

***Iḥsānī* social capital: An exploration into faith-inspired unique model**

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Abstract: Post-developmental discourse suggests, amongst others, the effective role of social capital to development in its own unique way. Additionally, culture, religion, social networks and family institutions as part of the motivations that lead to “social capital” are proposed by some researchers to have their significant role in the re-constructed concept of development, which transcend beyond growth and materialistic barometer. This study is an attempt to explore how *Islām* could contribute towards development of societies by establishing a unique model of social capital from its explicit ontological worldview through a directed descriptive epistemology. A deductive method is applied to its epistemological sources in explaining the emerging conceptual approach of “*iḥsānī* social capital” that will lead towards development within the framework of ‘Social Capital’.

Keywords: Development, Falāh, Ihsan, *Iḥsānī* social capital, Islāmic values.

Introduction

Social capital can be closely related to what Putnam (2000) calls “civic virtue”. Hanifan (1916: 130-8) first used the term in her discussion of rural school community centers to describe “those tangible substances [that] count for most in the daily lives of people, which particularly are concerned with the cultivation of good will, fellowship, sympathy and social intercourse among those that ‘make up a social unit’”. Accordingly, Jacobs (1961) utilizes the term social capital in “relation to urban life and neighborliness” while Bourdieu (1986) relates the term to social theory. Coleman (1988: 95-120) then has brought the term to a different dimension of usage in his discussions of the social context of education. The term “social capital” has been developed into a more substantive usage when it moves into academic debates.

Eventually, it is Putnam (1993; 2000) who introduced the social capital into what it is known today as a popular focus for research and policy discussion. The central thesis of social capital theory, according to Putnam, is that “social

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networks based relationships are a valuable asset” (Putnam, 2000). People’s interaction among themselves within the realm of social relation and networking enables them to build communities with each other, through the well-knitted social fabric. As argued by many, this trust-based relation within the community will bring great material benefits for development and economic growth (Kliksberg, 2000).

Equally, the articulation of the social capital will cultivate all the social, human, cultural and natural capitals towards the achievement of development, through an inclusive meaning of capital and a wider definition of development. The inclusive definition of capital encompasses the wide-spreading interactions of humanistic elements (education, health, skills, ownership and lifestyle), social factors (networking, rules of society, solidarity and welfare) and cultural aspects (social relations, customs and structures, environment, sustainable development and natural resources). It has been acknowledged as an active contributor to economic development, which ensures technical progress, competitiveness, sustained growth, good governance and stable democracies (Baas, 1997; Kliksberg, 2000; Cochrane, 2006: 318-30).

Due to the function of social capital as one of the means for development, an attempt is made in this study to investigate on how *Islāmic* values could be incorporated into this latest *fad du jour* to present a whole new set of *Islāmic ijtihād* (reasoning). This paper analyses how the overarching concept of *iḥsānī* (benevolence) could be an essential tool to incorporate *Islāmic* values into the framework of “Social Capital” as another approach for development for modern Muslim society.

Social capital

The relations of the Social capital, according to Woolcock (2000: 225-49), can be divided into three types: (1) “The bonding” type is the relation of community which is based on enduring, multi-faceted relationships between similar people with strong mutual commitments such as friends, family and other close-knit groups; (2) the “bridging type” is formed from the connections between people who have less in common, but may have overlapping interests, for example, between neighbors, colleagues, or between different groups within a community; (3) the “linking type” is derived from the links between people or organizations beyond peer boundaries, cutting across status and enabling people to exert influence and reach resources outside their normal circles.

In contrast to the mainstream belief that growth is the only way to solve the problem of poverty and underdevelopment, Arizpe (2004) insists that

development theory and politics should incorporate the concepts of values and culture due to their role in developing the social fabric on which politics and economy are based. Alternatively, there are growing concerns on human and social capital along with other types of material capital in formulating an alternative approach to the conventional economic thought (Kliksberg, 2000: 9-10). With regard to the subject, a previous President of World Bank, James Wolfensohn believes that the interdependency of growth and social development is necessary to ensure a satisfactory/an effective economic development (Kliksberg, 1999: 85). Similarly, Kliksberg (2000) maintains the importance of social development through social justice and equality to complement the institutional and structural reform for political and economic growth and human prosperity. Social capital and culture are key components of these interactions.

Explaining the significant role of both culture and social capital, Coleman (1990) emphasizes that culture (value) along with social capital will contribute towards the production of good citizens that live on mutual cooperation and mutual assistance transcending conflicts that eventually lead to social stability. Accordingly, this social cohesion, social behavior and cultural expressions also play an important role in stimulating solidarity and overcoming market flaws by means of collective actions and the use of community resources (Baas, 1997). This, in turn, will provide ground for good governance and social equality. UNESCO and UNDP discern in their reports that culture (if it is being strengthened and supported) could be an enormous potential key element in the struggle against poverty (UNESCO, 1997; UNDP, 1997). Stiglitz (1998) on the other hand, insists that the preservation of cultural values is extremely important for development for it functions as a cohesive force in an era in which many other values are weakening.

Similar to culture, values also lay the foundation for concern between one individual and another that goes beyond just personal well-being, which is the essence of the culmination of social capital. Values determine whether networks, regulations and trust will evolve in formulating social capital (Chang, 1997: 141-7; Teachman, 1997: 1-17). In expressing the role of values and culture and their implications for development, Kliksberg (2000: 19) asserts that: "Values that are rooted in culture and strengthened or weakened by that culture, such as the degree of solidarity, altruism, respect, or tolerance, are essential for sustained development".

Despite the externalities that it may produce (and has already produced in many cases), religion, as a motivation for social capital, works very well to enhance the

role of a civil society in encouraging active participation in community, eradicating poverty and corruption, strengthening education and ensuring accountability (World Bank, 2006). The effects of religion on social capital and development can be seen in the contemporary empirical studies, which show how the current global uprising of religion contributes to the fields of the political-economic and the social sphere, as these lead to capacity development for economic development in communities (Coleman, 1990; Newton, 1997: 575-86).

Similarly, Khan and Bashar (2008) deconstruct the functions of religion and present the way through which religion can contribute to development from several dimensions. For instance, *Islāmic* ethics will affect productivity through certain personal traits of ethics, thrift, honesty, and openness to people. Furthermore, the enhancement of economic growth and development by promoting a positive attitude toward honesty may increase levels of trust and reduce levels of corruption and criminal activity. Religious rituals, on the other hand, also play a significant role in economic activities by promoting in-group trust and cooperation that help overcome collective-action problems. In the meantime, religions also exert a positive impact on human capital by enhancing education levels through the encouragement of seeking knowledge to epitomize wisdom. All these motivations will accumulate the creation of “social capital”, which is essential to growth and development (Marshall, 2005).

Embracing similar spirit but in different circumstances, the emergence of what is known nowadays as global political *Islāmic* movements all around the Muslim world has some portion in contributing towards democracy and development process. Their contribution is evident in terms of providing welfare, charity, as they fight against administrative misconducts of the autocratic regimes that led to ineffective governance and underdevelopment. It is becoming apparent in most Muslim countries that a significant number of *Islāmic* movements have relatively emerged as the voice of the people for reforms and criticizing the massive size of corruptions committed by the regimes. Throughout the movements’ democratic activities, they manage to prove the non-state actors’ capability in providing welfare for the people through a constant struggle to produce a “better society” (Nasr, 1995; Eickelman and Piscatori, 1996; an-Naim, 1999; el-Affendi, 2003).

Consequently, the activism and orientations of those movements managed to reasonably influence development priorities in their own nations. Likewise, what is known as the ‘Islāmism’ phenomenon also creates the most impact on the social capital aspects of the communities in many Muslim nations. Their continuous strive in providing welfare, charity and education to the people as part of their

modus operandi has benefited a large size of their community. The movements have also rigorously manipulated the vacuum left by most Arabian and North African states ruled by autocratic and corrupt regimes with their mechanisms and institutions. In addition to their initial aims, which are to spread their ideologies and recruit members, the movements have massively contributed towards tackling the many social problems that the regimes normally overlook (Bayat, 2007; Harrigan & El-Said, 2009).

***Iḥsānī* social capital**

The supposed motivation that pushes Muslims to cultivate their own “spiritual” social capital might differ from its other versions. The inner factor of their zeal could only be understood by further exploration on the ontological roots of the inner motivation, and the uniqueness of the *Islāmic* version of social capital, which may be termed the “*iḥsānī* social capital”. This term will expound the underlying motivational factor that lead to the passion of Muslims in their contribution towards development (Malik, 2011: 266). The *tawḥīdic* worldview that implies human being as the vicegerent (*khalīfah*) of Allah (SWT) in the world to accomplish certain mission has always been the ontological root for Muslim individuals.

This worldview clearly articulates the status of human being from an *Islāmic* perspective, which is elucidated in the *Qur’ān* through the story of human creation, and accepted as *a priori* in Muslims faith (see: al- *Qur’ān*, 2: 30-39; 15: 28-44; 38: 69-74). There, Allah (SWT) expressed His will to the angels the creation of a new being who would be the best of all His creatures hence would be assigned the status of His vicegerent (*khalīfah*). As a vicegerent, a person is responsible not only to himself, but also to his fellow human beings, and everything in the universe including the animal kingdom and nature. Through the *khilafāh* (vicegerency) position and the covenant taken by the human race to execute their responsibility (al-*Qur’ān*, 33: 72), which is to worship God by living according to His guidance (*‘ibadah*) (al- *Qur’ān*, 51: 56) and to develop and administrate this world in harmonious way for the benefit of all creatures (*imarah*) (6: 165; 45: 13). Such responsibility or trust has been rejected by other creatures, but accepted by human beings; hence, they are living in this worldly life and are being tested (al- *Qur’ān*, 6: 165).

It is through this responsibility-accountability paradigm that the *Qur’ān* points out that worldly human life is connected to the Hereafter. Human life in this world (as a testing ground) will be the major determinant of his new life after his demise. It

is his choice then which will lead him either to *falāh* or salvation in this world and in the Hereafter or otherwise. *Falāh* is derived from the root of *Fa-la-ha* and originally means, “to plough” (Ibn Manzur, 1955: 2/547). Ploughing implies going through a route with difficulty and eventually reaching to harvest. This word has been apparently adapted to have a general meaning of reaching safety and salvation after struggling for it. In the context of *Islām*, *falāh* means attaining triumph and prosperity in the worldly life and hereafter. This of course can be reached when God is pleased with his servant (although this pleasure is the result, to a great extent, of God's own extreme mercy and forgiveness) (Malik, 2011: 133).

The objective of individuals is to achieve *ihsan* or beneficence and then to achieve *falāh*. This has consequences on the *falāh* process as part of *ihsan*. Consequently, *falāh* of a human being during this life and the Hereafter is reflected by the eternal life in Heaven. *Ihsan* (Perfection) connotes the comprehensive excellence, and the final crowning glory or finishing embellishment. *Ihsan* which originates from the word *hasan* (right or good) defines the nature of an environment needed to prepare the fertile ground for justice to be implemented.

Semantically, *hasan* (right and good), as the origin of the term *ihsān*, factually envisages the meaning of *ikhhlās* or sincerity. It also alludes to the significance of beneficence, performance of good conduct and the act of mercy (Ibn Manzur, 1956: 13/117; Hans Wehr, 1979: 209) such as to forgive the faults of others (5: 13, 3: 134); to spend wealth for the welfare of humankind (2: 195, 3: 134); to be kind to the parents (46: 15); to strive against evil in the way of God (29: 69, 9: 120); to be generous (2: 236), humble (2: 58, 9:91, 5: 82-85, 7:56), righteous, patient (12:90); and to establish *Salāt* and pay *Zakāt* (31: 3, 11: 114-115) (Malik, 2014). The antonym of *ihsān* is ‘*isa ah*’ (to misbehave, to abuse or to do unfair). It is also a loaded term that encompasses all human affairs including man’s relationship with God, and his relationship with other creatures, especially in fulfilling social obligations. The state of *ihsān* epitomizes “excellence in servitude to God”. It is the ultimate aim of the dynamic process of development in the economic, social and spiritual sense, and attaining it implies the attainment of *falāh* (holistic success in both worldly and hereafter).

The concept, “*ihsānī* social capital”, is deeply rooted in the *Islāmic* worldview that implies human being as the vicegerent (*khalīfah*) of God in the terrestrial life with certain mission to be executed. Such a worldview represents the essential ontological root for the movements that shape its aspiration and vision. This *khalīfah* typology, which works as a doctrine in the mind of the organization

members will naturally produce “functioning individuals” who dedicate themselves towards the delivery of the *khalīfah* duties in their life to attain *falāh* (comprehensive salvation in this world and in the hereafter) (Malik, 2011: 133).

The duties are exemplified by the implementation of the *Islāmic* way of life at both micro and macro levels. The similar aim shared by most *Islāmic* movements in explaining their approach to achieve *falāhfalah* is through their aspiration to establish a *Shari’atic* community where *Shari’ah* (the legal system) is to be implemented and the comprehensive *Islāmic* system of politics, economy, society and education to be promulgated in the social life (El-Affendi, 2010: 20-36). In achieving such a goal, all the individuals will actively be working and participating in the fields related to propagate or reform the current *status-quo* to conform to their ideals (Malik, 2011: 237-8).

Such *tawhīdic* individuals will emerge as a “social capital” for the nation. The functioning element of the individuals becomes workable within the sphere of “benevolent society” within the organization magnitude, which comprises of the families and cells of the individuals mutually or collectively sharing their passion to achieve, which is the shared goal, underlined by the organization. In the same token, the benevolent society itself is the result of the intercommunicating and interrelated networking of the functioning individuals¹. Under the culture of *ihsān*, every single individual views the well-being of his life as not only by creating a *falāh* of his own, but also in cultivating the *falāh* of others due to the *tawhīdic* reality/worldview. This aspiration is articulated through the internal educational (*tarbiyyah*) or the indoctrination process system within the organizations and the outreach (*da’wah*) activities to the masses (Malik, 2011: 269-70).

These individuals embrace the spirit of *shuhada* (the witness), which is inspired from (Al- *Qur’ān*, 2: 143):

Thus, have We made of you an *ummah* justly balanced (*ummatan wasataa*), that ye might be witnesses (*shuhada*) over the nations, and the Apostle a witness over yourselves; and We appointed the Qiblah to which thou wast used, only to test those who followed the Apostle from those who would turn on their heels (From the Faith). Indeed it was (A change) momentous, except to those guided by God. And never would

¹ The *Qur’ān* states this ‘functioning’ individual’s mission as the continuation of Prophet Muhammad’s mission as the mercy agent to the universe, as evidenced in the following verse of the *Qur’ān*: “For I [Allah] have created you [Muhammad] to be nothing but a blessing for all creation” (al- *Qur’ān*, 21: 107).

God Make your faith of no effect. For God is to all people, most surely full of kindness, Most Merciful.

It was through this spirit that Allah (SWT) has given to the Muslims the title of ‘*ummatan wasatah*’ (justly balanced or moderate) to be the witness (*shuhada*) to other human beings (Ramadan, 2005:134).

In sum, the functioning individuals strive not only towards their own happiness through participations and self-determination, but also to assist others in attaining total (*falāhfalah*) self-actualization. This collective mutual interdependent nature of the functioning individuals is the gist of the aforementioned typology. The *ihsānī* social capital implies that the horizontal relation among people or individuals is connected by the concept of *ukhuwwah* (universal solidarity), which is derived from the vertical *tawḥīdic* worldview relation between the individuals and God. It is the quality of their inter-connectedness with each other (horizontal) that determines the quality of their vertical relation in attaining *falāh* (Malik, 2011: 269).

The active functioning empowered individuals thus found their field to articulate their governance rights and responsibilities within the sphere of the *ihsānī* social capital realm. The *tawḥīdic* ontology, which acts as the *imago mundi* of the society framework of governance within the hearts of individuals, leads to the realization of their *amanah* (trust), in preserving their rights and also to execute their obligations in a just and benevolent (‘*adl wa ihsān*’) means². Furthermore, the just and benevolent principal requires these individuals as part of the *shuhada* nation to live and pursue their life not only for their personal interest, but also act as agents of mercy to humankind and the environment. Furthermore, the universal solidarity (*ukhuwwah*) spirit within the members would be crystallized through the *takaful* (mutual cooperation), *tafahum* (mutual understanding and respect) and social cohesion exercised by the members of society in achieving the *maqasid al-sharī’ah* in their life through the spirit of *islāh* (Malik, 2011: 269).

Semantically, the term *islāh* is derived from the root word *Sa La Ha*, which means “good” or righteous and antonym to the term *Fa Sa Da* which refers to mischief or destruction (Ibn Manzur, 1955: 3/335). However, in its contemporary denotation, the term *islah* is associated closely with the word *tajdid* (reform) and *taghyir*

² The quality of believers in delivering *amanah* has been mentioned in many places in al- Qur’ān: (4: 58); (2: 283); (33: 72); (9: 27); (23: 8); The virtue of being a trustworthy or *al-Ameen* also was associated with the quality of the Prophets (26: 107, 125, 143, 162, 178); (7: 68); (44: 18); (28: 26); (12: 54).

(change in a positive sense) (al-Zamili, 2009: 335-7). Due to its original meaning of piety and good, *islāh* represents the permanent behavior of moving towards betterment and perfection. *Islāh* could be defined as “a state of constant endeavor towards comprehensive excellence (*ihsan*) within the frameworks of innovation, construction and reconstruction to attain *falāh* according to *maqasid al-Sharī’ah*” (Malik, 2011: 237-8).

Such an institutional solution is aimed at the development of individual lives by “focusing on micro dynamics of the society rather than aiming at affecting the financial equilibrium. This also fits into the new development paradigm; which has shifted the focus from macroeconomic development to micro dynamics. This will imply maximization of welfare of the society by extending the financial involvement of the larger society in the dynamic economic involvement” (Asutay, 2007: 15). Correspondingly, within the framework of an enabling minimal state, participants in the civil society will be able to assume responsibility for some aspects of social and economic development, such as the provision of essential services in education and public health.

Appropriately, a continuous process of *tarbiyyah* and *ta’dib* (education and virtuous impartment process) as part of the *shuhada* characteristics must be prevalent within the benevolent society, the nature and the magnitude of which will determine the magnitude and the quality of the *iḥsānī* social capital and therefore, the nature of the good governance in a dynamic and integrated manner with causal relationship (Malik, 2011: 270). This process can only constantly and naturally be done in the very basic branch of society, the family institution. *Islāmic* moral and teachings place enormous emphasis on family values. Strong family institutions with *Islāmic* values will ensure the social networking among the society members that help to establish the *iḥsānī* social capital (Putnam, 2002).

Substantially, within the framework of social capital, a society is being pushed to be substantially autonomous to self-determine its way forward, where it would be actively involved in the centre along with the state. In comparing the benefits of the contemporary notion of social capital in education, social stability, lower crime rate, well-being of society, socioeconomic growth, health and others (Malik, 2011: 266 & 274), the *iḥsānī* social capital through its benevolent society would bring the well-being (*maqasid al-Sharī’ah*) of the community through its inclusive way. In the same manner, at the macro level, it will lead to the maximization of the economic well-being of individuals along with the promotion of social well-being and human life without neglecting the promotion of environmental sustainability.

Meanwhile, at the micro level, the interrelated elements of *tawḥīdīc* worldview cultivate the norms of self-determination, including respect for life, self-respect, justice and equity, mutual respect, caring, sharing and integrity. Nevertheless, all these are derived together with the *telos* aim to be achieved and fuelled by the inner satisfaction of delivering the job of *khalīfah* (vicegerent) in this worldly life. This could be categorized under what Collier (1998: 16-17) coins as the “civil” social capital (non-official) that refers to micro cooperation and coordination which govern interactions between individuals as economic agents through trust, solidarity, fraternity, reciprocity and interpersonal networks. On the other hand, achieving development and bringing harmony and stability to the community are among those “righteous” deeds and part of the duty of the *khalīfah*. Muslims as the *shuhada* should have an active role in such a field since it is part of what to be considered their accomplishment of the mission as the *khalīfah* (Malik, 2011: 266 & 274).

Conclusion

Social capital mediates differing interests to reach a broad consensus on what is in the best of the group and, where possible, on policies and procedures. Social capital also prepares the stages for people to have their contribution towards a country’s development. The active participation of the people in social capital means in some ways contributing to the implementation of the active role of civil society. As for Muslims, full utilisation of this new sphere should be viewed from their ontological conviction.

The social networking that is based on ontological awareness and proposed in this paper is hoped to accumulate and create the *iḥsānī* culture in helping the participants to achieve *falāh*. Appropriately, active and effective institutions, which are naturally the result of functioning individuals and benevolent society, will determine the nature of *Khalīfah* typology *vis-à-vis* the *iḥsānī* culture, which in turn will continuously regenerate the effectiveness of the individual’s role. The integrated and comprehensive interdependent functioning of *iḥsānī* culture aiming to achieve the *falāh* will increase the achievement of ideal governance and *vice versa*. The role of *iḥsānī* culture is akin to the role of “manners” in maintaining democracy in America as coined by de Tocqueville (2005: 348-53). ‘Manners’ in this sense has been defined as “the sum of moral and intellectual dispositions of men in society” to be the most important influence in maintaining American political institutions— more important than laws of physical circumstances. Thus, the proposed model is a dynamic model in which the system

creates checks and balances to respond to the change in the *iḥsānī* social capital with the objective of keeping it at the maximum level possible.

This functioning element will indicate the real benchmark of social capital from *Islāmic* ontological-based epistemology rather than the evaluation of mere institution or economic growth. In the same vein, the feasibility of such a social system within this paradigm is possible, with the effort and the continuous projections in forming the *khalīfah* milieu in the life of every individual, of functioning within the realm of benevolent society, and the system that enables it through its institutions. While the element of *ihsān* as an ontologically-inspired motivation for Muslim individuals will motivate towards the cultivation of pro-active role of civil society with the spirit of “individual empowerment”.

Moreover, the movements’ reform agenda will lead to a higher level of independency among the people, hence minimizing the size of the state, which is one of the prerequisites for development. Therefore, a civil society became an important institution to provide welfare for the people across the globe. The nature of such institutions can be described as “the realm of organized social life that is voluntary, self-generating, (largely) self-supporting, autonomous from the state, and bound by a legal order or a set of shared rules” (Gaush-Pasha, 2004: 1-2). Likewise, the involvement of *iḥsānī* social capital in the political sphere as another actor of governance is also important for the check and balance processes in the countries they are operating, especially in the accountability mechanism. Furthermore, with the holistic articulation of *ihsān*, the aforementioned *iḥsānī* social capital aiming the well-being of society could be attained.

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