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"God loves the rich." The Economic Policy of Ennahda: Liberalism in the Service of Social Solidarity*

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Abstract: The article examines the economic vision of the Tunisian Islamist party Ennahda focusing on its supposed transformation from a party with socialist rhetoric to one embracing fully the tenets of neo-liberalism. The article argues that such a transformation has been quite easy to achieve because the party and its leaders were always more pragmatic than ideological when it comes to economic policy-making. In fact, the party is more at ease with neo-liberal economics because of the electoral constituency it serves and because of its internal structure and ways of operating, which reward those members who display the virtues that the neo-liberal economy also values.

INTRODUCTION

The question as to whether political Islam is soluble in democracy has been widely debated since the birth of Islamist movements (Addi 1995; Billion 2011) and the access of some Islamist parties to power following the 2011 uprisings has reactivated this discussion. The debate divides the proponents of the post-Islamist thesis (Roy 1999; Bayat 2005), according to which post-Islamism corresponds to "the birth, out of the Islamist experience, of a qualitative different discourse and politics" characterized by the "fusion of religiosity and rights, faith and freedom, Islam and liberty" (Bayat 2005), and those who, like Redissi (2017), offers a more

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cautious position, preferring the term "post-authoritarian Islamism," about which, the only possible certainty is its uncertain nature due to its inherent ideological contradictions.

The debate between scholars of the relationship between Islam and the economy follows a similar path, opposing the proponents of "Islamic exceptionalism" to those who consider that Islam and capitalism are compatible (Madi-Sisman 2017). Moving away from the question of the compatibility of Islam with capitalism that many scholars had engaged in (Weber 1996; Rodinson 1966; Lane and Redissi 2004; Wilson 2006; Kaminski 2016), the transformations that the capitalist challenge engenders in the Muslim ethos have emerged as a central preoccupation. The economy, as an entry point to the study of Islamism, has the merit of revealing how new syntheses of Islamic traditions with global capitalism appeared (Tripp 2006) and allows us to uncover the transformations of political Islam in its relationship with modernity and democracy. As Jung (2011) points out, modes of appropriation of capitalism through religious symbols "might serve as a language of appropriation rather than a radical alternative to the global discourse on human rights and democracy."

The Tunisian Ennahdahas embraced economic liberalism and management culture, announcing explicitly its adherence to economic freedom, private propriety rights, enhanced competition, and private initiative. This article explores the evolving Ennahda's economic vision from its foundation to the current period. The empirical evidence is drawn from the analysis of the party's economic program for the elections of the National Constituent Assembly in 2011, the 2014 electoral manifesto, and the economic document developed at its 10th congress, held May 2016. The latter is the brainchild of Ennahda's Office of Economic and Social studies created in 2011[1] under the direction of Ridha Saidi[2], who is currently the most important authority within the party on economic issues. Finally, further evidence comes from interviews conducted with party members.[3]

While some analysts describe the party's embrace of neo-liberalism as an ideological move away from a past "dominated by the critique of capitalism" (Allani 2009; Cavatorta and Merone 2013), this article contends first that there has not actually been, strictly speaking, a coherent economic vision developed systematically before 2011. Second, the article outlines the explanatory factors behind the party's economic orientation and its ability to "embrace the contours of the entrepreneurial *ethos*" (Haenni 2005). Such explanations are in part the product of the economic, social, political, and cultural constraints in post-2011 Tunisia and in part

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the outcome of the success of a self-realization culture similar to the managerial one within the organization.

The economic programs and approaches of Islamist parties integrated into the democratic game attracted much less scholarly attention than their institutional and political positions, strategies, and choices (Schwedler 2017). This is especially true for Ennahda, as interest in the movement/party has largely been confined to its contentious repertoire under Bourguiba and Ben Ali's authoritarian regimes and how it has transformed and operated since its legalization in March 2011 (Wolf 2017; McCarthy 2018). In addition, the economic question was far from being a priority for Ennahda until it came to power, as the paucity of its intellectual production on this question demonstrates. This is far from being a Tunisian exception because political Islam has shown very little interest in the economy. The practice of the power of Islamist parties such as the Turkish AKP (Sisman, 2014), the Egyptian Muslim brothers, the Moroccan PJD, and Ennahda since 2011 (Al Anani, 2012; Saif and Abu Rumman, 2012; Alberracin and Cusi, 2012; Kienle, 2013; Webb, 2014; Dalacoura, 2016; Cimini, 2017; Colombo and Voltolini, 2017), showed a process of adaptation at both the political and economic levels, often giving rise to a system where moral and political conservatism is articulated through hybrid economic liberalism (Robert 2017). The construction of an Islamic economic model that scholars like Baqer al-Sadr, Sayyid Qutb or Ali Shari'ati attempted seems to have given way, since 2011, to what can be defined as an economic adaptation to the economic constraints of the national and international contexts, as consumerism shaped it from below and neoliberalism from above (Gauthier 2017a; 2017b). This perspective, which analyzes religious reconfigurations under what is called the "commodification of religions," is now a paradigm of heuristic value (Obadia 2017). Applied to Islam and political Islam, this approach has led to remarkable analyses, showing that a new religiosity driven by the market has reshaped Islamism (Haenni 2005). Such studies have demonstrated convincingly the impact of managerial culture on Islamist organizations and how it transformed their functioning (Tammam and Haenni 2004) and how it contributes to the formation of an Islamic work ethic (Feillard 2004).

FROM QUTB TO SHARIʾATI: SOCIAL JUSTICE, A SLOGAN IN THE SERVICE OF MOBILIZATION

The trajectory of the Tunisian Islamist movement shows how the transition from a Qutbist referential to Marxist influences occurred. This is obviously

not a Tunisian exception since many Islamist parties (Dialmy 2000; Dot-Pouillard 2009; Aclimandos 2010) followed the same trajectory, but the purpose here is to bring to light the process by which this conversion actually took place. The crisis of the ideology of the Muslim Brotherhood and the conflictual relations of Islamist students with the left during the 1970s was at the root of this change insofar as Islamists realized that they needed to make social and economic justice central to their ideological production to attract support and compete with the left on university campuses.

Constituted under the aegis of the association for the safeguard of the Koran in 1970 under the name *al-Jama'a al-Islamiyya* (the Islamic group), the Tunisian Islamist movement became the Movement of the Islamic Trend (MTI) and was finally renamed Ennahda in 1988. In the early 1970s, the Islamist movement presented itself as a movement for preaching and reforming society. Activists were essentially involved in education and proselytism and the causes of "Islamist" discontent were limited to religious, cultural, and identity issues. Through cultural, scientific, and sporting activities organized in the neighborhood mosques that young people had deserted, they called people to prayer and to abandon blameworthy practices. During this early phase, the movement was dedicated essentially to "mending souls" (Etienne 1987).

The launch of *Al Ma'rifa* magazine in 1972 (banned in 1979) marks the transition from the *da'wa* phase to the political phase, although its political project was, at this stage, still vague. Influenced by the ideology of the Egyptian Muslim Brotherhood, activists took up the slogan "*al Islam Dîn wa Dawla*" (Islam is religion and State), which proved to be impossible to operationalize and required considerable reflection about its applicability. During this phase, the movement advocated a strategy of occupation of the political field based on the gradual and bottom-up transformation of society at the spiritual level first, then at the cultural level to achieve finally the political-institutional realm.

A number of factors precipitated the politicization of the movement and the progressive distancing from the Muslim Brothers. First of all, the entry of the first young Islamist activists to university in the mid-1970s marked the beginning of the ideological struggle between leftist students, who accused Islamists of being a creation of the regime to undermine the powerful leftist UGET (General Union of Tunisian Students), and Islamists, who decried the atheism of the leftists. The struggle between the two factions quickly turned into a competition for students' support, the Islamist militants having invested the cultural field leftist students neglected. The interactions of the Islamists with leftist students on university campuses in the mid-1970s

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contributed significantly to the awareness of the vacuity of "*al Islam Dîn wa Dawla"* project, which was more a declaration of faith than an operational project. The slogan implies that all aspects of life must find their solution in Islam, including the economic component. While Tunisian Islamists might have found in Qutb's writings a powerful justification and explanation that was decisive in their conversion to Islamism and Islam as a total project, they found themselves unable to translate into practical terms its conception of social justice. The questioning of the influence of the Muslim Brotherhood came from the intellectual wing led by Hmida Enneifer who split to form the Movement of Progressive Islamists in 1981. The split significantly weakened the ranks of Ennahda (then MTI).

> "In private circles and the books I read, I didn't find tools that allowed me to raise my political thought. I had no tools for analysis, only faith that the Muslim religion is the solution, but when we [the Islamist movement] will come to power, how do we find the (actual) solutions? The weakest point of the movement at that time was that it lacked political training, although it was operating in a political context. Students were answering the questions of the leftists but what were their sources? The only reference was the Muslim Brotherhood, which had no political thought; they did not study the issue of caliphate. We had to give the activist more things than he had access to in the open cell [the first stage of membership], but there was no political culture. The political speech in Qutb's writings is childish" (Hmida Enneifer, Interview with the author, Tunis, 2007).

Second, the request for the legalization of the movement in 1981, which marked its acceptance of the republican order, the recognition of the constitution and the principles of intellectual and political pluralism, put on the agenda the question of its priorities: social activism or institutional politics. Without the question being definitively resolved, the movement moved from being an association operating in mosques for the cultural and religious reform of society to a political movement engaged in national problems and issues. The repression that followed the legalization request landed the movement's founders in prison. It is in this fraught context that mobilization widened to the uninitiated through the integration of religious or independent Islamists, who did not necessarily go through the first level of the organizational hierarchy and who were not familiar with Qutbist literature. The new leadership that had been active in the universities took over the reins of the movement and triggered a shift to a revolutionary phase with Marxist undertones, as this was the only ideological reference available while in opposition.

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The Islamists, new entrants in the militant student arena, were marginalized both numerically and ideologically. This feeling of marginality was further exacerbated when the political crises of the late 1970s and 1980s erupted. These socio-economic crises made the movement's leaders and grassroots activists aware of their inability to respond intellectually and politically to the social problems affecting the country. The 1979 Iranian revolution, the attack on the Gafsa mines in 1980[4], the "bread" riots in 1984, and the ideological crisis of the Muslim Brotherhood were turning points in the history of the movement. These crises were symptomatic of the gap between social classes in terms of social and economic privileges and marked the transition from reformist to revolutionary militancy for the movement. The former was based on the belief that the overthrow of the social and political order would occur through preaching (progressive infiltration from the bottom up according to the model of Muslims Brotherhood), while the latter envisaged revolutionary action, namely the conquest of the state apparatus through struggle, confrontation, and subversion. The relationship to social justice is at the heart of this revolutionary attitude, implying a competition with leftist activists (communists and Arab nationalists among others), who had held the legitimate monopoly of revolutionary action in the struggle for social justice.

These changes had a profound impact, insofar as it was the identity of the movement itself and its repertoire of action that were modified. The student base became increasingly important from the mid-1970s onward and the movement was no longer limiting its recruitment to mosques. The fact that the Islamist project was completely detached from social demands led Islamist students to appropriate the structures of leftist militancy and to adapt their ideology so that it would be more in line with the concerns of ordinary Tunisians. In order to gain credibility and, at the same time, win over students' public opinion, the issue of social justice began to grow in importance. The movement then set itself the task of "aligning with the ranks of the *mustaᶜafins* (the weak), workers and peasants and all the disenfranchised in their fight against the *mustakbarins* (the proud fortunate ones) who live in luxury."[5] However, in its constitutive platform dating from June 6, 1981, there is no mention of how this struggle would be implemented in practice, although there is an explicit reference to the Islamic economy as the solution. The platform elucidates the principles of social Islam, but without details on what it practically corresponds to.

Activists thus undertook a work of Islamization of the ideological references of the left and began to be interested in Islamist authors who had become famous since the Iranian revolution thanks to writings more

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focused on social and economic problems. These are the main references that position Islamists on the same ideological level as leftists. Hassan al-Banna and Sayyid Qutb, whose writings proved to be out of touch with Tunisian reality, were replaced by Islamist writers such as Baqir al-Sadr and Ali Shari'ati, who, according to a study by Hermassi (1984), were the most read authors in the 1980s. From the Qur'anic exegesis, al-Sadr (1979) proposes a model of reconstruction of Islamic society, which is modern and democratic because it is based on the idea of *Wilayat al Umma* (governance of the people). Ali Shari'ati, an Iranian sociologist and representative of left-wing radical Islam, enjoyed great popularity among the Islamist readership because of his synthesis of Islamism and revolutionary nationalism. His Marxist-like writings introduced in the Islamist discourse terms close to communist terminology that could compete on the same ideological terrain (Shari'ati 1980). Despite official censure, the books of Shari'ati, al Sadr and Mohamed Taqui al Madrasi circulated easily in student circles. The organization was then responsible for transmitting them to regional and local units. In addition, meetings were organized, during which activists presented papers on these authors, thus popularizing their thoughts. According to Houssem Taabouri,[6] the Iranian Cultural Center also played a fairly important role in the circulation of the ideas of the Shiite revolutionary authors and such ideas made an impression on young Tunisian Islamists:

> "Is the political purpose to come to power (and make the revolution as in Iran) or is it necessary to begin by infiltrating society little by little, like the Muslim Brotherhood? Why was the Muslim Brotherhood unable to accomplish its project for decades while in Iran Islamists managed to do something in a very short time? The social concept is that we are all equal and that wealth must be distributed equitably. I do not know how but it's my ideal. My belief is that Islam is the solution. The readings that directed me towards this thought: Baqir al Sadr; Ali Shari'ati and the *Sira* (the path of prophecy)" (Salah Takkaz, Interview with the author, Paris, 2009).

This move towards greater revolutionary militancy did not, however, give rise to a systematic, coherent, and detailed economic vision, but, rather, to the use of a vocabulary related to social justice, which allowed militants to stand against the left and to mobilize by showing interest in and understanding of the socio-economic problems of society. It could, therefore, be argued that the language of and references to social justice was instrumentalized rather than fully appropriated, as the priority remained identity

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issues as well as the positioning of the movement in the political sphere. As Taabouri (2018) states:

> "Social justice and the equal distribution of wealth were only slogans. We did not have time to think about social and economic issues because there was the intellectual side. We had to find a point of entrance to fight the left, which at the time was hegemonic." (Houssem Taabouri, Interview with the author, Tunis, 2018).

The scarcity of writings relating to the economy, except for some studies conducted by Salah Karkar and individual attempts by Ridha Saidi in 2009, confirms this. The period of repression that began in the 1990s was not conducive to the development of a systematic reflection on the economy because the movement was fighting for its organizational survival and thus firmly focused on itself. It is only on the eve of the revolution, and notably with the events of the mining basin in 2008 (Allal and Bennafla 2011)[7], that a first analysis of the economic situation and the Tunisian development model occurred as part of a wider debate about the return of the leadership to Tunisia.

THE CONSTRUCTION OF AN ECONOMIC PROGRAM: A SOCIAL AND SOLIDARITY ECONOMY WITH AN ISLAMIC TINGE

Instead of an economic program drawn from or inspired by Islamist writers, since 2011 Ennahda has adopted an eclectic posture by drawing on different sources. Accepting that what is not explicitly forbidden is allowed, the economic vision of Ennahda is more pragmatic than theoretical or normative. Except for the prohibition of usury (*riba*), speculation (*al maysar*) and the major hazard (*al gharar*), which is at the foundation of Islamic finance Ennahda explicitly proposes, the party remains rather vague in its specific economic policies, especially with regard to the actual instruments enabling the implementation of its vision. Indeed, in the economic section of the 2011 electoral program, it rarely refers to the Islamic economy apart from some references to Islamic financial products.[8] Islam is much more a source of inspiration than a doctrinal basis for actual policy implementation. As the 2011 electoral manifesto states:

> "Reviving the model of human development by drawing on the authentic values of the cultural and civilizational heritage of Tunisian society and

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> its Arab-Muslim identity. These values promote effort and excellence in the accomplishment of work, value creativity and initiative, reward creators and promote mutual aid and social solidarity."

Ennahda focuses on human development, but it remains framed in values drawn from the Tunisian cultural heritage, itself anchored in the Arab-Muslim identity. These values are excellence, creativity, and initiative and have rewards and solidarity as counterparts. This point of the program is particularly significant insofar as it expresses the will to reconcile economic freedom (private property, value given to work) and the culture of entrepreneurship to the ethical requirements of solidarity. These are the premises of the economic approach Ennahda adopted as soon as it came to power: the social and solidarity economy. This concept, which was officially adopted in its 2014 electoral platform, is based on the freedom of the markets while the inclusion of social "compensations" responds precisely to this tension. Concepts and products derived from the Islamic economy constitute a kind of safeguard or ethical dressing of the social economy. We are far from Qutb's radical opposition to the West or that of Baqer al-Sadr in which Islam is the doctrinal foundation of the Islamic economy (al-Sadr 1982) and much closer to the economic thinking and practice of the Jordanian Islamic Action Front or the Egyptian Brothers.

POLITICAL ISLAM AS A PROCESS OF SELF-REALIZATION: GERMS OF LIBERALISM?

Ennahda's economic orientation also stems from another tension constitutive of the Islamist ethos: individualism versus communitarianism. The ethics of political Islam, which values individual effort and self-realization in relation to religion, is in line with the liberal ethos. Although the party frames the modalities of believing, the rituals, and the vision of the world, the place of the individuality that is expressed in the community group (the partisan organization) is not negligible. Through subtle and often contradictory mechanisms, the movement allows the individual to express his individuality and his excellence in a group that recognizes it and allows its recognition elsewhere. Indeed, adherence to Islamism was based on the principle of lieutenancy (*Khilafa*), understood as a vocation to transform the world in order to establish the reign of God on earth. Islam, in an Islamist perspective, is not limited to the perpetuation of practices and the preservation of the order of things, as is the case of traditional

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Islam. Islamist ethics calls for the acquisition of religious skills—the fruit of a constant effort—aimed at transforming oneself and transforming the world. God does not appoint the missionary (the bearer of the *da'wa*) to fulfill this sacred mission through unfathomable ways. The individual becomes missionary through his own will and thanks to the religious virtuosity he acquires through self-education. This conception of elevation—the result of hard work on oneself to tame one's desires—is indicative of the degree of rationality of ethics that is based on the "modern" concept of qualifications and personal merit. This method of education combined with equality among members contributes to the creation of competition among them in the acquisition of knowledge.

The egalitarian character of the organization, despite the existence of a hierarchy, is based on the personal effort of the neophyte in the acquisition of skills and thus produces emulation. The operating logic of the Islamist organization, which works as a kind of empowerment by insisting on the responsibility and autonomy of the members of the group, approaches then the neo-managerial technology, which "becomes, for the subject, an opportunity and a promise to 'be realized' entirely by 'work on oneself', that is to say through work that will allow him to reach his true self and at the same time to obtain the recognition of others" (Paltrinieri and Nicoli 2017). The analysis of the Islamist "career" in Ennahda also shows the importance of inner-worldly rewards. This appears most clearly when the engagement is most intense; the more the actor is devoted to the cause, the more he is able to derive individual benefits from this dedication. The more the actor commits himself, leaving aside aspects of his private life and putting time and effort in the service of his cause, the more the ego is solicited; the symbolic profit of self-giving is the development of the ego through distinction.

The analogy here with the neoliberal ideology is tempting since the latter's cornerstone is "the subjection of individuals in and by capitalism, the injunction made to individuals, within the framework of capitalist relations of production and the institutions which derive from it, to behave in all circumstances as subjects in the sense of autonomous beings, capable of acting, of deciding and of thinking for themselves, according to their own determinations alone" (Bihr 2011). Some might argue that this analogy faces two paradoxes. The first is time-related since neoliberalism did not shape Tunisian political Islam in the mid-1970s–1980s. The second paradox relates to the vertical functioning of the organization and the existence of very strict supervision of its members. The point here is not to establish a causal relation between them though. To use a

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Weberian expression, the place left for the development of individuality and distinction through personal effort, is in elective affinity (Weber 2006, 135–139), with the idea of self-realization[9], which, as Kaufmann (2004) points out, is at the heart of the market economy. All this "is based on the search for self-esteem. Condemned to build himself, the individual amasses goods to be perceived positively in the eyes of others" (Kaufmann 2004, 307). In other words, economic liberalism finds favor with individuals steeped in the culture of self-improvement, self-realization, and individual effort, and all the more so as we consider the following: (a) the absence of a clear economic vision that could constitute an ideological obstacle and)b) the absence of antagonism between business and the Islamic economy (Wilson 2006). In addition, the alignment of the activists' behavior with the rationale of the neo-liberal economy may be facilitated by the experience of Tunisian Islamists in the diaspora, who in many instances had been "converted" to business practices.

Regarding the rigidity of the organizational structure of Ennahda, its ingenuity lies in the existence of a strict framework but whose subtlety makes the militants feel that they are self-constructing and that the movement is only supporting and guiding them in building the capacity needed to carry out the project they have joined. For example, step-by-step advancement in the hierarchy is based on merit, which reinforces competition and self-improvement to meet organizational criteria.

'The communitarian ideal, consisting of the revivification of the "true and authentic" religion for a business-oriented Islamic community according to the Mohammedan model, gives rise to political and moral conservatism. This, in turn, appears through the movement's policies such as the attempt to include complementarity between men and women in legislation or having shari'a as a source of law in the Constitution. The failure of such initiatives is due to the resistance of the Tunisian political elite and sectors of civil society, which led the Ennahda to abandon its project of Islamization of the state and to fall back on the broader and less threatening language of morality.

THE SOCIAL AND SOLIDARITY ECONOMY: BETWEEN THE CONTINUITY OF THE TUNISIAN STATE'S LEGACY AND POLITICAL AND ELECTORAL DEMANDS

At this juncture, it is worth noting that Ennahda's economic orientation is not simply the result of a mechanical link between Islamist and liberal

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ethics. It is also shaped by political, economic, and social constraints, and the need to comply with contradictory pressures. First, there are social demands for state intervention in the context of the rise of protest movements across the country. Second are the difficult relations with partners and adversaries when it comes to reactivating Islamic economic institutions. Third is the party's electoral mobilization, with an electoral base composed of both entrepreneurs of the pious middle-class of the South and lower classes demanding socio-economic transfers (Gana Van Hamme, and Ben Rebah 2012). Finally, there are difficulties of breaking with the liberal policies the previous regime initiated in the 1980s.

The Role of the State in the Market Economy

Faced with the 2011 elections, Ennahda office for economic and social studies "had to produce an economic program."[10] Activists with no real experience hastily prepared this program and, as Houssem Taabouri admitted, it included a number of problematic policy statements such as the claim that unemployment would be slashed in 1 year. Once in power, Ennahda opted for an expansionary budget policy with an increase in state expenditures for wages and social programs.[11] The context of crisis justified the departure from the party's economic preferences for a greater role for the private sector. In short, the post-revolutionary recession required the use of the Keynesian model, which did not really correspond to the economic vision of Ennahda. Since 2014, in preparation for the legislative elections later that year, this vision was clarified through the adoption of what the party calls the social and solidarity market economy. With the publication of the economic and social document of the party in 2016, this vision was further articulated.

The economic policy presented in the electoral platform of 2011 appears tentative and too ambitious in its objectives and neo-Keynesian in practice. As Saif and Abu Rumman (2012) point out, "Ennahda's program relied heavily on the state's role in generating investment and employment." It was during the Ennahda-led Troika government that the number of civil servants exploded with an increase of 19.8% in 2012 (88,200 employees).[12] In 2013, a further 7,616 amnestied individuals joined the public service. The constraints related to the economic and social crisis situation post-2011, the growing demand for state intervention as well as the requirement to satisfy the militant base to ensure its loyalty by rewarding the sacrifices made during the authoritarian period explain

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this gap between theory (the vision of the limited role of the state Ennahda had) and the practice. The 2014 electoral program was more pragmatic than the previous one when it came to economic policy-making. The objectives to be achieved were revised downward as in the case for the growth rate set at 5% until 2017 and 7% from 2018 against the 7% annual growth announced in the 2011 program. The same went for the reduction of the unemployment rate, with the promise of reducing it to 10% over the medium term rather than to 7% between 2012 and 2016, as claimed in the 2011 program. Economic policymaking also took a much more assertive liberal orientation. The ordoliberalism adopted in this program allows Ennahda to combine monetarist policy and supply policy while maintaining a degree of state intervention.

In terms of fiscal policy, Ennahda is in favor of tax reliefs that would be a driver for economic and investment, as the liberal tradition asserts. In 2012, therefore, the corporate tax was reduced from 30 to 25%. What is interesting here is that when quoting "too much tax kills the tax" to justify this policy, Ridha Saidi attributed it to Ibn Khaldoun rather than to Arthur Laffer, probably for the sake of giving an Islamic tinge to a Reaganite policy. Ennahda is also in favor of more freedom within the securities market. Advocating a restrictive monetary policy to combat inflation, Ennahda has been since 2011 a fervent defender of the central bank's independence. This point was indeed part of its 2011 program and was reiterated in the 2014 platform as well: "to revise the legislative framework for the Central Bank in particular with regard to strengthening its independence and its preventive and supervisory role." The bill on the independence of the central bank was voted on in April 2016, with all the 39 Ennahda deputies present in the chamber approving the bill.[13] It should be noted that the independence of the Central Bank is a requirement of the IMF[14], as is the reform of the compensation funds and the targeting of social assistance to benefit the poor, both included in Ennahda's 2014 platform. However, as is often the case in IMF-inspired reforms, there is reason to question the implementation of the program *Amen Social* (social safety). This is a program of assistance to the poor and low-income families which Ennahda deputies voted for on January 16, 2019[15]. The party voted in favor of it in the full knowledge that it will go hand-in-hand with the gradual elimination of commodity compensation since this program involves better targeting transfers to needy families.

Throwing off the neo-Keynesian approach in 2014, Ennahda has become the eulogist of reducing the role of the state as a social and economic actor without being anti-statist. As the 2016 party's economic

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document spells out "the state has a strategic role in development through guidance, forecasting, stimulation, market regulation, social issues and public policy control." Saidi (2018), the architect of the party's economic policy, is critical of many of the policies adopted between 2011 and 2014, considering in particular that the intervention of the state through a massive recruitment policy in the public service was a brake on genuine economic development. As he clearly stated: "We have 800,000 civil servants, 40% of public expenditures are for wages, the State borrows to pay them, public companies are in deficit and even the Phosphates company of Gafsa is today seeking help because of the strikes. It has grown from 9,000 to 27,000 employees."

In Ennahda's vision, the state should play simply a regulatory role, with direct intervention limited to three sectors: water resources, forestry, and energy. Anything else should be competitive. This delimitation finds its ethical justification in a saying of the prophet: "Muslims share three things: water, pasture and fire."[16] Tunisian Islamists following Ibn Khaldoun's conception of state regulation (Goumeziane 2006) according to which the state intervenes to oppose market blockages, abuses, and illegal economic practices. State intervention should provide good governance and fight against corruption, ultimately ensuring the good functioning of the market. The state must also intervene "to stimulate the flagging private investment." It should be noted, however, that the social and solidarity economy is by no means an Ennahda's innovation, since it was already the framework Ben Ali employed, or at least it was the argument used to legitimize the regime, which was concerned with social inequalities in a context of economic liberalization. In analyzing the Tunisian case under Ben Ali, Hibou (2006) demonstrates that maintaining state intervention despite the implementation of liberal policies is part of a reformist Tunisian statist ethos and reflects a "precise vision of the exercise of power that makes social breaches to liberalism to avoid discontent." Ennahda is indeed showing a desire to be part of the Tunisian reformist tradition. The references to Ibn Khaldoun and tunisianité[17] are symptomatic of the tendency to avoid any "allogeneic" references that could make them the target of the criticism of de-culturation.

In contrast, borrowing from the West seems more tolerated, especially for the partners/opponents of Ennahda, who have a "psychological barrier" to everything that comes from the Gulf countries and the Middle East, particularly when it comes to reviving Islamic institutions or structures. The choice of the social and solidarity economy is therefore not surprising, given the increasing tropism among Tunisian Islamists for

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Christian democracy. As Wiem Nouri, member of the Ennahda's Office for Economic and Social Studies, points out, the fact that the Ennahda makes less and less reference to the AKP in the official discourse in favor of Christian Democracy and Northern European countries is thus explained:

> "It is necessary today to adopt a speech which allows Ennahda to be in tune with the people, that enables it to be heard without distorting the content of his message" (Wiem Nouri, Interview with the author, Tunis, 2018).

Secularizing Islamic finance

The products of Islamic finance—Islamic banks and Islamic bonds (*Sukuk*) —, are in line with an already existing economic structure in the country. The introduction of the first Islamic bank occurred under Ben Ali in 2009 and his son-in-law, Sakhr el Materi, owned it.[18] These financial products, therefore, have a well-established client base within the conservative and pious sectors of society, but struggle to develop further due to political resistance and the persistent reluctance many potential customers show for Islamic finance (Ajili and Ben Gara 2013). In the absence of an adequate legal framework, Ennahda fights in parliament to pass laws facilitating the development of Islamic finance and to increase the attractiveness of its products, as was the case with tax measures favorable to the use Islamic financial products introduced in the budget law for the year 2012[19].

The introduction of Islamic bonds—tangible asset-backed securitization—was presented as a way to reduce foreign debt and to feed the State budget. Ennahda proposed to develop the use of Islamic bonds for public finance to reach 50% of the financial market in its 2014 electoral platform. However, Islamic financial products meet with ideological difficulties. The proposal to transform the football stadium of Radès into sovereigns *Sukuk* was rejected under the Habib Essid Government. This was also the case for the Law proposal to revive the institution of *Awqafs*, which was rejected by the Assembly of Representatives of the People in 2013. Faced with the rejection of these products on the part of the Tunisian political elite, the West is again quoted in example by Ennahda to circumvent and discredit this resistance: "they [parliamentarians] refused the law proposal on *Awqafs* because they have a psychological barrier, because it is Bourguiba who dismantled this institution and all that was done by him must be maintained. In Europe and the United States

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foundations exist nevertheless. We told them: take the British law and apply it as it is" (Saidi, Interview with the author, Tunis, 2018).

To get Islamic finance accepted, Ennahda tries to highlight economic and financial opportunities rather than focusing on its religious dimension. In other words, Ennahda is "going towards what is trendy" (Wiem Nouri, 2018) by looking for Western equivalents to Islamic finance products and by "denying" its proper Islamic character. As Taabouri (2018) explains:

> "It's not Islamic finance. In Tunisia, people have an aversion to that, while Islamic finance was born in the CitiBank of London in the 1970s. It is not Shariaa; it is a human concept. The *sukuk*, the *mourabaha*, *mudharaba*, *istisna* contracts, and so on are very modernist. You have to explain to these people [Islamic finance detractors] that the volume of transactions is up to 3 trillion dollars, if you want to get something out of it."(Houssem Taabouri, Interview with the author, Tunis, 2018).

Solidarity and Charity: the Counterpart of the Market Economy

Debates on the economic document of the movement during its 10th Congress were heated because of the choice of adhering rather strictly to the tenets of the market economy. The conservative wing of the movement rejected this option because it is perceived as bowing to imperialism and contradicts the positions that Ennahda had previously displayed concerning capitalism. By linking the terms "social and solidarity" to the market economy, Ennahda attempted to split the difference. The movement tried thus to balance its commitment to social justice and to improve living standards in poor and marginalized areas, from which the majority of the activists come from, with a broader adherence to the requirements of an open market economy.

Research on the social roots of Islamist activists in general and Tunisians, in particular, offers two typical profiles: (a) young educated members of rural or newly urbanized social origin and (b) individuals with a conservative background from the urban impoverished middle class (Hermassi 1984; Etienne 1987). According to Ayari, 45% of Ennahda activists are from the lower strata of society and from areas of the interior of the country, while 30% come from the south of the country (Ayari 2009). The territorial origin of Islamist militants corresponds to the Coast/South divide of the Tunisian electorate in 2011 and in 2014. The analysis of the polls for these two elections shows that in addition to the conservative south—massively acquired to Ennahda—the

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party does well in the inner-cities, especially among the poorly educated (Van Hamme et al. 2016). In the Grand Tunis area, Ennahda's score in the 2011 elections was for instance at 51.2% in the inner-city neighborhood of Ettadhamen (Heurtaux 2014). This was reaffirmed in the 2018 municipal elections as a third of uneducated voters voted for Ennahda[20].

The reduction of the role of the State in the regulation of the market thus represents a double risk for Ennahda: the loss of part of its electorate as well as the potential disillusionment of part of its activist base. This explains why the party maintained the notion of the social responsibility of the state in its 2014 program. The social and solidarity market economy is the best compromise for the party, insofar as mechanisms of privatized solidarity would gradually replace the state as a redistributor of wealth and provider of welfare and services.

The ethics of solidarity is in fact expressed through "charity" and philanthropy rather than the redistribution of wealth through the state (Amghar 2012). The conception of charity remains based on an ethical principle directly linked to generosity, but proceeding from the individual's own will and not from a collective one linked to the state. In the party's vision, civil society should take over from the state when it comes to social policies for the disadvantaged through Islamic charitable foundations. Indeed, in the economic document presented at the 10th party conference, the party emphasizes the necessity of "the institutionalization of the cooperative sector as a lever of development through the establishment of *Awqaf* funds, *Zakat* funds and micro-project finance companies." This vision is similar to the compassionate conservatism G. W. Bush advocated, which is based on a triangular relationship between the state, charity foundations, and religious organizations. Like faith-based and community organizations in the United States, *Zakat* Funds and civil society organizations could have access to public funds and rely on faith and solidarity to reduce the state's responsibility towards the poor. The charitable choice is considered as a neoliberal triumph as it "frees government of its remaining responsibility for social justice" (Weiss 2001).

However, charity as the pivot of distribution is contrary to the principle of social justice; the former not involving a personal right to generosity while the latter is a moral obligation (Mill 2008). The logic underlying Ennahda's conception of solidarity is that the simple establishment of a legislative framework conducive to the creation of charitable foundations would create a dynamic of solidarity between individuals, this being guaranteed by the Islamic nature of Tunisian society. Virtue would thus be re-established as the presupposition of the success of Ennahda's economic vision of economic freedom with social justice.

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Regarding compassionate conservatism, G. W. Bush declared that he was going to "encourage faith-based community programs and help all in their work to change hearts." For its part, Ennahda's documents and speeches remain elusive as to the question of how and through which channels the movement intends to encourage altruism among citizens. Instead, solidarity between Muslims is presented as self-evident. The issue of social justice is strategic for the movement in that it meets the expectations of its electorate composed of the pious petty bourgeoisie and lower classes from impoverished urban areas and this idea of social and solidarity market can square the circle.

On the one hand, the establishment of a fund dedicated to *Zakat* and charitable foundations would allow the pious entrepreneurs to meet their moral obligations of solidarity in accordance with *Shari'a*. In addition, *Zakat,* as a social obligation, makes it possible to fight against the rentier accumulation of the surplus. By exonerating surplus reinvested in the markets, *Zakat* promotes the value of work and promotes productive reinvestment in the economic field. On the other hand, solidarity as a principle of social justice helps preserve the electorate of the movement from the lower strata of society in the capital and southern Tunisia. For the time being though, unlike the AKP, which has benefited from the emergence of a new neo-Islamic bourgeoisie in Turkey since the 1980s (Madi 2014), the birth of *homo islamicus* in Tunisia is more recent. As Webb (2014) points out, Ennahda has not made any major changes to the neoliberal approach pursued over the past decades as it seeks to emulate Turkey in its attempt to re-moralize the economy by promoting individual virtue. The movement takes advantage of the wave of religiosity that began in the early 2000s and whose most obvious signs are the veil and the massive attendance of mosques (Ben Salem 2010; Ben Salem and Gauthier 2011). The gentrification (*embourgeoisement*) of Islamization—to use Haenni's expression (2005) —has given rise to a bourgeois puritan ethos articulating compliance with sharia with the valorization of individual effort and economic prosperity. In this context, pious entrepreneurs are more of a potential electoral windfall on which to bet than a substitute to Ennahda's electorate made up of poor and marginalized strata. As Ridha Saidi (2018) argues:

> "Our economic vision lies in the social positioning of the movement. We are especially present in popular circles and educated middle-class. It is the south that votes Ennahda not the Sahel or the wealthy neighborhoods of the capital. This has an impact on our economic orientations."

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This is corroborated by Ennahda’s cadres lamenting that it has become a second Constitutional Democratic Rally (the ruling party under Ben Ali’s regime) due to the emergence of clientelist relations within the party. Ajmi Lourimi (2016) justified the need to separate politics from religion, among other things, with the fact that Ennahda can no longer cope with the growing demands for social assistance and that people are confusing the movement with a charitable foundation, leading therefore to the need of outsourcing services to other entities. Ennahda’s social policy, therefore, responds to Islamic ethical imperatives, while reducing the role of the state, favoring investment, and maintaining the loyalty of an electorate in demand for social assistance.

CONCLUSION

The economic vision of Ennahda, whose actual elaboration began only after 2011, looks like a mix between the social and solidarity economy and the precepts of the Islamic economy with a heavy liberal orientation. The attachment to the latter is also due to the existence of affinities with the ethos of the movement based on individual effort and self-improvement.

The overall economic policy of Ennahda is contradictory and problematic because of the demands and the political environment the movement has faced since 2011: the weight of the State’s legacy in trying to reconcile liberalism and social compensation, the requirement of reassuring domestic and foreign economic partners, in particular the European Union, the World Bank and the IMF, social pressures from below as living standards decline, political adversity increases and social resistance is still powerful. These constraints give rise to a pragmatic economic position and to an increasingly visible tendency towards the mobilization of Western and Tunisian referents rather than Islamic ones.

According to Houssem Taabouri (2018), the economic vision adopted in 2012 and 2013 during the Troika’s government “exceeded expectations”: reduction of the unemployment rate from 18.9% in 2010 to 15.7% in 2013 and a growth rate officially at 3.6% in 2012 and 2.6% in 2013. For him, the terrorist attacks in 2013 undermined this positive momentum. Ennahda seeks to minimize however the economic failures during the Troika government by accusing its political opponents of constantly trying to devalue the significance of its achievements.

The sentiment of having to face constant adversity leads Ennahda to adopt a cautious stance that complicates the genuine evaluation of Ennahda’s actual

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implementation of its economic policy. Indeed, since the 2014 elections, the party has maintained a low profile and has agreed to be less represented in the government.[21] The dilution of the responsibility favored by the electoral system in Tunisia (proportional representation with the largest remainder) allows Ennahda to be influential thanks to the ministerial portfolios and its weight within the parliament, but without taking direct responsibility for the policies implemented in a context of growing economic crisis and popular dissatisfaction. Even when the balance of power changed in the parliament in favor of Ennahda following splits in Nidaa Tounes, the largest party in the 2014 elections, the Islamists did not question their minority position within of the government. Yet the Nahdhaouis ministers and state secretaries hold essentially ministerial portfolios related to the economy, development, employment, industry and trade, the digital economy, and economic reforms. These positions might have facilitated the elaboration of Islamic finance-related bills and the setting of policies compatible with the economic vision announced in 2014. Yet, the Islamic *Sukuk* to finance the state budget was made under non-Nahdhaoui finance ministers. Furthermore, the banking law promulgated in July 2016 which specifies the status of Islamic contracts and broadens the distribution of Islamic finance products to all banks was tabled by the Minister of Finance, unaffiliated with Ennahda. The question of the Zakat fund was not addressed during this legislature (2014–2019), it was only taken up by Ennahda in his program for the parliamentary elections of 2019.

In the run-up to the 2019 legislative and presidential elections, Ennahda was caught between being forced to sacrifice a part of its “natural” economic liberalism to avoid the ire of many of its voters and the need to pave the way for the implementation of Islamic finance and charitable foundations. Producing good—productive and charitable—Muslims is crucial for the implementation of the gradual withdrawal of the state redistributive functions in favor of Islamic charitable foundations and the third sector and the monetarist policy Ennahda advocates. This will have to go through the religious terrain, via the associative fabric and preaching, which Ennahda is far from having abandoned. Ennahda is thus following the same trend as the Islamist parties in Egypt, Turkey, and Indonesia: “charity goodwill, patronage and work stand out as successors to the constraint of taxation; the virtue of men replaces state coercion to ensure public order; morality is part of a general valorization of the private sector and ’voluntarism’" (Haenni 2005, 94).

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NOTES

1. This Office is composed of 20 Ennahda activists with different professional backgrounds (economists, engineers, and accountants.).

2. Ridha Saidi, an engineer who graduated from the National School of Engineering of Tunis, is the Ennahda leader in charge of the economic and social documents of the party. He supervises the office of economic and social studies.

3. The interviews corpus is composed of 34 interviews conducted as part of my 2013 doctoral thesis in political science. In addition, 12 more interviews were conducted in January, July, and September 2018 with Ennahda's cadres.

4. It refers to an armed attack perpetrated on January 27, 1980 by armed forces supported by Libya and Algeria against the police and National Guard stations as well as army barracks Ahmed Tlili and Hedi Khefecha.

5. MTI constitutive Platform, June 1981.

6. Interview with Houssem Taabouri, member of Ennahda's Office for Economic and Social Studies (September 2018).

7. Major demonstrations broke out in January in the Gafsa mining area to protest against "unfair and unjust assignment of posts in the Gafsa Phosphates Company," the main employer in the region. Claims expanded rapidly to include regional development demands.

8. "Diversify products and sources of financing, especially those of Islamic finance. Establish appropriate legislation allowing the creation of Islamic banks or windows in existing banks to attract new financial products (sukûk)." Ennahda electoral program 2011.

9 As Löwy emphasises (2004, 99), Weber's methodological orientation is not to affirm the priority of the economic factor ("material") nor that of the religious ('Spiritual') but rather their congruence and mutual attraction.

10 Interview with Houssem Taabouri, September 2018.

11 http://www.worldbank.org/content/dam/Worldbank/document/MNA/Tunisie_Economic_Report_2014.pdf

12 One of the interviewees questioned these figures, attributing these recruitments to the transitional period of 2011 during which the Decree-Law No. 2011-1 of February 19, 2011 on the general amnesty was promulgated. The problem is that a law was promulgated in June 2012 under the Troika government allowing direct access to the public service of the beneficiaries of the general amnesty. Law No. 2012-4 of June 12, 2012 on derogations for recruitment in the public sector. http://www.emploi.gov.tn/fileadmin/user_upload/PDF/Cadre_juridique/Francais/Emploi-fr/promotion_de_l_emploi/loi_exeept_emploi_etet-loi_4_-2012-fr.pdf. See also: Institut National des Statistiques. 2016. Caractéristiques des agents de la fonction publique et leurs salaires. 2010–2014. Tunis. Available at: http://www.ins.tn/sites/default/files/publication/pdf/Rap-fonct-pub2-site.pdf

13 https://majles.marsad.tn/2014/fr/vote/5711122112bdaa4a009c3393

14 IMF Report No. 16/138

15 https://majles.marsad.tn/2014/fr/vote/5c66a5a64f24d05f28afc87e

16 In recent interpretations, fire corresponds to energy.

17 Ennahda establishes a link between the movement and the Tunisian reformist experience of the late nineteenth century and its main representatives from Kheireddine Pasha to Abdelaziz Thaalbi.

18 The Zitouna Bank was established in October 2009.

19 Law no 2011-7 December 31, 2011.

20 https://jean-jaures.org/nos-productions/tunisie-une-election-sans-vainqueur-analyse-des-elections-municipales-du-6-mai-2018

21 Two ministers and three secretaries of state in the first Chahed government (August 2016) out of a total of 26 ministries and 14 secretaries of state then three ministers, a minister delegate, and three secretaries of state in the second (September 2017) out of a total of 28 ministries and 15 secretaries of state.

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