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The Branding of Dubai as the Capital of the Islamic Economy

1 Introduction

In 2013, Dubai launched an initiative to forward its position as the Capital of the Islamic economy. This chapter will study this initiative by analysing publications of the Dubai Islamic Economy Development Centre (DIEDC) and secondary literature. As “place brands consist of connected chains of associations that build a joint network,”¹ the main questions of this chapter are which synergies and contradictions exist between this Islamic economy strategy and other elements of Dubai’s place branding and how the endeavour to brand Dubai as a hub of the Islamic economy fits into its general economic development strategy. Furthermore, how does the claim to be the global centre of the Islamic economy relate to reality? To answer this question, the position of Dubai and the United Arab Emirates (UAE) within the global Islamic economy will be evaluated.

2 The Global Islamic Economy and the Global *Ḥalāl* Economy

What does “Islamic economy” mean in the context of Dubai’s initiative of 2013? The term itself is ambiguous, and perhaps it was chosen exactly because of its ambiguity. The *State of the Global Islamic Economy Reports*, which are supported by the DIEDC,² makes it clear that it is not about a change to the economic system propagated by Islamic economists. Rather it is about the spread of *ḥalāl* products and services. So why is the slogan “Capital of the Islamic Economy” and not “Capital of the *Ḥalāl* Economy”? Besides the emphasis on the *ḥalāl* economy, these reports refer to the current and future market potential of the Muslim world population. Is the global Islamic economy, in this understanding, then defined by the economic transactions of Muslims, irrespective of whether these transactions are *ḥalāl* or not? That would contradict the aims of a *ḥalāl* economy. Or does the use of the term “Islamic economy” imply that Muslims around the world should prefer

1 Zenker and Braun, 2017: 273.

2 For the most recent issue used, see DinarStandard, 2020.

ḥalāl goods and services despite the potential of alienating Muslims with a secular lifestyle?

The dichotomy of *ḥalāl* and *ḥarām* is important for those Muslims who embrace their religion by stressing orthopraxy. Goods and actions can be divided into those that are allowed (*ḥalāl*) and those that are forbidden (*ḥarām*).³ To define these categories, believers refer to common knowledge, their religious traditions and, in more difficult cases, the opinions of Islamic law scholars. More and more *ḥalāl* products and services are defined by numerous competing *ḥalāl* certification organisations, which obviously also influences the economic sphere. While the *ḥalāl* economy started with the *ḥalāl* food industry, this endeavour has broadened to many other sectors, like *ḥalāl* pharmaceuticals, cosmetics, fashion, travel, recreation, media, etc. Related to the religious interdiction of interest or usury (*ribā*), the initiatives of Islamic finance have a similar intention and are therefore subsumed in this text under the category of *ḥalāl* or Islamic economy.

It is hard to estimate the actual size and potential of the *ḥalāl* economy. Available data are provided by organisations involved in advertising the *ḥalāl* economy, among them the DIEDC. According to the *State of the Global Islamic Economy Report 2020/21*, the estimated consumer spending of Muslims worldwide in the aforementioned sectors (excluding Islamic finance) in 2019 was about 2.02 trillion USD.⁴ The report then estimates that Islamic finance assets reached 2.88 trillion USD. Such statements have to be taken with a grain of salt. Obviously, these numbers do not tell us how much of this potential volume is *ḥalāl* or has a *ḥalāl* certificate of some kind. While in the food sector, the vast majority of products can be assumed to be *ḥalāl*, in other sectors, this cannot be taken for granted. Nor can it be assumed that every Muslim is interested in consuming a more comprehensive range of *ḥalāl* products and services. Thus, just summing up the consumption of Muslims in certain sectors is a way to overestimate the economic potential of the *ḥalāl* economy and make investments there look more attractive.

³ Beyond this, a more detailed distinction between *wāḡib* (mandatory), *mandūb/mustaḥabb* (recommended), *ḡā'iz* (allowed), *makrūh* (reprehensible), and *ḥarām* (forbidden) is used in Islamic law. But the categories of *mandūb/mustaḥabb* and *makrūh* have no worldly legal consequences. See Rohe, 2005: 103.

⁴ See DinarStandard, 2020: 5.

3 Dubai's Development Strategy and Place Branding

In order to put Dubai's Islamic Economy initiative into perspective, it is necessary to look at its general development strategy and place branding. Oil revenues provided Dubai with the capital to develop its infrastructure and economy. As its oil reserves were limited, Dubai's rulers understood well the need to diversify its economy. They built their strategy on the city's geographic location, which is favourable for transport and logistics services, and its merchant tradition. In the transport sector, Dubai built Port Rashid and Jebel Ali, which is among the biggest container ports in the world. Dubai is now a hub for transporting passengers and goods for the Gulf region and, more generally, between the global East and West. Another part of the strategy was to make Dubai a centre of tourism. As the emirate's natural resources and historical heritage sites are more limited than in other locations in the Middle East, the tourism strategy is to provide exceptional shopping and leisure experiences. All the facilities that offer this experience – luxury hotels, some of the world's largest shopping malls, etc. – had to be built from scratch, and favourable regulations had to be implemented to allure international luxury brands to come to Dubai.

The development of the infrastructure and the transport and tourism sectors goes hand in hand with high investments in the construction sector. As owning real estate in Dubai became more attractive, construction projects were launched to change Dubai's waterfront. All these economic activities needed supporting services, especially from the financial sector. Accordingly, transforming Dubai into a financial centre was another essential part of the development strategy. Since its beginning, Islamic finance was an important, but not dominating part of Dubai's financial sector; as the first private Islamic commercial bank in the world, Dubai Islamic Bank, was already founded in 1975.⁵

Dubai's development strategy and its place branding experienced modifications due to the global financial crisis around 2008/09. Investing in Dubai's construction projects and real estate had developed into a bubble economy that burst during the crisis. It became clear that the development strategy was too concentrated on the construction sector and that systemic risks had been neglected. As a result, Dubai was forced to seek a bailout from its more conservative neighbour

⁵ See Hafeez et al., 2016: 390–397; Govers and Go, 2009: 85–92; Stephens Balakrishnan, 2008: 70–76; Kahf, 2005: 21.

Abu Dhabi.⁶ In response to these challenges, Dubai is trying to diversify its economy further by supporting new sectoral clusters, like healthcare, higher education, and media, in order to make its success sustainable. Among these efforts is the initiative, launched in 2013, to strengthen the Emirate's role in the Islamic economy. For the various new industries, Dubai created a lot of small enclaved spaces often designated "free zones." It has been successful in attracting a broad spectrum of investors, yet the results are often mediocre, for example regarding the quality of the numerous private academic institutions.⁷

The place branding that accompanies the development of Dubai's economy presents the city as a place of dreams, concentrating on the aspects of global leadership, excellence, luxury, fascination, and security. This branding is established via mega-projects and spectacular events that attract global attention. It intends to address people from all over the world, so openness to diverse cultures is an important element, too. Products from Western and Islamic brands are offered to consumers from different countries and lifestyles.⁸ At the same time, efforts are made to connect this image with the Emirate's historical heritage and traditions.⁹ The Dubai Plan 2021 formulates inclusive economic and social goals like becoming "A Pivotal Hub in the Global Economy," "A City of Happy, Creative & Empowered People," "An Inclusive & Cohesive Society," and "A Smart & Sustainable City."¹⁰ All these goals aim to enhance attractiveness for people of different cultures. They are not in contradiction to the goal of becoming a centre of the Islamic economy, but nor do they convey a specific Islamic or Arab character.

4 Dubai's Initiative to Become a Leading Hub of the Islamic Economy

After the global financial crisis, Dubai's leadership started the initiative "to transform Dubai into the capital of Islamic economy."¹¹ To this purpose, the Dubai Islamic Economy Development Centre was founded in 2013, which envisioned making Dubai a "[g]lobal hub of Islamic economy promoting standards & driving

⁶ See Smith, 2014: 294–295.

⁷ See De Jong, Hoppe, and Noori, 2019: 21–22.

⁸ See El-Bassiouny, 2017: 583–584; Govers and Go, 2009: 88.

⁹ See Govers and Go, 2009: 103.

¹⁰ Quotes are from Government of Dubai, The Executive Council, 2014. See also De Jong, Hoppe, and Noori, 2019: 9–10.

¹¹ DIEDC, n.d.: 3.

growth and innovation across all sectors.”¹² The aim is to achieve top rankings in all categories of the Islamic economy, “to promote Dubai /UAE as the prime destination and global reference for international halal companies,” to “[m]ake Dubai the global reference point for Islamic economy standards,” and to “[p]osition Dubai as a pioneer of the Islamic digital economy.”¹³ A consistent theme in the formulation of these aims is the ambition to become the leader in the Islamic economy. Another prominent topic is the emphasis on innovation, combined with ethics to serve humanity. Furthermore, this initiative seeks to combine a global outlook with Dubai’s cultural identity, e.g. by “establishing of world-class Islamic cultural attractions and art & design events.”¹⁴

A characteristic of this initiative is its comprehensiveness in addressing the different potential sectors of the *ḥalāl* economy and multiple dimensions of its development, for example research, standardisation, production, fairs, and marketing. Connected with this programme, a number of Dubai-based organisations have been founded, like the Islamic Economic Fiqh Forum, the International Halal Accreditation Forum, the Emirates International Accreditation Centre, the Dubai Center for Islamic Banking and Finance, the Global Islamic Economy Summit, the Islamic Economy Award, and the Incubator for Digital Islamic SMEs. These organisations and their activities helped address the various aims of the strategy and keep Dubai’s Islamic economy initiative present in the media. In 2017, a revised Islamic Economy Strategy was developed that identified three core sectors: Islamic finance, *ḥalāl* products, and Islamic lifestyle. The last category is possibly the most innovative one, because it contains not only *ḥalāl* fashion and tourism, but also culture and art.¹⁵ The strategy also puts stress on background factors that are seen as enabling pillars, namely the development of Islamic Knowledge, Islamic Standards, and the Islamic Digital Economy.¹⁶

In order to evaluate the significance of this initiative within the general place branding of Dubai, it is useful to have a look at some other key strategy documents, like the Dubai Plan 2021, which was launched in 2014, and the Dubai Industrial Strategy 2030, which followed in 2016. The Dubai Plan 2021 outlines six strategic fields, namely Economy, Society, People, Experience, Government, and Place. Within the topic of the economy, there are three main aims, “sustainable growth,” to become “one of the world’s leading business centers,” and to be “the most business friendly city and a preferred investment destination.” The second aim is further

¹² DIEDC, n.d.: 8.

¹³ DIEDC, n.d.: 15, 19, 20.

¹⁴ DIEDC, n.d.: 2, 17.

¹⁵ See DIEDC, n.d.: 3, 5.

¹⁶ See DIEDC, n.d.: 10.

explained as being “[c]onsistently ranked as one of the top 5 global centers for trade, logistics, tourism and finance as well as internationally recognized as the leading financial and trading center at the heart of the Islamic economy.”¹⁷ Among nine key economic performance indicators used to follow up the strategy’s success, just one refers to the goals of the Islamic economy, namely the Composite Indicator for Islamic Economy.¹⁸ Among the six strategic objectives in the vision statement of the Dubai Industrial Strategy 2030, one is “Adopting of Islamic Standards” and to “[b]ecome a center for the global Islamic products market.”¹⁹ This plan targets six industrial subsectors, namely aerospace, maritime, pharmaceuticals and medical equipment, aluminium and fabricated metals, fast-moving consumable goods, and machinery and equipment. The Islamic economy and *ḥalāl* industries are explicitly mentioned under the heading of fast-moving consumable goods.²⁰ These key documents show that the Islamic economy initiative is integrated with Dubai’s general place-branding strategy, but at a secondary level and certainly not as a dominant theme. This approach might already raise some doubts about the seriousness of the claim to become the centre of the Islamic economy.

5 Assessment of Dubai’s Islamic Economy Initiative

To assess the success of the Islamic economy initiative, Dubai’s position in the Islamic and the *ḥalāl* economy will be analysed. As it is difficult to separate the numbers for Dubai from the rest of the country, data for the entire UAE will be used as a proxy to evaluate the success of Dubai’s strategy. According to the Global Islamic Economy Indicator regularly published by *The State of the Global Islamic Economy Report*, in 2020/21, the UAE ranks third after Malaysia and Saudi Arabia. With respect to the different sectors, the UAE takes first place in the sectors of Modest Fashion and Media & Recreation, second in Muslim-Friendly Travel and Pharma & Cosmetics, and third in *Ḥalāl* Food and Islamic Finance.²¹ These results are based not only on what Muslims spend in these sectors, but also include scores in governance, awareness, and social considerations. This approach is supposed to measure the “current health and development of the overall Islamic economy

17 Government of Dubai, The Executive Council, 2014: 17–18.

18 See Government of Dubai, The Executive Council, 2014: 18.

19 See Government of Dubai, The Executive Council, n.d.: 7.

20 See Government of Dubai, The Executive Council, n.d.: 8–9.

21 See DinarStandard, 2020: 15.

ecosystem.”²² The surprisingly high ranking of the UAE also benefits the country’s corresponding branding and marketing efforts.

In absolute numbers, according to the same report, the UAE is neither among the five biggest *halāl* food consumer markets (these are Indonesia, Bangladesh, Egypt, Nigeria, and Pakistan), nor among the five largest *halāl* food exporters to the Organisation of Islamic Cooperation (OIC) countries.²³ Nevertheless, *halāl* standards play an important role in the food sector of the UAE, as the inhabitants have very high meat consumption, and around 80 % of the country’s food is imported.²⁴ The UAE, therefore, has a strong interest in developing and communicating *halāl* standards to meet the needs of its population.²⁵ Furthermore, the country plays an important role in the processing and re-exporting of *halāl* food products.²⁶

Islamic Banking in the UAE grew in absolute and relative terms between 2013 and 2020. The share of the UAE in global Islamic banking assets increased from 7 % to 9.2 %, and the share of Islamic banking within the UAE in 2020 was 19 %. It seems nevertheless exaggerated to call the UAE or Dubai the hub of Islamic finance in the Gulf region. With 28.5 % and 22.1 % respectively, Saudi Arabia and Iran have much higher shares of global Islamic banking assets. Islamic banking has reached a market share of 100 % in Iran, 68 % in Saudi Arabia, 42 % in Kuwait, and 27.7 % in Qatar. In Bahrain, Islamic banking has a lower share of 15.3 %, but it is considered an important centre of innovation for Islamic finance.²⁷ The UAE has a strong position in the Islamic bond (*sukuk*) market. Its share of global *sukuk* issuances increased from 6 % in 2013 to 8.1 % in 2020, and it is also an important place for trading *sukuk*. However, in 2020, the shares of *sukuk* issuances of Malaysia (29.5 %), Saudi Arabia (18.2 %), Indonesia (11.8 %), Turkey (8.7 %), and Kuwait (8.3 %) were still higher.²⁸

The UAE is considered strongest in the sector of Muslim-friendly travel, as it ranks second among the top Muslim travel destination countries, measured in the number of estimated inbound Muslim travellers, and second among the top outbound Muslim travel countries, measured in travel spending. In cosmetics and modest fashion, the UAE ranks second and fourth, respectively, among countries exporting such kinds of goods to other OIC countries. On the other hand, in

²² Thomson Reuters, 2016: 8.

²³ See DinarStandard, 2020: 40–41.

²⁴ See Randeree, 2019: 1161.

²⁵ According to the 2005 census, 76 % of the total population of the UAE, including non-citizens, were Muslims. See United States Department of State, Office of International Religious Freedom, 2020: 3.

²⁶ See Stanley, 2018.

²⁷ See IFSB, 2014: 11, 15, and 2021: 6, 8, 9, 12.

²⁸ See IFSB, 2014: 23, and 2021: 21.

pharmaceuticals and the media and recreation sector, the UAE does not reach a rank among the top five countries.²⁹ These numbers convey a more differentiated picture of Dubai's place in the global Islamic economy than the Global Islamic Economy Indicator does.

Besides these indicators, it is useful to look at Dubai's contributions to developing international standards for *ḥalāl* products and services. In an initiative of the DIEDC and the Emirate's Authority for Standardisation and Metrology, ten organisations from different countries and regions – Australia, the Gulf Cooperation Council, Egypt, New Zealand, Pakistan, Saudi Arabia, Spain, the UAE, the UK, and the USA – founded the International Halal Accreditation Forum, which is headquartered in Dubai.³⁰ It is interesting that Malaysia, a global leader in the development of *ḥalāl* standards and therefore a competitor in this field, is missing from the list. Furthermore, in 2019, a unified pan-Arab framework for the mutual recognition of *ḥalāl* certificates was announced in the UAE.³¹

While its claim to be the world capital of the Islamic economy might be unsubstantiated, it can be concluded that Dubai occupies a strong position in the Islamic economy and has also made progress in several of its fields since launching the Islamic economy initiative. Despite this success, a major change in the organisational structure of this initiative has taken place: with Law No. 7 of 2021, the Ruler of Dubai dissolved the DIEDC and transferred its duties and functions to the Department of Economic Development (DED).³² In the media, this step was not widely discussed, and increasing the efficiency of government institutions was given as a reason for this restructuring.³³ In 2016, the DED had founded the Global Islamic Business Excellence Center, which established the Global Islamic Business Award. Nevertheless, the Islamic economy does not occupy a prominent place within the strategy of the DED. The six strategic pillars of the DED are economic growth, economic competitiveness, business community happiness, economic foresight and planning, advancing the DED, and financial sustainability. Just two of 24 subgoals refer to the Islamic economy, namely to boost *ḥalāl* trade and empower the Islamic economy. It remains to be seen which further activities the DED will develop in this field after taking over the duties and functions of the DIEDC.³⁴

²⁹ See DinarStandard, 2020: passim.

³⁰ See Zawya, 2016.

³¹ See PR Newswire US, 2019.

³² See Government of Dubai, The Supreme Legislation Committee, 2021.

³³ See Arabian Business, 2021.

³⁴ See Government of Dubai, Department of Economic Development, 2022a and 2022b; The Global Islamic Business Excellence Center, n.d.

6 Conclusion

All the indicators discussed above show that Dubai plays an important role in the Islamic economy, both in the broader sense of a Muslim world economy and in the narrow sense of a *ḥalāl* economy conforming to Islamic precepts. Dubai's Islamic economy initiative fits well into its diversification strategy and is built on synergies with other existing sectors. The infrastructure established and the experience gained in the transport, trade, retail, tourism, finance, and construction sectors can be used to offer *ḥalāl* goods and services efficiently and successfully. Moreover, Dubai and the UAE are experienced in using the concepts of *ḥalāl* goods and services and can capitalise on their expertise to make the regulations of the *ḥalāl* economy more consistent and compatible with the rest of the Islamic world.

Nevertheless, it would be exaggerated to call Dubai the global capital of the Islamic economy, as there are other competing *ḥalāl* hubs in the Gulf region and the wider Islamic world. Dubai also does not seriously attempt to transform its economy into a fully-fledged Islamic economy. *Ḥalāl* goods and services are only a part of its wider diversification strategy. The strategy of Dubai is to offer both secular and Islamic goods and services for a diverse spectrum of customers. So, first of all, Dubai's branding activities emphasise cultural tolerance and openness to the world. The branding of Dubai as the capital of the Islamic economy intentionally uses the ambiguity of the term "Islamic economy," which ranges between addressing customers from the Muslim world irrespective of their religiousness, on the one hand, and the promotion of *ḥalāl* products and practices in all fields of life, on the other. This ambiguous use reduces the dissonance with other elements of its place branding. It aims to attract those Muslim consumers looking for *ḥalāl* goods and services without alienating Western or secular Muslim customers. Accordingly, in other strategy papers of the Emirate, the Islamic economy plays only a secondary role. The dissolution of the DIEDC might even signal that the Islamic economy is losing importance within Dubai's overall branding strategy.

The branding and image of Dubai fit a specific interpretation of Islam that has no problem with consumerism, luxury, etc., as long as the minimum legal criteria for *ḥalāl* goods, services, and contracts are met. It also works well in and does not challenge the secular frame of a capitalistic world economy. However, its emphasis on luxury is questionable for those who stress the value of moderation within Islam.³⁵ The blend of Western and Islamic brands might not be acceptable for Mus-

35 See El-Bassiouny, 2017: 584. Social problems, like the equality gap in citizens' and labour rights and in remuneration between nationals and immigrants, who make up more than 80% of Dubai's

lims with a more puritan worldview. But the ability of Dubai to attract the rich and prosperous of the Muslim world to its shopping malls shows that this compromise between secular and Islamic values is successful in economic terms.

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