



Özlem Madi-Sisman, *Muslims, Money, and Democracy in Turkey: Reluctant Capitalists*, New York: Palgrave Macmillan, 2017, 184 p.

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In a broad sense, Islam and its contemporary footprints in the postmodern world have constantly been debated over the decades. Irrespective of considering Islam as an ideology, culture, or pure religious phenomenon, its economic dimensions have attracted special attention due to the overwhelmingly blurred social and economic atmosphere caused by the capitalist ideology wherein contemporary Muslims have suffered intensely.

Published by Palgrave Press in 2017, the book to be reviewed, *Muslims, Money, and Democracy in Turkey: Reluctant Capitalists*, was written by Özlem Madi-Sisman, who has been serving as a lecturer at the University of Houston; and also as a visiting Assistant Professor of Political Science at the University of Texas-Galveston. The book is an original attempt that aims to explore the bidirectional relations of the political, economic, and cultural settings in Turkey with the practices and broader understanding of Islam in the postmodern period. Based on a contextualization of the neo-Islamic bourgeoisie class in Turkey, the book particularly aims at reinterpreting the relationship between Islam and capitalism by examining the effect of this new class on democratization, the Islamic-oriented political environment, and the predominantly capitalist economic climate. In so doing, the book chooses the case of the Turkish Entrepreneurship and Business Ethics Association (İĞİAD), a mid-scale business association with Islamic-oriented members, to prove its core arguments.

Looking at the book's structure and content, the first chapter renders the general aims, research questions, and methodology, while the second chapter provides a historical perspective on the compatibility/incompatibility of Islam with

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capitalism. By adopting the notion of the neo-Islamic bourgeoisie class to explain the multidimensional transformations experienced in Turkey, especially in the neoliberal era, the book consistently allocates the following three chapters to the emergence and rise of neo-Islamic (i) economic capital, (ii) political capital, and (iii) cultural capital, without which the existence of bourgeoisie class would not have been able to emerge in a society. Chapter 6 provides the case of İGİAD, inferences from interviews with its members, and comparison of these inferences with the general argument of the book. The remaining two chapters discuss the findings and draw some conclusions on the political, economic, and cultural environment in Turkey under the influence of Islam and the tension of capitalism.

The originality and authenticity of the book emanates mainly not from the selecting such a hotly debated topic with plenty of distinguished academic studies (see: Buğra & Savaşkan, 1994; Göle & Ammann, 2006; Kuran, 2011; Tugal, 2009; Yankaya, 2014; Yavuz, 2003), but rather from the developed framework which thoroughly explains what the author calls “a discursive tension” (Madi-Sisman, 2017, p. 22) between Muslims’ understanding of Islam in Turkey and the disruptions of capitalism towards practical Islamic values. In reflecting upon this, the author deduces the case of İGİAD to prove how Muslim businessmen endeavored to create moral economies within the global capitalist system but failed to do so due to the alluring temptations of the capitalist lifestyle, which has culminated in the formation of reluctant capitalists.

Despite the fact that the framework fits well in explaining the historical evolution of the interactions of Islam and capitalism in Turkey in the past decades, reviewing how the concepts in the book’s title have been identified and articulated meanwhile is important. For instance, capitalism is generally considered a self-evident concept in one sense, but its conceptual boundaries become ambiguous when coming to its articulations. To give an example, as the author adopts heavily Marxist terminology in defining capitalism with the existence of a bourgeoisie class as the owners of production, her critique of neo-Islamists as capitalists is very controversial when she equates earning money with capitalism (Madi-Sisman, 2017, p. 140):

As the Islamic bourgeoisie became more integrated into the capitalist system, they attempted to obscure the line between need and waste. The new value system shifted from traditional concept of modesty and thrift to a different set of values and norms that encourage spending. Different from the traditional Islamists, the new class does not condemn earning money but it does condemn earning money through a violation of Islamic rules. In the new mind set, there was nothing wrong with being wealthy as long as it was earned from halal ways.

Similarly, the author claims earning money and capital accumulation as other signifiers of capitalism (Madi-Sisman, 2017, p. 166), while in fact these two together should be considered as capitalist activity if they are made for the sake of maximizing profit. Of course, this criticism towards the definition of capitalism does not imply the non-existence of Muslim capitalist behavior in the neoliberal age in Turkey, but such a generalized definition and articulation give chance to blame every businessman involved in earning money through non-capitalist ways as capitalists. The critical point here is about how Muslims' changing perceptions of Islam affect their economic life, including their consumption patterns, production relations, and distributive justice. Most Muslim entrepreneurs and businessmen, with whom some interviews were done in the book, claim that earning money does not contradict Islam so long as it does not transgress the boundaries of Islam. Based on this, the author rightly brings up the subjectivity and fluidity of the boundaries and hence complains about Muslims' attitude towards bending Islamic principles in order to internalize capitalist motives. However, these misleading attitudes from certain groups of Muslims in the name of Islam should not be bound to Islam itself; that's why claiming Islam and capitalism to be compatible with each other is a fallacy (see: Madi-Sisman, 2017, p. 169).

Constructing such grand narratives by making analogies between different cases might be meaningful in one sense, but beyond that these analogies do not guarantee the consistency of the constructed narrative. This issue is of special importance when the book rightly states that the neo-Islamist bourgeoisie class has always been subordinate to state objectives and hence could not sustain its own power independent of the Turkish state. The so-called neo-Islamist class and its conscious subordination to a patrimonial/cliental-oriented state power has nothing to do with Islam or the compatibility of its rules with capitalism; rather, the unique characteristics of the Turkish state have brought out such patrimonial relationships with different social and entrepreneurial groups in its history. This fact again reveals that the political and economic patterns observed in the Western world at a particular time period in history may not always fit other parts of the world due to subjective conditions and particularities in those societies. Thus, if a multidimensional corruption exists in the period of neoliberal transformation of Turkey, the main actor should not be Islam, but rather the Muslims who practice Islam based on their own understanding of it.

Apart from the Islam and capitalism challenge, the concept of the neo-Islamic bourgeoisie class adopted in the book opens another problematic area for

discussion. From the Marxist point of view, the existence of a bourgeoisie class plays a central role in advancing capitalist economies. Taking this assumption for granted, contemporary Turkey's road to capitalism requires a bourgeoisie class that controls and permeates its political, economic, and cultural capital. This book review argues that the concept of the bourgeoisie class fits well historically in Western societies where constant hierarchical class relations prevail in industrial societies, whereas the culture and history-specific contexts in modern Turkey contradict the framework presented by a bourgeoisie-class understanding. This view can be supported with the assertions made during the interview with İGİAD's president, Ayhan Karahan, who very hesitantly calls himself a Muslim bourgeoisie (Madi-Sisman, 2017, pp. 117, 166). While the bourgeois class has emerged and found meaning in industrial societies where strict rules prevail between different classes and everything is relegated to a material sphere, categorizing individuals in Muslim societies based mainly on their economic positions is difficult. Rather, individuals' social statuses are dynamic and are also defined through their superior characteristics such as sincerity and knowledge apart from economic parameters. Compared to people in Western societies, Muslims' social statuses have a very transitive character. In the sense of Bourdieu, individual habitus have great potential for restructuring the existing structures surrounded by the doxa or rules from different fields in society.

Even if a bourgeoisie-class framework is assumed for a moment to be employed in Muslim societies, claiming a shift in the possession of economic, cultural, and political capital in Turkey becomes a strained interpretation, especially in the aftermath of the 1980s. For instance, production means remained held after the 1980s by the same economic and financial incumbents since Turkey's establishment, while the author asserts the contrary (see: Madi-Sisman, 2017, pp. 3–4). This is evident in the words of Karahan, who claims, "Islamic capital is still very insignificant in comparison to what the members of TÜSİAD [the Turkish Industry and Business Association] own" (see: Madi-Sisman, 2017, p. 145). Political and cultural capital are similarly possessed and controlled to a large extent by the same established group. Nonetheless, the political power, as the book rightly states, has always been in negotiation with these groups. The power relations between the privileged groups and the state continue either in the form of negotiation or by co-opting. After the 1980s in particular, the state promoted alternative business groups to lessen the economic and political power of TÜSİAD. This orientation adopted by different ruling parties in Turkey lasted in the form of negotiation until the mid-2007. After this period, it started to gain a co-opted form wherein the

state power dominated the privileged groups further by promoting an alternative business environment mostly shaped by Islamic business circles. Now the power struggle is in an ongoing process of falsifying the assumptions of the bourgeoisie class. From this point of view, the question posed but left unanswered in the book may find an answer as to why the emergent bourgeoisie classes in Turkey did not want to fully liberate from state control but adversely need its protection (Madi-Sisman, 2017, p. 39). A more intriguing study would have been if the book discussed how the state and the established groups exert their power in the form of co-option and negotiation.

The last point about the bourgeoisie discussion in Chapter 4 concerns those referred to as “Muslims” as a prefix of the Muslim bourgeoisie. Whoever the author is referring to as Muslims possessing Islamic political capital needs further clarification; whether various religious sects (*tarikats*), radical Islamists, orthodox Islamists, liberal Muslims within Islamic circles, or someone else (a similar discussion can be found in the author’s statements about Islamic intellectuals on p. 153). As Turkey has no homogenous Islamic environment, talking about a single prototype of Muslims who have taken over the political capital is also hard.

The impact of the neo-Islamist bourgeoisie class on the level of democracy in Turkey is the least-discussed topic compared to the other issues in the book. Based on the famous dictum of “no bourgeoisie, no democracy” (Moore, 1966, p. 13), men of commerce or bourgeoisie normally should carry democracy to society. However, the book argues that this did not work in the case of Turkey as during the Justice and Development Party (JDP) period, the state became more authoritarian. The author aims to explore why Muslims did not consolidate democracy in Turkey. In her response to this, she mentions four different factors: (i) the appropriation of the established regime’s ideology, (ii) the lack of an alternative to JDP in the political arena; (iii) JDP’s role in polarizing society, and (iv) the recent failed coup attempt (Madi-Sisman, 2017, p. 2). Interestingly, the last factor was not elaborated upon in detail but stated implicitly in other parts of the book. Also, the interviewees’ thoughts on democracy and the democratization of Turkey in past decades are not clearly provided in the book. However, the explanation of the first three dimensions wherein the factors of democratization in Turkey are compared and contrasted with modernization and moderation theories makes this study more significant.

Beyond the above criticisms and suggestions, two macro issues exist that need addressing while reviewing the book. The first issue regards the total neglect of the

Gülenist movement in terms of their impact over economic, social, political, and cultural transformation in Turkey. While these issues are stated to be beyond the scope of the book (Madi-Sisman, 2017, pp. 11, 104), the roles of Bank Asya and TUSKON in possessing economic capital during the rise of Muslim businessmen, the political power relations of the Gülenist movement in the form of negotiation and coordination with the JDP, and the movement's role in advancing democratization in Turkey are definitely critical issues that require a response. This lack of critical evaluation thus constitutes the book's major failure.

Another issue to be raised is about choosing İGİAD as the case study. İGİAD is claimed to reflect how Muslims in Turkey interact with the capitalist system and have converged and created an Islamic capitalism. However, İGİAD as a business association reflects a very small portion of Islamic business environment in Turkey. Statistically speaking, the sample is too small to represent the population. "As of 2016, the organization has about 250 members and has no branches outside of Istanbul" (Madi-Sisman, 2017, p. 125). This statement shows the limited representational power İGİAD has in terms of explaining the book's core research questions. Once this reality is overlooked, using İGİAD as a case study for addressing "...how Islam and capitalism conflict and cooperate in contemporary Middle East" (Madi-Sisman, 2017, p. 115) becomes a bold-faced statement.

The last remarks of this book-review study are about the informational aspects of the reviewed book. Some information provided in the book is contentious, such as the statement that caliphate Uthman was buried in a Jewish graveyard (Madi-Sisman, 2017, p. 157), the old generation's ideal role model was Abu Dharr al-Ghifari, and the new generation's ideal role model is Abu Bakr (Madi-Sisman, 2017, p. 7). This implicitly raises ideological tensions between the two companions of the prophet and the definition of homo-Islamicus as both capitalist and adopting Islamic values (Madi-Sisman, 2017, p. 119). Moreover, some concepts and institutions' names are given in the original Turkish first, and then their English or Arabic translations are provided in parenthesis. However, others are given with English translations first, and then the original names later. Therefore, no consistency is found in sequencing these names and concepts (for example, see: Madi-Sisman, 2017, pp. 13, 17).

To conclude, this book constitutes an original attempt at shedding light on the rise of Muslim business in Turkey and its interactions with the economic, political, and cultural spheres. Focusing on the nexus between Islam and capitalism, the author broadens the reader's horizons, especially by stimulating ideas and linkages

between different phenomena. In so doing, the reluctant capitalists' discursive tension is rendered thoroughly. However, some critical issues mentioned above unearth the weak aspects of the study. Acknowledging these issues together with the strong arguments of the book helps crystalize the historical interaction between Islam and capitalism in the case of modern Turkey and Muslims.

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