

# ZAKAT AND THE *UMMA* IMAGINARY OF THE 1970s MUSLIM STUDENTS ASSOCIATION

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*This paper charts the linked religious, political, and economic visions undergirding Muslim Students Association (MSA) publications on zakat during the early 1970s. These publications demonstrate how the MSA saw zakat as a key practice in building a unified Muslim identity across multiple communities: local communities centered around university campuses, an American Muslim community (the boundaries of which were highly contested), and, finally, as part of a global Muslim community, or umma, in which Muslim students increasingly saw themselves as an exceptional group. These writings on zakat demonstrate the many concerns that Muslim students brought to bear on this foundational Muslim practice. This article argues that the university setting facilitated these multivalent debates on religious giving and contributed to students' aspirations for the umma as a whole.*

*Keywords: zakat, umma, Muslim Students Association, Islamic economics*

From its inception as a national organization in 1963, the Muslim Students Association of the United States and Canada (MSA) focused on

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fostering a variety of religious practices among American Muslims.<sup>1</sup> As a foundational practice of Muslim piety, *zakat* (obligatory almsgiving) was taken up by MSA writers in the organization's early years in order to articulate, and in some cases expand, its meaning for contemporary Muslims. These MSA writings reveal linked religious, political, and economic visions that undergirded conceptualizations of *zakat* during the early 1970s. These publications demonstrate how MSA members saw *zakat* as a key practice in building Muslim identity in the many communities of which they were a part: local communities centered around university campuses, an American Muslim community (the boundaries of which were highly contested), and, finally, as part of a global Muslim community, or *umma*, in which Muslim students increasingly perceived themselves to be an exceptional group.

This paper focuses on the ways that the MSA envisioned *zakat* as fulfilling a variety of goals, and alleviating specific challenges, for each of these communities. Above all, MSA leaders of the 1970s feared the decline of religious identity and associated social disintegration among American Muslims as well as in the *umma* as a whole. The astonishing diversity that its members confronted in the United States presented both an opportunity and a challenge to this goal of producing a unified Muslim identity. In their local communities, MSA authors saw the potential for using *zakat* to foster individual piety. For American Muslims, the MSA as an organization envisioned *zakat* as enabling them to remain a distinctive yet vibrant community with a network of supporting institutions. And on a global scale, these authors put forward proposals for *zakat* to help to alleviate poverty and eliminate social injustices for Muslims around the world.

From the organization's inception, MSA leaders recognized that the professional status and financial position of Muslim students conferred on them the exceptional potential to shape the direction of the American Muslim community and possibly the *umma* as a whole. MSA writings on *zakat* suggest an intellectually vibrant space through which authors and members debated proposals for implementing Islamic principles on a broad scale. They brought multiple academic fields to bear on these debates, including sociology but especially economics. MSA authors of the early 1970s devoted considerable space in the MSA's quarterly magazine, *al-Ittihad [Unity]*, to the practice of *zakat*,

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<sup>1</sup> Although historians typically designate 1963 as the founding of the MSA at the University of Illinois Urbana-Champaign, individual Muslim student groups and associations were created in the 1940s and 1950s, including at UIUC and Columbia University, among others. The 1963 MSA of the United States and Canada was the first to attempt to coordinate activities among chapters across North America.

investing it with immense social importance to their specific position as American Muslims. They also hosted conferences and published conferences proceedings dedicated to the project of Islamic economics, of which they saw zakat as an integral part (13th Annual Conference 1973).

The limited scholarship on the MSA and its role in shaping exceptionalist visions of the American *umma* have tended to focus on the contributions of established Muslim scholars, such as Ismail al-Faruqi (Grewal, 2014). However, students were also already marshaling diverse intellectual resources to the project of zakat and its role in shaping broader economic futures of modern Muslim communities and societies. All of these sources are aspirational in nature; they reveal much more about the vision that MSA leaders and writers had for the practice of zakat than they do about actual giving practices among Muslim students. Nevertheless, these writings demonstrate the expansive importance that these student leaders invested in the practice. The United States, though a society suffering from a variety of ills, was a place in which visions of a more just economic framework could be put into practice in order to produce a more pious and materially secure Muslim community. And it was upwardly mobile, male students at American universities, destined for professional careers, who considered themselves poised to lead such an effort.

### **A Brief History of the MSA, 1963-1978**

The presence of Muslim students on American university campuses resulted from wider changes to higher education in the post-war and the Cold War periods, during which American higher education expanded considerably (Biondi, 2012; Dorn, 2017; Marsden, 1994; Mahoney & Schmalzbauer, 2018; Yancy, 2010). Thousands of military veterans entered college under the G.I. Bill, many universities became coed and others admitted women in unprecedented numbers, and new institutions focused on technical and vocational training were created to train students in manufacturing, agricultural, and new technological fields. As a result of the 1965 Hart-Celler Act, which eliminated immigration quotas from Asian countries, American universities also became much more religiously diverse (Mahoney & Schmalzbauer, 2018). These students had a variety of religious identities, including Christians, Hindus, Buddhists, and Muslims.

These changes to immigration policies allowed for thousands of immigrants from Muslim-majority nations to come to America beginning in the 1960s. Many of them were professionals recruited to

take white-collar jobs and to meet the burgeoning demand for scientific and technical training in their countries of origin and in the United States (Kurien, 2007; GhaneaBassiri, 2010, p. 264; Warner & Wittner, 1998; Yang & Ebaugh, 2001). Universities created the opportunity for foreign students to pursue their education in the United States, who had fewer options as European universities sought to rebuild themselves in the post-war era (GhaneaBassiri, 2010, p. 264). Most of the first MSA members were male graduate students pursuing additional training in the fields of engineering and medicine. Many of them were already married, engaged, or looking for a spouse. Their families often joined them in the years following their arrival or were formed during their courses of study. Muslim students were cosmopolitan and mobile, seeking opportunities for economic and professional advancement, often with the expectation that they would return to their countries of origin. Of course, many (though certainly not all) chose to stay and build a permanent life in America.

The first MSA chapter was started at the University of Illinois-Urbana Champaign in 1963, and branches were quickly established at other institutions in Midwest, Northeast, Mid-Atlantic, and Northeastern states. Within five years, MSA chapters formed in several Midwestern public universities. The MSA of the 1960s and 1970s was a loosely organized network of local chapters based in individual university campuses. An elected board of national representatives coordinated activities across the chapters, especially conferences and publishing. In addition to local and national programming of regional conferences, events such as holiday gatherings proved to be enormously popular in the first decades of the MSA. These events drew not just student attendees and their families, but also immigrants from local Muslim communities across the Midwest. By the late 1960s, MSA board members realized that many of their regional conferences and activities attracted more attendees from outside the university (I. Yunus, personal communication, April 2, 2019). The organization formally established a national headquarters in 1974, when it built a facility in Plainfield, Indiana, that would in 1981 become the site for the Islamic Society of North America.

Unlike other campus groups to which Muslims belonged, which cultivated a wide range of national, ethnic, or cultural identities, the MSA was, from the beginning, largely focused on cultivating religious identity and practice (I. Yunus, personal communication, April 2, 2019). In the absence of established Muslim institutions in many parts of the United States, MSA members had to figure out ways to fulfill their religious obligations. For many of the Muslim students who arrived at

American universities in the 1960s and 1970s, the MSA served as their primary religious community.

Influenced by ideologies associated with the global Islamic revival of that period, the MSA emphasized individual piety as the foundation of social and political transformation (Schumann, 2007; Howe, 2019). There were multiple sources for revivalism in the MSA, with the Muslim Brotherhood and the Jamaat-e-Islami being the two most important among many diverse religious and political influences (Grewal, 2014, pp. 136–139). As we will see below, proposals concerning zakat reflect multiple intellectual and religious strands that cannot be traced to a single organizational source. Moreover, the MSA soon positioned and framed its revivalist goals in relation to their observations concerning the possibilities and limitations of their American context (GhaneaBassiri, 2010, pp. 263–270).

This revivalist mission also spurred the MSA to do outreach in local communities. MSA frequently members sought out existing mosques near their college campuses (I. Yunus, personal correspondence, April 2, 2019). Where such institutions did not exist, Muslim students often started their own. By the 1970s, MSA members had founded mosques, started financial trusts, created educational programs for both adults and children, and created lecture series. All of these programs reflected the MSA mission of the period: to build and reinvigorate Muslim piety among students and to prepare them to become religious exemplars while in America, and if and when they returned to their countries of origin. MSA writings on zakat reflect its leadership's recognition of the potential for the organization to reach growing numbers of Muslims across the United States through the mission of *da'wa*, or calling others to a more faithful Muslim practice (Mahmood, 2004; Grewal, 2014, pp. 48–49; Howe, 2019).

Print media was one of the primary modes through which the MSA sought to reach a diffuse, growing American Muslim immigrant community. In the 1970s, the MSA was especially focused on publishing and distributing devotional and educational material to meet the demand of newly arrived Muslim students and their families. For example, the MSA Women's Committee put out the *Parents' Manual: A Guide For Muslim Parents Living in North America* (1972) and the *Muslim World Cook Book* (1973), two publications aimed at helping Muslim families to navigate the challenges and opportunities of Cold War America (Howe, 2019). Through the 1970s, the MSA published *al-Ittihad [Unity]* on a quarterly basis, distributed to chapter members around the country. The magazine featured editorials, letters to the editor, feature articles by MSA members, reprints of pieces from prominent global Muslim

intellectuals, such as the Egyptian thinker Sayyid Qutb, and advertisements for Muslim programs, events, and literature. *Al-Ittihad* also published lectures and talks delivered at MSA annual conferences.

This zakat literature was thus part of a broader attempt through print media to connect MSA members to a global project of reform and renewal. It was also one of the primary vehicles through which the national MSA organization sought to build community among American Muslims. Given the constraints of time and resources, it was not possible for MSA activists and leaders across the US to meet regularly. Moreover, MSA leaders also recognized, early on, that the experiences of living as American Muslims varied widely depending on geographic location. There were much stronger regional ties among MSA chapters than national ones (I. Yunus, personal correspondence, April 2, 2019). Print media became a cultural space through which the MSA attempted to form community among its aspiring middle-class, educated public. Through this media, activists and leaders attempted to forge religious authority and to experiment with a wide range of political, economic, and religious proposals that they sought to apply across many social contexts.

By the 1970s, the MSA publications noted the political benefits of living in the United States, namely the relative ease through which they could create nonprofit organizations for religious purposes. Concurrently, MSA rhetoric shifted from exploring American Muslims' disadvantages as a religious minority to articulating the benefits that establishing permanent institutions in the United States could afford them and future generations of American Muslims. These advantages included the possibility of marshaling American Muslims' wealth toward pious ends, the effects of which MSA members hoped would have a global reach. These students' aspirations for serving as an exemplary model for less economically secure Muslims around the world reflects the ways in which MSA members saw themselves working to bettering the transnational Muslim community while envisioning themselves as occupying an exceptional place within the *umma*.

## **Local Zakat Practices**

Alongside securing prayer space and planning social gatherings for Muslim families, MSA chapters also worked to ensure that their members met the requirement of zakat. They did so even though many students may have been considered exempt from zakat collection. Often the campuses that recruited the most numbers of Muslim students were

the most isolated from institutional centers of American Muslim life, such as the University of Illinois-Urbana Champaign and other land-grant institutions in the Midwest, with some notable exceptions, like the University of Michigan campuses, with their proximity to the robust Muslim communities in Dearborn and Detroit. At UIUC, located in southern Illinois, where there were fewer local Muslim communities, the MSA set about enabling its students to fulfill their basic obligations to God and to the Muslim *umma*. And zakat was one such obligation. As a result, the UIUC chapter began to collect and administer zakat for its students. The chapter's 1964–1965 report on activities, coordinated by founding MSA member Ahmad Sakr, describes how alongside coordinating Friday prayers and organizing various lectures on topics related to Islam, the chapter also distributed MSA members' zakat contributions (Muslim Students Association of University of Illinois-Urbana Champaign Report on Activities, 1964–1965). This report does not stipulate the recipients of zakat, only indicating that the MSA distributed its members' offerings.

These early MSA zakat coordination efforts demonstrate how American Muslim giving during this period was (and to a large extent remains) highly localized. Zakat, which is a form of giving that is intended to purify one's wealth, is considered a universal obligation for Muslims, usually given as a percentage of one's income (around 2.5%). The Qur'an specifies certain groups to be recipients of zakat, such as widows and orphans, but the mechanics of zakat are often negotiated among local communities and adjudicated differently in particular times and places. As Danielle Widmann Abraham (2017) has argued, zakat in the US spans a variety of charitable and giving practices that are often enmeshed in everyday life, as Muslims fulfill their obligations depending on perceived needs in their various communities. The particular way in which that requirement is met therefore takes many forms (Widmann Abraham, 2017). The options for giving are thus contingent on local context and shaped by the particular communities in which giving takes place. For MSA members, these localities included not just their American and regional Midwest contexts, but also their particular universities, towns, and neighborhoods. Generally speaking, there is a paucity of research on zakat practices in America, a difficulty that is compounded by the dearth of studies on American Muslim giving more broadly. Kambiz GhaneaBassiri (2017) has shown why Muslim giving remains "invisible" in the current scholarship, due to ongoing Protestant and/or secular assumptions about what constitutes a religious act worthy of academic attention (pp. 5–11). Moreover, the vast majority of recent studies on Muslim giving have been focused on purported ties between

Muslim philanthropy and terrorism. Systematic studies in Muslim-majority contexts are rare as well, though there are more examples of ethnographic work of lived philanthropic practice (Mittermeier, 2019) as well as recent studies of the politics of giving in the context of state-society relations (Brooke, 2019).

As a result of the current state of the academic literature, it is not surprising that we know even less about student giving practices. Scholars have explored the MSA's early attempts to ensure that its members engaged in *salat*, either by providing their members with prayer spaces on campus or by establishing and supporting mosques close to campuses. Muslim student writings on zakat in the 1970s show that these student leaders had a rather capacious understanding of the practice as they analyzed it in relation to local, national, and transnational contexts. As this article explores below, its members saw few social or political impediments to leveraging their present and future financial resources toward fulfilling ambitious religious aims.

### **Zakat in an Islamic Economic System**

Multiple MSA articles from this period situate zakat in a holistic Islamic economic system. Such writings reveal a constellation of intellectual and political developments that came to bear on MSA members' conceptions of finance, money, and materialism. One important current was the global Muslim revival, the multifaceted and complex movement of a diverse set of actors seeking to elevate Muslim piety and practice through a variety of social and political activities. Second, these writings on zakat in the context of Islamic economics were part of transnational debates concerning the status of Islam in relation to the predominant opposing political and economic paradigms of the Cold War, namely democratic capitalism and Soviet-style communism. And third, Saudi Arabia during this period began promoting the field of Islamic economics as an academic field and a political practice, by establishing positions at universities, sponsoring conferences, and establishing an Islamic bank (Philipp, 1990, pp. 117–119). Taken together, these writings reveal the global outlook of the MSA and how the organization's members saw themselves as part of broader intellectual and activist projects of revival in the late 1960s and 1970s, especially as articulated by the Muslim Brotherhood in Egypt and Syria, as well as the Jamaat-i-Islami in Pakistan.

For example, these MSA engagements with zakat coincided with the expansion of the Muslim Brotherhood in Egypt within the social service sector. The Nasser government expanded a wide array of state

welfare programs. These programs became increasingly difficult to fund, and beginning in 1970, the Sadat regime encouraged the growth of non-state social service programs to fill in the sizeable gaps in services that the state was unable to fulfill. As Steven Brooke (2019) demonstrates, in the 1970s the brotherhood began to “rebrand” itself by creating a range of medical and other nonprofit organizations that operated within state legal structures (and not outside of them as is commonly assumed). These efforts facilitated the reentry of the Muslim Brotherhood into various social sectors. Significant for our purposes were arguments made by Muslim Brotherhood-affiliated scholars, namely Yusuf al-Qaradawi, who advocated for a wide array of organizations as legitimate recipients for zakat. These organizations, such as hospitals, had a general public benefit not just for the poor, but also for Muslims across various sectors of Egyptian society (Brooke 2019). *Zakat* became a way to supplement state social services and a fundraising mechanism for a wide array of causes (Benthall, 2014, p. 145).

This interest in the broad social potential of zakat is evident in MSA activities and publications on Islamic economics from the late 1960s and into the 1970s. In 1970, the MSA published *Contemporary Aspects of Economic Thinking in Islam*, a document that resulted from the “Proceedings of the Third East Coast Regional Conference of the Muslim Students Association of the United States and Canada,” which was held in April 1968. The foreword was written by Ismail al-Faruqi (d. 1986), the renowned Palestinian-American thinker, who was then a professor of Islamic studies at Temple University. Al-Faruqi’s project of the Islamization of knowledge had a profound influence on the MSA.<sup>2</sup> During this period, al-Faruqi advocated for the primacy of Muslim identity over other forms, including ethnicity and nation (Grewal, 2013, pp. 139–144). Al-Faruqi saw MSA chapters, with their diverse memberships, as essential spaces for the realization of Muslim unity and as sites for putting Islamic ideals into practice.

In the foreword, he detailed what he believed made Islamic economic concepts (and their corresponding practices) unique (al-Faruqi, 1968, p. xi). Al-Faruqi (1968) argued that Islam stood out from other faiths because it affirmed the material world as “the only theatre where the absolute may and will be realized” (p. xiii). As a result, “Islam teaches the greatest possible individualism when it declares that “to every man belongs what he had earned [Qur’an 53:39]” so long as that enjoyment of wealth does not conflict with moral law (al-Faruqi, 1968,

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<sup>2</sup> The influence of Muslim students, especially the diversity of Muslim perspectives they represented, on al-Faruqi is an important area of inquiry, but is outside the scope of this essay.

p. xiii). In this way, the moral law set limits on hoarding wealth and in the process encouraged capital to circulate.

For al-Faruqi, zakat thus promoted justice by preventing the accumulation of excessive wealth. The practice of zakat rested on the assessment that poverty was not an individual moral failing, but rather “the result of unforeseen circumstances, of innocent miscalculations” (al-Faruqi, 1968, p. xiii). Muslims recognized the dignity and “right” of the poor by imposing charity universally such that “no man in the commonwealth of Islam was to be deprived as long as any other has more than he needs” (al-Faruqi, 1968, p. xiii). Alongside its economic benefit, al-Faruqi emphasized the “sweetening” effects of zakat as it conferred both material and spiritual benefits on both the giver and the recipient (Benthall, 2014).

Zakat satisfied multiple moral imperatives within this emergent Islamic economics of the 1970s. Portrayed as its own system, Islamic economics was distinctive and superior to other social forms, namely democratic capitalism because, in theory, it facilitated the redistribution of wealth. Yet it was also compatible with, as well as could flourish within, democratic capitalism. Islamic economics provided a moderating influence of capitalism’s excesses, affording vulnerable people protection from poverty and preventing greed and waste. In “The Role of Az Zakat (An Institutionalized Charity) in the Islamic System of Economics, in *Curing the Poverty Dilemma*,” Ali M. Izadi (1975) built on al-Faruqi’s piece to advance the idea that zakat was in fact the cornerstone of “both the Islamic economic system and the Islamic social justice scheme” (pp. 2–3). Despite discussing Islam as a singular system, Izadi argued that zakat functioned differently in the varying societies in which Muslims lived, such that determining who was required to pay zakat depended on specific living standards and expectations. Ideally, a system of Islamic economics would provide for the basic necessities for all members of the society, treating everyone as part of a “big family” (Izadi, 1975, p. 2).

Although all members would be provided for on some level, according to Izadi (1975), zakat was not intended to eliminate socioeconomic stratification among Muslims. For example, “many commodities such as refrigerators, cars, and electricity, for example, which are considered luxuries elsewhere are counted as necessities in the USA” (Izadi, 1975, p. 3). As a result, the threshold for a minimum income was higher in certain societies and lower in others. Izadi imagined Islamic economics as organized around a core set of principles that were flexible enough to be implemented in any national setting, such that even in the absence of government, social harmony would be

retained through the practice of zakat (Izadi, 1975, p. 4). Islamic economics could function within a variety of political and economic configurations, including, possibly, a non-Islamic state.

It is worth pausing on the elements that Izadi took for granted in this article, which suggest the underlying tension in these zakat proposals between the goal of Islamic unity and specific, national interests. Zareena Grewal (2014) has argued that the *umma* ideal largely superseded the diasporic attachments that many MSA members had during this period. This transnational vision developed what she calls a “Muslim American counterpublic” (p. 139), which she views as potentially disruptive to the claims and political imperatives of the nation-state. In Izadi’s piece, the relationship between Islam and the modern nation-state is a source of ambivalence. Islamic economic principles (as he understood them) could be, and possibly needed to be, fulfilled *through* different national governments. But he also wanted to allow for the possibility that his economic framework could be applied in “any kind of society” (p. 4). The state seemed to be essential for preserving social order in the case of an emergency or catastrophe such as war or a natural disaster, in which case zakat could be marshaled to address a crisis or other “social purposes ordained by God” (Izadi, 1975, p. 3). Presumably, his proposals hinged on the existence of an overarching governmental structure that supported Muslim ethical and social frameworks. Significantly, he left open the question of what kind of state through which Islamic principles might be pursued and how the Islamic principles that he articulated as universal related to the moral claims of various nation-states. In either case, the nation-state played an essential role in this top-down proposal. Many Muslim students aspired to take up government posts in their countries of origin after acquiring the requisite training and credentialing. Thus, while the nation-state was problematic, it was also a potential site through which MSA members imagined implementing such proposals.

In part, this ambivalence resulted from the multiple threads of influence and authority on which these proposals rested, which cannot be wholly explained by the MSA’s revivalist orientation. The MSA zakat literature also placed significant weight on technical and scientific knowledge to produce not just economic gains, but also to achieve religious aims. The conviction in modern, scientific knowledge to produce broader religious goods was a persistent thread throughout these proposals. For example, in addition to his list of Islamic economic principles and his ensuing explanations of their meanings, Izadi presented a graph demonstrating how minimum income related to government expenses and zakat contributions. He then provided

calculations for the amount of state subsidies per person to account for education and other services. Zakat was, in effect, the tax that people with incomes above minimum income threshold would pay, which Izadi calculated at roughly 40% of the population. The feasibility or accuracy of these calculations are not what concerns us here. In fact, the entire exercise was hypothetical and imaginative. Rather, it is significant that Izadi imbued this project of Islamic economics in technocratic methods and language that were themselves infused with their own kind of religious conviction. This assumption suggests that Izadi (1975) anticipated that his audience—other male students from engineering, science, and medical fields—would also be persuaded by his technocratic conceptualization of zakat. Such an approach also meant that those with professional training, and not necessarily those possessing formal religious credentialing, were ideally suited to lead the *umma* toward social and religious progress.

Zakat was also a particularly important practice within these ruminations on Islamic economics because it was represented as a religious and economic activity that Muslims could actively undertake to bring about Muslim conceptions of justice outside of a Muslim-majority context and in the absence of an (imagined) Muslim political system (Izadi, 1975). It was something modern Muslims living in the West could do, as opposed to a range of capitalist practices that were seen as largely off-limits, such as charging interest, collecting certain kinds of land rent, including sharecropping, and exploitation of natural resources (AbuSulayman, 1974, pp. 16–25). By contrast, zakat offered the potential to implement Islamic economics across social locations, from the individual to civil society and religious institutions to the state. In “Theory of the Economics of Islam: The Economics of Tawhid and Brotherhood,” a talk delivered at the Third East Coast Regional conference of the MSA in 1973, Abdul Hamid AbuSulayman laid out three foundations of Islamic economics: *tawhīd*, brotherhood, and private property. AbuSulayman was a political scientist and al-Faruqi’s collaborator on the Islamization of Knowledge project (Grewal, 2013, p. 143). For him, *tawhīd* encompassed the other two categories, as the principle that expressed the idea of God’s absolute oneness and control over all human domains.

AbuSulayman framed zakat through principles that he considered to be original and foundational to Islam from the time of the Prophet Muhammad. For Abu-Sulayman *tawhīd* undergirded the ideal of brotherhood and the institution of private property, governing how humans should relate to one another justly and fairly:

*The tawhīd philosophy should have its reflections in the social, political, and economic relationships of the Muslim society, so as to unify the mosque and factory under the same concept...in economics we can call it the economics of tawhīd and we may call it for convenience the economics of brotherhood to emphasize its cooperative human character. (AbuSulayman, 1974, p. 20)*

For AbuSulayman (1974), the “mosque and the factory” was an example of how religious and economic unity, expressed through an ethos centered on the *umma*, mirrors that of divinity unity. These theological underpinnings were crucial for realizing the possibilities for economic and social progress that could only be achieved through an Islamic framework. These publications show the expansive imagination of MSA members, who viewed zakat as linked to global projects of reviving Islam and unifying Muslims, in the United States and around the world. This activist framework envisioned Muslim American students spreading their reinvigorated Islamic message, as it was articulated through “principles” that they imagined as having universal appeal in multiple cultural contexts.

Crucially, all of the MSA authors saw zakat as mitigating the excesses of the capitalist system, but not necessarily undermining capitalism’s structures in the way that they saw Islam as clearly standing in opposition to communism. Their emphasis on principles added to the impression of the malleability and adaptability of Islamic economics to capitalism. MSA authors found communism much more problematic from the standpoint of their religious convictions. The atheistic ideology of the USSR was of course a key reason for this critique. But the other was MSA authors’ belief in Islam’s ability to promote individualistic growth, both in spiritual and economic terms. For these authors (many of them socioeconomically secure and well educated), economic disparity and differentiation was taken for granted. Instead, the principles of *tawhīd* and brotherhood preserved hierarchical relationships among social classes assumed to be inevitable, but did so in such a way that promoted justice and human flourishing.

The Islamization of economics was thus an intellectual project and a fulfillment of what these authors saw as core religious and philosophical values that were not being implemented under modern political structures. This notion of Islam as being inherently cooperative underscored the idea of Islam as a “third way” between communism and capitalism. As we will see below, MSA authors identified the United States as a kind of “social laboratory” for putting these principles into

action. Though many Muslim students ended up staying in America, during this period many of them, spurred by the vision of al-Faruqi and AbuSulayman, held out hope of transporting these realized principles and proposals back to Muslim-majority contexts and to the *umma* as a whole (Grewal, 2014, pp. 143–144).

Zakat was therefore implicated in complicated webs of transnational intellectual and religious activist exchange. Multiple lines of influence are evident in these writings on zakat, making it difficult to point to a singular vision for a modern Islamic economic system. What these arguments suggest are the broad moral authority that MSA writers sought to establish for themselves through these engagements with zakat and other forms of Muslim practice. This authority rested on both these writers claimed religious expertise in Islamic ethics and history, as well as their academic, especially scientific, knowledge and skills that many of them had cultivated across multiple continents. This combination of revivalist critique and technocratic optimism created a rather expansive, yet not necessarily coherent or realistic, vision for the future of zakat in late twentieth-century global capitalism.

### **Zakat and Building an American Muslim *Umma***

Beyond this global frame, MSA writers also considered zakat within their particular circumstances as American Muslims. MSA publications of the 1970s took up the topic of zakat in a number of articles and reprints of conference lectures. *Al-Ittihad* dedicated an issue to Islamic economics in summer 1974. In these articles, writers articulated different purposes for the practice, both historically and in its contemporary instantiations. All of these MSA authors stressed zakat as a universal obligation for Muslims, but that this obligation represented something distinct in the American context.<sup>3</sup>

Additionally, these authors saw zakat as an essential practice for the creation of a robust American Muslim community on college campuses and in neighborhoods across the US. Rather than an act of individual charity, as Ilyas Ba-Yunus (d. 2007) put it in the summer 1974 issue of *al-Ittihad*, zakat is an “act of collective responsibility and duty” (Ba-Yunus, 1974, p. 2). Ba-Yunus was a founding member and past president of the MSA. By 1974, he had taken up an academic post as a sociologist at Courtland College. In this capacity, he addressed the importance of zakat within the broader frame of his article, entitled “Muslims in North America, Problems and Prospects,” which focused

<sup>3</sup> For example, Ilyas Ba-Yunus (1974), “Muslims in North America: Problems and Prospects.” *al-Ittihad*.

on the “pragmatic” and “ideological” challenges facing American Muslims in the late twentieth century (Ba-Yunus, 1974, p. 2).

In Ba-Yunus’s assessment, American Muslims lacked a coherent community. This lack of cohesion was of urgent concern. In fact, Ba-Yunus (1974) argued that “...the Islamic community does not exist today, and this has reduced Islam to a hypothesis which non-Muslims may disdain and many a Muslim may entertain serious reservations about” (p. 2). Going further, he argued that American Muslim “communities” were not communities at all because they “are only groups of concerned Muslim individuals who gather together only once or twice a week in the centers that are difficult to maintain” (Ba-Yunus, 1974, p. 2). According to Ba-Yunus, in the absence of substantive, enduring social bonds a variety of ills had resulted, including crime, lack of education, and sexual promiscuity. The more established and formal the organization, he reasoned, the more potential it had to maintain the Muslim faith in the next generation and to ensure that the American Muslim community did not get lost in the “melting pot” of 1970s America (Ba-Yunus, 1974, p. 5).

In order to rectify these ideological and pragmatic challenges, Ba-Yunus maintained that Muslims must return to the core principles of control and resource, or *shūrā* and *zakat*, respectively. Together, these two principles ought to form the basis of Muslims’ communal obligations to one another, as well as to God. Ba-Yunus (1974) defined *shūrā* as the Islamic principle of control, as the authority that Muslims invest in a person (*amir*) or shared governing body. In his telling, Muslims were the strongest during the “golden age” of Islamic history, that is, during the time of the Prophet Muhammad and in the period immediately following. This strength came from their ability to put the principle of *shūrā* into practice through organized government under the caliphate.

*Shūrā* was required for fulfilling the obligation of *zakat* as God intended. Ba-Yunus contended that *zakat* must “...be established by and is the responsibility of the *Shūrā*.” For Ba-Yunus, *zakat* was a “collective responsibility” not an “act of individual charity” (Ba-Yunus, 1974, p. 5). Here, he differentiated *zakat* from Protestant Christian notions of philanthropy, which are predicated on individual voluntarism and service (Benthall, 2014). The ability of Muslims to organize ensured that *zakat* could be collected and distributed to needy members of society.

*Zakat* was the other essential ingredient for a resilient American Muslim community because it laid the foundation for financial stability and growth. In this framing, Muslim prosperity depended on successful collection of *zakat*, which was itself contingent on Muslims’ ability to

organize themselves. American Muslims ought to be able to pay 2.5% of their income as zakat, provide for the basic material needs of all Muslims “in their community,” and *still* have money left over. While the article is scarce on specifics, Ba-Yunus’s (1974) calculations imply that zakat would only be given to Muslims in the United States. It is difficult to imagine that he was proposing that American Muslims possessed the financial resources to provide for either the entire Muslim *umma* or to support all needy Americans.

As a result, Ba-Yunus (1974) argued that zakat funds could and should be used for a variety of purposes to serve the particular the needs of immigrant American Muslims. For example, he proposed that zakat be used for funding mosques and community centers, contributing to various *da’wa* initiatives and to create programs for the “total involvement of children as well as adults to practice and live Islam when they come back from their day’s work” (Ba-Yunus, 1974, p. 5). This meant that zakat givers could donate to a wide spectrum of social and religious institutions. Ba-Yunus imagined zakat being marshaled toward a wide variety of social causes, from education to jihad, with the end point being the preservation of Islamic identity for generations to come. These goals, however, depended on an overarching organization to lead American Muslims. Other MSA leaders of the 1970s pushed for the creation of an umbrella organization that could, in theory if not in practice, represent all American Muslims. This would eventually become the Islamic Society of North America.

Other articles put forward different organizational possibilities to facilitate zakat distribution and in doing so to bring about unity across diverse Muslim American communities. In winter 1974, *al-Ittihad* reprinted a sermon delivered by Sulayman S. Mufassir at the Islamic Society of Baltimore in November 1973. In it, Mufassir (1974) argued, “American Muslims, in particular, are fortunate in living in a society where minorities do have some protections.” Given the advantages that such protections afforded, Mufassir asked:

*Where are our business establishments, our Muslim banks, our news media, our commercial enterprises, our service industries? It is time for us to come together... The principle of zakat can work only on a highly organized basis. The Islamic principles of self-help and circulation of capital can work best only on an organized scale. We must progress to the point where our being Muslim is our most important consideration, and the brotherhood of Islam becomes a practical reality in our*

*day to day lives, nor merely a beautiful mental concept which is for academic appreciation. (p. 9)*

This sentiment of unrealized economic and political potential of American Muslims was echoed in multiple *al-Ittihad* and *MSA News* articles in the 1970s. What American Muslims needed was a more coordinated and systematic effort to pool their resources to actually make the *umma* or the “brotherhood” ideal a “practical,” living reality. For Mufassir, this meant that American Muslims must develop their distinctive institutions that operated within existing economic mechanisms of late capitalism, which would ultimately serve their religious priorities.

Like Ba-Yunus, Mufassir (1974) saw the main challenge facing American Muslims to be one of organizational capacity. In order to accomplish this, Mufassir and other MSA authors called for an institutionalization process for Muslim giving that would complement organizational efforts he imagined taking place in other economic and social domains. And through these institutions, foundational Islamic principles could be put into practice and in a sense be fully realized as a “practical reality,” not just as a set of ideals. In this framework, zakat was more than a religious obligation. It represented the potential of American Muslims to organize themselves effectively toward activist ends. Zakat was one important piece of this puzzle, as a practice that could reinvigorate individuals’ and families’ observance, build communal connections across local communities, and showcase American Muslims’ attempts to alleviate pressing social problems.

### **The Contested Boundaries of the American Muslim *Umma***

These discussions of zakat further illuminate how MSA members navigated the complicated religious and racial hierarchies of the mid–late-twentieth century US. Ba-Yunus (1974) exhorted his readers to take inspiration from other American religious and ethnic minorities who modeled organizational prowess in effectively distributing their financial resources:

*Chinese, Jewish, and the so-called Black Muslim communities are free of any locale and the generational shifts and mobility. Nor are they concentrated at any one place only. They operate on the basis of a central authority and a centralized fund. Those who belong to these communities are happier, healthier, and*

*more prosperous than the ones who got lost in this “melting pot.” We do not hear of sick, poor, or a criminal from among these communities. Their daughters have the assurance of getting married with their own kinsmen. Their elderly do not end up in old people’s homes. Their children do not become juvenile delinquents and they are some of the best educated people in this society. (p. 5)*

This passage is noteworthy in several respects. First, it reiterated Ba-Yunus’s conception of zakat as a financial and community resource that could be put to work for broad social ends. His ruminations on zakat exemplified the multiple motivations and goals that have characterized the practice since its inception (Salim, 2008, pp. 115–117). Reflecting his sociological agenda, Ba-Yunus described zakat’s value as resting in its potential to address social inequalities, such as poverty, neglect of the elderly, and educational deficiencies.

Second, it demonstrates how Black Muslim communities occupied an ambivalent position in MSA constructions of the *umma* during the 1960s and 1970s. (Curtis, 2007; GhaneaBassiri, 2010; Grewal, 2014; Howe, 2019; Mir, 2014). The term “so-called” exemplifies this ambivalence as MSA members did not necessarily see Black Muslims as part of the Muslim American community or the global *umma*. Thus Ba-Yunus (1974) placed Black Muslim communities in the same category as “other” religious and racial minorities that he saw as distinct from the more recent Muslim immigrant communities with whom he identified and whom he aligned with the authentic practice of Islam.

And yet Black Muslims (along with Chinese immigrants and Jews) were also models that could be observed, analyzed, and possibly emulated. For Ba-Yunus (1974) they all achieved the institutional and financial mechanisms to develop recognizable identities in an emergent multicultural landscape that posed both challenges and opportunities for religious and racial minorities seeking recognition and resources. Ba-Yunus highlighted the ways that these communities built organizational structures to ensure “happy and healthy communities.” Crucially, Ba-Yunus failed to recognize, especially in the case of the NOI, that these communal efforts were also intended to challenge structural racism, surveillance, and discrimination (Curtis, 2006; Grewal, 2013; Taylor, 2017). Such organizational prowess often made these communities subject to governmental surveillance and violence. His account implied that these communities had the same set of options available to them and

were free of constraints as they built alternatives to institutions designed to undermine White supremacy.

Most importantly, according to Ba-Yunus (1974), these communities achieved their distinctiveness in a hegemonic society threatening to subsume them into the “melting pot” of 1970s America. By serving as the financial foundation for Muslims across America (however this community was defined), Ba-Yunus argued that zakat could help to guard against social and economic pressures to assimilate and conform to the secular dictates of American society.

### **An Exceptional Community?**

MSA writings on zakat demonstrate the growing conviction among the organization’s members during this period that the American Muslim community not only occupied a privileged financial and political position that was advantageous to their local religious communities, but that it was also an exceptional community posed to do great things for the Muslim *umma* writ large. By the early 1970s, MSA writings reflected a growing recognition that despite the many challenges facing them as American Muslims (geographic dispersion, lack of Muslim educational institutions, moral corruption of American society generally, and the threat of assimilation), Muslims in the United States also enjoyed several advantages. The first was their professional prospects and wealth relative to other immigrant communities and racial and ethnic minorities in America. As MSA members graduated with degrees in engineering and medicine, they moved into middle-class and upper middle-class neighborhoods. Publications from the 1970s demonstrate how MSA national sought to marshal its membership’s anticipated financial resources. MSA student leaders of the 1970s saw the prospects for social mobility and economic security among MSA alumni. American Muslims, as “more prosperous than a very large number of people in this society,” were not just privileged among Muslims, but in fact enjoyed elevated socioeconomic status among Americans writ large. To return to the idea of zakat as a resource, the 1970s saw the awareness on the part of MSA members that their resource pool was potentially very large indeed.

The second advantage was the level of wealth and education among Muslim students relative to their student counterparts in many Muslim-majority societies. MSA writers thus saw American Muslims as capable of realizing the social transformative effect of zakat in ways that communities in other, often Muslim-majority, contexts could not. They frequently compared the position of American Muslims, a small, yet

privileged religious minority, to the position of pious Muslims in Muslim-majority societies, which they critiqued on political, economic, and religious terms. For example, MSA authors noted how secular authoritarian regimes worked to quash the Islamization efforts of organizations such as the Muslim Brotherhood, and regulated Muslim practice in various ways through the state apparatus. By contrast, by the early 1970s, MSA leaders saw fewer institutional and political barriers to creating religious institutions, such as mosques and schools, as well as to organize zakat giving on a broader scale in the United States.

This is why MSA authors writing in *al-Ittihad* saw in American society, and on college campuses in particular, the potential for putting Islamic principles into practice. The 1975 MSA National Convention was devoted to the theme “Islamization: Its Challenges and Promises” (Thirteenth Annual Convention Program, 1975). Held in Toledo, Ohio, the conference focused on two overarching aims: first, to “design a step-by-step plan to take Muslims from what they are now to what they aspire to be” and, two that “many Muslims believe that if only there were one country in the world that practices Islam in its totality, ... thus providing a living model of an Islamic society, that [it] would multiply fast in other parts of the Muslim world. How would you go about formulating a viable Islamization process to establish such an Islamic society?” (Thirteenth Annual Convention Program, 1975). Although the US was not the only possible country in which such an Islamization process could be achieved, the MSA clearly saw it as a potential launching pad for such aspirations.

Several articles during the 1970s echoed this sentiment that American Muslims had the potential to implement models for alleviating poverty on a global scale through zakat. The spring 1975 issue reprinted the speech given by Suhail M. Banister at the 12th annual MSA convention in 1974 entitled “The New City of the Prophet.” The essay encapsulates the broad aspirations of the MSA national organization of the 1970s, extolling the many benefits that American Muslims enjoyed:

*I don't think it is too far-fetched right now to say that we in North America could well represent the best hope—if not the last hope—of world Islam. We are a small, scattered community, but we enjoy important advantages not found elsewhere in the Islamic world. For one thing, we have an abundance of religious and political freedom...we have an abundance of the type of brains necessary...when Muslims create an apparatus to feed the poor of North America, that apparatus can be used to feed people in North Africa! And when*

*Muslims discover ways to cure junkies in New York City, those ways can be tried out in Afghanistan! (Bannister, 1975, p. 13)*

Banister went on to cite discussions and practices surrounding zakat as his primary examples for how American Muslims had made concrete steps toward alleviating structural poverty and its related social problems. Whether such aspirations could ever be fulfilled was less important than this aspirational vision Bannister articulated, in which American Muslims would create and implement models of economic and religious progress that could be exported around the world.

To be sure, Banister's (1975) ideas were met with skepticism by other MSA members. *Al-Ittihad* printed the comments and responses to his talk from the convention. Several conference attendees found his ideas implausible, especially talk of unifying Muslims around any concrete, political project. One questioner argued that pursuing such a project would jeopardize the political and religious rights that American Muslims currently enjoyed. Whatever concerns about the practicality of Banister's schemes the responses raised, they did not question the basic premise that indeed, the American Muslim community enjoyed tremendous economic and political advantages that could and should be leveraged for the benefit of Muslims around the world.

These zakat proposals encapsulate a key tension among immigrant revivalists of this period. On the one hand, they articulated a staunch anti-Western critique, predicated on their observations of the multiple moral failings of American democratic capitalism. These writings noted rampant materialism, vast income inequality, social disintegration, and the lack of economic and educational opportunities. On the other, these writers saw enormous potential in what Grewal (2014) calls the "American Medina," in which educated immigrants could succeed professionally beyond what they could accomplish in their diasporic homelands (p. 139). This was not the abandonment of the global *umma* but rather the prospect for Muslim unity to be realized through the intellectual and religious labor of American Muslim students.

## **Conclusion**

These articles and conference programs from the mid-1970s represented the peak of MSA discussions about zakat as part of an economic alternative to capitalism or communism. As the 1970s progressed, this kind of inquiry faded as American Muslims became less troubled by the benefits that capitalism conferred on them and their families. The idea of

zakat as an economic resource that could be distributed through top-down political structures in order to address broad social problems such as poverty similarly diminished. Instead, the emphasis shifted toward building American Muslim institutions through philanthropic means and distributing zakat toward social service organizations and religious communities. One such instrument was the North American Islamic Trust (NAIT), founded by Muslim students in 1973. NAIT is a foundation that manages the financial investments of American Muslims in schools, mosques, and other religious institutions, as well as to provide wealth management tools, such as shari'a-compliant investment products. The options through which American Muslims could fulfill their zakat obligations proliferated on the local level as Muslim students founded mosques, social service agencies focused on particular causes, and other smaller communities through which they could meet their zakat obligations.

Yet, the aspirational imagination that these authors brought to the practice of zakat remains important for two main reasons. The first is that these writings on zakat underscore the premium that MSA writers placed on the ideal of Muslim unity. Muslim students found themselves in dispersed, often isolated religious communities. This social condition prompted them to reimagine what foundational Muslim practice could look like during a particularly urgent moment of transnational revivalist debates surrounding the *umma* ideal. The many meanings that MSA writers ascribed to zakat show that they envisioned the practice of zakat as fulfilling multiple social purposes. Yet, the contested boundaries of the *umma*, namely along racial and class lines, meant that certain American Muslims, namely poorer immigrants, were conceived of as benefitting from zakat, while others, such as Black Muslims, potentially were perceived as neither recipients nor beneficiaries.

Second, these MSA writings on zakat demonstrate the role of the university, a global site for the circulation of knowledge, in shaping Muslim students' conceptions of Muslim community, piety, and religious authority. In these writings, we see the braiding of intellectual, religious, cultural, and class positions among MSA male members. While MSA leaders of this period tend to recall this period as one focused almost exclusively on religious practice and identity, these writings show how zakat became enmeshed in a wider set of academic and policy debates, giving rise to new meanings and potentials for zakat as a social practice. Muslim students became conversant in multiple domains of knowledge in the secular academy and as they did so, they made the case that this kind of expertise conferred authority on them in their religious communities, both locally and beyond. The university thus

served to enhance Muslim students' aspirations for the *umma*, and their place within it, in the late twentieth century.

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