

**Everyday Piety: Islam and Economy in Jordan.** Sarah A. Tobin. Ithaca, NY: Cornell University Press, 2016. 248 pp.

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**MAHIR SAUL**

University of Illinois at Urbana-Champaign

Amman, the modern capital of the kingdom of Jordan, is a city with a high proportion of college graduates, fancy shopping malls, and the ever-popular Starbucks coffee shops. For many citizens of the Gulf states, Amman is a fun place to visit. It boasts a diverse and well-educated population. You can drink alcohol in its restaurants. It is a cosmopolitan but also an Arab place, so it attracts Europeans looking for a taste of the authentic. In the last few decades, it also experienced an Islamic resurgence of a pious bent, which entices its poor and its affluent middle class alike. This Islamic revival spreads uniformly across citizens of local origin as well as Palestinian transplants and refugees, who make up nearly half the country's population (not all of whom are Muslim).

Sarah Tobin spent about two years in Amman, conducting fieldwork and working part of the time as an English instructor, which gave her acquaintances mostly from the internationally connected western part of the city. She had a short stint as an intern in the International Islamic Arab Bank, and she reports many conversations and observations from that experience. Readers are most likely to benefit from the two chapters in the second half of the book dedicated to Islamic banking. These reveal the discourses surrounding the practice among people of diverse walks of life—those at the top who shape its institutional arrangements, the employees of the bank, and the customers and their unending quest for real Islam in this and other aspects of their lives.

Islamic banking started in the mid-1980s as a transnational movement that had technical roots in the writings of a few Pakistani financial experts, but today it is a practical reality mostly in the Islamic reform sectors of the Arab world and its New World diaspora. This presence was achieved largely thanks to petrodollar support and ideological influences from Saudi Arabia and the Gulf countries, although the practice finds favor in varied milieus. Tobin provides a concise history of the movement in Jordan that is highly revelatory. King Hussein of Jordan formed an alliance with the Muslim Brotherhood in the 1970 civil war to dislodge the Palestinian Liberation Organization leadership from the country. With the clout that the Muslim Brotherhood gained from this association and the intervention of some members of the royal family, Saudi investment was secured and the Jordan Islamic Bank was established in 1978. In 1998, a second Islamic bank was started.

Tobin does not tell us much about Islamic banking aside from a reminder that its central tenet is the prohibition of interest. Instead, she supplies ample illustrations of the discourses in which actors engage when participating in or, alternatively, ignoring the institutions that represent it. These multiple voices are complemented by an exploration of motives, ranging from compliance under social pressure to ethical considerations to the desire for salvation. Tobin notes that there is tension among the divergent visions of Islamic banking, such as a different way of organizing economic life to achieve greater justice, or a means of accelerating economic development peacefully, or again a way of allowing people to fulfill religious obligations and avoid sin in our pervasively commodified environment. Other chapters take as subjects the growing incidence of women wearing headscarves, the new assertiveness to make the fast of Ramadan hegemonic in public spaces, and the lack in Jordan of the disruptive political correlates of Islamic effervescence found in other countries.

Tobin's discussion would have been helped by the provision of a few sustained ideological profiles organizing the contentions from a perspective rising above the negotiations and contingent moves that actors exemplify in daily encounters. Not only research subjects but Islamic authorities and scholarly authors, too, are treated in piecemeal fashion, creating a kaleidoscopic impression. Major historical figures of Islamic jurisprudence as well as distinctive contemporary writers such as the Moroccan feminist Fatima Mernissi or the Sudanese jurist Abdullahi An-Na'im are given cameo appearances, but without revealing the more comprehensive positions that shape their perspectives on the issues under review. A more careful use of language, for example, avoiding glossing "sharia" in incompatible ways in different parts of the book, could go with such an awareness. The reader will need to supply a conceptual framework that takes in historical developments and contemporary variability in the Middle East beyond the self-understanding of current Islamist pieties promoted by powerful financial centers. The Ottoman state, which ruled over most of the Middle East until World War I, was an Islamic power; it did not bypass sharia jurisprudence for economic matters because it could not keep up with modern developments, as suggested to Tobin by one of her interlocutors. In the middle of the 19th century, the Ottoman state took a different option: transforming the basis of the polity from religious legal principles to secular ones to accommodate a nation with constituents belonging to different confessions in a framework of citizen equality. This was a transformative decision on the part of its authorities, and the plan made great strides but could not be brought to completion before the 20th-century disasters and the dissolution of the empire. The unfinished project left a legacy in successor states and the postcolonial republics that emerged in the 20th century.

This legacy is what the Muslim Brotherhood political ideology and some other varieties of Islamic resurgence reject today. Radical historical options are available to actors beyond quibbles about how to wear the scarf or the degree of its fit with modernity or past fashions and conventions among the world's Muslims. Tobin's book does not include reminders of these broad political options, the historical debates, or the fevered oppositions concerning them among contemporary Muslims of the world but, remaining within the framework of the Islamist milieu in one place, it illuminates a part of the spectrum.