utilized an accountant’s services, it is true that calculating alms according to Islamic jurisprudence can be an involved process.

“On silver, one-fourth of one-tenth is due,” reads the hadith that establishes the rate of zakat as one-fortieth or 2.5% annually. For contemporary Sunni Muslims, this
2.5% is the fixed rate due on money, since silver coins were the money of the Prophet Muhammad’s day, and on ornaments from precious metals such as silver and gold jewelry. Notably, zakat for Sunni is a rate on assets, as opposed to a tax on income. Thus, a Muslim who is independently wealthy pays zakat each year as a percentage of her total assets, even if she has no earnings (and thus pays no income tax). In addition to jewelry and money, zakat is also due on livestock (roughly one out of every forty animals) and crops (at different rates of 5% and 10%) but these types of property were irrelevant for most urban-dwelling Lucknow Muslims. Any property that is necessary for daily living – basic clothing, one house, one horse or car, (in some interpretations) jewelry worn daily – is not liable for zakat. These are not financial assets as wealth, but rather are the quotidian necessities of life. Rarely, a dissenting view crops up that zakat is not obligated on cash or modern items, instead interpreting the above hadith literally as mandating zakat only on silver, gold, crops, and livestock; yet, in Lucknow, no one I met ascribed to it.

The minimum amount of wealth upon which zakat is liable is known as the nisab (“threshold”, Arabic, Urdu: nisāb). Each type of property has a different nisab; for example, a hadith set the nisab for gold (widely regarded as equivalent to money today) at twenty dirhams. Nisab functions both as a threshold above which Muslims are wealthy enough to be zakat donors and as sort of poverty line below which one is eligible to receive zakat. Along with the many other instances where exact numbers are specified in Islamic scriptures, nisab lends an air of mathematical systematicity to the teachings on zakat (see chapters seven). In conversations I had in Lucknow with some charity workers, these numbers – 2.5% for zakat, 20% for Shi’a khums, 85 grams silver (“twenty
dirhams”) is the nisab – were suggestive of a sort of divine algorythim with a reassuring specifity that invoked the underlying rationality of the zakat calculation. Far from a mere ritual of worship, zakat for these reformers was a calculation with its own truth concealed not only in words and deeds of the prophets, but also in numbers.

Rates in Shi’ism

Twelver Shi’a Muslims in Lucknow pay alms that they also may call zakat, but much more significant for Shi’a are the khums payments. For their zakat, they have interpreted the above hadith requiring 2.5% on silver restrictively to apply only to silver (and gold) coins. Shi’a interpreted the hadiths on livestock and crops as Sunni do, however, paying the same zakat rates on these assets. Zakat, in the end, is a relatively minor aspect of almsgiving for Shi’a in Lucknow. Although, I did have conversations with Shi’a madrasa students from rural areas who said that, especially in prior generations when most wealth was kept in jewelry, grains, and livestock (all subject to zakat), the annual zakat payments were more significant for their families, but they still did not approach the level of khums.

Khums (Arabic: a fifth), by contrast, is the most significant aspect of almsgiving for Shi’a. “Whatever profits you may gain, assign one fifth to Allah, the Prophet, his relatives, and also orphans, the poor, and needy travelers,” a verse in the Qur’an (8:41) instructs Muslims. This verse is interpreted by Shi’a as the duty to give alms as one-fifth of profits. For Sunni, “profits” here has meant only the spoils of war or treasure. Khums is paid on profits made in a given year, and thus is only paid once on property acquired (e.g. cash earnings, surplus grain) and only after expenses are subtracted. It is not exactly
an income tax, as it is *surplus* wealth (after expenses) from which khums is paid rather
than gross income. However, khums is distinct from zakat in that the amount of khums
rises and falls with *income* while zakat payments rise and fall with a Muslim’s *assets* – at
least for those types of properties that are not specifically listed in the scriptures (precious
metals and coins, gemstones, grain, and livestock), which constitute nearly all wealth
today.

For example, to distinguish zakat and khums, I posed this hypothetical case to a
senior madrasa student at Sultan-i Madaris\textsuperscript{57} in Lucknow:

Imagine a *nawab* [Mughal prince in Lucknow], who possesses vast wealth in
property, jewelry, and artwork but these are largely defunct properties from which
he receives no rent beyond what is needed for upkeep. He also receives a small
stipend [\textit{wazifah}] from the court, paid through the British resident [as was the
colonial practice, continued in independent India for a few decades]. He is Shi’a
[as the *nawabs*, in fact, were]. His stipend is so small, that it equals his regular
expenses exactly – all of it is spent on food, basic clothing, and daily incidentals.
He pays no khums! Each year he keeps the same amount of wealth.

“Correct,” Wasi the student, replied, “if you assume he has already paid his khums for his
wealth in the years he first received the properties, no khums is obligated [\textit{wājib}] because
he has no income and thus no surplus profit.” I continued:

But, now, imagine the *nawab* is Sunni. He has no surplus income but vast
property. For nearly all of his wealth, zakat is due: his business assets; his
ornamental jewelry; and his bank accounts. Only the one house he lives in and
car he drives are exempt from zakat. Each year he will pay 2.5% of his wealth in
alms, until it is nearly gone!

“Correct,” Wasi said. A Sunni would pay less in zakat in the year he acquired surplus
monetary wealth (2.5% of the value minus \textit{nisab}) but pays this rate annually and thus
gives more alms over the long term, while a Shi’a pays more upon acquisition of

\textsuperscript{57} For a history of the madrasa Sultan-i Madaris see Jones (2011).
monetary wealth (20% of surplus value after expenses) but never pays khums again after this initial outlay. This is a common rule of thumb in fiqh manuals, Wasi once explained to me, “Once you’ve taken khums out from it, on that property khums is not obligated again” (al mukhamas o la yuhkhamas). After permitting me my hypothetical, he blurted out, “But, look, Chris! This wouldn’t happen. The nawab can give voluntary charity (sadaqah) and other charity (khairat; Persian for “charity”), even though no khums was obligated! No one, especially a rich man, would be able to avoid giving at least something!” His emphatic indignation conveys a tension in jurisprudence on almsgiving: no matter how carefully one attends to the specifics of guidelines, they are meant to be taken as a whole and not “gamed” as a system. Obsessing too closely over the rules and loopholes (as I did), this student felt, may even lead one to forget the summation of shari’a injunctions as simply intended to encourage philanthropy and welfare provision.

Economic Theologies: Zakat and Thawab

Brigadier Khan was a semi-retired officer in the Indian Army, a Sunni who lived in Lucknow’s Cantonment neighborhood, a well-manicured residential neighborhood exclusively reserved by the government for army staff who worked in the nearby military base that was the central command headquarters for the national army. I knew his family socially for months before I asked him to give an interview on almsgiving, which was one of a handful I conducted in English at his request. Before our conversation had gone far, he called his daughter to bring him his worn leather journal as we sat in his living room, interrupting the interview to show me exactly how he went about figuring his alms payments each year. The journal in his familiar fingers opened easily to the back page,
where he pointed out a long column of numbers. This accounting was an exact record of his alms annually for over five years. It listed rows of numbers next to scrawled notes for each recipient, such as “[a name] – the neighbors,” “madrasa,” “orphanage.” He then pointed to where, at the top in a margin, there was an equation calculating the percentage of his assets (2.5%).

Brigadier Khan’s list of alms gifts from last year, when summed, exceeded the obligated zakat amount by thousands of rupees (nearly a hundred dollars). “Ever since I received my first paycheck of income as an army officer,” he explained, “I’ve been keeping record of my zakat on the back page of my diaries.” I asked, “Did someone in your family teach you this?” He replied, “No. It’s just because I wanted to know – it’s for myself. But many other people I know have some sort of record for themselves.” I thanked him for volunteering his personal charitable finances, then resumed my interview:

Chris: Who do you prefer to give your zakat to?
Brig. Khan: We mostly give to poor people that my wife comes into contact with, who she knows and visits or who come to the house.

Chris: Have you ever regularly supported someone with annual, consistent zakat donations?
Brig. Khan: My wife has done this. She selected an adopted a portion of a madrasa’s budget, in the first town where my army posting was, and we pay that monthly to the administrator of the madrasa.

But we generally prefer most of all to support widows and orphans, among the needy people we support. In fact, all of the families that we are giving charity to these days are those which we no have no father.

58 Although I learned in the madrasa that zakat is calculated as a portion of surplus assets after subtracting the nisab threshold, I noticed that Brigadier Khan merely took the percentage of his full surplus assets without subtracting. Many Muslims in Lucknow when describing their alms payments also neglected to mention that they subtracted nisab. I rarely presumed to correct them. Many Muslims undoubtedly subtracted nisab before calculating their zakat. For a few people, however, if the issue did come up, they replied that this was one way that they habitually over-pay in their calculations to be on the safe side.
He was a strong supporter of madrasah education although he did not have formal religious schooling himself. As a donor, he preferred more informal modes of giving, such as to the regular stream of alms-seekers that knew to appear at his address, rather than to organized charities doing education or relief work.

Not all Muslims in Lucknow used an accounting ledger (I interviewed only a handful, including Brigadier Khan, who did so). Others set aside their best estimate of the required amount of cash in a small cloth purse during the holy month of Ramadan, distributing small amounts from that zakat purse as they went about their days in the bazaars and while visiting relatives, neighbors, and masjids, while still others merely kept track in their heads. Some set aside 2.5% from each paycheck, but this habit was rare, and only two interviewees reported it. Still others gave their best estimate, trusting that their intuitive generosity more than satisfied almsgiving dictates in the Qur’an rather than relying on exact calculations to the rupee.

Zakat ledgers, real or imagined, parallel an oft-mentioned account kept by Allah for each Muslim, known as hisāb (account) that tracked one’s measure of thawāb (reward, recompense). During Ramadan, Muslims commonly repeated, acts of merit including zakat accrue seventy times the amount of thawaab as during other months. Khalid, the young owner of a computer store and a devout Sunni, regularly detained me for tea and discussion of Islam (a favorite topic of his) the few times I visited to have electronic repairs done. Once, he launched into this narrative on thawaab:

Your thawaab is adding up from the day you’re 10 years old [approximately puberty, the age when Islamic ritual obligations fall upon boys] – before that, only God knows [what effect deeds have]. Your thawaab “points” go up and down.
Each person has such a *hisab*. You’ll show up on Judgment Day [*qayāmat*] with your book of *thawab* [*thawāb kī kitāb*].

As he spoke, he gestured dramatically, tracking his hands upwards and downwards along with “*thawab* points go up and down” as a financial analyst does on television, and tucking an invisible “book of *thawab*” under his arm as he described appearing before God on Judgement Day. After finishing his dramatic narrative on *thawab*, he continued by describing his zakat-giving practices for me. Khalid was a most precise almsgiver, one of the few interviewees who reported habitually setting aside zakat out of each paycheck. Despite the financial metaphor implied in *thawab*, every almsgiver I spoke with took a more expansive view of zakat-ledgers, regularly overestimating alms (even grossly overestimating zakat payments, as a rule, as Tahir did above). The possibility of calculating zakat to the rupee and paying only the prescribed amount was never mentioned, not even as a critique of others’ practice.59

To use a term from Mauss (1960: 55), the “economic theology” of zakat and *thawab* is one in which alms are exchanged for spiritual merit. Most Muslim givers, however, were not as precise record-keepers as Brigadier Khan or Khalid in the computer store – perhaps these two men in particular were predisposed to arithmetic precision, given their respective professions. Nonetheless, the calculative aspect of zakat in the spiritual realm was a widespread motivation. An economic theology of zakat encouraged almsgiving for the donors’ own sake. Alms that left their hands could still easily be viewed as fulfilling a self-interested desire for salvation.

---

59 However, for discussion of generous almsgivers who criticize other almsgivers who keep pay their zakat “to the cent,” see Mittermaier’s (2014) account of “trading with God” in Egypt.
Moreover, the “calculation” of zakat in exchange for *thawab* was inevitably spoken of— not as a one-to-one exchange—but as a reward multiplied manifold. I heard this spoken of in numerous interviews, but Naheed of Itehad Foundation put it well. “People think that if they have 100 rupees in their pocket, and they give 10 rupees to another person, then…they have 90 rupees left – No!” Nahid said to me in English mixed with Urdu, and shaking his head in disbelief. He continued, “We should say that if we give 10 rupees, then *in sha’ Allah* [God willing], we will have 90—no, 900 rupees returned to us [*tabādale mein milegā*]!” He was incredulous. Zakat was crucial, in this view, as a result of the spiritual merit it accrued, or in other words, for the sake of the donor’s relationship with God. Nahid went on, “People are obviously forgetting their religion [*dīn*]. Even if they are giving charity, or doing Islamic work they are growing apart from the *dīn*!” The spiritual value of zakat to the donor is believed to far outweigh any financial gain from the donated amount.

The notion that zakat brings “reward,” returning spiritual wealth to alms-givers, however, was also subject to criticism. While still recognizing the utility of *thawab* as motivation, Muslims committed to systemic change decried the narcissism inherent in simplistic economic theologies of zakat. At a dinner party, one retired government worker interrupted my description of research,

> There is no unity in the Muslim community today. Everybody gives [zakat] on their own, with little thought to broader organization. No one gives zakat, except just to get *thawab*. Muslims these days just do everything just to get *thawab*!

This assertion was immediate refuted by the other guests, who refused to accept that most Muslims give alms “just to get *thawab*” and cited multiple other motivations and
examples. Although he was quickly contradicted by everyone at the table, the man’s point stuck. Others agreed that *thawab* allowed some donors to give shortsightedly. It is this idea of “gaming” the calculations that Wasi in our interview above had also decried, as an unfortunately result of applying calculative logic to almsgiving that is meant to have broader spiritual and societal implications.

**Recipients, Collectors, and the Systemization of Zakat**

Islamic scholars consider Sura al-Taubah of the Qur’an, the ninth Sura, to have been revealed in nine years after the Prophet Muhammad’s migration to Mecca and to have restricted the definition of alms more than ever before in the Abrahamic tradition, systematizing zakat as a mechanism of redistribution in the new polity of Muhammad in Medina. 60 Forms of the word *zakat* appears in chronologically earlier verses (e.g. 23:1-4, 27:1-3, and 31:3-5) from the Meccan period before Muhammad’s migration (the *Hijra*) to Medina, but the connotation was no more than common charity. 61 At least three verses in this Sura al-Taubah were particularly salient in restrictively defining zakat as systematized obligatory almsgiving. Verse 9:5, as discussed in the *Obligation* section, 62 made the zakat obligation a condition of membership in the Muslim community. Verse 9:105, also discussed above, 63 provided Prophet Muhammad and his political heirs with

60 The discussion in this section relies on the lessons taught in Nadwa madrasa on zakat jurisprudence, except as noted via citation of other sources, and I rely especially on the Urdu translation of Quduri’s *al-Mukhtasar, al-Hidayah*, and the chapter in Urdu written by Abul Hasan Ali Nadwi (2000) “Islam ka Iqtasadi Nizām” (”The Economic Order of Islam”).
61 Although the words zakat and *sadaqah* are used interchangeably in the Qur’an, a traditional consensus in Islamic law makes a distinction between zakat as referring only to mandatory alms, while *sadaqah* refers to voluntary charity.
62 “If they repent and establish prayer and give zakat, they are your brethren-in-faith”
63 “Oh Muhammad!...Out of their wealth take charity [*sadaqah*] in order to purify them”
divine sanction to levy the obligation of zakat upon individual Muslims. Verse 9:60 defined (only) eight categories of eligible zakat recipients, such that zakat given to others would not be able to be counted for Muslims’ annual zakat quota.

**Quran Surah 9 – verse 60**

| innamâ ’l-Sadaqâtu | Alms are for the poor¹  
| lil-fuqaratÎ¹ | and the needy², and those  
| wal-masâkinÎ² | employed to administer the [funds]³; for  
| wal-‘amilina ‘alayhâ³ wal-mu’allaftati  | those whose hearts have recently been  
| qulubuhum⁴ | reconciled⁴;  
| wa fi ’l-riqâbi⁵ wal-ghâramîna⁶ wa fi  | for those in bondage⁵ and in debt⁶;  
| sabili allâhi⁷ | in the cause of God⁷, and for the wayfarer⁸:  
| wa-bni ’l-sabili⁸ | thus it is ordained by God,  
| faridatun mina-llâhi | and God is full of knowledge and wisdom.  
| w-allâhu ‘alimu Hakîmun |  

* إِمَّا أَلَّسَدَقْتُ لِلفَقْرَاءَ وَالْمَسْكِينِ وَالْعَمِيمِ عَلَيْهِمْ  
وَالْمُؤْلَفَةُ قُلْوُبَهُمْ وَفِي الرَّقَابِ وَالْغَرِيمَينَ وَفِي سَبِيلِ اللَّهِ  
وَأَنَّ اللهَ فَرِيضَةً مِنْ اللَّهِ وَاللَّهُ عَلِيمَ حَكِيمٌ  

**Figure 4: Eight Categories of Zakat Recipients (from Benthall 1999)**

First, “the poor” (al-fuqara) refers to those with some earnings but not enough to live on. Second, “the needy” (al-miskin) are those impoverished Muslims who have nothing and are in immediate, dire need. Third, the collectors (al-‘amilin) are “employed to administer the funds” through collection and distribution of zakat. Fourth, “those whose hearts have recently been reconciled” (al-mu’allaftati qulubuhum) includes two groups: recent converts to Islam and non-Muslim allies when the followers of the Prophet
Muhammad were politically weak. Sixth, “those in bondage” (al-riqab) are slaves kept by Muslims, paid zakat by their owners in order to free them. Sixth, debtors (al-gharamina) are those for whom debts (if incurred legally and not by prohibited spending) far outweigh assets, making the debtor impoverished, and almmsgivers may take on or forgive such debts as zakat. Seventh, “in the cause of God” (fi sabil Allah) also translated as “in the way of Allah” historically had a specific meaning of jihad. Eighth, “wayfarers” (ibn al-sabil) are travelers in need of support, even wealthy travelers without access to their wealth.

The eight categories, despite being listed in scripture with such precision, remain subject to divergent interpretations across the five schools of Islamic law and also contested by Muslim revisionists through the present day. Muslims in Lucknow overwhelmingly attended to only the first two categories of recipients: the poor and the needy. I recorded relatively few instances of Muslims – either individual almmsgivers or

---

64 This latter non-Muslim portion of “hearts who have recently been reconciled” is said to have lapsed after the time of Muhammad in traditional Hanafi jurisprudence. See al-Hidayah by Marghinani (2006:289).

65 This category is considered to have lapsed in contemporary society where slavery is not an issue, the instructor in Nadwa madrasa taught. For an alternative South Asian Muslim scholar’s view that this category may be used for freeing prisoners burdened by fines, see Maududi (1963). Freeing slaves through zakat reflects a concern in early Islam with gradually reducing or abolishing the practice of slavery. On slavery in early Islamic history, see Turner (1997: 13).

66 Our instructor in Nadwa madrasa taught this traditional meaning, referencing numerous other verses where “in the way of Allah” referred to jihad (e.g. Qur’an 3:146) and the views of past scholars.

For contemporary treatment of Islamic jurisprudence on jihad, see Kelsay (2009: 118 et passim). By comparison, Qaradawi (1999) interprets this category in a more general sense to include giving zakat for such activities as building masjids in non-Muslim countries.

67 For an extensive review from legal studies, see Powell’s (2009) excellent article discussing comparative interpretations among the five schools. For a more anthropological take, see Jeremy Bentham’s seminal research (1999, 2007). Muslim traditional sources are too numerous to list; a few of the most comprehensive analyses from contemporary scholars include Qaradawi (1999), Maududi (1963), Akhram Nadwi (2007).
organized charities – mentioning the other categories by name. Prisoners (“those in bondage”) were a category attended to by two charities I encountered. Collectors, also, was a debated category in many charities (discussed below).

In fulfilling the command to give zakat to “the poor” and “the needy,” many donors were concerned with how poor or needy Muslims were in Lucknow and who were (or were not) most deserving. In contrast to the concern over precise calculations, for example, Tahir in the vignette above was estimating his zakat each year but was passionately motivated to spend considerable effort in meeting the needs of those around him. He recognized the divine obligation, and in other conversations with him I learned that he ideally would like to find the time to add up his annual contributions. However, his view lent more urgency to the moral imperative of zakat as a tool for economic redistribution, one that operated in an organized and systematic fashion.

The concern to give to the “the poor” sometimes invoked an anxiety among Lucknow almmsgivers over whether or not alms-seekers were actually “poor” or “needy.” This anxiety was regularly discussed and people went through significant lengths to mitigate it, through investigating potential beneficiaries. New Islamic charities institutionalized procedures for assuaging this anxiety, utilizing donor relations materials, beneficiary application forms, and annual reports, and madrasas did so to some degree as well (although ‘ulama often lacked the management acumen to produce documents and reporting of the same caliber as university-educated charity workers). New Islamic charities were able to recruit members and fundraise effectively by employing strategies that played on this anxiety over “correct” recipients that were truly “needy” or “poor” as
the Qur’an had instructed. Yet donors that were not associated with new Islamic charities often had a more sanguine perspective: “Allah knows best” (Allāhu ‘alim) or “God knows” (khudā jānne) was the response I heard from some such interviewees. Indeed, traditionally, such a concern over proper recipients has been less of an issue. The Deobandi scholar Ashraf ‘Ali Thanawi wrote in his widely read primer *Heavenly Ornaments (Bahishti Zewar),*

*[If] a person has a doubt as to whether a certain person is rich or poor, zakat should not be given to him until it has been ascertained whether he is eligible to receive zakat or not. If zakat is given to him without ascertaining his financial position, the person should check with his heart and see to which side his heart is more inclined. (Thanawi 1999: 156)*

Although Thanawi – and ‘ulama I studied with in Nadwa madrasa – recognized the importance of correct recipients, the traditional jurisprudence on zakat recognized the limitations of donors’ resources and time in ascertaining beneficiaries actual conditions. The balance of ‘ulama opinions, rather, sought to remove potential obstacles to zakat-giving stemming from such doubts so as to encourage Muslims to give as freely as possible.

The fact that such specific guidelines about eight specific categories of zakat recipients exist at all lends immense credence to the notion of zakat in Islam as a *system*, as divinely revealed but also rationalized and comprehensively logical framework for economic redistribution. As the former principal and one of the greatest scholars of Nadwa, Abul Hasan Ali Nadwi (d. 1999), wrote after citing the two verses 9:5 and 9:60 above,

*And so immediately thereafter the entire system [nizâm] of zakat was established and its elaborate provisions and particulars were determined. All the necessary*
administrators and collectors for gathering it were appointed. (2000: 50)

Nadwi notably singles out the third category of eligible recipients – collectors of the funds – as particular evidence of systemization and the attempt to constitute a true professionally managed social welfare system.68 This teaching is a well-established part of the Nadwa madrasa curriculum. Ordinary Muslims not educated in madrasah also spoke of zakat not only as simply alms-giving, but as the root of a larger system of economic welfare, such as the businessmen of Itehad Foundation in chapter seven.

Various rulers throughout history and today have proclaimed legitimately Islamic governments and accordingly instituted modes of utilizing zakat for public welfare, while other governments – even those which claim to be implementing shari’a in other arenas – have not dared institutionalize the authority to collect zakat (Powell 2009). Yet what is left of this system in Hindu-majority India? As our instructor in Nadwa madrasa commented during lessons,

There is some difference of opinion [ikhtalaf] on this, because there is no Muslim government [hukūmat] [in India] today…These are two of the opinions. Some say only the [Islamic] government can appoint collectors [‘amalin].

While…people have established organized Islamic charities [baytul māl] or a madrasa to which people give donations [chandah], these people are not in this category [of collectors or ‘amalin], and you can’t give them your zakat.

Others have a different opinion [ra’y]. They say, whether a system from the side of an [Islamic] government exists or not today, Muslims can establish collection on their own. [Thus] madrasa staff should collect zakat. Or organizations can operate like this [and collect zakat]. This is a system [nizām] of collection and

68 The verse spelling out zakat beneficiaries (Qur’an 9:60) was revealed after the peace treaty of Hudaybiyah in Medina, at a time when the Muslims were successfully establishing an organized polity and acquiring new territories across Arabia (Maududi 1967). See also Fred Donner’s (2010: 43-49) discussion in his book Muhammad and the Believers for historical context.
distribution, however it is organized, and you can give zakat to them. These are the two opinions.

Some donors in Lucknow appreciate the professionalization of Islamic charity and support organizations that pay their staff from zakat (like Maulana Jahangir in chapter eight and Shi’a organizations that I encountered in Lucknow). Organizations, like those, that took a small share of zakat donations before distributing the bulk of it for beneficiaries also included traditional madrasahs and the growing number of “modern” Islamic schools. Unpaid distributors who volunteer to collect zakat from almsgivers, of course, are quite common and are not considered ‘amalîn (paid collectors) but are discussed as wali (legal representatives), especially in Shi’i jurisprudence (Calder 1981, 1982).69

Yet, in practice, many Muslims were loath to give zakat to paid collectors. As the mufti described, many Indian Muslims believed in the idealized representation of zakat as a “system” administered by a central authority and paid collectors but refused to believe that any worldly institution (especially in India) was legitimate enough to inherit this responsibility once granted to the Prophet Muhammad and Rightfully Guided Caliphs. While India obviously was not a true Islamic government (Islāmī hukūmat) or caliphate, madrasas still had some claim to societal leadership among Muslims. An alternative view among some donors who did donate to madrasas was that their donations were not zakat but rather sadaqah (paying zakat instead only to local poor Muslims directly), and thus they did not concern themselves with shari’a criteria on zakat-giving and associated

69 Traditional Hanafi jurisprudence, however, which allowed payment of collectors, includes provisions that categorically deny giving zakat to wealthy Muslims, sayyids, your dependents, or non-Muslims. See al-Hidayah of Marghinani (2006:289-292).
questions of which worldly institution might be legitimate. Nevertheless, the collectors of donations for madrasas (safeer, ‘amilin) still struggled to design effective appeals that establish themselves as trustworthy and Islamically legitimate collectors of zakat – as I explored at length in chapter five.

Prioritization of kin, orphans, widows, neighbors, and one’s own servants as zakat recipients was a much more commonly discussed topic among Muslims in Lucknow. Interviewees I spoke with were less concerned (or cognizant) of the eight categories of eligible recipients, listed in only the one Qur’anic verse that has provoked so much jurisprudential scholarship. Instead, ordinary Muslims were much more emphatic about the importance of giving to relatives, orphans, widows, and proximate needy people like neighbors and household servants, repeated numerous times in the Qur’an (e.g. verses 2:83, 2:177, 2:215). Some organizations were devoted purely to caring for these groups, such as the orphanages of Anjoman-e Islah-e Muslimeen in Aminabad (discussed below under Intention) or All-India Shi’a Orphanage in Lucknow and a widows’ fund established by Maulana Jahangir (chapter eight). Organizations also served as intermediaries for almsgivers to give anonymously to relatives in need, without the twinge of shame or entanglements associated with receiving charity from family, which is the theme to which I now turn.

Anonymous Giving & Secrecy

A popularly known Islamic teaching on almsgiving is that zakat is to be given modestly and, ideally, anonymously or even in secret. This moral valence contributed
further to the sense of zakat as “worship” in which the donor transacted directly with Allah and hid his or her charitable activities from others as much as possible – including, if possible, the recipients themselves. All madrasa graduates and most other Muslims in Lucknow paraphrased (or recited from memory) familiar verses in the Qur'an which teach that religious charity is best given secretly and is invalidated by public comment, "reminders of generosity," or other verbal injuries to recipients' dignity. One of these Qur’anic verses I discussed above (2:264), "Oh Believers, cancel not your charity by reminders of your generosity, or by injury.” Another verse (2:271) warns almsgivers, "If you disclose [acts of] charity, even so it is well, but if ye conceal them, and make them reach those [really] in need, that is best for you: It will remove from you some of your [stains of] evil.” A hadith was universally popular among Lucknow Muslims, "Give from your right hand so the left will not know" (Bukhari 1956: 504), and I heard this hadith recited to me more than any other. This hadith was often the only one mentioned to me, if ordinary Muslims repeated any hadith in our interviews. When I asked Uncle Husain my neighbor about Hindu charity (dān) he replied,

What is there to tell? …The purpose of that is just so they can get their names on a stone at the mandir (temple). That’s it. It’s not right. Whereas, zakat you give from the right hand so the left won’t know. And, you shouldn’t feel that you will get something in return.

The ethics of secrecy surrounding almsgiving in Islam, some Muslims told me, are one key criterion that distinguishes zakat from Hindu and other non-Islamic charity.\(^70\)

Of course, the Qur’anic verse above does begin by clearly stating, “If you disclose

---

\(^70\) Hindus themselves, of course, do not view dan in this way, and anthropologist Erica Bornstein has detailed the religious teachings on “detachment” (tyag) when giving dan as part of efforts to escape from the cycle of death and re-birth in the material world (2009: 624).
[acts of] charity, even so it is well.” Giving openly is considered by many Muslims to be acceptable, for the presumed benefits in encouraging others to also act charitably. In chapter eight, I provide an in-depth analysis of this verse and the theme of giving in public by Maulana Jahangir, and how organized charitable distributions serve this exhortative function as reminders for other donors and would-be charity distributors. Here, however, I wish to merely highlight that public giving has some basis in scripture.

There are two aspects to giving modestly and secretly. First, the donor may do his or her best to preserve their own anonymity, in demonstration of their rejection of the public recognition that often comes with philanthropy. But a second aspect relates to donors’ acceptance and encouragement of practices which hide the identity of those who take out their alms to obscure the zakat gift as in fact another type of gift, or to de-emphasize or overlook the financial neediness of the recipient rather than call attention to their potentially shameful poverty (as I discuss further below).

In order to preserve the donor’s own anonymity, Muslim almsgivers utilized a wide variety of approaches. Madrasa fundraisers who collect alms told me that their lists of donors and the amounts given (which they are required by the administration to keep, for financial transparency) are often full of the name “Abdullah,” which translates in Arabic as “servant of Allah” and customary pseudonym for Muslims who do not wish to be identified for their good works.

When previous social ties already existed, such as between neighbors or family, then preserving secrecy took on a different dynamic. The Qur’an encourages giving to relatives and close neighbors (Qur’an 2:177, 4:8, 4:36, 8:41, 30:38; and various scholarly
writings, e.g. Marghinani 2006: 294-5), and nearly all donors accordingly prioritized these recipients. Modesty in the form of anonymity was, of course, impossible. Donors had a variety of creative responses. “My mother is very clever when she gives her zakat to our neighbors who she knows are needy,” a young Muslim acquaintance of mine in Lucknow told me in an interview in English. His family was relatively well-off but lived on a street in old city Lucknow that is dotted with make-shift shanty homes. “She bunches up the rupee notes, clenches her fist, and sometime during the visit just waves her hand over her friend’s purse and drops them in. Sometimes the other woman doesn’t even notice! Or, more often, she just doesn’t say anything to my mother and ignores it.” A man who owns a gun shop told me, “We don’t push our zakat on people that we know, and I’ve told my wife not to do that. If we give to them, we say only ‘We’ll pay for that’ but we don’t tell them it’s zakat because they’ll feel bad.” When hiding their identity as the donor was impossible, many Muslims responded by hiding the nature of the gift as alms. Or they responded by severely downplaying the actuality of any donation at all.

A conversation with a group of women almsgivers that I recorded in an interview in Urdu reflects the difficulties and tensions of giving anonymously:

Shahnaz: Very few people say ‘thanks’ when you give to them.
Amina: Yes, only perhaps one or two in a hundred come and thank a neighbor for their zakat. It’s sad, because we expect people to have manners.
Hamida: But we don’t expect [ummīd nahin rakhe] thanks!
(All chime in at once)
--No! No! --We have no expectations of them. --Whomever you’ve given to, you’ve given it [de gaye hain].
Chris: Well, maybe someone just comes on their own to thank you—
Amina: ---then we really like it. (The women stay silent for awhile.)
Hamida: But we don’t like it too much. Because no one should be able to find out [if you gave charity].
Shahnaz: We always try…to give such that no one else knows. Because we don’t want ‘thanks’ or expect it.

As in this conversation, donors found the injunction to give secretly to be an extremely important one, as it preserved their sense that their alms were given unconditionally and without expectation of reciprocal return in the form of gratitude. However, some remained pragmatic enough to express honestly to me (as these women did) that the emotional reward from a recipient who offers their thanks has a powerful and pleasing effect.

This awareness, however, spurred the women in the example above and many others to increase their endeavors in preserving anonymity in almsgiving. Shahnaz even went further, criticizing the public giving of organized charities that distributed financial aid in public forums for an audience:

Zakat shouldn’t be given in public, such as [names local organizations]. That’s insulting. I’m just telling my opinion, here. But if some organization does this, there will be twenty other people [receiving aid] who find out their personal issues: Who is coming here for help? He is coming here, and so are she and he. It will affect their honor ['izzat]. One should instead give them a sense of self-respect.

Shahnaz’s use of “insult” recalls the Qur’anic verse to not follow charitable giving with reminders of it or similar injury to a recipient’s sense of honor and self-respect.

The possibility of hiding one’s identity as a donor by giving to organizations, even those that distributed publically or otherwise registered and monitored their beneficiaries, remained an attractive option. The director of one of the businessmen-led charity organizations in which I volunteered told me:

Donors often come to us and want to fund a family member’s education. But they don’t want the family to know. So they give us the money and we approach the
family and tell them only that ‘someone’ has told us you may need help. They usually accept. This happens all the time. Perhaps ten to fifteen of our students (over 300 in total) I can think of are funded like that.

Using an intermediary in this way, for large zakat payments (such as those for school fees) in particular which carried heightened potential for shaming family members, was a strategy I heard of from two organizations’ donors, and a growing number of charity organizations in Lucknow seemed also to be facilitating anonymous giving among family and close associates.

Actively monitoring recipients, “reminding them of generosity” (as in the Qur’anic verse above), or a donor who otherwise followed up on those to whom he gave charity was seen as particularly morally suspect for many ordinary almsgivers, even worse than merely allowing one’s alms-gift to be openly known. After volunteering with organizations who monitored the recipients of zakat, I included a question on monitoring as well in my semi-structured interviews with individual donors around the bazaars and neighborhoods of old city Lucknow. Every respondent had a strong opinion on this question. Most, but not all, Muslim donors not associated with organized welfare associations were expressly opposed to the idea of following up after zakat was given.

As the owner of a lucrative shop explained to me,

Some mullahs say that you must tell [recipients] that what you are giving them is zakat. I don’t agree. No, not at all. Why degrade a person? And I’m not even that staunch a Muslim and I take an extreme position on this! They shouldn’t even know why you help them...You shouldn’t even follow up with them after you give it. You have to just trust them.

I later interviewed his clerk, Ahmed, a man from a much lower socioeconomic status yet still literate whom the owner introduced to me as a staunch Muslim:
Chris: Have you ever investigated or done some sort of follow-up to see what recipients did with the zakat you gave them?

Ahmed: No. No.

Another man, presumably a customer waiting in the corner, blurted his objection across the room from our interview:

Customer: You don’t go and see if they’ve spent it in the correct [ṣahīḥ] place, or anything?! You don’t go and see what they do?!

Ahmed: No. No. Of course not. [sounding very annoyed at the interruption.] This is just not my issue. [The zakat] is his right. Should I take that away? What would I ‘check up’ on?! What should I do?

Customer: You don’t think this is like an ‘investment’ that we should check correctly where it goes? What if he took your money and went and drank alcohol? Went and gambled?

Ahmed: First and foremost, it [is meant] that zakat will ease the situation of a poor man [gharīb adhme keh ḥalāt kaif karega]. Also, I don’t know any drunkard [sharābī] and I wouldn’t give to them. Lastly, if he wants to go and drink tea [using the zakat], if he wants to do whatever, that’s his right!

In addition to merely the potential for injury to recipients’ dignity, this passage illustrates a further argument against monitoring or following-up: that zakat is also the right of the recipient, as discussed above.

For these storekeepers in the open-air bazaar, however, as opposed to donors who give privately from their home, giving visibly was nearly unavoidable. Although it was public, in the sense that it occurred in the street, the ubiquity of charitable giving and the mechanical, often silent, character of these donations created an atmosphere in which alms practices, I argue, were basically “hiding in plain sight.” When I would have days of interviews in the bazaar, I regularly sat with a young storekeeper whose family owned Haji Sweet Shop. At a major intersection in a densely Muslim area (and directly in front of a mosque), his store attracted numerous alms-seekers. He occasionally turned beggars
away but more often asked them which sweet they would like or just dished out whichever dessert was plentiful and fresh from the counter. All the while, he kept an uninterrupted conversation going with me. (*n.b.* South Asian sweets are not mere candies; they can be quite healthy for the undernourished, containing milk solids, nuts, lentil and flours, and dried fruits.) Once, a man approached the storefront but answered the sweet offerings only with silence, until my friend the shopkeeper simply changed tactics and slipped him a ten-rupee note instead without exchanging a word.

This wordless exchange emphasizes a characteristic of the mundane charity I often observed in public: the *silence*. The transactions were so habitual that very little contextualizing verbal exchange was needed. No questions asked by the giver, no needs enumerated by the taker; nor even (as in the sweet shop case) conversation to clarify even when the alms-seeker had an apparent specific need in mind, such as a need for cash over calories. Partly, this absence of conversation was mere efficiency, motivated by a desire to be rid of mendicants as fast as possible. In a plumbing fittings shop on Friday after prayers, the shopkeeper asked me to tend the wares while he stepped out for errands. Sitting in his seat, I fielded five alms-seekers in less than forty-five minutes. Centrally located shops had dozens of beggars a day (which swells to hundreds in the holy month of Ramadan); even back-alley stores had one or two alms-seekers every hour.

Yet for these Muslim donors, giving in silence is also a sign of preserving the secrecy and anonymity in charity transactions. I often sat with a florist's son, a madrasa student, in his back-alley flower shop. Even though the business was going through a few bad years, and the family was not obligated to give zakat, he gave rupee coins to the
dozen beggars that came each day. “I don't know whether these beggars are Muslims, and I won't ask them, either.” Other donors in my interviews echoed his sentiment.

Silence by the givers is mirrored in the takers. Mendicants do not need to speak much, if at all. Even for the few beggars that approached mumbling words, I would ask the shopkeepers what they had said and usually neither of us could make it out. Most mendicants were silent. The exceptions that proved the rule were blind mendicants whose disability made it impossible for them to approach separate shops' doorways and wait, as others did to signal alms-seeking. I followed a blind beggar down the street for a few blocks, recording his iterative petition in Urdu, which translated as:

Dear brother, give charity [khairat], zakat, sadaqah! Alms gives [you] life. Please help and ease the mind (mizaj) of a mendicant (faqir). Allah alone accepts your wealth. He is the lord. Allah will give you good business.”

Other alms-seekers at times also spoke their petitions at times, but less audibly – blind beggars tended to be the exception that proved that silent beggars are proper alms-seekers. Hindu beggars also would preserve modesty in asking for donations. The other exceptions are beggars in Lucknow’s new markets and malls frequented by particularly wealthy locals and tourists, or in cities like Delhi and Mumbai.

Although it is counterintuitive, I suggest that these data are ethnographic illustrations of how the silence and anonymity associated with traditional almsgiving is reinforced despite the highly public nature of common charity in the old city’s bazaars. Despite the visible acts of giving in each storefront, no one would single out these storekeepers as particularly generous; their charity had little public status-value, as even storekeepers with yearly losses (like the florist) dole out coins. The donors are never
singled out for donations. Recipients are not questioned about their needs or identity. Many beggars have no identity, especially women in Persian-style mesh face-coverings (*burqa*) or Arab-style veiled robes (*niqab*). In the storefronts and mosques of Aminabad bazaar, charity literally is hiding in plain sight, as is often the case with the public anonymity of urban crowds in India (Froystad 2006). This unquestioning, unconditional aspect of anonymous public giving was a significant result of the habitualization of charitable giving, which strongly contrasts with new Islamic charities inquiring into personal details of applicant beneficiaries and placing conditions upon who could apply.

As a methodological aside, I was concerned before setting out for fieldwork that the injunction to secrecy in Islamic almsgiving would present me with sizable difficulties as an ethnographer. Some people did in fact try to excuse themselves from my request for an interview by saying zakat payers should not speak of their zakat as that would constitute boasting, or potential “reminders of generosity” (cf. Qur’an 2:264) if news got back to their recipients. Prepared for this response, I explained the tight IRB regulations already constraining my ability to share data and identifiers. Once I did so, potential interviewees (to a person) agreed that the regulations upon me to not share information were in fact stricter than theirs. Moreover, the Deobandi preacher Maulana Jahangir (profiled in chapter eight) explicitly gave his clerical opinion, as a sort of a *fatwa*, confirming that interviewees’ participation in my PhD project for scientific purposes was acceptable as it accorded with a general Muslim desire to promote a better understanding of Islam.
Intention: The Inner Dimension of Almsgiving

The president (nazim) of Nadwa, Maulana Rabey Hasani, and other senior instructors at Nadwa gave a daily afternoon lecture series in a nearby village of Raebarilly, which is the home village of the Hasani family that founded the madrasa. I attended with other students during Ramadan 2013. The lectures all focused on hadith exegesis, and one hot day in July we sat in the masjid listening to Maulana Bilal Nu’mani Nadwi explain the “Hadith of Intention” – one of Sunni Islam’s most well-known hadith – after reciting it from Arabic by memory:

‘The rewards of the deeds are according to intentions [‘amal kā dāromadār niyyat par hai]’ this hadith reads. If you don’t do something with intention, then you are not rewarded for it in Islam – the results will be also unintentional [is kā natījeh bhi bī niyyat natījeh ho]. A student came to me the other day and asked, ‘What is the most primary purpose [aṣlī maqṣad] of Islamic education [dīnī ta‘līm]?’ He was a senior student [voh fazilīat mein thā]! I said, incredulously, ‘If you have been studying all these years without intention [bī niyyat] then you are also studying without result [bī natījeh]! The results you get only come from your intention!’ For example, some people want to proselytize [da‘wah], some want to produce scholarship, and so forth.

Maulana Bilal then went on to give the example of “charity” (sadaqah) and how there are a multitude of acts that can signify charity (cf. Muslim 2:2198). Recited a hadith in Arabic, then continued in Urdu with the explanation:

Doing acts properly with [charitable] intention is also sadaqah – even going with intention to your wife [to have sexual intercourse] is sadaqah. Even putting a morsel of food in your wife’s mouth with intention is sadaqah.

No ritual act in Islam is complete without a conscious act of willing, or “intention” (niyyat). A Muslim can simply go through motions of prayer, for example, but only if the intention has been made to do ṣalāt (obligatory prayer) will the prayers be accepted by Allah, according to traditional jurisprudence. The same is true for ritual almsgiving. The
intention is what distinguishes zakat from other charitable transactions to the deserving poor that do not count for a Muslim’s obligatory alms quota.

By way of overview, in the course of describing Islamic jurisprudence on almsgiving, I identified at least eleven criteria necessary for zakat-giving to be “accepted by Allah” (in the words of my informants and the texts they read).

These criteria mostly outline a proper form for zakat as a relationship between proper givers (three eligibility criteria) and proper receivers (four eligibility criteria) according to proper procedure (four criteria). See Figure 4 for review of the criteria that I compiled, according to the Hanafi school of jurisprudence; in the Shi‘i school of Jafari fiqh, the main difference is that giving to sayyids (descendents of the Prophet Muhammad) is required for a portion of khums given by Shi‘a, while among Sunni it is forbidden. Other Sunni schools of law have slight differences from the Hanafi (e.g. zakat is obligated on wealth owned by minors, to be paid by their parents, and the insane; Powell 2009; Hallaq 2009: 232).  

---

71 This discussion reflects criteria that are important for Muslims in Lucknow. Actual Islamic law includes further criteria. For example, Hallaq (2009: 232) lists five “logical conditions” for assets
Ten of the criteria relate to external criteria. Yet the inner criterion of intention was at times the ultimate determinant of zakat’s ritual efficacy. Intention could be the defining criteria that superseded the accidental violation of other criteria. According to the majority opinion in Hanafi jurisprudence, if the donor's intention is to give alms to a recipient who appears eligibly needy then regardless of what happens afterward the alms are considered valid zakat. This focus on donors’ intention restricts the determination of alms’ efficacy to the period of time while it still remains in the donor's hands (a stark difference from concerns among members of new Islamic charities, who partook of a more “developmentalist ethic” and expressed anxiety that their alms were not “correct” if not given to the right people for the right ends).

For example, at the oldest orphanage in Aminabad, and Lucknow's most famous, I spent time visiting with the children and administrators during the month of Ramadan and observed three sacrifices, where goats were given to the orphanage as charitable donations for the children's meals (which are otherwise always vegetarian). “Do you tell the children who donated the sacrifice, and ask them to pray for him or her?” I asked after the second sacrifice. The director laughed briefly, as if that seemed an inordinate request, and said, “No, nothing like that.” I further inquired, “Isn't it the blessings of the recipients that motivate donors to give?” He replied, “Well, that is a natural thing! Of

---

72 This is the majority opinion for the Hanafi school of law, which predominates in South Asia and was taught to me at Nadwa madrasa. Yet a minority opinion, just as valid and consistent with the beliefs of some Muslims in old city Lucknow (whether they are aware of the scholarly opinion itself, or not), holds that if a donor finds that a portion of their zakat has been paid incorrectly then it must be paid a second time. This minority opinion is attributed to Abu Yusuf (Marghiani 2009:291).
course, if someone fills our need, a prayer slips from our heart [\textit{dil se du'a nikālega}]!”

But, then he continued emphatically,

But that's not the point [the goal; \textit{maqṣad}]! The point of charity is simple – I’ve already explained this to you. It all depends on the intention [\textit{niyyat}] of the donor. If I give, my intention should only be to sacrifice [a goat] and give it away. This was not the donor's intention, ‘I'll now go distribute the meat [within the orphanage]’. What happens after he gifts it, that is all \textit{secondary}.

The director of the orphanage, who has spent his life associating with various Muslim givers coming there for charitable sacrifices, largely refuted the belief that charity would have reciprocal benefits in the form of “prayers from the heart” made by gratitude-filled recipients. In this case, it was unclear if the donation was strictly zakat or rather voluntary charity (\textit{sadaqah}). Nevertheless, he was uncomfortable with the notion that religious giving brings reciprocal returns from the recipient. He chose instead to invoke the common concept of donor’s intention (\textit{niyyat}) and explain charity's power with reference to the \textit{donors}, and their intentionality as heard by Allah during the act of giving. It is the intention in the donor’s heart that makes zakat purificatory and efficacious, not the prayers of the recipients. His colleague broke in afterward to add, “Islam is often about intention [\textit{niyyat}]. Everything depends on \textit{niyyat}.” The colleague’s words served to remind me that, in Islamic law on ritual practice, the efficacy derives from \textit{intention} as well as from external criteria.

\textbf{Habituating Zakat, Learning Virtue}

Like other ethical habits, traditions of charity must be learned. Regular prayers proffered quotidian opportunities for charity, with lines of a dozen or more alms-seekers
(either beggars or volunteers for various causes) waiting outside mosque gateways at the end of each weekly congregational prayer and often during the five daily prayers. One of my neighbors mentioned above fondly remembered his father giving him rupee coins to donate each week when he was first old enough to begin attending prayers. As Asad (1986: 15-17) reminded anthropologists of Islam, “orthodoxy” is “not a mere body of opinion but a distinctive relationship of power.” Wherever Muslims have the power to claim, regulate, uphold, or require “correct” practices (as orthodoxy) and condemn incorrect ones, we must take account of such authority as it shapes the extant notions of what is or is not Islamic “orthodoxy.” Thus, the authoritative teaching of Islam might be framed as “a modality of power operationalized through a set of moral codes” (Mahmood 2005: 28; Foucault 1990). These didactic relationships are seen in vignette of Friday prayers in Maulana Jahangir’s mosque above (the son encouraged to pass coins to the beggar, the sermon, and the informal lecturing of the muzein). However, I also depart from such clear identifications of religious virtues with hierarchical relations of discursive power. Individual Muslims chose and navigated the myriad of virtuous concerns by pedagogically inculcating such virtues of almsgiving within themselves: self-study, interpreting scriptures on their own, re-working religious authority, and tailoring what they learned to their everyday realities.

Daily travel and routine errands quickly become occasions for charitable giving as well. Children growing up in Lucknow learned to give charity to beggars as they rode in open-air cycle rickshaws, especially with their mothers. “In the bazaar or on the street...my mother generally gives one or two rupees. My mother kept telling me [since
childhood, 'We should help out the needy' ... Charity was a part of life every day,” a Muslim businessman Mujtaba told me when I asked him if, and where, he had “learned” to give charity. A distinguished colonel in the Indian army (not the Brigadier Khan in the vignette above) also told me he learned of the tradition of charity in Islam early, “On the lap of my mother.” Faisal at Itihad Foundation told me both his mother and his grandmother “played the most important role” in his adopting service and charity activities. These answer echoed the responses of most other Muslim almsgivers who cited their mothers as role models for charitable giving. Taking zakat “from my first paycheck,” a notion I heard in multiple interviews including the vignette of Brigadier Khan above, illustrates what is many Muslim donors’ first experiential encounter with zakat. Although Hanafi jurisprudence, the dominant school of Islamic law in India, only obligates zakat upon “adults” (baligh) who have reached the age of maturity, three interviewees who received paychecks (for example, doing translations as a high school student) all recall their parents instructing them to remove 2.5% for charity.

Habituation of almsgiving was a theme that Muslim givers viewed in both negative and positive lights. On one hand, as Mufti Anas said when beginning our first lesson in the madrasah, some Muslims give unreflectively “just like breakfast,” perhaps not allowing the deeper meanings of Islamic almsgiving to permeate their consciousness. Yet neither Mufti Anas nor others would criticize anyone for unreflective almsgiving – at least they are giving.
Conclusion

In my first lesson with the Mufti Anas at Nadwa described in chapter one, he explained the obligation of almsgiving in Islam as both a divine command and as embedded within Islamic scriptural teachings, “We [give zakat] because Allah simply ordered it, as with all five pillars.” But, as the mufti also emphasized, almsgiving is best when “understood completely” in terms of “knowledge of its aim, its spirit” – in other words, as embedded within an authoritative discursive tradition. Charitable giving is as common in Lucknow as the ubiquitous begging in the crowded bazaars, which even a casual visitor encounters daily, and many people in Lucknow give alms unthinkingly and routinely (“just like breakfast”). What Mufti Anas termed doing something “because Allah ordered it” might also be termed a “divine command” view of morality in the philosophy of ethics (Lichtenberg 2009) and is a common view in Lucknow. However, despite this common view of religious obligation as a sort of “rule for action,” my data illustrate a far deeper and more complex sensibility that encompasses a myriad of moral concerns. By providing an overview of the diversity of virtuous concerns related to zakat, I demonstrate how a simplified, static view of “Islamic law” belies the actual social processes of inculcating virtues into one’s character. Distinguished from Durkheimian views in four ways, I take virtues to be: (a) part of individual habitus, (b) plural sets of virtuous concerns, (c) analyzing moral obligations as occasions for voluntary choices rather than the antithesis of free agency, and (d) over time habitualized and embodied as part of moral character.

First, these very same informants’ clear-cut statements concealed their own
complex and highly developed understandings of zakat – for example, when Ahmed the clerk is challenged by a customer, he defends a complex belief in “charity as a right,” as I discuss below. These instances were expressions of what Bourdieu (1977: 19, 167) termed a doxa, or “discourse of familiarity” that “leaves unsaid all that goes without saying” by virtue of being implicitly understood. Doxa are traditions, but this “tradition is silent, not least about itself as a tradition,” thus being neither orthodoxy nor heterodoxy. While building on his insights in how doxa informs the habitus, I also go beyond Bourdieu’s framework of habitus as primarily class-based, replacing it with a more expansive Aristotelian notion of habitus from virtue ethics and recent work in the anthropology of morality that emphasizes how ethics are inculcated by agents through uniquely personal series of continuous practices and habits.

Moreover, if the “system of zakat” were contained in (only) one book, if all Muslims in Lucknow agreed on its tenets, or if it were a mere unquestionable divine command, then it would be taught as such at India’s top madrasas such as Nadwa and indeed be possible to “just write that down” – but that was not the case. The obligation of zakat in practice was not singular, as a divine command to either be followed or liberatingly rejected, but rather I observed it to be a myriad of obligations, among which Lucknow Muslims had to navigate and choose. I term these various understandings of the obligations of zakat as “concerns” (Barth 1993), to highlight how these virtuous concerns were not only plural but also are not direct isomorphic representations of society’s moral codes. Concerns that guide zakat-giving were individual interpretations of Islamic moral codes, passed on and taught through Islamic scriptures and their
commentaries by ‘ulama but always subject to contradictions, debate, and mutually agreed-upon areas of divergent opinions. To illustrate this point ethnographically, the following sections take up a certain concern (e.g. proper recipients of zakat) in Islamic scriptures and proceed to explore how these teachings are understood (or not) among ‘ulama in the madrasa and ordinary Muslims alike. My exploration of these discourses follows the family of approaches within the anthropology of Islam that take it to be a “discursive tradition” (MacIntyre 1988, Asad 1986, Zaman 2002, Bowen 2013).

Third, virtuous concerns are a useful analytic because the plural nature of ethics necessitated individual choice rather than precluded it. Individual almsgivers described their zakat practices as constant negotiation between what they saw as competing concerns, such as whether to give directly to the poor or to a more sustainable organization or whether to follow up to see how a recipient used zakat or to merely give with the best intention without then risking “insult” or immodesty. As Michael Lambek wrote, the “judgment” that is typical of ordinary ethics involves a constant weighing of virtuous concerns, “rather than (Kanthian/Durkheimian) rule or obligation” and merely the decision to conform or break it (2010: 28). Put another way,

The relation between freedom and rule or convention is evident also in the mundane fact that people are regularly faced with deciding which of several commitments or obligations to give priority to.

As a trivial example, we may feel relatively obligated to spend holidays with family but relatively free to decide whether to spend Christmas with our own parents or those of our partner, and free also to rationalize the fact that we’ve decided to stay at home this year, go to Mexico, or convert to Islam instead (Lambek 2013: 3).

Lambek’s notion of “pragmatic judgment” (phronesis) stems from an Aristotelian view of
ethics as immanent to social action. Discerning the good is less of a deontological process of appealing *a priori* to transcendent norms, and more of an arduous endeavor. As seen in Lucknow Muslims’ competing notions of what constitutes the “correct” or most normatively ideal utilization of zakat, the deceptively simple act of giving one’s money away becomes a real chore, as almsgivers employ precise methods of accounting, struggle to investigate potential recipients, contort their words and gestures in the very act of giving to make zakat less “damaging” for the receiver. As Mutfi Anas instructed, “it’s better to understand [zakat] completely…its spirit, its basis, its purpose” otherwise its practice will only be “routine.” Being a proper almsgiver in Lucknow, more often than not, involved information-gathering as well as self-reflection prior to decisions to give.

Yet to turn to the fourth point, zakat became a habitualized act once an almsgiver had satisfactorily made up his her or mind as to what virtuous concerns guided their giving. Many informants were first introduced to Islamic charitable giving in childhood by their parents, and thus had long ago cultivated a virtue of almsgiving according to years of reflection – donors to madrasas, whose families had done so for generations, are the best examples of this reflective routinization. However, most interviewees also recognized that they could be doing more, calculating more precisely, or giving with a more pious frame of mind – the virtues of worship such as zakat was perceived as always perfectable, rather than completed. At the end of each Ramadan, the time when the most charity was given in Lucknow, Muslims greeted each other with phrases such as “May Allah accept your fasting and your worship [‘Allāh āp ka rozah aur āp kī ‘ibādat qābūl farmāye],” which served as a reminder that even the purportedly “correct” performance
of Ramadan rituals still depended on Allah’s mercy.

My approach to the anthropology of morality also re-visits the characterization of Islam as a “discursive tradition” (Asad 1986). Anthropologists of Islam have emphasized the methodological importance of beginning our analyses with recognition of texts, or “as Muslims do, from the concept of a discursive tradition that includes and relates itself to the founding texts of the Qur’an and Hadith” (Asad 1986: 14). As Bowen described this approach:

Many anthropologists studying Islam today start from the socially embedded chains of human interpretation that link today's practices across societies and over time…Whether with respect to politics, prayer, or purification, Muslims justify what they do by tracing contemporary understandings back to originating and authenticating acts. This way of looking at Islam thus starts from people drawing on textual traditions to inform social practices…This new anthropology of Islam has placed an increased emphasis on religious texts and ideas, but only as they are understood and transmitted in particular times and places (Bowen 2013: L164-168, L184-189).

The value of methodologically approaching Islam as “tradition” is indisputable, in my mind. However, I wish to bifurcate the treatment of tradition into “discursive tradition” and “embodied tradition,” in order to draw on recent anthropology of embodiment and virtue ethics (Deeb 2006, Taylor 1990, Faubion 2011).

Embodied tradition is an important point of departure for an anthropology of Islam because we are often seeing Islam being altered in the processes of habituation. In the course of embodiment, Islam as a tradition comes to be modified in ways that are not primarily the result of discourses and debates among scholarly ‘ulama and ordinary ideologies of popular – for example, in the evolving effects of the Hajj on contemporary Muslim religiosities, as it transformed through air travel, population growth, and
localized infrastructure-development by the Saudi state (Bianchi 2013) or in the
individualized interpretations of the proper recipients of zakat described in this chapter.
As such changes are not initiated by discursive argumentation (nor at times, even explicit
at the level of discourse), they may be missed by such a methodological focus.

My approach, however, is not a call to revive the methodological prioritization of
“folk” or “everyday” Islam(s) over and above “orthodox,” scriptural, or “Great” tradition
(e.g. El-Zein 1977, Gilsenan 1983, Das 1984, Ahmad 1981). Islamic reformism is by
now ubiquitous (even banal) in India, and ordinary Muslims themselves speak explicitly
of orienting themselves towards scriptural practice in their daily lives – analytic
approaches that utilize a little-great dichotomy of tradition are quite obsolete. When
ordinary Muslims in Lucknow sought to inculcate teachings of “correct” Islam (however
imagined) through regimes of study, regular habituated practices, and opening themselves
to proximate social cues and incentives with the help of friends and local institutions,
then these acts constituted the process by which discursive tradition was transformed into
embodied tradition. Or, alternatively, in childhood the acts were learned through
emulation and repetition, only to later be post-hoc justified through reference to
discursive tradition that was imagined as ontologically (if not actually) prior to the act.
This view of embodiment need not relate purely to flesh and blood persons, but as I will
discuss in chapter five it also relates to materializations of Islamic tradition in objects,
and how these represent and re-shape didactic discourses, such as calligraphic zakat
receipts, documentation, and the role of hard cash in conditioning Muslims’ calculative
economic theologies.
CHAPTER FOUR
THE PURITY ETHIC:
ZAKAT & THE VIRTUOUS PARADOX OF “OBLIGATED VOLUNTARISM”

Charity is still wounding for him who has accepted it…cf. Koran, Sourate II, 265
-- Marcel Mauss (1960: 82, 188)

Those who spend their wealth in the Cause of Allah, and do not follow up their gifts with
reminders of their generosity or with injury, their reward is with their Lord…Kind words
and forgiving of faults are better than Sadaqah (charity) followed by injury.
-- Qur’an, Suras 2:262-3 (trans. Muhsin Khan)

Perform as-ṣalāt (prayer) and give zakat, and lend to Allah a goodly loan.
-- Qur’an, Sura 73:20

Introduction

The notion that the gift contains the potential for “damage” far pre-dates Marcel
since the time of the Prophet Mohammad have only reinforced and elaborated on this
warning that gifts can be inherently “injurious.” According to mainstream Islamic
teachings of madrasas and their ‘ulama in Lucknow, zakat is not typified by
anthropological notions of “the gift” as one that damages the recipients. Throughout my
fieldwork as well, many Muslim donors (at least, those who were not involved in
developmentalist charity associations) had imbibed such teachings and endeavored to
represent almmsgiving not as an exchange between haves and have-nots, but as a
(re)payment to Allah in which the actual recipient of physical alms is necessarily
occluded from the field of ethical consideration.
The central goal of this chapter is to introduce what I term the “purity ethic” in Islamic almsgiving: a set of virtuous “concerns” and teachings about zakat that motivated Muslims to conceptualize the giving away of their own wealth to others as an act which essentially is of great purificatory benefit to them, as donors. It also evidences a moral concern with the potential “injury” or shame to those needy Muslims who take charity, and I illustrate how donors followed certain ethical criteria in hopes of mitigating these damaging effects of the gift. Regardless of whether almsgivers actually accomplished this (I made observations of numerous donors speaking in ways that constituted hierarchical status claims over poorer recipient Muslims), my point for this chapter is that such virtuous concerns of the purity ethic did inflect zakat-giving in Lucknow in ways that distinguished them from Maussian cosmologies of reciprocal gift-giving. This purity ethic was conceived of in numerous ways that many Muslims in Lucknow shared with other traditionally educated Muslims around the world: as a divine command to financial purity that is enforceable in the Hereafter, as “purification” akin to washing away impurities and sins in this world (Benthall 1999), as “a loan to Allah” (cf. Mittermaier 2014), and as bolstering belief in monotheism and the donor’s relationship with Allah). Such concerns have always been extant in sources of Islamic tradition and were passed down via madrasah-based scriptural studies. However, the purity ethic emerged with new emphasis in the 19th century as Islamic reformist movements revived and popularized

73 Bornstein’s (2012: 27) analysis of humanitarian work in New Delhi tied donors’ beliefs in disinterested charity to Hindu ideas of “relinquishment” (tyag), illustrating how these virtuous concerns are in no way particular to Islam. However, as this chapter describes, the articulations of virtuous concerns about zakat, their perceived origins in interpretations of scriptures, how they shape historically specific enactments, and how such concerns come to be institutionalized in ways perceived as “Islamic” are all particular to the Lucknow Muslim communities I describe.
notions of moral reform rooted in expressions of piety of ordinary Muslims. This chapter concludes by tracing its historical emergence in texts authored by leading scholars of the Deoband and Tablighi Jama’at movements.

In Lucknow, I identified elements of the purity ethic most clearly in my interviews with Muslim givers who came from urban, Muslim reformist families but who were not members of the new Islamic charities that propounded and institutionalized a more developmentalist discourse. Accordingly, much of the data in this chapter are drawn from my casual acquaintances in Lucknow such as neighbors, informants in the bazaar during periods of participant observation, social contacts from mosques that I frequented, and referrals from contacts in new Islamic charities. The purity ethic, for these donors, was a discourse that entangled egoistic interests with societal interests, and merged personal gain with socializing processes of community-identification. This chapter’s conclusions attend to the social and ethical construction of selfhood in self-interest as zakat embodies the paradox of obligated voluntarism. Inculcating the virtuous concerns of zakat played a foundational role in the formation of moral selfhood of donors as “Indian Muslims” concerned for others in their community.

North Indian Gift Economies: Hindu Dan and Islamic Protective Charity

North India has been particularly fertile ground for anthropologists to analyze gift-giving (dān). Gifting is an assertion of unequal hierarchy if the taker finds himself unable to reciprocate (Mauss 1960: 40-42). The Hindus of north India have articulated an explanation for this “damage” to recipients’ status, naming it explicitly as “poison,” in
contrast to other cultures that Mauss studied that implicitly understood it as an unspoken gift obligation. In vernacular terminology for what is essentially Mauss’ theory of the gift, the potential for bad luck inheres in the gift as “poison,” which is then passed on to the receiver who retains the poisons, unless they in turn make presentations of gifts. Continuing to be a giver of gifts thereby rids oneself of impurities or “poisons” contained in the karma of gift exchange. The spiritual return for the gift was perceived to accrue to the donor in the form of blessings or good karma that would ward off misfortune (Raheja 1988, Parry 1994; see Laidlaw 2000 on the Jain).

Muslim religious life in Lucknow, quite similar to other Indian groups, is punctuated with highly public and regular festivals. Nearly every one is an occasion to give charity, for the sake of the traditions learned and passed down for generations. The highly public and ubiquitous presence of charitable acts ensures that Lucknow Muslims consider charity to be interwoven with other banalities of daily life. Many gifts were considered unrelated to the specific Islamic scriptural teachings on zakat. In north India among Muslims, there were ideas of charity as protective against misfortune (ṣadaqah tahfuz) similar to Hindu notions. Sadaqah, as voluntary charity, was perceived as a gift freely given out of the goodness of one’s heart. But the lack of apparent material reciprocity from others was a prime concern for Muslims in Lucknow who gave sadaqah. While anthropologists have discussed the problem of non-reciprocated gifts as patronage, social distinction and “centrality” (Raheja 1988), or even claims to “masculine prestige” (Osella & Osella 2006: 92-93), Muslims in Lucknow address this concern by adhering to a familiar north Indian cosmology in which there was always a spiritual reciprocal return.
for charitable gifts: Charity among Muslims in north India was said to ward off the “evil eye” (nazar). In the following series of ethnographic examples, I draw parallels between Muslims’ ideas about “the evil eye” and Hindu notions of “poison.”

Uncle Hussain and Auntie Amina were my landlords and neighbors for four months of 2013. As a Sunni family who migrated from rural Uttar Pradesh to Lucknow, they were known in Aminabad bazaar as a pious, upwardly mobile middle-class family who prayed, fasted, and gave alms, but (as they themselves related) were no more charitable than any other practicing Muslims in old city. Sadaqah tahfuz was often given when coming into some good fortune, at the start of a risky undertaking such as travel or a new business venture, and (especially) at life-course events like the birth of their granddaughter – which involved both risk and good fortune.74 One form of this practice, “taking off the evil eye” (nazar utarna) involved circling the head of the recipient of alms with rupee notes multiple times (often at least three, I noticed) which accomplished a “taking off” (utarna) of any ill effects of jealousy or “evil eye” (nazar), before giving it to them. The very verb utarna (to take off) applied to this act of circling three times is suggestive of the cosmological impurities that adhere to the money that will be gifted to others.75 Then, the cash was set aside and given to the local poor or street beggars later in the day. The ritual act of protective charity could be performed by anyone, and was usually not a ritual specialist. Indeed, at pre-wedding celebrations (e.g. dholkī, mehndi)

74 Giving charity is not the only form of avoiding nazar, and South Asian Muslims also employ amulets (ta’wiz) or simply hide wealth and good fortune from others’ jealousy. See, for example, Werbner (2003: 223-224).

75 Givers of dan among Gujars of north India also saw this practice as “protective,” bringing security to themselves and (when done as part of a village ritual) to the entire village (Raheja 1988: 20).
or weddings I observed guests approach the bride and groom with cash notes, sometimes circling their heads with the notes, and deposit the cash in a dish for future donation to the poor. *Nazar utarna* was a healing practice common among Hindu and Christian groups as well, although the objects used by them to circle the head are not always money intended for charity (e.g. raw liver, Flueckiger 2006: 177).

Alternatively, Muslims simply distributed charity with the intention of bringing protective blessings, without the ritual display of circling heads or lifting the evil eye. Auntie one day over tea, knowing I was always interested in charity, volunteered a story of how “charity saved my brother” (*ṣadaqah se mere bhai bach gaye*), which I paraphrase:

My brother gave a hundred-rupee note to a wandering beggar (*faqīr*: perhaps seen as a holy man) before setting out to transport a piece of machinery. But while he was driving his truck later he fell asleep at the wheel and had an accident. Although the collision sliced his car in half, he himself was lifted out of his seat, bent in half, and thrown through the window to land safely on the ground without a scratch!

Auntie Husain then related her brother's immediate explanation: It was the *faqīr* to whom he had given alms who (in spirit form) had lifted him to safety. “Sometimes these things happen. Sometimes there is a prayer [of gratitude] lodged in someone's heart when you give alms to them, and it slips out [to Allah]” and that prayer rescues you, she explained. Moreover, it was significant that the *faqīr*’s prayer merely “slipped” from his lips, rather than intended as a sort of spiritual service that might take the form of a transaction, thus partially negating the purportedly pure intentions of the donor and perhaps disqualifying it as charitable goodwill (cf. Parry 1994).

Folklore among Lucknow’s Muslims, in addition to real-life stories, are a crucial
medium for constructing and maintaining this cosmological force of prayers and poisons that are gifted along with charity. Another time, Auntie related to me a “Tale of the Tight-Fisted King” (kanjūs raja kī kahani), a story with which many people were familiar:

The tight-fisted raja kept an exact accounting of his entire household, including the flour bought in the market. Each meal he counted the number of flatbreads (roti) served to ensure that no grain went missing. But the king's cook was as clever as she was kind-hearted, and while she rolled out roti each day from each flatbread, and from every twenty-five or so pilfered dough-balls she formed another flatbread. A faqir (mendicant or holy man) lived outside, and she handed this extra flatbread to him every day through the skylight in the ceiling. The king went to war, and in a losing battle ended up out-numbered. Fighters with swords surrounded him, then rushed to attack, but as they did so, small pieces of sticky bread-dough appeared on his skin as each enemy blade struck him. Instead of the king, the bread-dough was cut wherever a sword landed. He escaped home. The raja told his incredulous wife at dinner the story of how bread pieces had saved him. His cook standing nearby then piped up, saying that it was she who daily had pilfered a pill-sized dough-ball from each flatbread, cooked it into a new bread, and given it to the faqir. He was so elated, he exclaimed, 'Sadaqah has saved my life!'

This folk tale is particularly salient, as it truly represents the protective blessings as a reciprocal return for the raja’s property given as charity. In Lucknow Muslims understanding of zakat, for example, almsgiving may in fact result in Allah’s future favor; however, it should not be directly anticipated as such lest the donor compromise their purity of intention. Yet for this (clearly selfish) raja of lore, there is no mistaking the protective blessings of the faqir as intercession of Allah on behalf of a good-hearted, charitable man, because the raja was just as surprised as anyone that portions of his wealth had also been consolations for the local beggar.

---

76 There is, however, a teaching on zakat that states that even if someone else (such as a wife or servant) has paid zakat from a person’s property without his knowledge, then it is still considered valid zakat (Marghiani 2006). Although I did not hear Lucknow Muslims discuss this teaching, only having studied it in texts, it illustrates a partial elision of the notions of zakat and sadaqah as not completely distinct.
These vignettes all partake of a cosmology in which recipients’ prayers (du’ā) are a reciprocal benefit for the giver that guards against misfortune, parallel to the Hindu notion of givers ridding themselves of potential misfortunes believed to reside as “poison” in gifts. The central belief underlying the assumed mechanism of protective charity is that the donor was shielded as a result of the prayers of gratitude by the alms-taker. The more in need an alms-recipient was, Auntie explained to me, then the stronger the prayer will be that escaped from his or her heart upon the surprise occasion of receiving a donation. When I asked Auntie exactly how protective charity works, she elaborated further on this belief, clarifying her perception of charity's limited (but effective) power,

“If you give sadaqah and some troubles [parīshānī] are about to come your way, then they will still happen but their effect will be reduced [asr kam lagēgi]. You'll be saved [bach jaoge]. Because the things which Allah has decreed [maqrār kiye] will happen, they will happen for sure. But, because of the sadaqah, their effect will be less.”

As with other Muslims I spoke with about charity’s cosmological powers, Auntie Husain maintained first and foremost her belief in Allah as the Lord of the Universe (rab al-amīn). The monotheistic centrality of an all-powerful Lord necessitates such an adjustment to the otherwise pervasive Hindu belief in north India in the “poison” of the gift: instead, the reciprocal benefits to the charity-giver result from the spiritual blessings of prayers to Allah that slip from the hearts of those whose needs are fulfilled by charity. Beliefs regarding protective charity among Muslim givers have been similarly documented by ethnographers working throughout India (e.g. Fazalbhoy 2006; Osella & Osella 2006: 92).
A Note on Syncretisms in South Asia

The literature in anthropology of South Asia (especially in past decades) has been rife with discussions of syncretism. The parallels between Hindu beliefs in “poison” of gifts in north India and Muslim protective charity that I observed seem to represent just this sort of syncretic encounter. But I stop short of terming this parallel a syncretism.

There is no doubt that India has long been home to a multitude of faith traditions, adherents of which have adopted each others’ practices and even creeds. As Francis Robinson’s (1983) critique of Imtiaz Ahmad’s work in Indian Islam has argued, the politics of naming social forms as “syncretisms” and “religions” are never inseparable from India’s nationalist politics and culture wars. Imtiaz Ahmad (1981) wrote that syncretic Indian Islam is an entity distinct from other “foreign” practices of Islam, and is thus more “hybrid” and “tolerant.” However, Robinson and Peter van der Veer (1994) cautioned that linking popular Muslim practices with Hinduism can feed into Hindu nationalist efforts to represent Islam as outside the proper pale of the Indian nation – except where Muslims have adopted “Hindu” Indian customs (cf. Das 1984).

The “poison” in the gift associated with Brahmins in Benares (Parry 1984) and Gujjars (Raheja 1988) when placed alongside protective charity among Muslims in Lucknow, should not be simplified as a “syncretic” merging of practices from two discrete religions\(^7\). Equating these beliefs even in scholarship could constitute a

\(^7\) From another perspective, the existence of these parallel Hindu-Muslim beliefs could reflect what Marcel Mauss argued (from ethnographic examples drawn from a diversity of societies) is a more or less universal human perception of *reciprocity*. There is a “justice” inherent in the “morality of the gift”: a cosmological belief in balanced and just exchange that suggests gifts given will (somehow) be repaid (Mauss 1960: 17-18).
poisonous vitriol of its own seeping into charged politics of Indian nationalism. Analytically, I view “syncretism” as a place-holder, or a term that merely indicates a possible instance of otherwise inevitable and ubiquitous processes of mixing and sharing. In South Asia, syncretisms are so common as to be banal, and identification of them serves the purposes of actual scholarly analysis less than those of cultural politics.

The Purity Ethic: Cleansing Wealth, Cleansing the Soul

Ritual purity is a perennial necessity for every Indian Muslim to fulfill this-worldly requirements in worshipping. Washing off impurities from the skin and clothing is a requirement before prayer specified in Islamic law. Known as “ablutions” or 

\textit{wudhu}, it illustrates this-worldly importance of purification in Islam. Purification is also part of next-worldly requirements in order to avoid punishment in the hereafter (for example, giving the dead body a full bath [\textit{ghusl}]). The conceptualizations of purity among Muslims in north India differ from those of their Hindu neighbors. Many north Indian Hindus mid- to lower-caste ranks (\textit{varna}) are perceived as remaining in an unclean state shy of full purity on a permanent basis throughout their lives (i.e. due to an occupation or lifestyle involving meat or leather). The difference for Muslims in India, is that the degree of ritual purity required of Muslims is the same for each and every Muslim, whether that activity is eating, earning, or performing their quotidian worship obligations such as daily prayers or cyclical fasting days. Purity in Islam is more of a binary (\textit{halāl} versus \textit{harām}, \textit{bā-wuẓū} versus \textit{bī - wuẓū}) in contrast to the sliding scale of purity across graded hierarchy of caste-based occupations in classical Hindu scriptures (\textit{Vedas}) and
common practice (Marriot 1968, Dumont 1972). Moreover, purity in Islam is imagined in north India, if not as a constant state, then at least as a perennial one, which any Muslim can reach in a matter of minutes through washing (or perhaps after a short number of days, if one is waiting until menstruation is over).

As a brief aside, “caste does not exist in Islam,” informants in Lucknow occasionally told me. While my fieldwork progressed, however, I observed occasions in which Muslims attended to boundaries of caste-like communities, most overtly of course in marriage arrangements (see also Basant & Shariff 2009: 4-5). ‘Ulama even became involved in making marriage arrangements on a regular basis, and I knew of one Nadwa graduate who also achieved city-wide fame among Lucknow Muslims (and a steady income) through his match-making business. Among his first questions for grooms—and brides-to-be inquired into the caste (birādari). While caste-like status distinctions among Muslims are inflected by broader Indian notions of purity and hierarchy, they are not directly analogous to Hindu notions (to say nothing of the variety of orientations to caste amongst Hindus; cf. Raheja 1988; Rao 2009). At least one study has empirically illustrated how caste among Muslims is more fluid over time, constituting more of a social form of “elective ethnicity” (Ali 2002). Filippo and Caroline Osella (2000) have illustrated how upwardly mobile groups such as the Izhava that were once stigmatized as Hindu untouchables have attempted to escape social exclusion through conversion to Islam. Others have chronicled low-caste “dalit Muslim” political assertions that are simultaneously calling attention to and upending extant caste hierarchies among Muslims (Sikand 2006). Conceptualizations of financial purity in Islam incorporate a vast range
of ethical teachings on zakat, wealth, modesty, and status. While relevant and imbricated, South Asian caste beliefs are far from being a central influence on Indian Muslim ideas about financial purity.

Islamic law instructs Muslims to cleanse wealth of any impurities from activities such as gambling, before their death. Muslims also pay alms to purify their wealth each year. In many conversations I had, Lucknow’s Muslims regularly described to me the basic meaning of zakat as “purification.” For example, during interviews with over fifty Muslim donors, I asked if “my wealth will be cleaned [apnā māl pāk karegā],” to which they all responded affirmative. Many donors even repeated this answer, “my wealth will be cleaned” in answer to my further prompts about other important reasons they gave alms.78 One store clerk gave it as the answer to every prompt, by the end declaring impatiently, “Look. I believe this much, that if you give zakat, your wealth will stay purified [pāk rehēgā].”

One donor, and only one donor, that I interviewed early in my fieldwork extended the idea of purifying wealth even to insinuate that inadvertent financial irregularities were rectified by zakat-giving. This man was a businessman who also gave to Itehad Foundation (see chapter seven). He explained in English as part of a long response to my general question about his views on almsgiving,

Donor: Also, most of the time, when you have lots of things, lots of wealth, you are also caught up [financially] in a lot of good things and a lot of bad things. Just to take care of that ill part [of our finances], most of the time we all want to also do something good to help [i.e. give charity]—Just

---

78 Prompts included: “I give my zakat… a) to help the poor, b) to avoid punishment in the afterlife, and c) so that my wealth will be protected.”
to—What should I say? Just to balance that [ill part or irregularity] with, well you know—

Chris: Donating something?
Donor: Yea, yea.

This man viewed zakat’s “purifying” power as even extending to potentially irregular financial dealings, presumably inadvertent misuse or acquisition of funds in his business or his personal finances that he was not aware of. However, he was the only one to bring up this issue, despite my including a question about it in my subsequent year of interviewing. The idea of donating ill-gotten money to charity is well-established in Islamic law, although not in the same sense that this man proposed. Earnings from prohibited (ḥarām) sources such as illegal activities such as gambling, selling alcohol, or fraud (notwithstanding how a Muslim should come into such funds) are to be all donated to the poor. This practice of giving alms as “expiation” (kaffārah) is distinguished in Islamic jurisprudence from zakat.79 However, it is easy to see how they might be confused.

The Arabic term for almsgiving (al- zakāh, Urdu: zakāt), a verb, means “to purify” as one among the various meanings of the root word (Qaradawi 1999: 3). Use of the word zakah in the Qur'an, in fact, switches between both meanings of “purification” and “alms,” twice utilizing the word zakah according to its meaning as “purity” (verses 18:81, 19:13), while employing it thirty other times to mean “almsgiving.” In another verse (9:103), the Qur'an orders Prophet Mohammad to collect charity in order to “purify” (using the verbal cognate of zakāh: tuzakkeehim) the wealth of Muslims. In this

---

79 The literature on Islamic banking regularly discusses this sort of “cleansing” of wealth due to profits from interest (ribah), which is prohibited in Islam. See Maurer (2002) and Tobin (2015).
sense, ritual almsgiving and ritual washing have been considered parallel acts of purification. For example, the famous jurist Imam al-Shafi’i (d. 820) wrote extensively on the resemblance of zakat and the ablution (wudhū, tahara) required before prayer (Hallaq 2009: 231).

Islamic law sets for the requirements for obligatory almsgiving, more precisely than injunctions to give charity in either of the other two Abrahamic faiths Judaism and Christianity. Wealth (Arabic: mal) that is beyond what is necessary for living expenses, what we might call savings, or surplus assets, is impure unless the tithe of zakat is paid from it one year after acquisition. Impure wealth (on which zakat has not been paid) carried to one's grave may result in dire consequences in the hereafter. In my interviews, many Muslims familiar with scriptures referenced hadith in which the Prophet Mohammad explained that such gold would be used as red-hot brands upon the skin of those who did not pay alms (Bukhari 1956: 2:489). Mrs. Khan, for example, told me in our interview that such wealth might “turn into snakes and beetles which will bite me in my grave” (cf. Bukhari 1956: 2:485).

When I began study of Islamic law at Lucknow’s largest madrasa, Nadwa, the mufti (jurist) who was my instructor began on the first day reading aloud a speech by Maulana Maududi (d. 1979), the founder of Jama’at-i Islami:

The meaning of zakat is purity [pak] and cleansing [safai]. Allah said to give to the poor for this reason, that in this way that wealth [mal] will get purified. And with that wealth, the person himself will get purified. (Maududi 1963: 5)

---

80 Madrasa education in India is primarily based on recitation of texts and (often) rote memorization of them. In a typical lesson, instructor (or a student) reads texts verbatim, pausing occasionally to parse difficult words or explicate deeper meanings.
The mufti repeated the last statement for emphasis. Even though the passage explicitly mentions “give to the poor,” the mufti did not provide any context to this idea within a socioeconomic framework – nor even mention “the poor.” Rather than highlighting donations as economic development to beneficiaries, or at least as rudimentary alleviation of some of poverty’s harshness, the mufti’s lesson went on to emphasize the boons almsgiving brought to the donor, in a manner that I later discovered was typical of ‘ulama and students at Nadwa:

Whoever doesn't take out their wealth and give to the servants [bande] of Allah [i.e. Muslims], his wealth is [left] unclean [na-pāk]. Along with his wealth, his soul [nafs] will be unclean. Unclean, because he has so much ingratitude [ehsān-farāmosh] filling his soul, is so miserly [dil tang], so selfish [khudgarz], so wealth-worshipping [zār-parast], even though God [khudā] has given him more than is really necessary and done him so much favor [ehsān]. Can such a man expect to have a connection [wasta] to Allah, to do any good act [naikī]? No. He has an unclean heart, whoever hoards [jamah kare] wealth in this way.

Donors who give alms have their souls cleansed of base desires and win Allah’s favor. Those who fail to give are denied spiritual connection to Allah. The emphasis here is on the sins of a Muslim who neglects almsgiving, and upon the virtues that are exercised through the mere act of almsgiving.

The mufti closed the book and summarized the lesson, “You should accept Allah’s favor of giving you so much wealth and not be ungrateful. Give happily to those poor brothers, as Allah gave it to you also with love [mohhābat].” His point, in distilling introductory ideas about zakat, emphasized a view of almsgiving not as payment of

---

81 Maulana Maududi’s works are normally not taught in Nadwa, or other madrasas not founded by his party. Maududi’s religious credentials as a madrasa graduate have been questions by top scholars at Deoband and his work on zakat Ḥaqīqat-i Zakāt was written for a general audience rather than madrasa students. This latter reason, however, is why the mufti thought it was a good place to begin our course, before we later moved on to scholarly works taught in the madrasa.
charity nor a financial transaction where the donor is losing money and the recipient gains it, but rather a spiritual act that brings the donor closer to Allah. Indeed, if zakat represents a transaction at all between two people, the mufti’s words “give happily…as Allah gave to you” illustrate that zakat is merely a metonym for Allah’s beneficence, a virtuous act of gratitude enacted by spreading divine blessings to others. This semiotic construction of zakat represents it not as a charitable payment between two Muslims, but rather a symbolic re-payment to Allah in recognition of originary gifts from the divine that have already made the donor wealthy (but not ungrateful).

Finishing my madrasa studies, I then wanted to gauge whether what the mufti taught, that almsgiving purified donors' souls by teaching them to not be ungracious, corresponded to everyday Muslims' beliefs, if ordinary Muslims viewed almsgiving as an exercise in forming virtuous habits. On the survey for donors I administered in Ramadan (July) 2013, I inquired into the “reasons” (vujūhat) behind giving alms. One reason I tested was “My wealth will be made pure (pāk)” through almsgiving, to which everyone (n = 26) replied “yes.” Clearly, the basic definition of zakat as “purification” is a pervasive concept in Luckow. Another reason I tested related specifically to the moral purification of the donor's character and soul: “Almsgiving teaches me to part with my wealth, to not be greedy (dil-tang) or wealth-loving (zār-parast).” However, it was very difficult for respondents to voice agreement with what was essentially a re-phrasing of my lessons in the madrasa, and most answered “no” to disavow that this reason motivated their almsgiving. One storekeeper responded, “They are lying if they say that reason.” In a group interview with women donors, no one agreed that warding off greed was a reason
to give alms. One woman added, “That idea never even occurred to me!” while a second broke in, “We’re doing this [only] for Allah. Allah alone [is the one who] gave us this wealth, as the first woman chimed in, “Because Allah gave us this wealth, that's why we give alms.” The gun store clerk, cited above, also disavowed this reason. However, when I re-phrased the question in two parts, he answered a) Does almsgiving create a habit of not being greedy (dil-tang)? with “No” and b) Does it teach you to part with your wealth more easily? with “Yes.” In short, ordinary Muslims in Lucknow perceived that zakat purified their wealth, but it was uncommon for donors to view almsgiving as formative of virtues or as cleansing the soul of greed. Ordinary Muslim givers did not explicitly subscribe to the metaphorical view of alms' “purification” of the soul from greed; they consistently articulated a more literal view that alms purified wealth alone. This particular scholarly teaching did not resonate even among more educated or reflective givers. For example in in-depth interviews, I pushed interviewees to explain what it means specifically to say that “alms make wealth pure (pak),” but no one articulated this further, beyond reminding me that zakat means “purification.”

What, then, is “impure” about wealth before alms is paid? Mary Douglas (1984) reminds us not to seek literal interpretations of purity that emerge from religiously symbolic systems. It is perhaps not surprising that Lucknow Muslims had difficulty explaining what was “unclean” (na-pāk) about wealth, even though Muslim scholars often discussed these issues in their writings and teachings. “That idea never even

82 Except one respondent, who discussed how almsgiving ensures wealth is protected (from theft, loss; see Protection section above which discusses voluntary charity as opposed to mandatory alms such as zakat). However, all other respondents refuted this belief, saying that alms does not ensure safety; whatever Allah wills, will happen, good or bad.
occurred to me!” the woman had exclaimed. The reason, I surmise, was that she knew Muslims who gave alms and were also greedy, and knew people too poor to give alms who were also not avaricious, so how could zakat cleanse the soul of such vice?

People construct portions of material reality as unclean because they are “out of place.” Ritual purity of objects is a semiotic practice for the repetitive learning of ethical systems. As Douglas explained, “Food is not dirty in itself, but it is dirty to leave cooking utensils in the bedroom, or otherwise out of place,”

Where there is dirt there is system. Dirt is the by-product of a systematic ordering and classification of matter, in so far as ordering involves rejecting inappropriate elements” (1984: 36-37).

Douglas, after discussing a Hindu rule on purity, wrote, “The more deeply we go into this and similar rules, the more obvious it becomes that we are studying symbolic systems” and not actual dirt or contagion (1984: 36). Hoarded wealth does not directly cause greed anymore than food-spattered clothing causes disease, yet both are considered unclean in their respective ways.

Taking Douglas’ perspective on purity, the ethics at play in zakat-giving need not be something that ordinary people can easily articulate – as I first thought embarking on my survey. Ordinary people perform purifying rituals according to religious rules, even as they also invoke ethical rules. However, I stop short of arguing – as Douglas does – from a structuralist position that notions of purity rooted in zakat are re-inscribing some sort of “symbolic system.” The reality is far more complex that a unified notion of structure and moral system suggests. My discussion thus far of the internal diversity of virtuous concerns within the ethics and practice of zakat have shown the “rules” of zakat-
giving to be more polyvalent than structurally determining.

The important issue is one of moral pedagogy as it emerges in surprising daily practices. Muslim scholars depiction of the purificatory effect of alms by analogy to virtuous habits and cleansing the soul of vices such as greed have, in effect, inserted a moral pedagogy into ordinary Muslims’ daily lives. Notions of impure wealth are quotidian reminders of Islamic moral teachings on money. While avarice does not come up in regular conversation, Lucknow Muslims' views of impure wealth (e.g. hoarded wealth, or wealth not purified through almsgiving) and the need to pay zakat served as a regular reminder of the more elusive, inner virtues of Islamic ethical teachings.

As in the interviews I quoted, my questions about alms were often a clear cue for respondents to repeat (unprompted) the Islamic maxim that “All wealth comes from Allah,” and that God is the ultimate “Owner” (al-mālik) of all worlds, an idea familiar in madrasa teachings (cf. Nadwi 2000: 5; Qur’an 25:33). This idea of Allah as “owner of all material things in the world” (rabbi l-ʿālamīn; Qur’an 1:2) is a core belief underlying the central Muslim doctrine of radical monotheism (tawhīd). Indeed, Mary Douglas could easily have been speaking about Islam rather than Judaism when she wrote that rules of purity are “like signs which at every turn inspired mediation on the oneness, purity and completeness of God” (1984:58).
The Historical Turn towards the Purity Ethic

The Rise of Publicly Funded Muslim Institutions in the Colonial Era

The colonial era in India saw the emergence of the first widespread systems for collectively organized Islamic almsgiving in India. The coming of the British precipitated a wide-ranging impetus for religious reformism, which resulted in a reshuffling of socio-economic opportunities. Due to withdrawal of the Mughal patronage streams, more grassroots and supra-local systems of financing sprang up to replace them. 'Ulama after the British takeover in 1857 began consciously advertising their institutions as ideal beneficiaries for zakat through mass fundraising campaigns. The seminary at Deoband pioneered intricate arrangements for collecting alms from a broader range of people than ever before (Metcalf 1982: 96-97, 136). Invocation of Islamic almsgiving also served another anti-colonial agitation: the Khilafat Movement. During the decades of the 1910-20s, Mahatma Gandhi engineered the first experiments in anti-British civil disobedience with the help of prominent Muslim clergy, in order to protest the British attempts to depose the Ottoman Caliph as the symbolic figurehead of Muslims worldwide, especially by providing financial support through fundraising appeals framed with Islamic symbols such as zakat (Minault 1985; Qureshi 1999). 83

Flows of funds in this era partook of the Islamic paradigm of individual almsgiving – whether for local educational use or foreign aid to Muslims in Turkey. For both Deoband and the Khilafat Movement, ‘ulama issued fatwas that made it permissible to give zakat over long distances, instead of locally as preferred in Hanafi jurisprudence.

83 Although the caliph nevertheless abdicated in the end, he remarked that Indian financial assistance was significant and always “made our affairs a bit easier” (Qureshi 1999:53, 57-59).
Rather than being inseparable from the polity as it was in the Prophet Mohammad's time and subsequent Islamic dynasties such as Ummayid, almsgiving in colonial India was reinvented as a tool for anti-colonial struggle, and was embedded within autonomous institutions of Indian civil society, which were both religious and civic nationalist in nature.

_Reformist Discourses of “Self-Purification”_

Concomitant with the burgeoning associationalism among Muslim publics in India that shaped their public activism, which established networks of new madrasas with an explicit program of Islamic reformism founded at Deoband, Lucknow (the Nadwa madrasa), Saharanpur. One aspect of this revival was what has been termed an “inward turn” (Metcalf 1982: 5-9; Robinson 2000: 115), an emphasis on scriptures as the authoritative roots of Islam, turning inward in a back-to-the-basics move to textual origins. Before the advent of the British colonial presence, emphasis on the study of the canonical hadiths had already begun to grow stronger, led by Shah Waliullah of the 17th century (Voll 1975: 39; Sikand 2005: 48-51). But the fresh threats perceived in the loss of political power to the British and the looming perceived danger in the Hindu majority led Deobandi ‘ulama to strive to anchor Muslim identity “inward” in the community, with a host of popular Urdu-language primers and magazines that both focused on personal pietistic reforms and maintaining vast networks of grassroots donors and alumni.

This scriptural revival also served to individualize and internalize Islam in India into more private forms and personal concerns, in order to preserve it in a time of societal upheaval. Instead of a Mughal court productive of Islamic scholarship and Muslim
culture, the individual members of the Muslim public now were entrusted with its survival and reproduction at every level. Financially, this meant reorganizing almsgiving to support newly emergent Muslim associations. Religious learning shifted from elite-sponsored institutions (such as waqf-based madrasas; Kozlowski 1985, 1995; Robinson 2001) to networks of private madrasas and basic Urdu primers easily digestible by the rapidly more literate public. The rise of a new missionary movement, the Tablighi Jama’at also contributed to the formation of a Muslim public sphere constructed – not through courtly patronage for scholarship – but through oral didactic preaching and door-to-door evangelizing (van der Veer 2004), a feat that spread Islamic discourses into households throughout India. Spiritually, Muslim reformists perceived that theirs was an age of “decline” of the ‘ummah and one in which the “ultimate cause of the present troubles [was] typically attributed to one’s own moral corruption” (Metcalf 1982: 5). Thus, the need for mobilizing individual pieties and exhorting Muslims to self-improvement and spiritual self-purification became an urgent priority of the Deobandi ‘ulama.

Almsgiving became a prime target for leveraging the proper ethical self-cultivation in ordinary Muslims. Deobandi ‘ulaama around the turn of the 20th century shifted from explaining the legal minutiae of zakat to ordinary Muslims to impressing upon them the importance of almsgiving for moral self-transformation.84 While this shift did not involve reinterpretation of traditional scriptures, there was a degree of selectivity in highlighting key themes already extant in Islamic ethical teachings on zakat. During

84 For a parallel argument of zakat instruction as a form of moral transformation for 19th century reformists, see Brannon Ingram’s (forthcoming) article.
my research, Lucknow’s urban reformist-minded Muslims consistently referred me to the same two Islamic reformist authors. One source was the writings of Ashraf Ali Thanawi (d. 1943), especially *Bahishtī Zewar (Heavenly Ornaments)* \(^{85}\) written in 1905 and his pamphlet titled *Islām mein Fażaʿīl-i Zakāt (The Virtues of Alms in Islam)*. The second was the *Fażaʿīl-i Ṣadaqah (The Virtues of Charity)*, which is one volume of the larger *opus Fażaʿīl-i ‘Amal (The Virtues of Deeds)* written by Muhammad Zakariyya (d. 1944). \(^{86}\) Towards the latter half of my fieldwork, when I read them, I myself noticed similarities between the themes of these texts and the patterns I observed ethnographically among individual almsgivers, in particular three didactic themes: 1) obligation, 2) secrecy, and 3) purification. Donors inclined to the purity ethic adhered to these three concerns more than other concerns, and even resisted assertions by more developmentalist-minded Muslims that zakat-giving should proceed any differently.

First, the obligation of almsgiving was emphasized a self-disciplinary tool for inculcating new virtues of economic practice, to be practiced regularly and in certain ways. Some of these new virtuous ways of zakat-giving incorporated print technologies that first appeared in India in the 19th century, such as receipt-books and reproducing

---

\(^{85}\) *Bahishtī Zewar* occupies a particular pride of place among Urdu-literate Muslims. Since its publication, it has become traditional in many Muslim families to gift this text to a new bride. Many of its teachings relate to everyday and household matters on which Islamic injunctions have some bearing, and it was one of the first texts specifically addressed towards Muslim women (as Thanawi himself says in his introduction) as well as other Muslims. For an in-depth treatment of this text, see Barbara Metcalf’s (1990) edited translation. See also Ansari (2010) and especially M. Qasim Zaman (2008) biography of Thanawi.

\(^{86}\) Authored by Maulana Muhammad Zakariyya Kandhalvi (d. 1982), an influential scholar of the Tablighi Jama’at founded by his uncle, the *Faẓa’il-e A’mal* has been the key instructional text of that preaching society in their missionary activities across India and the world. The section on charity and zakat, titled *Faza’il-e Sadaqaat*, is comprised of a simple numbered list of verses from the Qur’an and then hadiths, each with brief lines of interpretation.
calligraphic stamps (see chapter three). This emphasis went beyond the fiqh notion of zakat as a mere ethical-legal responsibility to Allah, and even beyond the political signification of membership in the Muslim community. Although Thanawi’s *Baḥishtī Zewar* is focused on a broad variety of Islamic matters, the opening three didactic stories of this book (based on hadith) each are focused on reiterating the obligation of charity. The first story Thanawi tells is of a man who blindly follows the orders of Allah (“from a cloud in the sky”) to give one-third of his crops to charity, one-third to his relatives, and one-third in savings, and thus receives divine reward. The second hadith similarly tells of an angel who lays a curse on two men who do not give charity but rewards a third who gives charity freely. The third hadith vividly describes foodstuffs kept by miserly women, rather than given in charity, which turns to stone. Out of all the hadiths that Thanawi could have chosen to introduce such a work he himself imbued with great significance, these three didactic hadith do not merely emphasize the jurisprudential guidelines of zakat as a portion equal to 2.5% of assets that is obligated upon Muslims. Rather, they exhort Muslims to give generously and freely, beyond the juridical guidelines, which historically have occupied so much attention in Islamic fiqh scholarship. Those who do not give, the hadiths teach, will suffer immediate and physically harsh consequences – a threat of bodily discomfort seemingly intended to entice the reader instead institute the correct, embodied habits of regular charitable giving.

Ethnographically, donors like Ahmed the clerk in chapter five were passionate about the obligation of zakat as “Allah’s order *[hokum]*” and nothing more. The
obligation was so oft-emphasized for these donors, as to invoke the responses of incredulity that zakat was even complex enough a topic for a dissertation. One incident is particularly illustrative of the mechanical, even unthinking way in which many Muslims gave alms. When I arrived for an interview with an elderly storekeeper in Aminabad bazaar, I inquired, “May I ask you a few questions about zakat, sir?” Apparently hard of hearing, he wordlessly responded by reaching his hand into his money pocket. I self-assuredly interjected, “Oh, are you showing me the place you keep those alms?” The elderly man remained silent and forcefully shoved a wad of rupees into my palm, then waved me back out the door. I protested that I was a researcher, not a beggar, but he persisted “You're collecting alms for others, are you not?” until his grandson intervened, “This man is writing a book, grandpa. He mentioned zakat because his topic is zakat!”

Second, scriptural teachings on zakat as a purificatory act of “worship” have been highlighted by Islamic reformists in India to lend a sense of the donor in direct and unmediated relationship with God (cf. Mittermaier 2014). This constructs almsgiving as efficacious based on its effect on the donor, while de-emphasizing the actual recipient of alms in favor of a view that almsgivers are imagined as (re)paying Allah. The Qur’an repeatedly teaches Muslims to view charitable giving as if the donor transacts with Allah (Kochuyt 2009): “Give alms and loan to Allah a goodly loan” (verse 73:20, cf. 2:245, 5:12, 64:17, and 57:11). This verse is one highlighted in Zakariyya’s Faza’il-i ‘Amal (he lists it as Sura 33 on charity), for which he provides extensive commentary on imagining zakat as a transaction with Allah. Thanawi goes further in his primer The Virtues of Zakat in Islam by including as one of only seventeen didactic hadith, “A beggar at the door is
actually a gift from Allah.” The medieval Muslim scholar al-Ghazali (1966: 30) represented the injunction of almsgiving as necessary repayment of the "financial benefits" which Allah has already bestowed on the Muslim almsgiver, just as prayer and fasting are gratitude in return for the "bodily benefits" of health and sustenance – I studied this text with a jurist in Nadwa madrasa, although he did not discuss this specific verse. Moreover, many English-speaking scholars translate zakat as "alms-tax," a characterization of alms as required contractual dues in exchange for membership in the community of Muslims (e.g. Hallaq 2009; also Sayyid Qutb discussed in Maurer 2005:27). The sense conveyed to readers was that giving charity is a message and opportunity for the donor to receive reward from Allah, obscuring the actual condition of financial neediness of the recipient.

Although zakat is addressed by two distinct branches of Islamic law – acts of worship (‘ibadat) and transactional jurisprudence (mu‘amalat) (Hallaq 2009: 231) – Islamic reformists tend to prioritize the former. The most famous scholar to head the madrasa of Nadwat ul-‘Ulama in Lucknow, Abu Hasan Ali Nadwi (d. 1999), wrote in an instructional text that zakat “cleanses and purifies the soul [nafs] as well as the wealth,” offering extensive analysis on this theme of purification (2000: 41). This point was also emphasized to me repeatedly during my time researching discourses on zakat at this madrasa. In a class taught by a Deobandi-educated mufti teaching at Nadwa, he instructed me and other students,

Although it has a financial dimension [māli pehlā] as well...since you are transacting with another person, almsgiving is basically worship [asl mein ‘ibādat hai]... [If a Muslim does not give zakat] along with his wealth his soul will also be
unclean because it is filled with such ingratitude and is so forgetful of [Allah's] favor.

Here, the Mufti Anas emphasized that zakat is “basically worship.” Despite also having a “financial dimension,” the take-home lesson was the ritual’s importance in cleansing the impurities that lay in the soul of Muslims who fail to give charity. This point was emphatically repeated to me during studies at the Nadwa madrasa. If prayer and fasting also increase faith, why is it alms in particular which is often defined as “purification” of the soul? I once asked. The mufti responded that almsgiving serves to remind Muslim donors that all their material blessings came from Allah (cf. Nadwi 2000: 5); people often mistakenly believe their money is theirs alone, and prayer and fasting do not disabuse them of this ungracious notion which sullies their souls, while zakat does. Ethnographically, as I highlighted in the above section, numerous donors that I surveyed in the bazaar – all of whom were not linked to new Islamic charities – identified the meaning of zakat as “purification.” Many donors who gave to developmentalist charities also referenced zakat as purificatory and as an act of worship; however, what distinguished those who adhered to the purity ethic was the more-or-less exclusive concern with almsgiving’s spiritual benefits for themselves and lack of regard for what recipients did with zakat.

Third, secrecy and visibility in almsgiving took on heightened meaning in the ‘ulama’s project of reform. Maulana Zakariyya in his Faza’il-i Ṣadaqah devoted pages to discussing the single verse in the Qur’an that warns Muslims against “reminders of generosity and injury” when giving charity. He explained different ways in which shaming behavior might occur, such as boasting to the recipient, boasting to others,
demanding something in return for one’s generosity, or taunting others for begging. Thanawi as well made sure to include among his seventeen hadith collected in the “Virtues of Charity in Islam” the saying of the Prophet that exhorts almsgivers to give even if a beggar appears “riding on a horse [appearing as a wealthy nobleman],” because you can never truly know another’s situation and neediness. Thanawi also, rather than encouraging organizational management methods for monitoring in the form of colonial welfare organizations becoming popularized in his day (e.g. registration forms, monitoring visits), instructed almsgivers to ultimately to “look into [his or her] own heart. If one’s heart says that the person is poor, zakat will be fulfilled.” (Thanawi 1999: 156). In the same passage, he urged particular care in giving to relatives: “They should not be told that it is zakat so they do not feel offended.” In short, the efficacy of ritual zakat hinged not necessarily on fully ascertaining the financial neediness and eligibility of the recipient (despite the jurisprudential minutiae defining the threshold for “neediness” in a precise amount of dirhams, discussed above under Rates and Thresholds), but rather on the intention (niyyat) of the donor. The one exception is for non-Muslims. If a Muslim gave zakat to a person,

Then later he learned that the person was rich or sayyid…or any other person to whom zakat is not permissible. In all these situations, zakat will be considered fulfilled and there will be no need to repeat the payment of zakat…[However] if the person finds out that the one to whom he gave zakat was really a non-Muslim [kāfir], he will have to give zakat again. (Thanawi 1999: 156)

In the cases of mistakenly giving zakat to non-Muslims, Thanawi did attend to the recipients qua recipients in the zakat transaction and the efficacy did in fact rest on this attribute of the recipient as Muslim or non-Muslim. The emphasis, while based on
certain strong Islamic juridical opinions, may be read also as part of the Deobandi reformists’ project of more clearly re-inscribing the boundaries of the Muslim community in India.

Maulana Zakariyya’s emphasis on mitigating the injurious effects of financial aid went further. He took particular care to deconstruct the idea that the alms-seeker is actually at the receiving end of an unequal transaction at all. Citing the medieval scholar al-Ghazali, he urged readers to consider the “favor” (ehsan) the recipient has shown to the donor, rather than view charity as a favor done for the poor. For, it is the recipient’s acceptance of charity that absolves the rich Muslims of their obligation to Allah and because the poor “become a source of purification for the rich” (Zakariyya 1991: 6; cf. al-Ghazali 1966: 30).

Ethnographically, donors sought to avoid public display of their zakat at all costs, terming donations to friends as additional wedding gifts but intending them as zakat or swiftly dropping rupee notes in a neighbor’s purse when she seemed to not be looking. The main exception was donors that participated in the charity distribution events of new Islamic charities (chapter eight) or who encouraged the monitoring of beneficiaries after their donations were made (chapter seven).

Finally, the cumulative effect of Islamic reformist teachings on zakat was to address Muslims consistently as donors rather than as recipients. Though the poor are often in a position to receive zakat from wealthier Muslims, the Qur’an and hadith (and particularly Islamic revivalist texts that popularize the scriptures) rarely address the poor as recipients of charity or comment on how zakat should be utilized by them. Teaching
about a well-known hadith in *Faza’il-e Ṣadaqah*, Maulana Zakariyya wrote,

> Even if a date is given away as sadaqah (charity) out of the lawfully earned property, with sincerity of intention, Allah Ta’ala grants increase in the recompense for it, till it becomes as large as the Mount Uhad (1991: 10).

This hadith or similar variations are quoted numerous times in this instructional manual, (e.g. Zakariyya 1991: 6, 27). The above hadith clearly indicates that even the poor are to imagine themselves, not as recipients, but as potential charitable *donors* to those in need, “even if [only] a date is given.” Two similar hadith are the first ones that Thanawi placed on the first pages of his short primer, “The Virtues of Zakat in Islam,” Other hadith reinforce this theme, also recorded in the manual of Tablighi Jama’at: even a “smile” is considered charity, even “half a date” is charity, and even when a servant gives charity from his masters goods (because he has nothing of his own to give) he also receives spiritual merit despite not being the owner of the gift (Zakariyya 1991: 25, 67, 95).

Throughout the same manual, Muslims are addressed consistently as donors of zakat, rarely as receivers or even as managers of zakat distribution. One passage in the Qur’an (9:58-60) does address Muslims as alms-*takers*, warning those who masquerade as one in need but in fact are not, that they “slander” God by their deception. However, this verse is not one that I came across in the writings of the Tablighi Jama’at, Ashraf Ali Thanawi, or other popular texts.

In short, major figures of the scriptural revivalist movements of the 19th century such as Thanawi and Zakariyya did not view the mandate of zakat as primarily a material concern of economic redistribution nor as a fundraising scheme conducive to activism (even though many Deobandi ‘ulama began to utilize it as such in practice). Rather, they
linked almsgiving solely to obtaining the pleasure of Allah, as financial worship that activated Muslims’ belief that zakat purified the donor’s soul. Moreover, their efforts defined zakat even further from its ritual counterparts in Sufi Islam (such as shrine-based giving) and Hindu 
dan. In preaching that the efficacy of zakat lay primarily with the “intention” (niyyat) of the donor in financial worship of Allah, rather than efficacy derived from the prayers of others, the Islamic reformists furthered their project of denouncing local Indian practices of seeking intercession from the local Sufi 
pir (saint) or the practice of gift-giving which rids the donor of “poisonous” misfortune and instead passes it to another.87 Through emphasizing its obligation upon each Muslim individual, these scholarly writings constructed charity as a virtue in the Aristotelian sense. By urging the inculcation of zakat as a virtuous practice, these texts aided Deobandi ‘ulama to activate notions of “purity” already embedded in zakat discourse (and in the very definition of zakat itself). As a ritual that was constructed as efficacious for the donor’s own sake, charitable giving appeared less as a financial transaction, and more as a project of moral self-transformation intended to arrest their perceived decline relative to the British and Hindu threats.

87 Deobandi ‘ulama sought to advance their project of spiritual reform among Muslims by emphasizing norms that they represented as scriptural over cultural norms and “custom” (raya’ij). One of these customs was “protective charity” (sadaqah-e tahfiz) or gifts made to Sufi saints (pir) at shrines. Specifically, they sought to end a view of these customs being viewed as obligatory in Islam, when Islamic scriptures (Qur’an and ahadith) did not class these practices as obligatory. At times, these reformist ‘ulama went beyond mere preaching to clarify the status of customs within Islamic scriptural tradition, but were even concerned with the “prevention of the means” of performing these dubious customs. Thus, gifts to pir were doubly prohibited: first, as a custom of seeking intercession from saints, and secondly as financial support for shrines and thus the wide range of shrine-based worship practices. Ali Ashraf Thanawi, for example, wrote about the proper way to bring gifts to one’s pir: only with the intention of recognizing their learning, but not as an obligation or as reciprocal financial transaction for acquiring intercession of the saint with Allah on behalf of the petitioner (Zaman 2008: 94-95).
Asserting the Purity Ethic: Criticisms of New Islamic Charities

Almsgivers in Lucknow inclined to the purity ethic were aware that other Muslims gave according to different criteria. Usually people respected each others’ slightly divergent viewpoints, but occasionally there were points of tension. During my survey of the twenty-six shopkeepers along the main stretch of Old City bazaar, a proportion of men (11.5%) said that they did not consider it important to monitor or follow up on recipients of their annual alms – clearly denying the developmentalist concern with the utilization of alms after the transaction. One clerk, who donated to his relatives and local neighbors, irritably snapped, “There's no need to say or ask anything of them... It's his right. That's what zakat is. What is there to check up about? If he wants to drink tea with it [or otherwise spend it frivolously], he can!” Many donors openly criticized the public charity distribution events held by some new Islamic charities.

Shamila was a young woman resident of my neighborhood of old city Lucknow who encountered the Scholarship Foundation in the course of seeking out various means of covering her university fees. Talking with her about her encounter with the new Islamic charity, I found she was decidedly upset at the survey process. “I just didn't like what they do, didn't like what they asked of me. That's just not right [voh thīk nahīn hai],” she told me. Clearly emotionally affected, her eyes started to well with tears at the memory of the Foundation's volunteers calling her house, asking questions of her brother and her, and pressing Shamila in particular on answers that did not match up. My wife and I, having known Shamila for over a year, were aware of her family's dire financial straits, and her eligibility for scholarships. However, we also knew of instances that she
had taken charity for education and applied them instead towards urgent family needs. Despite searching, I never found another informant who had refused the application process. Yet nevertheless, Shamila's candor in speaking to me harshly about the volunteers who had called her for a survey – knowing that they were also friends of mine – came as a real surprise. Her displeasure indicated, to me, her socially acceptable willingness to criticize those who would want to know more about the recipients of their charitable assistance. A household survey of new applicants constituted the crossing of an ethical line, for her and presumably for others whose viewpoints I was unable to capture.

For some, “following up” immodestly was what disqualified a donation from counting as zakat. In their view, the obligatory 2.5% portion of one's wealth given in zakat must be given unconditionally, as what is rightfully due to the poor. As a wife asserted to her husband during my interview with them, when she agreed to subsidize medical treatment for the poor beggars coming to the door by charging their bill to herself over the phone, she does not count it against the quantity of mandatory alms of zakat but instead as sadaqah. Many beggars will misuse money, so she pays for services directly when possible. Her reasoning also lead her to believe that retention of control by the donor invalidates the Islamic notion of zakat as the right of the poor. Many other Muslim givers echoed this definition of alms as the poor's sanctified right (cf. Benthall 1999). One interviewee, Brigadier Khan, explained unprompted, “I only consider 97.5 rupees out of every 100 that I get, as my own. The other 2.5% belongs to the poor alone. That

88 Muslims giving charity directly to needy petitioners made the donation with full knowledge that the money could be used for something besides what recipients had claimed. Organizations, for this reason, nearly always paid scholarship funds directly to the school administrations rather than students.
portion is Allah’s.”

Islamic scholarship taught in madrasas does not mention a role for charity associations. Rather, alms are primarily the individual responsibility of the donor or – in the time of the Prophet's caliphate – were collected by an Islamic government. In the minds of some Muslims, Islamic charity associations were taking on responsibilities that were potentially not justifiable by shari’a. All students at Nadwa were familiar with new Islamic charities, but at least two students separately declaimed a more traditionalist view. One younger student explained that the village madrasa where he studied taught that Islamic charity associations collecting zakat were not justifiable collectors. Another older student was not opposed to new Islamic charities, necessarily, but cautioned that many do not operate Islamically. Muslims must take care to only utilize associations run by 'ulama, as graduates of a madrasa would understand the rules of zakat. He suggested that in my dissertation I perform a survey and try to catch associations who do not distribute alms according to the eight categories of needy Muslims specified in the Qur'an: “My suggestion to you, is that you ask around within these organizations where you volunteer, 'Where are you spending this zakat money that you are receiving? Which category do you distribute to?'”

My instructor in Nadwa confirmed that there is not much in historical Islamic jurisprudence with which to justify Islamic charity associations, but despite this legal lacuna, he explained that Muslim scholars today tend to allow for Islamic charity organizations operating outside the jurisdiction of an Islamic state given the changed conditions of modern society (cf. Powell 2009). I also asked my instructor about the
permissibility of specific practices instituted at new Islamic charities, such as their process of approving and rejecting applications for receiving alms. Critics of new Islamic charities, I mentioned, also had inveighed against the shaming practices of following up one recipients. The mufti stated that many people, especially professionals, have preferences for spending alms in areas of their expertise, such as education or health. Muslim givers may allocate their obligatory alms towards only those needy Muslims who have certain exam scores, as long as those recipients are truly financially needy and eligible. However, he added emphatically, such donors must not direct all alms in this way. They are also under an obligation to withhold a portion for whatever people may approach them unsolicited and in need. If everyone applied conditions to all their obligatory zakat, it defeats the purpose of ensuring the free circulation and redistribution of wealth to all those in need. Thus, “There must be a balance (tarāzū), he concluded, such that the poor overall receive their just due.

The mufti, however, did also not go so far as to advocate Islamic charity remain the sole province of religious leaders and madrasas. His view stood in stark contrast to some students at his own madrasa who criticized new Islamic charities. Rather, he launched an explanation that began with an Urdu proverb:

“Look, it's said that, 'If a man tries to do everything, he will end up getting nothing done'...How many people are there that need madrasa education in India? Tens of thousands!...Some don't even know how to say their prayers...That should remain the main goal of madrasas and Muslim scholars.”

The equanimity of this mufti, and of most of the scholars I encountered while researching and studying in the madrasa, was also evidence of their sound knowledge of sociological principles and plain common sense. The mufti propounded a model society characterized
by a division of labor and channels of clear support and communication between religious specialists and experts in other fields. This complexity of analysis was in stark contrast to overly-critical sparring of people that I heard elsewhere in old city Lucknow, on both sides of those adherents of a purity ethic who criticized new Islamic charities and those critics of India’s madrasa system as outdated and traditionalist.

**Conclusions**

The traditional moral concerns of the purity ethic guided zakat in Lucknow in ways that did not conform to other models of reciprocal gift-giving theorized by anthropologists in north India. Gifts always demand return and social obligation, Mauss wrote. The receiver feels a twinge, and urge to reciprocate as if,

> The gift possesses a soul [Maori: *hau*], and is of the soul… Keeping a gift and not reciprocating would be dangerous, spiritually and morally. The thing exerts a hold over you. (Mauss 1960: 12)

This “hold over you” is a social alliance. Among equals, gifts may circulate around society, moving from one person to another on ritual occasions at regular intervals, such as Christmas or the Kula Ring in the Pacific, forming alliances of friendship and ensuring regular contact between peers or tribes. Among those who are not equal, differentiated by wealth or social hierarchy, giving gifts looks more like one-way charity. With such norms of generosity, however, the “gift” is not returned in a material sense, but status is given to the giver, as in relationships of patronage.

This is not to say that patronage by the wealthy in Lucknow did not occur. I had conversations with donors who became recognized for their work, as in the women above who admitted them enjoy hearing “thanks” – even expect it. But, in many cases, the lack
of concern for patronage or status – or even forming Maussian alliances – was clearer. Muslim donors who gave primarily according to the concerns of the purity ethic – obligation, purification, zakat as worship, economic theologies of *thawab*, and secrecy – endeavored to represent almsgiving not as an exchange that incurred a social debt. My point in highlighting certain virtuous concerns that comprise the purity ethic has been to illustrate the ethical codes that associated alms most closely with donors – not alms-takers. Muslim donors endeavored to represent almsgiving not as an exchange between haves and have-nots, one that incurred a social debt, but as a (re)payment to Allah in which the actual recipient of alms is necessarily occluded from the field of moral consideration. In place of actual recipients, donors are taught to imagine alms for the sake of the purificatory benefits of merely giving away wealth. It matters less to whom the alms go, than what such giving away accomplishes for the soul of the donor. As I discuss in later chapters, the recipients’ conformity to Islamic ethics was often imagined in different idealized terms from the ethics enacted by donors – for laborers in terms of work ethic and integrity and for madrasa students in terms of their ability to effectively translate Islamic teachings to a contemporary audience. But the purity ethic largely remains mute on this question of the recipient’s virtues. Alms-takers merely must be in need and Muslim to be zakat-eligible.

One consequence of the lack of moral consideration for who the particular alms recipient was, was that donors had difficulty articulating their motives for why they gave to a particular person at a particular time. At times, almsgivers were consciously oriented towards lessening the recipients’ feelings of shame (especially when giving to a needy
friend), affirming their own moral commitment to relinquishment and detachment from wealth as a purifying act of self-discipline, or simply fulfilling the divine injunction. Other times, it seemed they acted mechanically and habitually – without any conscious motive at all, but rather as an ingrained virtuous practice. As I quickly found while performing my survey of donors, they rarely were able to elaborate on their motives for zakat. Some, as the man in the above encounter, got upset with me for asking, when he said “Just follow the order. Who needs a reason?” The purity ethic and its lack of reciprocal expectations upon the recipient seem to mitigate the “injury” in the gift as well as the public status-claims symbolized by donors’ largesse.

However, these efforts to dispel the perception of Maussian “social debt” did not mean that Islamic charity did not form social bonds. While Mauss wrote that gifts were the kernel of social alliances, I propose that gift-giving in Islamic charity forms a sort of anti-Maussian social bonds, a community-wide adherence to an Islamic ethic perceived as unitary and unifying. As Laidlaw wrote of Jain alms-gifts, “the fact that the free gift does not create obligations or personal connections is precisely where its social importance lies” (2000, emphasis in original; cf. Bornstein 2012: 27 on disinterested Hindu dan). Instead of zakat forming an obligation to reciprocate, these spiritually oriented transactions reinforced Muslim donors’ identities as good Muslims. The purification accomplished in almsgiving ensures that an Islamic public ethic that affirmed solidarity between Muslims as well as their submission to Allah’s commands, however variously interpreted. Instead of Mauss’ view of alms as “sacrifice” and appeals to the gods to “return” blessings in place of those objects sacrificed, Lucknow Muslims were
also giving charity in order to restore and preserve their state of piousness – which ultimately forms the Muslim community as a social grouping of believers equal before Allah, each giving alms to maintain their relationship with the divine.

Such charitable responses were perhaps “disquieting” for their lack of patron-client alliances, sustainability, or attention to impact, as Bornstein observed of spontaneous charity done by foreigners or elites in India. Yet, such disquieting gifts are nevertheless “small gestures” that “challenge people to think relationally about their place in the world” in new ethical ways. As Bornstein concluded,

That it is not rational and institutional does not make it invalid. These small gestures are social gestures to strangers and to distant kin, to a kinship of humanitarianism that brings small, often utopian, solutions to an unjust world (Bornstein 2012: 174).

Maussian perspectives that instrumentalize giving into merely relations of alliance-making overlook the liberating potential of spontaneous, habitualized or disinterested giving in spreading communitarian ethics through virtuous concerns of donors. Zakat-givers in Lucknow were performing submission to Islam’s commands as surely as if they were following other rituals, but the modality of zakat as economic exchange (with Allah) enabled donors to inculcate piety by way of calculations in their own seeming self-interest. While it remains true that in some peoples’ minds debts were incurred, there were also crucial effects for donors in habituating and performing virtuous concerns through what is otherwise viewed as a transaction of money. Virtues as well as cash changed hands and accrued in people’s moral accountings of themselves.
CHAPTER FIVE
THE ZAKAT ECONOMY:
ALMSGIVING AND THE RISE OF PUBLIC FUNDRAISING IN INDIAN ISLAM

In the Footsteps of Madrasa Fundraisers in Lucknow’s Bazaars

The alms-collector Maulana Faisal, a teacher at a madrasa in Bihar, had journeyed to Lucknow eight hours by train. It was a sweltering afternoon in July, in the midst of the holy month of Ramadan, when Muslims fast during daylight, pray additional prayers, and give charity, believing that these ritual observances accrue seventy times the spiritual merit during Ramadan. Because of the daytime fasting (and nighttime feasting), many storekeepers opened late. Maulana Faisal had visited seven shops in the bazaar between 11am and 1:30pm when it came time for the afternoon prayer (‘asr). He napped in the masjid after the ‘asr prayer, simply sleeping on the open floor where he prayed. He then spent the remaining hours canvassing bazaar stores for donations until sunset (maghrib) prayer around 6pm.

The metal door of the Rashid Gun Shop creaked as Maulana Faisal stepped into the arms showroom and introduced himself to Mr. Rashid, the owner before sitting down to begin his fundraising appeal. I encouraged Mr. Rashid to not bother about my presence as an ethnographer but he nevertheless narrated his thoughts to

Figure 6: Donation Receipt for the Madrasa of Maulana Faisal
me as Maulana Faisal wordlessly handed over a folder of dog-eared papers: “He has come pretty far, from Bihar I see, and has letters of verification (tasdeeq-nameh) from this Patna [in Bihar] madrasa that I’ve heard of. And from [the famous madrasa of] Imarat-e Shari’a in Patna.” Maulana Faisal sat wordlessly, letting his verification letters speak for themselves initially, as I had seen other fundraisers do. Once he saw that Mr. Rashid read them approvingly and did not immediately turn him away, he pulled out his receipt book and pen. He then began writing a receipt (Figure 6) for the donation that he anticipated would be shortly forthcoming, breaking his silence with a question:

“Rupee amount?” Maulana Rashid asked.
“Fifty rupees,” Mr. Rashid replied, putting the letters down.
“Fifty rupees? [$1]” Maulana Faisal repeated in a low, pained voice. “Please give me fifty more. See, we have a lot of needs [kāfī zarūraten hain]. Water has leaked in.”
“Yours is a small madrasa—”
“No, it’s not! On the ‘spectrum’ of madrasas, it’s—”
“Where is your expense book [kharchah kī kitāb]? Bring it please.”
“Here.”
“How many school [branches] do you have?” Mr. Rashid asked, poring over a few sheets of paper that constitute the expense book. “How many students? How many teachers? What are salaries? How much is the water [bill]?
“Yes, all that is written there.”

“Look, I’ll give you 50 rupees only. Write the receipt for fifty. Your madrasa is OK,” Mr. Rashid concluded, even as Maulana Faisal continued to protest. Maulana Faisal grudgingly wrote “50 rupees” on the receipt, took the bill from Mr. Rashid, who turned away as the maulana (a term of respect for a religious scholar or teacher) gathered his things and left the room, moving down the street to the next storefront.

In Muslim South Asia, waqf has been the most developed channel for funding and sustaining institutions serving the public good (McChesney 1990, Kozlowski 1985). By
contrast, Muslim scholars historically have encouraged zakat as a *private* matter and to be given secretly, arguing from Islamic scriptures (e.g. Qur’an 2:271). Zakat was considered to be best distributed among networks of kinship and locality and only spent for more distant causes in circumstances of exceptional need (see Qur’an 2:177, 4:8, 4:36, 8:41, 30:38; and various scholarly writings, e.g. Marghinani 2006: 294-5). In colonial India, however, as a direct result of anti-British mobilizations led by Muslim ‘ulama, some of the first juridical opinions (*fatāwa*) emerged that legitimized – even encouraged – almsgiving for distant causes such as founding the madrasa at Deoband in the 1860s (Metcalf 1982: 97) or aiding the Ottoman caliph in the 1910s (Qureshi 1999: 53-59). These colonial encounters spurred the rise of grassroots fundraising via zakat for Muslim public institutions. While the new forms of Muslim educational associations revolutionized the transmission of Islamic learning through madrasas in India, leading to a popularization of religious education and re-inscribing the “ordinary Muslim” (as opposed to the Muslim ruler) as the defender of Islam, the re-invention of the “modern” colonial Indian madrasas constituted more than merely a better organized system of traditional Islamic education. This chapter ethnographically illustrates how the new forms of zakat-giving embedded in grassroots and publically financed madrasas engage the Muslim public in ways that profound shaping Islamic ethics of economic practice, seen in changing concerns about almsgiving.

During the holy month of Ramadan in 2013, I interviewed eight ‘ulama with experience as traveling madrasa fundraisers. I followed three of them, all of whom taught in various small village madrasas outside of Lucknow, as they solicited alms in the bazaar
from storekeepers and neighborhood residents. Such madrasa fundraisers are known as 
**safeer**, Urdu for “ambassadors” from the Arabic root for “travelers” (*safari* is a cognate). This chapter is an ethnographic exploration of the role of the safeer and the institution of grassroots madrasa fundraising in India, based on daily observations and interviews in Lucknow’s old city bazaar of Aminabad. In particular, I demonstrate the dependence of safeers’ activities on alms documents and documentation practices arising 150 years ago in colonial India.

The following data offer an ethnographic portrayal of the role of text – not merely as a medium for the transmission of knowledge – but also as an indispensable element in the social construction of trust between Muslims engaged in almsgiving. The materiality of documents – down to size and shape of paper and carbon paper and properties of the inks used – are visible, tactile assurances of religious authority. Without such credibility lodged in documents, the functioning of the zakat economy and concomitant shifts in personal religiousity of zakat donors would not exist on the scale I describe below. The documentation of zakat traces a well-known arc in the “modernization” of religion: the bureaucratization and rationalization of premodern charity (Weber 1978). However, the role of zakat receipts has a quite different impact on individual faith than the printed word of Allah, although both rely on new technologies of print media. Texts and documents are not merely media for scriptural knowledge at the level of discursive tradition, but are also *materializations* of linguistic discourse with a symbolic power beyond the ideas written on them (Messick 1993). The case of madrasa fundraising, the role of the safeer, and his extensive array of documentary practices utilized in contemporary almsgiving to
madrasas argues a fresh point about tradition: scriptural tradition shapes piety through its *materiality*, as well as not only its discursivity. Even though most studies of Islamic tradition examine text as a medium for scriptural discourse, the exploration of how Muslims regard objectified text can turn a new page in the anthropology of Islam. Scholars have already made productive investigations of jurisprudence and scripture as calligraphy (Messick 1993), Qur’an as book (*mushaf*; Suit 2013), and printed sermons as “portable madrasa” (Ingram 2014). Just as scriptural tradition profoundly inflects embodied practice, even for scriptural revivalists engaged in self-study (Deeb 2006, Mahmood 2005), this chapter illustrates how texts-as-embodiments inflect beliefs about an age-old Islamic ritual.

Talal Asad (1986: 14) is credited with introducing a method for the anthropologists of Islam in which we “begin, as Muslims do, from the concept of a discursive tradition that includes and relates itself to the founding texts of the Qur’an and Hadith.” Asad’s forceful statement of this discursive turn, while influential, overlooked early groundbreaking forays that took seriously Islam’s discursive tradition as it was institutionalized in religious learning and scholarly authority of ‘ulama (Geertz 1960; Eickelman 1978; Peacock 1978). This vein of work was more the exception than the rule, however. Through the 1970s, anthropology of Muslim societies especially in the Middle East largely studied tribes, segmentary kinship groups, lineages of Sufi saints and their political leadership, authority and honor (e.g. Evans-Pritchard 1949; Barth 1965, Fernea 1970, Bourdieu 1977) – the *illiterate* aspects of Muslim societies – while leaving the study of urban Islamic scholars to Orientalists in an academic division of labor.
Besides Geertz, the other figure dominating the early anthropology of Islam was Ernest Gellner. His influence has endured, particularly in British anthropology, along with a view that “the Qur’an or, as Gellner [1981] has called it ‘the Book,’ shapes the urban Muslim” (Marranci 2008: 38). Asad has since admitted that his term “discursive tradition” contains echoes of the Gellnerian prioritization of Islamic scripturalism as a unitary form for cohesion and instead called for explicit inclusion of “embodiment” within notions of “tradition” (Asad 2014; Scott & Hirschkind 2006: 8).

Although embodiment was implicit in Asad’s invocations of Foucauldian (1990) discourse and MacIntyre’s (1988) “tradition,” it is worth making this dual nature of tradition explicit, given the history of Orientalist and Gellnerian influences in Islamic studies more generally. My analysis also takes a view of Islam as a dual tradition, which is both a “scriptural tradition” comprised of knowledge, oral and written discourses, and debates, and an “embodied tradition” comprised of modes of physical comportment, bodily actions, and material practices. In this dissertation, I explore “embodied tradition” as the materialization of Islamic beliefs and Muslim solidarities in zakat-giving practices of individuals and their associations. Each aspect of tradition, the discursive and the embodied, inform the other in dialectical fashion.

The first section describes how grassroots fundraising for zakat is organized and has proven more effective than pre-colonial modes of madrasa financing based on waqf.

---

89 Some anthropologists of the time, as Lindholm noted, could be even characterized as averse to study of ‘ulama and their institutions, as “most anthropologists…naturally felt themselves to be on the side of the excluded and illiterate tribesmen and against elitist and lettered clerics” (2002: 131).
It also introduces the concern over distinguishing “correct” (ṣaḥīḥ) from incorrect zakat-giving, a concern that is heightened in modern times and arises from deep religious anxieties over the uncertainties in giving to strangers exacerbated by the anonymity of modern urban life. The second section profiles the zakat receipt, as the document that most embodies the modern, revivalist form of Islamic charitable giving in India and the textual practices designed to ensure authenticity and trust between donor and receiver. The third section and conclusions discuss how Lucknow Muslims, in the course of ensuring this-worldly financial accountability, also utilize the receipt for their own “objectification” of personal piety (Eickelman & Piscatori 1996). Documentation of zakat furthermore shaped individuals’ beliefs about Islamic almsgiving by facilitating a more precise and objectified spiritual accounting of merit (ithawab) for each individual zakat donor, in what Mauss (1960: 55) termed an “economic theology” (cf. Mittermaier 2014). I analyze how the documentation of zakat illustrates a new, modern bureaucratic form of Islamic almsgiving that has facilitated its institutionalization, yet documentation also assuages individual Muslims’ new, modern anxieties about meeting the next-worldly obligations of Islam in an era of “fragmented” authority (Eickelman & Piscatori 1996), moral peril (Metcalf 1982), and “fragility of belief” (Taylor 2007).

Givings & Mis-Givings: The Problem of Trusting Alms-Collectors

*Question:* A person gave zakat to another person thinking that he is poor. Later he learnt that this person was rich or he was a sayyid [descendent of the Prophet Muhammad; ineligible for alms]. Alternatively, he gave it to someone on a dark night and later realized that the person to whom he had given the zakat was actually his mother or daughter, or any other relative to whom zakat is not permissible… What is the result?
Answer: In all these cases, zakat will be considered to be fulfilled and there will be no need to repeat the payment of zakat…

[If] a person has a doubt as to whether a certain person is rich or poor, zakat should not be given to him until it has been ascertained whether he is eligible to receive zakat or not. If zakat is given to him without ascertaining his financial position, the person should check with his heart and see to which side his heart is more inclined. If his heart tells him that the person is poor, zakat will be fulfilled. If his heart tells him that the person is rich, zakat will not be fulfilled and will therefore have to be repeated. But if he establishes the fact that he is indeed a poor person after having given the zakat to him, then he does not have to give the zakat again (Thanawi 1999: 156)

The above juridical teachings take the form of fatwas in the zakat section of Thanawi’s Baḥishtī Zewar (Heavenly Ornaments), discussed in the last chapter. This volume was part of the colonial-era Islamic revival that sought to bring teachings of Islam to an increasingly literate Indian populace, in order to instruct, moralize, and popularize scriptural Islam over-and-above customary Indian Muslim practices. Thanawi was a highly regarded scholar of hadith and fiqh, but while all his teachings in this book were grounded in traditional scholarship, his selection and presentation of issues speaks to the issues of concern to him and the Muslim public of his day (Zaman 2008).

The passage above reflects the heightened anxiety that Indian Muslim almmsgivers held in colonial times over the issue of “correct” recipients and procedures in transmission of ritual obligatory charity. The premise that a person would in fact mistake an almmsgiver (even at night) for his mother or daughter is of course preposterous. However, these cases are drawn from actual 7th century sayings of the Prophet Muhammad. As hypothetical instances of mistakes in almmsgiving, they serve to define the logical parameters and ethical criteria that distinguish “correct” fulfillment of the almmsgiving obligation for all times and places. Yet, while in prior centuries such hadith teachings had
only primarily been of real interest to Muslim jurists, Thanawi and other Deobandis wrote primers such as *Heavenly Ornaments* for the Muslim masses. The minutiae of medieval jurisprudence were to become increasingly important in 19th and 20th century India in defining the precise contours of a newly objectified, “correct” (*ṣaḥīḥ*) Islam and the boundaries of the proper Muslim community (Metcalf 1982, 1992; Ingram 2014). For Deobandis in the 19th century like Thanawi and his followers, the anxieties about zakat were enmeshed within concerns over two primary threats to “correct” Islam: Indian shrine customs and British rule.

Deobandis sought to construct religious authority as based on scriptural learning rather than mystical practices customary of Sufi *pirs* (saints) at shrines, whose healing acts and ritual demonstrations of inherited divine grace (*barakat*) legitimized them as local Islamic authorities. Thanawi and other Deobandis criticized *pirs* because Deobandis opposed Sufism or shrines *per se* (many Deobandi ‘ulama were also members of Sufi lineages and led Sufi lodges, or *khanqah*), but because they sought to popularize Islamic learning for the ordinary believer and make it attainable by aspirants who engaged in hard work and discipline (rather than through miraculous or heritable *barakat*; Zaman 2008: 94-95).

A crucial component of re-orienting how the Muslim masses perceived authentic Islamic authority, and who held it, rested in arguments over the proper recipients of religious donations. Thus, Thanawi specifically denigrated other Sufi masters who aggrandized their public image in hopes of gaining more followers and their funds in financial terms as money-grubbing “shopkeepers,” even though Thanawi ran his own
Sufi-style *khanqah* for imparting Sufi bodily disciplines next to his madrasah (Zaman 2008: 26). The more proper beneficiaries of Islamic donations, in his view, were distinguished institutions of Muslim scholarship that provided true leadership and that were no longer financed by Muslim rulers in the wake of British usurpation.

Thanawi wrote with increased consciousness of the encroaching British power, providing even more restrictions on zakat-giving to non-Muslims than prior Hanafi jurists had done. Even though he constructed his authority not as an anti-colonialnationalist but as a reviver of scriptural Islam, his writings drew clear distinctions between the Muslim *‘ummah* and non-Muslims in India that directly served nationalist causes. In the quote from *Heavenly Ornaments* above, Thanawi goes on to write,

[However] if the person finds out that the one to whom he gave zakat was really a non-Muslim [kāfir], he will have to give zakat again. (Thanawi 1999: 156)

The canonical *Hidayah*, the 12th-century manual that was (and is still) taught as a primary text of Hanafi fiqh in Indian madrasas, including Deoband, includes the “unbeliever” along with the “rich,” descendants of the Prophet Muhammad, and direct descendants as acceptable recipients of accidental zakat. The *Hidayah* even referred to the same hadith as Thanawi did, mentioning the hypothetical accident of having “paid in the dark” (Marghiani 2006: 293). However, in the course of this discussion, Thanawi singles out the case of the kāfir (non-Muslim) as one recipient to which zakat cannot ever be considered correctly received – thus further inscribing the boundaries of the Muslim community in the very practice of almsgiving.

Anxieties that resemble those introduced and addressed by Thanawi continue to pepper Lucknow Muslims’ conversations on zakat today. All of the new Islamic charities
in Lucknow refuse to distribute funds marked as zakat to non-Muslim beneficiaries. Although many of the individual charity workers in interviews expressed to me their private opinion that zakat could correctly be paid to non-Muslims and still count as zakat in Allah’s eyes, their organizational policies were such in order to not alienate any donors. In a computer repair shop the Muslim owner, who (in the course of preparing for Hajj) had become very self-conscious about his faith practices, spontaneously lectured me once he learned of my research topic, “It is very important to find out where people’s zakat is going to!” he exclaimed. “Isn’t intention [niyyat] to give zakat in some cases considered enough?” I replied, having recently studied this issue of giving “in the dark” in Nadwa madrasa. “No!” he exclaimed, “zakat is not about only giving with the right intention, it is about giving to the correct recipients [ṣaḥīḥ lenewāle]!” Anxieties over correct almsgiving cluster not only around accidental contributions to kafirs, but to a whole host of imposter alms-seekers in Lucknow. Interviewing a group of women, they diverged from my question about Ramadan as the best time for giving zakat, explaining that marriages of poor Muslims offer a good opportunity. “But, it is very important [ahim] to get the zakat to the right place. You must first investigate and then give [samajh kar ke zakat dene chāhiye], to ensure they are deserving [mustaḥiq]!” A donor to the Society for Divine Welfare explained of his brother who once gave a sadaqah donation to a disheveled man with hand outstretched at a train station then, suddenly suspicious, followed the beggar at a distance, only to find him entering a liquor store. His brother then dashed in to snatch and re-claim his cash from the dissimulating drunkard as he tried to pay. “My brother’s sadaqah would not have been recognized by Allah, if that man had
used it for sharāb [wine]!” he explained to me.

Safeers working to raise funds for madrasas (especially zakat donations) have developed a number of confidence-building measures and practices over the past century and a half of formal madrasa fundraising, in order to address such fears of donors. Analytically, across the eight madrasa fundraisers I interviewed, I distinguished three separate types of appeal strategies in madrasa fundraising activities during my month of observation. These three were often used in combination:

1) Obligation-based appeal
2) Authority-based appeal
3) Results-based appeal

As in the above ethnographic vignette, two of these appeal strategies were (to a degree, at least) employed by Maulana Faisal with Mr. Rashid. He began with an authority-based appeal in presenting his legitimizing documents, then moved on to illustrate concrete results from his madrasa when Mr. Rashid asked for these. Mr. Rashid throughout felt an obligation to donate (he was one of this bazaar’s most prolific Muslim storekeeper-philanthropists), as I know from speaking myself with him after the interaction, which motivated his alms-gift once he had established the authenticity of Maulana Faisal’s documents.

The authority-based appeal involves simply presenting verification letters (tasdīq-nameh) written by reputable heads of other large madrasas that are well-known among Muslims. This appeal invokes donors’ identity as Muslims who respect prestigious Muslim institutions. This strategy was the first that Maulana Faisal employed with Mr. Rashid. It had the additional benefit of allowing the maulana to sit quietly, appearing
unobtrusive and humble as such a petitioner should, while the verification letters spoke for themselves with the authority of their authors. Note that Mr. Rashid had not seen actual results and expense reports of Maulana Faisal’s madrasa itself, just the verification letters from other more famous madrasas, by the time he agreed to donate fifty rupees. The gravitas of these institutions was such that even a signed note from one of their senior leaders often was perceived to outweigh the credibility of any traveling madrasa fundraisers, or their results-based pitches, who were the more junior teachers and scholars.

Large madrasas with printed newsletters placed “lists of traveling fundraisers” (ferist-e safīr) in the back page of their Ramadan issue, identifying each by name and the city(ies) assigned to them, so that the Muslim public had an official record of who would be visiting them seeking financial support on the madrasa’s behalf. A junior teacher at Nadwa explained:

“A verification letter [tasdq-nameh] is necessary for those donors who would like to give, but who cannot come to Nadwa to verify with their own eyes. Without a letter, many Muslims would not even know that Nadwa still exists, how many students we have grown to, or what our exact needs are! They deserve a letter that explains such details.”

An authority-based appeal constructs a link in the minds of ordinary Muslims between themselves and the bastions of traditional Islamic knowledge in India such as Nadwa, Deoband, and other madrasas considered to be authoritative. It elicits a Muslim donor’s attachment to prestigious institutions of Islamic learning, considered preserves of Muslim identity and cultural distinctiveness.

Verification letters, and thus the authority-based appeal, however, were also the
easiest to critique and often fell flat, in fact, as seen in the above vignette when Maulana Faisal’s push to negotiate a higher donation prompted Mr. Rashid to ask for further documentation of madrasa expenses (as I discuss below as a results-based appeal). One of Lucknow’s more successful fundraisers and madrasa leader, Maulana Mustafa, was publically opposed to the use of such letters. In an interview with me, he explained:

I’m against this system of letters [*tasdeeq-nameh*]. I’ll tell that to anyone. [Donors] should trust the person, not the letter. I’ll say to [donors], ‘You should trust me and not my letter. Just come and see our work.’ They want to trust me based on my [prestigious] education at Nadwa and Medina [Saudi Arabia]...[But] I think everyone should see our work before they give. When they just trust me based on those letters, then the system breaks down!

Maulana Mustafa then went on to echo criticisms I often heard from all quarters – Muslim and non-Muslim, madrasa supporters and opponents alike – that as many as “50% of all madrasas are useless [*bekār*]. They are sometimes open, not complete frauds, but they close [on holiday for days] often and skim (‘eat’) money for themselves [*paisa khāte hain*].” As more than one storekeeper told me, it is best to read through the verification letters and then simply call up the madrasa to verify. Most ‘ulama, however, still strongly support the practice of carrying signed verification letters.

A results-based appeal solicits funds based on the impact a madrasa is presumed to be having. It targets donors’ desire to know that their donations are having the intended effect. In the above vignette, such a results-based appeal quickly followed the Maulana Faisal’s presentation of the verification letters, once he realized he was not getting the full 100 rupee donation he anticipated, although recall that it was Mr. Rashid who initiated the request for the madrasa expense book. Madrasa fundraisers come
prepared with two sets of data: (1) numbers of students and quality of facilities, (2) financial accounting reports. Results reports on students educated and facilities required in administering the madrasa (e.g. vehicles, hostels, classrooms, kitchens, libraries, presses) often included photographs. Expense reports were generally a simple table of a few categories of “income” and a few categories of “expenses” as portrayed in the tables of the fundraising flyer (see Figure 7 below). In fact, the actual madrasa account books often were not more complicated than these tables, I later found while visiting small and medium-sized madrasas around Lucknow.

The obligation-based appeal partakes of the religious values I discussed in chapter four: the paradox of obligatory voluntarism and the highly habitualized nature of zakat as a virtue in Lucknow. A female Muslim university student said, “There is a saying [kahavat] that you shouldn’t send [alms-seekers] away. At least give them something.” I also have discussed a hadith, saying of the Prophet, “A beggar has the

Figure 7: Fundraising Flyer for Maulana Lalji (Excerpts translated below)
right [to ask] though he may be riding on a horse [thus appearing as a wealthy nobleman].

Indeed, many donors shared this belief and alms-seekers who went through the trouble to approach them deserved at least a few rupees. Even beggars who may be not as poor as they appear should not be turned away, in this view. Donors felt: Who are they to judge when all Muslims are obligated to give charity? This common understanding of Islamic almsgiving’s obligation on all Muslims made possible the functioning of the entire madrasa fundraising practices – the cultural construction of trust based upon mere documents such as *tasdeeq-nameh* and expense reports might not have been sufficient had not the alms-collectors also been giving benefit to the donor by facilitating the discharge of zakat obligation.

Obligation-based appeals clearly elicit only a minimal response from donors, who often explicitly told me their minimum donation – e.g. two rupees ($0.04), ten rupees ($0.19), thirty ($0.56), fifty ($0.93), or one hundred ($1.86). Donors’ minimum donation rules-of-thumb, while functioning largely to rush alms-seekers back out of the store or assuage the donor’s own sympathetic “impulse” to give (cf. Bornstein 2009) rather than turn away the needy, were also the lifeblood of public financing for small- and medium-sized madrasas. Fundraisers know that – even if they have not convinced a potential donor of the worth of their madrasa and as long as they have not appeared as a complete fraud – at least a minimum donation will be forthcoming. This was the implication in the astonished response above of Maulana Faisal, “Fifty rupees? Please give fifty more!”

---

90 This hadith is recorded by Abu Da’ud (1984: 9:1661). Although few ordinary Muslims knew of this hadith in my research around Lucknow, even when I asked about it, Muslim scholars generally did. One man educated at Firangi Mahal spontaneously quoted it in an interview, as did two students at Nadwa madrasa and the Deobandi preacher profiled in chapter eight, Maulana Jahangir.
knew (as I did) that Mr. Rashid was a generous donor who varied his minimum donations between 50 ($0.96) and 100 rupees ($1.85) at a time. From an American perspective, of course, these donations seem meager. However, in India and in old city Lucknow where a government job such as police constable coveted by many ordinary Indians pays a base salary of 3,050 rupees ($55.80) per month (Jauregui 2010: 59) and where a healthy and flavorful meal of dal or channa-puri can be purchased for 15 rupees, such madrasa fundraising was viewed as a sizable flow of money by many ordinary Indians in old city.

My point is that small change is a big deal in India’s rupee economy of old city Lucknow, and 10, 50, and 100 rupee donations quickly add up to a living wage for madrasa staff. Such meager donations, seemingly small change, are necessary for the functioning of India’s entire madrasa system – what one might call the big-change potential of small change. In contrast to fundraising for universities and private schools (in America and India alike) that focus nearly exclusively on making a “big ask” and fleecing “high net-worth individuals,” my interviews suggested that the vast majority of India’s madrasa fundraisers depend completely on the remarkably meager donations of ordinary Muslim almsgivers in 10, 30, and 50 rupee amounts. Most madrasas did have at least a few “big-fish” donors, known using the

<table>
<thead>
<tr>
<th>“Madrasa At A Glance”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Students in Residence</td>
</tr>
<tr>
<td>Teachers</td>
</tr>
<tr>
<td>Cooks</td>
</tr>
<tr>
<td>Graduates</td>
</tr>
</tbody>
</table>

Figure 8: Overview of Maulana Lalji’s Madrasa (Translation of a portion of the above flyer)

91 Bribes, of course, are pervasive and allow constables in Lucknow and the region to increase their official income by 100% to 500% — yet, even a “good” post for constables allows them to take in 15,000 rupees ($275) per month (Jauregui 2010: 59), which is still less than $10 per day.
English as “sponsors,” as I discuss below.

A second example illustrates this point in detail. One traveling maulana allowed me to share his full numbers for the fundraising season. Maulana Lalji was the founder of the madrasa and not a mere teacher-cum-fundraiser. He opened his madrasa in 2002, serving young primary school-aged children in a village three hours outside Lucknow. The 2012-13 yearly income totaled 491,430 rupees ($9,100), typical of other small madrasas. (Four lakh rupees, or 400,000 rupees, was the figure I heard as the minimum annual budget for running a small madrasa). Maulana Lalji has three other teachers besides himself who fundraise during Ramadan; he goes to Lucknow while the other three fundraise locally in the district. I have given the total budget and divided it by four in Figure 9 below to illustrate my estimation of how much money each man must canvass from donors to raise annual income for the madrasa.\textsuperscript{92} Maulana Lalji and the fundraisers travel for the entire month, spending about 25 days in active fundraising. He estimated that this month of fundraising accrues 70% of the annual budget; the remainder is collected locally during the year or comes from loans, if necessary. In short, fundraisers generated sufficient income for their madrasas by successfully soliciting donations of at least 50-100 rupees from about 45 donors per day. This comes to about 5 donors per hour in a nine hour day, which was confirmed by my observations that a fundraiser visits between five and eight storefronts hourly. This calculation per each man, is merely an average I estimated, while in reality Maulana Lalji made it clear that the fundraiser who

\textsuperscript{92} I did not follow up to see if they met their budget, but last year’s income totaled more than expenses and this year was expected to be the same, with the savings put aside and used to grow the school next year perhaps by purchasing a van in addition to the motorcycle used to transport staff as needed and students to the doctor.
canvasses the larger cities and richer neighborhoods is expected to pull higher donations.

Regular sponsors fund a child’s annual expenses calculated at 5,000 rupees, and Auntie Hussain, my neighbor who introduced me to Maulana Lalji, was one such sponsor. Maulana Lalji had about twelve such sponsors. Thus, each annual visit to such a sponsor, receiving 5,000 rupees ($96) in one visit, meant the maulana had raised his daily quota. Although he did not explain it to me this way, the relaxed way in which he spent the day at my neighbor’s drinking tea suggested it, with more than enough time to answer my queries and be interviewed despite the hectic schedule of other madrasa fundraisers I followed at other times. Relationships develop between madrasa teachers and sponsors in these regular meetings, and my neighbor used the visit as an opportunity to ask the maulana for advice on a few religious questions and lead us in prayer, which he did. But such relaxed days are rare in the routine of a fundraiser during Ramadan. Occasionally, madrasa fundraisers can afford to visit only one or two regular sponsors in a day, but on most days their routine involves visiting dozens of shops and homes and gathering rupee notes of relatively small denominations from each.

There are at least three commonly used payment structures for safeers. First, the

<table>
<thead>
<tr>
<th>2012-13 Income</th>
<th>Rs. 491,430</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Fundraisers</td>
<td>four</td>
</tr>
<tr>
<td>Portion of budget raised in Ramadan (Maulana Lalji’s estimate)</td>
<td>70% Rs. 344,000</td>
</tr>
<tr>
<td>Days spend fundraising</td>
<td>25 days</td>
</tr>
<tr>
<td><strong>Estimated portion raised by each fundraiser per day</strong></td>
<td><strong>Rs.75 from 45 donors each day = Rs. 3,400</strong></td>
</tr>
</tbody>
</table>

Figure 9: Estimated Quotas for Traveling Fundraisers

93 That day’s visit, in fact, garnered more than sufficient funds for Maulana Lalji: my neighbor’s daughter had begun sending her alms from income as a teacher in Saudi Arabia to sponsor a child at the madrasa, in addition to her parents, and I myself added a 500 rupee donation.
largest madrasas like well-known Deoband madrasa in western Uttar Pradesh or Nadwa madrasa in Lucknow employ full-time safeers who maintain carefully cultivated relationships with donors bases domestically in cities like Delhi, Lucknow, and Bombay and abroad in Gulf countries and Saudi Arabia.\(^94\) Second, regular madrasa teachers (ustad) depart on fundraising forays during the academic break in the month of Ramadan, when students and faculty alike are generally visiting family and their home villages. Often coming from the ranks of junior instructors, they choose to serve as part-time safeers on such fundraising trips, or may be ordered to do so.\(^95\) They are incentivized with a contractual arrangement that doubles their month’s salary for the Ramadan month and provides additional travel expenses at a flat fee. If they normally make 10,000 rupees, which is a typical junior ustad salary at Nadwa, then their salary doubles to 20,000 rupees ($370) per month.

Third, fundraisers for smaller madrasas work on commission. Commission can vary between 20% and 40% of funds raised. None of the eight fundraisers I interviewed in 2013 worked on “commission” (interlocutors used the English word in Urdu conversations), as each of them fundraised for well-known madrasas. Well-known madrasas such as Deoband, Nadwa, and their affiliates around India do not pay safeers commission, a senior mufti at Nadwa told me who was also educated and taught at Deoband. Well-known madrasas simply do not believe that their safeers have to work

\(^94\) Deoband’s donor base is almost completely domestic Indian, while Nadwa receives more donations from private individuals and public institutions in Arab nations. I discuss madrasa’s budgets and foreign funds in chapter six.

\(^95\) In some cases, differences between madrasa instructors and the administration arise over this issue of fundraising, as some ‘ulama find it beneath their dignity – Maulana Thanawi, for example, left a madrasa in Kanpur early in his career after refusing to fundraise during Ramadan (Zaman 2008: 17-18) as did Maulana Jahangir as described in chapter eight.
that hard to convince donors, as their institutional reputation speaks for itself. Smaller madrasas on the other hand, the mufti explained, are those that donors have never heard of or without a respectable affiliation, and safeers must spend a resulting significant effort in reviewing expenses, student details, and photographs of school buildings and activities – or even invite donors to visit multiple times – in order to successfully solicit donations. He explained,

People don’t know them! It takes effort for them to get the job done. They are not [considered] trustworthy ['itabār]. People don’t know if this is a good place [ṣaḥīḥ jagah] or not, or if the teachers [ustāden] are hard-working [kām karnewāle]. But for a large institution, there’s only so much work for a safeer. It gets done easily [āsānī se ho jāte hai] and they don’t need to bother with “commission.” It’s only those that are far off in rural areas [jo andar hain] or small. They speak of “commission.”

Thus, commissions are an incentive for additional effort that is only required for unknown, rural, small madrasas. Overall, the payment structures for safeers represent a spectrum of increasingly institutionalized and regularized incentives for fundraisers, such that the more famous the madrasa, the more pre-established and consistent the safeer’s salary will be. But, nevertheless, the mufti also added, the most successful fundraisers at well-known institutions like Nadwa and Deoband are compensated for extraordinary effort: safeers with the highest donor bases who pull in (for example) over 300,000 rupees a season ($5,500) receive a bonus commission of 5% or 10% of the amount raised that exceeds the 300,000-rupee threshold.

Not all madrasa fundraisers are even compensated, as in the cases I heard of from Mr. Rashid the donor above wherein boy students of rural madrasas also accompany their instructors to the city in order to add pathos to fund appeals. Mr. Rashid explained how
these alms-collecting troupes do not even bring enough money to cover their food and drink during their trips, relying on the generosity of mosques and locals to provide Ramadan dinners to them for free. However, this is a rather rare practice in north India; all fundraisers I heard about (besides this anecdote of Mr. Rashid’s) are adults and travel alone with an adequate stipend. 96

Receipts, Receiving, & Refusing to Receive

Alms Receipts

The receipt for transactions was a keystone of the bureaucratic edifice known as the kaghazi raj (“Paper Rule”) of the British administration of India. Along with other documentary incarnations of colonial power such as the record, report, manual (Smith 1985), and the file (Hull 2003), receipts were the material forms that enabled collective action from individuals scattered across the vast Indian subcontinent and the global British empire. Receipt books for transactions in India have long been utilized by myriad actors from government offices to lowly village shopkeepers, and they follow a standard form characterized by double-record sheets (usually in white and pink), a detachable slip of carbon paper, and serial numbering stamped on each page. The serial numbering is a crucial aspect, as British officers notoriously distrusted the plethora of native clerks, and the numbering would reveal if sheets had been removed for forgery (Hall 2003: 293, 299).

96 In Senegal, however, human rights organizations’ have issued critical reports of boys seeking alms for Qur’anic schools (The Guardian 2012).
Every charitable transaction that I observed being made to an organization involved a receipt. From wandering madrasa fundraisers in plain, even tattered, clothes who went door to door or sat in mosques after prayer-time, to the well-known Maulana Jahangir with his small charity in the bazaar (see chapter eight), to the largest and most bureaucratized educational foundation in Lucknow, the Shi’i charity known as Tawhidul Muslimeen Trust – each one utilized the same format of receipts in elongated books with a carbon paper sheet slid under the cover. The receipt, the ability to document charitable transactions, was what distinguished organized fundraisers from other alms-seekers – especially the ubiquitous street beggar who also sat outside mosques and went door-to-door as well as store-to-store. The receipt was symbolic of donors’ ability to perceive almsgiving as an exchange between equals, a reciprocal transaction rather than a demeaning gift to the destitute and lowly that is unreciprocated and, as Mauss (1960) proposed, thereby “damaging” to the recipient. Street beggars were presumed illiterate, even ignorant of spoken Hindi-Urdu if they were migrants, considered disreputable, and oftentimes only ambiguously Muslim (such as Hindu alms-seekers masquerading behind veils or skull-caps as Muslims). By contrast,

Figure 10: Fundraiser writing a receipt in Aminabad bazaar
madrasa fundraisers were considered by many to be highly educated Muslim scholars and paragons of Islamic practice. Their paper receipts were designed to symbolize both these traits of elevated literacy and Islamic authenticity. Safeers’ possessed immense cultural capital in old city Lucknow, even if traveling safeers were in appearance (or actuality) not much more financially well-off than alms-seekers who did so out of necessity. Although their speech and physical bearing often evidenced such cultural capital, this thin sliver of paper functioned as a tangible reminder, as a symbolic barrier heavy with materiality, that separated traveling madrasa fundraisers from those without receipts, letters of introduction (tasdeeq-nameh) or other documentation: beggars, alms-seeking poor, or (worse) underserving scam artists.

Donors were constantly vigilant, as a result of this potentially blurry line. The bazaars teemed with anecdotal stories of fake madrasa fundraisers “eating” alms (paisa khate).97 One donor explained:

There’s a ‘lack of confidence’ among Muslims in general, but especially in Uttar Pradesh it is ‘maximum.’ When you are collecting [chandah lene jāte hain] for a mosque, [the donor] doesn’t get a ‘receipt.’ He doesn’t want it. He knows that his name is written up above. But when a person goes collecting for a madrasa, when that collector [chandah lene wāla] comes to the house, then that person wants a ‘receipt.’

Lucknow Muslims’ general perception was that fundraisers for madrasas in particular, who often traveled from elsewhere in the state or region, are particularly subject to suspicion. This quote also illustrates precisely where and why receipts as written documentation are necessary: localized giving benefits from localized networks of

97 Although I never met a donor with certain knowledge they had been scammed, I interviewed youth with friends who were scammers. Such thieves stole charity money as well as donors’ claims to have legitimately given their obligatory alms, potentially negating their thawab.
recognition and trust, while India’s nation-wide system of madrasas sprinkled through the rural areas around cities like Lucknow were dependent on far-flung networks of donors. The distances involved precluded Muslim almmsgivers from verifying identities and authenticity without documentation. Thus, donors’ faith in accruing merit from alms-gifts is not merely a matter of believing (as this donor said) that Allah’s account book of merit (thawab) is “written up above” – alms-gifts’ ritual efficacy is embedded within the systems for verifying their ultimate destination, whether this system is neighborhood gossip channels and walking over to view a local madrasa or mosque construction site or is scrutinizing a receipt and tasdeeq-nameh letters for authenticity over a distance.

Design and crafting of receipts thus took on heightened significance, more than mere records of payment. They were not only records of a transaction for accounting and future potential auditing purposes, but were also burdened with semiotic task of representing madrasa fundraisers’ legitimacy as representatives of madrasas, and not other alms-seekers or imposters. I once spent an hour (while waiting for another interviewee) in the office of a digital graphic designer who worked on crafting a madrasa donation receipt, and I became mesmerized watching him whip around Urdu calligraphy, stylized Arabic prayers, and Islamic motifs on the screen using CorelDraw software.

With the ubiquity of digital printing, each madrasa’s administrators find it possible to develop their own uniquely stylized calligraphic heading. Digital printing also facilitates easy counterfeiting of others’ receipts, and developing a unique calligraphic heading and ink stamp is also critical, as a madrasa would be detected and held suspect if theirs was recognized as a copy of another.
The first few times I made nominal donations to madrasa fundraisers early in fieldwork, I disregarded (and even discarded) my receipts. In interviews, however, donors began to impress upon me the subjective, spiritual value of such receipts. Functioning as akin to spiritual currency notes, the zakat receipts represented the transaction that had transformed donors’ material wealth into *spiritual merit*. Donors carefully filed away their receipts from traveling fundraisers often by stapling them into a record book, especially storekeepers with accounts close at hand, even though donors did not claim tax exemption for Islamic charity (as it was made along sectarian lines and thus not recognized in the Indian tax code). While I never saw such zakat receipt collections furnished as proof to any other Muslim co-workers or family members, the donors themselves utilized this receipt file to keep a personal accounting of the zakat they had given thus far in the year. In interviews, donors often showed me their receipt file. Mr. Rashid, to continue the example above, filed Maulana Faisal’s receipt in his account book, enthusiastically displaying all receipts he had collected thus far, “I get receipts for my [obligatory] zakat. That’s how I separate it from [voluntary] *sadaqa*, after I’ve calculated my zakat obligation with a calculator.” Zakat receipts, which I had once casually discarded, seemed in such cases to be functioning as spiritual fiat currency. Having no intrinsic value of their own, the receipts nevertheless were symbolically imbued with a new social value, representing the transformation of donors’ profane money into spiritual merit. This transformation, in the eyes of donors, was produced through the authenticating practices of the Muslim teachers-cum-fundraisers that received alms (qualified interpreters of Islamic law and thus perceived as legitimate conduit for
Receipts were also part of a process of individualizing zakat according to each donor. Shari’a obligates zakat on each Muslim individual adult – man or woman (even, in schools of jurisprudence outside of north India, upon minors; see chapter three) – but in practice donations from the same family of donors are often bundled. In pre-literate times and places, this made zakat-giving an unavoidably collective practice, to be executed by the head of household who handled the wealth in the form of crops or livestock (cf. Scott 1985: 10-11 on zakat of crops in Malaysia). However, with the documentary materials that underpinned zakat-giving in contemporary Lucknow, the reality of zakat was materialized for each individual donor in the household – whether husband, wife, or younger brother. For example, a man donating 600 rupees to Maulana Jahangir received three receipts, each with a separate name in the “donor’s name” line (see Figure 6 at the beginning of this chapter) and written for 200 rupees given by three separate family members – most likely a wife, brothers, or in-laws in a joint household. Compiling and adding them up, almsgivers demonstrated to themselves (and by extension, to Allah) that they had met their annual zakat obligation. Curiously, this practice of writing receipts, while it arose from colonial financial auditing practices and appears exactly the same as those, highlighted how very much the zakat-giving ritual is not merely financial. While the three separate family members all gave their zakat in one pile of ordinary money, it was also not just aggregable cash, nor was the receipt merely a transaction record. It was documentation that symbolized the zakat-giving ritual as a highly personal and individualized one. Donors that I interviewed thus easily spoke of
receipts as personalized evidence of their own zakat — and by implication, receipts were also material evidence of their individualized “account” with Allah since spiritual merit (thawab) was also necessarily individualized, rather than collectively owned like most household assets of Lucknow Muslims.

Receipts from madrasa fundraisers fulfilled this symbolic niche more than donors’ person-to-person alms gifts, such as those dropped in the outstretched hands of needy Muslim neighbors. Moreover, receipts were issued by the institutions producing and teaching Islamic jurisprudence. Thus they assuaged any lingering concerns that this financial transaction was in fact legitimate zakat — a doubt that crept into the minds of donors I interviewed when they donated to other Muslim organizations that were run by people with less knowledge of proper Islamic practices. The stylized Islamic motifs and Arabic sayings on receipts, etched with digital publishing, spoke to this essential difference from other fiat currencies backed by temporal governments such as the Indian. For example, Figure 11 is a close-up on the madrasa motif and accompanying Arabic phrase, which translates as, “Seeking Knowledge is a Duty Upon All Muslim Men and Women [Talab al-‘ilm fareedat ‘ala kulli muslim wa muslima].” Although the script is nearly identical to Urdu, the Arabic here includes diacritic marks on each letter — in India few people, even educated Muslims, have studied enough to write such Arabic calligraphy with diacritics, and the skill is largely the province of graduates of the larger urban madrasas —
an obstacle to counterfeiting. Diacritics in Arabic script, moreover, are a key marker of a particularly high-quality madrasa education, as many Indian madrasas prioritize Persian and Urdu over Arabic language instruction or do not adequately instruct students in these diacritics, about a dozen different marks that are not used in Urdu or Persian. As Brinkley Messick observed in another Muslim context, “script, it is assumed, conveys (as precisely as a fingerprint) the person…While it may be difficult, it is not impossible to distinguish the mark of the just writer” (1993:215). Writing can communicate knowledge as easily as people can; however, piety is much more difficult (if not impossible) to properly transmit through documents, yet is equally important in the maintenance of Islamic institutions of learning, law, and public administration.

The value placed up the receipt (and other such documentation of zakat giving) was widespread, but not ubiquitous. For some other donors, however, receipts were less symbolic of the spiritual merit they had accrued through almsgiving; for these Muslims, paper notes were less relevant and their “ledger” was written with Allah. Some wrote down their alms payments in an accounting ledger and did not bother as carefully with receipts as Mr. Rashid did. Other donors I interviewed merely separated out the required amount of obligatory alms in a special purse at the start of Ramadan and made payments until the purse was emptied. Instead of being spiritual fiat currency, the alms receipts served merely as record-keeping against double-payments for many donors. “I only give alms [to a madrasa fundraiser] once I’ve looked in my receipt file, and I see that I’ve not given to them already!” the owner of the “button-wallah” sewing store in Aminabad bazaar said, “About once or twice a year I refuse someone like this.” Although not
technically disallowed as zakat, most Lucknow Muslims prefer not to give to the same
saferer multiple times in the same year. Yet for most zakat-givers I interviewed and
transactions I observed, the documentary materials were such an inseparable element,
that the demonstration of trust, authenticity, and personalized piety would have been quite
differently understood without them.

What Takers Give: “Gifting” Islamic Authenticity to Donors & the Strange Cases of
“Refusing to Receive”

In my discussion thus far, I have highlighted how charitable fundraisers [chandah
lene walle] are in fact giving as they are the takers of charity. Receipts are the most
common material expression of “when takers give,” as madrasa fundraisers are
particularly empowered with legitimacy to authenticate zakat transactions as meritorious
of spiritual benefits promised in the Qur’an.

Receipt-giving, however, also constituted a critical juncture for fundraisers to
withhold – the exception that proves the rule of their ability to “give” the weight of
Islamic authenticity to donors in the course of receiving their alms-gifts). Alms-collectors
were not afraid to negotiate, as seen in the opening vignette. Maulana Faisal initially
refused to write the receipt for 50 rupees, thus giving him the initiative to delay while
protesting based on the needs of his madrasa (and his unspoken knowledge of Mr.
Rashid’s reputation as a generous donor) and asking Mr. Rashid to reconsider for 100
rupees. While this tactic was not common, other donors confirmed similar attempts to
negotiate. Madrasa fundraisers were aware of their position as legitimate and sanctifying
conduits for donors to fulfill their almsgiving obligation. The alms transaction was not
complete until the receipt was written, and such a juncture afforded fundraisers the
opportunity to invite donors to reconsider or attempt another appeal strategy.

Fundraisers sometimes became visibly upset over challenges to their authoritative
role in authenticating alms transactions. After working for months with Maulana
Jahangir (chapter eight) I waved dismissively when he began writing a receipt for one of
my nominal donations to his charity, saying that I trusted him and knew Allah recorded
my gift regardless, but he insisted. In one of the evenings I spent with Maulana Jahangir
as he collected donations during Ramadan, I observed a man hurriedly approach and hand
over an envelope of cash from his pocket along with a few mumbled words of
explanation from his lips, before rushing back to his motorcycle (apparently late to be
somewhere) while Maulana Jahangir was deep in another conversation. Once realizing,
Maulana Jahangir stood up and yelled down the street, “Come back here!” With an
avuncular chuckle, the maulana asked the man if he really believed he could leave
without a receipt, writing out and tearing the receipt from the booklet printed for his
Society. Turning to me after the man left, he elaborated, “It is very unconventional
[ghair-rasmi] to not give a receipt with zakat. A maulana could just pocket it!” While
recognizing that they would likely never be audited by the government, madrasas and
similar charities kept such records and placed value in receipts as a result of the spiritual
significance of the alms they handled. Any appearance of impropriety would ripple
among the Muslim community in Lucknow through informal channels of gossip that
maintained the only real sense of accountability, besides the general faith in ultimate
accountability to Allah that each charitable fundraiser sought to portray. Moreover, the
widespread attention to receipts is encouraged by madrasas and their fundraisers, as it is the key materialization of their legitimacy and financial transparency (regardless of how real or purely constructed that legitimacy actually is), which is performatively on display for potential donors and the public at large witnessing the on-going zakat collection.

In at least one transaction, a receipt documented a charitable transaction initially unintended as such by the man who (after the receipt was written) became the “donor” to an Islamic charity.\(^98\) This Islamic charity in the course of registering beneficiaries for a government program submitted hundreds of student applications. The charity budgeted an informal processing fee, as everyone in Lucknow does when dealing with the district government welfare office, to be paid to the clerk receiving the applications (the going rate was 30 rupees per applicant form, as I heard from a few organizations). However, the clerk was Muslim and had interacted with this charity before. He waived the informal processing fee. “He knows me and that I’m a good guy,” the charity worker explained to me, “I was ready to pay the bribe.\(^99\) That’s how things work around here, you know. You have to do it. But he didn’t accept it from me. He gave it back right there.” This charity worker, as a leader and fundraiser of the organization, had the authority to write receipts for donations. “So I pulled out a receipt from our receipt booklet and wrote it out for him right there.” In short, the receipt named this interaction as “charity.” It categorized the Muslim clerk’s refusal to accept a bribe as a donation. While no one considered it zakat, most likely (as the donor must make a particular intention to count as correct zakat), this

---

\(^98\) Given the political sensitivity of this anecdote, I avoid identifying this organization even with a pseudonym I have used for it elsewhere in the dissertation.

\(^99\) This charity, while it budgets for bribes, pays for them out of an operating expenses account that is funded with private funds from the two wealthy heads of the charity, not from public donations.
donation was nevertheless a contribution indistinguishable from other voluntary charity like sadaqah – or, rather, it would be indistinguishable were it not for its origin as a failed bribe. The receipt semiotically named and legitimized it as charity, at least in the records of the charity organization, which is how the story came to be related to me: an act of pious generosity on the part of this Muslim clerk.

Receipts and the Capacity for Surveillance

Receipts were not only for the donors’ benefit, to tally their alms donations as they made them. They had other functions for the madrasas that were performing the fundraising. Beneath each receipt that I saw written, nestled underneath the sheet of the receipt booklet, lay a slip of black carbon paper. This carbon copy insured another symbolic offering that charity recipients could give to donors: public recognition. This potential recognition highlights a critical tension in Islamic charitable giving, as scriptural injunctions encourage almsgiving in secret (Qur’an 2:271) as much as possible. Yet, in India as elsewhere, common NGO practice is to recognize donors in public announcements of gratitude through brochures, wall plaques, or reports. However, these almsgiving records have a particular significance in India, where gift-giving is particularly salient; Indians commonly keep careful track of who gives donations at a wedding or other life-cycle rite, in order to “return” the gift (at a comparable value) later during another’s similar ceremony (cf. Werbner 2003, on this practice in the diaspora). Madrasas and Islamic charities in Lucknow kept records of their donors, at least in the carbon-copied duplicates of their donation receipts. Large madrasas such as Nadwa do
maintain careful lists of regular sponsors (although for the smaller madrasas and charities that I worked with, sponsors were merely noted in fundraisers’ memories).

Although the practice of printing donor lists (Metcalf 1982: 97) was discontinued sometime in the decades between 1900 and today, the donor lists are still maintained in the internal organizational records of the madrasas. Thus, donors’ names and addresses are known to madrasa teachers, staff, board members, and other patrons; in villages and the bazaars of old city Lucknow, in particular, I often overheard discussions between madrasa teachers, students, and community members that kept tabs on who were sponsors and who were not.

To mitigate immodest gossip of generosity and presumed wealth, some pious donors attempt to conceal their donations. “You’d be amazed to know how many donors to us don’t even want to take a receipt!” one maulana who fundraised for the Jama’at-i Islami and its schools told me, “They tell us instead, ‘Write in the name Abdullah instead. I don’t want a receipt.’” Abdullah is a man’s name, but also translates (from the Arabic) as “servant of God” – thus, the pseudonym serves as a convenient marker for those seeking to represent solely charitable and spiritual motives. Speaking on the same theme, another madrasa fundraiser who traveled as far as Saudi Arabia collecting donations told me, “Our donor lists are often full of mostly ‘Abdullah’, ‘Abdullah’, ‘Abdullah’!”

A Muslim tax accountant with whom I met a few times settled my questions on the place of charitable donations and Muslim welfare activities in the Indian tax code. There is simply no financial or legal reason for donors to bother with a receipt for Islamic alms, he explained. Madrasas and most charities are not registered to receive tax-exempt
donations. The application for exemption is very complex, madrasas and charities told me, as it requires the submission of three years of financial records by a paid accountant; even then, donors may deduct only 50% of their donations for income tax purposes rather than the full donation (as tax code allows in the USA). Moreover, the accountant I spoke with above reminded me, the Jama’at-i Islami was once a banned organization (during the 1975-77 State of Emergency), and it is likely that at least some donors donate anonymously to safeguard themselves from being financially linked to the Islamist organization or its madrasas in the event of potential future government crackdowns. The complete lack of tax-benefit for receipts lends even more to the interpretation that their value was primarily personalized and spiritual in nature for the zakat donors, particularly since they were assuming at least a small amount of risk of increased government surveillance in donating (often by name) to Muslim organizations in Lucknow.

Madrasas and charities were quite aware of the political implications of their donor records. In Maulana Jahangir’s charity, all receipts had to be verified by a witness present for the transaction. Given the amount of time I spent observing fundraising and distribution, I was asked to sign as a witness multiple times. The first time, I demurred their invitation to sign as a witness, saying that (unlike others in the room) I was not a board member or charity worker. One charity worker said, “It’s OK. They’ll know you’re not from al-Qa’eda!” he said, laughing heartily at his own ludicrous suggestion that this small, obviously harmless charity would be targeted as a terrorist organization. “Anyway, we will take responsibility for you so you don’t go to jail,” he continued with a smile.

100 The relevant statute is Section 80G of the Income Tax Act of 1961, which is the closest equivalent to the 501(c)3 section of tax code in the USA for charitable organizations.
Despite his assurances, this charity was, nonetheless, briefly investigated by the police, although this was widely understood not as an actual suspicion of militant financing but rather as a scare-attempt to receive bribes, as I discuss in chapter eight. The fact remains that the meticulous receipt-writing and donor record-keeping is not only a practice that allows “takers to give,” as I have shown so far. Receipts are also aspects India’s larger culture of bureaucratic auditing and charity workers are aware how they might expose Muslim organizations and their donors to government surveillance and repression.

**Modern Zakat: Authentication of Islamic Charity in Uncertain Times**

New accounting techniques such as the alms documentation I have described have at least two impacts on personal religious practice. First, of course, documentation has made the very role of the safeer, the traveling fundraising stranger, possible. Whereas almsgiving since the time of the Prophet Muhammad has long represented a reinforcement of local solidarities and kinship networks (e.g. Qur’an 2:177) the ritual of zakat in India today has come to be primarily identified with madrasa fundraisers who travel great distances. Bureaucratic practices and symbolic representations of piety and Islamic learning facilitate donors’ trust, even when the beneficiaries are miles away or too far to visit.\(^{101}\) This man (and safeers are all men) represents a new form of linkage between ordinary Muslim believers and their institutions, a linkage based not upon the learning of “the learned” (i.e. ‘ulama) but rather upon their persuasion skills and financial

---

101 South Asian Muslims have donated funds across continents for centuries, especially for charitable institutions that served pilgrims (Cole 1986, Dupree 1973). However, these charitable activities were primarily in the form of waqf, an endowment made once, rather than in the form of repeated individual donations such as zakat.
trustworthiness.

Second, however, writing as a mode of communication facilitates transmission of knowledge and information but simultaneously constructs anonymity – thus heightening anxieties over potential fraud. Even as writing shortens distances between giver and receivers who are reside away, the inherently duplicitous nature of writing (as opposed to in-person speech) also lengthens apparent “distance”: introducing the slim-yet-distinct possibility for a counterfeiter down the street to pose as a safer from a far-away and world-famous institution. Although long-distance trade and even patronage for Indian Muslim scholars has been occurring for centuries between India and Arabia (Zaman 1999b), these data suggest that the now-ubiquitous utilization of print technologies has transformed almsgiving for nearly all Muslim donors in Lucknow – and not just because of the information-transmission potential of media. Piety is becoming inflected with new, distinctly modern anxieties.

By and large, in scholarly accounts of the introduction of print into Muslim societies, printing is first and foremost seen as a medium for transmitting Islamic knowledge. Urdu scholarly works and basic primers alike serve to circulate Islamic knowledge to literate Muslims. As such, Muslim scholars’ use of mass printing techniques has been pivotal for transmission of knowledge about “correct” Islam, such as in universities (Eickelman 1992), basic primers (Ingram 2014) or popular hadith commentaries (Zaman 1999b).102 Indian Muslim publics were beset by a severe crisis of

102 Indeed, after the British crown seized control in 1857, Urdu printing became doubly important, as Urdu script itself also came to symbolize Muslim culture distinct from English and Hindu streams of the public sphere and rival alphabets sparked increasingly intense political dispute (King 2001).
identity, believing the influence of colonial powers to be a threat to the continuing spread and future transmission of Islam to younger generations. Under the British Raj, “no longer could the Muslim ruler be regarded as effectively guaranteeing the supremacy of Islam…and the ‘ordinary’ Muslim emerged as the symbol of the faith” (Sikand 2005:54). Mushrooming numbers of reformist madrasas schooled ordinary Muslims on an unprecedented scale, even low-castes (ajilaf), providing them with “access to ‘high’ culture” (Sikand 2005:55; cf. Alam 2011). Print not only spread Islamic learning to more people, but transformed individual Muslims’ relationship with their own faith as well. It allowed literate Muslims to engage in more personal exploration of their religious scriptures. Mass education, literacy, and ordinary Muslims’ newfound access to authoritative scriptural texts due to the introduction of the printing press have transformed Muslim societies worldwide, facilitating the self-conscious objectification of Islam, as Islam was increasingly disseminated and debated in printed texts (Eickelman & Piscatori 1996:39-44). This shift has been particularly evident in Muslim scriptualist movements in India since the 19th century (Metcalf 1982, Osella & Osella 2008a).

However, the ubiquity of print technologies burdened believers with new anxieties about authorship and authenticity. As Francis Robinson (1993: 245) observed of the introduction of print in colonial India, “From now on, any Ahmad, Mahmud, or Muhammad could claim to speak for Islam.” ‘Ulama and their madrasas now faced challenges from other educated, even modernist Muslims who interpreted the Qur’an and other scriptures. However, unlike trends in Protestant Europe where the printing press purportedly ushered in a priesthood of all believers, the scripturalist turn in South Asian
Islam provided ‘ulama with new strategies of constructing their authority as interpreters of the Islamic tradition for the Muslim public, especially their use of the “elitist” genre of hadith commentary (sharh) that was a discursive method long popular in India and exclusively taught in madrasas (Zaman 2002: 55-57). Through the printed word, Muslim scholars implored the reading public to refrain from forming their own opinions of correct Islamic practice only from texts and to maintain their personal ties with ‘ulama in madrasas along with self-study (Ingram 2014). Person-to-person ties continue, even today, to be a primary basis for transmitting Islamic knowledge and authenticating proper Islamic authority on religious matters, although this has not prevented the modern tendency towards pluralization of knowledge and fragmentation of authority (Zaman 2002: 56). Not unlike the printed word potentially replaced person-to-person instruction with a teaching manual, the materialization of zakat-giving in documents also replaces the localized practices of giving to neighbors and relatives in prior eras (as preferred in the Qur’an 2:177) with a traveling stranger bearing a pink and white paginated receipt book.

The above data on alms documents such as verification letters (tasdeeq-nameh), official listings of fundraisers (ferist-e safeer), and donation receipts (chandah ka raseet) highlight this dual impact of print technology upon Islamic practice. On one hand, print holds the potential for direct personal connection to ‘ulama, their madrasas, and to Islamic scriptures. On the other hand, print technology brings along with it heightened anxieties about counterfeiting – yet, that anxiety can be partially mitigated with distinctive calligraphic practices. Calligraphy, while being a textual medium and thus
suspect to falsity, also imparts at least some of the personalized, unique identificatory power of person-to-person communication. Brinkley Messick (1993: 23-26, 213-215, et passim) detailed this medieval Muslim belief in authenticity of oral testimony over written texts, as well as the disruptions caused by the printing press that changed Muslims’ relationship to sacred scriptures and transmitting Islamic law. Messick in analyzing a 20th century Islamic scholar’s commentary on “the problem of legal documents,” wrote:

Writing is a ‘safeguard,’ as is permits the preservation of life, memory, speech, event; and yet, as becomes apparent later, it harbors the within it a separation and a threat of falsehood…It is both a remedy and a poison…[as the commentary inveighed] ‘any claimant can make for himself what he wants in the way of documents’ (Messick 1993: 213).103

Messick emphasized that it is writing itself that harbors such suspicion of forgery, above and beyond face-to-face speech, most especially because in-person encounters were perceived as best for discerning moral character and integrity. Calligraphy and such stylized specialist writing as we saw in the alms-receipts and documentation, however, provides an additional resource to combat the “distance” (i.e. the threat of inauthenticity) that writing imposes between the reader and the presumed author.

My donor interviewees repeated litanies of angst reflecting their constant suspicion that alms-seekers were not who they said they were, or that their alms donations would be made in error and potentially not accepted by Allah. For many donors, the larger amount of concrete, visible proof they could muster in the discharging of their zakat obligations, the better: account ledgers, precise calculations, verification

103 The commentary is by Imam Yahya Hamid al-Din, published as al-Hsmahi in 1937 (Messick 1993:212-217).
letters from madrasas, paper receipts and records, and phone calls to confirm identities of traveling fundraisers.

Challenges to personal religious beliefs posed by daily life in diverse societies, in which myriad belief systems (including secular unbelief) jostle together in increasingly multi-vocal public forums, result in what Charles Taylor has called the “fragility of belief” (2007: 21). Such disjunctions of modernity produce a sort of anxiety or “heightened self-consciousness” over Islam and its teachings such that “basic questions come to the fore in the consciousness of large numbers of believers” who then seek answers. It is this self-conscious construction of personal belief that Eickelman & Piscatori (1996: 38) define as “objectification” of Islam (and what Lara Deeb [2006] terms “authentication”). Thus, the general concern over writing, and what I specifically observed as Muslims’ need to acquire paper receipts to certify legitimate alms, is a concern that partakes of larger processes observed by anthropologists in Muslim societies. Lara Deeb’s ethnography also calls attention to these anxieties about authenticity, and she argues such anxieties ultimately are what spur pious Muslims to seek “correct” or “true” understandings and practices in “visible” ways as undeniably expressive demonstrations of their commitment to true Islam (2006: 22-24). For Deeb, pious Shi’i women in Beirut were most “visibly” pious in institutionalized charities, which allowed women to modestly but effectively spread Islamic norms (e.g. veiling, almsgiving, Shi’i activism) in the male-dominated public sphere (2006: 205-219). Like the women in Deeb’s ethnography that mediated between the historically privatized realm of the family home and the newly public sphere of charity activism, I also suggest that madrasa fundraisers are the builders of crucial
linkages between the restricted realm of madrasa education and a newly public activism constructed through Muslims’ charitable engagements today.

However, going beyond Deeb’s analysis, I also emphasize that visibility that imparts Islamic authenticity is not only contained in practices embodied by Muslim persons themselves, such as their clothing and public presence. Visibility and materiality of documents are critical forms of embodied tradition for Lucknow’s Muslims. Moreover, zakat documentation were visibly individualized per each donor, which distinguished them from prior forms of *de facto* collective giving, and documentation thus facilitated an understanding of zakat as a personal obligation of each Muslim to Allah. Just as knowledge of the discursive tradition of Islam increasingly has become the responsibility of individual literate Muslims, embodied traditions of zakat receipts are more common in contemporary Lucknow as materializations of pietistic practice. The visible and enduring nature of receipts was not primarily a publically performative act, but rather facilitated Lucknow’s Muslims habits of tabulating zakat over the course of a year of almsgiving, thus assuaging personal anxieties about the correct discharge of zakat ritual obligations.

**Conclusion**

Without undermining the continued relevance of print technology in transmitting knowledge and thereby transforming Muslims’ relationship with Islam as a scriptural tradition as well as an oral tradition and an embodied one, what I am pointing out here in this chapter is that the role of printed texts also shapes Islamic practice in other ways.
Documentary practices such as *tasdeeq-nameh, ferist-e safeer*, and *chandah* receipts are all crucial bureaucratic technologies for ensuring authenticity and accountability in the financial transactions obligated on Muslims in religious charity. The material documents utilized by the madrasa fundraisers and almsgivers that I described above, are all textual forms enabled by mass printing technology, including the replication of calligraphic seals and distinctive Islamic motifs. These texts are crucial not for the actual information they convey but for the *forms* that script take in these documents. Prestigious madrasas rely on specific elements – signatures, stamps, calligraphic designs, and the presence of factual contact numbers – to construct the requisite amount of authenticity that their traveling safeers need in order to instill trust in would-be donors. These technologies now allow fundraisers to travel across India and be recognized, when in pre-colonial times they would be barely known outside their villages.

Public financing for madrasas created a new mode for ordinary Muslims to participate in the Muslim community: as donors. In constructing their identity as “Indian Muslims” in the heightened communal atmosphere under colonialism, India Muslim almsgivers’ role as charitable donors was equally as important as their role as recipients of Islamic knowledge as reading publics and as students in madrasas. The new popularity of madrasas did not only create newly learned Muslim publics. They had another secondary effect, as madrasas spread new accounting technologies and documentation practices throughout the ordinary Muslim public comprised of almsgivers from all strata of society.

These documentary practices lend an additional degree of materialization to the
ritual of almsgiving, which already materialized in financial transactions. As my data have shown, the presence of receipts has led donors to utilize them to tally up and personally document their own levels of yearly almsgiving, even if receipts’ original purpose was transparency and double-entry bookkeeping for madrasa administration. Moreover, this materialization of almsgiving has allowed it to become more visible due to the efforts of madrasas to certify alms-gifts through receipts and published donor lists. These new visible modes of almsgiving, I argue, become a broader expression of Islamic values and Muslim identity, offering yet another channel for Muslims to performatively express their piety to themselves and others. In a manner similar to that pointed out by anthropologists studying prayer (Mahmood 2005), pilgrimage (Bianchi 2010), and veiling (Deeb 2006, Tobin 2015), paying zakat in an increasingly bureaucratized Indian society is yet another reminder for modern Indian Muslims that regular ritual practices are individual, personal responsibilities. Such a shift to individualizing religious practice is re-orienting Muslim identity away from historical loci of traditional authority (e.g. the Caliph, shrines, mosques) towards more subjectively ethicalized forms of religiosity focused on a Muslim’s personal relationship with God.
CHAPTER SIX

MADRASA STUDENTS IN THE ZAKAT ECONOMY:
SOCIAL MOBILITY & ISLAMIC EDUCATION

Introduction

“Before we begin [this interview],” my interviewee Zahir, a slender madrasa student sitting across the desk, said to me, “I want to tell you what the true aim of zakat is.” I had not yet switched on my voice recorder to take another routine survey from this twenty-six year old student studying in his third year. Nor had I broached the topic of zakat. The survey consisted of life history and career aspiration interviews. However, as most of the students at the madrasa of Nadwatul ‘Ulama already knew, my dissertation topic was heavily focused on zakat and similar forms of Islamic charity. He excitedly continued,

The true aim [maqṣad] of zakat in the hearts of [almsgivers] is a desire for more correct [ṣaḥīḥ] knowledge of Islam. Actually, they themselves don’t know this! They don’t realize why they are giving zakat! ...But [so then] what should our aim be? Those of us who are studying [at madrasas]? Because others are spending on us, because others are doing a favor for us [humāre upar ehsān kār rahe hain] -- what should [our response] be [kyā honā chāhiye] in return for that favor [ehsān]? We should tell them the correct [ṣaḥīḥ] things! We should teach them, teach their households that this is Islam. Do this. Don’t do that.

Zahir concluded, gesturing emphatically. “Is this an idea taught in Nadwa?” I asked, amazed upon hearing such a well-articulated notion of reciprocity between alms and Islamic knowledge. “No, it’s my personal opinion [nahin, zāti khyāl hai merā].” But the student was in no way an unorthodox thinker, and he went on to assert that most students felt as he did. Otherwise, he continued to me in explanation, why would reformist
madrasas like Nadwa place such emphasis on evangelist preaching (*tablīgh*) as they do? Why would such a significant portion of their madrasa curriculum focus on fine-grained parsing of the “correct” (*ṣaḥīḥ*) and incorrect ways of practicing Islam and holding Islamic beliefs, which were not immediately obvious to lay Muslims? “So, alms-givers are expecting teachings in return [*tabādale mein*] [for zakat] – teachings on correct Islam?” I clarified. “Yes, that’s exactly right,” he replied.

This chapter examines madrasas, their students, and Islamic knowledge within what I term the “zakat economy.”¹⁰⁴ By using this term, I highlight a rarely discussed aspect of madrasas: their positive contribution to social mobility and welfare in north India by virtue of utilizing funds garnered through zakat. In the zakat economy of madrasas, youth are trained for religious occupations, salaries are paid largely from charitable fundraising, and Islamic knowledge is disseminated to the public as a sort of commodity in exchange (as Zahir put it) for zakat. The Muslim religious sphere in 21st century Lucknow, in this view, is far more than an institutional setting for Islamic knowledge; it is a marketplace for jobs in scholarship and ritual leadership, as well as an economy of international proportions fueled by almsgiving. By examining students’ perspectives on their education at Nadwa, I explain how they perceive a zakat economy in which madrasas are bridges between upper and lower class Muslims, linking village youth who had few educational opportunities to skills and jobs in Lucknow’s urban economy – and to channels for fundraising from donors in Lucknow, Delhi, and Bombay as well as Saudi Arabia and the Emirates. While zakat in Islamic scriptures is said to

---

¹⁰⁴ For other studies of religious alms economies in India, see Appadurai & Breckenridge (1976) and Parry (1994); in Sri Lanka, see Spencer & Maunaguru (forthcoming).
purify the donor and his soul, this chapter reveals a sharply different perspective based upon the life of the gift after it is given, by exploring the utilization of zakat in madrasa budgets. Historical characterizations portray madrasas as having led the Indian Muslim community in a strategy of the “inward turn” to address societal problems by way of individual moral reform (Metcalf 1982: 5; Robinson 2008). Yet, this chapter illustrates the perspectives of Nadwa students and ‘ulama on how madrasa education integrated them into society at large and prepared them to participate in India’s modern economy. As educated religious specialists, Nadwa students gained cultural capital and translatable skills that led to perceived social mobility – a turn outward and upward (rather than an “inward turn”; Metcalf 1982: 5) that represented progress on intertwined indices of moral and material development conducive to spreading Islamic ethics to the modern world.

The next section reviews literature on madrasas as preserves of Indian Muslim cultural identity and the rising uproar in contemporary times among concerned Indians who voice sharp criticisms of madrasa education and its failure to provide adequate “modern” training. The third section presents the role of Nadwa in impacting students’ social status, occupational aspirations, and expectations of worldly achievement. These ethnographic sections describe key ways in which Nadwa is an influential actor in the society and economy of urban Lucknow and beyond. My conclusions returns to locate this methodological approach to the study of madrasas and “the zakat economy” within larger scholarship on India’s madrasas and social mobility.

This chapter’s data stem from a survey I performed in Nadwa on students’ family backgrounds, educational motivations, and career aspirations. After three months of
studying in Nadwa and participant observation in student residence areas during many of those afternoons and evenings, I had developed a sizable network of contacts. I wrote a survey instrument in Urdu, had it checked at the translator agency nearby Nadwa, and defined a sample of 25 student interviewees by using a stratified convenience sample. This stratified sample was representative of the general student body of 3,000 students according to (a) socioeconomic status, i.e. fee-paying/scholarship-recipient, (b) year, i.e. senior/junior students, (c) caste, i.e. upper/lower. The Nadwa administration generously granted me permission to do the survey, as no other researchers had ever been able to do, but only for this size of a sample.

Madrasas and Muslim “Backwardness”

During colonial times, the notion of “community” in South Asia became increasingly one of ritual and religious difference, reconfiguring and transcending prior notions of belonging grounded in locality, jati (subcaste) and extended kinship, and language (van der Veer 1994, Dirks 2001, Jalal 2000). As the religious nationalism of the early 20th century culminated in the creation of “Muslim” Pakistan and “Hindu” India after Independence in 1947, Indian Muslims’ status as a religious minority cemented their

105The sample was representative of fee-paying/scholarship students, which are 55%/45% in the total student body. As Nadwa does not have statistics on the general student body overall for the other dimensions of stratification, my “representative” sample was compared with the respective estimates of one knowledgeable senior administrator and the head of the student association.

106 I decided to include caste in my survey as a direct question in keeping with common Indian survey practices, despite the shame associated with public discussion of caste. In response to the caste inquiry, seven students (28%) took the option I presented to “refuse” answering. Another three students (12%) gave me answers within the recognized government categories of “backward” Muslim castes in UP. If “refused” are included as low-caste, as Indian anthropologists and senior madrasa students who checked my survey form recommended, this makes for 40% lower caste respondents, which equaled the 40% responses coded as higher-caste (another 20% of responses I was unable to categorize).
status as the archetypal Other against which mainstream Indian nationalism was constructed (Pandey 1999) and which Hindu majoritarianism targeted in the 1980s and 1990s (Hansen 1999). In this respect, the walls of madrasas have long contained more than simply studious pupils, ‘ulama imparting scriptural knowledge, and Qur’anic texts and lessons; they also serve as an important preservers of Indian Muslim identity. Many other institutions and voluntary organizations aim to reproduce Islamic norms and practices\textsuperscript{107} -- especially the shrine (\textit{dargāh})\textsuperscript{108} – yet madrasas occupy a certain pride of place.

Even more than in Muslim-majority societies worldwide, in India the role of madrasas in “preserving Islam” is all the more urgent for Muslim Indians. Muslims in independent India have not controlled dominant institutions of mainstream society such as the state, a national press, or industry. Madrasas since the 19th century in India have

\textsuperscript{107} For example: preaching societies (Tablighi Jama’at, Sunni Da’wat), cultural efforts of Muslim organizations (Jam’iat al-‘Ulama-i Hind, Jama’at-i Islami, and Shi’a Moharram anjoman [societies]), and law-focused organizations (All-India Muslim Personal Law Board, Islamic Fiqh Academy, All India Shi’a Personal Law Board). However, madrasas retain a distinctive role as the fertile institutional soils from which most Muslims organizations grew. As degree-granting institutions that certify Muslim religious scholars known as ‘ulama, madrasas continue to produce the men (and they are all men) who take leadership positions within these organizations. (The Muslim League, now defunct on India’s national stage, was one exception, as is Aligarh Muslim University – both have been symbolically significant as bastions of Indian Muslim identity that rivaled madrasas in this regard.)

\textsuperscript{108} Shrines are central in the anthropology of Muslims in South Asia (e.g. van der Veer 1998, Ahmad & Reifeld 2004, Flueckiger 2006, cf. Ernst 1992). Yet, this other dominant institution on the religious landscape of Muslim India - the shrine – is not known for preserving a sense of authentic “Muslim-ness,” in the way I discuss here for madrasas. In fact, it is criticized by many reformist Muslims for doing just the opposite: facilitating the entry of “un-Islamic,” customary, or even “Hindu” elements into Muslims’ religious practice. Proponents celebrate shrine culture for similar reasons, such as the syncretic bridging of communal divides (see Osella & Osella 2008a for an overview). Putting aside debates over Islamic reformisms for the time being, the shrine in India in general has long been a site of localized salience for worshippers that cut across modern religious boundaries such as Hindu or Muslim. By contrast, pursuant to my point here, madrasas have represented translocal and distinctively religious identitarian differentiation into social groupings of “Hindu” and “Muslim,” and further sectarian divisions (Jones 2011, Alam 2011).
been vibrant grassroots organizations that maintained diffuse and localized networks throughout small town India while retaining a strict focus on Islamic scriptural study, especially of the hadith. As such, madrasas in India have been significant to society in a very different way (and perhaps to a greater degree in some senses) than those in the Middle East. Shibli Nomani, one of the first principals of Nadwa, himself noted this point on a visit to Arabia in 1882. Shibli even considered the madrasas of India at the time to be “far superior” to those in Mecca in which he studied (Zaman 2002: 73-74). Also unlike madrasas in the Middle East, Indian madrasas have not had to contend with a Muslim-majority government, nor rival claims of an “Islamic state,” which would pose symbolic contestations in the form of a “statist Islam” to the madrasas’ own Islamic teachings and interpretations (cf. Zaman 2007; Eickelman & Piscatori 1996; Hefner 2000). Madrasas in India are thus particularly distinctive – vis-à-vis Islamic education elsewhere in the world – because of their autonomy from the state and mainstream society and because they are a key cultural touchstone for Muslims to access their shared history and tradition. Indian Madrasas’ predominant strategy for the preservation of Islam has been termed an “inward turn” – exemplified by Deoband in the 19th century – seeking and finding solutions by recourse to the scriptural “core” of Islam, Qur’an and hadith. Moreover, the problems threatening the Muslim community, whether political or economic in origin, were “invariably interpreted as religious,” with the solutions advocated by ‘ulama as accordingly ritual in nature (Metcalf 1982: 5-11).

Dar al-‘Ulūm Nadwat al-‘Ulama was constructed in Lucknow in 1906 on the bank of the river Gomti in Lucknow, wedged between what is now new city and old city. Its
founders envisioned an institution that would bring traditional Islamic learning into the modern world. Their hope in this regard was two-fold. First, Nadwa would “synthesize the profitable past with the useful modern” (Moosa 2007) by training ‘ulama in the Islamic sciences combined with modern topics such as English-language that would enable them to interact with the world as ambassadors. Second, they imagined that Nadwa would rid Indian Islam of sectarianism by incorporating ‘ulama of all groups into its “conclave” (nadwat). In the heady environment of 19th century revivalism that spawned numerous Islamic reform movements, Nadwa’s founders sought to unite them and, especially, to bridge the dualism between the modernist Muslim education at Aligarh University and the excessive traditionalism of Deoband (Sikand 2005: 79). The madrasa’s official history (tar’ikh-i nadwa) details its founders’ efforts to bridge the religious and the secular (Zaman 2002: 69). However, Nadwa’s leadership failed to achieve “as much reform as intended,” and most observers view Nadwa today as nearly indistinguishable from Deoband as a traditional madrasa (Zaman 2002: 72).109

Today, however, Nadwa’s link to Muslim tradition is much less respected in Lucknow. Many forward-thinking Lucknowis view this madrasa as clinging to an

109 Though the distinction between Aligarh Muslim University as the “modernist” pole and Deoband as “traditionalist” is often made in characterizations of Muslim education in South Asia, these two institutions are more connected than many think. Sayyid Ahmad Khan the founder of Aligarh Muslim University was deeply pious yet kept his personal faith out of university matters, and one of Deoband’s founders was appointed Dean at Aligarh in 1983 (Lelyveld 1978: 192, Jeffery et al. 2004). Barbara Metcalf’s analysis of the donors to Deoband found them to share “exactly” the professional and family backgrounds of donors to Aligarh (2004: 10). Nadwa had even closer links to Aligarh than Deoband, one of my informants who studied in both institutions told me. Shibli Nu’mani taught Persian at Aligarh after aiding in the founding of Nadwa (Sikand 2005: 83), numerous Nadwa graduates continually join Aligarh faculty in Arabic and Islamic Studies departments, and the current head of Nadwa, Maulana Rabey, regularly gave lectures to the Aligarh student body during my fieldwork.
outdated way of life and values. Those who were not students or faculty of Nadwa rarely entered; one of my businessmen contacts at Itehad Foundation regularly teased me for researching and studying there, “You spend so much time there! What’s the point?” he exclaimed in English one afternoon. Recent concerns over militancy among radical Muslim groups (while unfounded) only heightened suspicion of Nadwa and what it symbolizes, such as in the 1995 nighttime raid on Nadwa by police hunting for suspected terrorism links (Sikand 2005: 288-289) or the crude bomb thrown at Nadwa’s gate by unknown persons in May 2013 while I was researching there. Suffice to say, for many ordinary north Indians, the madrasa and the “traditional” Islamic identity it is perceived to represent seem increasingly out-of-place in 21st century India. There has been a rising clamor in India’s media and public discourse that identified Nadwa and other madrasas not as a treasured bridge to Indian Muslim identity and tradition, but as a “burden” upon Muslims seeking to fully participate in India’s modern economy. The Sachar Committee Report (2006: 17) found substantial evidence for “a general acceptance of an urgent need for the modernization of madrasas” and numerous government schemes have been launched.  

India’s news media perennially publish articles repeating characterizations of madrasas as “medieval” or keeping the Muslim community in a “backward” mindset. This growing consensus among India’s Muslims (shared by non-Muslims) is not unlike observations of

10 To name a few by way of example, the national government welfare schemes targeted at madrasas include the Sarva Shiksha Abhiyan (SSA) and the Area Intensive and Madrasa Modernization Programme, as well as more recent 2014 additions: Scheme for Providing Quality Education in Madrasas (SPQEM), the Infrastructure Development in Minority Institutions (IDMI), and the Maulana Azad Talim-e-Balighan (education for adults) scheme. Many state-level schemes also exist.

madrasas in Morocco through the 20th century made by Dale Eickelman (1992: 163) that "studies in a mosque-university ceased to be an effective means of social advancement," and that Islamic education remains today more of a "valued collective memory instead of a contemporary practice" (Eickelman 2007: L408), although the Moroccan experience is not analogous to other societies such as Egypt or Iran.112

This critique is emerging even from within the Muslim community itself (Alam 2011:1-3. One part of the critique is that ritual preoccupations make modern life difficult or impossible. When I interviewed Farid, a member of Itehad Foundation from a prominent madrasa-educated family in Lucknow, he lamented that opinions circulated by ‘ulama run counter to “the law of natural justice” that he believed was central to Islam’s teachings:

Earlier we used to refer to this book called Bahishti Zewar [Heavenly Ornaments] by Ashraf Ali Thanwi. That used to be the guiding force, every time there was something in the family, Bahishti Zewar used to be taken out… But as I was reading it [again as an adult], I found things that were contrary to the law of natural justice! And I questioned it, and thought about Islam which has talked about natural justice at all times, I thought, This cannot be right, is not right. For example, there’s a thing about halal meat. It says a meat is halal but it should at all points of time have been in the custody of a believer [mu’min], and if it leaves the custody of a believer for even a minute then it becomes unpermitted [na-jā’ez]. Now, that I found in today's world to be too narrow-minded. Because if you process halal food, and send it from here to Bombay it is definitely left out of the custody of a Muslim believer. Now it was maybe ok hundred years back. But today, that needs to be changed.

A second aspect of the critique is that Islamic education itself is outdated and inapplicable in competitive economic times. “Now, times are changing. People are saying, ‘I have no use for the madrasa system.’” a businessman from a prominent Muslim family told me in

Lucknow, “because [students] study there [in madrasas] for eight years and still get no ‘service’ [jobs].” Instead, this man and many other wealthy Muslims are using their status within the community to re-direct Muslim students to study in English-language private schools, even offering scholarships for children in low-income needy families (see chapter seven). He, and many other Muslims I spoke with in Lucknow, represented madrasas a relic of the past which the Muslims in the 21st century were having difficulty severing ties with. He explained, “My parents used to give to madrasas…all over India. Up to ten years ago, I also paid [donations] to madrasas…Because there was no alternative!” Now, modern Islamic private schools and new Islamic charities are cropping up all over the city, representing a potential competitive challenge to madrasas as both recipients of zakat and as preserves of Indian Muslim identity.

Madrasas in India has occupied an uncertain place in these criticisms. As the institution charged with preservation of Islamic knowledge in India, madrasas appear as a clear marker of religious distinctiveness and not of class. Indian madrasas have embraced secularism in order to preserve religion within a private sphere autonomous from the state (Zaman 2002; Sikand 2005: 70-75; Hartung 2006: 20), although India still has less disestablishment of religion than in the US (Bhargava 1998). Institutionally and financially, madrasas are differentiated from government education in India, being supported by private donations in a way that “threatens the state’s monopoly on education” and fosters among authorities a “fear…of foreign interests” (Hartung 2006: 20). Madrasas have long fallen outside the debates over development and welfare in India.
However, in recent 21st century calls for development targeting India’s Muslims, critics have set their sights directly on madrasas. Ending madrasas’ role as “religious” institutions is a consistent undercurrent in debates over “modernization.” As Jan-Peter Hartung (2006: 20-21) noted of the moments following the September 11, 2001 attacks in the USA,

[Indian] public media and political authorities [made] repeated allegations that dini madaris [madrasas] would provide a fertile ground for radical and even militant ideas...[but] in almost the same breath as the allegations they demanded sudden reforms.

But, the Indian government thus far has been unsuccessful in implementing reforms and grants for madrasas (Hartung 2006, Shariff 2012: 141, 155-160), due to madrasas’ historical differentiation from the mainstream society and state, which has granted them autonomy to run their own affairs by constitutional right. Nadwa and Deoband also refuse government funds as a matter of institutional policy.113 By contrast, many madrasas in north India run by the Barelwi maslak (sect), representing the views of a majority of Sunni Muslims in India, generally accept government grants, as Nita Kumar observed in a study in Varanasi (cited in Metcalf 2007: L1476). In addition, over 90% of madrasas in Kumar’s study offered secular education that met the state standards, one of the criteria for receiving public funds, thus receiving a solid mainstream education along with their religious education (Metcalf 2007: L1480).114 Corrupt dealings plague the disbursal of government grants, even as prominent madrasas refuse them, with some funds

113 Nadwa senior instructor Mutfi Anas reported their refusal of government grants in an interview with me (April 4, 2013). On Deoband, see Siddiqui (2013).
114 However, it is not the case that all madrasas receiving government grants are merely fronts for profit-generating commercialized schools. I spoke with students who graduated from many madrasas, both in and outside of Lucknow, which taught the government curriculum and received government grants.
misdirected to commercialized schools offering non-religious education but registered as madrasas. In an interview with the Minority Welfare Department officer in Lucknow (who administers such grants) and a concerned community member in April 2013, I learned that, for example, a commercialized secondary school in Husainabad neighborhood received funds towards educational improvement for over 170 Muslim “madrasa” students, and another network of commercialized private schools across the city gleaned between 5-6 lakh rupees (~$9-11,000) through madrasa grants.\textsuperscript{115}

In summary, the criticism of madrasas is thus linked with a broader narrative that decries “Muslim backwardness” as socioeconomic disparities between the Muslim community and the Indian mainstream are increasingly blamed on outdated attachments to religious education and traditions (Jodhka 2007). The changing collective identity of India’s Muslims has undergone a shift as an Other distanced from the mainstream primarily by religious difference to one based on socioeconomic deprivation – a process I termed (an)Othering and outlined in chapter two – and this chapter highlights the effects of this shift in the institution of India’s famous Nadwa madrasa.

Yet, despite widespread perception of their declining usefulness and refusal to modernize, madrasas across India are increasing in number, size, and budgets. Nadwa in Lucknow now educates nearly 4,000 students, in addition to its dozens of affiliated branches across India. Madrasas in India are estimated to number between 30,000 as government records show (Sikand 2005: 95) and 500,000 (Metcalf 2007: L1413) and

\textsuperscript{115}The Husainabad school, at least, has been investigated by the Minority Welfare Department, I later learned. However, the school is known in the Husainabad community to be providing adequate education at low cost (perceived to be higher quality than the local government school)
more are being opened annually in rural areas around Lucknow (as I observed) and elsewhere in Uttar Pradesh (Jeffrey et al. 2004). Craig, Patricia, and Roger Jeffrey (2004: 36) attributed such continued growth to the increased demand among all Indians for formal education, to increased income among rural Muslims that correspondingly increases donations to madrasas, and of course to increasing population. In the north Indian region that includes Uttar Pradesh and Lucknow city, 7% of all school-enrolled Muslim students in 2002 attended a madrasa as opposed to a private or government school (Sachar 2006: 76), and given the fact that a vast majority of madrasas are for boys, this proportion could be as high as between 10-13% of Muslim boys attending madrasas full-time (on girls madrasas and their rarity, see Winkelmann 2005). As both forms of schooling are free of fees for deserving students, these data clearly suggest that thousands of Indian Muslims continue to select a full-time madrasa education over government schools. What explains the continuing vitality and growth of Indian madrasas – especially in north India – amidst such skepticism about their value?

**Valuing madrasas – Students’ views on employment & societal mobility**

*Educational opportunities for low-income families in a time of state failure*

North Indians, particularly those from lower classes and castes, embrace education as a means to social mobility, even fetishize schooling for its cultural capital and apparent role in “development” (Jeffrey et al. 2008). The Constitution of India guarantees education as a right free of cost for all children provided – at a minimum – by

116 Madrasa attendance rates are significantly higher in north India than in other regions. The Sachar Committee reported as follows: East 3.5%, South 1.5%, West 3.5%, and all-India 4%. 252
the government. While continuing educational value of madrasas is due to some intrinsic merits, as I discuss below, its widespread and enduring popularity is also very much a result of alternatives for Muslims. As Corbridge, Harriss, and Jeffery (2013: 53) wrote, “The Indian state’s failure to satisfy this Directive [of the Constitutional right to education] is perhaps the most damning of its failures in the post-Independence period” of all the state’s efforts at development for the nation.

Moreover, the liberalization of the Indian economy in the late 1990s strongly impacted education, as the government granted massive numbers of certifications to private schools and universities that now make up the majority of educational institutions in cities and towns, even as government spending dropped (Gupta 2012:29-31). This shift is part of a larger trend, as India’s government increasingly defers responsibility for welfare services from public to private domains (Dreze and Sen 1995; Harriss-White 2003: 41-44). However, despite the gains that private educational entrepreneurs have made in opening new private schools, their profit-driven motive and fee-based structure essentially shuts out lower-income students from such opportunities. Private schools were also rare in Muslim areas of Lucknow (cf. Metcalf 2007: L1514), and the ones that I visited were of very low quality and I heard numerous stories of corruption. As many of my interviewees other contacts at Nadwa pointed out, people may criticize madrasas but they are rarely worse than the comparable local government school.

Students at Nadwa do not speak openly about the school’s program of free education and scholarships, but this aspect of the madrasa is present just beneath the surface of many people’s thoughts. The administration reported to me that 60% of
students receive scholarships. Education at Nadwa is free for all students, rich or poor, as the school charges no tuition fees. The only fees are an application fee and fees for room and board. For deserving students, these administrative fees were also forgiven through scholarships. Over half of the students in a small survey I performed were receiving a complete scholarship (wazifah) from Nadwa (13 of 25; 52%), and this percentage in the survey’s stratified sample is comparable those reported for the overall student body (60%). The scholarship included room and board (costing 730 rupees per month, $13), sets of clothes tailored on-campus, and a small, 100-rupee stipend for “pocket change” (jebi kharchah). Four other students (12%) were receiving half-scholarships of 350 rupees discount off the total. Scholarships were distributed on the basis of family need, which was determined through an informal survey by a Nadwa representative visiting the student’s home. One of the senior instructors at Nadwa emphasized its role in social mobility as well as education provision,

If your research is on charity in Lucknow, madrasas are also part of that system [madāres bhi us nizām mein hain]. They feed and house many poor children and provide them with training for later employment. For example: here at Nadwa.

While this view of madrasas as part of the welfare safety net for poor Muslims was not an oft-discussed theme in Lucknow, it came up occasionally. A senior Nadwa student told me in a mix of Urdu and English:

Maulana Rabey [the president of Nadwa] had a kind of Q&A session afterward when a student asked him, ‘Why is Nadwa going backward these days? It seems to be worse today that it was in the past.’

Maulana Rabey said to him, ‘We are trying. We’re working on this. But you also must remember that mostly our goal is dīnī tehlim [religious education]!’
And, you know, he’s right. Even though students expect more from Nadwa – better English and whatnot…what they are doing is really good. At least Nadwa is providing education free to students! So many students are poor. Really poor. I know, because I feel bad for them a lot. Some of the poorest I know, I buy them breakfast if they’ve run out of money. These students would just go to some crappy government school – or not go to school at all.

Even when religious education was explicitly recognized as Nadwa's mission, its role in providing free basic education remained at the forefront of both students' and administrators' views.

The results of the stratified convenience sample I took of the student body are illustrative, showing the impact of Nadwa's offering of free education. Over a third (35%) of Nadwa students' parents had no formal schooling. Most of those 35% of students had parents who were farmers or manual laborers. Over 50% of Nadwa students had parents with an education of 12th standard or less. These students are the first in their family to receive an education above Post-Matric (12th standard; i.e. finishing secondary school). Many Nadwa students that I interviewed, despite these humble origins, would soon be proud holders of a BA or MA degrees, obtained through equivalency credentialing exams once they finished Nadwa’s ‘alimiyyat (BA) or fazilîyyat (MA) degrees. While in my interviews with students and faculty at Nadwa, they reiterated that the point of religious education is not necessarily to achieve wealth and material success. Nevertheless, many students have notable non-religious employment opportunities.

Zahir was a 26-year old 3rd year student at Nadwa who came from a small village near the Nepal border and was receiving a full scholarship for his studies. He related his caste as “vegetable seller” (sabzî farosh) though his parents and uncles were farmers. His
father died when he was quite young, and as an orphaned boy he left his mother and enrolled in a small village madrasa near Gorakhpur and subsequently won admittance into Nadwa. A diminutive young man with an intense gaze, Zahir explained, “I began madrasa for two reasons. First, I didn’t want to have an entirely worldly (\textit{dunyavī}) education. Second, I had no money. They’re not supposed to take fees but many government school teachers do.” His older brother had already been sent to a Hindi-medium school an hour journey from his home, which expended his uncles’ funds such that there were none left for Zahir’s education. But Zahir refused to join manual labor or farming work, “Our village had basically no literate people! There was a madrasa operating in the next village over, but ours had no school at all. It’s a very backward [\textit{pasmāndah}] place.” Capitalizing on the opportunities for language study at madrasas, he had learned Hindi up through 5\textsuperscript{th} standard and was currently energetically engaged in his Arabic studies at Nadwa. He had won six awards in Nadwa’s speech-giving society for spoken Arabic. Throughout, he also studied in Urdu. “[Nadwa] is the best madrasa in India. In others, there is only religious studies [\textit{dīnī ta’līm}] but here there is both,” he explained, presumably referring to the English classes and General Education course which covered the basics of the government school curriculum in one class. He planned, along with many other Nadwa students, to sit for the government exam that certified madrasa graduates with a “matric” (matriculation) degree, or 10\textsuperscript{th} standard equivalency. He plans to parlay his madrasa schooling into other, divergent opportunities such as a bachelors’ degree.

\footnote{117 Children without a father are often known as “orphan” (\textit{yatīm}) in north India, even if their mother is still alive because she is assumed to not have earning power.}
For Zahir, as many other madrasa students, the religious educational track was an important part of their spiritual development but also a necessary stepping stone into India’s mainstream university system, which had been denied to their parents and to them up until this point. The language instruction at madrasas, such as basic literacy in Hindi (taught at the primary level in all madrasas) and the additional languages whether Urdu, Arabic (as in Nadwa), or Persian was clearly the most transferable credential for entry into the university system. In my interviews with scholarship recipients, many had stories similar to Zahir that began with a childhood in a village or family where most people were illiterate, but once these students gained entry into Nadwa they saw expanded horizons. At a minimum, all students knew they could avoid manual labor and join the educated classes as the prayer leader in a mosque or teacher at a madrasa. At best, many believed they could become university-educated professionals. One perceptive student, Ehsan, confirmed this view of his class fellows:

People from Bihar [from humble backgrounds], they study here only to get earnings [afterward]! They are so brilliant. They work so hard…They don’t have much money, not even enough for continuing studies. That’s why they came to the madrasa in the first place, because everything was paid for. Even if they don’t do well in their studies, they at least will receive a job at a mosque.

In the view of these students, and their families that supported their entry into madrasa, Nadwa graduates were essentially guaranteed employment of some sort – which was not a sure thing in the economy at large, as urban unemployment hovered around 29% in UP (NSS 2013: 277). As another student put it, “Every Nadwi student who worked hard, at a minimum, can get a job as a translator,” referring to the vibrant printing enterprises that distributed books in English, Hindi, Urdu, Arabic, and Persian. Muslims I spoke with
outside of Nadwa had similar views, sharing stories of Nadwa graduates who worked in Lucknow’s travel agencies, universities, newspapers, and even as accountants in construction companies.

Nadwa students sometimes spoke of madrasas as merely a steppingstone to conventional university educations and requisite non-religious occupation, but a majority of graduates aspired to religious occupations. This view was common even among students, such as Zahir above, who received non-madrasa credentials already but nevertheless aimed to teach in a madrasa himself, albeit he preferred to start his own. Research by the Jefferys (2004: 974) uncovered similar sentiments among Muslim youth, many of whom “saw nothing shameful about having collected mainstream qualifications and wanting to do religious work.” A senior student whose grandfather, uncles, and some cousins were Nadwa graduates related to me his experience as we chatted in English:

Government schools here are crap. You learn virtually nothing there. My uncle teaches at one. His students won’t get a job as anything but a rickshaw driver.

Madrasa graduates, though, they can make a minimum of at least 10,000 rupees a month for teaching “tuitions” [lessons in Urdu, Arabic, or Qur’an]. You’ll get at least 1,000 per family. Maulanas will tell you they only make 300 rupees per family to be modest, but that’s not really true – most pay more and everyone knows it.

An ‘alim [madrasa graduate] can always get a job. There are new mosques being built all the time. Look around Lucknow and you can see them. The prior ‘alim is often moving out as the preacher [imām] of the mosque to other things – to go get a BA, to teach in a new Islamic school, or teach in a madrasa – so there’s jobs.

Religious occupations, as this student related, were constantly opening up especially in urban areas. Being the imam of a mosque certainly did not pay well, being based largely
on donations from the community board of the mosque and collections at Friday congregational prayers when a box or bag was passed around the rows of worshipers. Nevertheless, it was a very stable job with a regular income, unlike agriculture, daily wage labor, other manual work or even many white-collar jobs that were difficult to find and hold (Jeffrey et al. 2004). As the student described, as well, every imam could also supplement their mosque-income with private tuitions for wealthy Muslim families who wanted their children to learn the Qur’an and Urdu script at home, even as they attended private English-medium schools during the day.

Occupational opportunities in the religious sector in India overall do seem to be growing, rather than contracting, even as the Indian economy modernizes and globalizes. Craig, Patricia, and Roger Jeffery’s (2004) discourse analysis of education narratives in a western region of UP uncovered steady, if low,118 levels of popularity for religious occupations for youth educated in madrasas. “Interviews suggest that this form of work is becoming more popular” (Jeffrey et al. 2004:93). Moreover, occupations in the urban Islamic sector were in fact perceived by Muslims as more “modern” than the village-based occupations, as the growth of mosques in recent decades has created a remarkable rise in urban-based opportunities for youth whose primary goal is to migrate from home districts.

118 In western UP, the vast majority of the Jefferys’ (2004: 973-974) respondents engaged in agricultural, artisan, or wage labor. Equal numbers of respondents entered “business” and “religious” (mosque and madrasa) employment.
Status Gains among Students in Nadwa

Across all interviews I performed, students responded that they perceived a difference in how their families and home communities perceived them once they began their studies at Nadwa. Completing even a year of studies in Nadwa invariably increased students’ perceptions of their own status in their communities and the world at large.\textsuperscript{119} This perception of increased status was true even for students with peers of high socioeconomic positions in society and higher caste students.

One sunny day, I met a senior student in the Nadwa tea house, Wasi, for a chat. Other students rudely pushed ahead of us in line as we reached for teacups, eliciting a glare, then a sigh, from Wasi. He confided in me once we sat down, “Students from rural (dehoti) and poor (gharib) backgrounds are taking over Nadwa. It’s not as fine (sharif) of a madrasa as it used to be.” Putting aside Wasi’s haughty air aside for a moment, his remark reflected an actual demographic shift occurring in the Nadwa student body. In interviews I conducted, Nadwa faculty and students alike agreed that there had been a shift in recent decades in the student body composition, as Indians from lower societal strata entered the madrasa in greater numbers. Nadwa over the years has also allowed its numbers to swell (as has Deoband, although Nadwa recently grew to become the larger of the two; Zaman 2002: 160) from 600 students in the 1980s to over 3,000 students today.\textsuperscript{120} The absolute number (and also proportion) of lower-strata students have

\textsuperscript{119} The question arises, were respondents answering this way for a foreign researcher and to best represent their choice of school? Twenty-two interviewees gave enthusiastic responses, providing me with additional affect or detail, such that I considered their answers largely genuine with little to no response bias.

\textsuperscript{120} Mufti Anas, personal communication, April 4, 2013
increased. Mufti Anas was a senior jurist (muftī) in Nadwa’s Office of Juridical Opinions (dār al-ifta), which issues fatwas (Islamic scholarly opinions). Among students he is regarded as one of the top five most senior instructors at Nadwa, he has taught at the madrasa for over thirty years, and he was my instructor in fiqh and Islamic studies (Islami’yyat) for three months. He believed this shift in the student body, the increase in students from more humble (gharīb) backgrounds, is due to the increasing demand for education among the “public.” While he did not discuss this point in caste terms, he emphasized that, “When Nadwa began there were mostly wealthy people’s children attending…Now, it has become more public (awami).”

Other interviews, however, indicated a caste dimension to this demographic shift. Muslims in Lucknow mention often how Islam lays a strong emphasis on equality across racial and ethnic boundaries, and many educated Muslims would claim to me “caste does not exist among Muslims.” As my fieldwork progressed, however, I observed occasions in which Muslims attended to boundaries of caste-like communities, most overtly of course in marriage arrangements (cf. Basant & Shariff 2009: 4-5). A few interviews with Nadwa students, confirmed that madrasas were also one institution for transcending caste boundaries. Answering my interview question regarding an increase in perceived social status (‘izzat, ehtarām) upon returning to his home village, one student said, “Yes, I did [notice increased status] because everyone sees Nadwa as a good opportunity to become a defender of Islam. Now anyone can study in Nadwa – it’s very democratic

121 Regarding caste among Muslims, at least one study, however, has empirically illustrated how caste among Muslims is more fluid over time, constituting a form of “elective ethnicity” (Ali 2002) while others chronicle lower-caste “dalit Muslim” political assertion (Sikand 2006).
For example, Asif is a younger student from Mewat district, belonging to the Meo community who is studying on full scholarship at Nadwa. His parents are unschooled, but while his father was on a preaching journey (jama‘at) with the Tablighi Jama‘at he was convinced of the importance of educating himself and his sons, both of whom now attended Nadwa. “He still hasn’t gone to school yet, though,” Asif admitted, “but we teach him things.” His hometown of Mewat is highly segregated into Hindu and Muslim groups, following riots during his grandparents’ time and his Meo community has been designated part of the “Other Backward Classes” (OBC) and thus eligible for reservations. Partly because of this backward designation, he said, the Hindu administration of the local schools (except one) have become antagonistic and strive to bar local Meo Muslims from studying in them. However, when I asked him my standard survey question of what changes he perceived in how his hometown received him after his Nadwa studies began, his face broke into a wide smile:

First my older brother, and now me, have studied at Nadwa…There were no other madrasa-educated people (‘alim) in the whole village! It’s amazing that after so long there haven’t been others who became ‘alim. Only these days, people are realizing the importance [of Islamic education].

Many people are not OK with madrasa education. They think, ‘Madrasa graduates [madärse-wäle] can’t do anything in the world. They’re like OBCs: backward in everything.’

But, I’m going to give da’wah [evangelize] the world and show the world that I can do anything in this world easily! I may not have as much education, but I know that I can qualify for anything easily. Those jobs that others can’t get easily, I can get

122 For a fine-grained ethnography of the Meo Muslim community, see Jamous (2003). Mewat is also famous as the town where the Tablighi Jama‘at (“preaching society”) was founded by Mohammad Ilyas (Metcalf 1993, Sikand 2001).
easily! The head [sarkār] of the government school in my hometown already offered me a job as an Urdu teacher when I finished secondary school.

I probed and asked him if he had ever led prayer in the masjid at home. “Usually, I didn’t, but I have begun to do it. The imam asked me to. He also asked me to give the [Friday] sermons!” Volunteering his emotions, he went on and divulged:

The first time [he asked], I hesitated. I felt weird. If I mess up, I thought, then their prayer [of the Muslims following behind him] won’t be accepted [by Allah]. I’ll have to answer in the hereafter [akhirat]!

He now leads prayer in the masjid every time he returns home on break. The imam there was not madrasa-educated but rather has merely memorized the Qur’an. However, Asif proudly concluded, “[that imam] respects me in his heart. He said, ‘Give the sermon and lead prayer as long as you are here. People will be pleased to be able to pray behind an ‘alim.’”

Arshad, another student from a low caste background (he refused to answer which caste) spoke openly about Nadwa’s environment of freedom and equality among castes and across other social divisions. When I asked if he perceived an increase in his relatives’ pride and esteem of him, he replied:

So much so [bahut essa hai]! I’ve seen it. Actually, whoever’s child is a memorizer of the Qur’an [ḥāfīz] or – even better – studies in a madrasa, they get respect everywhere they go, especially for the sake of [the student’s] parents who get so much respect from others, ‘His son is the one studying in that madrasa, getting the religion [dīn], gaining knowledge [ʿilm]. Everyone basically wants their children to become an ‘alim!’

When I came to Nadwa – in particular – I saw that Nadwi graduates are people who can stand on any stage [and give speeches] in front of anybody, and in any language. I’ve seen many Nadwis speak and work throughout society and they gain people’s approval.

Nadwa’s aim is to keep Muslims united – unity [itehād] is the goal. There’s no
ideological disagreement [iktalāf] here. Just as there is complete equality in Islam, I see that equality here, too. All sects [masālak] are [represented] here. All types of people. It’s that sort of unity.

Madrasas in contemporary India constitute a key forum for reworking social statuses and de-linking them from customary caste hierarchies, as Arshad Alam has demonstrated in his study of caste groups and the politics of madrasa leadership. “The importance of upward mobility is most radically felt in the symbolic domain,” he wrote, “A young boy belonging to one of the many low castes and a first-generation learner…leading the Islamic prayer disrupts many social solidarities of the old order…most importantly, caste” (Alam 2011: 204-205). As the opportunity to study in madrasas reaches more students in remote villages, and even local madrasas offer a route to the elite, nationally renowned madrasas with which they are affiliated, they also become sites of “low-caste Muslims’ aspirations to find a place within the textual tradition of Islam” (Alam 2011: 202). I did not discuss directly this issue as a question during my in-depth survey with the madrasa students among which I researched, nor did they (usually) volunteer direct quotes in interviews. However, based one participant observation during three months of part-time study in Nadwa, observed interactions, overheard conversations, and similar implicit messages, my own data corroborate Alam’s conclusions. Yet caste by no means is disappearing as a relevant cultural mark of distinction in India. While the decline of the hierarchical system founded on pollution and purity is well underway, castes are increasingly seen as more “horizontal” arrangements in society. Caste groups retain a sense of identity and solidarity through continuing mutual support and inter-marriage, even in cities, even as lower castes are gaining in parity (Corbridge, Harriss, & Jeffery
2013). Instead, castes are becoming arranged “horizontally” on the basis of different cultural identities.

For higher caste students, as well, status gains were significant. One sayyid student elaborated in response to my question about what his family thought of his entry into Nadwa:

My relatives are nearly all university-educated – professors, electrical engineers, bachelors-degree holders. They checked out Nadwa on the internet. They were so pleased [khush] to see that it had a good international reputation! …I’m the only hāfiz [memorizer of the Qur’an] in the family…My brothers in Dubai, the US, London, who are engineers and doctors, they like to ask me about hadith or [Muslim scholars’] biographies…I don’t feel embarrassed [sharm] speaking with them.

Madrasa students regularly spoke of an “inferiority complex” (in English; or, in Urdu, ehsās-i kamtarī) that others assumed they would have, because they had not obtained conventionally respectable credentials such as English, engineering, or medical degrees. By and large, however, students and graduates of Nadwa explained that because of its elite status among Indian madrasas as an internationally renowned center of Islamic learning and Arabic, they had maintained equal social footing with their peers.

The moral authority attributed to madrasa graduates comprises one aspect of this elevated status. In this respect, madrasas have an institutional role in Indian society as sites of educational and social reproduction, even beyond the realm of religion, as Alam (2011) has argued. Another student fought his father, a university-educated government clerk, in order to study at Nadwa: “Dad prevented me from coming. He always said, ‘I want you to be an engineer or a doctor.’ When I was ten years old, I insisted to him that this was my wish, and…he let me come.” He explained that it was his strong desire to
further study the Qur’an and its language, Arabic, so he chose Nadwa, the leader in Arabic-language instruction in India. I probed for further motivations, and he responded by alluding to the moral character of the religiously educated as opposed to other Indians: 

I always saw the hafiz and the ‘alim in our city, and they seemed such serious and calm people. In normal society, there are all sorts of unsavory activities: swear words, etc. The hafiz couldn’t stand to see those people and such behaviors. I always liked that.

Given the close association between religious education among Muslims and correct behavior (adab; Metcalf 1984), ordinary Muslims historically have shared the view of this madrasa student that moral education in a madrasa results in a perceived status boost in many social circles. Another rural student, Omar, enthused:

‘[Nowadays, at home] when I arrive at gatherings, people say ‘Oh! A maulana has come!’ Before, with only my graduation [bachelors degree], they just would say, ‘Oh, a B.Com [bachelors of commerce] has come, a [university] graduate. They praise me at weddings [even when I’m not there] to my mom, saying ‘He’s done ‘alim ṭyyat [madrasa BA equivalent] studies.’”

My point in singling out this student (the only one to have received a university education as well as madrasa schooling) is to illustrate the comparisons that students themselves make between status associated with both forms of education. A counter-hegemonic discourse among Muslim communities in north India still perceives madrasas as offering as good (or better) an education, for achieving dignity and status in society. Students’ perceptions, which have yet to be tested in the post-graduation job market and adult life, are not a sure indicator, but they and their perceptions of their families’ reactions do represent a portion of Muslims’ views. Furthermore, although such cultural capital (“praise” in the above quotes) is by no means the only stepping-stone to real material progress or socioeconomic advancement, cultural capital retains significant value in the
anonymous social realm of urban India where snap judgments about class and caste often determine one’s fate (Froystad 2006, Dickey 2013; cf. MacLeod 2009 on the USA).

Thus, another clear reason for the continuing, if not increasing, utilization of madrasa education by Muslims in India is the status attributed to the “elite” madrasas of India and their graduates, particularly Deoband and Nadwa but also the Dar al-’Ulūm in Saharanpur and others. Alam (2011) provides an in-depth examination of the reproduction of cultural capital (Bourdieu 1977) in madrasa education, usefully delineating “social fields” in which such cultural capital is most salient. As one explicit marker of the salience of such societal status, madrasa graduates continue to affix “Qasmi” (signifying a Deoband pedigree) or “Nadwi” after or in place of their last names, a practice that I observed even among those who joined businesses or took university positions in Lucknow. This theme is also illustrated in many of the interviews I did with students, discussed below, even those who came from middle-class, landowning, or otherwise already high-status family backgrounds. However, beyond the cultural capital of a specifically “elite madrasa” education, it is also true that the basic literacy and instruction in multiple languages and literatures is still a rarefied commodity for many children in north India. The Jefferys have argued that education in north India, particularly literacy and schooling for white-collar pursuits and including madrasa education for Muslims, is highly fetishized and perceived as an overdetermined marker of social status that accrues from personal “development.” In this way, India is a stark

123 This is an important point to keep in mind: cultural capital is always confined to its relevant social fields, and the immense respect that madrasa graduates receive among many Muslim communities who value religious education must be balanced by more negative views among circles of secular Indians.
contrast to other youth counter-cultures globally which remain more cynical about formal education (Jeffery et al. 2008).

Arabic Learning in Nadwa and International Ties

In mosques across India, it is common practice during Friday prayers for the prayer leader to give a sermon in Arabic, if possible. Usually this Arabic sermon is shorter in length, due in part to the rapidity with which the imam speaks it (since no one in the congregation is understanding it), and it follows the Urdu sermon and is expected to address the same topic. I also noticed that parts of the Arabic sermon are filled with repetitions of standardized Arabic prayers (e.g. multiple honorifics following the mention of Allah). Furthermore, many preachers in masjids I attended merely read from small booklets in which a variety of Arabic sermons were arranged topically. In short, knowledge of conversational Arabic, of the sort spoken in the Middle East, is not necessary to give such a sermon that one often hears in the masjids of north India.

Nadwa graduates, however, were distinguished by their intensive study of Arabic. Their lessons included classical Qur’anic Arabic, but also required them to become familiar with a variety of dialectical variations: non-Islamic Arabic poetry, conversational Arabic, formalized Arabic of the news media, and the genre conventions of Arabic sermons. Many Nadwi instructors themselves have lived or traveled in Arab nations. I find it notable that Indian students from the south on the Arabian Gulf coast still attend Nadwa in large numbers. Those students whom I asked, replied that they all considered Nadwa’s Arabic instruction superior to that of the government-supported and private Arabic-language college system in their home states (on Kerala’s Arabic colleges,
The classroom curriculum was supported by numerous clubs that fostered an environment for Arabic proficiency. A speech club (*an-nadi al-‘arabi*) held weekly events for students to give Arabic sermons. Students ran Arabic conversation and study groups daily in the mosque. A student-run journal printed articles in Arabic by students. In the dorms and administrative buildings, Arabic newspapers, magazines, and journals were laying around for consumption; at least one, I saw, is printed at Nadwa and circulated among its donors and supporters (Arab and expatriate Indian alike) in Arab nations. Most Nadwa students in interviews, in response to my standard question about how their home community perceived them and their Nadwa studies, cited knowledge of Arabic as a key achievement. One said:

> People respect me more when I go home now. I give sermons on Fridays. There have been imams in my village for years, but they don’t give Arabic sermons! I am the youngest ‘*alim* of all of them, and I am the one that leads *tarāwīḥ* [long Qur’anic readings during Ramadan] and sermons. I give these sermons without preparations! They were so impressed. They’ll say, ‘Look! This boy grew up in this very village and is now giving speeches in Arabic!’

A high-quality madrasa education provides alternative tracks to employment outside of one’s home region, even abroad in the Middle East, due to the relative demand for a small number of Arabic speakers. In this regard, Nadwa provided a form of education *only* available within religious schooling. The appeal of Arabic-language and Islamic instruction has a pull on Muslim students and their families from all strata of society who would not otherwise have access to such chances for travel and rarefied learning. As such, many upper-class students gain skills in Nadwa not available at government or private schools, and it would be a mistake to consider madrasa schooling as a tool of
social mobility only for the underprivileged.

Students who graduated Nadwa with particular skill in Arabic appeared to make even further use of Nadwa’s contacts, especially for international fundraising. Two preachers that I knew in Lucknow who had graduated from Nadwa both showed me their fundraising materials printed in India for use when they traveled to Saudi Arabia. The glossy pages between clear plastic covers and a spiral binding contained color photographs of “modern” madrasas for which these two graduates fundraised. One had already begun construction on an educational campus that would contain separate Islamic schools for girls and for boys that taught the government curriculum as well as Islamic sciences from primary school through college, with additional plans for a health clinic and dispensary.

Nadwa has long been known as north India’s institution most closely linked with Islamic scholarly circles in the Arab Middle East (Hartung 2006; Zaman 2002). Dr. Khalid Bin Ali al-Ghamidi, one of the men known as Imam-e-Ka’ba (leader of the Ka’ba) who lead prayers at Mecca’s most sacred mosque, paid a visit by invitation to Nadwa during my research in May 2012. Students overheard him discussing a prior visit to the madrasa campus when he had asked why the mosque was so hot, then proceeded to donate sufficient funds to line the walls and ceiling with air conditioners (within each

Figure 12: Interior of Nadwa Mosque during Night Prayers. Credit: Nihal Ahmed Khan
archway in Figure 12). Visitors from Mecca had great respect for Nadwa and often made financial contributions to the school, in cash, during their visits, other senior students confided. While not large enough donations to constitute a significant portion of the budget, they enabled Nadwa to make certain improvements.

Arabic language skills led many students to raise funds beyond India, utilizing a linguistic talent and cultural capital not obtainable in universities. I personally met two madrasa graduates in Lucknow who had recently started residential madrasas, and fundraised about $10,000 apiece from urban donors with glossy color reports in Urdu, English, and Arabic. The Arabic reports are for visiting Muslims from the Emirates or Saudi Arabia who occasionally tour Indian madrasas, curious about these institutions of higher learning whose fame they have read about in their home countries and sympathetic for the (comparatively) poor conditions for Indian students studying there.124 A third interviewee, Omar, was one of the tallest madrasa students at Nadwa, although still bone-thin, and he stuck out in the crowd outside the mosque when I approached him and asked for an interview. Omar like many other students at Nadwa felt that madrasa education was a (necessary) complement to university degrees, not a replacement for them. Omar planned to finish his studies at Nadwa, and then return to Lucknow University for an MBA program, explaining, “My family had a condition for me, ‘Until you get admitted to a Bachelors of Commerce [Business] program, you can’t go to Nadwa.”

124 For example, instructional texts on hadith that were penned by Nadwa’s most famous director, Maulana Sayyid Abu’l Hasan ‘Ali Nadwi (d. 1999) are still taught in Saudi Arabian seminaries and recognized as classics in the genre of hadith studies (Zaman 2002: 162).
Despite these impressive educational credentials, however, he maintained his aspiration for an occupation within the religious sector: he was founding a new madrasa. He did not attend madrasa for purely personal spiritual reasons, as some students did who enjoyed being a religious authority in their family, neighborhood, and personal life but secured conventional office jobs that did not directly utilize their religious education. Omar was a business student, and his pedigree evidenced itself in the way he spoke and envisioned his future, but his ultimate goal was firm:

I want to work in service to Islam [khidmat-i dīn], after I receive an MBA, and open a ‘high-tech’ madrasa. Universities are so beautiful, with the best tiles and buildings, and we should have more madrasas like that, because this is where the Holy Qur’ān is taught! …It will be in the model [numāna] of a university, with carpets, cushions, nice-looking, so that others will see that madrasas can be built like a university.

His MBA education was an important aspect of this plan. Omar was sanguine enough to know that without training in management and organizational planning, he would be unable to realize this dream. I asked him, “But why do you need an MBA to open a madrasa? People open them all the time [without one], no?”

They will teach me ‘management.’ Madrasa teachers are capable enough of Islamic education [dīnī ta’līm ke qābal] but not management – how much to spend on this or that…There’s a hāfiz [a respectable scholar] in my family who runs a madrasa with no management: no curriculum, no set textbooks, no [executive] committee. He just takes decisions on his own, which is not as good as four or five people deciding. He ordered too much rice and it went bad! He has piles of wood left over from construction.

His business strategy was particularly sound when he began applying what he already had learned in college classes on business:

I’ll make a ‘proforma’ [business plan] which I can give to wealthy people. I’ll fundraise for an extended period and build it up in a trust account that is not in my name, but with some accountant the business community will trust. My proforma
will show the best parts of the university-style madrasa I have planned, with photos, and highlight the special parts.

I’ll contact partners in other cities like Mumbai and in the Emirates online to get their support. Mostly the rich madrasa donors are there, each one with eighty lakh rupees [$14,800] to give in zakat! They are very concerned that it should be spent in the right [ṣahīḥ] place. There are enough alms-givers for sure. But everyone wants to see the results [natījeh]! We will have to show results.

Omar was correct in thinking that wealthy Muslim donors in large cities and abroad responded to colorfully illustrated business plans and evidence-based annual reports with “results” (natījeh). In my interviews with Muslim philanthropists who supported Lucknow's madrasas and welfare associations while living in Delhi and abroad, most had concerns about false charities. I heard multiple times the specific complaint that, “There is no place, there are no trusted people to whom we donors [zakat dene wāle] can give our charity.”

These media-savvy madrasa graduates were not the majority of students, but they reflected a broader awareness that did exist among all students that madrasa donors were members of society at large. As businessmen, engineers, and the like, such donors undoubtedly had concerns that needed to be addressed, if ‘ulama were to continue to successfully appeal to them for funding. As fundraisers and leaders of new madrasa initiatives, tech-savvy MBA-aspiring students such as Omar stood a head and shoulders above their fellow young scholars. Others merely carried printed photos for their madrasa, had not included evidence-based reports on students’ numbers or account spending, or had only prepared Urdu text in the reports. Omar exclaimed, “Some madrasa fundraisers [chandah lene wāle] don’t even give [printed] receipts in return for people’s donations! This is so important; you must have [a receipt],” marveling that other madrasa
graduates were not even organized and financial savvy enough to institute this century-old practice.

*Worldly and Religious Education: “Like the Two Eyes of Your Face”*

Nadwa ‘ulama retained a strong sense of education as holistic, ideally combining both worldly and moral instruction instead of prioritizing one over another. Nadwa agreed with its critics that a madrasa education is not sufficient for success in the contemporary economy but, nevertheless, viewed the provision of moral education also as a modern necessity – in contrast to other secular schools in India. A father of a Nadwi student I knew, who is madrasa educated himself, emphasized to me:

“Religious education (*dīnī ta’līm*) and worldly education (*dunyavī ta’līm*) are like the two eyes in your face; you need both to see the world for what it is”

For all students, Nadwa education was perceived as another path in the diverse landscape of schooling opportunities – equally valid for seeking job skills or cultural capital as were free government schools and many private ones. Yet, for many other students, Nadwa credentials were sought for the personal spiritual development a student attains through becoming an Islamic scholar, even if he then serves as an accountant (after additional schooling). Many students that I met, and three in interviews, described to me how they were prepared to pursue a university-only educational track (or were pressured by parents to do so), but it was their personal and spiritual affinities led them to join the madrasa.

Teaching Islamic ethics to the secularizing world was a clear mission of Nadwi students, perceived as a sort of “return” for the donations of alms that flowed in from ordinary Muslim families. As the student quoted to open this chapter exclaimed, “because
others are doing a favor for us, …we should tell them the correct (ṣaḥīḥ) things! We should teach them, teach their households.” The students in Nadwa madrasa that I describe here view Nada itself as “modern” because of (rather than despite) the prevailing view of madrasas as out-of-place in an increasingly secularized society.

As Qasim Zaman (2007) has noted, emphasis on proselytization (tabligh) is a hallmark of modern Islamic education, a break from madrasas of the medieval past which had less motivation and resources for proselytization, and a characteristic which unifies intuitions of Islamic learning in modern times, despite vast differences in sectarian orientation and dispersal in societies as diverse as Saudi Arabia, Iran, India, or Indonesia. Madrasa education must remain relevant to modern times, in Nadwa students’ view, as these data overwhelmingly show. But modern and relevant Islamic education is meant not only to guide students to religious occupations and worldly employment outside their communities, but – crucially – helps further propagation of the faith, as well. The majority of students interviewed cited the need to learn English as motivated by a desire to speak of Islam with non-Muslims and to proselytize.

The principal of Nadwa, Maulana Syedur Rahman, exhorted students to all forms of knowledge in his graduation speech in 2010, now that they had begun with madrasa schooling, “Study worldly subjects (khariji mo’atala)! We aren’t restricting you! Move yourselves forward. Nadwa has given the freedom to study what you want; there are many non-religious texts in the library.” The principal knew that many students sought to parlay their madrasa credentials into university equivalency and go on for higher studies, “We know you are going to study in universities.”
Islamic knowledge, however, remains necessary for success in this world as well. As I argue in chapters seven and eight, many reformist Muslims in Lucknow believe that economic woes are not simply derivative of larger economic forces or some sort of financial crisis for Muslims in India, but rather have a root cause in a spiritual crisis brought on by the lack of Islamic ethics in modern society. New Islamic charities are working to expand ethical practices such as accountability and self-discipline among laboring classes, charitable giving among wealthier Muslims, and honest business practices – all in hopes of advancing the socioeconomic status of Muslims in India through the application of “correct” Islamic ethics in economic practice (cf. Rudnyckyj 2010, Osella & Osella 2009). This is a key point of agreement between reformist madrasas and new Islamic charities. As Nadwi students and other reformist Muslims see it, as well, what is holding Muslims back, and indeed other Indians, from realizing the fullest benefits from 21st century life is an obstruction caused by their lack of moral education, which particularly means (for many) knowledge of “correct” Islam. Thus, graduates in my survey saw it as a point of pride – and not a compromise – that they began their educational career within the madrasa system. Even those that sought to stay within the religious sector, and work in masjids or madrasas, believed that it was their mission to instruct others without madrasa education in such ethical economic practices, moral character (adab), and spirituality. It is not merely the lack of English or computer skills that precludes “success” as a modern Indian Muslim, in their view. It is the myopic view that English, IT jobs, a Western lifestyle, or (most broadly) money and material
success are all that are desirable and necessary for wrestling with the myriad of challenges that modern life brings.

**Conclusion**

*Modernization and the Modernity of the Madrasa*

There is a paucity of scholarship on contemporary madrasas in India, and a near lack of ethnography.\(^{125}\) Much of recent social science has remained mired in policy-like questions of “modernization” reform of South Asian madrasas and whether these have succeeded or failed (e.g. Hartung 2006b; Sikand 2006; Bano 2014; Malik 2007; cf. Sikand 2005; Winkelmann 2005; Alam 2011). The approach of this chapter is to take a different tack and to investigate how madrasas already are “modern” and emplaced within contemporary Indian society and economy. This chapter argues for a view of Nadwa as part of modern Lucknow and its urban economy, rather than perceiving madrasas as historical burdens upon Lucknow Muslims in modern times. “Whatever its roots in Islamic tradition, the madrasa is now thoroughly embedded in the modern world” and is responsive to the sweeping societal transformations of our times, as Robert Hefner (2007: L76) observed of madrasas in Muslim communities. As such, I build on a wealth of historical work on Indian madrasas and their role in shaping notions of modernity.

Rather than “modernization,” the thrust of historical scholarship has emphasized the “modernity of tradition” (Rudolph & Rudolph 1967) as embodied in Indian madrasas

---

\(^{125}\) Brannon Ingram (2011) in a recent literature review observed that ethnography of Indian madrasas, what few studies there are, are of low quality (for exceptions, see Winkelmann 2005; Alam 2011; Sikand 2005).
These historians have parsed the differences between what madrasas say they do (and what the public perceives that they do) versus what madrasas actually accomplish in social reality. For example, in India, the avowed mission of the well-known Dar al-'Ulūm madrasa at Deoband, Uttar Pradesh has been the revival of Islamic knowledge from “traditional” sources (Metcalf 2004: 10). As a former director of Deoband claimed, “in a time of change, we did not change’ (cited in Metcalf 2004: 10). However, as Barbara Metcalf (2004) said of her own (1982) study of Deoband,

It provided one of the many examples of how the very concept of 'traditional' becomes part of the self-definition of modernity. It also showed how what is often taken as tradition turns out to be a relatively recent product of the colonial past.”

Many of these changes were instituted by men who had experience working with the British (Metcalf 1982: 93-97). While claiming to preserve the traditional of Islamic education, Deoband instituted a codified madrasa curriculum and exams in place of personalized tutorship (Metcalf 1982: 93), compartmentalized learning by subject in place of serially taught texts, and capitalized on mass education through print media in place of person-to-person oral transmission (Robinson 1993, Ingram 2014). Metcalf (2007: L1444) observed that madrasa reform movements “were modern” for their times for their “embrace of modern institutional forms.” The continued growth and vitality of Nadwa madrasa in Lucknow similarly attests to their enduring institutional strengths. Alongside the often feeble school system of the Indian government, Nadwa and other madrasas operate on private religious alms-donations – not costing Indian taxpayers a rupee – in order to extend basic literacy and advanced literary and humanities education
to upwardly mobile Muslims.

_Madrasas in the Zakat Economy_

My data illustrate that students view madrasa studies as one credential among many that are available in modern India. They take for granted that the contemporary Lucknow economy is comprised of highly differentiated divisions of labor, including growing jobs in religious occupations, explicitly rejecting the (widespread) myopic public perception that becoming a doctor or engineer is the best path to employment. This religious credential is often sufficient for achieving students’ goals in the modern economy, in the world beyond their village and beyond the calm of madrasa walls: it brings cultural capital among urban educated Muslims which they lacked earlier, social status in their home villages, escape from remnants of caste prejudice, a back-door into university education via government credentialing exams, Islamic learning and Arabic skills that open the doors to geographical mobility to other regions and, indeed, other countries.

At other times, this religious credential was insufficient for their goals. Nearly all students lamented the low quality of English instruction at Nadwa. Many sought additional MA, MBA, and PhD degrees from universities, even concurrent with their madrasa studies although this went against Nadwa’s policies. Other students declared that their prior education in rural schools did not prepare them, and Nadwa studies were a critical intermediary step for university, which also brings BA-equivalency upon completion, and told me in detail of their plans to gain acceptance to the Lucknow University that was tantalizingly adjacent to the grounds of Nadwa.
Instead of highlighting differentiation or modernization, this approach to the study of madrasas in India entails a focus on *exchange* – how Islamic education is perceived as a commodity that is of “value” in contemporary society for Lucknow’s Muslims. This place of the madrasa as an institutional site of exchange in the urban societal and economic milieu has been largely unexplored by academicians (cf. Adelkhah & Sakurai 2011: 9). These data on Nadwa emphasize its place with the urban economy of Lucknow's religious sphere that links wealthy Muslim donors in India and abroad to channels of upward social mobility, in order to represent the larger relationships of exchange in which madrasas are embedded and co-create. This religious labor market of Lucknow captures a less-studied aspect of socioeconomic development in north India, as a flow of alms and wealth with substantial impact on lower-class Muslims of Lucknow. Such a rationalization of religion has not necessarily led to the withering away of religion from the public sphere, as Max Weber (1978) proposed, but rather to an advanced division of labor between mutually interdependent sectors and sub-economies – including clerical occupations and religious education.
CHAPTER SEVEN

NEW ISLAMIC CHARITIES: THE DEVELOPMENTALIST ETHIC IN ZAKAT

“If factors other than discrimination are contributing to the backwardness of any community then too it is the responsibility of the state for removing such backwardness...[P]roductive utilization of monies available through traditional systems of charity like Zakat for education and health...would help the [Muslim] Community in a significant manner.”


Introduction

The Sachar Committee Report of 2006 galvanized policymakers at both the national- and state-level governments, leading (after some delay) to a host of new government schemes targeted at religious minorities, especially Muslims. The Sachar Report was the highest-level political recognition for a newly shifted characterization of Indian Muslims: as a community beset by socioeconomic “backwardness.” In dry bureaucratic analysis, the economists and policy-makers who formed the committee identified the key points of failure and places for possible state intervention in improving the condition and reducing discrimination for Muslims in India. However, as seen in the quote above, this report also explicitly highlighted a notion that had not been promulgated in Indian government publications before: Islam and its ritually sanctioned welfare institutions could play a role in the socioeconomic development of the minority Muslim community. “Traditional systems of charity like zakat” and “better utilization of waqf properties” were both cited in the Sachar report (2006: 26) as private interventions to be encouraged which – along with the efforts of the Indian government – would help
ensure the welfare and rights of all citizens. The report statistically aggregated indicators for various groups of Indians the report termed “socio-religious communities” (SRCs), and thereby compared Muslims with *dalits* and with Other Backward Castes (OBCs, the historically laboring castes). Both *dalits* and OBCs receive state-mandated affirmative action in public jobs and educational institutes, while Muslims do not. Many education and socioeconomic indicators for Muslims nationwide were roughly on par with or worse than those for OBCs. While there was still debate over whether poverty and “backwardness” among Muslims is sufficiently low enough to warrant further government intervention (Ahmed 2014, Basant & Shari ff 2009: 14-20), Muslim public spokespeople in India had taken these statistics as evidence of a full-scale “crisis” facing their community. While Muslim leaders debated whether and how to engage government officials and accept state welfare assistance, there was nevertheless unanimous acceptance of the crisis of “backwardness” and the urgency for action at least at the level of civil society and community networks.

The sense of “crisis” was particularly acute among Muslims in Lucknow. Once ruled by a line of *nawab* (“governors”) who styled themselves Mughal princes and professed Shi’a Islam, Lucknow’s Muslim elites felt the sting of the comparison to *dalits* particularly sharply. Moreover, Luckow was the seat of provincial government and hosted India’s first *dalit* Chief Minister. The city’s Muslims have witnessed first-hand the surprising strategic successes of lower castes in building within-group solidarity that lead to their electoral and socioeconomic gains (Omvedt 1994). The traditional network of age-old caste associations for *dalits* facilitated cadre-based mobilizations of voters and
grassroots movements, which boosted political parties representing *dalits* and other backward castes (Jaffrelot 2003). In short, lower castes appeared to be advancing quite rapidly in contemporary India, most visibly in Lucknow. While Muslims in India have certainly come to accept their status as a *political* minority, the Sachar Report made the sense of neglect (particularly their socioeconomic decline) into a statistical reality. Muslims in India invariably welcomed the Sachar Report as evidence of the (Congress Party) government’s increased recognition of their plight. However, there was a corresponding increase in alarm at the prospect of Muslims becoming the most impoverished and uneducated socio-religious community in India, which offends many Muslims’ sense of dignity to be “ranked” statistically so low in society alongside *dalits*.

After a brief overview of the new Islamic charities with which I volunteered from July 2012 through July 2013, spending roughly two months with each one, I present their views on the political and economic crisis facing the Indian Muslim community as a “spiritual crisis.” The second section *Intervention* details the efforts of new Islamic charities to address the crisis that has been transformative in shaping the ritual of Islamic almsgiving itself and aiming to shape the beneficiaries of charity by inculcating in them new moral subjectivities in line with their visions of Islamic ethics. In particular, zakat was symbolically represented as a “solution” to the crisis facing the community, as a mode for financing programs in education, job training, general human capital development of Lucknow’s poorer Muslims. In the scholarship and academic coaching programs of new Islamic charities, the rhetoric and performances of zakat as funds that must be donated *by Muslims* and utilized *for Muslims* institutionalized almsgiving in new
ways, reflecting the concerns of what I term the “developmentalist ethic.” I conclude by placing these cases within the larger body of work on “market Islam” (Sloane 1998; Hefner 1998; Osella & Osella 2009; Rudnyckyj 2010) and suggesting that existing scholarship has overlooked some of the deepest articulations between Islam and the contemporary economy.

**Joining New Islamic Charities**

In the upstairs of a government bank’s four-story building Itehad Foundation shared an office suite with an advertising agency and an educational NGO named FEED. Space was tight, and the charity had one room to itself, which was crammed with couches (each couch crammed with four volunteers apiece during the charity’s business meetings) and a folded Islamic prayer rug. *Itehad* is a Perso-Arabic word meaning “unity” or “solidarity.” Tahir, the General Secretary of Itehad, was also the owner of the advertising agency and head of the educational NGO FEED, which does teacher training and advocacy projects for UNICEF and the Indian government. Tahir is a consummate epicure, born and raised in old city bazaar but now one of Lucknow’s elite cosmopolitan citizens – businessman, community leader, philanthropist, poet, and even a one-time film director. Tahir was also my neighbor, living below the apartment my wife and I rented just outside Lucknow’s old city bazaar. When he agreed to have me volunteer in his Islamic charity, I was under the understanding that FEED and Itehad were the same organization, until Saturday came. Five days a week, Tahir’s office is an advertising agency and secular, registered NGO known as FEED. But every Saturday (a workday in
India), it is the office of the Muslim charity Itehad Foundation. On Saturday, the staff of Tahir’s NGO and his advertising agency devote their workday to Itehad -- including the Hindu manager and Hindu receptionist.

Itehad Foundation, begun in 2004, is an educational scholarship organization devoted to paying the school fees and expenses of needy students, with a stated mission as a “literacy initiative for Indian Muslim students.” In its first year Itehad consisted of fifty educated Lucknow Muslim donors who pooled 2,200 ($40) to fund one student at a local private school. Many Lucknow residents were already funding local students and thus the Itehad Foundation was an effort to institutionalize and aggregate these efforts. Itehad applied for status as a Registered Charitable Society in 2008 and obtained official registration in early 2012, just before I began volunteering there (registration as a charity requires three years of annual budgets to be submitted, so Itehad’s experience is not unusual). The most current (2012) annual budget for Itehad totaled 168,000 rupees ($2,171). A general fund of 120,000 rupees ($2,100) went towards school fees for 678 primary and secondary students, with an additional 4,000 rupees ($71) a month supporting one promising medical student.

“New” Islamic charities like Itehad with a stated focus on education offer full scholarships that cover school fees, uniforms, and books to students studying in local private schools – ideally English-medium schools – in order to reduce Muslim families' dependency on free-of-cost government schools (or madrasas) which middle-class Muslims view as ineffective for providing social mobility. Each volunteer that I met was a self-made entrepreneur somehow, working in construction, real estate, IT, or marketing,
or educated professionals from humble origins. Thus, members have sufficient flexibility in their schedules to devote hours on hours per week to their charities. Additionally, as I argue below, they are ideologically committed to entrepreneurial ideals of “soft capitalism” (Thrift 1997) such as the value of hard-work, efficient management, personal responsibility and accountability, and limitless individual potential.

Around 2007, there was a minor disagreement between volunteers in Itehad Foundation, and a few of them split off to form an organization called Scholarship Foundation. I volunteered first with Itehad (July – October 2012, and intermittently thereafter) and later with Scholarship Foundation (February – March, June – July 2013), but for clarity and brevity’s sake I keep the ethnographic examples in this chapter to Itehad as much as possible. My analysis of new Islamic charities applies to both groups equally (as well as a third related charity, Taraqqi Foundation) and to the subsequent case study with differences noted in chapter eight.

**Both “Islamic” and “Secular”**

New Islamic charities such as Itehad occupy an ambiguous place in the Muslim community, and their relationship with madrasas, the ‘ulama, and ordinary Muslims is still being continually negotiated. One Saturday’s weekly “business meeting” of the core volunteers highlighted this ambiguity. After the usual agenda items were covered, discussing how much fundraising the volunteers would need to perform through the end of the year to meet all scholarship commitments, one member rose an issue that bothered him: the wintertime government schools’ schedule conflicted with the madrasa evening lessons for scholarship students. “These Muslim kids, the impoverished kids (gharīb
“bachchhe”), their parents are strictly telling them that they must study in madrasa and are taking them out of school early,” he complained. His solution: “Either talk to the parents and tell them to keep their kids in school or talk to madrasas and tell them to change their timing!” Immediately, many other volunteers vituperatively disagreed, “Urdu study is important!” “Religious education [dīnī ta’līm] is important!” “This is their place [in the madrasas] as well!” In a few short minutes, however, conciliatory voices prevailed with admonitions to leave it be: “This is a private matter” for families to decide themselves. The volunteers decided not to stick their noses into this issue. Instead, their noses disappeared into their teacups as chai and candies were served by office staff and the argument rapidly gave way to laughter and socializing. Shortly thereafter, however, the same volunteer, Itehad’s Vice President who rarely attended meetings, proposed a second idea to the group: that Itehad approach all the religious clergy in area mosques with their pamphlet on the importance of “education” (using the English, meaning “modern education”) and ask them to preach a portion of their sermon “no more than fifteen minutes” exhorting Muslim children to join modern schooling. This idea was shot down as “too much work.” This issue had been discussed at earlier meetings, I knew, and most other volunteers considered these Vice President’s suggestions a nuisance.

This discussion, nevertheless, brought to light important aspects of new Islamic charities such as Itehad. The volunteers, as Muslims and members of Lucknow’s elite classes, had high-level connections throughout the city – the Vice President proposed that

---

126 During the winter months, government schools which all have no central heating shift the school day two hours later into the middle of the day. Madrasas often begin their part-time evening lessons for school-going children at 3pm when the school day generally ends.
he personally call the cellphone of the head of Lucknow’s largest and oldest masjid, to rally support for this “sermons on education” idea. Another volunteer, Nahid the treasurer, was an heir of the prominent Firangi Mahal family (Robinson 2001), who controlled Lucknow’s “Eid Mosque” (Eidgah). Yet none of them were madrasa-educated themselves, having received their religious education by private tutoring in the home. Proposals to dialogue with ‘ulama lost steam as quickly as they did because Itehad members, for all their upper-class status and pedigree from established Muslim families, lacked the requisite credibility (i.e. madrasa degrees) to mobilize common religious clergy in crumbling neighborhoods of the old city bazaars where their students came from.

The Itehad Foundation is a prime example of an Islamic charity striving to be at once both Muslim and “secular,” the term used by my informants to signify the public face of their organization they wished to present was not discriminatory, fundamentalist, religiously inflammatory, or otherwise “communalist.” The name “Itehad” is Arabic, but only recognizable as such to educated, astute observers; their offices are devoid of Islamic materials except a stray prayer rug largely unused by the Muslim staff and volunteers; two staff attend Friday prayers but I am not sure how many volunteers do so; the mission statement submitted to the government mentions targeted beneficiaries as “minorities,” which is generally a bureaucratic idiom for Muslims (14.2% of India’s population) but which technically also applies to Christians (2.3%), Buddhists (1%), Sikhs (1.9%), and others. Only by word of mouth do people learn that Itehad works only for Muslims, or collects zakat funds.
The vision from the start was not necessarily to start a faith-based charity, but that is how these charities have evolved in their early years. The new Islamic charities Itehad and Scholarship Foundation (as well as a related charity: Taraqqi Foundation) began as one organization run by a group of business associates, which later split into three around 2007. Before the split, the group had not originally intended to fundraise for zakat specifically, believing that individuals generally prefer to direct their Islamic alms on their own. However, they soon realized that, as donors drawn from their friends and business associates began to trust them to give charity only to needy, local Muslims (thus, fulfilling the standard requirements for zakat), almsgivers were contributing their annual obligatory zakat to their new Islamic charity. This note then became a part of their fundraising pamphlets and pitches: “We accept Zakat” (see, for example, Figure 13). Currently, the vast majority of their donations is understood to be obligatory alms money.

As I sat in the Itehad office one hot, humid Saturday, Tahir’s Hindu secretary Pooja interrupted to say that an applicant had arrived to speak with him. This young woman shyly answered Tahir’s inquisitive barrage, revealing her acceptance to medical school in a month, her high exam scores, and finally her poverty and inability to pay the medical school tuition. Tahir then asked her name. “Manisha,” she replied. “Oh, you are not Muslim [musalmān to nahn ho tum]!” Tahir exclaimed, “We actually don’t help

Figure 13: Excerpt from English fundraising pamphlet of Itehad Foundation
non-Muslims.” “Really?” the girl sat silently, confused. “No, we really can’t help non-Muslims,” Tahir said without offering an explanation. Although, I myself knew the reason: zakat is valid for Muslim poor only, in most of their donors’ opinion. Then, Tahir inquired about her caste. “Gao is my family name” she replied. “OBC? [Other Backward Caste, shudra]” “No, SC [Scheduled Caste, dalit]” she replied. “Oh-ho!” Tahir exclaimed, his face splitting into a wide smile, “Then you can get your fees paid, for sure! The government is helping your people [tumare log] quite a lot!” He reassured her, “You will become a doctor,” still smiling paternally while he ushered her out the door. By Indian law, registered charitable societies are not allowed to serve only persons from one religious community or caste (in the U.S. by comparison, private charities may do so), but in practice many charities are established for and run by members of one community, such as Muslims.

There remains a degree of ambivalence about Itehad’s overt mission of aiding only Muslims, in the hearts of its businessmen volunteers even as they fundraise for Islamic alms and cater to Muslim almsgivers. Tahir grew up in a very religious family (I encountered his parents at their neighborhood mosque or praying at Tahir’s home numerous times) but he himself endeavors to present a “secular” face to his business associates and his Muslim and non-Muslim friends, as do most of the other Itehad volunteers. For example, he got frustrated with me more than once for asking detailed questions about why his Islamic charity helps only Muslims such as, “Do you encourage them [your students on free scholarships] to help someone in the future in their own community, to pay it forward?” “Yes,” he replied. “In the community of Muslims,” I
emphasized. “No,” he replied, getting visibly frustrated,

“See basically we are targeting Muslims now, because this – um – was, this was the whole idea. But later on in one hundred years, maybe Muslims won’t be the most needy in India. And I will say, let’s help someone else.”

Itehad Foundation is a peculiar case, as are similar businessmen-led Islamic charities, for as an Islamic charity it is also expending great effort to represent itself and operate in a manner that is indistinguishable from other welfare associations and NGOs in India’s realm of civil society, which in the social imaginaries of government regulators and many citizens is both secular and democratic. My point here is not to conclude that Itehad accomplishes some remarkable feat by straddling both identities, as an Islamic charity which also presents itself as nearly indistinguishable from other registered, secular civil society organizations. Rather, I argue the opposite: Itehad’s ambivalent identity as both an Islamic and a “secular” organization was in fact completely unremarkable, as I found during the course of my fieldwork, given the current political culture in India shaped by the Sachar Report which has already demarcated Indian citizens into religious communities which are also bureaucratic distinctions in government discourse and has already identified the low socioeconomic conditions of Muslims, in particular, as a cause for national public concern.

I. Crisis

While the government’s Sachar Report sought and identified historical and socio-structural causes for these disparities, many Lucknow Muslims envisioned these societal problems within a broader, religious framework. Islamic charity volunteers during my
research agreed with the report, but a majority of Muslim donors interviewed in Lucknow (84%) also placed these socioeconomic causes within the larger arc of a perceived “spiritual crisis” afflicting Indian Muslims (din se doori, “distancing from the faith,” as discussed in these interviews). Proponents of this view, the new Islamic charities in particular, consider the political and economic crisis that is evident in the declining socioeconomic condition of Muslims to be a result of the separation of religious ethics from economic practice (cf. Rudnyckyj 2010; Tobin 2015). In their view, this disjunction has led to harmful effects at all levels of Muslim society – among both the rich and the poor. Certain Indian Muslims continued to build effective businesses and attain unprecedented economic success in India’s liberalizing economy. However, the overall socioeconomic decline of the Indian Muslim community was seen by charity activists as a real and urgent concern, despite the successes of a few. Indeed, it was because of the successes of a proportion of upwardly mobile Muslims (it seemed everyone I spoke with, no matter how ordinary, could name at least one relative who was a successful professional) that the crisis was perceived as most acute – clearly, the purported age-old networks of solidarity and redistribution were crumbling. The retreat of Islamic ethics in ordinary economic life was seen part of a trend that also has led wealthier Muslims to lapse in almsgiving, effectively severing one of the material links of solidarity within the community even as they remain nominal Muslims who even pray and speak out in public against Muslims’ marginalization.

127 For example, in my in-depth interviewing of thirty Muslim donors in Lucknow, 87% cited political marginalization since Independence and 90% cited lack of education (either due to lack of access or motivation) as primary causes of declining conditions among Muslims in India.
In the remainder of this section Crisis, I detail these efforts of new Islamic charities, as they seek to revive the age-old practice of almsgiving utilizing contemporary tactics of appealing to potential donors. Second, I describe how wealthy Muslims are not the only ones implicated in accusations of ethical decline. The new Islamic charities perceive that the separation of Islamic ethics from economic practice has led poorer Muslims into lives of sloth, dependency, and cynical deferral of responsibility for their economic ills, only exacerbating the overall crisis. Moreover, the poorer classes were often made into the primary targets for intervention, alongside constant fundraising and awareness raising efforts aimed at increasing the rates of zakat-giving among the upper classes. In the upcoming section II. Intervention, I turn to the charities efforts to utilize their Islamic charities for the purposes of managing and instructing alms-recipients in order for them to better succeed as Muslims – and as productive workers – in India’s 21st century economy.

“The Faith of Our Community is Falling”

One cool winter day, I sat with an executive board member of the Itehad Foundation, Asif Khan, whose primary role is in outreach and fundraising sat in the construction company offices and discussed his perception of the current condition of Muslims in India. This MBA-educated man sat behind his laptop wearing a collared shirt, sprinkling his Urdu with English sentences (although he was also fluent in English). “What do you see as primary causes of Muslims’ bad economic conditions?” I asked. After excoriating corruption in the political system and the lack of redistribution in general, he explained what he saw as the root of the specific economic ills plaguing
Muslims today:

Asif: See, also, being a ‘Muslim’ and being a ‘believer’ \emph{[mu’min]} are two different things. The problem is that the faith \emph{[aqīda]} of our people is falling.

Chris: You mean, that it used to be better?

Asif: Yes, and we now also should be full of belief and be following Allah on all things. We should be paying attention to these other things: education, English \emph{[language learning]}, as well as the issues \emph{[ma’amlat]} of Islam. OK, see? Then, God willing \emph{[in shā’ Allāh]}, we’ll have no problems. [But now] we are all looking down, towards the world, and not looking to Allah.

There are two points I want to highlight within Asif’s assertion of the spiritual crisis, or declining levels of belief, among Indian Muslims, which is representative of many such conversations I had. First, he described simply his perception that many Muslims are nominal Muslims, belonging to the community in name only or merely following cultural practices associated with Indian Muslims but not having \emph{aqīda} or “belief” (which can also mean “creed” in Urdu and Arabic, signifying adherence to the fundamentals or root of Islamic orthodox doctrines). Below, I will argue that for the new Islamic charities one of the most important aspect of Islam are its ethical teachings on the economy.

Second, however, he illustrated his belief that belief in Islamic doctrine and modern education (i.e. English-language education) somehow go hand in hand in contemporary India. Here, I wish to point out that the views of new Islamic charities fit squarely within India’s strong currents of modern Islamic reformism such as Deoband (Metcalf 1982), Nadwa (Zaman 2002), and Jama’at-i Islami (Ahmad 2009). As Eickelman & Piscatori (1996: 38-42) have written of Islamic reform movements generally, the new Islamic charities express their agenda through a particular “representation of historical [Islamic] tradition,” question as un-Islamic certain customary
practices of today’s Muslims, even challenge traditional Islamic “authoritative discourses” and scholars, and rapidly adopt contemporary modalities of communication (whether print or digital) to spread their ideas.128

“Muslims are just not paying their zakat”

In the businessmen-led charities, most of the modern-educated volunteers besides Asif preferred not to talk as much about their faith and endeavored to represent themselves as “secular” despite the fact that they ran an Islamic charity and fundraised for alms – which accounted for the aversion of Nahid the treasurer and others to my direct questioning. However, although many interviewees could not articulate it when I asked about their perceived “spiritual crisis” in the community, their narratives of zakat indicated what they otherwise left unsaid: they believed that the idealized system of zakat in Islam was far from being realized due to deficiencies in the piety of wealthy Muslims.

“Muslims are just not paying their mandatory alms” (musalmān log apne zakat nikālte nahin) was a lament I often heard in conversation Lucknow’s old bazaar, both with charity workers and other Muslims. This lament was not intended as a wholesale accusation that Indian Muslims were leaving the fold of Islam for other belief systems such as Hinduism or secularism. On the contrary, I heard many times that the mosques were as full as they had ever been. “The Tablighī Jama’at [preaching society] has worked very hard, and now you can see the mosques are full of worshipers [namāzī],” Dr.

---

128 I do, however, diverge from Eickelman & Piscatori’s (1996) application of the term “Islamist” to such reformists, who at least in my cases do not insist on incorporating Islam into all aspects of life – political, social, economic, cultural – but rather do retain a sense of privatized religion (see Osella & Osella 2008a for an excellent discussion of the term “Islamist” in the South Asian context).
Jamal, a madrasa-educated Urdu poet and local intellectual in his fifties, told me as we sat in a bazaar print shop – yet in the same interview he bemoaned the severe lack of proper almsgiving. Maulana Jahangir, the Deobandi preacher in Lucknow’s old city bazaar profiled in chapter eight, when I told him about a recent Pew Foundation (2012) study which found that more Muslims worldwide report giving ritual charity than performing daily prayer, responded thoughtfully,

I think that survey must have different results in different countries. In Saudi Arabia, they give zakat more and pray less…In India, there’s more prayer and Muslims give less zakat.129

His usually somber visage then broke into a hearty smile, “Here, we have very stingy Muslims (kanjūs sāḥib-e niṣāb) these days!”

Muslim charity workers were faced with the glaring reality of the worsening socioeconomic condition of their community, relative to other groups in India, yet all of them came from families that had partaken in Islamic revivalist movements in India (e.g. Deoband, Nadwa, Tablighi Jama’at, Jama’at-i Islami). It was clear that levels of religiosity were high. The problem instead, in their view, was that numerous wealthy Muslims failed to understand or adhere to those teachings of Islam specifically related to Islamic charity. Nahid, the treasurer of Itehad, told me in an interview in English,

I think that if all Muslims started giving zakat – giving their proper zakat - there will be no poverty anymore, at least among Muslims. My main point, here, is that out of all the Muslims who have the capacity, many of them are not giving. This is the main reason for the poverty [of Muslims].

To Nahid and many others, it was not necessarily general impiety among wealthy

---

129 The Pew Foundation study, The World’s Muslims: Unity and Diversity, did find varying rates of ritual charity across countries. Despite claiming to be a worldwide survey of Muslims, the researchers actually performed no surveys in India, citing political obstacles (Pew 2012: 5).
Muslims, but instead was merely the fact that many shirked their mandatory alms, as a “main reason” contributing to systemic poverty in the community. Many of these wealthy Muslims, of course, were themselves, their family, and their friends. Thus, it was a delicate issue for charity workers to address as activists. “Do you judge other Muslims who you know don’t give zakat?” I often asked in interviews. Responses were invariably polite, claiming that sort of thing was others’ personal business, and you have to assume the best of Muslims who outwardly seem to be practicing; perhaps they gave secretly. In the individualized, privatized, and secularized social world that these Muslim businessmen imagined, the proper response to declining impiety was not direct confrontation but rather public advocacy for Islamic almsgiving, awareness-raising, and growing the size and scope of their Islamic charity organizations.

As my research progressed, I learned that the businessmen-led Islamic charities, when they embraced the notion of a “spiritual crisis” afflicting the Muslim community, perceived this crisis as a specific failure of what they imagined as Islam’s idealized “system” of zakat. Not all Muslims imagined Islamic charity as a “system” but these businessmen did. Moreover, anyone who accepted that zakat was an obligation upon Muslims but who failed to understand it as an all-encompassing economic system, was missing some deeper truths inherent in Islamic teachings.

After five months volunteering part-time with Itihad Foundation, in December 2012, I learned just how elaborated this idealized system of zakat was among volunteers. I had stayed late after one of their weekly Saturday business meetings held in the upstairs of a Bank of India building in Lucknow’s old bazaar. The volunteers lingered after the
meeting in the office of Tahir (my neighbor and closest acquaintance in Itehad) who worked there, discussing recent news about social problems among Muslims such as riot violence, illiteracy, and increasing divorce. Joking with the other volunteers Mahmood, Talal and Irfan, my neighbor Tahir said, “Well, brothers, Prophet Solomon\textsuperscript{130} [hazrat Suleiman] provided for the entire [Muslim] nation [qowm] in his time, but we can’t do that!” The others disagreed, and a debate burst open as Mahmood, a senior board member, and Talal faced Tahir:

Mahmood: Illiteracy, dishonesty, thievery, family troubles – all those [social] problems are not separate! However many evils are in society, they’re caused by ‘disparity of economy.’ If zakat would increase, then it would end the ‘disparity of economy’! If you go ‘online’ and define ‘disparity of economy’—

Talal: (interrupting) Yes, Tahir, he’s right. ‘Disparity of economy’ can be corrected through the proper \textsuperscript{ṣaḥīḥ} implementation of zakat. This is a ‘principle of economics’: zakat! If everyone in the world, irrespective of whether he is a follower of Islam or not, followed this as a ‘principle of economics’ [then] after a cycle of 39 years the ‘per capita income’ would actually become uniform throughout the world. Look, let me explain— (he pauses, in search of a pen)

Mahmood: Bring him a pen and paper!

Irfan: (laughing) Here’s the ‘professor.’ He’s going to give us a lecture [bayan]!

Tahir: Look, there’s no need to write it down. I get what you’re saying—

Nevertheless, Talal launched into drawing a diagram of the “principle of economics” behind the system of zakat. This diagram involved forty wealthy Muslims and forty poor Muslims. The wealthy donors gave mandatory alms (one-fortieth of their assets) in charity to one poor person. That person then became rich enough to be a 41\textsuperscript{st} donor the next year. Talal invoked the well-known Islamic concept of \textit{nisab}, or “threshold” above which a Muslim was considered wealthy enough to be ineligible for receiving charity and

\textsuperscript{130} The Old Testament figure of King Solomon is, of course, also part of the Islamic tradition, mentioned in the Qur’an as the prophet Suleiman (e.g. 2:102, 4:163).
to be obligated to instead give charity. The next year, another member of the poor group received enough charity to become a 42nd donor, so Talal scratched out another poor person whom he moved to the wealthy Muslims’ group, leaving 38 people in the group of the poor, and so forth. Talal explained that, if this process repeated, all forty poor Muslims would become rich. He concluded victorious, “So, at the longest, it would take 40 years to eliminate all the poverty. Maybe it will take 39 years, or even less because the number of donors increases each year!” Mahmood and Irfan enthusiastically chimed in with their agreement.

Putting aside the possible gaps in the Talal’s econometric logic for now, the key theme that I emphasize is the group’s perception of zakat as a “principle of economics.” Even Tahir did not object to this basic point; he merely had doubts (he later said) whether all Muslims giving their charity was a realistic expectation. After Talal finished, Irfan picked up the thread to reiterate the link between alms and economic circulation, “One additional point, whoever is being given alms, they shouldn’t hold it and keep it. They should…spend (kharch) it! It should return to the economy. This is a “basic economic principle.” Economies require that money will keep on circulating [chalta rehega].” Mahmood chimed in, speaking English, “No hoarding!” which was a direct reference everyone knew to a particularly memorable (and painful-sounding) Qur’anic verse.131 The group’s understanding of charity’s economics is clearly rooted in Islamic scriptures and the Qur’an’s teachings on charity, on one hand. One must first accept the basic truth

---

131 Verses 9:34-35 of the Qur’an state, “Those who hoard gold and silver and spend it not in the way of Allah [i.e. give charity] - give them tidings of a painful punishment. The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], ‘This is what you hoarded for yourselves, so taste what you used to hoard.’”
of this revelation to accept what Talal and the others are arguing about zakat. On the other hand, accepting Islamic revelation is not enough – Muslims who simply pay their zakat (such as Tahir) are missing the elegant, systematic nature of zakat as a “principle of economics.”

I briefly want to draw parallels between this charity discussion and Islamic banking, the phenomenon that emerged in the late 20th century. This spontaneous discussion upstairs to the Bank of India, after their charity volunteers’ meeting, partook of similar discussions among educated Muslims over the basic economic principles drawn from scriptures and later Islamic scholarship, particularly related to lending without usurious interest. This parallel between these Islamic charity workers’ debate and Islamic banking scholarship is not very surprising, given that Nejatullah Siddiqi\textsuperscript{132} was a professor for decades at India’s famous “Cambridge of the East” Aligarh Muslim University (AMU), located in the same province as Lucknow, and AMU was also alma mater to most of these businessmen. Even though India has not opened any registered Islamic banks due to governmental regulations (despite their rapid growth outside of India) these men were all familiar with the concepts and principles.

\textsuperscript{132} Anthropologist Bill Maurer (2005:27) in his study of Islamic banking called Dr. Siddiqi “perhaps the most widely cited Islamic economics scholar in the world…because of his sheer output” and one of the seminal founders of Islamic banking as a scholarly endeavor. For an early example of his scholarship see M. Nejatullah Siddiqi’s (1983) \textit{Banking Without Interest}. For discussion of his life and thought while at Aligarh Muslim University, see chapter three in Haneef, M. A. (1995). Contemporary Islamic Economic Thought: A Selected Comparative Analysis. Kuala Lumpur: S. Abdul Majeed & Co.
II. Intervention

Raising Donations

Soon after I began volunteering in Itihad in July 2012, I found myself bicycling down the avenue of Lucknow’s Hazratganj bazaar in old city, on my way to a gigantic public-relations event that Itihad held in an effort to attract more donors – specifically doctors and medical professors with deep pockets. They organized this “Interaction Event” as a dialogue, designed to be a public forum where invited community members (such as the doctors) could offer advice to the Itihad volunteers distributing the educational scholarships. As I bicycled to the event – staged in the restored palace, or Safed Baradari (“White Palace”), of the nawabs – I caught a glimpse of the Central Drug Research Institute (CDRI) of India, an imposing biomedical research laboratory which has discovered 11 out of the 16 pharmaceuticals invented in India. I watched a cycle rickshaw driver collect a few rupees from a researcher as she dismounted the passenger seat and walked into CDRI’s gated laboratory. The potential donors invited to the event inevitably were medical researchers at CDRI, or perhaps the King George’s medical university (first established by the British) down the street.

Inside the palatial Safed Baradari, potential donors, supporters, and volunteers were seated around a long conference table as Dr. Imtiaz, a medical professor and volunteer of five years with Itihad, gave his keynote remarks in Urdu. “It is true that things are going well for many people in India. Many [Muslims] in our community, too,” he began, before saying later:

But, if you look “in detail,” conditions (ḥalāt) in our “community” are also very bad. Many Muslims are going to school, more than before, but many more are
dropping out [before graduation]. The [Muslim] “community” has the highest dropout rate in primary and secondary school [out of all socio-religious communities]. Sachar Report put it at 70%! We are all travelers together (hamsafar)….We have to help our own “community.” Doctors have some advantage in society, and more responsibility (zimmedāri) than others as a result…Charity is also obligatory (farz) upon us [as Muslims]. But we don't give!

Dr. Imtiaz emphasized the deplorable conditions of the community, largely linking socioeconomic advancement to education, which was the primary mission of Itehad as a scholarship organization. Secondly, he castigated Muslims for not giving charity, their “obligation.” Moreover, he continued his speech with a story of a non-Muslim (ghair-musalmān) friend of his who gave a significant portion of his wealth to a local private school for the poor each year. By drawing an explicit contrast with a person (Hindu or Christian, I am not sure) whose faith did not stipulate mandatory almsgiving, he appealed even further to the audience’s sense of shame – as wealthy citizens of India and as self-identified Muslims.

The effort to attract more wealthy professional donors was seen as a success (although I noticed from financial reports that Itehad’s budget did not grow substantially from 2012 to 2013). Nahid the treasurer told me afterward in English, “Many of them had not known about Itehad. They came for the first time. Once we show them our facts and figures, they get impressed and start contributing.”

This event, the keynote speech targeted at educated professionals (particularly the archetypal educated professional for many Indians: the medical doctor), and the overall public-relations efforts of Itehad throughout the nearly three months that I volunteered there were explicitly designed to raise levels of zakat giving among educated Muslims.
Besides merely increasing the base level of almstgiving among Muslims, however, the Itehad Foundation volunteers had three further goals as well, both related to what happened to zakat after it was given: 1) Provide an alternative channel alongside madrasas, for almstgivers to donate to education and development, 2) Raise the level of transparency in Islamic charity sector by operating a model organization according to contemporary standards of financial management and reporting, 3) Reform zakat by making donations more effective and efficient for economic development. In short, they wanted to make zakat “work” better. They wanted zakat to be not merely about handouts or indiscriminate and impulsive charity but about premeditated social investment with high dividends for recipients and the Muslim community as a whole. It is to these deeper goals of Itehad that I now turn.

The Developmentalist Ethic: Making Zakat “Work”

What I term the developmentalist ethic in zakat differed from the purity ethic in key ways. Adhering to a purity ethic, many almstgivers not connected to new Islamic charities believed giving in secret was preferred to giving in public, especially to preserve the modesty of the recipient. Muslims in Lucknow who donated in more traditional ways – to madrasas and to local needy individuals – discussed their zakat as a practice focused on themselves as donors. In such interviews with such almstgivers, if recipients were mentioned at all, it was usually in the context of overlooking their shame at being in poverty or merely highlighting the extreme neediness of Lucknow’s Muslim underclass and how deserving they were of welfare. Moreover, the ubiquitous presence recipients in the bazaar – from family and neighbors, to beggars, to organized orphanages and
madrasas – ensured that Muslims were never at a loss for places to contribute alms, and donors motivated by purity ethic’s concerns were generally less discriminating about to whom they donated and about investigating how they used those zakat funds. Purification, protection, and such blessed benefits accrued to the Muslim who offers alms whenever approached by a Muslim in need, these donors emphasized to me. Finally, intention (niyyat) was taken as a crucial definitional element in Islamic jurisprudence on ritual alms: if the donor's intention was pure, to give alms to a recipient who appears eligible, then it was considered valid zakat, which for many donors eliminated anxieties that recipients were not as deserving as they appeared.

The businessmen-led Islamic charities that I profile in this chapter, however, were by and large dissatisfied with the way many Muslims gave alms – and especially with the way recipients were perceived to be handling alms. Asif, a volunteer at Itehad, when I asked to whom he observed most Muslims giving alms, told me in English, “Giving to relatives is very important. That’s in the scriptures.” But he quickly moved on to lament, “But there are many people who are a bit more lax. They don’t pay attention…They just take out their zakat and give it to the madrasa, or whoever.” One concern was creating dependency, especially among regular alms-takers and beggars. Asif continued,

The average person in Lucknow, if he’s a literate person…whenever they get money, then they drift away from [relatives and] closer ones…They are thinking, ‘If I give 20,000 rupees to a relative of mine, then next year he will also come knocking!

These businessmen volunteers often spoke of how the underlying purpose of zakat was to lift the recipients out of poverty (seen in the vignette above of the diagram of alms as a “principle of economics). Other Muslim givers that I interviewed, who did not donate to
these new Islamic charities, donated to the same roster of alms-takers every year who annually appeared at their door, and – notably – the almsgivers seemed pleased with how easily this arrangement allowed them to discharge of their obligation.

Muslim givers of a developmentalist mindset are focused on the life of the alms-gifts after they leave their hands. The focus of alms-gifts rotates from the giver (and how her soul and her wealth are purified) to the receiver: How will the charity be utilized by the recipient? Will she, the recipient, work hard to invest it and utilize it? Or, will it make her lazy and dependent? Most importantly, will it lift poor Muslims out of poverty?

These new Islamic charity organizations’ efforts to improve the lot of the poor included modern management practices, such as: fundraising pledges, recipient application forms, recipient eligibility criteria related to 'work ethic', bundling financial aid with sermons and 'coaching' intended to discipline the poor as hard-working productive members of society, monitoring visits, and bureaucratic surveillance. Their efforts parallel a larger gradual shift away from madrasas as the preservers of Muslim identity by virtue of how they continue to the transmission of Islamic knowledge (Shibli Nomani, as quoted in Zaman 2002:73-74) toward newer forms of Muslim organizations concerned with Indian Muslims' socio-economic development (Sikand 2006) and participation in India’s 21st century liberalizing economy.

The developmentalist ethic was characterized by a set of concerns, which had their origins in certain long-held interpretations of Islamic scriptural teachings on zakat, but which were being institutionalized and emphasized by new Islamic charities more than ever before. The scholarly and popular discourses on zakat were multi-layered and
far-ranging, incorporating diverse concerns over what the ritual of zakat was and how it should be practiced. Muslims in Lucknow pragmatically always emphasized some virtuous concerns over others. Five moral concerns in particular comprised the developmentalist ethic. First, new Islamic charities mentioned the obligation (farz) upon all Muslims to give zakat in their person-to-person awareness-raising, although this discourse did not appear in their materials or presentations that I saw – most donors in Lucknow’s upper-classes felt it expedient to assume in public that the audiences they addressed were fulfilling their pious duty. Going beyond emphasis on zakat as farz, voluntary giving was encouraged (even beyond the 2.5% proscribed for Sunni Muslims) and what was particularly highlighted was the profound neediness of deserving Muslim families in old city Lucknow (see Figure 14).

Second, in contrast to teachings that highlighted secrecy and anonymity in zakat, these new Islamic charities disseminated records on the identities of their scholarship recipients (if not the donors) and held public functions at which beneficiaries were photographed. The Qur’anic verse (2:271) on giving charity modestly reads: "If you disclose your charities, they are good;
but if you conceal them and give them to the poor, it is better for you.” Supporters of developmentalist giving that was more visible, rather than less, often replied to me that the first line of this verse clearly allows giving in public (“disclosing” it).\textsuperscript{133} Moreover, as Maulana Jahangir explained to me, ‘ulama have long held that public giving is completely justified as long as the goal is to encourage other Muslims to maintain (or increase) their fulfillment of Islamic injunctions (farz) to service and charity. As described above and in chapter eight, the public events held by new Islamic charities were in fact a key component of their public relations and awareness-raising campaigns about their education and job-skills creation programs.

Third, the issue of who were truly the “correct” (ṣaḥīḥ) recipients was the most overarching concern of those animated by a developmentalist ethic. Especially in the 21st century urban context of old city Lucknow, a bazaar area flooded with Muslim migrants from other districts and villages, the anxiety over which Muslims were in fact fit the Qur’anic categories of “the poor” (al-fuqara) and “the needy” (al-miskin) was predominant. Indeed, this concern was what of the founders of Itehad Foundations and Scholarship Foundation told me led them to establish their new Islamic charities: their worries over whether charitable giving was reaching the most deserving beneficiaries. The concern over recipients was also facilitated by charity workers’ skills in modern modalities in management. In the more bureaucratized operations of new Islamic

\begin{footnotesize}
\begin{itemize}
\item[133] Maulana Zakariyya’s \textit{Faza’il-i ‘Amal}, the central text of the Tablighi Jama’at discussed in chapter four and which was referred to me by many reformist Muslims in Lucknow, included a long discuss comparing the merits of giving zakat anonymously in avoidance of “showing off” versus giving publically, ultimately emphasizing “not necessarily every good deed done in public would amount to ‘show’” (Zakariyya 1991: 6).
\end{itemize}
\end{footnotesize}
charities, it was actually possible to gather and analyze biostatistical data on potential recipients in accurate and efficient ways. New Islamic charities developed and advertised their methods of “surveying” applicants for scholarships to investigate their neediness ahead of disbursing funds (see Figure 15). Donors to new Islamic charities cited this as the main benefit of giving to an organization, which had the time and resources to investigate alms-seekers in the city more than any individual donor could do. This concern became more elaborated in the discourses of new Islamic charities, beyond even the definitions of “the poor” and “the needy” in traditional Islamic jurisprudence, however, to incorporate elements of defining which recipients would leverage zakat in the most efficient ways for “development” (taraqqi) and which had the most potential for upwardly mobility. In short, new Islamic charities sought recipients that gave almjsiggers – and by extension the zakat resources of the Muslim community as a whole – the most bang for their rupee.

Fourth, the concern over recipients had a particular focus for new Islamic charities – zakat-collectors (Qur’an 9:60 al-‘amilin, Urdu: safeer, chandah lene-wâle)
were categorically excluded as a proper type of recipient. In this case, “collectors” meant the organizations and their staff that collect and utilize zakat. This concern was motivated by the widespread skepticism over NGOs and welfare organizations of all types in north India, perceived as nearly uniformly corrupt by Indian donors in contrast to “the corporate sector [with its] model of accountability” in India (Bornstein 2012: 62-65; cf. Gupta 2012: 75-77, 80-99). It was also what distinguished them from the traditional madrasas that many developmentalist almsgivers criticized, which were seen as (over)paying ineffective instructors and other staff partly through zakat funds.\footnote{The three new Islamic charities discussed in this chapter (Itehad Foundation, Scholarship Foundation, and Taraqqi Foundation) were led by businessmen and university-educated professionals. By contrast, the Society for Divine Welfare was a developmentalist charity that did pay its staff.} New Islamic charities’ public materials such as PowerPoint presentations made at awareness-raising events and in emails to the donor list-serve emphasized their operations as “zero-expense” with “office expenditures…are borne by the members voluntarily” (see Figure 16). Each of the three new Islamic charities constantly reassured me (and current and potential donors) that their budget and disbursal records were available for review at any time.

Fifth, new Islamic charities were very conscious of the idealized systemic nature of zakat. These charity workers recognized that there was no Islamic government in

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure16.png}
\caption{On operating expenses, excerpted from a pamphlet of Itehad Foundation}
\end{figure}
India legitimately empowered to re-distribute zakat, although nearly all Muslims I spoke with in Lucknow did not believe that in fact an Islamic government was a necessary – or even desirable – goal (Ahmad 2009), after seeing what they perceived as a failed experiment in Pakistan. Nevertheless, new Islamic charities generally believed that zakat was instituted first by the Prophet Muhammad as a centralized system, rather than person-to-person almsgiving being the only option for disbursing zakat, and were not prepared to discard this notion or defer it to a later time when an Islamic government may indeed come about. The businessmen and professionals at the forefront of these new Islamic charities, moreover, were buoyed by recent advances in Islamic finance, especially by Nejatullah Siddiqi at Aligarh University where many of them studied (e.g. Siddiqi 1983), a field which also described in contemporary terms how Islamic teachings on the economy and ethics constituted a reworking of aspects of the financial system.

Overall, adherents of the developmentalist ethic went to great lengths to realize the perceived underlying purpose of zakat: as transformative for the recipient. This concern involved bringing in Islamic teachings on other matters, such as the importance of hard work and earning a halal income and Islam’s accentuation of education as a moral duty. In short, they saw zakat as a means of shaping an Indian Muslim community in crisis into a workforce of halal-income earners, in contrast to haram income from begging, or what I term the production of halal human capital. Donors to new Islamic charities were convinced that many of the ills that plagued the Indian Muslim community were the result of ineffective community welfare practices, and the anxiety over “dependency” came up often in my interviews with them. The opposite of dependency
was “development” (taraqqi), for the donors to new Islamic charities, and this distinction impelled a greater focus on the recipient. If recipients utilized charitable donations in ways that imparted income-generation skills, inculcated a sense of independence and self-discipline, or otherwise aided in lifting them out of poverty, this entailed an effective use of Islamic charity. With this general shift in focus of Islamic almsgiving from the donors (and how they and their wealth are purified) to the recipients came two additional, more specific shifts. First, almsgiving went from being a largely secret and private ritual practice to a public one in which the recipients were clearly identified, registered, and monitored by the new Islamic charities. Second, developmentalist-minded donors were not satisfied with merely any needy Muslim as a recipient of alms. Instead, certain sectors (and not others) were singled out as focus areas – namely, education – and certain individual recipients were selected as others were turned away, if they did not fit criteria designed to achieve maximum development impact.

“Forms” of Deserving Poor

Pooja waved a single form in her hand, loudly yelling “Who’s next?” as I came into the office one Saturday in June 2012 as the Itehad office was crowded with new applicants for the upcoming school year. Not finding a seat elsewhere, I sat with the applicants to wait and watch while one of Itehad’s volunteers, Mahmood, came in periodically and randomly pointed to someone, curtly asked them to explain the direness of their situation to him, and either asked them to leave the office (being somehow ineligible, cf. Gupta [2012] on care-giving in India as “arbitrary”) or requested that they fill out an application form with Pooja, the office secretary. Most applicants (the parents
of students, and occasionally the students themselves) were illiterate in English or assumed to be. The forms were in English. So, Pooja questioned each applicant the questions on the form, recording responses.

Name?
Referred by?
Do you have a job? What is it?
Where does your son attend school?

The questions were designed to determine the applicant’s religion (almost always identifiable by their name), family income (Itehad rarely assisted anyone making over 8,000 rupees a month, $150, although exceptions were made), other siblings in school, the student’s own school, and other such personal information.

This was a simple application form. However, it also speaks volumes as to the form of poverty that new Islamic charities found to be constitutive of “deserving poor.” By interrogating this form filled with its own interogatives, we can elicit a better understanding of the conceptions of deserving poor as operationalized in Itehad’s office and embedded in the implicit, un-written conditions placed upon applicants (cf. Riles 2006). First, the applicants must be Muslim, as in the vignette of Tahir turning away a (Hindu) scheduled caste woman named “Gao.” New Islamic charities I worked with did very rarely fund Hindu students, if funds could be raised for them from donors, but this was only the case for about four Hindu students in Scholarship Foundation and none in Itehad. The form of personal information prevented applicants from dissimulating their religious identity by merely entering the office wearing Muslim dress (as many beggars did while sitting outside mosques). Applicants at some point were required to show grade reports from the school, with their child’s printed name, an official documentary
record of their name and address as additional bureaucratic surveillance. On screening surveys and home visits volunteers also inquired with locals to double-check applicants’ basic information.

Second, the new Islamic charities in this chapter are all run exclusively by Sunni Muslims. Unlike other Muslims, the volunteers in Itehad and Scholarship Foundation were genuinely open to offering partnerships and aid to Shi’a Muslims in Lucknow. But, as Shi’a operated their own charities, these Sunnis told me privately that they avoided funding Shi’a students. In particular, the paper forms of Itehad also facilitated discrimination on this basis, at least as far as volunteers could identify Shi’a by their distinctive names (see Susewind 2014 on Shi’a-Sunni naming and identity in Lucknow).

Third, only students studying at a fee-based local private school were eligible, and those studying at madrasas were not (‘Farheen School? Is that a madrasa?’), although this was not a stated policy. New Islamic charities’ founders envisioned them as a viable alternative to the traditional madrasa schooling in the Muslim community. While members of new Islamic charities often spoke respectfully of madrasas in public and kept their criticisms to themselves, from private conversations with me and others, I knew of their skepticism that madrasas provided effective education and job skills for the contemporary marketplace. However, despite these views, many of the volunteers in the new Islamic charities were still supportive of madrasa education, if only for the circumscribed reason of furthering religious learning and traditional Islamic scholarship. While most of them did not view madrasas as a means to securing a well-paying job, they donated regularly to the better-managed ones and supported Islamic education in other
Two conditions on the recipients were overtly specified in organizational policies of both charities, restricting which students are eligible to receive scholarships. A key condition of new applicants is that they submit report cards which evidence the student's attendance rate as above 80%. A second condition on new applicants was that students were required to provide grade reports showing standardized exam scores as above 60%. One day when I poured over the grade sheets provided by the schools to Scholarship Foundation with one of their volunteers, I commented that most of the Foundation’s students’ grades hovered around 60s and 70s – just above the cutoff. Iqrar, the volunteer, remarked that this was actually comparable to most Hindu students in those schools, as well, “These are depressed areas of the bazaar, Chris,” he said, “these kids’ parents are probably illiterate themselves. This is actually quite good performance!” These conditions upon applicants have not changed throughout the life of the organizations, according to my interviews with executive committee members. Thus, Muslim students who apply to such scholarship organizations must fit the mold of model scholastic achievers and disciplined school-goers to be considered for funds.

The organizations' volunteers annually monitored these standards on students, even after they were receiving scholarships. Volunteers re-interviewed students' families or contacted their respective schools annually to obtain continuing documentation of attendance and academic performance records for each student in the scholarship program. The members informed families that their students were required to remain above the thresholds of 80% attendance and 60% exam scores. Scholarship Foundation
even takes the further step of sending the academic and attendance records of all students
to all donors on its email list, and Itehad Foundation did so sporadically when volunteers
had the time to compile them (while always inviting donors to come see for themselves in
the office records). One volunteer explained to me that this transparency was expected
by the donors he knows, who are mostly comprised of his classmates' and business
contacts' circles. The volunteers are interested in students' academic performance to such
an extent that the highest performing students are also marked on the Scholarship
Foundation's roster, even though they receive no extra benefits but are simply recognized
among the donors as high-performers. I many times overheard donors congratulating
students whom they remembered as high-performers, when they came back in to renew
their applications.

Unlike government or corporate scholarship programs, the Muslim scholarship
organizations utilized these conditions not as strict cut-offs, but rather as opportunities to
counsel and engage under-performing students. Each organization, however, handled
monitoring slightly differently, yet both imagined themselves as conduits for mentoring
as well as financial aid. Members emphasized to me and to others in their public
materials, that their associations were not merely a bridge of funding between upper-
classes and needy Muslims, but also served as conduits to pass on life-skills, good study
habits, and networking and employment opportunities. If a student received a below-
60% exam score, he or she was actually not dropped from scholarship, as long as
attendance remained at 80%. Rather, members would attempt to discover the causes of
low academic performance through phone calls and visits, addressing them through
engaging parents and the school. The emphasis on forgiving poor academic performance in light of regular attendance (and not the other way around) illustrates these Muslim givers' concern that students – first and foremost – apply themselves and inculcate a good work ethic and virtues of self-management and discipline. A student with high grades and poor attendance presumably would be threatened with losing the scholarship according to the charity’s stated policy, as an executive member speculated in an interview, although this sort of case had not occurred in recent memory.

Donors and volunteers in new Islamic charities are, of course, ultimately committed to seeing financially needy students succeed and become upwardly mobile. The new management practices they utilize in their charities, drawn from their backgrounds in business, not only reflect their desire to make the system of Islamic charity more efficient. These forms and other practices of bureaucratic surveillance also illustrate their conception of the need to develop human capital by means of zakat, by defining the most “correct” recipients as those which have certain capacities and virtues the volunteers believe are necessary for advancement in today’s economy. Moreover, there remains a structural emphasis built into each organization's practices and policies about how to succeed: individual hard work, study within a “modern” school (not a madrasa), and solidarity amongst one’s faith community are the keys to a bright future in contemporary India.

The Gift of Self-Discipline

The desire to not only monitor student performance, but also teach self-discipline, was exemplified by regular counseling sessions held for students by the businessmen
volunteers in both Itehad Foundation and Scholarship Foundation. These mentoring sessions occurred within the schools a few times a year. The Scholarship Foundation, however, also selected some students for special mentoring in a program called the “Brilliant Grooming Mission.” This program selected a half-dozen of the over 500 students receiving scholarships, singling out those who had received the highest exam scores (known throughout India as “toppers”). Members considered these “toppers” in the Brilliant Grooming Mission program to be the most promising students and most worthy of their personal investment of time.

These mentoring sessions occur every three months or so in each organization. At one session of the Brilliant Grooming Mission in July 2013, I also taught a short lesson on time-management to the students in Urdu. Most sessions involved at least three adult volunteers running the two-hour mentoring for the middle-school aged students who in this session were all boys (but other sessions had girl attendees). The instruction directed at the students consisted of personal strategies for self-discipline and studiousness. After lessons in study habits and self-management, there were opportunities for the students to ask questions on science of the doctor and engineer mentors (e.g. “Can you help me understand atomic numbers?”). The students relished this opportunity for individual tutoring on difficult science topics, it seemed to me, but also genuinely listened during the study habits discussions. For example, after brief opening lessons on time-management, the format of the session entered a discussion phase in which the adult mentors asked each school-child to verbally summarize their daily routine, taking particular care to note homework time, sleeping hours, and professional academic
coaching sessions. The students then intoned narratives of their daily routine in a low, shy voice, accompanied with foot-shuffling and downcast gaze in the presence of an equal ratio of degree-holding adults. Their shy demeanor was typical of students I saw in numerous other schools during my volunteering with the six charities I studied around Lucknow. What was different, however, was the passion of the adults in the room. Mentors interjected with excited clarifying questions to determine the exact contours of the students' study habits, subsequently offering gentle but sober admonitions to increase homework time or effusive praise when daily studies stretched late into the night. “You should sleep less and study more,” was one adult's response to one student. “One hour of TV is enough to relax and then you should begin your studies,” another said, addressing the youth collectively.

Adult mentors took it as a foregone conclusion that each student was a demonstrably hard-working student, in these Brilliant Grooming Mission sessions, consistently reminding students that they had all topped the standardized exams. Therefore, the overall tenor of the session was to weed out bad habits and overcome specific obstacles that prevented students from realizing their innate potential, such as one mentor who repeatedly inquired, “Does anyone have difficulty in obtaining their books?” or effective coaching, or venues for practicing English (although the entire mentoring session was in Urdu). The overwhelming lesson was that students should believe in the conscious application of raw willpower to attain success, now that socio-structural impediments to education, such as school fees or access to networking opportunities, had been removed. Although volunteers considered the “toppers” most
worthy of their time, Itehad and Scholarship Foundation also each ran general mentoring sessions for all their students, held in the schools they attended. In short, needy scholarships recipients are being gifted twin gifts, the scholarship itself and the gift of ideological instruction in the values of self-improvement and work ethic, drawn from volunteers' experience as businessmen and women in India's contemporary capitalist and globalizing economy.

Conclusion

As I described at the outset of the chapter, public concern in India is growing over the deplorable socioeconomic indicators of Muslims, which recently became the focus of a government report (Sachar 2006). Muslims themselves are alarmed at the evidence of discrimination within mainstream society and marginalization from India’s rapidly expanding market economy. Many even experience this political and economic crisis as a “spiritual crisis,” perceiving that their brothers and sisters in the faith are failing to apply the truths of Islam to their economic practice. In particular, these concerned activists feel that Muslims of sufficient means are not ensuring the circulation of wealth through the Muslim community and through the economy in general. Such Muslims fail to heed the stern admonitions of the Qur’an against “hoarding” when they squirrel away investments, violating even Islam’s prohibition on making usurious interest. Activists who would reform Islamic charity not only seek to remind Muslims of their obligation to give alms, they are focusing particular attention on the recipients of charity and how they utilize Islamic alms to further integrate themselves into India’s liberalizing economy rife with
individual opportunity in such fields as medicine, biomedical research, IT, and telecommunications engineering. In short, the separation of Islamic ethics from Muslims’ economic practice is crippling their participation in the market, precluding the Muslim community – and India as a whole – from realizing its productive potential.

My main goal in this chapter has been to closely examine transformations in Islamic charity from its roots in scripture and traditional practice as a purificatory ritual for the donor, to its present-day institutionalizations geared towards “modernizing” and “developing” the Muslim community in India. What I am calling the “developmentalist ethic” in Islamic almsgiving in Old City Lucknow is effecting reforms in the way individuals perform ritual almsgiving and in the way that Islamic charities manage those alms. Yet these reforms are not just along the lines of financial accounting or mere importation of “western” management theory in local Indian associations. In aligning with a more developmentalist ethic, these new Islamic charities are distributing more than just money. Along with alms, they disseminate attitudes towards employment, values of self-discipline, ideas about the “deserving poor” and who are the proper recipients of Muslims’ sympathy and largesse – thus inculcating new ethical subjectivities in poor Muslims. This developmentalist ethic was framed in explicitly Islamic terms – the obligation (farz) of giving zakat, Islam’s prohibitions on “hoarding” wealth and usurious interest, the “correct” (ṣaḥīḥ) use of alms for truly the poor and needy, the ideal nature of zakat as a “system” (nizām) instituted first by the Prophet Muhammad, and the prime importance of intra-Muslim (and, at times, intra-Sunni) solidarity in the ‘ummah. The overarching message of the new Islamic charities was that the socioeconomic decline of
the Indian Muslim community had been accompanied by moral decline, and this separation of Islamic ethics especially from economic practice necessitated changes in the way Muslim citizens managed local welfare. As a project to articulate and define aspects of Muslim faith in public and didactic settings, these practices re-orient notions of “correct” Muslim subjectivities, I argue, towards the (perceived) requirements of the contemporary Indian economy.

Such compatibility, even fusion, between developmentalist practices which objectify Muslim faith and seek to inculcate modern work ethics have been described by scholars such as Patricia Sloane on Malay entrepreneurs (1998), Filippo and Caroline Osella in south India (2009), Daromir Rudnyckyj in Indonesia (2009, 2010), and Robert Hefner's (1998) earlier work among Indonesian traders. A common theme among these works is the compatibility between “western” business practices and the globalizing market economy, on one hand, and localized notions of reformist Islam. These Muslim businessmen take the good from “western” management theory and business principles, while drawing on reformist Islam.

Most significantly for my purposes here, these studies point to a new interpretation of the relationship between the "Islamic economy" as articulated with the capitalist one, rather than in opposition to it (Tripp 2006). Namely, that Islam is being instrumentally utilized to facilitate entry of Muslims into the contemporary global economy, rather than presenting a view of the Islamic moral economy at odds with – or, at least, at an arm's length from – capitalism's organizing rationales of profits and productivity. Filippo and Caroline Osella's work with Muslim entrepreneurs in Kerala
points to their ethical emphasis on “moral connectedness” with the Muslim community at large and on public service as the duty of business leaders. Furthermore, studies of market Islam analyze the “modern pious” Muslim businessmen as both seeking to reform personal Islamic practice and seeking to align piety practices with the demands of contemporary life (Osella & Osella 2009; cf. Deeb 2006), but analyze this figure as basically refuting the political Islamist position that "all that is good comes from Islam" (Hefner 2012). This body of work is thus a correction to study of political Islamism as ideological opponent of the West, suggesting that there is more to the story and more diversity within revivalist Islamic religiosity and that “Islamic capitalism” is perhaps supplanting oppositional Islamist politics (Nasr 2010).

My work constitutes at least one major update to Daromir Rudnyckyj’s work on market Islam. Rudnckyj’s book-length study *Spiritual Economies* described how the spirituality of Muslims in an Indonesian steel plant became a "site of management intervention,” as human resource managers ran seminars on Islam that emphasize work as a "form of worship.” These three-day seminars involved re-framing of business management principles in the Islamic idiom, for example, asserting “that the fourth pillar of Islam, the duty to fast during Ramadan, is a model for self-control and self-management” and acting out the *hajj* pilgrimage in ways that encouraged intra-worker solidarity and taught ideals of customer service (2009: 190). Zakat was invoked to represent the management principle of “win-win,” as the foundation for good customer relations. These factory managers “sought to create a responsible, accountable, self-managing subject who acted according to the norms of the free market” and “norms of
transparency, productivity, and rationalization” for the purposes of succeeding in business (Rudnyckyj 2009: 197, 105).

However, trainings in the steel plant for Muslim workers primarily involved a curriculum which was in substance comprised nearly entirely of management theories and self-help principles (Rudnyckyj mentioned Dale Carnegie’s *Principles of Highly Effective People* as a particularly strong influence) which were merely framed according to Islamic idioms, Muslim history – as well as a liberal sprinkling of Indonesian folk culture and American pop culture. For example, nowhere in Rudnyckyj’s cases were Muslim workers actually encouraged to engage in ritual almsgiving or adhere to their religion’s macro-economic teachings (such as in Islamic banking) beyond simply avoiding graft. In fact, the madrasa-educated Islamic scholars nearby the steel plant were skeptical of the managers’ Islamic training programs. They and other conservatives viewed it as “progressive (or even radical) because it represented a completely new way of practicing Islam” (Rudnyckyj 2009:187).

By contrast, the new Islamic charities in this chapter received the approval of the Islamic jurist at Nadwa madrasa, a conservative seminary otherwise known for its opposition to matters such as allowing women-initiated divorce under India’s Muslim Personal Law statues. Despite departing as much as they did from traditional almsgiving, the new Islamic charities remained within the fold of acceptable Islamic practice. Moreover, the new Islamic charities were not merely imitating the ritual obligations of Islam, such as the reenactments of *hajj* or metaphor of fasting in the Indonesian steel plant’s trainings. They were literally performing zakat. Rudnyckyj’s (2009: 191)
analysis is not of the performative ethics of Islamic ritual *per se* as much as it is of idioms of Islamic ethics (what he terms “dubbing culture,” following Tom Boellstorff 2005). My work extends Rudyckyj’s flattened view of market Islam by illustrating that the forces of market Islam can be far more than “dubbed” versions of Islamic discourse. Instead, new Islamic charities promote the normative prescriptions linked to shari’a by reviving age-old Islamic rituals themselves, while doing so according to distinctly contemporary, practical ways informed by new modalities of management.
CHAPTER EIGHT
ZAKAT ETHICS AND THE PRODUCTION OF HALAL HUMAN CAPITAL

In a hadith, the Prophet Muhammad said: After faith and prayer, the next obligation is earning income in a halal way [īmān aur namāz ke ba’d, ḥalāl kamānā farz hai]...So, this is a purpose of zakat, also: It is for the poor to stand up on their own [and earn]. Do you see?...Otherwise some of them go to Hell.

-- Maulana Jahangir Qasmi, head of the Society for Divine Welfare

“...Otherwise some of them go to Hell,” these words said to be by the preacher Maulana Jahangir echoed in my mind as I rode my bicycle down the serpentine alleyway into bazaar of Aminabad in old city Lucknow, on my way to the charity distribution event run by his Society for Divine Welfare. The room when I arrived was already packed with people – the Society had become very well-known over its thirty-year history of utilizing alms-gifts to increase employment among Lucknow’s poorer residents. Some wealthier local Muslims were there to observe, and perhaps become encouraged to donate in the future. Others were there to receive, wiry men who applied for a free rickshaw in order to earn an income by pedaling their passengers through Lucknow’s congested streets and women swathed in black cloth veils who applied for sewing machines to perform piece-work from the privacy of their home. The audience was entirely composed of these seated recipients, waiting in mute silence for the charity distribution to begin, apprehensively shifting and trying not to look at one another but rather keep eyes downcast. Behind the tables set up at the front of the room, opposite the crowd of recipients, sat a dozen men (mostly the organizers and volunteers) surveying the donations and the crowd with sharp eyes to ensure that everyone had arrived and things would go smoothly. The charity distribution event was about to begin.
This event was a modal example of what I term the “developmentalist ethic” in Islamic almsgiving, and it constitutes the ethnographic foundation for this chapter. In chapter three, I illustrated how many donors give according to what I termed a “purity ethic,” being primarily concerned with the aspects of almsgiving that make it efficacious for the donor, who is thereby fulfilling a ritual obligation and performing a ritual of financial and moral purification. A developmentalist trend in Islamic almsgiving in modern India, however, reflects a divergent set of concerns from those that historically animated Islamic almsgiving. The new Islamic charities I discuss in the last chapter and this chapter engage in practices and circulate teachings that re-orient the ritual of zakat-giving within a moral framework that highlights different criteria.

In this chapter, I describe the efforts of the Society for Divine Welfare to provide business opportunities to underemployed Muslims in the informal economy of Lucknow’s bazaar. Entrepreneurial self-employment was emphasized, and the Society provided start-up capital and occupational equipment aimed to launch poor Muslims into new income-generating activities. However, this chapter is primarily concerned – not with the material means for employment – but with how these developmentalist processes are predicated on very particular formulations of Muslims’ moral selfhood. As moral teachings, they are communicated through sermonizing and everyday informal preaching, but also communicated through implicit symbolisms reflected in the charity distribution events.

In the course of attending distribution events, Muslims are the subject of Islamic teachings that are intended as “gifts” of moral discourse alongside the gifts of charity.
These ethical teachings consist of Islamic injunctions related to work ethic, self-discipline, accountability, and economic responsibility, presented by the preacher during his thundering sermons. Such moral discourses were supposed to function as cultural mechanisms for holding recipients accountable to divine authority and societal pressure in ways that conditioned them as virtuous subjects with habits conducive to modern employment – theorized in contemporary anthropological literature as “technologies of the self” (Foucault 2010; Rose 1999). Virtues are more than mere modalities of neoliberal governance, however, and my analysis concludes with investigation of moral discourse as inculcating a communitarian ethic that fosters solidarity and a sense of assuaging the moral “crisis” facing the Indian Muslim community. Virtuous “concerns” (Barth 1993) such as zakat-giving that places greater responsibilities on individuals are also processes by which people learn, re-interpret, and come to own and internalize the public ethics inherent in larger traditions (Taylor 1990; Faubion 2011).

This chapter situates new Islamic charities within a growing literature in anthropology on “market Islam,” particularly due to their role in seeking to shape the labor market. As a case study of a Muslim charity association led by a preacher, this chapter offers fresh data on 'ulama who are not employers but engage in similar activities (cf. Comaroff and Comaroff 1991, Keane 2007 on colonial missionaries). As M. Qasim Zaman astutely observed of 'ulama in South Asia in relation to their tradition, “Many [changes] are the paradoxical product of the ulama’s very effort to conserve their tradition in a changing world” (2002:187). I argue that remaking Islamic tradition ironically occurs despite religious leaders' claims to be preserving an unchanging Islam.
Economic Problems as Spiritual Problems: Founding the Society for Divine Welfare

The Society for Divine Welfare (Anjomān falāh-e Darain) is an Islamic charity organization located in the heart of Lucknow's Aminabad bazaar, with a mission to provide welfare for the needy residents of the bazaar, particularly the unemployed, disabled, and widowed. The Society was founded in 1992 and by a Muslim preacher who is a graduate of the madrasa at Deoband, Maulana Jahangir. It is worth noting that all of the charity associations that I encountered in Lucknow, particularly the developmentalist-minded ones, have been founded since the 1990s as well. Maulana Jahangir and his Society are identified closely with Muslim ritual life in the bazaar, being led by a madrasa-educated Muslim scholar and operating out of the tiny, back-alley mosque in which Maulana Jahangir leads prayers. The Society has developed a reputation as an identifiably “Muslim” organization, and in this way it is quite distinct from the Islamic charities that I profiled in chapter seven, which were run by businessmen. Given the Muslim public’s general skepticism in the management capability of madrasa-educated scholars (justified by the fact that few receive much training in or exposure to management), the steady growth of Maulana Jahangir’s Islamic charity is somewhat contrary to expectations. Whereas the businessmen of chapter seven applied their university-educated expertise, business acumen, and elite connections to driving growth of their organizations, the success of the Society is otherwise. In fact, I argue that the growth of the Society is precisely due to the fact that it is run by an Islamic scholar and preacher, not a businessman, who can skillfully incorporate Islam’s ethical teachings on the economy (particularly zakat) into a larger critique of economic disparity. However,
this strategy came with risks, as well. The preacher faced competition for alms-donations from madrasas run by other ‘ulama. The Society in managing Muslims’ zakat must also walk a fine line between ensuring best practices in modern management, on one hand, and adhering to Islamic prescriptions on administering zakat, on the other.

Maulana Jahangir, now age 50, grew up in a Calcutta slum and attended madrasa from an early age, achieving the honor of becoming a memorizer of the Qur’an by adolescence. He received his training as a young man in the main campus of the madrasa at Deoband. Afterward, he traveled to Lucknow to continue research on Sunni-Shi’a sectarianism, studying in the Shaukat Ali madrasa in Chowk bazaar, one of a number of Lucknow madrasas associated with the cosmopolitan scholarly lineage of the ‘ulama of Firangi Mahal (Robinson 2001). Along with research, he also taught youth in the madrasa (similar to a post-doctoral fellow in a university). His scholarly credentials in madrasa education are thus impeccable, even though he never attended a secular secondary school or university.

Around 1990, however, a disagreement erupted between him and the head of the madrasa. The head of the madrasa had instituted an initiative for Lucknow’s Sunni

Figure 17: Maulana Jahangir giving the sermon at Friday prayers
Muslims to stage raucous celebratory processions for the Prophet Muhammad’s birthday, akin to the processions (jaloos) held by Shi’a Muslims in Lucknow since the colonial era.\textsuperscript{135} The head of Shaukat Ali madrasa sent his teachers out to fundraise among Lucknow Muslims for these processions. “I don’t believe that [the Prophet’s Birthday] should be celebrated with a procession, and I refused [to fundraise],” Maulana Jahangir related to me, “so [the head of the madrasa] asked me to leave.” Recognizing the Prophet’s birthday with any celebrations or extravagance beyond a lecture is considered an unorthodox practice by the reformists of Deoband, even though it is common among India’s Muslims. Moreover, religious processions have long functioned in India as an occasional political strategy for local leaders to fan animosity between Muslims and Hindus (Hansen 1999, Brass 2003) or between Sunni and Shi’a Muslims (Freitag 1989: 142; Cole 1988: 93; Jones 2011). This procession initiative of the early 1990s similarly came at a time when Hindu right-wing activists were staging public demonstrations for militant Hindu causes, culminating in activists’ destruction of a Muslim mosque in Ayodhya 50 kilometers from Lucknow (Varshney 2002: L2164-L2248).

Maulana Jahangir described those years as a period of “awakening” (bidari) for India’s Muslims – some religious leaders responded with public assertions of religiosity, such as street processions, while a few others like Maulana Jahangir engaged in welfare work. Whatever his various motives, Maulana Jahangir ultimately emphasized that he believed that religious fundraising could be much better utilized to assist Lucknow’s

\textsuperscript{135} Justin Jones (2011) cataloged the emergence of jaloos and other public rituals of Moharram among the Shi’a sect of Lucknow Muslims during the colonial era, as part of a Shi’a revival directed to a large degree within the Muslim community, as assertion of upper-class Muslim identity as well as Shi’a distinctiveness against the Sunni majority.
swelling ranks of urban migrants (on socioeconomic history of Lucknow, see Mukerjee & Singh 1961; Verniers 2012). As a result of his stance, he left his teaching post to go and found the Society for Divine Welfare in the heart of old city Lucknow’s Aminabad bazaar in 1992.

I myself observed that Maulana Jahangir, a staunch Sunni, occasionally collaborated with Shi’a organizations and was highly respected by Hindus in the neighborhood and I suspect that his aversion to religious sectarianism also led to his decision. A Hindu friend of mine in Aminabad told me that, even among her circles in the neighborhood, Maulana Jahangir was highly respected. Hindus and Christians alike would occasionally seek him out because of what she described as his “spiritual [dīnī]” character, his worldly life “experience [tajrubah],” and his “learning [parai].” For instance, I also observed two Hindu men who approached him for insight on a vexing problem related to sexual misconduct between a wife and her brother-in-law in their joint household.

The Muslim public is often skeptical of the management capabilities of madrasa-educated scholars like Maulana Jahangir, especially in administering the relatively large flows of funding needed for a charity organization. But he based his early appeals for support upon slightly different grounds. Once he became the preacher (imām) of a local mosque in the Aminabad bazaar of Lucknow in 1988, he began preaching intensively about societal issues, especially the baleful effects of growing poverty in the old city neighborhoods. Utilizing his authority as a preacher, he spent five years raising awareness of social ills, before formally announcing his intention to start a welfare
organization. He spoke on economic issues as if they went hand-in-hand with religious issues, leveraging his moral authority as a preacher to garner support for eventually founding his charity organization. In particular, the status of zakat as a ritual practice in Islam, as well as a means of charitable fundraising, provided facile means for the preacher to establish credibility as a societal critic and social worker. By preaching the religious obligation of zakat while simultaneously highlighting the obvious wealth disparities in the city, Maulana Jahangir in those early years articulated the economic needs of the Muslim community as – in fact – religious failings.

For example, he described the widespread poverty in the urban neighborhoods of Aminabad bazaar in Lucknow as his initial impetus for starting a charity organization to collect and distribute Muslims’ zakat:

Since I came to Lucknow, I’ve seen that there are many rich, and many poor… and so few in between… So that’s why I started this work [collecting and distributing charity], to make sure that something from these [rich] people is given to those [poor] people.

In response, Maulana Jahangir gave sermons on the importance of Islamic almsgiving and its centrality in Islam. His sermons often address all Muslims as potential donors (even the poor) to highlight the universal nature of this obligation. At one Friday prayer he thundered, “It doesn't matter how much you give! Even if it's only

### The Issue of Alms ('masa'el-e zakāt')

“For the glory of Allah, alms are obligated on every sane adult, man and woman. In the Qur'an, there are strict warnings for those who do not pay alms. Allah declared:

‘Oh Prophet! Whoever has gathered and kept gold and silver and does not keep the obligation of alms, explain this vision of painful torment to them: Their gold and silver [heated and] glowing red-hot will [be used to] burn that sinner on all sides, front and back.’

(Qur'an)

Figure 18: Quotation from the pamphlet of the Society for Divine Welfare, translated from Urdu"
two rupees, give charity (sadaqah)! Give sadaqah!,” and without even mentioning to whom the charity goes, he moved on to discuss the multiplication of rewards in Heaven when Muslims give on holy days such as in the month of Ramadan. He also wrote pamphlets introducing zakat and distributed them to the public from a storefront in the bazaar, which could be considered an indirect fundraising strategy. For example, one recent pamphlet presented upfront a definition of zakat, in which the central subject is the obligation of alms upon all Muslims of sufficient means and the dire punishments for avoiding it (see Figure 18).

His sermons aimed to revive and encourage Islamic almsgiving among the increasingly upwardly mobile Indian Muslim middle-class, and he used to give guest sermons in mosques around the city. After two decades of successful preaching and fundraising, however, many Muslims around Lucknow had heard his message, obviating the need for him to preach economics from the pulpit as often as before. Most of his donors now sought him out, dropping by his mosque to give their annual alms. But I nevertheless regularly heard in private conversation express his view that Muslim donors in Lucknow in general were lax in their religious obligation to give. As he said of the Pew Center study “In India, everyone prays but no one gives zakat. Here, we have very stingy almsgivers! [yahan, bahut kanjūs sāḥib-e niṣāb hain!]” References to almsgiving also still peppered his sermons. For example, in one weekly sermon on honoring one’s parents he mentioned, “You all must be giving your zakat” (āp zakat dete hoenge), as parents must have taught. I also heard him preach about zakat twice during Ramadan and at least three other times during the year.
More specifically, Maulana Jahangir believed that the system of zakat as a whole was not quite effective at multiple levels and needed reviving. Even if individual Muslims were meeting their personal ritual obligation, the distribution of zakat, selection of the best recipients, and how they utilized the alms-gifts were all significant concerns for Maulana Jahangir and his Society. “People here [in Aminabad] were so uneducated. They knew little of religion (dīn) and little of the world (duniyā),” he told me, communicating his perspective in those early years. He continued:

[The poorer people] had no ability to “stand,” no businesses, no way to educate their children. I began giving sermons, explaining how people need “skills.” Make an income! Educate your kids! This is your responsibility (zimmedāri)! I kept giving sermons for five years, so that I could form their minds (tā keh zeĥn bane).

Being employed was a crucial component of also being a good Muslim, in Maulana Jahangir’s view. Referencing scriptures, he continued to expand upon his viewpoint that such means of economic stability went hand-in-hand with spiritual development and salvation:

In a hadith, the Prophet said, ‘After faith and prayer, the next obligation is earning income in a halal way [fīmân aur namāz ke ba’d, ḥalāl kamānā farz hai] ...So, the purpose of zakat is for the poor to stand up on their own. Do you see?...Otherwise some of them go to Hell

This hadith was an oft-repeated favorite of his, a metonym for his theological perspective on charity. When I once asked him why his organization places so much emphasis on employment, he replied, “If a Muslim's stomach is empty, he won't be able to worship!,” in further explanation of this viewpoint. This of course is not literally true during the many Muslim days of fasting. But "not being able to worship on an empty stomach" instead points to his idea of poverty as a possible cause of impiety. He went on to
elaborate the variety of social ills that fester in the absence of a halal income: begging, dependency on others; lying, cheating, and thievery to make ends meet; broken homes and a cycle of economic poverty and spiritual impoverishment inherited by the next generation. “If your income is not halal, then your prayer is also not accepted [even if you pray regularly],” he said, giving another example of how Islamic ethical injunctions are not restricted to ritual practice alone.

**Competition in the Zakat Economy**

In the early years of the Society’s founding, Maulana Jahangir took particular care to cultivate numerous ties to bazaar traders and local businessmen. He gave guest sermons at mosques around Lucknow. He consistently has presented the main mission of his charity as “business development,” or increasing means for livelihoods (*rozi-roti*) and employment (*rozah-gar*). He is not - nor has he ever been - a businessman, yet the ideological thrust of his organizational mission overlaps with the values of the bazaar-based Muslims that have become his patrons over the years. His appeals met with positive results, and the Society’s budget has increased each year. In 1992, he recalled that he raised and distributed 46,000 rupees ($770; equivalent to $1,280 in 2014 currency). In 2012, the annual budget of the Society was roughly 175,000 rupees (nearly $30,000). This budget is notably larger than each of the three businessmen-led organizations profiled in chapter seven.

The Islamic charitable sector, while much less lucrative than the financial gains made by Muslim politicians or businessmen, is nevertheless a site of intense competition
at times. Madrasas since the 1800s have dominated the alms-collection market in north India. Until recently, other Muslim organizations did not compete much with madrasas, generally being founded instead by a sole benefactor or by a princely ruler, often through waqf. In the past two decades, however, new Islamic charities have cropped up in Lucknow that also fundraise among individual citizens, such as Maulana Jahangir’s Society. His fundraising successes, however, also created friction between his Society and other ‘ulama and madrasas in Lucknow – particularly the madrasa for which he earlier refused to fundraise. He attributes their animosity to the competition his Society posed, as his fundraising cut into the traditional financial support for local madrasas. Some neighborhood religious leaders even had contacts within urban gangs, and a few tried to intimidate the fledgling charity workers. “The first five years were the toughest years of this Society,” he said to me in one of our many conversations, “other madrasas didn’t want us fundraising (chandah lene) in these neighborhoods and I would get threats to stop my [charity] work…’You put an end to this work, or we’ll put an end to you’ they said.” In the early 1990s, Maulana Jahangir was even targeted once by gunmen. As he told me the story, one afternoon:

I was on my way to give a speech [at a mosque near] Medical College in Chowk, and as soon as I came out of [my] mosque, there was ‘firing’ [gunshots]. Allah must have saved me! I didn’t get injured at all. They just shot out some of the windows [of the mosque] and rode away on a motorcycle. That only happened once.

Around the same time as this attack, the head of the Shaukat Ali madrasa, his old employer, also filed a court case against Maulana Jahangir, in which Jahangir was accused of not having been officially appointed the preacher of his mosque and living
there illegally. The case was dropped after three years, however. I interviewed one of Maulana Jahangir’s early supporters to gain an understanding of how the tide turned in his favor.

My family started going to his house often. Met with others on his behalf. His opponents began to see that he had high-profile supporters like us, so they backed off. They had thought that because he was from [Calcutta] and without local support, that they could intimidate him. To stop the charity [baytul māl]. My father was an army officer who knew the police, and he helped convince them to drop the court case.

Like this patron whom I interviewed, and the Society counted many other influential individuals among its long-term donors. He, along with his early supporters, approached urban youth organizations in Lucknow, such as the Sunni Youth Federation, who were known for social activism and electoral organizing, and their statements helped the Society gain widespread popular support. The rivalry soon died down. Maulana Jahangir has not received threats since those early years.

My point in relating the early tribulations of this Islamic charity organization is to emphasize that while almsgiving is a ritual obligation in Islam, it also is generative of a “zakat economy,” which is at times a market for intense competition in addition to its welfare functions. Competition is made all the more stark by the increasing perception among the Muslim publics that madrasa education is simply not as effective in providing Muslims with job skills or other knowledge relevant to these times, and some donors seek new avenues for their donations, particular zakat. An organization such as the Society, which emphasizes employment and job creation among poor Muslims, has become an

---

136 Influential donors that I interviewed or knew of included: an editor of the major Sahara Urdu newspaper, a member of the All-India Muslim Personal Law Board, and many owners of successful wholesale distributors in the bazaar.
attractive option for many Muslim middle-class donors – whether they are bazaar traders, self-made entrepreneurs, or university-educated professionals. Yet madrasas still attract the majority of alms donations. In my interviews with over fifty donors in Lucknow, nearly all still gave a portion of their zakat to madrasas; most donors gave *primarily* to madrasas, after giving to needy neighbors and relatives.

**Islamic Revivalism in India: Piety and Economic Development**

As recent entrants into the zakat economy, new Islamic charities represent a shift in the historical arc of Islamic scriptural revival movements in India. While revivalists once focused on individual piety, new Islamic charities incorporate a focus on socioeconomics. Maulana Jahangir and his Society for Divine Welfare are a particularly illustrative example of the continued evolution of Islamic reformist thinking in India. Maulana Jahangir is a graduate of Deoband and his sermons also illustrate the reformist preoccupation of Deobandi ‘ulama with ritual practices of individuals, the importance of obtaining “correct” Islamic knowledge from scriptures, and the rootedness of all worldly problems in “moral corruption” and spiritual life. As quoted above, Lucknow Muslims who “know little of religion” are a real concern for this preacher. In his own mosque, he regularly preached on the rewards of prayer, fasting, and ritual sacrifice when I attended weekly congregational prayers. For example, “when you repeat Allah’s name in remembrance (*zikr*) after prayers, make sure to pronounce every syllable clearly,” was the theme of a sermon I heard him teach during a guest lecture at another mosque. Furthermore, his opposition to Sufi practices, such as the celebration of the Prophet’s
birthday, is clear evidence of his reformist orientation.

However, his charity activities and the sermons he made to promote them also are evidence that his efforts to reform the Muslim community in Lucknow by and large constitute an *economic* intervention. He consistently frames issues in religious terms, bolstering his credibility as a social worker with his authority as a preacher – yet especially when he invokes zakat and other economic teachings of Islam, the stark difference of Maulana Jahangir’s approach from the earlier strategies of 19th and 20th century pietistic Islamic revivalists can be more clearly seen in the ethnographic details of its operation, which are the focus of the next section. The preacher shares many of the same concerns as many other ‘ulama educated at Deoband. But Maulana Jahangir’s sermons related to Islamic charity are not only for the sake of impressing upon Muslims “correct” Islamic beliefs and their scriptural origins, nor for the mere betterment of Muslims’ own souls (although that is also a motive, when he links material poverty and moral turpitude). Maulana Jahangir’s charitable Society operates according to a framework within which employment leads to income-generation for local Muslim families, which in turn leads to the education and advancement of this and future generations of Indian Muslims. As such, the Society is making a very different sort of contribution to the old city bazaar of Lucknow than the madrasas run by other Deobandi ‘ulama, despite the fact that they all share the same goal of reversing the perceived societal decline of Muslims in India.
The Gift of Work Ethic: Distributing Islamic Charity

Like the developmentalist charities profiled in chapter seven, the Society had some features that distinguished it from more traditional charity distributions such as the delivery of meat to the poor on ‘Eid al-Adha or individuals’ almsgiving. These included: application forms required for beneficiaries to receive charity, a survey of the recipients' household to verify their poverty, a sectoral focus in charity distribution (i.e. business-development), controlling the mode of distributed alms (i.e. rickshaws for income-generation versus traditionally given grain staples or cash), and sermons to inculcate proper work ethic in recipients. The overall result of the developmentalist ethic is to focus attention on the recipient of Islamic charity and the life of the gift after it is given. In this case study, however, let us zoom in the ethnographic lens to bring into focus two of these practices in the charity distribution event: the mode of alms distributed and moral teaching through sermons.

The following detail is drawn specifically from one activity held about three or four times a year by the Society: a charity distribution event. A typical charity distribution event of the Society is orchestrated as a small ceremonial performance in the empty storeroom rented by Maulana Jahangir, adjacent to a vacant lot where neighbors' goats graze. The central activity involves the Maulana calling deserving recipients and handing over the charitable donations to them one by one, in front of a small audience composed of beneficiaries and a few local dignitaries and donors. I attended two distribution events in October 2012 and February 2013 and interviewed association donors and community members to ascertain representative elements across these regular
events.

The October 2012 distribution event began promptly at 2:30pm, notably on-time, giving an overall tone of professionalism and organized discipline to the event, a tone absent from raucous charity distributions that occurred during traditional festivals. Maulana Jahangir began speaking immediately after a Qur’anic reading. He began his sermon with a theme typical of Islamic reformists in India: the decline of the Muslim community.

Muslims ruled over the other communities [qawm; meaning, Hindus, Buddhists, etc.] in this country for 800 years. But today it is our community that is the victim.

Early on in his sermon, he also referenced government statistics on Muslim poverty:

We have responsibilities [zimmedāri] for the whole community. We need to wake up [bidari hona chāhiye] to these responsibilities.

Hey Muslims! Are you sleeping?! Today, our condition has gotten so precarious [khatarnāk], so bad, so much so that the Hindustani government itself even reported that 70% of Muslims are uneducated [jāhil] and impoverished...What poverty is ours is also yours. Even if we’re living in poverty, we should help our sisters. The Prophet instructed [in a hadith], ‘Believers [mu’minīn], eat one half of your bread [roti] and give the other half to someone else.’ ‘No one is too poor to give to another. You cannot be a true [pakkā] Muslim if your neighbor has an empty stomach!

He thus began by framing his project as one addressing a community-wide problem – when some Muslims are impoverished or uneducated, it brings down the entire community. However, Maulana Jahangir exhorted the audience to recognize that the solution is also society-wide and economic, in contrast to Islamic reformists in piety movements that sought to reform society by reforming the moral corruption and un-Islamic practices of individuals.
Note how this project of moral reform also views individuals as the primary actors, even as the overall aim of the Society is to make a socioeconomic intervention. Correct Islamic practice is not only a matter of executing correct ritual prayer and fasting. Rather, as the preacher forcefully reminded the audience, being a “true” (pakka) Muslim also entails interpersonal financial responsibilities and mutual aid for others.\textsuperscript{137}

\textit{Transparency, Accountability, and Moral Persuasion}

About a dozen donors and guests (including myself) sat in the audience listening to the sermon, as well. We were invited by the Society to witness the transfer of donations to the beneficiaries (see Figure 19: three guests are seated just to the right of the preacher, as current or potential future donors; note also the pyramids of packaged currency notes stacked in front of the preacher). Their presence was reflective of how a certain level of transparency was critical to the popularity of the Society. Most Muslim givers in Lucknow lack faith in the ability of charity associations to operate cleanly until they see

\textsuperscript{137} Given that the audience was composed of beneficiaries of charity as well as donors and potential future donors, his emphasis on the obligation of almsgiving in Islam serves two functions. First, reminding Muslims of their obligation to give alms (“even if we’re living in poverty”) is a sort of fundraising appeal and an inducement to maintain flow of transactions the charity economy. But emphasizing the obligatoryness of alms upon the donor also serves to reduce the connotation of beneficent largesse that accompanies voluntary charity and can potentially shame the recipient.
it with their own eyes. Invited guests might constitute future donors, or were merely local dignitaries who would spread the word and vouch for the trustworthiness of the Society. Maulana Jahangir told me he had learned over the years that his Society could not function as a professionally managed charity without such transparency. His donors also confided as much to me in interviews, saying that they supported the Society because they trusted it to deliver their zakat and other charitable donations honestly – a few had also gone to the charity distribution event to see it with their own eyes, while (most) other donors I spoke with said they would not attend a public distribution event.

Application forms were required for all would-be recipients, which were then followed up with a household investigation (janch or “survey” in Urdu) to visibly verify their neediness. At least one respected person was also required to vouch for a potential recipient and sign their form. Local Muslims who were deemed as sufficiently needy were selected to receive aid, specifically (and more importantly) those who were able and willing to apply the welfare aid towards placing themselves in a stable occupation. For example, the Society turned away drunks (sharābī) and others who were likely to not spend the aid as intended, as I observed in one encounter with an obviously inebriated man while Maulana Jahangir sat collecting donations during Ramadan:

\[\text{Man:} \quad \text{Can you give me some aid [emdad] too?}\]
\[\text{Jahangir:} \quad \text{Let’s talk later, after Eid. You didn’t get a good “report.” That’s why I didn’t give you a “application form.”} \quad \text{[The man protested.] Look, I have to consider what Allah wants and I have to answer to Allah.}\]

138 Like the Scholarship Foundation and other new Islamic charities, Maulana Jahangir had not established a precise threshold for defining “sufficiently needy” recipients. However, in discussions with him and other volunteers, I gathered that the families receiving aid all made less than about 4,000 rupees per month.
Maulana Jahangir continued to defer the man’s request, repeating himself multiple times until he left. He then turned to me, “We never give to drinkers (pīnewāle). It will ruin our organization. He’ll just drink it away, so I just tell him ‘Let’s talk later.’ I have to answer to Allah.” His mention that “it will ruin our organization” illustrated his constant awareness of donor pressures on the Society to operate with a sense of transparency and integrity. Moreover, his reminders about “answering to Allah” affirmed his awareness that the zakat he administered entailed certain prohibitions against misuse in Islamic jurisprudence, above and beyond his obligations to donors. Transparency practices were thus motivated for both financial and spiritual reasons.

The public nature of the event, for ostensible purposes of transparency, however, had a great impact upon the recipients of aid. The Society required embodied performances by the beneficiaries, which served to socially define their poverty as visible — and them as visibly “needy” subjects. The recipients were expected to wait until called by name, present themselves in front of the audience's gaze, and sign their name for the amount of their recorded charitable disbursement. Then, they consentingly froze for a photograph. Notably, the ritual anonymity usually associated with Islamic almsgiving was reversed by these embodied performances of the recipients intended to instill a sense
of accountability.

Such professionalized and organizationally “clean” procedures of transparency demanded by developmentalist-minded Muslims were of great consequence to forming recipients' moral subjectivities – both subjectivities as “Muslims” and as “laborers.” The semi-public nature of the event ensured that recipients felt watched, even if only by a dozen other locals. The sermon identified ethical traits that Maulana Jahangir (and presumably, other local leaders) expected the beneficiaries to inculcate. These ethical traits were contained in certain social identities mentioned in the sermon: hard-working laborer, responsible parent, pakka Muslim, trustworthy Muslim, and so forth. Moreover, these traits of ethical selves were not merely rhetorically encouraged, but the action of calling each recipient, by name, to the front of an audience of local observers from the community served to further affix the social identities to the individual recipient who performatively enacted their acceptance of the charity donations (and the expectations accompanying them).

Each item to be donated was an instrument of self-employment. Sewing machines, pushcarts for street selling, cycle rickshaws, and a milk-steamer for chai tea stalls were cluttering the room. Each was marked with the words ”The Society for Divine Welfare” ("Anjoman Falah-e Darain") hand-painted in cursive Urdu (see Figures 20 and 21). The items were all hand-made or assembled in the local bazaar. The Society had acquired them after soliciting quotes from local businesses. Each item came with a warranty negotiated with each seller by the Maulana, to provide lifetime repairs when beneficiaries presented their receipt from the Society, which named them as the owner.
The Maulana emphasized the warranty in his speech. Sturdily made, the solid iron body of the sewing machine and rough-hewn wood of the pushcarts declaimed their practicality, durability, and ease of repair. Each item was accompanied by a stack of rupee notes, for purchasing raw materials such as cloth or tea ingredients, intended as the start-up grant for the recipients’ entrepreneurial activities.

All these elements combined - the Society's moniker, warranty, durability - conveyed the Maulana's ultimate intention that incentives for resale be mitigated as much as possible. His concern was real. Barter thrived in the Old City bazaar and even trash was traded daily for a handsome price. The speeches he made during distribution events covered other themes, but his sermons addressed his concern that beneficiaries see the charitable donations not only as a free gift, but also as a means of self-employment. He articulated this in a lengthy appeal at the end of his speech:

I'm on my knees asking you not to misuse these machines...not to sell them. If you're not using it, find another poor woman. Give it to your poor Muslim sister, she at least will make some money...A few years back we spent 8-9,000 rupees [each] on rickshaws for these regular mosque-goers [namazi], for Hajjis. I won't say their names. They were poor. …After a month of driving it, one guy sold his 8,000 rupee rickshaw for 2,100 rupees! After only a month! And mosque-goers! Hajjis!…

These are loans entrusted to you from Allah! [yeh Allah ke amanat hai!]. Not a grant [jagir nahin]…We want you to treat it as Allah’s loan [amanat] that your taking, not something that – for example – if your child gets a fever or a cough, you’d sell it for eight or nine thousand rupees!...
The word *amanat* literally means “trust” and implies multiple meanings: a security-deposit, an object given in trust, or a financial guarantee. Here, the contrast is of course with a “free gift” or “grant” (*jagir*). The preacher is making a direct reference to the well-known Islamic teaching that “all wealth belongs to Allah,” a maxim often connected with zakat. Sermons and Islamic manuals (e.g. Nadwi n.d.: 5) regularly reference this notion as inducement to Muslims to give their wealth in charity, as in zakat, in recognition of the principle that humans never own wealth but merely hold it in trust (as *amanat*) by the grace of God. However, in this sermon, the preacher is highlighting the notion of *amanat* as inducement for recipients of charity to act responsibly. He went on to elaborate:

> If you sell it, what answer would you give to God? ...You're promising me that you won't sell it. And if you're lying, and you sell this, that means that you are betraying Allah. I won't be able to hold you accountable. You're taking up this loan [from Allah]. This [alms] is your right. I won't be able to expect any favor [ehsan] from you. However, it's important to note the purpose (*maqṣad*) with which this was given to you. Use it as it was intended.”

With this warning of divine omniscience, Maulana Jahangir concluded his appeal for the beneficiaries to take an oath against re-sale, as a sort of condition of receiving them. The maulana was requesting the audience to adopt his perception of these donations as instruments of self-employment rather than see them for their inherent value in the barter economy of Old City bazaar. The maulana's attempts to forestall the re-sale of the distributed items, however, also seemed to contradict an idea of the donations as freely and unconditionally given. Note his statement that, “This [alms] is your right.” Islamic scholarship holds that zakat is the right of the poor and full transfer of ownership must take place for transactions defined as proper zakat (Qur'an 70:19-25 and 30:38; *al-Hidaya*
2009:291), a popular view among many other zakat donors in Aminabad bazaar. While the right of those in need to receive charitable aid unconditionally was well-established ruling in Islamic jurisprudence, his sermon simultaneously implored and cajoled recipients to agree (under oath) to the conditions upon these donations.

In private conversation, I pressed Maulana Jahangir, asking if his extraction of a promise to not re-sell the objects does not, in fact, contravene Islamic teachings on zakat as the right of the poor and he explained, “Look, the donations are still the recipients' once they are in their hands. I cannot actually prevent them selling anything, nor would I.” His answer constitutes a pragmatic resolution of this apparent conflict, in which ownership of the donations is indeed transferred to recipients, but I would argue against a view of his sermonizing as mere empty words. On one hand, his assertion was a correct (in my view) statement of the fact that his association's practices were not contravening Islamic jurisprudence as himself and most Lucknow 'ulama understand it. On the other hand, he did not admit the influence of his position as a religious leader or that of the divine sanction he invoked. The framing of the donations as means of employment (rather than a free gift) constituted a powerful sanction upon the poor Muslim beneficiaries. First, as Marcel Mauss (1960) famously observed, the giving of a gift instills in the recipient a sense of “indebtedness,” which Maulana Jahangir implicitly invoked when he asked of them (in return) only that recipients “use it as it was intended.” Second, the sermon's prohibition against re-sale was accompanied by a litany of the “responsibilities” of a good (pakka), honest Muslim. Not only are they owners of new property, but this property originated as zakat, which the Qur’an states are the symbolic dues of wealth to
Allah, as repeated during the sermon. The maulana invoked such a notion of omniscient, omnipresent divine supervision intentionally, knowing full well that in the absence of material means of enforcement the recipients largely would have to regulate themselves. Such beliefs underpin an “audit society” increasingly important within societies bereft of traditional forms of solidarity and atomized by forces of industrialization and urbanization (Power 1997). Yet in this case it is a spiritual audit society, in which sporadic sanction (such as when locals did uncover and circulate gossip about misuse of charity) combined with powerfully active beliefs about divine supervision serves to condition recipients' subjectivities as self-managing Muslims. Though disciplining the audience as subjects with new responsibilities for self-governance, this spiritual reform also represents the hope for new forms of moral society despite the liberalizing and atomizing tendencies of urban India. New social identities (replete with responsibilities) are being publically ascribed to the beneficiaries, through the discursive force of the sermon. These new social identities constitute “gifts” of their own parceled along with the alms. Beneficiaries are now publically recognized as Muslims and expected to be “true (pakka) Muslims.” As such, they are expected to behave in such appropriate ways: as a Muslim entrusted with material wealth given by other Muslims, as a potential self-employed entrepreneur, and as a potential breadwinner in the family and contributing laborer in the community. Yet, in aiming to re-make beneficiaries as effective laborers in the bazaar, the Society also sought to inculcate virtues of integrity, personal responsibility, and accountability (to the community and to Allah) that were embedded in a broader public ethic that would reform the Indian Muslim community at large.
Supporters of the Society, in defense of transparency measures such as these, pointed to the rampant misuse of charity funds and perceived laziness of recipients, in justifying these safeguards against re-sale – for the recipients' own good. According to these proponents of the developmentalist ethic zakat was a system with a redistributive function, not merely an obligation to Allah. This system of zakat would suffer if it was not well-organized and if it allowed charity to be mis-used, at a time when the position of Muslims as a minority in India was already precarious.

*Working for Islamic Ethics & The Islamic Ethics of Work*

The sermon preached the importance of a proper work ethic, as well as framing the items not as free gifts but as means for employment. His sermon aimed to forestall begging, effectively promoting institutionalized charity (such as his own) as the best form of welfare. “Use these items to make money, so that you won’t go out in the streets with your hands outstretched [to beg],” he repeated more than once. In other moments, Maulana Jahangir directly instructed the audience recipients to be hard-working. To one man who approached the front to receive his donations, for example, Maulana Jahangir wagged his finger while I overheard him instructing, "This money that we're giving you, use it and work hard. Don't spend it on the wrong things." He also shamed the audience with a story of a Chamar woman who worked her way out of poverty to educate her children. “If she can do it, so can you,” implicitly contrasting the Muslim community with India's *dalits* whose development is quickly making Indian Muslims into India's most disadvantaged group. After appealing to their sense of shame, he also appealed conversely to their sense of ancestral and familial pride:
Think about your own lineage [nasl]. Think about how to improve the honor of your family. Your only responsibility is to your children, and their education. Try to educate them. If you do this, then God willing [in sha’Allah] you can spend your old age resting peacefully.

In another negative example of those lacking self-discipline, the sermon dwelled briefly on local women who are “always chewing pan [betel-nut or tobacco snuff], giving yourselves cancer, making yourself into a tuberculosis patient.” He instructed women to save their pan money and spend it instead on education for their children.

This repetitive insistence on work ethic was the clearest theme of the event. The maulana combined direct exhortation, invocations of shame and pride in the community, and fear of punishment in the hereafter along with appeals to heed his own authority and the authority of Allah. This combination of emotional appeals and scriptural quotations all ran together in one 15-minute speech. His sermon was essentially an affective cocktail of rhetorical persuasion. The emphasis on work ethic is certainly intentional, as well. I later interviewed Maulana Jahangir about his conducting of these distribution events. “All of our [Society's] work is important, but getting Muslims to stand on their own feet financially – this is the most important!” he explained. Although his Society for Divine Welfare runs diverse activities which also provide aid and education – offering pensions to the elderly and widows, financing medical care, teaching the Qur'an to the children of
illiterate parents – he prioritizes business development and activities that prepare Muslims for long-term employment, through inculcating job skills. The business development activities consist of the distribution of machines for self-employment and have become the primary focus of the Society, comprising 60% of its budget. In the 2012 annual report circulated to donors, for example, 132 of the 454 beneficiaries of the Society received business development aid. Business development was often the first, and sometimes only, activity Maulana Jahangir described to others when I overheard him introducing the Society.

It is also worth noting, that to some people in Lucknow other than myself, the charity distribution event had a patronizing air. A prominent legal rights activist and feminist in Lucknow shared her view with me. As a secular feminist generally critical of Muslim clergy, she began with a critique of Maulana Jahangir's views on women, speaking in English, “Women are sitting covered in burqas, and men [who are donors] are 'saving them' by giving them these sewing machines! I just don't like that.” But, significantly, she also praised what she termed his “rights-based” approach that focused on business development, and was thus better than the mere handouts of other Muslim charities. I actively sought out critics of the Society for Divine Welfare (as I did for all the organizations I volunteered with and profiled) during my eighteen months of fieldwork in Lucknow, and this woman’s feminist view was the only critique of the Society that I elicited. Ultimately, it was in fact surprising that the Lucknow Muslims I spoke with otherwise had unequivocal approbation for the Society and its work, which they viewed as both reviving an important Islamic ritual of zakat and bolstering
socioeconomic opportunities for the Muslim community.

Another critic leveled the accusation that, as a scheme for development, the objects of self-employment that the Society handed out may not always represent true social mobility. Making a pun on the name of the Society for Divine Welfare, he exclaimed jokingly, “Get a handcart [thela]!? How can a handcart bring you “welfare” [falāḥ]? Can you ride it to the next world [akhirat]??” While not a formal, white-collar form of employment, the sort of membership in the enterprising classes of petite bourgeoisie was the best that many old city Muslims could manage. Given the lack of actual comprehensive public welfare programs for these migrant laborers, zakat-funded self-employment through handcart street-selling was a desirable end. The critic (a friend) moreover also harbored a grudging respect for Maulana Jahangir, I knew from his joke, because of the way the preacher flipped the traditional role of the ‘ulama in providing for ordinary Muslims’ “divine welfare” and sought to provide for their this-worldly welfare.

**Moral Self-Fashioning for the Labor Market**

Social scientists have focused on the *experiences* of urban laborers and labor migrants in India (Gooptu 2001, van der Veer 2005), especially their relationship with politics and the state (Hansen 2001). Applied researchers and development anthropologists seek to “evaluate” the impact of development. The perspective taken in this chapter is different, in that I examine the social norms and forms that enable participation in Lucknow’s urban labor market. I am not arguing that the distribution event, or the Society’s sewing classes and other activities, actually turn the local residents
of Lucknow’s old bazaar into different types of laborers. Rather, I focus attention on the intended effects of these activities and the ethical teachings along with which they are bundled.

To anyone familiar with the broader welfare sector in 21st century India, these developmentalist activities are barely remarkable – in many ways they approach “best practices” of community NGOs across the contemporary world, packaged in concepts such as financial transparency, beneficiary education, record-keeping, and public relations. However, Islamic jurisprudence has inscribed zakat within larger bodies of legal scholarship, especially guidelines for almsgiving as ritualized “financial worship” (‘ibadat; Benthall 1999) and rules for regulating economic transactions (mu‘amalat). Thus, for many Muslims in Lucknow the introduction of zakat into a charity organization’s finances changes the game. On one hand, the Society operates not unlike other Indian welfare organizations. However, this simple read of the Society as an NGO which happens to work for Muslims misses a critical point: Maulana Jahangir and his Society are known to collect and distribute zakat, and thus they also are administering the performance of a ritual act central to Islam. As such, this distribution is a performative act that partakes of the scriptural importance of zakat in Islam, and therefore is particularly powerful in inscribing certain Islamic ethical teachings (and not others) within the social milieu of Lucknow— and the Muslim community at large in India, perceived as in dire need of development. The Society’s beneficiaries were not only being asked to adhere to a certain financial propriety as recipients of others’ material aid. They were asked to consider their responsibilities “in front of Allah” when accepting
zakat, as a “loan [amanat] from Allah.” Moreover, Maulana Jahangir himself – as a madrasa-educated religious leader – provide a highly visible and credible authority on what being a “good Muslim” entails.

The Aminabad bazaar of old city Lucknow is the site of market transactions, but alongside the market economy is a parallel charitable economy. In this bazaar, wholesale distributors fill many storefronts, not only serving the local Lucknow shoppers but also traders from the region around the metropolis, thus accruing more wealth on average than a typical shopkeeper. Wealthy business owners and shoppers alike habitually provide charitable handouts to the numerous mendicants plying Aminabad’s narrow streets. Traditional Islamic teachings reinforce such unconditional, mechanical charity, and from shopkeepers I heard oft-repeated sayings such as “Never turn a beggar away; at least give them something.” Ritual food distribution by Muslims occurs at festivals such as the two Eid holidays and iftar dinners throughout the month of Ramadan. Beggars gather outside mosques during the daily Muslim prayer times to receive offerings from worshipers.139

The Society for Divine Welfare, however, is a very different sort of intervention in this charitable milieu, even though it lay within the same tradition of Islamic almsgiving. The Society did not distribute the Islamic charity it collected so informally and unconditionally. The Society’s activities did not merely redistribute some wealth from the rich to the poor in Lucknow; they also sought to re-orient local Muslims’ subjectivities and behaviors towards the perceived requirements of the contemporary market economy.

139 And the Muslim charitable activities happen alongside an even greater number of Hindu charitable distributions: some temples distribute food weekly to the public and Hindu holidays are accompanied with ritual feasting and distributions as well.
While any needy person could successfully accrue charitable offerings from worshipers by sitting outside a mosque (as long as they were not obviously inebriated), the Society institutionalized practices of surveillance and record-keeping to determine which applicants might misuse or sell disbursed items, or drink away financial aid. It is worth mentioning that the Society did not engage in practices of monitoring or follow-up, as other new Islamic charities did. Nor did the Society institutionalize penalties for recipients who misused aid; such dishonest Muslims were merely never again made recipients of the charity and were publically shamed (as seen in Maulana Jahangir’s portion of the sermon devoted to the “Hajji” men locally who sold their rickshaws for cash). However, this sermonizing and more implicit ethical teachings of the charity distribution event, I argue, functioned as cultural mechanisms for holding recipients accountable to divine authority and societal pressure – theorized in contemporary anthropological literature as technologies of the self (Foucault 2010; Rose 1999).

In fact, such ethically rooted technologies of the self are at times more effective than “negative” regulatory measures that are characteristic of bureaucratized formalized power (Foucault 1979: 25). Individuals subjecting themselves to moral codes for self-governance “are not merely ‘free to choose’, but obliged to be free, to understand and enact their lives in terms of choice” (Rose 1999: 87, emphasis in original). When Maulana Jahangir preached to the beneficiaries of his charity organization, “[receiving] this [alms] is your right,” he emphasized a sort of morality characteristic of neoliberal individualism in which it is up to the recipients to choose whether they will “betray Allah” or “use these items as they were intended.” While preaching about the nature of
the welfare in form of start-up capital and tools for self-employment, the sermon framed the Society’s economic aid in terms of the being a “pakka Muslim” – shorthand for the ideal type of moral self to which the listeners were presumed to aspire.

Beneficiaries were also the subjects of Maulana Jahangir’s efforts aimed at the moral reform of the whole Indian Muslim community. Handing out zakat was also an occasion for handing down moral lessons on the virtues of being a “good (pakka) Muslim” for its own sake and the sake of the community. The sermon at the charity distribution event, while short in duration, framed two important modalities of ethical selfhood: an employed laborer and a good Muslim. The idealized form of the “employed laborer” was constructed as a moral category, not merely a participant in the market economy of the bazaar, through phrases such as:

- We have responsibilities for the whole community…
- We need to wake up to these responsibilities…
- Think about how to improve the honor of your family…
- Your only responsibility is to your children, and their education…
- Use these items to make money, so that you won’t go out in the streets [to beg]

Begging, in particular, is considered unethical and discouraged in Islam by all Lucknow's Muslims, including by alms-recipients themselves who spoke of avoiding the shame of asking for aid except in necessity. In reality, of course, begging is quite common in urban India, including Muslim areas, with the implication being that it is justified by necessity. I heard Maulana Jahangir preach against public begging as shameful, saying as well that financial dependency and sloth lead to sinful behaviors. Thus, this category of an “employed worker” was represented as the moral norm despite the fact that historically
whole categories of urban Muslims in Lucknow have not worked to receive a steady income.\footnote{Many women of status stayed at home according to purdah (veiling) traditions (Wilkinson-Weber 1999). Many men and families in general received pensions (wasil, wazifah) from the Mughal courts or from British, on account of their social standing or political importance (Shahrar 2001, Joshi 2001).}

Remarkably, the Sachar Committee Report contributed to this elision of standards of economic behavior into moral standards. He began his sermon citing statistics that represented the Muslim community as a whole as one that is outside the norm by referencing government statistics, “the Hindustani government itself even reported that 70% of Muslims are uneducated [jāhil] and impoverished.”

His use of the word jahil, which I translated here as “uneducated,” is significant. It is an Urdu word loaned from the classical Arabic term in Islamic scriptures to describe the period of ignorance and polytheism (jāhilʾiyyat) in Arabia before the coming of Islam, highlighting Islam as a faith that celebrates knowledge. It does not mean only “illiterate” (or at least there are other words for that). The word jahil is thus ambiguous, but this ambiguity serves his purpose. The substance of his claim is not that 70% of Muslims are spiritually jahil, ignorant of their religion, or else he would not cite the government report on education and socioeconomics.\footnote{His use of Hindustani is not a surprise, but neither is it the inevitable word choice. He could have said “Indian” government, (using the English word) leaving out the reference to “Hindu,” or left it unspecified as “the government” (sakari) report. His choice adds polemical edge to his critique: even the Hindu-majority government is concerned enough about impoverished Muslims to launch statistical efforts, while many Muslims remain indifferent.} But his use of jahil to refer to the lack of secular education and unemployment aids in constructing an ethical and Islamic category out of socioeconomic data on labor and schooling. To verify, I later asked him why he feels that the government-reported illiteracy of Muslims is a source of “shame” (another theme of...
his speech). He looked almost surprised, and explained – as if it was obvious – that without a basic level of education, how will Muslims further study the Quran and hadith, the scriptural roots of their faith. I interrogated further: weren't Muslims in the first days of Islam (including the Prophet Mohammad himself) up through today's pious rural Muslim villagers “illiterate” (parhe-likhe nahin)? Surely Jahangir can't fault the Prophet and illiterate companions as spiritually deficient (jahil) Muslims? He agreed, but also mentioned modern Muslims’ increasing use of mobile phones to access hadith and religious knowledge. The maulana believed that new opportunities for being Islamically literate exist in contemporary times and that, in his view, Muslims have a religious responsibility to pursue this knowledge to the fullest extent (cf. Eickelman & Anderson 1999). This is a sort of Islamic revivalism which prizes the attainment of a baseline of success in modernity as a precondition of Islamic piety, where material and spiritual success go hand in hand, and being the best Muslim is predicated on being modern (Deeb 2006). Maulana Jahangir’s critique of Muslims and their relative decline does not depend on citing this government report. Yet I argue that it is precisely Maulana Jahangir’s decision to frame his moralizing sermon using the government’s statistical perspective, when he could have made the same speech without it, which highlights his sermon’s construction of “employment” as a moral norm as well as an economic category. This sermon thus echoed the larger discourse among Lucknow's developmentalist Muslims that the crisis facing their community is at once economic and moral – as is the solution.

Jahangir's re-working of the government's statistical report into a moral yardstick illustrated how the exercise of biopolitics in India is influencing the activism of Islamic
reformists. The colonial-era “crisis” that India's revivalists sought to address was preceded by the fall of the Mughal rulers (Metcalf 1982, Sikand 2005) and the caliph in Istanbul (Minault 1985, Qureshi 1999). Today's crisis facing the Muslim community has been galvanized by aggregated data on “the Muslim community” as an entire population never before represented statistically in such comprehensiveness, portrayed as below the “norm.” While Lucknow's Muslims rarely attended to other government economic data, the Sachar Report had pervaded even religious sermons. As Foucualt wrote, the “normal” becomes “the prescriptive” in the move from collections of diverse individuals to statistically knowable “population” (2003: 253; Gupta 2012:14-16). Motivating Maulana Jahangir’s preaching on this point was the sting of shame of the Muslim “backwardness” that the gaze of the non-Muslim state has publically trumpeted as a newly visible “problem.” While Lucknow residents have long been aware of local poverty, statistics had enabled the telling of new stories – stories with new morals and new morals.

Islamic teachings on making a halal income and the merit of employment framed his general views on charity, as well. When I asked him why the most important goal of the Society is business development, he quoted a favorite hadith on the obligation of making a “halal income” as second only to obligatory prayer and fasting, as I discussed above. This implied that the “purpose” (maqsad) of zakat is also “for the poor to stand up [on their own].” Teachings such as these present a view of Islam as a faith which pervades the entirety of behavior, necessitating ethical self-regulation not only for prayers and rituals but also in everyday economic activities. In this view, how a person makes
money - such as through productive work and not begging – comprised a crucial element of being a pious Muslim.

In receiving the charity disbursements, recipients were expected to be generally “good Muslims.” As the local preacher, as well as the head of the Society, Maulana Jahangir invoked particular religious authority when he said, “if you're lying, and you sell this, that means that you are betraying Allah.” My point is that, even beyond his expectations that Muslims become employed workers, the sermon exhorted the audience to aspire to values of honesty and self-accountability merely as Muslims in front of Allah. The sermon and implicit ethical teachings play upon the moral norms already seen as powerful and morally desirable among residents of the bazaar. The beneficiaries that I was able to speak with, along with general popularity of the Society across Lucknow, attested to their desire to inculcate the morals referenced in the sermon. These were not merely externally imposed ethical injunctions by the preacher, but rather part of a morality that he had himself adopted from over thirty years of being a resident in the community and gaining the respect of the locals. Although some needy Muslims were too proud to accept charity from anyone, those that had decided to seek aid were very pleased with the Society’s activities. Grants from the Society averaged over 7,000 rupees (about $150), which surpassed (for example) a government policeman’s monthly salary and were sufficient to launch a person into employment. The logic behind the Society’s programs was viewed as vastly preferable to smaller “stipends” (wazīfah) that characterized the relief of other local charities. Although attempts to obtain long-term

142 Actually, the Society also had a program of offering such stipends. But these were restricted to
government welfare were seen in Lucknow as quite acceptable behavior (even by scamming oneself past eligibility requirements; see Gupta 2012 on corruption in welfare), no one considered it as anything but immoral to live off of private charity of others when one was capable of work.

Such technologies of a self embedded in a religious community itself defined by its relationship with and submission to God’s commands are powerful in the way that – rather than confining the individual – they address people according to things they are presumed to already desire. In contrast to the other new Islamic charities in chapter seven, which included regulations for monitoring and (if need be) dropping students who under-performed at school or who misused scholarship funds, the Society did not monitor its beneficiaries directly. Rather, the ethical teachings and sermons that were “gifted” along with the disbursed items serve a disciplinary purpose, which Foucault theorized as often more effective than “concrete systems of punishment” (1979). Yet although the Islamic teachings in this case were disciplinary and in the service of boosting employment in the informal economy, the activities of Maulana Jahangir nevertheless contribute to the formation of a broader public ethic rooted in Islamic understandings of moral community, even as they inculcated individual Muslims as more effective self-governing subjects.

those whom it determined could not work: widows, the elderly, handicapped, or others on a case-by-case basis.
Conclusion

Public Ethics and the Production of Halal Human Capital

The new Islamic charities led by Muslim businessmen in Lucknow closely resemble other studies in market Islam. Although I distinguished them from “spiritual economies” in which Islamic ritual was merely “dubbed” as an idiom onto what were essentially Western human resource practices (Rudnyckyj 2010), those businessmen-led charities were characterized by the blending of registers of spiritual and material success in Muslim market ethics. This chapter, as well, invites further reconsideration of the idea that Islamic ethics are somehow opposed to capitalism and its rationalities. The Society for Divine Welfare is a vivid case study of the construction and promotion of a new Muslim public ethic in Lucknow, that was responsive to the overall crisis and moral decline perceived as facing the Indian Muslim community. As a preacher-led organization, the Society illustrates explicitly the emerging contours of this public ethic, as seen in Jahangir’s public persona, his sermons, and other discourses of the Society.

The central point I argue here is that most studies of market Islam, when centering on employers, have been susceptible to the cynical critique that developmentalist Islam and such neoliberal “spiritual economies” are clearly in their proponents’ economic self-interest. As such, Islamic ethics appear in these studies as in the service of neoliberalism and globalized forces of capital. For example, Rudnyckyj's (2010) Spiritual Economies describes how the spirituality of Muslims in an Indonesian steel plant became a "site of management intervention,” as human resource managers run seminars on Islam that emphasize work as a "form of worship.” These factory managers hope to inculcate an
ethic of self-management and accountability that speeds up factory production, by framing neoliberal moralities of individual productivity in Islamic idiom. His conclusion, and I quote from the last page of the book, is that such neoliberal projects enlist religion (here, Islam) “to make economic calculation the organizing principle for human life.”

His analysis does try to mitigate against this conclusion somewhat: Rudnyckyj goes through particular pains to emphasize in his analysis that the steel plant workers' motivational seminars are just as much an enhancement of personal Islamic faith as they are an inducement to self-management and accountability on the job. In the final analysis, however Islamic ethics in Rudnyckyj's case are employed in a project that was reducible to the rationalities of the capitalist marketplace – oriented towards a utilitarian ethics that fostered competitive efficiency – wherein trainers were hired by the company.

Maulana Jahangir's developmentalist charity activities, on the other hand, were not reducible to economic logic of utilitarian ethics to the same degree. The maulana was not a company owner or human resource manager; the Muslim poor in which he endeavored to instill work ethic were not employed by him, nor will they ever be. The maulana did speak of economic indicators and engaged in socioeconomic developmentalist practices according to an explicitly spiritual rationale. But Maulana Jahangir's charity work also forestalled the cynical observation that Islam as being instrumentally leveraged to accomplish reforms that increased profits in the global neoliberal economy. The Society appears geared towards “developing the faith” of laborers similar to Rudnyckyj’s Indonesian factory – however, I argue that the causal arrow could in fact also be reversed. Rather than utilizing Islam instrumentally in the
service of neoliberal ethics, The Society’s programs utilize neoliberal ethics of self-governance for the ultimate end of knitting ordinary Muslims more closely into the ‘ummah. Maulana Jahangir’s own claims are that his preaching (which utilized socioeconomic data and neoliberal moralities) is in the service of making them more ritually observant, making them “good Muslims.” Given that he was not an employer of those he exhorts, in this case, the question of whether market Islam was merely a religious tool of economic globalization – or the other way around – is not so clear-cut as Rudnyckyj and other studies in the anthropology of neoliberalism would have it.

While Muslims in Lucknow discussed how new Islamic charities were transforming the tradition of zakat, with many approvingly saying that more Muslims were paying and receiving zakat as a result of their activities, this was not their primary impact. The monies circulated were less significant than the moralities which circulated. Nevertheless, the enterprising virtues that recipients inculcated and the associated Islamic ethical teachings in fact resulted in new forms of economic/moral conduct – economic valuations linked to the market and moral values derived from Islam were deeply imbricated, and at times one and the same.

In chapter three I outlined the paradox of “obliged voluntarism” for donors inherent in zakat ethics, which made alms mandatory on all wealthy Muslims but imparted to them a deep sense of personal choice and charitable goodwill in the course of picking and choosing when, how, and to whom to perform philanthropy. As for the recipients in this chapter, many of them rural migrants from villages around north India, the notion of liberty and moral obligation is similarly enmeshed. While perhaps less
egalitarian that relations of mutual aid and peer reciprocity that existed in village India’s gift economies, these new developmentalist channels of zakat bound them within new relationships of social and moral obligation – as “good Muslims,” honest laborers, and self-governing urban citizens. But everyone in Aminabad knew Maulana Jahangir and the principles for which he and his Society stood. This welfare aid was a relationship of hierarchical, nonreciprocal exchange, but still it was a relationship that recipients had learned about, applied for, and chosen on their own. Being “obliged to be free” (Rose 1999: 87), individual alms-recipients were voluntarily receiving financial aid (which would in turn was intended to liberate them further as enterprising, income-generation urban street-sellers). Their choice placed them within a moral community that had steadily grown around the Deobandi preacher, his mosque, and his Society for Divine Welfare for over twenty-five years in the thriving commercial center of Aminabad bazaar.

This transformation resembles and partakes of neoliberal governmentality. However, contra Rose and other theorists of neoliberalism in a Foucauldian vein, my data illustrate how the ultimate disciplinary imperative is neither merely the market in service of state governance nor the faceless yet inexorable exploitative powers of market capitalism. Zakat was being distributed in a context that emphasized personal moral duties and further enmeshed Lucknow’s poor within the frameworks of Islamic public ethics propounded by the new Islamic charities. As such, relations of exploitation may have remained strong in the informal economies of Lucknow’s old city bazaars – yet this simplistic narrative of material exploitation does little to capture the full cultural reality. Families receiving aid from the Society for Divine Welfare undoubtedly still struggle
today with a heartbreaking lack of stable employment, healthcare, or prospects of adequate formal education. However, they are still left with strong solidarities of moral community and reconstituted networks of aid that replace village-level systems of mutual aid and reciprocity. Moreover, they are encouraged to inculcate a new self-governing and enterprising spirit, more characteristic of 21st century urban India than was found in prior times and less fast-paced spaces. The growing anthropological literature on humanitarianism in the current neoliberal age of increasingly privatized public services contains similar observations of public moralities constructed through citizen-led welfare rather than state discourse (Muehlebach 2012, Osella & Ramaswamy forthcoming, Bornstein 2012).

Thus, it is this intertwining of Islamic ethical teachings and efforts to foster job skills among the underemployed that I term the production of “halal human capital.” Through the market-oriented behaviors of providing start-up funds and job skills training, more and more of Lucknow’s Muslims were engaging with public moral discourses of ‘ulama like Maulana Jahangir. Although framed in terms of economic gain and self-interested upward social mobility, the new Islamic charities’ welfare projects also gifted new constructions of Indian Muslim selfhood intended to address the crisis facing the community. These particular constructions of self-interested behaviors – such as providing for their own families or performing well at school or at work – were re-made into communitarian ethical activities, as the duty to make a halal income, work honestly, and more generally perform labor as good Muslims. By combining notions of moral development with socioeconomic development, all in the context of an obligatory ritual,
the Society garnered a wider audience for Jahangir’s sermons as a result of its welfare work and also layered the force of moral sanction upon recipients of its handouts.

Lastly, I reiterate how such ethnographic cases illustrate my conception of the “moral self,” in ways that differ from others in anthropology whose studies emphasize the relations of power – whether religious traditional authority, patriarchy, the state, the market, corporations, or neoliberal forms of power (e.g. Mahmood 2005; Hirschkind 2006; Rudnyckyj 2010). Selfhood is indeed constructed as an “effect of power” (Mahmood 2005: 33) but the self is also the effect of moral pursuits. Disciplinary forces, self-interest, and imbalanced distribution of resources and authority do play crucial roles in the formation of subjectivities in society – however, these are not the only subjectivizing processes. In other words, power is not the only game in town when it comes to moral self-formation. Moral sentiments deserve consideration in and of themselves, even when moralities articulate with modalities of power, in analysis of the formation of selfhood. While anthropology’s focus on oppression and “suffering subjects” has been – and remains – urgently needed and fruitful, so is the consideration of “the moral” and “the good” as indications of culturally inflected ideas about what humans most value (Robbins 2013).
CHAPTER NINE: CONCLUSION
ETHICAL ENTREPRENEURISM & MUSLIM CITIZENSHIP IN INDIA

As shown in the preceding chapters, pious Muslim social reformers in Lucknow have proven to be entrepreneurs in multiple ways. Whether members of Lucknow’s historically Muslim elite or its rising middle-class, whether university-educated or ‘ulama, they have achieved worldly success by leveraging their education and networks in India’s globalizing economy. Iqrar obtained his bachelor’s degree in IT in the USA before opening his own computer server export company, for example, and Tahir utilized consumer electronics to produce advertisements in Lucknow and sell video clips to regional television networks. Until two decades ago, such entrepreneurial niches were nonexistent in India’s economy. How these zakat entrepreneurs have utilized their surplus wealth as a form of social re-investment, however, is all the more entrepreneurial, transforming the very modalities of pious Muslims’ almsgiving in north India. Their new Islamic charities and strategies of management have reinvented zakat as an intervention for reform of Indian Muslims. The reform they seek to effect, moreover, is one that simultaneous economic and moral.

Such businessmen are joined (even upstaged) by ‘ulama who are just as entrepreneurial. ‘Ulama who launch new Islamic charities are leaving behind madrasas as their traditional organizational homes in order to target moral education and sermonizing at Muslims who seek job skills for 21st century markets, illustrating that it is not just successful businessmen who are social entrepreneurs in the old city bazaar. In the
Lucknow case, Maulana Jahangir illustrated how when ‘ulama are at the helm of associations, they have the potential to even upstage businessmen-led charities in terms of budget and visibility.

Zakat entrepreneurs, ‘ulama or not, are also ethical entrepreneurs. They are exploiting openings in the Indian economy, finding niches that are created by economic crises facing Indian Muslims, in order to innovate Islamic ritual practice in distinctly moral interventions. By re-imagining and re-presenting economic crises facing Indian Muslims as in fact reflecting the deeper moral failings of the community, these “ethical entrepreneurs” – as do all entrepreneurs – fit their new Islamic charities into a new niche. This niche, furthermore, is an exploitable opening created by conditions of scarcity – a blended economic/moral scarcity. Zakat entrepreneurship (as the re-invention of an Islamic tradition that always already elides values of spiritual and market exchange) was seen as the natural solution for meeting this economic/moral scarcity in the Indian Muslim community (cf. Zignon 2007 on moral breakdown and ethical demand).

Zakat entrepreneurs thus represent a new generation of Islamic revivalists in India who are proponents a distinctly contemporary view of what is “authentic” Islamic piety: moral progress of the community that is predicated on (at times, even indistinguishable from) socioeconomic progress (Deeb 2006; cf. Osella & Osella 2000 on dalit moralities and social mobility in Kerala). Socioeconomic backwardness among Indian Muslims has placed the community at risk of moral turpitude and eroded its guiding ethics, potentially succumbing to the threatening forces of either radicalization or of Western materialism. Prior Islamic revivalist movements were perceived to have failed by emphasizing the
obligations of prayer, fasting, and correct moral conduct while neglecting to properly institutionalize the system of zakat. As seen in the example of madrasas, this “failure” of Islamic reformism was often attributed largely to institutional variables, such as lack of management acumen or inadequate (or irrelevant) education, rather than to failings of theological interpretation. By contrast, the zakat entrepreneurs of Lucknow are distinct from their fellow Muslims in the way they have facilitated new modalities of organizational and self-management that inculcate Islamic virtues and publically express piety. Their new version of modern Islamic reformism is making headway in Indian Muslim society precisely because they are entrepreneurs who have applied lessons from their success in today’s market economy and whose organizations are so visibly successful at fundraising as a result. Zakat entrepreneurs were perceived to combine two entrepreneurial identities: as “social entrepreneurs” they are revivalists reforming Islamic tradition for societal good and as “entrepreneurs in the economy” they have the resources to become educated income-earners better able to avoid vices of the poor and to learn, practice, and instruct others in “correct” Islam through their associations. This pairing of twin entrepreneurial identities is, interestingly, not unlike the example of the Prophet Muhammad himself in his roles as both “social reformer” and successful Arab trader, as Farid’s quote in the opening vignette of this dissertation implied.

In this final chapter, I consider the wider implications of the zakat revival occurring in Lucknow and elsewhere in India. The first section addresses the transformation of zakat itself, which has come to supplant other institutions of Islamic philanthropy and patronage such as waqf in the wake of their decline. The second section
addresses the transformation of India’s Muslim minority in the past decade and their relationship with the state. I also offer reflections for scholars to re-think analyses of political Islamism within a trope of zakat as a counterbalance to the widespread trope of jihad for understanding Islamist political parties relationship with their interlocutors. The third section invites reconsideration of our notion of “the economy” as a realm primarily for self-interested market behavior. Lucknow Muslims imagine the local bazaar economy as one where profit-making and moral obligations such as zakat are inextricably linked. But I discuss the bazaars of old city Lucknow as home to a “zakat economy” layered upon a market economy – with symbolisms, moralities, and meaningfulness embedding market-oriented transactions – in a way that expands on existing anthropological work on “market Islam” and “moral economies.”

Re-Thinking Islamic Charity

When I began research for this dissertation on Muslim welfare associations most people assumed that it was focused on waqf. Waqf indeed has formed the budgetary foundation for madrasas and public institutions in Muslim societies for centuries. Although, the origins of this tradition are “disputed,” presumably arising after the time of the Prophet Muhammad rather than being spelled out in the Qur’an itself as zakat was, leading contemporary Muslims to begin re-evaluating it as less authentic than the system of zakat (Benthall & Bellion-Jourdan 2007: 31-32; Arjomand 1998). Zakat (including related forms of person-to-person almsgiving: khums and ordinary sadaqah) has rarely been a topic, much less the focus, of studies within both anthropology and Islamic studies.
(but see Benthall & Bellion-Jourdan 2007; Atia 2012; Mittermaier 2014). Although not disappeared or irrelevant in the social sector (Kozlowski 1996), nor made irrelevant by modern economic transformations (Geertz 1979; Maloney 2000; Benthall & Bellion-Jourdan 2007: 35-36; Kuran 2012), waqf is perceived by Indian Muslims as in decline or at best co-opted by the state. Zakat donations are a financial mainstay in the budgets of nearly all modern Muslim social associations today. Scholarship should address the comparative study of contemporary Islamic almsgiving more carefully. The 21st century will only see a more rapid rise in zakat-giving and its salience as incomes rise, awareness of zakat obligation spreads, and channels for giving are opened by technology.\textsuperscript{143}

Most importantly, as we have seen in the Lucknow cases, the way Muslims give zakat is also undergoing changes on at least three levels: organizational, ethical, and ritual. Organizationally, the networks of Islamic almsgiving throughout history have been based on locality and kinship.\textsuperscript{144} New Islamic charities, however, promoted and institutionalized zakat-giving in ways that led donors to look \textit{beyond} immediate networks. Their specialized programs even allow giving with certain sectors of the economy in mind, such as education or business development, which represents a shift from a ritual that once re-inscribed traditional solidarity to one that re-affirms economic interdependence, a shift that echoes the mechanical and organic solidarities Durkheim

\begin{itemize}
\item \textsuperscript{143} On Muslim incomes worldwide, see Pew’s (2011) report \textit{The Global Future of the Muslim Population}. Regarding the lack of awareness of zakat, Benthall’s (1999: 31-35) research in Jordan and Palestine revealed that most ordinary Muslims thought only of \textit{zakat al-fitr} (the small gift at Eid al-Fitr) rather than the annual alms given on wealth, \textit{zakat al-mal}, discussed in this dissertation.
\item \textsuperscript{144} The Qur’an itself enjoined giving charity first to relatives and neighbors (see Qur’an 2:177, 4:8, 4:36, 8:41, 30:38; and various scholarly writings, e.g. Marginiani 2006: 294-5) while scholarly observations also confirmed the salience of kinship and locality (Scott 1985, An-Na’im & Halim 2007, Matteson 2003: 40, 44).
\end{itemize}
described.

Second, at the ethical level, zakat has been emphasized in scriptural and popular Islamic teachings as a ritual act of humility and relinquishment that is morally transformational for the donor. Yet the emerging focus on the recipient incorporates another ethical actor subject to their own particular moral constraints as alms-taker. While not replacing the moral transformation of donors, this additional focus on recipients at times compromises the Islamic mandates related to anonymity and secrecy in almsgiving as well as the prohibition against “monitoring” “following up” on acts of generosity.

Third, as a ritual tradition in Islam, zakat and the distinction I have drawn between the purity and developmentalist ethic reflects Lucknow Muslims’ divergent views of Islamic “authenticity” of tradition and ritual. The purity ethic exemplified a deontological concern with the letter of the divine law, which addressed all Muslims as if they are donors and described the zakat ritual as complete once the transaction is made. New Islamic charities viewed the ritual in its most authentic form as a system, with the ritual complete and efficacious only when Muslims gave in aggregate. Paralleling the insights of 20th century Indian scholars on Islamic finance as the rationalization of Islam’s basic prohibition on usury, zakat entrepreneurs envisioned this “system” (nizām) of zakat as authentically Islamic only “if all Muslims would pay their zakat, then there would be no poverty.” The Sachar Report’s identification of the crisis of “backwardness” among Muslims, in this regard, was proof that zakat needed reviving – despite the irony that this report produced worldly statistics and originated with a government led by non-
Muslims. The businessmen’s preoccupation with the zakat proportion one-fortieth (2.5%) as a divine “principle of economics” instigated new modes of attempting to implement such a system. This *nizām al-zakat* required contemporary modes of data-gathering and monitoring of recipients with paper forms but also digital spreadsheets that enabled a few charity workers to manage hundreds of beneficiaries. In the course of these contemporary modes of institutionalizing zakat, the ritual came to diverge from how it was described in Islamic scriptural commentaries of ‘ulama from prior centuries (as I discussed in chapter seven). Although new Islamic charities were in a sort of competition with each other and with madrasas in the zakat economy, both the ‘ulama and other workers in new Islamic charities were determined to downplay this competition in their joint efforts towards the broader revival of zakat. The realization of an authentic system of zakat, as I was told by the Mufti Anas in Nadwa and others, depended on numerous associations run by Muslims with diverse civic interests in order to address Muslims’ needs across all sectors of the economy. My identification of two modalities of Islamic almsgiving does not preclude others. Indeed, the institution of zakat within an Islamic state has been attempted by Muslim activists worldwide (and a tiny minority in India; Ahmed 2009), with varying degrees of success. This “statist ethic” of zakat emphasizes the authenticity of the tradition according to the *collector*: a legitimate Islamic state empowered to collect from donors and distribute to recipients according to its own authoritative interpretation of zakat’s moral concerns. By and large among Lucknow Muslims, however, support for government according to shari’a receives little support, with Pakistan’s attempt perceived as a failed one.
New Islamic charities today are institutionalizing zakat with a systematicity never before seen in Muslim India. How are we to reconcile zakat entrepreneurs’ claims that 21st century modalities of management are instrumental for realizing a 7th century Islamic tradition of the “system” (nizām) of zakat? This process seems to mirror Weber’s analysis of the rationalization of religion in modern times, as prophetic ideals come to be routinized according to contemporary institutional forms. Yet the moral value of zakat on the basis of the generous act itself have not given way to instrumentally rational-directed valuation based on its consequences as Weber predicted for philanthropy (1978: 24-26, 585; cf. Bornstein 2009). The institutionalization of zakat has incorporated an increasing focus on calculative rationality and knowability of the effects of zakat gifts after they are given. But my research findings suggest that this is not only a form means-end rationality that merely takes efficiency or effectiveness as an “end” valued by humans that is reorienting conduct. Instead, the ultimate “end” for reformers of zakat is rooted in what Weber termed “irreducible” values -- values which Lucknow Muslims regularly ascribe directly to Qur’anic revelation and Islamic tradition as it has been interpreted and passed down via madrasas, bazaar preachers, prior kin, and others. Zakat entrepreneurs may be better organized, but their telos remains rooted in their visions of shari’a normativities – visions often shared by modern ‘ulama with whom they collaborate. Such prioritization of value-rational modes of religious action have only been strengthened by the zakat revival in Lucknow, as the efforts towards spiritual reform seek to re-orient the subjectivities of both donors and alms-seekers to Islamic virtues prioritizing submission to their obligations to Allah as believing Muslims. The
“disenchantment of the world” heralded by Weberian approaches to modernization has not come to pass in Lucknow. New Islamic charities have facilitated fresh collaborations between businessmen and ‘ulama, a rising visibility of religious leaders and Islamic ritual in public life, and even more individualized and internalized piety practices according to zakat’s “economic theology” of \textit{thawab}.

\textbf{Re-Thinking Political Islamism: Muslim Rights and the State in India}

Generalizations that hold for Muslims across India are impossible, given their staggering diversity. Although comprising only 14.2\% of the national population, Indian Muslims comprise a population of around 170 million and span a linguistic and ethnic diversity that spans, for example, from Balti-speaking Noorbakhshia-Shi’a of Ladakh, Kashmir to Malegawi weavers in Maharashtra. Lucknow alone is home to dozens of linguistic and caste groups professing Islam. Yet despite the impossibility of generalizing from this diversity, the \textit{category} of “Indian Muslim” in public discourse has remained surprisingly stable – a marker of India’s largest minority and its archetypal Other. In the past half-century, Hindu-Muslim relations have become internationalized because of tensions with Pakistan, further re-inscribing “Muslim” as a marker of Otherness. Gyan Pandey argued that the Muslim Other was so formative of early Indian nationalism that there remains continued doubt over the question of “Can a Muslim be an Indian?” (1999).

With the discourse on “Muslim backwardness,” socioeconomic difference is increasingly layered upon religious difference – a momentous shift that has placed Lucknow’s wealthy Muslim elite in a very tricky predicament. This discourse has been
fed by the convergence of two larger narratives. First, India’s political culture at the turn of the 21st century has moved away from earlier religious nationalisms (van der Veer 1994) to a form of economic nationalism based on development and market growth. This shift was due in part to the growing disillusionment with communal militancy through the 1980s and 1990s as it came to pose a critical threat to national unity. The election of Narendra Modi as Prime Minister has been analyzed as part of Hindutva activists’ reinvention of the movement as oriented towards “development,” despite his ties to religious riot violence (Bobbio 2012). Second, the rise of India’s new middle class has had a hegemonic effect upon political discourse, with nationalism increasingly symbolized by figure of the “consumer-citizen” and their central role in India’s policies of economic liberalization (Fernandes 2006). Yet this middle class politics is one that sharply class-ifies Indian society, distancing themselves from lower classes, through consumptive performances and “middle class moralities” (Savaala 2010).

The wealthy Muslims of Lucknow view the discourse on “Muslim backwardness” ambiguously. On one hand, the Indian government’s welfare policies are viewed as a boon that is necessary to counteract structural biases. On the other hand, the Sachar Report’s aggregate data comparisons circulated a view of Indian Muslims as defined by its most underdeveloped members. The Sachar Report comes uncomfortably close to equating “Muslim backwardness” with “backward Muslims,” the term for their lower caste co-religionists. Many Muslims are uneasy in also granting the government with the responsibility for the solution to the problems identified in this report. In response to widespread calls for affirmative action in the form of “reservations,” especially by
Muslim politicians, a zakat donor in Lucknow inveighed in English:

The Sachar Committee Report has one purpose, to my mind: to tell Muslims, ‘Look here! You are downtrodden! Now, remain that way!’ It belittles them. It’s insulting…When you have such data that is demeaning to the entire community, it has an impact on the community’s spirit.

Although few leaders openly refute the need for reservations for Muslims (Kalbe Sadiq from Lucknow is one), I encountered a widespread view among members of new Islamic charities that the crisis facing their community was one that is in their own hands. A proper citizen-led response would collaborate with government and not refuse balanced policies of state aid for Muslims, but dependence on state welfare was ultimately perceived only as dangerously disempowering for the strong networks of Muslim institutions and almsgiving already at work. A follow-up study by Basant & Shariff (2009: 14), two leading members of the Sachar Committee also found very little agreement on the precise merits or ideal form of potential reservations for Muslims, even though a significant portion of Muslims expressed support for them. Almost no Muslims saw reservations as the only remedy.

This process is one that India has already faced – with the dalits. The transformation of a religiously marked Other with the additional layering of socioeconomic (an)Othering occurred as dalit communities went from ritually impure “outcastes” to a category enshrined in the Indian Constitution as socioeconomic, as I outlined in chapter two. As Anupama Rao (2009: L300) explained, dalit leaders invoked modern notions of liberty based on slavery and class “to reframe caste in idioms of exploitation and inequality rather than the religious.” The Indian Constitution contained no definition of untouchability, instead defining caste inequality only implicitly through
Article 46’s directive that “The State shall promote with special care the educational and economic interests of those weaker sections of the people and in particular the Scheduled Castes and Scheduled Tribes…and shall protect them from injustice and exploitation” (Rao 2009: L2291, emphasis mine). With such a broad concept of caste injustice expressed in “class-like terminology” as the “economic interests…of those weaker sections,” caste was transformed from a ritual category perceived to that indexed purity among Hindu groups into a category of status-hierarchy that reified “untouchability” as an aspect within the new notion of “backwardness.” In other words, despite the aim of eliminating untouchability from society, it came to frame the Indian state’s primary mode of dealing with societal inequality (Rao 2009: L2252-2315).

The state thus reified the very hierarchies it intended to dispel, in making the project to end caste part of the Indian nation’s constitutional foundation. Welfare and entitlement policy even in 21st India retains the hue of upper-caste apologetics, and statist development efforts are still far from ending the historical effects of the caste system. This dissertation has theorized a parallel yet distinct trajectory for the Indian state’s embrace of the Muslim minority, as seemed to be heralded with the release of the Sachar Report, the subsequent Misra Report, and ensuing discussion of legislative implementation of the latter report’s recommendations for reservations. But can observers view Muslims as India’s “new Untouchables”?

The government of India has yet to legislate reservations for Muslims or address systemic problems of Muslims’ underdevelopment, although various states have passed their own affirmative action laws. Despite the revelation that indicators of Muslim
development are often as low as those for dalits, and improving much less rapidly, the
government remains hesitant to offer interventionist entitlements on the same scale as
dalits (a hesitancy that mirrors the unease among Muslims themselves). Discriminatory
attitudes cannot be ruled out. However, I also suggest that Muslims and their leadership
prefer a strategy of citizen-led development, given the recent example of the state’s
embrace of dalits with welfare policies and given Muslims’ unease with the undertones of
caste purity inherent in Indian notions of “backwardness” and “weaker sections.”

Finally, in certain limited ways, zakat entrepreneurs in this study resemble
Islamists, although they did not view Islam as “the solution” to all problems nor were
they engaged in activism to re-organize political life or overthrow the state in the name of
Islam. They universally felt that the “crisis” facing the Indian Muslim community had an
Islamic solution: revival of the system of zakat. “Muslim backwardness” was ultimately
a set of problems that could be analyzed and solved with reference to Islam. Notably, this
Islamic solution required the leadership (or at least tacit approval) of ‘ulama like Maulana
Jahangir and Nadwa graduates. Zakat entrepreneurs, moreover, squarely situated
themselves within the Islamic tradition they perceived themselves (and were largely
perceived as) reviving, despite their innovative steps at implementing zakat. It is not a
society where “because all knowledge is divine and religious, a chemist, an engineer, an
economist, or a jurist are all ‘ulama,” as a member of the Muslim Brotherhood wrote
(quote in Eickelman & Piscatori 1996: 43), and Lucknow Muslims of the old city bazaars
by and large still maintain strong respect for madrasa-educated ‘ulama, their leadership,
and their traditional scholarly crafts.145

In other words, zakat entrepreneurs in Lucknow diverge from political Islamists in multiple, crucial ways. Most importantly, the Islamic reformers of this study are working in a Muslim social milieu where the notion of an “Islamic state” or “Islamic revolution” has no traction. Roy and Bayat have analyzed Islamists in the Middle East and elsewhere who attempted (and failed) in making Islamist political parties and governments into effective vanguards of their Islamic reform projects, theorizing the resulting devolution into societal and welfare activism as “post-Islamism” (Roy 1994, 2004; Bayat 1996, 2013). However, post-Islamism is subject to the cynical critique that projects of Islamic societal reform emerge only when “political Islamism” has “failed.”146 This study takes seriously the idea that Indian Muslims have been rejecting state-oriented Islamist politics but also working for social reform since at least the turn of the 20th century. For example, the largest organization of ‘ulama, the Jamiat-ul-‘Ulama Hind (JUH) joined Gandhi to consistently lobby for a unified Hindu-Muslim India and against the creation of Pakistan as a homeland for Muslims (Ahmad 2009: 20-21; Minault 1982). Zakat entrepreneurs such as Iqrar, Tahir, and Maulana Jahangir (himself a member of JUH) thus resist cynical characterization that their motives for welfare are linked to electoral goals of Islamist

145 Indian Muslims combine a deep respect for traditional Islamic authority with the recognition that other moral codes exist. Without at least the tacit approval of ‘ulama, the new Islamic charities run by businessmen would have quickly foundered in old city Lucknow where most people value linking Islamic practices to authenticated sources in the traditional ways. However, nor is the Islamist belief that all societal problems have an Islamic solution a belief common among Indian Muslims, who regularly draw inspiration from a range of moral discourses from Gandhian ideals to dalit notions of social justice in order to address contemporary issues in ways informed by diverse ethical traditions. See Sikand (2006) on Indian Muslim perspectives on inter-faith thought and dialogue.

146 See Mandaville (2014) on the relevance of post-Islamism as a theory even regarding the Arab Spring uprisings.
political parties (Clark 2004, Burr & Collins 2008).

This study of zakat associations and their construction of public ethics in dialogue with government and Indian political culture suggests a reorientation of scholarship on political Islamism. I suggest that scholars further interrogate modern India’s unique form of political Islam as one that is founded on welfare politics and entitlements. This dissertation is one example of analysis that interprets Indian political Islam via a semiotic of zakat – demands by Muslim citizens (even a minority portion of them) on behalf of the “right of the poor” to redistribution and other constitutional entitlements – rather than through the dominant tropes often applied to Islamists’ contentious politics, especially the trope of the “Islamic state” that purportedly is the aim of so many political Islamists. Quintan Wiktorowicz (2004: 16) in his sweeping review of Islamic activism bemoaned that “a great deal of research has focused on politicized movements that seek to create an Islamic state,” noting that in most cases “the core imperative of Islamic movements is a desire to create a society governed and guided by shari’a.” Such a trope of the Islamic state as the stated aim of many Islamists (or presumed by analysts when unstated) can overlook the actual valued ends that may undergird their motivations. These preoccupations with the Islamic state arose due to 20th century Islamists’ tendency to identify Islam as a systematic and disciplinary power that mirrors their perception of the modern state. In particular, this vision of the “Islamic state” is a distinctly modern invention modeled upon the example of the early modern colonial state, as Irfan Ahmad (2009b) has traced its genealogy in India. At the core of movements focused on formation of an Islamic state often lie efforts to “implement shari’a.” Such
implementation, however, is a proposition is fraught with insurmountable complexities, given the “ijtihadic plurality” or “internal diversity of shari’a” normativities (Hallaq 2009: 449; Hefner 2011: 11; cf. Messick 1993). Nevertheless, Islamists call for etatization of shari’a to be codified as “law” and more-or-less directly applied from simplified juridical rulings (Hefner 2011). Calls for the “Islamic state” represent Islamists preoccupation with the perceived power of the modern state, far more than they recall any historical precedent of caliphate rule.

Given that Islamic activists ultimately desire an increased public role for guidance that partakes of shari’a normativity, examining their goals as merely state power misses the point. Moreover, Islamists in the 21st century increasingly look to the “market” rather than the “state” for inspiration for their projects and movements. As Humeira Iqtidar (2011) has observed of Pakistan’s Jama’at-i Islami, the market has emerged for Islamists as “a potentially more significant – yet under-recognized – disciplinary force.” As such, the approach of viewing Islamism through a trope of zakat rather than a trope of the Islamic state could point the way to different examinations of Muslim activists’ relationships with the state, with the market, and with shari’a normativity. As the preceding chapters have illustrated, zakat entrepreneurs do not merely seek to “Islamicize” the entire market economy. They may propose the further systematization of zakat, but only as one economic system among many others. This zakat economy is a sub-economy articulated with others. However, it also remains a realm of exchange that fosters the ideals they value and furthers the habituation of perceived “correct” Islamic
virtues. This analytical project is most suited to an anthropology of moralities rather than mere political analysis.

Re-Thinking Islam & Capitalism

Despite the increasing usage of the term “moral economy” across anthropology to indicate anti-capitalist (often anti-economic globalization) movements animated by indigenous or local moralities (e.g. Edelman 2005; Sivaramakrishnan 2005; Scott 2005; Griffith 2009), I argue for a conceptualization of “moral economy” that is more encompassing and useful, in which moralities are taken to provide additional layers of exchange, means of redistribution, and (ultimately) webs of meaning that permeate and embed market practices. Zakat and Islam’s ethical teachings circulate in old city Lucknow in ways that can be termed a “moral economy” – but it is a “moral economy” in a quite different sense than the formulation popularized by James Scott (1985). I instead pivot off of anthropological work on economics and moralities by the Jonathan Parry and Maurice Bloch (1989) and Robert Hefner (1983) to argue that Lucknow’s zakat economy should not be taken as moral resistance to the spread of market-oriented behaviors as much as complementary (even congruent) with them. Proper theorization of human economic behavior requires moving beyond the modern Western social imaginary rooted in “the economy,” in which we imagine that “our sense of agency should be entirely as individuals” and thus society is only an aggregation made possible by “doctrines of harmonious [individual] interest” (Taylor 2003: 75, 165). The zakat economy, by contrast, suggests that an analysis of human economic behavior is possible, which takes it
as directly analogous to moral behavior. Humans are not merely self-interested rational actors in this social imaginary informed by zakat ethics, but have moral characters comprised of ethical virtues that link oneself with collectively held ideals – which ultimately also guide financial transactions and exchange.

This dissertation provides case studies and ethnography from old city Luckow that illustrate how Islamic ethics guide Muslims’ in financial matters: the sense of rootedness in the ‘ummah or “moral community” of Muslims in India, their pursuit of job skills and income-generating opportunities, importance of work ethic and economic self-sufficiency, the proper uses of accumulated wealth, ethics of relinquishment, the righteous ways for Muslims of different classes to interact and offer financial aid, and the proper means to establish systems of fair and just redistribution. Significantly, these Islamic ethics addressed market-oriented behaviors sanctioning the self-interested pursuit of wealth by entrepreneurs as well as guiding their philanthropic practices to target the employability and productivity of others. These cases go beyond scholarly portrayals of Islam’s purportedly anti-capitalist “moral economy.” The preceding chapters illustrate how Lucknow Muslims’ activities of wealth accumulation and wealth distribution are linked, as the profits of the wealthy are permitted, purified, and even sacralized through zakat-giving as it is represented as a form of re-investment in society by those who have become rich.

Moreover, zakat exists as a moral calculation beyond its role in developmentalist aid, bound up in economic theologies of thawab and divine grace, as prior chapters illustrated. Zakat is not only a different form of financial transaction than buying, selling,
loaning, or interest-making, but it also is culturally constructed as a different form of money itself (cf. Shipton 1989; Maurer 2005). Parry and Bloch, by comparison, examined the cultural construction of money in Western society. Given the individualistic foundations of our society, money as an otherwise empty signifier of value(s) comes to be identified with impersonal, amoral, and calculatively economic relationships. Money is inappropriate as a gift, and “our ideology of the [moral-laden] gift has been constructed in antithesis to market exchange” (Parry and Bloch 1989: 9; cf. White 1994: 157).

Trust is intrinsic to the nature of money. Whereas hard currency exists today as fiat currency backed by governments and the construction of social trust among exchange partners, zakat exists as a form of “spiritual fiat currency” that – when given with proper intention – symbolizes Muslims’ submission to and trust in Allah to provide rewards in the Hereafter (see chapter five). As in the quote by Brigadier Khan in chapter three, ordinary money is one’s own property but zakat only the property of Allah, “I only consider 97.5 rupees out of every 100 that I get, as my own. The other 2.5% belongs to the poor alone. That portion is Allah's.” Pious Muslims have long held this belief in Allah as the ultimate “Owner” (al-malik) and “the Generous” (al-karim) source of all worldly property, but in Lucknow these ideas about zakat achieved new levels of promotion and publicity in the fundraising pitches of new Islamic charities. When circulated as money in aid to others perceived as members of the same moral community, zakat within the ‘ummah simultaneously reinforces social trust and spiritual trust in Allah’s divine mercy and guidance. As I outlined in chapter one and chapter eight, James
Scott’s (1985) study in Malaysia was a significant contribution to scholarly understandings of everyday zakat practices, which he termed “rituals of compassion” and associated with a “moral economy” that resisted the encroachment of capitalist social relations, but it undertheorized the moral effects of zakat on the economy and upon individuals. Parry and Bloch (1989) offered a conceptualization of morality and money that offers a more nuanced idea of moral economy that signifies the interconnected nature of market exchange and ethically based exchange, rather than their opposition. Parry and Bloch’s review of the meaningfulness of money across cultures showed money to be not an amoral, empty signifier of “value” but rather deeply incorporated into the wider cultural matrix of meanings. This “zakat economy” of Lucknow – the circulation of wealth according to motives and ethical rationalities distinctly different from formal economic models – is best analyzed as similarly incorporated into a wider web of beliefs and moral performances that combine market imperatives with moral imperatives, according to an ethical telos different from that of a mere unenchanted market economy.

Nadwa madrasa maintained its reputation as India’s premiere Sunni institution of Islamic education, while also molding students that sought to ply Arabic and Islamic knowledge in the global marketplace as well as supplement their studies with a university education, so that their efforts to spread Islam’s teachings could be better packed for modern, worldly Muslims. Moreover, Nadwa students and other madrasa fundraisers were very aware that their ability to raise donations was dependent on their success in making Islamic teachings seem effective and relevant to the broader public. New Islamic charities were even more organized and explicit about the urgency of orienting zakat-giving
towards the perceived requirements of the contemporary economy. They had launched programs for “coaching” Muslim students for success in English-speaking, white-collar jobs seen as newly available in India’s globalizing economy and projects that conditioned the underemployed as halal human capital away from the vices of begging towards informal service occupations that promised to reward work ethic and honesty with income.

Were they becoming more self-interested as neoliberal forces transformed charity (and other social realms)? My analysis pivots on what Hefner (1983) has termed “the problem of preference.” Although both disciplines have “always shared a common interest in the problem of human needs, values, wants, or preferences” it is characteristic of economic analysis to take an individualistic view in which preferences are taken for granted. Human behavior can be approximated with axioms of rational action as the self-interested pursuit of those preferences. Anthropology – in stark contrast – inquires into origins of preferences within the ecological, political, and symbolic contexts, asking how culture conditions individual values (Hefner 1983: 669). The preceding chapters incorporated such attention to the formation of individual preference, with a careful eye to how Lucknow Muslims have derived diverse moral concerns from Islamic teachings that guide their individualized ethical choices. Zakat transactions were only one type of transaction in the variegated trafficking of money and morals between people that were generative of socially significant ethics (Barth 1993). Moreover, drawing on virtue ethics, I showed how zakat ethics were learned and inculcated in households, madrasas, and bazaars that gave rise to the preferences and values that came to define Muslim
donors’ moral/economic subjectivities. Parry and Bloch (1989: 2) describe the “strikingly” universal symbolism of money as a semiotic bridge linking the individual to his or her society, with beliefs about monetary exchange concerned with “the relationship between a cycle of short-term exchange which is the domain of individual – often acquisitive – activity, and a cycle of long-term exchanges concerned with the reproduction of the social and cosmic order.”\footnote{Jenny White (1994: 156) has shown that Parry and Bloch’s framework, while derived from pre-capitalist societies, also has clear applicability to urban capitalist contexts.} However, in this dynamic of “short” and “long-term” modalities of exchange, however, the latter is clearly the stronger force for social reproduction. Parry and Bloch’s view partakes of a more Durkheimian view of society in which the individual is socialized and one’s agency subsumed in adherence to the “social and cosmic order.” Zakat ethics are rooted in calculative rationalities that foster moralities of self-interested (even material) gain for individuals, particularly those oriented towards the purity ethic. Almsgivers in Lucknow bazaar who donate the required amounts, or exceed limits through generosity in sadaqah, can watch the zakat receipts pile up in their desk drawers, calculating their personal spiritual merit in thawab as I described in chapter five. I stop short of theorizing this as “trading with God” (Mittermaier 2014), given that Lucknow almsgivers rarely if ever believed they could make credible claims regarding their accounts with Allah. Nevertheless, the activist efforts of zakat entrepreneurs to institutionalize almsgiving as a modality of ethical self-fashioning were not ubiquitous nor uniformly successful. Islamic ethics in Lucknow incorporate a permissive stance towards the entrepreneurial and profit-oriented acquisition of wealth during the course of the year while also mandating longer-term
cycles of non-market exchanges in the form of zakat on an annual basis or – at a minimum – by the end of this lifetime. Moreover, while not elaborated in this dissertation, I observed how gains in social distinction were inevitable by-products of Lucknow Muslims’ generosity despite attempts towards modesty. In short, spiritual gain and material gain for individuals cannot be ruled out as short-term, self-interested motivations. For some, their intentions may have started and ended there. Yet I argue that it is this alignment of self-interest with larger societal interest that most effectively fosters ethical self-formation of Lucknow Muslims as Muslims and civic actors. The ethical entailments of Islam in Lucknow were so inescapable for many Muslims, precisely because the social construction of the self as part of a moral community is so very closely aligned with self-interested calculations even as these remained matters shaped by individual choice.

While many approaches theorize Islamic ethics as a moral economy that is oppositional to the expansion of capitalist relations (although, ultimately succumbing to them in observed reality), my analysis of the zakat economy illustrates how which money exists as embedded within traditional moral values and not necessarily resistant to them. As Christopher Alan Bayly wrote of pre-modern north India, “the widespread existence of markets…was not incompatible with the persistence of pre-capitalist mentalities in material culture…Money itself could not transform relationships” (Parry and Bloch 1989: 8). The expansion of 21st century markets in Lucknow has similarly proceeded within the larger frameworks of public ethics that circulate in the old city bazaars. Moreover, these public ethics are not static contexts of codified moralities, divine commands, or religious
“law,” but rather are themselves marketplaces of moral codes and diverse virtuous concerns that circulate along with the exchanges of money and goods, as in the zakat economy I have described.

Zakat and the Future of Islamic Public Ethics in the 21st Century

The rise of zakat ethics in old city Lucknow represents a contemporary and highly particular manifestation of Islamic public ethics. I represent the new ethics promoted by zakat entrepreneurs as particular to the north Indian context because the context differs so markedly from Muslim societies elsewhere in the world. In India, the statistical representation of Muslim “backwardness” in the Sachar Report has been layered upon Muslims’ own visceral encounters with poverty and inequity in Lucknow’s old city bazaars. Lucknow’s wealthy Muslims must contend with characterizations of their community as “backward” made by their non-Muslim government and neighbors. India’s fast-growing economy has also created numerous opportunities launching entrepreneurs within this generation of Lucknow Muslims to positions within the global circulation of capital that create local economic disparities on a greater scale than ever before, as some in Lucknow must live on $1 a day while others zip around in Italian-made Fiats speaking on Android phones via Bluetooth as readily as any global, cosmopolitan citizen. These experiential encounters with others both within and without their community are what have spurred zakat entrepreneurs to revive and re-invent almsgiving as a tradition that not only is purificatory for themselves but also transformative for their own Indian Muslim community, seeking societal reform by
targeting reforms at zakat-takers as potential halal human capital and targeting reforms at those Muslims who do not give (enough) zakat with vigorous faith-based fundraising.

Lucknow’s new Islamic charities are also quite contemporary in their promotion of a zakat ethics of socioeconomic justice. Despite their claims to a ritual practice instituted first by the Prophet Muhammad, zakat entrepreneurs in their organizations, their partnerships, and the associated ethical teachings are promoting a new moral discourse unprecedented in the history of Indian Islam. As Michael Cook (2003) has written of Muslim public ethics in medieval eras, the moral codes of shari’a have historically encouraged Muslims to rebuke one another, but not for “private” matters such as the best use of one’s wealth or promoting specific ideas of who is most needy when Muslims give zakat. Moreover, the primary Islamic injunction to “command right and forbid wrong” has historically included “no concern…for what we might call social justice” in practice (Cook 2003: 99). Discourses of socioeconomic justice have been remarkably rare among Indian ‘ulama, as Qasim Zaman (2012) has written, despite the vast array of socioeconomic teachings in Islam and stark poverty in South Asian communities. The ‘ulama most critical of economic inequality have inevitably been sidelined by mainstream Islamic scholars in South Asia, or have diluted their economic critiques, in the course of their relations with other Muslim elites or prioritization of other religious issues (Zaman 2012: 221-260).

While this dissertation relies on particular and contemporary cases from Lucknow, I suggest that the processes described will become less particular, and more generally applicable worldwide, as well as more urgent to the contemporary moment as
the 21st century progresses. Muslims globally are already increasingly susceptible to narratives of victimhood, whether victimization is at the hands of military and political oppressors (Devji 2009), or this victimhood is viewed as marginalization due to more amorphous forces of capitalism and globalization. Wherever problems are glossed in terms of economic development or progress, in communities that also demand the authenticity of rootedness in Islamic tradition, the revival and institutionalization of zakat along the lines described in this dissertation will likely be an attractive prospect. Yet zakat entrepreneurs – as with all entrepreneurs – will inevitably respond to very specific niche opportunities that emerge in their respective economies and religious marketplaces. Notably, it is more important for new Islamic charities to stick relatively closely to the fiqh of zakat than to fully re-invent Muslim social welfare in 21st century forms. The zakat entrepreneurs of Lucknow imagine their programs as direct extensions of Indian Muslim tradition, professing to stay within (or at least not contradict) the regnant interpretations of ‘ulama commentaries in determining “correct” recipients and modes of giving, rather than explicitly engaging in active intellectual projects to alter the traditional ways ‘ulama produce fiqh such as those of European Muslim intellectuals (Ramadan 2009), theorists of maqasid- or principle-based approaches (Auda 2008), proponents of literary analysis of the Qu’ran and scriptures (Soroush 2000), proponents of secular and rights-based approaches (An-Na’im and Haim 2007, An-Na’am 2008), or Islamic feminists (Mernissi 1992, Wadud 1999). This is due largely to Lucknow’s zakat entrepreneurs’ desire for continued reconciliation with the strong authority of Indian madrasas and their curriculums established during the 18th and 19th centuries and
protected through accommodations with the secular Indian state. New Islamic charities, however, seem to be just the beginning of an arc of reform that has been supplanting historically significant Muslim institutions such as waqf, court patronage, and even the madrasas with new forms of zakat associations. This is only a beginning. This arc of reform initiated by reformers such as Lucknow’s zakat entrepreneurs appears likely to stretch far into the future as Muslim incomes rise along with the valuation of Islamic ethics.


Fernandes, Leela. 2006. *India’s New Middle Class: Democratic Politics in an Era of Economic Reform*. Minneapolis: University Of Minnesota Press.


Maurer, Bill. 2002. “Anthropological and Accounting Knowledge in Islamic Banking and 
Finance: Rethinking Critical Accounts.” Journal of the Royal Anthropological 


Translated by I. Cunnison. New York: W.W. Norton.

McCchesney, Robert D. 1990. Waqf in Central Asia: Four Hundred Years in the History 

Mernissi, Fatima. 1992. The Veil and the Male Elite : A Feminist Interpretation of 

Messick, Brinkley. 1996. The Calligraphic State: Textual Domination and History in a 

Oxford: Oxford University Press.

Berkeley: University of California Press.

Berkeley: University of California Press.

———. 2007. “Madrasas and Minorities in Secular India.” In Schooling Islam: The 
Culture and Politics of Modern Muslim Education, edited by Robert W. Hefner 
Press.

University Press.

Oxford University Press.


and Beeri Chettiar Merchants of Madras City.” In The Meaning of the Local:


