The Importance of Spiritual Capital within Human Development in Islamic Teaching

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I wanted to first lay out the theological basis for the important place of spiritual capital in development and then talk a little about the influence and relevance of this teaching to the contemporary context of poverty alleviation and then provide some examples of how Islamic Relief sees the practical linkages.

The understanding of the place of spiritual capital in development in Islamic teaching needs really to start with the understanding of human purpose rooted in the theology of our teaching, much of it shared with other religions, particularly from the Abrahamic tradition. From the Qur'an Muslims learn God created Adam from clay and from him created Eve. Once fashioned, He breathed into him of His spirit, (Sād, 38:72) bringing to life the first human. He then taught Adam, declared his status as God's representative and steward on Earth and ordered the angels to prostrate to Him, which they did, except Iblis or Satan who rebelled.

God in the Qur'an unambiguously declares: "We have bestowed dignity on the progeny of Adam [...] and conferred on them special favours, above a great part of Our creation." (al-Isra, 17:70). Humankind possesses this inherent dignity because God has chosen to give us a special place and rank amongst other creations. The Almighty has breathed His spirit into us and manifested many of His noble attributes in us. Thus everyone has the right to live a life worthy of dignity and respect simply by virtue of being human and regardless of race, religion, gender, ability, age or economic status".

Also, God has given us a trust as His vicegerent (*Khalif*), or steward, of creation^{III}. Therefore human beings have close proximity to God. In fact, the means of developing an ever- closer relationship with God is ultimately what the purpose of life is all about.

God declares in the Qur'an: "And I did not create the jinn and mankind except to worship Me." (adh-Dhariyat, 51:56).

Why is this familiar story important to us in this discussion? Well essentially it underpins the critical issue of establishing human being's higher purpose which has been critical in enabling Muslim scholars to establish a framework of priorities and objectives for divine law. It also establishes the basis of human dignity.

Magasid a'shariah- The Purpose and Priorities of Dive Law

I will spend a few moments to explain a basic concept in the development of jurisprudence which provides Muslims with an extraordinary insight into how they should prioritise their development needs.

The two basic sources of guidance for Muslims are the revelation of the Qur'an and the Sunna or life practice of the Prophet Muhammad (PBUH). This guidance was sent within the 6th and 7th century AD to a community within a particular cultural, economic, climatic and social context, but was, as Muslims believe, intended as guidance for all of Mankind until the end of time. It contains within it the moral and ethical guidance in almost all areas of human existence. As the Muslim community expanded out of Arabia into southern Europe, Africa and central Asia, it became necessary for scholars to interpret the divine guidance in the light of new situations, culture and physical conditions, like for instance developments in technology, science and trade but also different cultural practices and social circumstances.

To enable scholarship and the divine guidance to remain alive, meaningful, relevant and responsive to the needs of the Muslim community, scholars, initially in Spain began the process of defining what the divine intent of revelation and religion is, in other words, the spirit of the law which gives life to the law. This enabled crucially the law as it was interpreted, to remain linked to the mercy, compassion and understanding of the purpose of God's revelation, and enabled Muslims to differentiate between culture and religion. So for instance a definition of adulthood and the marriageable age in 6th century Arabia with the social conditions, adaptation to environment and life expectancy of that time may not be appropriate to another people in another time. It is therefore important that scholars and Muslims understand that law and custom can be adapted in many cases within a strict understanding of remaining within the revealed guidance. This enables the practical interests and benefit or 'maslaha' to be respected. So for instance after considerable research and evidence of the harmful effect of early marriage to women, girls and society in general in Yemen, the law was allowed to be changed in this strict Muslim society. Similarly it enabled scholars to decide based on the intent of the law banning alcohol, that other intoxicants should not be consumed by Muslims. If the intent of law is not understood or appreciated then respect for the law can quickly die. More importantly the law as practiced must represent the law giver both in spirit and practice.

The Maqasid are important for our discussion here, not principally because they enable adaptation to development needs but because it provides us with an indication of what the Divine wants for human kind; His prioritisation of our development through the particular guidance manifest, and the understanding that all of shari'a was for the protection of Mankind and their spiritual state and not to unnecessarily prevent benefit or provide unhelpful obstacles to it.

The Maqasid or objectives of Shari'a were categorised into five headings in the Middle Ages and have been used for centuries by Muslims worldwide to decide on how their faith guides them.

We can deduct through this multi-dimensional understanding of God's purpose for the human project also how poverty and development might be conceptualised beyond the very simplistic material definition.

As we can see from the diagram of the Maqasid al Shariah, paramount importance is given to the first priority which is entitled 'Deen'. Often translated as religion but more specifically understood as the life transaction between the Creator and His servants.

Earthly Life for Muslims is conceptualised as a short journey in preparation for the eternal life to come. The Prophet Muhammed (PBUH) described the believer's attitude to life as one of a traveller, who stops briefly under a tree, knowing that they must move on. The priority above all else is to meet our Creator with a sound heart full of faith and love and at peace with its Lord and with an account of actions and consequences which will be in our favour at the great questioning on judgement day. Spiritual capital can be described as many things but perhaps of most importance to Muslims is this sense of our good actions as wealth being more meaningful and useful to us ultimately than worldly wealth. We only really receive the value of our money when we give it away. Clearly the focus for the majority of Muslims is that worship in all its senses forms the purpose of existence.

Therefore development in a very real sense for Muslims is a vision of redemptive transformation with the other objectives of divine law ultimately serving the spiritual one.

The respect for the sanctity of life- the second objective, is the inherent recognition of life and health as the gift of God only to be taken under very strict circumstances. The rights to life, humanitarian relief and security; honour, dignity and self-respect as well as social equality are also included in this *objective* along with freedom from fear, shame and social exclusion.

The preservation and development of intellect, the third objective, relates to the need for education of the mind and the heart to primarily know God and to fulfil our obligations to Him and His creation, following that to pursue a career to maintain the dignity provided by means. Knowledge of religion and of the Divine is the crown of all knowledge. There remains no greater demonstration of this than the prioritisation of the poor in Muslim countries of religious instruction over paying for other forms of education. Another definition of spiritual capital is the massive investment in institutions and scholarship which are primarily there to build the wider sense of human development we have discussed.

The fourth dimension is posterity. Some scholars have interchanged the name with family or lineage or progeny or offspring. The objective embraces all these terms. The focus is on

future generations and the family as the basic unit of society and social solidarity. It includes the right to family life and the rights of the child. The religious basis for the family with its obligations of care and protection and its wider manifestation in society in fact make up a large part of the wider secular definition of social capital, so it is important that this element of spiritual capital is recognised.

A related aspect of this dimension is the inter-generational concern for the environment. Islam teaches that mankind is the "custodian" of this earth and its surroundings which have been given to us as a trust from God. As custodians, we do not have the right to abuse or destroy it. We have to take active steps to ensure its healthy longevity.

The last objective of preserving and generating wealth is primarily to maintain human dignity and to enjoy the bounty that God has provided us. Worship at one level is defined as the enjoyment of all that God has provided for us within the parameter of right action and the remembrance of God, whilst ensuring the rights of humanity and creation are provided for. Interestingly economics and development never was considered a science in its own right but was dealt with under various subjects such as law, statecraft and social behaviour. The reason for this is that it is difficult to separate developmental issues from non-economic issues in a political economy where human development was dominated by the spiritual imperative. (Zaman & Asutay 2009). The attitude and laws relating to wealth however operate on the basis of its benefit and disbenefit. At one end of the spectrum the Prophet (PBUH) described absolute poverty as detrimental to faith through driving people to desperation and indignity, and advocated the spreading of means to the poor, while at the other spectrum the Qur'an warned that love of wealth, possessions and unbridled greed is a dangerous distraction to the believer and detrimental to one's relationship with the Divine.

Wealth and resources are considered the dominion of God and a trust from God that humans have been given custodianship over (mustakhlafina fi) to meet the needs and obligations of their family, the wider human community, the earth and wider communities of animals. The Prophet's own example was to practice what has been called the 'charity of excess'; to take from his wealth what was required for the dignity of his family and to distribute the remainder. He taught that one is not a believer who goes to bed with a full stomach while his neighbour is hungry. Another important tradition from the Prophet Muhammed (PBUH) that transferred the concept of one's personal spiritual capital of good deeds into development capital was the tradition of endowments left either during an individual's life or upon death to the service of the community in the form of land, fruit trees, wells and property. This tradition grew to the extent that in the more developed economies of Turkey and Egypt the bulk of public services and property were provided through private endowments. It was estimated a quarter of Egypt's arable land was owned by endowments, as well as their largest university, Al Azhar and countless other institutions.

This sense of obligation to redistribute wealth therefore forms one of the primary forms of spiritual capital which leads very directly to the removal of destitution and is founded on an understanding that **all** resources are entrusted to people.

From this short discussion of the priorities of religion one can see that in reality faith and spirituality contribute to essential elements regarding protection from destitution, distributive justice, preservation of rights and human dignity.

There are a number of implications for aid agencies here. The first implication is that there must be a recognition of spiritual capital as a bulwark against poverty and a major contribution to the tradition of public ethics. For the last 50 years Europe has exported an essentially secular model of administration to its former colonies with often disastrous results and continues to train administrators and development workers to essentially delegitimise and alienate faith as a development factor. As a consequence of this, religion and faith institutions have often been pushed into a more limited role in dealing with worship and religious instruction and losing their traditional role as service providers and development actors. A new secular development language has developed which has lost much connecton to its equivalent religious discourse. Religious institutions have in many cases been marginalised and alienated by the state and in the case of the huge religious endowments, often nationalised, whilst national GDPs have rarely been able to provide basic public services. Communities have often fallen back on their faith community and the spiritual capital it is powered by to provide education, welfare services, health and in some cases protection. Meanwhile communities in feeling the state delegitimises their faith, have little respect for the secular edifice of government. Ethics in the public sector are often extremely poor with teachers sometimes just turning up for an hour or two a day, and rampant corruption eating away at the public purse. In other words the public sector has somehow cut out the mobilisation of spiritual capital with disastrous results.

For those of us that take a rights based approach and believe that denial of basic rights constitutes poverty and is the primary cause of poverty, this has very real implications and a difficult dilemma. The denial of just treatment, say for instance of women, children, and minorities stems from a poor understanding of rights and obligations and for most people of faith, the ultimate consequences that will be heaped upon the perpetrators. In the Muslim World rights and obligations are viewed through a faith-teaching lens, therefore ultimately poor faith understanding leads to the abuse of rights. Agencies such as Oxfam and UNICEF increasingly find themselves having to engage with and mobilise religious scholars to improve protection and therefore inadvertently tapping into and improving spiritual capital.

In our own theory of change currently being constructed we are recognising that spiritual capital is foundational to justice and protection. We are engaging with faith teaching as never before to harness it and support spiritual capital. That doesn't mean that we're distributing Qur'ans and building mosques and promoting conversion. It means that we are

harnessing faith teachings and traditions relating to such issues as transforming conflict peacefully, protecting children, preserving the environment, building civil society, lending money and fulfilling rights to women through the lens of people's own faith and leadership, tapping into their greatest priority – their faith and the meaning it gives them.

The next priority is to increase partnership with religious institutions such as faith schools and madrassas, clinics, faith NGOs and CBOs to reintegrate them into the development movement and harness the spiritual and material capital of these communities and reduce the divide that imposed secularism has created in their perceived role. We are working in Kenya to build madrassas' capability to provide basic literacy and numeracy, we have worked with mosques and faith leaders in Yemen to improve faith understanding around conflict, we are actively promoting the re-introduction of Awqaf or endowments built on Islamic principles as a way of encouraging the sustainable redistribution of wealth and the development of improved services in poor communities.

Our understanding therefore is that a re-evaluation of our theories of change is needed in the light of the evidence emerging that religion and spiritual capital within many contexts must not be alienated intellectually or operationally from attempts to raise living standards.

The question can rightly be asked; can building spiritual capital specifically be a development aim? To which we would have to answer resoundingly yes, because of its foundational impact upon human and social capital . However ethics in Islam are very particular about not providing compulsion in religion and that all humans have equal rights over us irrespective of their faith or behaviour, they are a manifestation and creation of God first of all. Generally faith based aid agencies have tended to leave the promotion of faith to specialist agencies although there are many faith institutions who will combine humanitarian and development work with faith teaching and this can be completely appropriate. For instance it is very common in Indonesia and Pakistan for micro-finance organisations to operate through mosques and this lack of separation between the temporal and the spiritual is a tradition rooted in our belief in the oneness of God and His presence everywhere and in the practice of governance in the early Muslim community. It is also reflecting the reality that divine guidance covers most areas of economic, social and political life. Muslims view the building of spiritual capital as foundational to human dignity and the provision of a safe and meaningful society.

Theory or Theology of change?

It is fashionable for development agencies today to invest much energy in understanding poverty and suffering and theorising and strategising how they should best alleviate it. For faith based agencies there is an added complication in attempting to understand how God changes people and communities for the better and around divine cause and effect. Central to this for Muslims is the belief in God as being all-powerful, being the provider and as being responsive to His servants.

There are some basic principles which point towards the mobilising impact of building spiritual capital on improving the outward condition of a people. Central to this is the understanding of the agency that God places in us. In an important verse, God says:

"Allah will not change the condition of a people until they change what is within their souls." – Qur'an, 13:11

This verse clearly lays the onus for change on us and confirms that ultimately our outward is a reflection of our inward. In another important saying of the Prophet(PBUH) God said 'When my servant comes towards me walking, I come towards Him running'.

Generally Islamic teaching indicates that societies undergo lasting change

- When they establish social justice (adalah) by organising to promote right and prevent wrongs.
- The nurture of the family to provide the environment under which human values and morals develop and grow in the new generation
- When individuals strive for inner transformation

It is likely therefore that our theory of change must rely heavily on supporting social justice in its various forms including good governance and supporting the institution of family that God has laid down for us and manifest His mercy, compassion and generosity through.

However there remain several challenges outstanding:

How can we engage with the dominant secular discourse and particularly with academia to improve understanding of the role and importance of spiritual capital?

How can we engage with religious scholars and institutions to re-introduce a broader understanding of development within religious discourse?

Qur'an: "I breathed into him [Adam] of My spirit" (Sād, 38:72)

ⁱⁱ Muhammad Hashim Kamali (2002a). *The Dignity of Man*. The Islamic Texts Society, Cambridge, UK. ISBN 1 903682 00 2

ⁱⁱⁱ Qur'an: "It is He Who has made you His vicegerents of the earth; [...]" (Sura 6:165)

Zaman & Asutay 2009: Divergence between aspiration and realities of Islamic economics: A political economy approach to bridging the divide, IIUM Journal of Economics and Management 17, no. 1 (2009): 73-96

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