

AN EXPLORATORY STUDY OF THE DISCOURSE OF ISLAM AND
DEVELOPMENT: THE CASE OF THE ISLAMI BANK BANGLADESH

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ABSTRACT

The relationship between religion and development is a relatively new research area, complicated by the arguably secular reductionism and materialistic determinism of mainstream development theory and practice.

Against this backdrop, this doctoral study examines the relationship between Islamic and mainstream development discourses, analysing the complex power relations at work within the discursive practices of the development field through a conceptual apparatus comprised of a Foucauldian notion of power and discourse and a Laclauan view of hegemony.

The objective of this study is to develop a better understanding of how Islamic development policy making and makers have made meaning of the central issues of development and progress as expressed in the body of theory and practice that makes up the development field.

Interestingly, Islamic thinkers were already criticising the Euro-centric nature of the development discourse in the 1950s and 60s. They proposed an Islamisation of knowledge, particularly in the field of economics, as a way of overcoming a perceived Western domination.

In pursuit of the question as to how Islam relates to the issue of development and progress, this thesis explores the genealogy of the mainstream and the Islamic development discourses, illustrated by a selected case study within the development field in Bangladesh. Having re-cast development within an Islamic framework, and in opposition to what is perceived to be the secular-materialist mainstream, the Islami Bank offers an insight into how particular truth claims are formulated and upheld in the battle to fill the concept of development with meaning.

Theoretical and methodological implications emerging from this research study demonstrate the value of applying a more rigorous use of the concepts of power and hegemony within a post-development framework by mapping the complexity of discourses struggling within a given terrain in order to better understand power relations and their effects.

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INTRODUCTION TO THIS DOCTORAL RESEARCH

This doctoral research study focuses on conceptualisations of development within an Islamic context, illustrated by a single ‘telling’ case study situated in the development policy field of Bangladesh. The underlying objective of this study is to gain a better understanding of how Islamic development policy making and makers have made meaning of the central issues of development and progress. These issues appear to be primarily a ‘Western’ concern, expressed in the body of theory and practice that makes up the development field in the form of the academic discipline of development studies and the activities of bi-lateral and multi-lateral agencies such as the World Bank and a host of governmental and non-governmental organisations.

The claim that ‘development’ is primarily a Western or Euro-centric endeavour is one of the key criticisms raised by the critique of ‘development’ itself, posited by ‘alternative’ and ‘post-development’ thought. From the late 1980s onwards this ‘school of thought’ started questioning the very nature and desirability of ‘development’, adding to a host of already existing, somehow diametrically opposed positions on how to achieve ‘development’, ranging from modernisation theory to participatory approaches. Interestingly for this study, Islamic thinkers such as Abul Ala Maududi and Muhammad Baqir Al-Sadr were criticising the Euro-centric nature of development in the 1950s and 60s. They proposed an Islamisation of knowledge, particularly in the field of economics, as a way of overcoming a perceived ‘Western’ domination, although their criticism was not underpinned by a deep analysis of power relations or a hegemonic theory.

In more systematic fashion, inspired by the French philosopher Michel Foucault, post-development scholars suggest that development is a discourse that creates and orders the problem that it seeks to address, whilst they urge an analysis of the

apparatuses of power and domination. Foucault (1977) argued that power relations are embedded within social relations, exercised through institutional practices that discipline thought and action.

This study, therefore, seeks to understand how meaning is made of development in the Islamic discourse against the backdrop of mainstream ideas pertaining to progress and modernity. In doing so, this study will take a critical and non-essentialised approach to investigating both Western and Islamic discourses.

In pursuit of this research question the study explores how development has been conceptualised in the mainstream and the alternative Islamic discourses. It is not about development practice or how poverty may manifest itself (income, capabilities etc.), different dimensions of poverty (rural, urban, child etc.), how poor people perceive their situation or the impact of poverty reduction-type interventions.

The key underlying question for this research is how discourses frame the making of meaning, particularly in the Islamic development field. In pursuit of the research question, the thesis addresses some of the complex power relations at work within discursive practices of the development field, using a conceptual apparatus comprised of specific Foucauldian interpretations of power and discourse combined with Laclau's hegemonic theory. By focusing on the internal workings and discourses of the development field, the author argues that this exploratory study enables us to gain new insights into theoretical and practical dilemmas inherent within making truth claims about development, be it in the mainstream or alternative Islamic discourses. To do this, genealogies of the mainstream and Islamic development discourses are offered, against which the contextualised policy practice of a selected Islamic development actor is explored to understand various hegemonic practices and formations within the development field in Bangladesh.

Chapter overview

After problematising the arguably antagonistic relationship between mainstream and alternative Islamic articulations of development, this thesis offers in Chapter 1 a series of definitions and interpretations of the key theoretical concepts employed in the study. The conceptual apparatus is comprised of theoretical interpretations of power, discourse and hegemony, informed primarily by the works of Foucault and Laclau. By using this conceptual apparatus, the author argues, important dynamics in the relationship between development and religion in the policy-making process can be explored.

The concern for understanding how discourses constitute knowledge and power in a particular field, as argued by Foucault, was taken on by the post-development school. Yet, post-development is not without considerable and valid criticism either. To overcome the theoretical weaknesses around the essentialised use of concepts of power and hegemony apparent in the post-development literature, the author combines a number of theoretical approaches to provide a robust conceptual toolbox for this research.

Chapter 2 provides a discussion as to how this conceptual framework was turned into an analytical strategy, consisting of Foucauldian genealogical approaches and critical discourse analysis. Data gathered to support the study include genealogical material, open-ended interviews, experiential and participant observation field notes and a review of a variety of documents (policies, organisational publications, etc.).

In order to understand where the issue of development arose from, Chapter 3 provides a genealogy of the mainstream development discourse. It identifies three dominant assumptions embedded within the mainstream development project: the

importance of economic growth and modernisation and the reign of a materially-determined understanding of poverty in the policy-making field.

Chapter 4, in turn, provides a genealogy of how Islamic thought has made meaning of the issue of development, which appears to have only been a concern to Muslim intellectuals as a response to the economical, military and cultural expansion of the West'. In response to this, Islamic revivalist movements arose that dealt with issues of progress and development in fundamentally different ways, whilst the moral concern of poverty has remained largely unaddressed despite a body of knowledge called Islamic economics that seeks to set out a system to achieve socio-economic justice.

After establishing the global' or macro structures of the mainstream and Islamic development discourses, Chapter 5 investigates the meso structures of these discourses in the field of development policy making in Bangladesh, contextualised by what this study refers to as the Bangladeshi political rollercoaster'. The struggle of the semiotic process around development in Bangladesh manifests itself in the form of an antagonistic frontier between political Islam and more secular worldviews ranging from socialist to neo-liberal. These appear to be united by their opposition to those that see Islam as a complete way of life, in which all affairs, including development policy-making, must be governed by Islamic principles.

Chapter 6 explores the local or micro articulations of the discourses identified in the form of a single telling' case study of the Islami Bank Bangladesh's Rural Development Scheme. This sheds light on the question at the centre of this doctoral thesis as to how discourses frame policy-making. Data supporting this case study (interviews, field notes, published and unpublished organisational documents) illustrate the severity and complexity of struggles between a range of discourses and

practices. Informed by hegemonic theory, concepts of floating signifiers and nodal points are applied to illustrate and discuss hegemonic practices and formations within a unifying logic along the antagonistic frontier between mainstream and Islamic articulations of development. Several issues emerge as a result of this case study, which underline the value of enriching discourse analysis through the use of ethnographically inspired field research.

Chapter 7 concludes this dissertation, summarising the key findings, which point to several considerations for further research, in terms of theory and method generally and development dialogue specifically.

CHAPTER 1: LOCATING AND CONCEPTUALISING THIS STUDY

1 Introduction: setting the scene

There is increasing evidence to suggest that not only is religion regarded by the poor themselves as an important factor contributing to their well-being (see, for example, the World Bank's Voices of the Poor study, Narayan & Petesch, 2002), but also that religious institutions or faith-based organisations have a significant contribution to make to development (Marshall & Marsh 2003; Benthall and Bellion-Jourdan 2003; Berger 2003; Clarke 2006 & 2007; Clarke & Jennings 2008; Deneulin & Bano 2009; Ter Haar 2011).

This doctoral study examines the relationship between the religion of Islam and development at the level where Islamic religious discourses (see section 1.2 on how religious discourses are understood) have been constructed as global normative narratives that seek to order economic, social and political affairs in relation to worldly progress akin to development (see Chapter 4 for a discussion of the Islamic development discourse).

The relationship between religion and development is a relatively new research area, as in the social sciences and especially in development studies there has been very little substantive engagement of the topics together (Ver Beek, 2002; Sellinger, 2004, Deneulin & Rakodi 2011)¹. Clarke outlines the underlying problematique:

-Development studies has traditionally neglected the role of religion and faith and their role in the lives of the poor throughout the developing world. Like other social sciences, it was heavily influenced by secularisation theory. [...] This influence was evident in two key respects: in secular reductionism – the neglect of religious variables in favour of other sociological attributes such as class, ethnicity and gender – and in materialistic determinism – the neglect

¹ There seems to be, however, a new trend, signified by, for example, the *Religions and Development Research Programme* at the University of Birmingham, where the author was a research associate.

of non-material, especially religious motivations in explaining individual or institutional behaviour.” (Clarke, 2007: 77)

Therefore, it is assumed that the relationship between mainstream development studies and religious discourses pertaining to progress, both in the material but also in the spiritual sense, is antagonistic. However, despite the claim that development had been reduced to a secular-materialistic endeavour, a resurgence of religious discourses in international relations (Huntingdon, 1996; Haynes 2007, Rees 2011) and a growing awareness of religious development actors (Benthall and Bellion-Jourdan 2003; Berger 2003; Clarke 2006 & 2007; Clarke & Jennings 2008, Deneulin & Bano 2009, Ter Haar 2011) has taken place. This resurgence might lead us to assume that the relationship between religion and development is further characterised by conflict and antagonisms, ranging from diverging conceptual understandings of what development might entail and how it should be understood, to strategies and priorities for doing development. The assumption of an antagonistic relationship between religion and development will be further investigated in section 1.2.

The hegemony of mainstream development and the antagonism hinted at above might also be evident in the way development, both as a philosophical concept and human endeavour, has been criticised. Amongst the broad range of critiques and alternatives offered are social theories of religious traditions which have postulated alternative development approaches, such as those espoused by, for example, Islamic economics.

The focus of this doctoral research study lies in developing a better understanding of how Islamic development policy making and makers have made meaning of the central issues of development and progress that appear to be primarily a Western concern. Of particular interest is seeking to understand how mainstream and alternative, in this instance Islamic, development and poverty reduction strategies

have been conceptualised, respectively, and what kinds of relationships these conceptualisations engender in the development field.

The claim that development is primarily a Western endeavour is one of the key criticisms raised by the critique of development itself, posited by alternative and post-development thought (see section 1.4. for a more detailed discussion on post and alternative development). This school of thought started questioning the very nature and desirability of development, adding to a host of already existing, somehow diametrically opposed positions on how to achieve development, ranging from modernisation theory to participatory approaches. Inspired by the French philosopher Michel Foucault, post-development scholars suggest that development is a discourse that orders and creates the problem that it seeks to address (Escobar, 1995), whilst they urge an analyses of the

apparatuses of power and domination within which [the] texts of [development] are produced, circulated and consumed ... [and] the links between the words, practices and institutions of development, and between the relations of power that order the world and the words and images that represent the world" (McEwan, 2002: 129).

After this brief introduction, the remainder of this opening Chapter sets out the objectives of the study, identifies its location, conceptual framework and the key terms for the research.

1.1 Objectives of this doctoral study

Against the backdrop of the problematique described above, this study seeks to explore how development has been conceptualised in the mainstream and an alternative discourse, namely that underpinned by Islamic social theory and claimed to be operationalised in various degrees by Muslim institutions working in poverty reduction and development.

In exploring how issues of development and progress have been conceptualised, understanding of how meaning is made, both through the mainstream and alternative Islamic development discourses, is imperative. The research is not about mainstream or alternative development practice, how poverty may manifest itself (income, capabilities etc.), different dimensions of poverty (rural, urban, child etc.) or how poor people perceive their situation or the impact of poverty reduction-type interventions. Rather it seeks to explore how, at the assumed antagonistic frontier between mainstream development theory and Islamic social theory, Islamic development approaches have been framed.

This study does not focus on truth seeking but strives to provide understanding of how truths are produced and sustained in the development field. Truth and knowledge are regarded as plural, contextual, and historically produced through discourses, which demands, within the context of this study of development, an analysis of texts, language, policies and practices of the different actors. Such an analysis is of course an interpretation within the confines of the researcher imposing his or her world view upon an object. But inevitably all qualitative research is interpretative, seeking in the critical hermeneutic tradition to understand but not necessarily to explain (Kincheloe and McLaren 2003).

As religious discourses pertaining to development are at the heart of this study, the next section will offer some preliminary definitions of the key concerns and terms.

1.2 Religious discourses and development: Antagonisms between mainstream and alternative discourses in development

In the development studies literature, multilateral, bilateral and secular non-governmental organisations based in the OECD member states have been classified

as mainstream development actors. More recently, a number of scholars (Escobar 2001; Benthall and Bellion-Jourdan 2003; Clarke 2006 & 2007; Clarke & Jennings 2008) have begun to focus on alternative development actors that fall outside this mainstream category, whether they are termed Southern NGOs, faith-based organisations (FBOs) or global justice networks (Dugger 2011). However, the question of what exactly distinguishes these actors from those of the mainstream remains unanswered, primarily because not much conceptual work has been undertaken (see exceptions, for example Clarke, 2006, for a typology of FBOs).

The problematique that this knowledge gap constitutes appears not just to be related to what Clarke (2007) termed the hegemony of material determinism in development thinking, but also to the way religion and religious discourses are reproduced, conceptualised and understood in the social sciences. In this light, Haynes, for example, stresses the function of religion not just as a personal belief system but also as giving rise to *“a desire to grapple with social, economic or political issues”* (Haynes, 2007: 30). This reflects Clarke’s (2007) charge that development studies is a social science that gives priority not just to the secular over the spiritual but also imposes that the spiritual ought to remain confined to the religious sphere, as has been the case in political development and secularisation from the European Enlightenment onwards.

Reflecting the complexities of dealing with religion in development, Deneulin and Bano (2009) suggest that a reductive approach, based on a secular conception of the social world, which focuses only on the strengths or weaknesses of a particular religion in relation to specific developmental objectives, is not a helpful mechanism to understand, evaluate or engage religious actors. These complexities appear to revolve around the difficulty of conceptualising religion, particularly across cultural

boundaries, compounded by the absence of a universal understanding of the role of religion between the occident and the orient (Asad, 1993).

In general two approaches are offered, which seek to define religion either functionally or substantively. Functional definitions focus on the role of religion in terms of the construction of norms and views. The renowned anthropologist Geertz proposes that religion is a system of symbols which acts to establish powerful, persuasive, and long-lasting moods and motivations in its adherents by formulating conceptions of a general order of existence and clothing these conceptions in an aura of factuality that makes the moods and motivations seem uniquely realistic (Geertz, 1973: 90). Therefore, in the functional definition, religion provides a mechanism by which meaning is made and priorities established and legitimised. On the other hand, for those who focus upon substantive definitions, religion is all about content: a belief in the supernatural, transcendental and the sacred (Flood, 2006). Both definitions have been contested and debated since the religious sociologist Bellah pointed out in the 1960s, in search for a contemporary, more universally applicable understanding which he termed 'civic religion', that it is extremely difficult to come up with a brief and simple definition of religion (Bellah, 1964). Even though this study is concerned with the relationship between religion and development, it cannot delve into this lengthy and inconclusive debate. However, what is relevant to this investigation is the more recent argument by social constructionists, who have pointed out that the definitional debate is misplaced since religion is a modern concept that developed in the unique historical context of Christianity and cannot be regarded as universal. Asad, for example, argues that *“there cannot be a universal definition of religion, not only because its constituent elements and relationships are historically specific, but because that definition is itself the historical product of discourses”* (Asad, 1993: 29).

This thesis adopts Asad's genealogical understanding of religion as a discourse that is driven by time and place and, in turn, also shapes time and place. This approach mitigates the lack of definitional and conceptual clarity of the elusive concept of religion and also has the potential to populate the conceptual vacuum in dealing with the relationship between religion and development, particularly the semiotic processes involved.

As mentioned previously, due to the assumed focus of mainstream' development discourses on secular materialism (Clarke 2007) and the assumed focus of religious discourses on other-worldly' concerns, an interesting - real or imagined - antagonistic frontier has come into existence vis-à-vis the way meaning is made of issues such as development' and progress'. This antagonistic frontier is underpinned by opposing assumptions about the role of secularism and religion in society, economics and politics, although both development and religious discourses are concerned with the meaning of progress' or a better life' (Deneulin and Rakodi, 2011). The conflict appears to be further fuelled by a dialectic relationship between religion and development, where both discourses define themselves in opposition to each other.

This antagonism is particularly relevant for the conceptual dimension of this study which seeks to investigate the relationship between Clarke's (2007) materially determined mainstream' development discourse and alternatively' constructed articulations of concerns for progress and development. The term antagonism used here refers in the social sciences to a force or factor that is an active resistance, opposition, or contentiousness in relation to another entity. Especially in discourse theory, which seeks to understand the struggle for meaning, it is a key concept for denoting conflict. An antagonistic frontier, moreover, is the space in which two discourses collide (Winther, Jørgensen and Phillips 2002: 47-48).

In the relationship between mainstream and religious development discourses, this antagonism, arguably, goes beyond disagreements about the objectives of development, touching upon how development is conceptualised, what kind of ontology underpins it and how development knowledge can be derived (Haynes, 2007).

Such a complex antagonistic frontier is clearly underpinned by power relations between different discourses in the process of making meaning of development. Power is a complex concept within the social sciences and various disciplines offer different approaches. Flyvbjerg (2001), summarising this debate, categorises these different approaches into those that conceptualise power as entity and those that view power as force relations. The power as entity approach is concerned with power in terms of its possession, sovereignty and control. Power as force relations, on the other hand, conceives of power as applied in strategies and tactics, contingent upon context and social relations.

Offering particular insights for this study, Foucault argues against a view of power as something that someone or something can possess or acquire, much in line with the power as relations tradition (see Flyvbjerg and Richardson, 2002). In Foucault's sense, power is exercised through social relations (Foucault 1978). This study adopts Foucault's conceptualisation of power, which will be further discussed in section 1.5.1.

The next section briefly introduces the rationale for selecting Islamic development thought as an alternative development discourse.

1.2.1 Islam as an alternative development discourse

Particularly relevant for this doctoral study is the lack of research investigating the meaning-making processes around the notion of development in Islamic thought. The reason for selecting Islamic religious discourses here as an alternative development discourse lies in the fact that proponents of, for example, Islamic economics claim that the religion espouses a model of development that is distinct from the mainstream (see Chapter 4 for a discussion of the discourse of Islamic development). Rakodi (2011) singles out Islamic alternative approaches as a more recent challenge to conventional models that have failed to provide economic growth in Muslim countries: “[t]he quest to develop theory and practice in Islamic economics has been particularly noteworthy in this respect” (Rakodi 2011, b: 35). This perspective is also more generally highlighted by post-development scholars such as Rist (2003), who refer to the ‘conceptual landscape of dissent’ from mainstream development (Rist 2003: 43) that can be found in indigenous and alternative visions of development such as in Islamic economics.

More specifically, contemporary Islamic thinkers such as Ziauddin Sardar (1977, 1987, 1999) stress the suitability of Islam as an alternative development paradigm that challenges the hegemony of ‘Western-type’ development models. Sardar (1977) quotes from the manifesto of the Muslim Institute as a way of justifying the need for Islam’s alternative development discourse on the basis of failings of other discourses:

–Conversely, after about 200 years of sustained growth, development and world domination, the Western civilization (including the communist experiment) has predictably failed to provide mankind with a viable framework for social harmony, moral and spiritual fulfilment and satisfaction and international peace; Western civilization has in fact created more problems of greater complexity for mankind than those it has solved. [...] The Western civilization’s greatest achievement – the production of goods and services on an unprecedented scale – has, because of the nature of social relationships in both capitalism and communism, destroyed the moral fabric of human personality and society, and has led to mortal conflicts at social, political,

economic and international levels.” (Sardar, 1977: 55, c.f. The Muslim Institute, Draft Manifesto)

This statement is not unproblematic (see Chapters 3 and 4 for a fuller discussion of mainstream development and Islamic social theory) but it delineates the ‘battle lines’ of this specific antagonistic frontier between the truth and counter-truth claims made by proponents of mainstream and Islamic development discourses. Whilst these claims might be based on what Rakodi (2011b: 35) regards as the setting up of ‘straw men’ that construct mainstream development as ‘Western’ and monolithic and counter-construct the alternative along opposing claims, they appear to be driven by and drive the relationship of actors in the development field. The underlying real or constructed antagonism informs the way actors, such as those associated with the process described by Sardar above, articulate their policies and practices and might also frame development interventions.

Hence, the battle ground for this real or imagined conflict of ideas and concepts particularly pertaining to what might be called development knowledge, lies at the heart of this study. Truth claims about the conceptual nature of development, its desirability and modes of and priorities for operationalising development are likely to offer insights about the power relationships in the struggle for meaning between mainstream and alternative Islamic development discourses.

The next section, therefore, discusses how the discursive relationships between mainstream and alternative Islamic development discourses and their internal semiotic processes can be conceptually understood within the problematique of this study.

1.3 A conceptual framework for understanding mainstream and religious development discourses and their relationship

Problematically, due to the neglect of religion in development studies, there is no generally accepted conceptual framework for studying the relationship between religion and development (Rakodi, 2007). This opens up both challenges and opportunities. The challenges revolve around the validity of truth claims made in the absence of a generally accepted conceptual framework, whilst the opportunities centre around allowing for a more exploratory, discursive and hermeneutic approach that assembles a conceptual/theoretical toolbox (Ball 1994) which helps to explore the central issues identified in the problematique discussed. Deneulin & Rakodi (2011), for example, that attention has to be given to social and historical processes of meaning creation, requiring a shift from positivist to interpretivist research methods.

The key concern that the absence of such an established conceptual framework raises, particularly the power relationships between different discourses in a field, can be located within the concern raised by the critique of development itself, posited by alternative and post-development thought, which was briefly introduced in the previous section. The next section provides a more detailed critical discussion of alternative and post-development thought, its efforts to provide a new conceptual understanding of how development works and categories for its analysis. This discussion will also assess how a post-development conceptual framework could be applied to this study of the relationship between mainstream and Islamic alternative development discourses.

1.4 Locating this study: the post-development critique of development and alternative development

This section provides a critical review of the post-development literature, emphasising its theoretical and methodological position and criticisms thereof, particularly where relevant to this study.

At the very core of the post-development critique is the notion that development has not worked. This gave rise to a new school of thought in the late 1980s and 1990s within the body of knowledge that makes up development studies, that of post-development theory (Kiely 1995). Post-development scholars have formulated a range of positions from an outright rejection of development (anti-development) (Simon 1997; Kiely 1999) to the formulation of alternatives to mainstream development (Escobar, 1999). They are, however, united in urging, as a starting point, an analysis of the apparatuses of power and domination (McEwan, 2002: 129) at work in the development field, which is particularly interesting in regards to the problematique outlined at the beginning of this chapter.

Post-development scholars are not the first critics of development (see discussion of dependency theories in Chapter 3) but they differ in their very conceptualisation of development, attempting to formulate an alternative to development rather than an alternative form of development within the established parameters of mainstream development discourses. They claim that mainstream development is part of the problem and is not the solution.

Interestingly, Islamic development thought, such as that expressed by Sardar (1977) in the previous section, pre-dates this current debate and can be traced to the much earlier works on Islamic economics by Abu Ala Maududi (Ahmed, 1978) and

Muhammad Baqir al-Sadr (Wilson, 1998), who proposed in the 1950s and 60s an alternative Islamic development approach.

As a reflection of an overall trend in social sciences at the time, the emergence of post-development theory was heavily influenced by post-structuralism (Crush 1995), with particular emphasis on the Foucauldian links between discourse, knowledge, power and truth (see section 1.5). Post-development, inspired by Foucault, understands development as an apparatus of institutions, technical terminology and practices that regulate the realms of thought, subjectivity and action (Escobar 1995).

Post-development theorists argue that development is neither a theory nor a policy. Rather it is a story, a narrative (Escobar 1995) or, in short, is a discourse' (Pieterse 2001: 13). To define development as a discourse seeks to stress that is not objective and value-free, but has been constructed through what is regarded as socially acceptable knowledge' (Andersen 2003).

The main arguments of post-development theory were published in the 1990s in three key texts: The Development Dictionary' (first edited by Wolfgang Sachs in 1992); Encountering Development: the Making and Un-Making of the Third World' (written by Arturo Escobar in 1995) and The Post-development Reader' (edited by Mahid Rahnema and Victoria Bawtree in 1997). The *Development Dictionary and Post-development Reader* is a compilation of essays that heavily criticise some key mainstream concepts such as development', environment', needs', and participation' and explore their genealogy within the mainstream..

Despite different positions, post-development theorists all express substantive doubt about the theoretical assumptions of modernisation, economic growth and

interventionism. These assumptions are seen as based on a Euro-centric worldview that equates development with Westernisation'. Moreover, Sachs (1992) criticises both modernisation and development as myths, arguing that they are constructs based on a European understanding of modernity'.

In *The Post-Development Reader* Rahnema and Bawtree (1997) claim development is a tool of Western' hegemony that imposes Western' thinking and discourse about how the world should be. Hence, at the centre of the post-development argument is the need to expose the power structures of the mainstream development discourse, which in their eyes defines the problem and issues prescriptions from a Western' perspective. The fight against Westernisation lies also at the core of Maududi's Islamic economics programme (Ahmed, 1978), whilst Sardar heavily criticises the euro-centric nature of the development endeavour (1977, 1987, 1999).

Interestingly in the context of this study, development is likened by some to the new religion of the West' (Rist 1997). Apart from some very strong rhetoric, scholars such as Escobar explain the theoretical objective of post-development as an exposition of the Eurocentricism of mainstream development and its operation as a power/knowledge complex (Escobar 1992b). Post-development scholars argue that development proceeded by defining problems' such as poverty or population growth and identifying abnormalities such as the illiterate or the malnourished to be clinically treated (Peet and Hartwick 1999: 148).

The proponents of post development theory also criticise the centrality of economics in all aspects of development, particularly as it mostly takes the form of neo-liberal economics (Esteva 1992). Ne-Dione et al. (1997) underline this charge by arguing that mainstream development promotes an economic conception of life. In this ilk, post-development theory opposes mainstream development discourses as being the

key instruments for the expansion of the capitalist model. Post-development is arguably anti-capitalist, as it denounces the fallacy of the capitalist promise' (Sachs 1992).

As an alternative conceptualisation of development, Islamic economics is built on rejecting both capitalist and socialist doctrines, as al-Sadr's early work demonstrates, where he counter-constructs our economics' (in Arabic Iqtisaduna) for the Muslim world (Wilson, 1998). Islamic expressions of alternative development are also grounded in the assumption that knowledge is power, leading thinkers to embark on an Islamisation of knowledge project, although - as Chapter 4 discusses in the form of a genealogy of Islamic approaches to development - with limited success.

After its heyday in the late 1990s, post-development lost some of its currency, not least due to a range of sustained and justified critiques which will be further explored in the next section.

1.4.1 Critiques of the post-development critique

Whilst the post-development school offers a valuable and important critique of the nature of development, in turn a wide range of counter-critiques has arisen that particularly deal with the embedded assumptions and applications of post-development theory (Kiely 1995; Corbridge 1998; Pieterse 1998, 2000, 2001; Nustad 2001; Curry 2003).

As a starting point, for post-development scholars the advent of the development discourse' is classified as an irruption event' in Foucauldian vein (Foucault 1972). Commonly, the inaugural address of former US president Harry Truman on January 20, 1949 is seen as the invention of underdevelopment' (Escobar 1995; Korff and

Schrader 2004). Esteva (1992) quotes Truman's speech to emphasise the new semiosis:

We must embark on a bold new program for making the benefits of our scientific advances and industrial progress available for the improvement and growth of underdeveloped areas ... what we envisage is a program of development based on the concepts of democratic fair dealing ... More than half the people of the world are living in conditions approaching misery. Their food is inadequate, they are victims of disease. Their economic life is primitive and stagnant. Their poverty is a handicap and a threat both to them and to more prosperous areas. For the first time in history humanity possesses the knowledge and the skill to relieve the suffering of these people ... I believe that we should make available to peace-loving peoples the benefits of our store of technical knowledge in order to help them realize their aspirations for a better life ... Greater production is the key to prosperity and peace. (Truman 1949 cf. Esteva in Sachs 1992)

Even more critically, Rist argues (1997: 70) that the primary objective of the speech was to set out a new bi-polar world order with the notion of development being the answer to 'the improvement and growth of underdeveloped areas' being secondary.

Moreover, the idea of development goes back further than 1949 (Fanon 1963; Nandy 1983; Rist 1997; Harcourt 2004) and defining Truman's speech as the single irruption event would be to ignore hundreds of years of colonial history in which the equivalent of development was utilised to justify colonialism, as exemplified by the term 'White Man's Burden' (Easterly, 2006). In fact, the intellectual concern for growth and international development was first expressed by the founding fathers of economics, Adam Smith and David Ricardo, and has continued to be a concern in the history of economics literature (see Roll, 1992). For example, considerable aid transfers were made in the 1930s prior to the Bretton Woods system and still currently, most bi-lateral aid is given to previously colonised countries (Gardner and Lewis 1996).

Nevertheless, post-development often mistakenly, perhaps intentionally due to its post-colonial intellectual heritage, links the emergence of the development field with particularly African and Asian decolonisation. Escobar emphasises the 'colonizing

mechanisms of development' (Escobar 1992b: 142) and its colonisation of reality' (Escobar 1995: 5). Rahnema (1992: 124) describes development as the colonising of the mind'. But Brigg argues that such statements are the product of inappropriate hyperbolic rhetorical devices' (Brigg 2002: 422) rather than rigorous analysis.

Other key critiques that are particularly insightful for this study have pointed to a range of theoretical weaknesses in post-development thought. Arguably development is a complex field offering diverse viewpoints and development theory is not monolithic, although most post-development theorists argue in an essentialised manner that development discourse is always underpinned by notions of modernity, economic growth, interventionism and a reliance on scientific and technological knowledge (see, for example Sachs in The Development Dictionary', 1992). Post-development discourse also tends to reduce enormous and diverse geographical, historical and cultural spaces to, for example, the West'. (see Gasper 1996; Corbridge, 1998).

The rejection of all development, either conceptually or in its current form, by both the anti-development and alternative development articulations of post-development as discussed above, would also imply, argues, for example Curry (2003), a ruling out of technology-based advancement in critical areas such as health, education and material well-being. However, hunger, poverty, malnourishment and destitution as material needs exist and need to be addressed beyond a concern only for the apparatus of power created by the domination of the development field through Western' language and culture (Knippenberg and Schuurman, 1994). An overreliance on the essentialised concepts of local social movements and traditional technologies as a way of building a counter-hegemonic formation' (Escobar 1995: 226) has, arguably, led to a romanticised view of local cultures' (Corbridge 1998;

Kiely 1999; Gidwani 2002) which ignores the positive opportunities technology could provide (Ullrich 1992; Alvares 1992; Escobar 1995).

It can hence be argued that development is much more complex than the simplification of post-development allows. Simplifying development might be primarily politically motivated similar to Islamic expressions of alternative development concerns, which, whilst they are predating the post-development school in the form of early Islamic economics, are also held a post-colonial political response (Kuran, 1995).

Despite the diverse and wide-ranging criticisms of post-development discourse, some of which have been briefly discussed in this section, the critique of development by post-development thought must be regarded as an overall helpful process that has both expanded the intellectual boundaries of the field of development studies (Brigg 2002) and raised some foundational questions about the purpose of such studies. Moreover, despite the limitations of post-development thought, some more recent development scholars, for example Cornwall and Eade (2010), have continued to deconstruct the development discourse, shedding conceptual light on development speak' (Eade, in Cornwall and Eade, 2010: viii) similarly to the seminal work of Sachs' *Development Dictionary* (1992).

Crucially, post-development theory can provide an important conceptual dimension to understand issues such as knowledge, power and antagonism, which are essential for the study of antagonistic discourses within the development field. The next section discusses the key concepts in the lead-up to outlining the conceptual toolbox that drives this study.

1.5 Conceptualising research on discourses in international development

Mainstream and alternative discourses appear to vie for legitimacy in the international development field. Of particular interest to this study is how Islamic approaches to development relate to the currently dominant formations, such as the Washington / post-Washington Consensus, in the process of making meaning of development.

Due to their focus on power relationships, post-development theories and concepts are extremely relevant to this study. Hence it seems to be acceptable to conclude that *“addressing post-development’s shortcomings is more useful than dismissing or limiting its potential”* (Brigg 2002: 436).

As Brigg (2002) points out, the many criticisms of post-development theory arise primarily from its lack of theoretical depth in applying Foucault. Given that Foucauldian concepts of discourse – as constituting and constituted by knowledge, truth and power - are so central in the post-development endeavour, the criticism is valid. Since the heyday of post-development, signified by the publication of the seminal texts discussed, these concepts remain underutilised or are used in an essentialised fashion, as has been discussed above. As Brigg (2002), for example, points out, the overall argument of post-development is characterised by a lamenting of the Eurocentricism and injustice of mainstream development that is not backed by a robust Foucauldian analysis. Kiely (1999), more challengingly, claims that post-development theory is confused over the question of power

Hence, whilst inspired by the analytical starting point of the post-development school, which has to unravel the relationship between knowledge and power, this study must go further. In this light Brigg (2002) argues for the need to employ the Foucauldian

conceptual understanding of power more rigorously in order to recognise that power is not a concrete entity but something that is relational. Given the complexities of and changes within the development field, both in theory and practice, it has to be expected that power relations are also in flux and are constantly actively and passively renegotiated. Using Foucault's more differentiated concept of multi-dimensional power, the development field appears to be a layered apparatus, where power relations exist at, within and between the macro, meso and micro levels rather than power being exercised in a static or linear fashion. Therefore understanding how power in the development field at the macro but also at the meso and micro levels is produced and sustained, a process which in political sciences is referred to as 'hegemony', is an important corner stone for the conceptual framework of this study.

Due to the shortcomings of post-development theory in formulating a robust and comprehensive conceptual framework for such an analysis, a theoretical toolbox of key concepts as suggested by Ball (1994) will act as the conceptual apparatus for this study.

The concepts at the core of this study, namely power, discourse and hegemony have diverse meanings and have been applied in a multitude of ways in the social sciences. As it is beyond the remit of a doctoral dissertation to provide a full critical discussion of each concept, this next section explains how these concepts are interpreted for the purposes of this research study, within the problematique of understanding discursive relationships in the development field outlined in the previous sections. The conceptual discussion provided here establishes the theoretical framework and lens that has been utilised in this research, based on a critical reading of the conceptual work of the post-development school as suggested by Brigg (2002) and attempted by, for example, Teamey (2005).

1.5.1 Power

The notion of power is central to theories of discourse and hegemony as well as to post-development theory as discussed in section 1.4. Due to its focus on understanding the antagonistic relationship between mainstream and alternative development discourses, the concept of power is deeply embedded within all aspects of this study.

As argued by Foucault, there is no single dominant power, but rather an intricate network of power relations, running above, below, through and between social practices at the macro, meso and micro levels. It is most useful for the purposes of this research to use this interpretation of power, particularly given the emphasis on power relations within the development field that is relevant in the analysis in the later chapters.

Foucault argues that power relations are embedded in social relations, which are framed by the discursive nature of the social world (Andersen, 2003). Moreover, Foucault (1978, 1980) differentiates between notions of sovereign power and bio-power. Sovereign power is related to social practices where rule is carried out by force, whilst bio-power refers to individual self-discipline, which is a form of internalised surveillance and self-regulation, exercised through standard practices that discipline our ways of thinking vis-à-vis those which are considered socially acceptable (Foucault 1978).

Foucault developed a theory of power/knowledge/truth which suggests that power in society cannot be pinpointed, but is spread across different social practices (Andersen 2003). In this understanding of power, knowledge (or what counts as knowledge) and truth (knowledge that is valued as truth) are inextricably bound together. Foucault explains:

We should admit rather that power produces knowledge; that power and knowledge directly imply one another; that there is no power relation without the correlative constitution of a field of knowledge, nor any knowledge that does not presuppose and constitute at the same time power relations. (Foucault 1977: 27)

Power/knowledge/truth forms an unbreakable triangle. All three are internalised through discourses and discursive practices. As Foucault (1980) explains:

There cannot be possible exercises of power without a certain economy of discourses of truth which operates through and on the basis of this association. We are subjected to the production of truth through power and we cannot exercise power except through the production of truth. (Foucault 1980: 93)

According to Foucault (1972, 1977, 1978, 1980, 1984), knowledge is socially and historically constructed and not just a reflection of reality. Further, truth is a discursive construction and different regulatory arrangements for knowledge determine what is true and what is false. There are therefore multiple knowledges, multiple discourses that continually compete for space and legitimacy. Said (1979) elaborates significantly on the links between power and discourse:

Discourse exists within an uneven exchange with various kinds of power shaped to a degree by the exchange with power political (colonial or imperial establishment), power intellectual (reigning sciences), power cultural (orthodoxies and canons of taste, texts, values), power moral (ideas about what we can and cannot do). (Said 1979: 8)

An additional aspect of the concept of power is the notion of domination. This term is especially significant for this research, which explores hegemonic articulations within power relations. Fowler (2000) argues that the notion of domination coincides with a Foucauldian interpretation of power:

Domination is not merely power over a group, it is also a relationship of meaning between individuals in which recognition of legitimacy ensures the persistence of power. (Fowler 2000: 72)

Such a fluid, relational and contingent understanding based on a Foucauldian interpretation is the most useful interpretation of power for the purposes of this research study.

1.5.2 Discourse

Whilst there is a range of definitions for discourse, generally referring to written or spoken communication, in its most basic form it can be defined as a particular way of talking about and understanding the world (Phillips and Jørgensen 2002). The understandings of discourse vary widely, depending upon one's ontological and epistemological positioning. These range from describing discourse as an utterance (Todorov 1984) to a practice, with conditions, rules and historical information (Escobar 1995). The different understandings of how discourse constitutes social reality see Phillips and Jørgensen (2002: 19), who provide an insightful diagrammatic overview, for the discussion of which there is insufficient space in this doctoral study.

Michel Foucault is perhaps first and foremost associated with having created an agenda for the analysis of discourse (Andersen 2003). For Foucault (1972) discourses are constitutive of and constituted by power relations, particularly through the way power and knowledge are fused in the practices that comprise history (Ball, 1990: 2). Discourses are never static and any utterance should be treated when it occurs, as a moment of a sudden 'interruption' (Foucault 1972).

For the benefit of this study, 'discourse' will be understood in the way originally developed by Michel Foucault in his early work, especially the *Archaeology of Knowledge* (1972), as systems of thoughts composed of ideas, attitudes, courses of action, beliefs and practices that systematically construct the subjects and the worlds of which they speak.

Moreover Discourse Analysis is both a theory and a method (Chouliaraki and Fairclough 1999). While its theoretical dimension is discussed in this chapter, discourse analysis will also serve as the research methodology, as explained in Chapter 2.

Discourse analysis is a general term for a number of approaches to analysing written, spoken or signed language use (Blommaert, 2005). It evolved, together with semiotics and sociolinguistics, in the late 1960s and 1970s, and focused on the study of the meaning of language in context, rather than on the abstract structures of texts. The common starting point for all approaches to Discourse Analysis is 'language in use' (Wetherall et al 2001). Unlike traditional linguistics, it goes beyond the boundary of words, sentences and texts, with a focus on semiotic processes that compete to frame the 'global' structures, such as an overall topic and the schematic organisation of a discourse as a whole (Blommaert, 2005).

This latter aspect is of particular importance to this study, which investigates the struggle of mainstream and alternative discourses to achieve and maintain hegemony in the development field. The next section of this chapter, hence, discusses theories of hegemony.

1.5.3 Hegemony

Traditionally, the concept of hegemony denoted the dominance of one country over other countries and is used most commonly in a negative sense. Although this understanding of hegemony is arguably overly simplistic and essentialising, it has been widely used as a political concept, particularly by Marxists. Antonio Gramsci has been credited for bringing the concept of hegemony from the political to the intellectual arena (Fontana 1993).

Gramsci developed his theory of hegemony as a political prisoner in Italy in the late 1920s and early 1930s. His notion of cultural hegemony, predating Foucault, establishes a clear connection between power/knowledge and the subject hegemonised (Fontana 1993). According to Gramsci, the supremacy can be established in two different ways: firstly, in the Foucauldian sense as sovereign

power through physical domination or coercion and, secondly, as bio-power through intellectual and moral leadership' (Femia 1987: 24). Gramsci's notion of hegemony is based on his concept of cultural domination, i.e. that the prevailing commonsense is formed in culture, similar to Foucauldian self-disciplining (Peet 2002). Ultimately hegemonic rule is rule through the creation of consent that imposes a particular world view on all (Femia 1987).

Gramsci's concept of cultural hegemony has been developed further by Ernesto Laclau to make it more relevant to the political complexities of contemporary society and global relations (Townshend 2004: 284). Hegemonisation for Laclau consists of the imposition onto elements of a certain way of relating to each other (Andersen, 2003: 56).

Laclau and Mouffe (1985; 2001) have developed Gramsci's notion of hegemony further by arguing that hegemony is only possible when something exists that can be hegemonised (Andersen 2003). It is hence a process rather than a state, the argument for which has been further developed by Howarth and Stavrakakis (2000), who suggest that hegemonic practices seek to create hegemonic formations.

In pursuit of one of this study's objectives - that of analysing the power relations that discourses arguably create - Laclau's argument that the main purpose of discourse analysis is to uncover the general hegemonic relationship of ideas in society (Andersen 2003) is utilised. This approach is based on a number of conceptual developments that mark Laclau's departure not only from the then dominant Marxist-structuralist view that had traditionally dealt with issues of antagonism and hegemony but also from Foucauldian conceptualisations of discourse, although the latter will continue to remain at the core of this study.

Laclau's approach to discourse is, whilst based on Foucault, more developed in as

far as he differentiates between articulation (practice) and discourse (system) (Andersen 2003). He further differentiates between discursivity and discourse, denoting the difference between relational and fixed meaning. As Laclau and Mouffe (1985: 112) point out: *“Any discourse is constituted as an attempt to dominate the field of discursivity, to arrest the flow of differences, to construct a centre.”* Discursive relations make this centre pivotal, as none of the differences are totally fixed. Laclau refers to these at best partially-fixed centres as nodal points (Laclau and Mouffe, 1985):

–The practice of articulation, therefore, consists in the construction of nodal points which partially fix meaning; and the partial character of this fixation proceeds from the openness of the social, a result, in its turn, of the constant overflowing of every discourse to the infinitude of the field of discursivity” (Laclau and Mouffe, 1985:113)

The relationship between articulation and discourse is hence dynamic and consists of different elements of signification, which only obtain identity and influence through their mutual antagonistic and conflicting differences in the discourse. At an antagonistic frontier, Laclau and Mouffe (2001: 131) explain that antagonism and conflict do not necessarily emerge at a single point but rather can occur in multiple locations.

Moreover, Laclau and Mouffe (1985; 2001) have offered the concepts of *logics of difference* and *logics of equivalence* to further explain the construction of social antagonisms and operations of hegemonic practices and formations in discursive systems. A logic of equivalence unifies elements within different discourses toward something they are all opposed to. Equivalences are identified between them, creating a unified logic, linking the differences, into a chain, thus reducing and simplifying the number of possible positions (Andersen 2003).

A *logic of difference* is not unified as an opposition to something else. There is no antagonistic frontier, although there might be contested poles within the logic. For

example, it can be argued that development in a general sense is a logic of difference that unifies actors, institutions, policies and theories within the development field to a significant extent. In relation to religious discourses, however, mainstream development represents a logic of equivalence, in that is united through notions of secular modernity and material determinism against notions of other-worldiness'. Both the genealogies of mainstream and Islamic concepts of development explained in Chapters 3 and 4, and the case study in Chapters 5 and 6 will illustrate this argument.

Through his discourse analytical approach, Laclau offers a differentiated and advanced perspective on hegemony for this study. Due to the floating and unfixed nature of discourses, signifiers and the signified are not irreversibly tied to each other. Their relationship is more of layering or floating, hence Laclau's reference to the floating signifier' (Laclau and Mouffe, 1985). The discursive field is therefore marked by struggles over which floating signifiers' are to be tied to which signified', through the above mentioned nodal points (Andersen 2003: 55). Consequently, hegemony for Laclau is the attempt to generate fixation, likened by him metaphorically to *writing in water. It is something impossible, unstable, and vulnerable, but to a certain extent still something that can be accomplished*" (Laclau, 1985: 107). Hegemonisation therefore consists in the imposition onto elements of a certain way of relating to each other, creating the space for a politics of signifiers (Andersen 2003). Hegemonic analysis, hence, investigates how discourses are established through never-concluding struggles over the fixation of floating elements of signification.

The value of using Laclau's work lies in its utility to analyse the process of hegemonisation within a field such as international development, in which a range of discourses compete for legitimacy and influence over how meaning is made of the core issues.

1.6 Conclusion

Against the backdrop of meaning-making of core issues such as progress' and a better life' there is an antagonistic frontier between mainstream secular and alternative Islamic articulations of development. The question that drives this study is *how* the mainstream and alternative discourses frame contemporary conceptualisations of development, particularly in an Islamic context with its focus on other-worldly' issues.

Due to its purpose of seeking understanding about how the development endeavour has been constructed, the critical review of post-development theory above constitutes the location of the study, which will attempt to overcome its theoretical and methodological shortcomings. In spite of the many criticisms, the post development school's underlying critique of development remains a potent conceptual and analytical tool, providing a valuable conceptual starting point for understanding the process of meaning making within competing development discourses.

In order to establish a toolbox that overcomes the conceptual shortcomings of post-development theory, however, a more robust application of concepts of power, discourse and hegemony is required. Therefore this study's conceptual apparatus has to be comprised of:

- Rigorous application of Foucault's multi-dimensional understanding of power in both its sovereign' and particularly in its bio' articulations;
- Foucault's conceptualisation of discourses as constituting and constituted by knowledge, truth and power, and
- Laclau's hegemonic theory.

This toolbox will provide the conceptual lens through which the antagonisms between mainstream and alternative Islamic discourses in the development field will be interrogated. Equipped with this toolbox, the next chapter will refine the research question and elaborate on the methodology for addressing it.

CHAPTER 2: RESEARCH METHODOLOGY: ANALYSING DISCOURSE AND POWER RELATIONSHIPS

2 Introduction and summary of the research study

The relationship between mainstream and Islamic religious discourses is at the heart of this doctoral study, specifically in relation to how meaning is made of the central issues of development and progress. This relationship would appear to be central to the ways in which interactions are played out within the policy space, through particular notions of development truths and their desirable outcomes, institutions, policies and social and discursive practices.

In Foucault's sense, as has been argued in the previous chapter, these discourses are constitutive of and constituted by power relations, thereby seeking to dominate the meaning-making process. In pursuit of understanding these relationships, this study therefore must seek to reconstruct and interpret some of the ways in which power is exercised through relations between actors, institutions, knowledge and discourses within the development field.

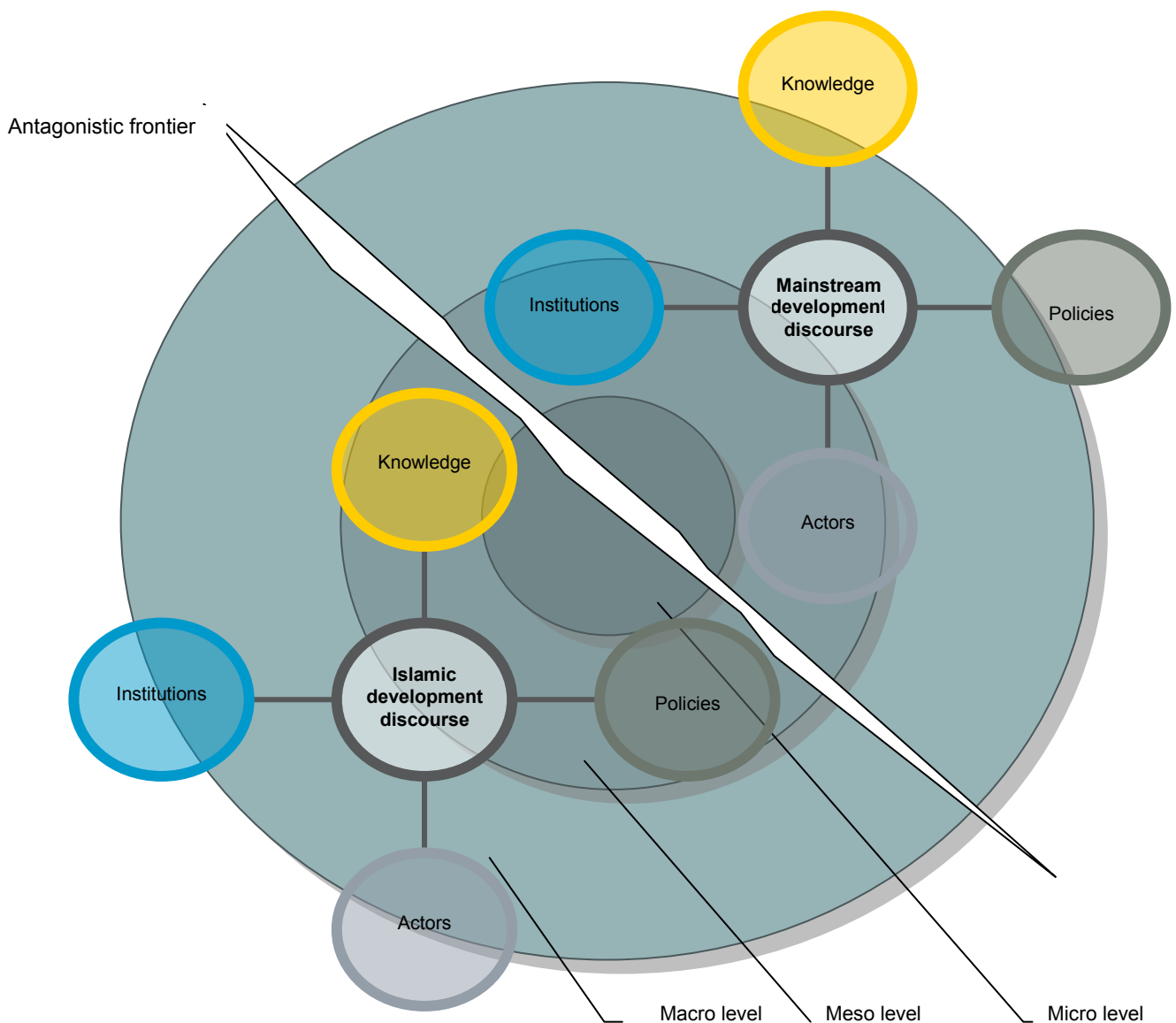
2.1 Conceptualising the analytical strategy for this doctoral study

As was discussed in the previous chapter, an analysis at the macro, meso and micro levels is imperative, as the dominant and alternative discourses are constitutive of and constituted by power relations that are played out at all levels in the Foucauldian sense and not just at the macro level, as the post-development school argues (Bendaña 2004: 25).

Due to the inherent complexities of such an endeavour, Chouliaraki and Fairclough (1999: 99) suggest that a 'charcoal sketch' is a useful tool to estimate the boundaries, actors, their relations and the structures of a field. Such an initial sketch

is offered in Fig.1. This illustrates, in a simplistic and schematic manner, the antagonistic relationship between mainstream and Islamic development discourses, suggesting that there is a need to consider the types of ideas, attitudes, courses of action, beliefs, institutions and institutional practices that systematically construct the dominant development and the alternative Islamic discourses, in order to guide the research design.

Figure 1: Antagonistic relationship between mainstream and Islamic development discourses



The methodology to operationalise the conceptual framework discussed in Chapter 1, which seeks to elucidate complex power relationships, will have to be multi-pronged to allow for a three-tier analysis at the macro, meso and micro levels. In order to trace back the development of the respective discourses and their global narratives, a historiographical tool referred to as a Foucauldian genealogy (Wetherell et al, 2001) will be deployed for the macro analysis. To further investigate how discourses frame the thought and hegemonic practices in the development field, Critical Discourse Analysis (CDA) will be deployed as the field research methodology in a single case study in Bangladesh. The next section offers a clarification of the research question and provides a methodological discussion.

2.2 Refining the research question

At the heart of this doctoral study lies the question as to how discourses frame the meaning-making process in regards to issues of development and progress along the antagonistic frontier between mainstream and Islamic conceptualisations. It does not aim to provide discourse commentary which might seek to expose an underlying hidden, deeper meaning or an essential truth. Foucault (1972: 234) called discourse analysis *“pure description of discursive facts”*, meaning a focus on the signifier rather than the signified. In line with Foucault’s analytical strategy about the importance of a non-reductionist approach which focuses purely on the discourse (Andersen 2003), the how in the research question addresses in this study seeks to deal with development by neither seeking to describe or ontologise it (i.e. the what or the contents of development policy) nor to focus on its cause (i.e. why particular policies were drafted in a particular manner). In the Foucauldian sense, only a how question about a statement (see below for a discussion about Foucault’s use of the term) can grant full attention to the statement (the signifier) itself without immediately shifting away from it (Andersen 2003).

In the research question, the term frame has been chosen with reference to the process of framing in social theory, which offers a range of meanings beyond the simple semantic of constructing, articulating or setting in frame (Oxford Dictionary, 2009). The reason why the instrumental term framing was chosen to articulate the research question for this study was to link it to the more specific understanding of the concept of frame as a schema of interpretation, a collection of anecdotes and stereotypes or discourses that generate understanding (Geoffman, 1974). Framing is seen as an unavoidable control over the individual's perception of the meanings attributed to words or phrases (Scheufele 1999). In this analysis of meaning-making, Benford and Snow's (2000) framing approach is a helpful concept. The concept of frames refers to *interpretative schemata that offer a language and cognitive tools for making sense of experiences and events in the world out there – what is elsewhere called discourse (e.g. Foucault, Laclau & Mouffe)* (Benford and Snow, 2000: 614). A frame, in other words, is the window through which entities view the world and framing is the construction of this window, thereby denoting *an active, processual phenomenon that implies agency and contention at the level of reality construction* (Benford and Snow: 614). Hence, the diction of the research question, when deploying the term frame, refers to a process of understanding the interpretative schemata used to make sense of the world.

Since the framing approach is conceptually underpinned by understandings of discourse, which will serve as the main conceptual and methodological tool for this study of meaning-making and the power relations that it is underpinned by, the research question is about how discourses give meaning to development. Of particular interest is the situation where a discourse has given rise to a hegemonic formation, arguably, the mainstream development discourse, whilst an antagonistic discourse continues to act as the primary frame for alternative policy making, as is assumed to be the case with Islamic development thought.

Hence, in order to understand what role these antagonistic discourses play in the process of making meaning of development, a detailed and historically contextualised investigation into the nature of these discourses is imperative, followed by an exploration of practices within the development policy field to illustrate the power/knowledge nexus. In pursuit of the research question - how do discourses frame contemporary Islamic conceptualisations of development - the core query that will help to elucidate this is an identification of the breadth and depth of assumptions embedded within the dominant mainstream development and alternative Islamic discourses in the literature and the case study context. From there, a number of questions arise:

- What positions do mainstream and Islamic development thinking respectively espouse in relation to:
 - the human being (nature, agency, the social world, values)
 - the political, economic and social order (epistemology, nature, doctrine)
 - poverty (conceptualisation, measurement, outlook)
 - progress, growth and development (conceptualisation, measurement, philosophy, operationalisation/interventions/strategies)

- What type of concepts are used by mainstream and Islamic development actors in development policy-making and why?
 - How, if so, are these different?
 - Where, if so, is the overlap?
 - Are any potential dissonances due to diverging underlying discourses on poverty and development?

- What is assumed about why development practices are done and how they are done?
 - Which social practices, relationships and/or events are included and/or excluded?
 - At what level of abstraction are they represented?
 - What is the proximity of the organisation to the supposed beneficiaries?
 - Who is funding these practices?

- What is the nature of the development policy field?
 - How is the development discourse framed?
 - Does the use of terminology influence the type of relationships between actors, and if so how?
 - How much scope is there for countering dominant development and poverty reduction discourses?
 - What factors shape the way that State and Islamic institutions perceive their respective roles in poverty reduction policy making?
 - Historical perspective (civil society, political processes, development strategies etc)
 - Mandate, motivation & legitimacy
 - Power relations

The next section sets out the methodology deployed to address the research question.

2.3 Methodology

This study seeks to deconstruct and interpret some of the ways in which power is exercised through relations between actors, institutions, knowledge and discourses

within the development space. The assumption is that the dominant discourse constitutes (or frames) the power relations in the Foucauldian sense. The dominant discourse is hence central to the ways in which interactions are played out within the field, through particular notions of development truths and what is deemed to be the desirable outcome of development.

The starting point for this study lies in the Foucauldian understanding of power through the production of truth and knowledge as discourses. Hence discourse theory, both as a conceptual tool, as discussed in the previous chapter, and as methodology offers a particularly insightful approach to understanding meaning-making, as is perhaps most clearly evident in the process of policy-making, especially where dominant and alternative discourses compete. The next section will consider in more detail how discourse analysis is used as a methodology, in terms of both a Foucauldian genealogy at the macro-level and hegemonic analysis and Critical Discourse Analysis at the meso and micro level.

2.4 Discourse analysis

Discourse analysis as a method, similarly to the theoretical discussion in Chapter 1, has a range of interpretations. But the main focus is the analysis of language in use (Wetherell, 2001), with a particular focus on the 'global' structures, such as the overall topics and the schematic organization of the discourse or conversation as a whole (Blommaert, 2005). Of particular interest for this study are the following:

- The relations between text and context
- The relations between discourse and power
- The relations between practices and the communicative dimension of discourse

This study will therefore investigate patterns within the language of development in order to understand how these constitute aspects of a larger societal context. This type of Discourse Analysis seeks to draw out the social nature and historical origins of the phenomenon studied, in the case of this study, development itself. The basic assumption here is that the language available enables and constrains not only the expression of ideas but also social practices (Wetherell, et al 2001). This approach has given rise to historical studies known as genealogies which trace back the development of discourses (see Chapters 3 and 4 for genealogies of the mainstream and Islamic development discourses).

2.4.1 Foucauldian discourse analysis

Perhaps more than any other scholar, Michel Foucault is credited with originating discourse analysis, although he explicitly did not set out to found a school of thought (Andersen 2003). In his strongest theoretical work, The Archaeology of Knowledge (originally published in French in 1969), Foucault provides an excursion into discourse analytical methodology, reiterating that the approach to analysis he is outlining is only one possible procedure, and that he is not seeking to displace other ways of analysing discourse or render them invalid. Within the range of analytical strategies suggested by Foucault, knowledge archaeology and genealogy are the methodological tools most relevant to this study (Andersen, 2003).

The Archaeology of Knowledge (1972) is Foucault's first major attempt at rationalising and systematising his prior works, although it was not intended to be a method (Andersen 2003: 8). Foucault's very concern with analysing discourse has often been mistaken for a search for deeper meaning behind a discourse, leading to the charge that he is a structuralist (Jones, 1994). Given the influence his Marxist teacher Althusser had on him (Andersen 2003:2), it is easy to assume that he is a

structuralist, but Foucault focuses on differences rather than overall structures which might pre-determine the meaning of semantic elements (Andersen 2003).

For Foucault (1972), statements' - derived from *-énoncés*" (Foucault 1969: 141), which is also often translated as enouncements' - are the building blocks of discourse. A statement or enouncement is an abstract matter that enables signs (which are understood as a discrete unit of meaning in semiotics) to assign specific repeatable relations to objects, subjects and other enouncements (Andersen 2003). Statements are not just utterances or speech acts, but they are an articulation of socially accepted rules that establish meaning (Gutting, 1994).

Hence, discourse, as defined by Foucault, is a demarcated body of formulated statements that are linked together through a socially agreed sequence, creating a particular meaning. Regularities that can be found in the form of such particular sequences can produce discursive formations within a discourse. Foucault used the concept of discursive formation in relation to his analysis of large bodies of knowledge, such as political economy and natural history (Foucault 1972).

Foucault's fundamental concern is the questioning of discursive assumptions by challenging the notion of individual will, as he understands every utterance to take place within the boundaries of a specific discourse to which certain rules of acceptability apply (Andersen, 2003). As discussed in Chapter 1, Foucault traces the role of discourses in wider social power relationships, emphasizing how truths are produced and maintained. Foucault (1977, 1980) argued that power and knowledge are inter-related and therefore every human relationship involves a struggle and negotiation of power. Discourse, according to Foucault (1977, 1980, 2003) is related to power because it operates by rules of exclusion. Discourses therefore include excluding procedures, not just of arguments and themes, but also of groups

constructed as other and denounced as outsiders, as evident in his research about the discourse of madness (Foucault, 2006).

In this light, it is evident that for Foucault discourse analysis is not merely textual analysis. Texts are not simply independent discursive units:

—... no book can exist by its own powers; it always exists due to its conditioning and conditional relations to other books; it is a point in a network ; it carries a system of references – explicitly or not – to other books, other texts, or other sentences ...” (Foucault, 1970 c.f. Andersen, 2003)

Discourse analysis is, hence, concerned with the way statements are dispersed and demarcated in society (Andersen 2003). A prominent example of Foucauldian discourse analysis is Said’s work Orientalism (1979) that investigates the Western construction of the Orient as the Other:

Orientalism [is a] systematic discourse by which Europe was able to manage – and even produce – the Orient politically, sociologically, militarily, ideologically, scientifically and imaginatively. (Said 1979: 3)

2.4.2 Knowledge archaeology and Foucauldian genealogical analysis

Knowledge archaeology and genealogical analysis cannot be separated and have often been portrayed as two phases of Foucault’s work. In some ways, genealogical analysis could be regarded as the historical dimension of knowledge archaeology (Andersen, 2003). Whilst archaeological analysis seeks to describe discourses as regularities in the dispersion of statements, including the displacement over time of these regularities, genealogical analysis seeks to open up the discursive field through tracing practices, discourses and the lines of connection to different institutions, historical conflicts and strategies of control. This analytical dimension is the one which has inspired particularly the post-development school, as discussed in Chapter 1, in its quest to unravel the *–apparatuses of power and domination within*

which [the] texts of [development] are produced, circulated and consumed"

(McEwan, 2002: 129).

Particularly Foucault's concept of genealogy as a counter-history of the position of a subject which traces the development of people and societies through history is widely regarded as one of his most powerful contributions to the analysis of power structures (Andersen, 2003). As outlined in Chapter 1, Foucault's primary concern was with understanding the operations of power through examining the development, dispersion and control over knowledge. Although genealogy is very much a methodology for analysing history, it does not adopt a traditional historical method (Carabine, 2001). Foucault's ideas of genealogy were greatly influenced by the work that Nietzsche had done on the development of morals through the exercise of power. In his genealogical approach, which is regarded as controversial by conventional historians, he picks up on Nietzsche's critique of history that had focused on the fallacy of antiquarian or monumental historiographies, which in his view reconstruct history as a mummification or instrumental harmonisation of events respectively (Nietzsche, 1988). Foucault also describes genealogy as a particular investigation into those elements which "*we tend to feel [are] without history*" (Foucault, 1980b: 139), which are often unquestioned and have become commonsense, although they are, as Foucault argues, products of construction.

In order to unravel the process of historical and social construction, according to Foucault (1972), discursive formations can be analysed as the regularity of dispensation of statements which produce objects, subjects, conceptual networks and strategies. Therefore the aim of knowledge archaeology is to detect the rules that govern the way different statements come into being in discursive formations. *-Rules in this context mean rules of acceptability, that is, rules about when a statement is accepted as a reasonable statement"* (Andersen, 2003: 14).

Moreover, whilst knowledge archaeology focuses on regularity, genealogical analysis seeks out the continuity or more likely the discontinuity of transformation (Andersen, 2003). The continuity and discontinuity of difference is a tool for observation, employed in order to distinguish discontinuity in that which presents itself as continuity and to examine possible continuities in that which presents itself as new, different or unique (Andersen, 2003: 20). This leads to investigation as to how an object has been construed historically in different ways and in different settings, not just through events but also in terms of active strategies and practices. As Andersen points out:

–Genealogy provides no explanation of causality. ... The lines of descent simply imply an originating affiliation, that ... [an object, the author] ties together and transforms elements from previous discursive strategies and practices into its own process of construction. Moreover, there is no simple seriality in which discursive strategies successively supersede each other. Conversely, a new strategy can easily emanate through transformation of elements from a specific discursive formation while this strategy is sustained. ... The endpoint of genealogy determines which discourses and discursive kinships one discovers.” (Andersen, 2003: 22)

After setting out the conceptual parameters for Foucauldian discourse analysis, the next section will discuss how a genealogical analysis can be applied to a specific field, in the case of this study, the realm of mainstream and alternative Islamic development theory, policy and practice.

2.4.3 Operationalising Foucauldian Genealogical analysis

In order to trace the power/knowledge networks evident in development discourses a full Foucauldian genealogy would need to be undertaken. As a first step in both genealogical analysis and knowledge archaeology stands the construction of an archive of the relevant discourse. As Foucault (1998: 263) put it: *–One ought to read everything, study everything. In other words, one must have at one’s disposal the general archive of a period at a given moment. And archaeology is, in a strict sense, the science of this archive.*” Not until the archive is established is it possible to inquire

about discursive formations, particularly why a specific statement or discursive formation occurred and not another (Foucault, 1972).

However, Carabine (2001) suggests that genealogy can also be used to provide a snapshot of a particular moment without tracing its full history. Given the limitations of a PhD thesis, coupled with the exploratory nature of this study, the author will not attempt to carry out a genealogical analysis that truly considers everything.

Nevertheless, this study attempts to provide such snapshots of the two discourses which will be historically contextualised. Data sources for the genealogies are both the primary texts, the seminal works of the respective discourses, and alternative views that may be important to tracing continuity and discontinuity. Moreover, as outlined by Foucault (1972), secondary texts such as policies will be essential in understanding how power is operationalised. In addition, this study will seek to identify different perspectives in the discourses; how and when these emerged and how they were received from within the mainstream and Islamic development fields.

According to Carabine (2001), it is difficult to identify the different stages of genealogical analysis step by step as *“though following a recipe”* (2001: 285), although she does offer the following indicative programme:

- identification of themes, categories and objects of the discourse;
- looking for absences and silences, that is, what is not present or not spoken of that one might expect to be;
- analysing inter-relationships between discourses.
- considering the context for an issue.

Carabine (2001: 280 - 285)

Methodologically-speaking, genealogical analysis is a combination of a range of techniques, a toolbox. This study cannot provide a genealogy that includes inter-textual analysis embodying entire orders of discourse within the mainstream and

Islamic development fields. However, it will provide in Chapters 3 and 4 an exploratory genealogy of the mainstream and Islamic development discourses, including the analysis of a range of texts found to be the most telling, the most relevant to address the research questions.

2.5 Critical Discourse Analysis

For the meso and micro level analysis of development policy in the field, a methodological toolbox based on Critical Discourse Analysis (CDA) will seek to capture and interpret narratives in pursuit of de-constructing and interpreting the assumptions and power relations that drive the discourse at the antagonistic frontier between mainstream and Islamic notions of development in Bangladesh. The following section will outline the methodological approach taken during fieldwork in Bangladesh during November 2008 and May 2009, the findings of which are discussed in Chapters 5 and 6.

In addition to the more linguistic theory-based discourse analysis, Critical Discourse Analysis (CDA) draws from social theory and the works of Foucault, Gramsci, Habermas and Bourdieu in order to examine knowledge and power relations involved in discourse, some of which have been discussed in the previous chapter. CDA is the interdisciplinary study of discourse that views language as a form of social practice and focuses on the ways social and political hegemonisation can be perceived in text and talk (Fairclough 1995 a), founded on the Foucauldian notion that there is unequal access to language and related resources, which are controlled by organisations. Therefore, the patterns of access to discourse and communicative events such as policy-making are an essential element for CDA. It is this linguistic relativism which underlies CDA (Clark 2007: 144).

In some ways CDA acts as an umbrella for any approach in the realm of socio-linguistics that wishes to portray itself as politically radical, although its expressions are very diverse (Hammersley 1997: 244). The socio-political implications of CDA have, hence, attracted criticism for a supposed political agenda that is not clearly grounded in linguistics (see Stubbs 1997; Jones 2007). This is because CDA scholars tend to criticise the structures of the socio-political context, rather than focusing only on an analysis of the specific structures of text or talk, running the danger of being accused of what Van Dijk (2001) terms ‘dissident research’.

Despite this criticism, a number of studies of the development context have incorporated critical discourse analysis into their research (see for example Fairclough 2003; Giri et al. 2004; Teamey 2005, Fairclough 2006) and regard CDA as a powerful tool to locate the various agendas and to perceive the power structures created within a particular space (Escobar 1995). As an analytical framework, CDA has also been likened to Bhaskar’s (1986) concept of ‘explanatory critique’, which underpins the ontological and epistemological position of this study.

Norman Fairclough is perhaps the most prominent CDA scholar and his conceptual and methodological work will form the basis of the approach adopted by this study takes to CDA as a method. Particularly useful here is Fairclough’s three-dimensional framework for studying discourse, combining micro, meso and macro-level interpretation. Based on a micro analysis of syntax, structure, genres etc. and the processes of discourse production and consumption, Fairclough (1995 a) provides a method for understanding the broad, societal currents that are affecting the discourse studied. This will form the analytical strategy for the case study part of this research, as it provides an avenue to analyse individual development policies, how they are produced and applied in the development field in Bangladesh, and their discursive

relationships with various mainstream actors and a selected Islamic development actor.

2.5.1 Operationalising Critical Discourse Analysis

This study seeks to deconstruct' (see section 2.6.1 below for a brief discussion of the term) and interpret some of the ways in which power is exercised through relations between actors, institutions, knowledge and discourses within the development field.

In this light, Fairclough (2001 b: 236-39) proposes the following analytical framework for CDA:

Stage 1: Identification of a social problem that has a semiotic, meaning-making' aspect

From the outset, CDA's critical' nature is underlined by the way it pursues not necessarily a research question but a social problem (Fairclough, 2001 b: 236). It is not just concerned with analysis, but seeks to discern connections between language and other elements in social life and is committed to progressive social change (Fairclough, 2001 b: 230).

Stage 2: Identification of obstacles to the social problem being tackled through

- analysis of the network of practices it is located within
- analysis of the relationship of semiosis to other elements within the particular practice concerned
- analysis of the discourse (the semiosis itself) by means of interactional, interdiscursive, linguistic and structural analysis (the order discourse),

Stage 3: Consideration of whether the social order (network or practices) needs the problem

An analysis of who benefits most from the way social life is currently organised is helpful in identifying potential hegemonic formations

Stage 4: Identification of possible ways past the obstacle

This analytical element serves to identify difference (gaps and contradictions) within the network of practice.

Stage 5: Critical reflection on the analysis

Due to CDA's focus on emancipatory change (Habermas, 1971), Fairclough's final step is a reflexive critique of the analytical process to establish whether it has brought about change.

(Fairclough, 2001 b: 230)

Given that there is no agreed upon method of doing CDA, Fairclough's proposed analytical framework for CDA as discussed above provides a useful tool for the analysis of development policy-making in an Islamic context in Bangladesh (see Chapters 5 and 6, where the use of this methods will be fully contextualised). Due to its objective of deconstructing how the mainstream development discourse frames organisational policy-making, CDA has to be regarded as an appropriate tool of analysis, since it focuses on the process of meaning making within social processes. However, Fairclough's more structuralist leanings put him conceptually at odds with Foucauldian discourse theory, although as Fairclough admits, Foucault's work has been an important theoretical point of reference for CDA (Fairclough and Wodak, 1997).

But as CDA sees language or discourse playing a key role in social processes whilst allowing for a critical engagement with the research question, CDA will be utilised for the micro level analysis, although through a combination of the tools of analysis that are most suitable to address the research question. The next section outlines which tools have been used in the meso and micro-level analysis of the development field in Bangladesh and the case study of an Islamic development actor, the Islami Bank Bangladesh Ltd.

2.6 Key analytical tools and associated categories

The analytical strategy for this part of the research is comprised of a toolbox, based on CDA. Such an analytical strategy could be described as critical policy analysis, based on Shore and Wright's (1997: 12) contention that policy language and discourse provides a key to analysing the architecture of modern power relations.

This critical policy analytical toolbox seeks to provide insights into both the background and the context of policies and practices, including their historical antecedents and relations with other discourses. Underpinned by CDA, it is comprised of a number of key analytical tools and categories, discussed in the following sections.

2.6.1 Deconstruction

Deconstruction is an approach, introduced by Martin Heidegger in the realm of philosophy and applied by Jacques Derrida to textual analysis (1978). With deconstruction, Derrida seeks to pursue the meaning of a text to the point of exposing the supposed contradictions and internal oppositions upon which it is founded (see Sallis, 1987).

Deconstruction seeks to show that any text is not a discrete whole but contains multiple meanings. However, an interpretative reading cannot go beyond a certain point, which Derrida refers as an aporia in the text, terming deconstructive reading aporetic (see Sallis, 1987).

Even though, as Andersen (2003: 49) points out: *–Deconstruction has always clearly accompanied discourse theory*”, Foucault (2006) was very critical of Derrida’s approach, particularly in respect to deconstruction as a reading of what is not in the text. In order to retain conceptual clarity, this thesis, will use the term deconstruct, to imply the general notion that a text is not a discrete entity and in order to derive understanding it must be deconstructed which will be done through the primarily Foucauldian conceptual and analytical apparatus discussed.

Interestingly Laclau (1996) elaborates this further by insisting on using both discourse analysis and deconstruction in a circular relationship: deconstruction pinpoints hegemonisation mechanisms, the unfolding of which within discursive battles of history can be studied in discourse analysis, which in turn is able to prove deconstruction of central concepts (Andersen, 2003).

2.6.2 Inter-textual analysis

The notion of inter-textuality (Fairclough 2003), for the purposes of this research study, aims to locate external relations between one text and other texts which are external to it yet are in some way brought into it. This is how texts *–draw upon, incorporate, recontextualize and dialogue with other texts*” (Fairclough 2003: 17). It may not be possible to identify other texts and voices that are included within a particular text with great precision, but it is useful to have some rough idea of them (Fairclough 2003: 47). This approach seeks to identify, vis-à-vis Foucault’s concept

of bio-power (1978; 1980) which includes texts and voices, what texts and voices are excluded and also, importantly what significant absences there are?

2.6.2.1 *Voice*

The concept of voice is linked to inter-textuality within and between texts and narratives. As this research study explores constructed and counter-constructed conceptualisations of development, the space that is provided for different types of voices is a key category of analysis. Of particular relevance is, how within the narratives observed different voices are articulated, categorised and their knowledge base referenced. It is not only important what is said against the background of what is not said (Fairclough 2003), but equally which voices are audible and which ones are not.

Voices can be difficult to determine due to the need for policy texts to appear coherent and consensual. However, some differences in types of genres and their consequential differences in discourses and styles might be noticeable.

2.6.2.2 *Assumptions*

A further dimension of inter-textual analysis is the identification of assumptions that are implicitly shared and connect one text to other texts, to the world of texts.

Fairclough (2003: 40) defines assumptions as presuppositions, logical implications or entailments and implicatures', which represent hegemonic articulations through an implicit unifying logic or common ground' Fairclough (2003). Assumptions remain unsaid', but taken as given (Fairclough, 2003: 40)

Assumptions are not generally attributed or attributable to specific texts and are often produced in a style that makes it appear that they are supported by consensus.

Examples would be the positive assumptions that development buzzwords (Cornwall and Brock 2005) conjure up or the way that globalisation is equated with ‘economic progress’ (Fairclough 2003). The language is typically neutral, though the assumptions might actually be highly contentious.

Such assumptions can, according to Fairclough (2003: 55) be distinguished into three types:

- Existential assumptions: about what exists;
- Propositional assumptions: about what is or can be or will be the case; and
- Value assumptions: about what is good or desirable.

Due to qualitative differences between these types of assumptions, they might find different linguistic expression in terms of style or genre.

2.6.3 Hegemonic analysis

Based on Laclau’s model for the production of hegemony (see Chapter 1) as a process of fixating meaning, hegemonic analysis investigates how discourses are established through never-concluding struggles about the fixation of floating elements of signification. Hegemonic analysis will be an essential tool to understand policy-making in the antagonistic frontier between secular mainstream and Islamic development discourses in Bangladesh. For this analysis, an understanding of the space or field in which hegemonisation takes place is essential, as is the notion of orders of discourse.

2.6.3.1 Field and orders of discourse

As has been argued in Chapter 1, any field such as the development field is comprised of discourses, knowledge, policies and discursive practices that are all intertwined, struggling and competing for legitimacy and influence.

The concept of field was formulated by Pierre Bourdieu as a setting in which actors and their social positions are located (Bourdieu, 1984). The position of each particular actor in the field is a result of interaction between the specific rules of the field, the actor's set of socially learnt dispositions, skills and ways of acting (referred to as habitus) and their social, economic and cultural capital (Bourdieu, 1984). The concept of field is further explained by Bourdieu and Wacquant (1992):

A field may be defined as a network, or a configuration, of objective relations between positions. These positions are objectively defined, in their existence and in the determinations they impose upon their occupants, agents or institutions, by their present and potential situation in the structure of the distribution of species of power (or capital) whose possession commands access to the specific profits that are at stake in the field, as well as by their objective relation to other positions (domination, subordination, homology). (Bourdieu and Wacquant 1992: 97)

Conceptualising the development field as an intangible space rather than as a metaphor for a socially-framed location' (Jenkins 1992) where individual and institutional actors engage in development-related activities assists this study in investigating the relationships between actors, because within such a field, actors, organisations and institutions constantly interact according to the rules constitutive of the field.

Those who are in control of a given field, are able to take existing knowledge and practices and utilise them for their own purposes, but they will always have to contend with the opposition of those they dominate (Bourdieu and Wacquant 1992: 73). We can see the dynamics of a field, played out in its structure but also in the distances, gaps, and asymmetries that occur between the different forces that face one another within that field (Chouliaraki and Fairclough 1999). For this analysis, Bourdieu and Wacquant's conceptualisation of field (1992) coupled with Chouliaraki and Fairclough's identification of the spaces which illustrate the dynamics of the field provide valuable conceptual tools with which to map out the logic behind the development field.

In a field, the social restructuring of relations between, or the networking of, diverse genres and discourses is referred to as orders of discourse (Fairclough, 2001 b: 235). The orders of discourse include the range of all the genres and discourses which are in use within a specific field, operating both in conflict and in accordance with one another (Phillips and Jørgensen 2002). This order is explained by Chouliaraki and Fairclough (1999) as the organisational logic of discourses in a field. This aspect is of particular importance to this study since it investigates the struggle of mainstream and alternative discourses to achieve and maintain hegemony against the backdrop of competing discourses.

2.6.3.2 *Policy*

An in-depth examination of the development field would be incomplete without an analysis of policy. Policies rarely exist in isolation, rather they are shaped by previous policies and existing laws, organisational guidelines and clients' dictates, as Hogwood and Peters (1983: 1) argue. Ball (1994a: 15) contends that a study of policy needs to incorporate both text and discourse, as they are implicit in each other'. A policy text will also have a variety of interpretations by any number of readers. Policies as texts are coded and given meaning via struggles, compromises, authoritative public interpretations and re-interpretations' and are decoded via actors' interpretations and meanings in relation to their histories, experiences, skills, resources and context' (Ball 1994a: 20). In the Foucauldian sense, policies are a form of political technology' used as instruments of bio-power (Foucault 1980, 1991), shaping people through the forced adaptation of positions constructed for them within the dictates of particular policies (Ball 1994a: 21). Policies and their related expert knowledge' can form solutions to pre-determined problems within a field ignoring time, space and historical, cultural and social

aspects surrounding the locality in which they are designed and implemented' (Ball 1997: 258). This is particularly the case within the field of development..

For the purposes of this research study, Ball's interpretation of policy as incorporating both text and discourse and the power relations that surround them, will be employed, particularly in its Foucauldian use of concepts of discourse, knowledge and power.

The value of perceiving policy as discourse helps to see knowledge, meaning the analysis of problems and identification of remedies and goals, and practice as a set of claims about how the world should be. Policies are therefore understood in this study as operational statements of norms and values with prescriptive intents.

Vis-à-vis the above analytical tools and categories, a critical analysis of the development discourse in Bangladesh will be offered, both through a contextualised hegemonic analysis of the development field in the country and a case study of an Islamic development actor. The next section explains the approach taken to the case study research.

2.7 Case study approach

The CDA-based micro-level analysis of meaning making in the development field will be offered in the form of a case study, to further explore how the macro and meso power relations are manifested in the power relations of an Islamic development actor. A case study is often an account used to illuminate a particular issue (Thomas, 1998: 307). This is underlined by Stake (2000: 236) who argues that a case study

implies the choice of subject to be studied, defined by the researcher's interest in an individual case or cases.

This study uses a single case to explore and understand, in depth, the interrelationships and inner workings of discursive processes in the development field in Bangladesh. Yin (1994) suggests that the rationale for single case studies can be threefold: a case might be critical, unique or revelatory. This is further developed by utilising Mitchell's concept (1984) of a telling case. The Islami Bank Bangladesh has been selected as a basis for a theoretical exploration of the research questions vis-à-vis the conceptual framework outlined in Chapter 1. The Islami Bank, as Chapter 6 will explore, is the largest private commercial bank in Bangladesh and has a considerable rural development programme. It is an important development actor deeply steeped in a particular Islamic development discourse that appears to be located at the antagonistic frontier between mainstream and Islamic conceptualisations and manifestations of development and therefore was expected to offer significant insights.

Telling case studies are categorised by Stake (2000) as intrinsic (the case is of interest in itself), instrumental (highlighting a particular point), or collective (studying a number of cases jointly). The Islami Bank is both intrinsic and instrumental, although not necessarily representative of any other or a collective of Islamic development organisations. This, within the critical realist ontological position (Bhaskar, 1975, 1979, 1985) of this study, is not a problem since creating a sample or a typical case is not deemed possible within the critical realist view of the social world. A telling case, however, is expected to add insights in the sense of Bhaskar's (1986) concept of an explanatory critique. The selected case will be by default instrumental to the overall argument of the thesis because it is in itself a reality constructed both by the primary actors and also through the researcher's eyes (O'Laughlin 1998).

Within an overall qualitative approach that is retroductive and seeks to interpret, deconstruct and re-construct a social construct, a case study will, moreover, help to create understanding in the hermeneutic tradition.

In order to deconstruct and reconstruct the narratives and social practices that make up the development discourse, data from three sources may be utilised: ethnographically-inspired interviews, experiential data and documentary data, which will be discussed in the next section.

2.7.1 Ethnographically-inspired interviews

In the classical sense, ethnography is meant to capture the social meanings and ordinary activities of people (Brewer 2000). In this study the focus shifted from individual to organisational actors, although people are still at the core of the narratives and voices that make up an organisation. Whilst not an outright ethnography, the field work for this study was ethnographically-inspired in the sense illustrated by Heyl as a project *in which researchers have established respectful, on-going relationships with their interviewees, including enough rapport for there to be a genuine exchange of views and enough time and openness in the interviews for the interviewees to explore purposefully with the researcher the meanings they place on events in their worlds* (Heyl 2001: 369).

A six-months internship from November 2008 to May 2009 at the Islami Bank in Dhaka provided an opportunity to carry out an organisational ethnography², providing an insider perspective² of the policy-making processes within an Islamic setting.

² In a previous professional capacity I had met the then Chairman of the Islami Bank, Shah Abdul Hannan, who facilitated my internship with the Bank at the highest level. This door-opener, coupled with the fact that I was seen as an insider due to my work with an Islamic INGO in Bangladesh, created a relatively open dialogue, despite that fact that I had to occasionally prove my personal faith position.

Arguably this is not a classic ethnography in the anthropological sense, since the six-month field work period might be barely sufficient for an ethnographic study (Hammersley and Atkinson 1995) Instead, it primarily instrumentalised participant observation (Jørgensen 1989) by relying heavily on experiential data (Strauss 1987). As outlined, this ethnographically inspired fieldwork was conducted in ‘compressed time mode’ (Jeffrey and Troman 2004: 538) with a six-month stint, drawing heavily on previously established contacts in and considerable prior knowledge of the mainstream and Islamic development fields in Bangladesh.

Moreover, the ethnographically-inspired work with the Islami Bank provides an important empirical-discursive foundation for the case study, utilising ‘ethnographic’ techniques through which to gain closer proximity to the organisation that is at the centre of the research study. In this sense ethnography has inspired the methodological approach for the field research, which, as discussed, was conceptually grounded in discourse analysis and used ethnographic approaches to identify micro-level discourses and power relationships.

The internship and the ethnographic approach taken allowed for a number of conversational, semi-structured and open-ended interviews or discussions with key informants (Mikkelsen, 1995), not just at the Islami Bank but also in the wider development field, such as multi-lateral donor organisations, government departments and non-government organisations. The rationale was to be able to compare and contrast the policies and practices of different types of organisations, and also to interpret the reality constructed by the Islami Bank. Altogether 40 such semi-structured / open-ended formal and informal interviews were conducted - see appendix A for a list of all the organisations involved. Please note that due to the sensitive political nature of Bangladesh, all interview references have been kept anonymous to protect the integrity and respect the wishes of the interviewees.

Therefore interview references used in later chapters are coded to only reveal the organisation and date the interview took place.

The interviews were ethnographically-inspired, particularly in that they were handled as aform of dialogue' (Fairclough 2003:43). In order to establish a level of rapport with the informants, interviews were conversations or a dialogue (Riddell 1989). Hence, many interviews were informal, although extensive notes, following a more or less standardised pattern for ease of analysis (Mikkelsen, 1995), were taken during them. In a search for authentic' conversations it was also chosen not to utilise a recording device. Moreover, some interviews with key informants evolved into ongoing dialogue during the duration of the field work.

Key informants (Mikkelsen, 1995; Woodhouse, 1998) were critical in the formation of the case study that underpins this thesis, as they are insiders, who are willing to be informants and act as guides and translators of cultural mores and, at times, jargon and language (Fontana and Frey 2003: 76). Key informants, however, often are also giving voice to the multitude of sub-narratives that can be found in an organisation, which adds layers of a complexity to this field study of an organisation. However, in interpreting institutional discourses, the presence of sub-narratives requires that individual voices are heard and located on a spectrum of analytical categories (O'Laughlin 1998). For the benefit of this study, the genealogical analyses of Chapters 3 and 4 will provide such categories. To provide internal analytical parameters to situate the institutional narratives, the ethnographic rapid appraisal tool of a transecting walk-through' (Pratt and Loizos, 1992) was also deployed to situate informants within the physical/spatial organisational power structures of the Islami Bank.

Through several key informants, links with a number of related organisations were established. Through good fortune as a result of attending a short executive course at Dhaka University's Development Studies Department entitled 'Understanding Development', contacts with informants from other organisations including Government Departments and some key academics were made. Additional interviews were arranged through a snowball effect (Burgess, 1984; Wasserman and Faust, 1994), in which further interviews were set up through the recommendations of initially identified key informants. This snowballing aided and was aided by a stakeholder analysis that sought to establish policy influences in the field in which the Islami Bank operates and has an institutional footprint (Roche, 1998) – see below.

Interviews within the Islami Bank, following an interview guide (see appendix B) that was either circulated in advance to key informants where required to gain access or carried out spontaneously, was facilitated through my legitimate presence as a researcher on an internship. The interviews were semi-structured or open-ended. All were carried out in English and hence represent a snapshot of the English-speaking elite within the field.

2.7.2 Experiential data

Experiential data (Strauss 1987) was primarily gathered through participant observation (Pratt and Loizos, 1992) based on the access afforded by, but not restricted to, the internship with the Islami Bank. Participant observation can have a number of dimensions, as Jørgensen (1989) explains. It can involve the perspective of people who are already insiders or members of particular situations and settings, performed by establishing and maintaining relationships within the field of study, or use direct observation along with other methods of gathering information (Jørgensen 1989: 13-14).

The experiential data for this study was primarily gathered through direct observation but also, increasingly so over time, through the establishment of relationships with actors in the field. For the observations and interactions, field notes were kept in form of a research diary to record events whilst an intern at the Islami Bank and in other environments.

In order to gauge the network of practice that the Islami Bank is embedded in, the author engaged in a mapping exercise to establish its institutional footprint (Roche, 1998) utilising a snow-balling method to delineate the perimeters. Wasserman and Faust (1994: 33-34) explain that,

–when the boundary is unknown, special sampling techniques such as snowball sampling... can be used to define actor set boundaries... A snowball network sample begins when the actors in a set of sampled respondents report on actors to whom they have ties of a specified kind. All the nominated actors constitute the first order zone of the network. The researcher then will sample all actors in this zone and gather all the additional actors (those nominated by the actors in the first-order zone who are not among the original respondents or those in this zone). These additional actors constitute the second-order zone. The snowballing proceeds through several zones... ”

In a complex field such as the Bangladeshi development field in which the Islami Bank operates, as Chapter 6 will demonstrate, a first order snowball can provide insights into a complicated network, even if only a limited number of second, let alone third, order relationships can be traced.

2.7.3 Documentary data

According to Hammersley and Atkinson (1995) documentary data can include any of the following items:

- Published sources about the field site
- Mass media sources
- Public documents inside the institution

- Semi-public documents (minutes, records of others' writing)
- Semi-private documents
- Private documents

Included in the documentary data collected are published documents such as newsletters, annual reports, reports, small hand-outs within the organisation, posters and a range of grey literature (O'Laughlin, 1998) from the Islami Bank and other organisations. In addition, a number of relevant international and national Bangladeshi policy texts have been utilised - please see Appendix C for a listing of the key documents analysed during this research study.

2.7.4 Data management

The analysis of interviews will be complemented with the analysis of documents (organisational publications and policy texts) and field notes. For ease of data management, the NVivo software package has been used where appropriate.

2.8 Conclusion

This chapter offered an overview of the methodological approach, the analytical strategies and categories that inform this investigation.

To reiterate, the following research question is underpinning this research study:

- How do discourses frame contemporary Islamic 'conceptualisations of development'?

This is underpinned by a number of sub-questions as outlined above which also suggest a number of the methods or analytical strategies needed to elucidate them:

- What is the breadth and depth of the assumptions embedded within the mainstream 'Western' development and alternative Islamic discourses?
- How much space is there for countering dominant development discourses?
- How can the concept of hegemony help to understand the complexities of power relations that constitute the development field?

The assembly of an analytical toolbox has provided a strategy to investigate and elucidate complex power relationships in the development field. It has not been driven by a concern for validity as such, despite the argument that any social science research, including qualitative research, ought to be valid and reliable (see Lincoln and Guba, 1985, for a discussion). This study is located at the interpretivist end of the spectrum and hence does not seek to make truth claims. In addition, it is important in this retroductive approach to transcend the validity argument (Lather 1994: 39), so the main concern here is with credibility.

The next chapter (and the subsequent one) offer a first glimpse of Foucauldian genealogical research about development which will then be contextualised by a case study in Chapter 6.

**CHAPTER 3:
A GENEALOGY OF THE MAINSTREAM DEVELOPMENT DISCOURSE:
UNDERLYING ASSUMPTIONS AND POLICY IMPLICATIONS**

3 Introduction and purpose

Based on the assertion that discourses are "*historically variable ways of specifying knowledges and truths, whereby knowledges are socially constructed and produced by effects of power and spoken in terms of truths'*" (Carabine 2001: 275), this chapter provides a genealogy of the mainstream development discourse. A number of scholars (Sachs 1992; Rist 1997; Tucker 1999; Giri et al. 2004; Teamey 2005; Cornwall and Eade 2010 etc.) have made such attempts, all of which differ from each other and the one offered here, since they are re-constructed as seen through the eyes of these particular authors.

Rooted in the Foucauldian genealogical methodology explained in Chapter 2, this chapter is concerned with describing the procedures, practices, apparatuses and institutions involved in the production of the mainstream development discourse. The resultant exploration and explanation of the predominant assumptions embedded within the discourses of mainstream development will serve as a critical tool to deconstruct truth claims made by mainstream development actors in the field. In conjunction with Chapter 4 which carries out a similar exercise for alternative Islamic thought pertaining to development, it provides a contextualised understanding of the historical dimension of the discourses that underpin the development policy-making process.

The main building block for this genealogy is a review of the key concepts and theories that have been formulated in the development studies discipline, which in

turn emerged out of a concern voiced by newly independent nations and their former masters in the decolonisation period following World War II.

3.1 Defining the term ‘development’

The Oxford English Dictionary provides a long list of meanings for development related to the biological, cultural, economic, technological, health and social fields:

A gradual unfolding, a bringing into fuller view; a fuller disclosure or working out of the details of anything, as a plan, a scheme, the plot of a novel. Also quasi-*concr.* that in which the fuller unfolding is embodied or (Oxford English Dictionary website: <http://www.oed.com/viewdictionaryentry/Entry/51434>)

Reflecting the dictionary definition, the prominent early development economist Walt Rostow (1960) identifies economic stages that, in his view, any society passes through in the form of a sequential model similar to biological stages or evolution:

It is possible to identify all societies, in their economic dimensions, as lying within one of five categories: the traditional society, the preconditions for take-off, the take-off, the drive to maturity and the age of mass-consumption. (Rostow 1960: 164)

It is striking that nearly all meanings of development are either directly or indirectly related to the idea of natural evolutionary progress or growth. Although when applied to the social world, some argue that development is not a natural process, it has been accorded such a status in the mythology of Western belief (Tucker, 1999:2).

This mythological status might be to do with the fact that within the social sciences development has been a difficult term to define, although some argue that its main thrust is clearly perceivable:

—Economic development or development is a term that economists, politicians, and others have used frequently in the 20th century. The concept, however, has been in existence in the West for centuries. Modernization, Westernization, and especially Industrialization are other terms people have used when discussing economic development. Although no one is sure when the concept originated, most people agree that development is closely bound up with the evolution of capitalism and the demise of feudalism.” (Conteras, 1999, University of Iowa Centre for International Finance and Development website)

The advent of the term development' within the socio-economic field is also difficult to pinpoint. But as has been argued, it is closely related to the evolution of capitalism (Nkurunziza 2007). For post-development scholars, as discussed in Chapter 1, the advent of development' is seen as an irruption event' in Foucauldian vein, pinpointed in the inaugural address of former US president Harry Truman in 1949 (Escobar 1995, Korff & Schrader 2004).

However, to pinpoint the invention' of the concern for development in Truman's speech as either a post-colonial or cold war era related phenomenon would be to ignore the long-established interconnectedness of the northern and the southern hemispheres, both economically but also politically. For example, both Mercantilism with its concern for foreign trade and colonisation dominated Western European economic policy and discourse from the 16th to the late-18th century, whilst David Ricardo developed the notion of international trade and the competitive advantage in the 19th century (originally published in his 1817 book On the Principles of Political Economy and Taxation). Hence, it has been argued that the evolution of colonial economics had underpinned the concern for development for a considerable time (Larrain 1989).

However, the explicit use of the term development' in the academic or policy literature is more recent than the concern in itself, as demonstrated, for example, by the establishment of the International Bank for Reconstruction and Development, now part of the World Bank Group, in 1944 and many other development initiatives from then onwards, shaping the second half of the 20th century as the era of development' (Thomas, 2000).

Yet the term development' has frequently been used to mean different things. Historically (see Roll, 1992), development has been regarded as primarily an

economic process leading to a considerable rise in a country's productivity. This is accompanied by significant changes in the socio-economic conditions of production. The difference between growth and development, it could be argued, is based on the quality of change. As Dowd (1967: 149) elaborates: *–Growth is a quantitative process, involving principally the extension of an already existing structure of production, while development suggests qualitative change, the creation of new economic and non-economic structures.*” Economic development' is more narrowly defined as, for example, by Kuznets (1959) as the application of modern science and technology to industry, resulting in a sustained and rapid rise in real product per capita, usually associated with a high rate of population growth (Kuznets 1959).

In Development Studies, the field of study within social science that concerns itself directly with development', the term has also escaped a universally agreed definition, although there have been dominant, at times hegemonic formations. Slim (1996: 68) reflects this after the considerable turmoil in development policy during the 1980s and 90s: *–The prevailing consensus prizes uniformity and only really allows for one road towards a single and over-prescribed model of development.*” However various paradigms have appeared to be dominant over time, only to spurn a new, different outlook on the phenomenon. Some of the key paradigms will be discussed in the following and subsequent sections.

3.2 Assembling the archive: a short history of development theory and practice

More than indicative of the definitional complexity of the term development, Pieterse (2001) describes the field of development as a conglomerate consisting of theory, context, explanation, epistemology, methodology, representation, imagination and a future vision. This multi-layered construct is influenced by philosophies, theories,

policy directions and plans for action that change and evolve over time. The purpose of this section is to bring this evolution - the continuities and discontinuities in the Foucauldian genealogical sense - to light.

A review of economic history (see Roll 1992) illustrates that development theory has been a very dynamic field. Pieterse (2001: 1-3) argues that development as a field is in flux, with rapid turnover of alternatives ... (an) organized intervention in collective affairs according to a standard of improvement'. Alternately, Rist (1997:11) claims that despite appearances, the foremost development texts, guiding policies and practices have followed the same thread over time', despite claims of originality or theoretical superiority. Post-development theorists argue (see for example, Sachs 1992 or Escobar 1995) that development theories are merely adaptations of the same old story. Development' is therefore a buzzword' or fuzzword' that incorporates general agreement on what it denotes, but endless disagreement on what it might mean in practice (Cornwall, 2010: 2).

Rist (1997) contends that there is a certain ubiquitousness' in the term development; in that it exists everywhere and nowhere at the same time. It is everywhere, because it has infused so many diverse contexts, when all is said and done, every modern human activity can be undertaken in the name of development' (Rist 1997: 11) and yet it is nowhere, because it eludes objective definition through its subjectivity. Wallerstein (1994: 3), one of the critics of development, and an advocate of the concept of underdevelopment, which will later be clarified, argues:

There is perhaps no social objective that can find as nearly unanimous acceptance today as that of economic development. I doubt that there has been a single government anywhere in the last 30 years that has not asserted it was pursuing this objective, at least for its own country. Everywhere in the world today, what divides left and right, however defined, is not whether or not to develop, but which policies are presumed to offer most hope that this objective will be achieved. We are told that socialism is the road to development. We are told that a break with tradition is the road to development. We are told that a revitalized tradition is the road to

development. We are told that delinking is the road to development. We are told that an increased opening to the world market (export-import growth) is the road to development. Above all, we are told that development is possible, if only we do the right thing. (Wallerstein 1994: 3)

This implies that development is not value-free, although it is often constructed as benign. It is associated with a range of values and visions about the ideal type society, economy and political system. For example, Amartya Sen in his seminal work Development as Freedom, for example, defines development as crucial instrumental freedoms such as economic opportunities, political freedoms, social facilities, transparency guarantees and protective security' (Sen, 1999: xii)

However, historically one of the key issues in the formulation of development theory and policy prescriptions has been not only the ambiguity, complexity and changing nature of the term development itself, but also the lack of functioning ideal types that could be generalised from. As the economic historian Gerschenkron argues: *... the development [needed] in a backward country may, by the very virtue of its backwardness, tend to differ fundamentally from that of an advanced country*" (1962: 12). Nevertheless, a range of different models for how desired economic, social and/or political change or development is to be achieved have been formulated, especially in the 19th and 20th centuries. In particular within what the author is terming the mainstream development discourses, a number of assumptions about the most appropriate approach to development are made (Sachs 1992).

For the purpose of this thesis, the values and assumptions embedded within mainstream development discourses will be brought to the forefront vis-à-vis a Foucauldian genealogy in the next section. This process is inherently complex as development thinking draws from a range of theories from economics, sociology, anthropology, political science and geography etc. that make up the applied field of study referred to as development studies. In addition, each development model is

embedded in historical and political contexts, underpinned by a range of values and norms.

In assembling the archive for the genealogy in the following section, of particular interest to this dissertation is how development and, conversely, poverty have been conceptualised through history. It has to be noted that as described in the previous chapter which set out the methodology for a Foucauldian genealogy, this archive is at best indicative as there is a huge body of literature in various social science disciplines that deals with 'development'.

3.3 Key ideas in mainstream development theory

Whilst there was a growing body of literature that had its starting point in Adam Smith's Wealth of Nations (first published in 1776), it was only in the mid- 20th century that international development theory emerged as a separate body of ideas. The origins of this trend have been attributed to a range of phenomena, from the need for reconstruction in the immediate aftermath of World War II, to the transformation from decolonisation to globalisation and to the beginning of the Cold War.

The concern of development was primarily economic, with a focus on reconstruction and state-building through economic growth. At the root of the problem analysis carried out by especially American development scholars in aftermath of decolonisation was what was regarded as 'backwardness' and policy prescriptions therefore focused on modernisation. Modernisation theory (issues around modernisation will be discussed in greater depth in section 3.4.2 below) held that social and cultural transformation would facilitate economic growth (Leys, 1996).

Development economists of the time, such as Arthur Lewis, made normative statements that development and progress can only be facilitated through the modernisation and transformation of the backward' and traditional' economic, political and social structures of a country to one that has a modern' economy and society. Economic development as part of the modernisation process was expected to improve the political and social well-being of a country's people (O'Sullivan & Sheffrin, 2003: 471). Modernisation was perceived as a universal process that had already taken place in Western Europe and Northern America, requiring only a spark to accelerate this otherwise inevitable process in the southern hemisphere. As Shills (1965) pointed out at the time, modernisation was equated with Westernisation.

However, not only have there been a variety of criticisms, other modernisation theorists have prescribed a less sociologically inspired, more economistic' formula of market-led development. This was founded on the classical assumption, derived from Smith's The Wealth of Nations' (1998), that the market provides the most efficient mechanism for resource allocation. Through the market, in pursuit of their own interests, individuals create wealth from which society in general benefits (Smith, 1998). Liberals and neo-liberals, hence, regarded a system of free enterprise and trade based on a market economy as the necessary prerequisites for economic growth and development. The leading development economist Rostow (1960) identified stages of development in the history of Western Europe and the USA in the last 200 years and proposed similar internal economic, social and political changes for less developed countries - which practically led to an emulation of Anglo-American economic liberalism. Hence, according to Rostow the simple formula of de-colonisation combined with the premises of the classical economic school would lead to a take-off' stage and subsequently to sustainable development. For Rostow (1960), the main emphasis was on the transition from tradition to modernity, asserting in the classical tradition that the market mechanism alone, after backward

structures had been removed, would be sufficient to propel development (Cypher & Dietz, 1997).

But the over-simplicity of the formula and the apparent lack of universal success led liberal economist Rosenstein-Rodan (1964), to call for a *... prescription for balanced growth - a co-ordinated plan of investments by the government in strategic sectors of the economy. This view firmly established the intellectual rationale for planning in the development literature ...*" (Chowdhury, 1993). Such a co-ordinated intervention, also referred to as the big push', either through the government or foreign aid, was meant to trigger a natural' process of economic growth and development (Cypher & Dietz, 1997). Industrialisation was to be export oriented to attain, through international trade, capital for development and change. The trust in technological change as part of the modernisation quest was further underlined by the American economist Robert Solow, who proposed an exogenous (or neoclassical) growth model (Cypher & Dietz, 1997). Unlike in the previous orthodoxy of the Harrod-Domar model, in Solow's model the saving rate is only held to determine the level of income but not the rate of growth (Cypher & Dietz, 1997). In his study, Solow (1957) demonstrated that technological change accounted for almost 90 percent of U.S. economic growth in the late 19th and early 20th centuries. The study also highlighted the role of intervention in the growth process, either through state investment or foreign aid (Cypher & Dietz, 1997).

By the late 1960s, the critics of modernisation or Westernisation approaches were advancing dependency theory as a way of explaining the evolving relationship between the West/North and the Southern hemisphere, especially after the recently de-colonised so-called Third World' proved unable to catch up with the industrialised Northern hemisphere. Dependency (*dependencia*) theory began in Latin America by claiming that societies outside of the developed' core actually experience

underdevelopment'. Dependency discourses are concerned with social injustice created by the core through power manipulations in the periphery (Hunt 1989). Derived from a Marxist analysis, dependency theorists rejected the claim of modernisation theory claim that all nations will inevitably follow a Western capitalist development model, although they did not reject modernisation in itself. Wallerstein's (1974), world-systems idea that, which advanced a periphery-focused' theory of imperialism, provided for dependency theorists a new understanding of the phenomenon of underdevelopment (Leys, 1996). They postulated that the Third World' was not able to compete on the world market due to the advantage of the already industrialised countries. Due to the Third World's' dual reliance on the import of expensive manufactured goods and exports of undervalued raw materials, resources for development were actually draining from the periphery to the core (Frank, 1971; Amin, 1976). This unequal exchange', Dependency theorists argued, caused the development of underdevelopment' (Prebisch 1971). Only isolation from the world market through a policy of Import Substitution Industrialisation (ISI) would, it was claimed, allow the underdeveloped countries to achieve economic growth.

But dependency theory has been criticised for its almost too simplistic approach to a complex problem (Larrain, 1989) and a number of examples such as the rapid economic growth and development in South East Asia's Newly Industrialised Countries (NIC), which did not practise ISI, undermined the credibility of the Dependencia school.

This period also saw an amassing of debt in the developing world, following the 1973 oil crisis, with OPEC funds deposited in western banks providing a ready source of funds for loans. The debt crisis continued to be an advocacy concern and culminated in 1996 in the Highly Indebted Poor Country (HIPC) initiative initiated by the International Monetary Fund and the World Bank. The HIPC initiative provides debt

relief and low-interest loans to cancel or reduce external debt repayments to sustainable levels, with developing country debt continuing to be a considerable advocacy concern (see, for example, Jubilee Debt Campaign).

In the late 1970s and early 80s, the World Bank and IMF adopted the neo-liberal ideas promoted by economists such as Milton Friedman, who were strongly against state intervention in micro-economic processes, although advocated monetarism to focus on macro-economic stability. As a result, the debates within the development field moved from discussions of the nature and degree of state intervention, to whether or not state intervention was in fact desirable at all. Within the International Development field the new prevailing paradigm was referred to as the Washington Consensus, reflecting to the role played by Washington-based International institutions and the US government in setting the agenda (Martin 2000). The Washington Consensus was developed by the economist John Williamson, with the aim of providing the lowest common denominator of policy advice' (Williamson 2000: 251), particularly in relation to economic reform. Williamson (1990) explains:

The economic policies that Washington urges on the rest of the world may be summarized as prudent macro-economic policies, outward orientation and free market capitalism. (Williamson 1990: 18)

Many argued that the Washington Consensus became an ideological position leading to an overprescribed model of development' (e.g. Slim 1996: 68).

However, the new development strategy was implemented in the form of structural adjustment programmes (SAPs), arguing that less restricted markets were more efficient in achieving development objectives than the state apparatus (Toye, 2003).

The 1980s therefore witnessed the forceful rolling out of SAPs focusing on deregulation of markets including financial and labour, trade liberalisation and privatisation of state-owned enterprises, coupled with fiscal and monetary austerity and exchange rate adjustments (Pieper and Taylor, 1998). By the mid-1990s it

became clear that whilst SAPs had stimulated export growth, the overall positive effects on growth and wealth distribution were negligible, whilst some vulnerable segments of the population in affected countries had suffered disproportionately from the free-market policies and the shrinking of the state (see Mosley, Harrigan and Toye 1995).

Due to the growing inequality and poverty (both issues will be discussed in greater detail in section 3.4.5), modifications led to 'adjustment with a human face', based on a critical report with the same name by UNICEF (Stewart, 1987), laying out ideas for how to mitigate the negative impacts of SAPs. In response, the World Bank's *World Development Report 1990*, aptly titled 'Poverty', proposed a two-part strategy of combining labour-intensive growth through economic openness and investment in infrastructure, with the provision of basic services in health and education to poor people.

Moreover, already from the 1970s onwards, there was a growing dissatisfaction with mainstream development, which was criticised for not sufficiently addressing issues of mass poverty and sustainability. This led to innovations in thinking which included increasing the participation of grassroots movements in development decision-making, as well as creating a role for civil society and non-governmental organisations in the implementation process (Brohman 1996). Such alternative development discourses, whilst not questioning the need for development or the inherent value of modernisation (Pieterse 2001), focused on the inequalities associated with economic development and highlighted the issue of equitable redistribution. This led to a new 'emerging consensus' of development priorities that included 'well-being, livelihoods, capability, equity and sustainability' (Chambers 1997: 9).

The influence of this shift in thinking and change of priorities in development ushered in a new development paradigm, often called the post-Washington Consensus. In 1990, the UNDP launched the concept of Human Development formulated by the Pakistani economist Mahbub ul-Haq. Human Development was formulated to address the shortcomings of development policy, which had previously been based almost entirely on economic growth theories. The focus of development policy then moved from exclusive prioritisation of economic growth, back to a needs driven agenda that had first found voice in the 1970s. Development came to be defined as the enlargement of people's choices and human capacity... as if people, basic needs, health, literacy, education and housing matter' (Pieterse 2001: 94). This discourse was underpinned by the idea that growth, and therefore development, can only be achieved through investment in people, which in turn increases equity and produces growth in human capital.

This new movement culminated in a shift in the work of the UN Development Programme, which from the early 1990s onwards began publishing an annual Human Development Report' (HDR) that focuses on aspects of human-centred development such as health, education, gender equality, life span and nutritional statistics. The HDR (2001) sums up the aspirations of human development discourses:

Human development is about much more than the rise or fall of national incomes. It is about creating an environment in which people can develop their full potential and lead productive, creative lives in accord with their needs and interests. People are the real wealth of nations. Development is thus about expanding the choices people have to lead lives that they value. And it is thus about much more than economic growth, which is only a means – if a very important one – of enlarging people's choices. (UNDP 2001: 9)

Amartya Sen (1999) was working at the same time on a way to understand issues of poverty and inequality in a more differentiated way from the orthodoxy of money income indicators. Sen, alongside Nussbaum (2000), coined the capabilities

approach which views development as empowerment, the freedom to live a valued life.

Thus the neo-liberal growth paradigm was increasingly challenged and development discourse began to increasingly focus on human development, poverty and inequality (see section 3.4.3 for a brief discussion of poverty and inequality). Structural Adjustment Programs were being largely replaced by national Poverty Reduction Strategy Papers (PRSP), which were asked to draw on input from the respective developing nation itself, although the content of economic policies did not necessarily change. This dichotomy, although oversimplified, is also indicated by the origin of some of the key figures such as ul-Haque and Sen, who hailed from the Indian sub-continent, but had been trained in the UK and US.

The so-called new architecture of development and aid was underpinned, amongst other things, by the concept of sustainable livelihoods, which focused on how poor people's options and constraints can best be understood and addressed (see World Development Report 1990). The objective of sustainable livelihood approaches is to enhance the overall level and sustainability of livelihoods and to provide social protection to vulnerable groups (Farrington, 2001). However, similarly to previous initiatives, sustainable livelihoods are underpinned by an evolutionary concept of development and modernisation that can be kick-started through interventions at various levels

Some theorists proposed in the late 1990s that development theory had reached an impasse (Schurmann, 1993). Francis Fukuyama (1992) declared the end of history with the end of Cold War, and asserted that capitalism was the prevailing mode of social organisation. However, as discussed in Chapter 1, other scholars such as Escobar (1995) claimed that development had not worked and that humanity had entered a post-development era. Development discourse meanwhile was focusing on

issues of poverty, substituting the modernisation approach for an emphasis on good governance and the Millennium Development Goals (MDGs). This in turn led to a flattening out of the development discourse and many of the concepts associated with it (Eade, 2010: 2). As Cornwall and Brock, writing in 2005, argue, *“the last ten years have witnessed a remarkable apparent confluence of positions in the international development arena. Barely any development actor could take serious issues with the way the objectives of development are currently framed”* (2005: 1043).

In the absence of any serious challenging discourses, development had become established as benign and quasi-value free. In addition, some previously discredited neo-liberal ideas came back to the forefront, such as the concept that growth is good for the poor (Dollar and Kraay 2001), which sought to align the new concern for inequality with the neo-liberal trickle down economics of the 1980s and 90s. Since the ups and downs of the 1980s, neo-liberal discourses have, arguably, moved again from the periphery to the centre of development policy and have maintained dominant, albeit in different form.

Despite Fukuyama's (1992) proclamation of the end of history with the victory of Western capitalism and the exhaustive debate on the end of development, a new focus on human security arose primarily out of the War on Terrorism – see for example the 2011 World Development Report: Conflict, Security and Development; World Bank, 2011). Whether foreign aid and foreign policy will be increasingly merged and used to tackle, for example, Islamic fundamentalism in fragile states, similar to the way communism was countered in a bi-polar world (Moss et al, 2005) remains to be seen.

The next sections will seek to weave together from the key narratives or discursive formations in Foucault's sense an exploratory genealogy of mainstream development to show the continuity and discontinuities of the discourse.

3.4 Continuities and key assumptions of development theory and practice

As has been demonstrated through the brief history of development theory in the previous section, there are a number of recurring themes or continuities in the Foucauldian sense. These are assumptions about the approach to or the essence of development (Sachs 1992). Because of the way they constantly feature on the development agenda, of particular interest to this thesis are economic growth, modernisation, and the issue of poverty, which will be discussed in more detail here. They are Foucauldian continuities in the mainstream development discourse.

3.4.1 Economic growth

As the preceding section has highlighted, economic growth has historically been seen a central component of the development discourse. This has been underpinned by the experience of Western economic development and the process of industrialisation. In the post-colonisation period, Keynesian economics played a dominant role in the interventionist approach towards 'Third World' development. This prescriptive approach emphasised that national development planning should occur in close consultation with foreign donors (Brohman 1996). Neo-liberal economic models also focussed on modernisation as the key to growth and development (see, for example Dollar and Kraay 2001).

In these discourses, growth has been reduced to the concept of economic growth. We can see the biological notion of growth as being evolutionary from weaker to stronger being applied to the economic arena. Sociologist Nisbet (1969) contends

that in Rostow's early stages of growth' model, change was necessarily regarded as natural, directional, immanent, continuous and proceeding from a uniform cause. Rist (1997) asserts that by associating concepts of development with scientific discourse, the economic growth metaphor of biological change gained legitimacy. Brohman (1996) explains that because these models saw growth as a linear process, there was no allowance for decline or reversal. The economic focus of these models of development has undoubtedly been the most pervasive influence on development thinking, and has tended to economise' not only development but life itself' (Escobar 1987:115).

Growth theory has been pervasive and far-reaching and has, moreover, moved beyond the parameters of economics like modernisation theory (see below). The 1991 Human Development Report (HDR), equates, for example, conditionally, human development with economic growth: *–Just as economic growth is necessary for human development, human development is critical to economic growth*" (UNDP 1991: 2). The premise that growth and development are interdependent is also reflected in Dorfman's (1991) review of the economics of development, in which he upholds the futility of trying to differentiate between economic growth and development, as the two are so closely linked.

Underpinning a number of critiques of development, from dependency theory to alternative and post-development thought, is criticism of both the Keynesian and the neo-liberal focus on growth. Post-development scholars such as Sachs (1992) and Escobar (1995, 1999, 2000 and 2004) have argued that the fixation with economic growth has forced societies in the Southern hemisphere to create an economised' perspective on all aspects of life. Therefore this conceptualisation of development', has broader socio-political implications. As Apter notes:

... the concept of development represents a great variety of specific theories and approaches. But most of all, it is a hosting metaphor containing crucial connecting assumptions between growth and democracy with it should go concepts like modernization and modernism (Apter 1987: 7).

In short, throughout the wide range of theoretical approaches, the notion of development as growth is intricately and inextricably linked through the concept of modernisation, which will be discussed in the next section.

3.4.2 Modernisation

The second of the three key assumptions embedded within discourses of mainstream development is modernisation. Overlapping with growth theory, much of the theory of modernisation is either implicitly or explicitly evolutionary (Brohman 1996: 21). In this logic, development is a series of stages to be progressed through, as Lewis or Rostow argued, in order to attain the goal of modernisation.

It was Hoselitz (1960) who first drew attention to the non-economic sociological factors of development, arguing that value transformation - from traditional to modern - was at the heart of process of change. As Nisbet (1980) outlines, the concept of modernisation is intimately linked to the idea of progress, which states that advances in technology, science, and social organization will improve the human condition. The underlying assumption is that all that is needed is for people to apply their reason and skills and these changes for the better will inevitably happen. The role of the development advisor is therefore to identify obstacles in the way of the march of progress.

It is clear that economic considerations are central to modernisation theory, underpinned by the idea that economic transformation leads to positive socio-political consequences, and its collar, that socio-political changes are necessary for

economic transformation to occur. Non-economic factors therefore should evolve in a manner consistent with the principles of economic growth (Escobar 1995; Brohman 1996). Even alternative development approaches that have focused on participation, gender or environment through a focus on needs (Munck 1999) have done so without questioning the very notion of modernisation.

It was only with the relative lack of success of economic growth models that the theory broadened to incorporate social and cultural considerations. As a result, development theory became more interdisciplinary, enabling it to have wider more far reaching effects. In discourse terms, modernisation thereby reached the status of a hegemonic formation.

Such a formation is, in Gramsci's sense, a cultural hegemony (Fontana 1993). This perspective is backed by King (1995), who describes the attributes of modern as temporal instead of spatial. To be modernised is to establish an identity in comparison to those who are not. As King (1995) notes:

-Modern is measured not only diachronically, in relation to the past of one's own (always Western, Northern) society, but synchronically, in relation to the present of someone else's (always Eastern, Southern) society". (King 1995: 115)

The link between modernity and the West, argues King (1995: 109), is partly due to its linguistic origin in English and the subsequent linguistic imperialism of colonial and international English'. Pieterse (2001: 20) takes this argument further by stating that modernisation is the theoretical corollary of American globalism, in an era of de-colonisation and a bi- and post-bipolar world. He identifies the American way of life as the epitome of modernity' (Pieterse 2001:21). This link can be traced conceptually back to Max Weber's (2002) proposition that Protestant Christianity played a fundamental role

in the capitalist transformation of Western Europe, due to a culture that was receptive to change of societal norms and values from traditional to modern. Similarly, non-Protestant Christian religions are held by modernisation theory to be an obstacle to socio-economic change.

Modernisation as political and economic theory has been a feature of the post-colonial era as has been discussed above. However, it is not a monolith as Latour (1993) argues:

Modernity comes in as many versions as there are thinkers or journalists, yet all its definitions point, in one way or another, to the passage of time. The adjective modern designated a new regime, an acceleration, a rupture, a revolution in time. When the word modern, modernization, or modernity appears, we are defining, by contrast, an archaic and stable past. (Latour 1993: 10)

Yet the implications of modernisation theory remain, as described by Apter (1987: 16), as a project of modernization of traditional societies through the establishment of networks and institutions similar to those of advanced industrial societies such as Western Europe or Northern America. Brohman (1996: 15) argues that modernism is in fact a grand design to create a modern society consisting of uniform economic and social patterns and standard cultural and psychological attitudes. This typicality operates as a Foucauldian bio-power process, in which self-disciplining makes this type of modernity the desired goal.

However, development efforts focused on modernisation and economic growth have increasingly been challenged by the need to directly address the issue of poverty, which will be discussed in the next section.

3.4.3 Conceptualising, defining and measuring poverty

Development discourse, it could be argued, derives its legitimacy from the presence of the phenomenon of poverty (Nkurunziza, 2007). The elimination of poverty, argues Stewart et al (2007: 217), is the overriding aim of those concerned with development.

In the international development literature, the identification of poverty as a concern can be pinpointed in the very first World Development Report (1948), although the phenomenon has been a domestic policy and moral concern for centuries if not millennia. Poverty has very strongly underpinned the international development agenda since the mid 1960s and 70s, as the ineffectiveness of both the Keynesian and neo-liberal modernisation projects became apparent. The fight against poverty is today the principal theme that underpins development policy making in form of the Millennium Development Goals and Poverty Reduction Strategies (Laderchi et al 2003).

3.4.4 Who wants to know about poverty?

The discourse around poverty conceptualisations and measurements is complex and driven by the nature of the entity that poses the question (Chambers 2006). Whilst the elimination of poverty is a key concern of all those interested in the development of poor countries (Laderchi et al 2003), there is vast difference in opinion as to the prescribed solution, as reflected in the changing and competing paradigms within development discourse over the last 50 years, evolving from the quest for modernisation, to a concern about underdevelopment, to a drive for growth in a free market. Lately development theory and policy have acknowledged the need to address socio-political and not just economic inequalities, a theme even endorsed by the World Bank through its Voices of the Poor study (Narayan et al 2000), and also placed increasing emphasis on good governance as a prerequisite for economic development, culminating in the Washington Consensus (Slim, 1996).

3.4.5 The meaning of poverty

Considerable conceptual differences exist in how poverty is understood, yet primarily a dividing line is drawn between income and non-income approaches. At a

methodological level, the main distinguishing factor between different definitions of poverty is whether the definition is based on an external analyst's perspective, referred to as conventional understanding, or the perspective of the poor themselves, referred to as participatory understanding (Nkurunziza 2007). Hence, it is not just important who asks the question about poverty, but also who answers (Chambers 2006). The key questions are then, as Chambers (2002) argues, whose reality counts, the externally constructed mostly economistic understanding of poverty, or that of the poor themselves. Subsequently development policy may be different in its strategic objectives.

The most commonly used definition and conceptualisation of poverty is based on the lack of money (Stewart et al 2007). This understanding of poverty essentially means the lack of a minimum amount of money required to afford basic necessities and sustain human life and poverty is defined as material deprivation (Wratten 1995). The conventional definition of poverty uses an externally determined measure, based on income, expenditure, consumption or other social indicators, as a proxy for poverty. The monetary approach, hence, regards a person or a household as poor depending on whether they can afford to purchase a basket of basic goods, usually food (sometimes pegged at a certain level of calorific intake), clothing and shelter. It is on the basis of this measure that individuals and households are classified as either poor or not, depending on whether they fall below or above a set threshold referred to as the poverty line, commonly pegged at US\$1 a day in purchasing power parity (PPP) terms.

Poverty is then defined as a shortfall from the poverty line, usually in consumption terms, rather than income, which is often under-reported, concealed and can temporarily fluctuate. However, this approach has a range of shortcomings,

particularly its failure to capture the multi-dimensionality of poverty (Alkire 2002). The monetary approach, which focuses in effect entirely on the economic achievement of individuals or households, ignores any social capital created, for example, through networks and social interactions. It is, nevertheless, the policy-makers' preferred poverty indicator as it allows for easy international and national comparison, particularly in estimating the depth and severity of poverty (Hulme & McKay 2005).

Thus, the Millennium Declaration of the General Assembly of the United Nations aims to halve poverty by 2015, utilising the \$1 a-day poverty line. Whilst the \$1-a-day formula lends itself to easy international comparison and has perhaps helped advocacy work in the Northern hemisphere, it reveals very little about the axes of social difference that may exacerbate the effects of being below the poverty line in the Southern hemisphere. However, the Millennium Development Goals provide some redress, specifically with a gendered understanding of differences in educational attainment (i.e. MDG 2 + 3 with their emphasis on education for girls and women's empowerment) and access to appropriate primary healthcare (e.g. MDG 5 on maternal health).

On the other hand, Amartya Sen's (1999) capabilities approach argues that poverty is not determined by a lack of money, but by the inability of individuals to live valued lives. Indicators such as ill health and lack of education deprive people of the possibility to realise their full human potential. Sen's notion of development as freedom rejects monetary income as a measure of well-being and instead focuses on indicators of freedom to live a valued life (Laderchi et al 2006). In this approach, money is regarded as a means to enhance capabilities, as opposed to being the end. This approach emphasizes the poverty of inadequate access to basic infrastructure

and services, such as clean water, sanitation, education, electricity and health services (Nkurunziza 2007: 24).

Whilst Sen's approach is very useful in terms of unpacking various axes of social difference and inequality of access to services, it provides very little guidance on what should constitute a poverty line in capability terms. However, in its essence the capabilities approach has been used by the UNDP in its Human Development Index (HDI), using the indicators of life expectancy at birth, adult illiteracy and under-five mortality as poverty proxies, providing a deeper understanding of the social inequalities that may fuel the severity of poverty for some.

Moreover, the concept of social exclusion, originally conceptualised in the developed world to describe marginalisation and deprivation in poor inner city areas, has more recently been applied to the international development context (Laderchi et al 2003). By referring to poverty of power, social exclusion represents a key determining factor of material deprivation as indicated by access to education or livelihood opportunities. Social exclusion leads to 'voicelessness' and powerlessness. This, in turn, excludes the poor from the benefits of belonging to a wider community, such as the receipt of entitlements and getting fair access to services or markets (Laderchi et al 2003).

In the context of development policy formulation in low-income countries, social exclusion is a useful concept as it is not focused on individuals but on the structures that create inequalities and exclude some and not others. Although more difficult to compare internationally, it enables differentiated policy-making due to an

understanding of the social axes of difference that often, in a very localised manner, cause social exclusion (Stewart et al 2007).

As an alternative to the previous externally-determined poverty concepts, participatory approaches put local perceptions of poverty centre stage (Chambers 2006) and unpack its many dimensions, including the importance of non-material aspects of wellbeing, including conditioning factors such as various axes of social difference (e.g. underlying power structures, wealth distribution and gender inequalities). Participatory approaches arose out of widespread recognition of the importance of context and poor people's ability to understand and analyse their own reality and the need to empower them to shape their own development (Chambers 2002).

It can be argued that this approach makes it possible to focus and target poor people's priorities as they are the real poverty experts, although this requires a high degree of methodological robustness to stand up to scrutiny in quantitatively driven policy making circles and also to unpack deeply rooted perceptions of inequity without superimposing Northern values in the analysis process. In reviewing Participatory Poverty Assessments (PPAs) in a number of African countries, Booth et al (1998) warn of selectivity in identifying what is regarded as policy relevant. Arguably, while a qualitative understanding of poverty derived through participatory methods may not be precise and does not enable comparisons on a global scale, as do indicators such as GDP per capita or even the HDI, it does provide insights into structural inequality (Norton 2000).

A relatively new perspective on poverty is expressed in the concepts of ill-being and well-being which were initially explored by Narayan and Chambers (2000) as part of a World Bank funded study to listen to the Voices of the Poor. Though not entirely

without controversy, well-being is of particular importance to add to our understanding beyond the resource dimension of poverty, because marked disparities exist in both income-rich and income-poor countries, as illustrated in the UNDP Human Development Report 2001, with major indicators of objective well-being showing little or no improvement beyond middle income levels:

People cannot become literate twice or, at present, live longer. And in some respects there can be deterioration: mobility can decline in megalopolis and stress levels, suicide and mental illness levels appear often to grow. Input and output levels are not reliable proxies for describing or valuing the contents of a life. (Gasper, 2004: 10)

There is, arguably, no objective way of defining poverty, since a large element of construction can be found in all the different conceptualisations, either from the outside, or by a combination of outsiders and the poor themselves (Stewart et al 2007: 235). However conceptualised, defined and measured, poverty provides the strongest moral mandate for development (Stewart et al 2007). Poverty reduction, particularly in form of the PRSP process coupled with the MDGs, has assumed primacy in the development agenda and through its undeniable moral mandate it *has become the medium through which diverse understandings of development are translated into targets, instruments and plans*" (Brock & Cornwall, 2005:1049). But nevertheless, the materialistic determinism (Clarke 2007) that underpins most understandings of development, from modernisation to asset-based sustainable livelihoods, hints at the continued dominance of monetary or materialistically-determined conceptualisations and measurements of poverty as the object of development. Moreover, as Stewart et al (2007: 217) point out: *—., the monetary approach remains the approach most commonly adopted in the measurement of poverty*".

So far, these sections have provided an overview of the history of the development discourse and focused on three key assumptions embedded in it: economic growth,

modernisation, and the monetary determination of poverty. These assumptions are distinct, yet interlinked within mainstream development discourses.

3.5 Key discursive turns in the mainstream development field

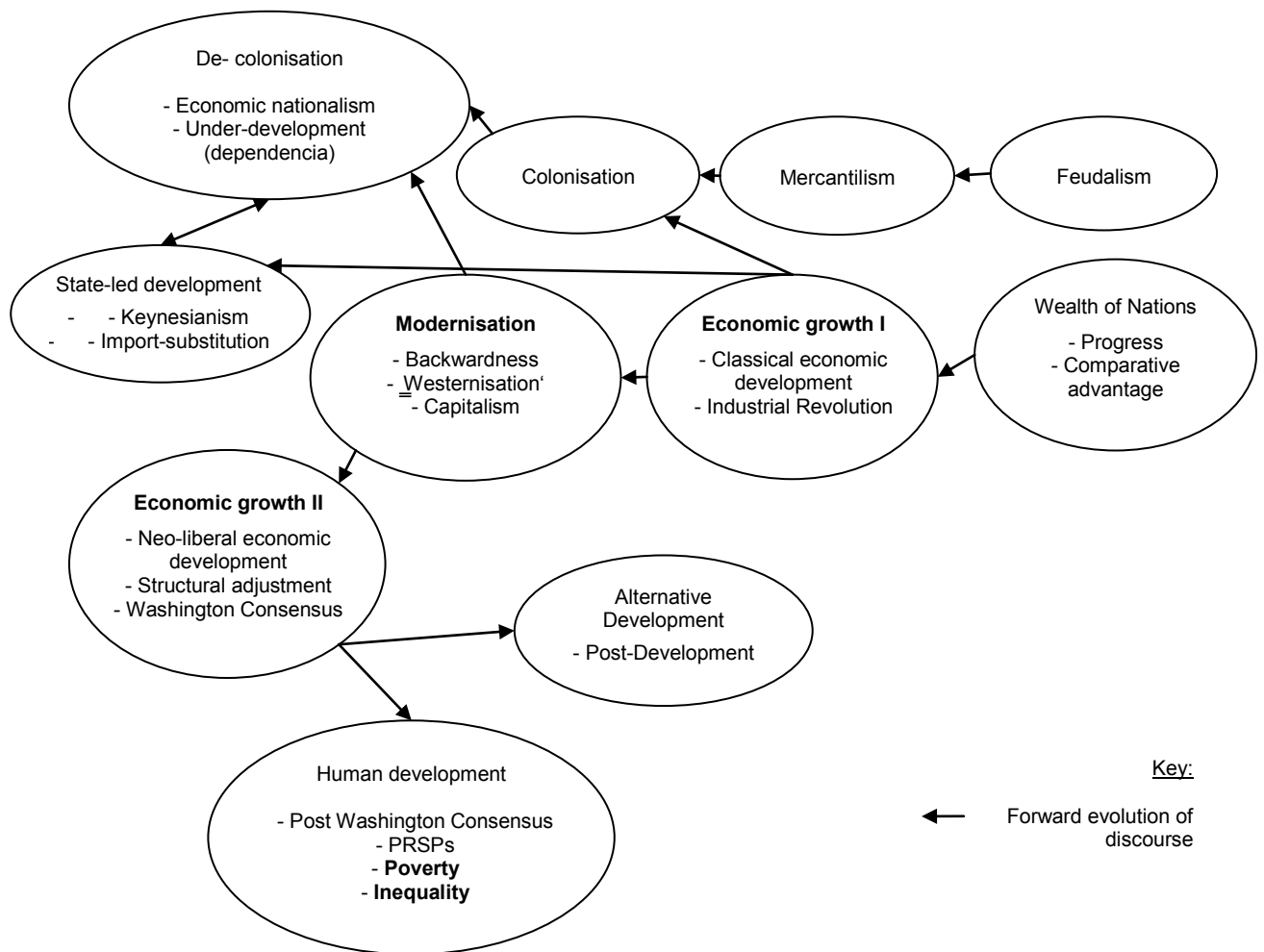
The previous section has sought to describe the ebbing and flowing of the development discourse by way of assembling an archive from which the overall narrative has been constructed. For reasons of the positionality of an author, the construction of this narrative may vary. The following genealogy reflects this but also is geared towards answering the question that underlies this doctoral study, namely to identify assumptions that drive the relationship between the mainstream and alternative discourses at the antagonistic frontier in the selected policy-making context.

From the outset, it is apparent that although the term development is ubiquitous, it has meant different things to different people. It has been constructed as value-free, benign and universal, but as the modernisation approach demonstrated, this claim of universality was derived from the experience of industrialisation in the Northern hemisphere.

The diagram below (Figure 2: *A genealogy of the mainstream development discourse*) seeks to provide a graphical illustration of the archive assembled and analysed in the previous sections. It illustrates that the development discourse was dominated by a concern for growth that was to be facilitated through the modernisation of not just the economy, but also of society and political systems. The neo-liberal assumption of market forces as the most efficient resource allocation mechanism was temporarily challenged by state-led economic management and by the structuralist concern for underdevelopment in the aftermath of decolonisation,

only to reclaim primacy again through the Washington Consensus. Whilst considerable policy concessions were made under the post-Washington Consensus, the focus on poverty and inequality has neither succeeded in replacing the overall agreed desirability of development, nor the concept of progress or modernisation in accordance with a particular Euro-centric model.

Figure 2: A genealogy of the mainstream development discourse



Most important for this genealogy is the continuity of the issue of growth (to be facilitated through classical and later neo-classical economic approaches) and the ubiquitous concepts of progress and modernisation that, as the previous archive of the development discourse has demonstrated, have been constantly repackaged and recycled in various policy prescriptions. Even in the current development orthodoxy

of more partnership-based strategies built around the MDGs and PRSPs, neo-liberal elements, such as deregulation, free trade, decentralisation and governance reform, still feature strongly.

3.6 Conclusion

In this chapter, a genealogy of the mainstream development discourse has been offered, focusing on an analysis of three assumptions, which make up the cornerstones of what is regarded as acceptable development knowledge in the Foucauldian sense: economic growth, modernisation and a materialistically-determined understanding of poverty. These constitute hegemonic formations, which still appear to be dominant in the development field.

Although the development field has, arguably, been in flux, due to the three key assumptions identified an underlying logic can be detected. This logic or development common sense centres, despite some deviation, on a neo-liberal orthodoxy. A renewed neo-liberal rally cry, after the demise of Friedman's monetarism of the 70s and 80s, was led by Fukuyama's (1992) claim that we have come to the end of history, based upon his understanding of the hegemonic strength of the neo-liberal economic order through the means of globalisation. In various forms, this formation still remains hegemonic.

Nevertheless, in spite of the continued hegemony of this formation, there are a number of alternative discourses that have surfaced from within the development field to challenge the mainstream development discourses. In the next chapter, a particular alternative approach is discussed, namely the Islamic development discourse.

**CHAPTER 4:
A GENEALOGY OF THE ISLAMIC DEVELOPMENT DISCOURSE: UNDERLYING
ASSUMPTIONS AND POLICY IMPLICATIONS³**

4 Introduction and purpose

Following on from Chapter 3, this chapter is concerned with analysing the procedures, practices, apparatuses and institutions involved in the production of the Islamic development discourse in order to identify what its main assumptions are and whether Islam espouses developmental models distinct from the range of Western mainstream approaches identified.

This analysis will be offered in the form of a Foucauldian genealogy, as outlined in Chapter 2, the foundation for which is an archive of the key concepts and theories that have been formulated in the fields of Islamic social theory and Islamic economics, including some contemporary institutional models and practices akin to development.

4.1 Diversity of Islamic discourses

From the outset it should be noted that Islam is a highly diverse world religion (Gregorian, 2003), hence there are likely to be a number of competing and parallel discourses to be found. As the lowest common denominator for all Muslim denominations or sects, we can assert that Islam is a monotheistic religion founded by the Prophet Muhammad. Islam is an Arabic word that means submission, and implies the total surrender of one's self to God, known in Arabic as Allah (Rahman,

³ Parts of this Chapter are derived from a literature review compiled by the author as part of his work as a research associate with the Religion and Development Research Programme at the University of Birmingham. Available online: http://www.religionsanddevelopment.org/files/resourcesmodule/@random454f80f60b3f4/1229939956_working_paper_20_web_file.pdf

A more recent version was presented as a paper entitled *–A Genealogy of the Islamic Development Discourse: Underlying Assumptions and Policy Implications from a Development Studies Perspective*” at the 8th International Islamic Economics and Finance Conference in Doha, Qatar, 19-21 December 2011

1987). Historically Islam spread from the Arabian peninsula and today it is present as a majority religion in many countries from West Africa to South East Asia, although there are also sizeable Muslim minorities in Northern America and Western Europe. Only about 20 per cent of Muslims live in Arab countries (Indonesia is the most populous Muslim country) and only approximately 10 per cent speak Arabic as their mother tongue.

This diversity of course underlines the complexities of dealing with Islam or labelling something as Islamic. In many ways, it is impossible to reduce Islam to a single discourse and it would almost be appropriate to refer to it in the plural as Islams. However, for the purpose of analytical clarity this study takes the position that,

... in order for a concept to be called Islamic it must be argued from an Islamic theological basis, i.e. the Koran and the Sunna. If the system's design cannot be deduced from these two primary sources of Islamic law directly, it must nevertheless at least correspond to their contents and must be linked to them epistemologically." (Nienhaus, 1982 a: 83)

In this context, an initial look both at the English language academic literature and the materials produced by Islamic development organisations (both nationally and internationally) pertaining to Islamic development ideas gives an impression of a relative paucity of materials pertaining to what could be regarded as a development discourse. However, it can be assumed that since most Muslim thinking and writing is written for a domestic or regional non-English-speaking audience, more literature on development is likely to be available in Arabic, Urdu or Malay. Interestingly, however, as has been noted by Yousri (2011), most Islamic economics literature has been produced in English. It is of course possible that English has become the *lingua franca* for the Muslim world instead of Arabic, but nevertheless this discourse represents a hegemonic formation in the form of an English speaking and often Western-educated elite.

The apparent paucity of material may be due to the methods of study of Islam within

the social science disciplines, which, as noted above, have often been reductionist in the way that terms like development' and progress' are defined. As Said (1979) suggests in his post-colonial analysis, understanding of Islam is still influenced by an orientalist fear of the other'. Since the 18th and 19th centuries, the study of Islam from a Western perspective has been heavily influenced by the rivalry for power between the West and the Muslim world, as well as the needs of colonial administrators (Chapra, 1992). In the 20th century, however, a new paradigm emerged that sought to dissociate the field from this historical baggage, with both Western and Muslim scholars seeking to regain the lost intellectual territory. Inevitably the assembling of the archive is shaped by these dynamics.

Notoriously orientalism', which is the study of Near and Far Eastern societies and cultures, languages and peoples, was geared to the conquest of the orient (Said, 1979). The term orientalism, understood to refer to the study of the East by Westerners, was shaped by the attitudes typical of the era of European imperialism in the 18th and 19th centuries. Edward Said (1979) is famous for his work Orientalism', which highlighted the relationship between power and knowledge, and argued that the use of the term orient' was used as the opposite of occident', infused it with negative connotations and cast as an inversion of Western culture.

Today Western academia refers to Islamic Studies as a new field of study within the religious studies spectrum (Kraemer, 2000), although this is an ambiguous term. In a non-Muslim context, it generally refers to the multi-disciplinary study of Muslim history, religion and culture. In spite of their non-religious approach, some non-Muslim scholars have written works that are widely read by Muslims for their spiritual insights. Before Said's challenge, such non-Muslim scholars were called orientalists', but today they are referred to as Islamicists'. Western academics who deal with Islamic issues come from a diverse range of disciplines and approaches, ranging

from sympathetic liberals like John Esposito or conservatives and neo-conservatives like Bernhard Lewis or Daniel Pipes. One of the main scholastic approaches in Islamic Studies is to avoid constructing Islam as a distinct homogeneous and timeless entity that is essentially informed only by its normative texts (the *Qur'an* and the *Ahadith*), in the way orientalist used to (Kraemer, 2000).

In a Muslim context, in contrast, Islamic Studies can be an umbrella term for virtually all the social science disciplines, since Islam sees itself as offering guidance on all human affairs, particularly with respect to methods of deriving such guidance from the revealed sources. This particularly refers to traditional Islamic theology and Islamic jurisprudence. By some, it is also taken to be all-encompassing vis-a-vis the Islamisation of knowledge, which attempts to assimilate fields generally considered to be secular in the West, such as science and economics. As this Islamisation process is based on religious commandments and the moral underpinnings of Islamic revelation, the vast majority of writings in this scholarly tradition are of a normative nature, lacking the type of critical or self-reflexive analysis to which today's Western academic and popular audiences have become accustomed. Moreover, the Islamic sciences have traditionally been inter-disciplinary. For example, some of the classical scholars such as Ibn Sina (known as Avicenna in the West) were at the cutting edge of a number of natural and social science disciplines, although this appears unusual today, given the disciplinary boundaries that have evolved in contemporary academia (Shakir, 2005).

Of late there has been a renaissance of interest in the Muslim world which extends to issues pertaining to poverty and development, which are at the heart of this thesis. Some of this interest continues the orientalist tradition and extends, post 9/11, into the realm of the war' against what is defined as Islamic fundamentalism and terrorism (see, for example, Burr and Collins, 2006). In addition, Islamic revivalism

and the emergence of what is referred to as political Islam (Esposito, 1998), which is associated with prolific writers from the Indian sub-continent (like Abdul al-'Ala Mawdudi, died 1972) and the Middle East (like Sayyid Qutb, died 1962). A slightly deeper look reveals that a vast and growing body of literature exists, particularly in the realm of Islamic finance, which is seen as a prime vehicle for equitable economic development, although the main academic interpreters remain few (see Zaman, 2008). Nevertheless, much of the Western academic literature either looks at the Muslim world as if it were a coherent entity in terms of culture and the degree to which Islamic teachings permeate practices and institutions, or engages at a level of specificity that may not be helpful to the assembling of a general archive to reflect the overall theories, models and practices pertaining to Islamic approaches to development.

However, to consider whether an Islamic development discourse exists, we need to delve into the essence of the religion of Islam, which will be dealt with in the next section.

4.2 Aims and objectives of Islam

At the core of this doctoral study lies the question of whether Islam espouses particular developmental models, what assumption it makes about the ideal-type of social, political and economic organisation and how this frames development policy-making. Whilst this study does not intend to deal with theological matters, it is relevant and important to briefly assess Islam from a religious perspective in order to understand what underpins the Islamic social theories that are discussed at a later stage.

Theological works focusing on Islam both from within (e.g Ibn Taymiyyah 1997, Ghazali, 1999) and from a comparative religious perspective (Gregorian 2003, Cragg

1986) primarily and often extensively deal with the five pillars of Islam, namely the testimony of faith (*Shahada*), the obligatory five daily prayers (*Salah*), fasting during the month of Ramadan (*Sawm*), obligatory alms (*Zakat*) and pilgrimage to Makkah (*Hajj*). Apart from the giving of alms, which will be discussed in section 4.10 in more detail, all other core acts of the Islamic religion emphasise worship and a relationship with the transcendental, rather than the worldly.

However, this thesis adopts Asad's (1993) genealogical understanding of religion as a discourse that is driven by time and place and in turn also shapes time and place (see discussion in Chapter 1). Whilst there are stepping stones that propose a path' for religious adherents to the transcendental, however defined or perceived, the way this path is understood and implemented is discursive. Most of these stepping stones are clearly spiritual' in nature, such as prayer, fasting or other religious rites, but they also have a worldly' dimension in as far as Islam is claimed to postulate a social, economic or even political order (Chapra, 1992) that, if realised, will facilitate the attainment of the transcendental (later sections dealing with Islamic social theory will elaborate on this). Islamic scholars have traditionally referred to Islam as *Deen*, an Arabic word translated as religion', way' or path'. But many Muslims reject the understanding of *Deen* as religion', seeing religion as a human-made or ideological concept, rather than divinely inspired (see for instance Maududi, 1960). Instead they employ the un-translated Arabic term to illustrate something above and beyond the commonly held conceptualisation of religion. In this type of usage, the term *Deen* implies something more approximating faith' or way' or path', as mentioned above, which is more all-encompassing and does not have an exact translation in English. Rather, it can only be truly grasped through an understanding and application of Islamic principles. The argument made in referring to Islam as *Deen* underlines the claim made by most Islamic scholars, groups and sects that Islam is not only a

religion as the English word signifies, is a complete way of life. A key Islamic political thinker, Abu Ala Maududi, underlines this:

"There are several meanings of Deen. One meaning is honour, government, empire, monarchy and rulership. The second meaning is quite opposite to it, i.e. subordination, obedience, slavery, servitude and subjection. The third meaning is to account, to give judgment, and dispense reward and punishment of actions. The word Deen has been used in the Qur'an in all these three meanings." (Maududi, 1960:x).

Maududi's motivation as the leader of an Islamic political movement, the Jamaat-e-Islam in the Indian subcontinent, might of course be underpinned by the need to secure his legitimacy through invoking Islam, but even non-Muslim scholars have echoed his views about the multi-dimensionality of Islam. Nienhaus, a prominent German economist, for example, argues that:

"Islam is a religion which concerns itself with much more than the after-life; it is a complete worldview, and as such it endeavours to provide an answer to all questions of human existence. For every worldview, consistency and coherence are of paramount importance. In the past, Islamic jurists used to ensure that Islam met these criteria. The dramatic social and economic transformation of the Islamic world in the twentieth century means, however, that their traditional body of knowledge is no longer sufficient to fully understand contemporary developments and changes." Nienhaus (2000: 86)

The degree to which Islam is theorised, understood and lived as a *Deen* varies enormously and the following sections will explain some of these differences to help contextualise any Islamic approach to development.

4.3 Defining the term 'development' in Islam

Interestingly, the term development does not feature in the traditional Islamic discourses that primarily deal with jurisprudential issues (in Arabic *Fiqh*) or matters of belief (*Aqeedah*). This is not to say that a concern for progress and civilisational

advancement has not been expressed by early Islamic scholars such as Abu Yusuf (731-798 CE), Al-Marwardi (974-1058), Al-Ghazali (1055-1111), Ibn Taymiyyah (1263-1328) and Ibn Khaldun (1332-1406) (Chapra 2008 b). Ibn Khaldun in particular uses the term Imaarah, which could be translated as ‘civilisation building’ or even development (Chapra, 2008 b: 17).

However, in the contemporary context the Arabic term *Tanmiyah* (تنمية) (Al-Mawrid Dictionary, 1968) is used by modern-day Middle Eastern development finance institutions such as the Islamic Development Bank. This Arabic term, however, does not appear in the English language literature that deals with relevant issues, such as Islamic economics, which uses the term ‘development’.

This calls for a deeper and wider approach to understanding the genealogy of the term, which is in use today but does not appear to be rooted in the historical Islamic discourses on societal or economic organisation. This apparent discontinuity raises some interesting questions in Foucauldian terms, which will be further explored in the following sections. The tension that it causes provides is further expounded by Elmissiri:

–Concepts such as ‘infinite progress’ (which are central in Western modernity) are deemed by them [the proponents of the new Islamic discourse, the author] as hostile to the very idea of boundaries and therefore to the idea of man and nature, and, eventually, to the idea of God. Such concepts are atheistic, not only in the religious, but also in the epistemological human sense. Thus, the bearers of the new [Islamic] discourse persistently search for new theories of development and new concepts of progress. They argue that Islamic theories of development should be radically different from the generalist Western theories promoted by ‘international’ organizations, for such theories have largely proven to fail, and have led to an environmental crisis and the impoverishment of the masses.” (Elmissiri, 1997, cf. www.muslimphilosophy.com)

Elmissiri’s claim lies at the heart of this doctoral thesis, which seeks to identify whether and how the ‘mainstream’ international development discourse frames contemporary ‘Islamic’ conceptualisations of poverty and development policies. In doing so, the author will examine a range of historical Islamic schools of thought and

practice that deal with social theory. Due to the historicity of some of these schools, the review might appear to be excessively wide-sweeping but, as will be demonstrated, the historical schools of thought build a foundation for today's Islamic development thinking and practice. The following sections will hence explore old and new Islamic discourses around progress, modernity and development.

4.4 Key concepts of Islamic development thinking and practice

The following sections outline Islamic theological and philosophical thinking and its implications for social ordering and examine challenges that led to the economic and cultural atrophy of Islamic civilisation, a perceived backwardness that became increasingly clear with European technological and economic development and imperialism from the 18th century onwards.

Traditionally the Islamic sciences were not accustomed to dealing with a broad range of social science issues, since it was held that the only legitimate sources of knowledge about the structure of society, economy and governance were the Qur'an and the Prophet Muhammad's Sunnah (Rahman, 1987). Hence, the schools of jurisprudence were seen as having the sole responsibility, through their established methodologies, for deriving guidance from revelation (*Usool and Usool ul-fiqh*) to shape societal norms and conventions. This held true for as long as Muslim lands were not deeply exposed to other doctrines and philosophies. However, expansion into Spain (ruled by Muslims as *Al Andalus* between 711 and 1492 CE) opened up new intellectual avenues, primarily through the re-discovery of Greek texts setting out Platonian and Aristotelian ideas, which were later translated into Latin and nurtured the European Renaissance (Leaman, 2002). At the heart of the epistemological debate between philosophy and theology at the time were therefore arguments about faith versus reason that had a major impact on the intellectual development of both the orient and the occident. During this period, differences between theological

schools emerged that continue to influence Islamic thinking and divisions today.

These are briefly described in the following section.

4.5 Development of early Islamic theological and philosophical thought

A number of new schools of Muslim theological and philosophical thought, including the *Ash`ariyyah*, *Mu`tazilityyah* and *Maturidiyyah*, emerged between the 8th and 10th centuries (Shaw 1997). The new schools, collectively referred to as *Kalam*, based their ideas on seeking theological principles through dialectic reasoning, thus looking beyond what was already established through revelation (Craig, 1979). The *Mu`tazilityyah* in particular, were responsible for incorporating Greek philosophical thought into Islamic theology (Shaw 1997). This approach was manifested in their belief that knowledge of God can be acquired through reason as well as revelation. *Ash'ariyyah* theology was a reaction against this emphasis on rationalism on the part of the *Mu'tazilityyah*. Their teachings originally sought to preserve the doctrine of divine omnipotence, but gradually led towards a more deterministic outlook. *Maturidi* theology took the position that understanding of God's existence could be derived through human reason alone. The *Maturidiyyah* held that, although the human being has free will, God is still all-powerful and in control of all things (Shaw 1997). A bitter battle ensued between the traditionalists, who had been involved in the development of existing Islamic jurisprudence based on evidence from the Qur'an and the Sunnah, and the emerging Islamic philosophers who utilised different methodologies.

These divergent ontological perspectives continue to underpin Islamic philosophy and social theory to this day (Craig, 1979), and are of particular relevance to the concept of human agency in relation to progress and development. A key example would be the highly influential medieval Muslim theologian Abu Hāmed Mohammad Al-Ghazali (1058 – 1111), who proposed that causal events and interactions were the result of the will of God (Watt, 1963). Ghazali's premise of divine intervention in

the natural world may have been one of the contributing factors to the decline of scientific inquiry in Muslim lands (Watt, 1963). Whilst later Islamic civilizations, like the Ottomans, utilised technology, it was the Christian West that adopted the works of early Islamic philosophy and as a result, took the lead in philosophy, research and discovery.

4.6 The origins of Islamic social theories pertaining to development

The foundations for political, social and economic organisation under an Islamic system were laid during the time of the Prophet (Watt 1953 & 1956, Mubarakpuri 1996) and an effective Islamic state was established under the early caliphs (Lewis, 2003). Progress, however, appears to primarily have been measured primarily in transcendental terms, centred on the pillars of Islam. Hence, traditionally, Islamic scholars have held the opinion that the realisation of the transcendental goals of Islam necessitates an Islamic state or caliphate (Choueiri, 1997), which then becomes *Dar-us-Salam* (the land of peace).

Because of this close link between the fulfilment of religious and material purposes, Muslim pursuit of knowledge, including theology and philosophy coupled with science, mathematics, medicine etc., excelled and Islamic civilisations were thriving. The Islamic empire perhaps reached its zenith, the so-called Golden Age, after considerable military and economic expansion from the 8th to 13th century, a period which serves as a reference point for later Muslims (Ayoob, 2008: 2-10). This phase brought with it economic prosperity and considerable development of educational and public welfare infrastructure (Lewis, 2003). In fact Benthall and Bellion-Jordan (2003) attribute the first welfare state to early Islamic civilization, during which state-owned or publicly endowed institutions provided a degree of healthcare, education and a social safety net.

Beginning with the sacking of Baghdad by the Mongols in 1258, however, the Islamic caliphate experienced a range of military, economic and cultural challenges that led to its decline and, when the last Ottoman sultan abdicated in 1924, ultimate demise. European expansion led Muslim scholars and statesmen to question prevailing thought, and they in turn influenced emerging social and political movements. The emerging discourse centred on responsive change, and not on progress, tapping into revival as a dominant and recurrent theme in Islam (Haddad et al, 1991: 3). Reflecting the considerable theological or jurisprudential diversity that exists in Islam, a range of Islamic movements in the 19th and 20th centuries have pursued the objective of Islamic revival or awakening (Arabic, *Sahwa*) to either stem the tide against the decline of or to re-establish Islamic rule. However, in modern times there has been considerable disagreement as to the aims and objectives of change (Haddad et al, 1991) and the methodology (*Manhaj*) that is suggested for achieving the aim of (re-)establishing Islam, ranging from fundamentalist to modernist approaches. Some of the key approaches underpinning contemporary Islamic development practice that are relevant to this doctoral study will be discussed in the following sections.

4.6.1 Backwardness and retardation: the ‘underdevelopment’ of the Muslim World?

Perhaps in contrast to Nisbet’s (1980) claim about modernisation being closely linked to the idea of progress, Islamic approaches to development were primarily a response to external challenges and sought to re-establish, re-invent or re-align the historical construct of the ‘Golden Age’. Haddad et al’s (1991) extensive review of literature underlines this common theme:

–Revivalist literature written during the second half of the nineteenth century to present time reflects the history of the encounter with the west. [...] Revivalist ideas are not generated in a vacuum but are the response to external and internal stimuli, in this case to the realization of general societal

decay as well as the perceived challenge and experience of oppression by western powers". (Haddad et al, 1991: 3-4)

In the 18th and 19th centuries, the rampant colonisation of Muslim spheres of influence and the Islamic world, which allowed European nations to dominate the globe economically, forced Islamic countries to question the underlying reasons for the relative backwardness of Islamic civilisation. One of the responses within the leading Islamic entity, the Ottoman Empire, were the *Tanzimat* reforms at the beginning of the 19th century, which focused primarily on administrative, military and technological measures (Choueiri, 1997).

On a theoretical level, the divergence in economic performance prompted many observers to question the compatibility of Islam with the process of capitalist economic growth (Cummings et al, 1980). Rodinson (1974), however, rebuts this as cultural reductionism in the ilk of Max Weber and others, who have tried to explain the politics and society of the Middle East by reference to some unchanging entity called 'Islam', typically characterised as instinctively hostile to capitalism. Moreover, Wilson (1997: 115) points out that there did not appear to be any conflict between Islam and material prosperity'. On the other hand, the relationship of Islam with socialism, although only tested from the 1950s onwards, has also been uneasy, mainly due to the atheistic nature of the latter, although there is perhaps some overlap in the normative guidance for how humans should conduct themselves ethically within the economic arena, despite the permissibility of private ownership of the means of production in Islam. Islamic revivalism sought to overcome this dichotomy by (re-)constructing and invoking the sacred past, whilst Islamic reformism pursued a path that sought to address the relative underdevelopment' of the Muslim world in terms of building economic and military power (Kuran, 1997; Choueiri, 1997).

However the continuing encroachment of the West led to further questioning as to

whether European progress was not only socio-economic in nature, but was based on an intellectual advance. Retardation entered the vocabulary of Muslim intellectuals (Choueiri, 1997).

This claim of retardation appears to have a significant theoretical and ontological parallel in the theory of underdevelopment in mainstream development theory (see Chapter 3 section 3.3). Whilst there was no underpinning theory of imperialism or structuralism at the time, Muslim scholars were agreed upon the structural causes of retardation. Its causes were either deemed to be external Western corrupting influences, an internal lack of modernisation, or even, as Kuran (1997) claims that the economic and educational institutions of Islam were poorly suited to address the challenges of societies on the brink of early capitalism. The perception of retardation was exacerbated by attempts to counter the intellectual lead of the West, as Lewis (2002) posits:

—For those known nowadays as Islamists or fundamentalists, the failures and shortcomings of modern Islamic lands afflict those lands because they adopted alien notions and practices. They fell away from authentic Islam and thus lost their former greatness. Those known as modernists or reformers take the opposite view, seeing the cause of this loss not in the abandonment but in the retention of old ways, and especially in the inflexibility and ubiquity of the Islamic clergy, who, they say, are responsible for the persistence of beliefs and practices that might have been creative and progressive a thousand years ago but are neither today. The modernists' usual tactic is not to denounce religion as such, still less Islam in particular, but to level their criticism against fanaticism. It is to fanaticism—and more particularly to fanatical religious authorities—that they attribute the stifling of the once great Islamic scientific movement and, more generally, of the freedom of thought and expression.” (Lewis, 2002:44)

This all changed when Napoleon's army attacked the Muslim heartlands in 1798 and occupied Ottoman Egypt for three years. This brought the ideas of Enlightenment Europe and its technology to the Egyptian people (Rogan, 2009). The foundations of the European Enlightenment rejected the authority of religion in society, which was completely foreign to the Muslim population. Al-Jabarti, an Islamic theologian who lived in Egypt at the time, wrote disapprovingly of the French, calling them

—materialists, who deny all God's attributes" (c.f. Rogan, 2009: 62). However, the exposure of Egyptians to European ways would influence Muhammad Ali, the governor of Egypt, to look at the European example as a basis for modernising Egypt, setting a precedent for the rest of the Ottoman Empire, which in turn began to send officials to study in Europe. Some of the later sultans were even educated in or by Europeans. This created conditions for the *—gradual formation of a group of reformers with a certain knowledge of the modern world and a conviction that the empire must belong to it or perish*" (Hourani, 1983: 43).

However, the modernising approach has been not deemed a success, as Lewis (2002) argues:

—Muslim modernizers—by reform or revolution—concentrated their efforts in three main areas: military, economic, and political. The results achieved were, to say the least, disappointing. The quest for victory by updated armies brought a series of humiliating defeats. The quest for prosperity through development brought in some countries impoverished and corrupt economies in recurring need of external aid, in others an unhealthy dependence on a single resource—oil. [...] Worst of all are the political results: the long quest for freedom has left a string of shabby tyrannies, ranging from traditional autocracies to dictatorships that are modern only in their apparatus of repression and indoctrination." (Lewis, 2002: 43)

The next section will investigate the intellectual heritage that both Islamic and Western developmental approaches have created and also how traditionally Muslim societies have responded.

4.7 Foundations of contemporary Islamic social theory: fundamentalism, modernism and traditionalism

Even before the 1924 downfall of the Ottoman Empire and its regional equivalents, like the Indian Moghul Empire (which formally ended in 1857) and the West African Sokoto Caliphate (which was conquered by the British in 1903), Muslims have not only debated how Islam can be re-established but also how the Prophet Muhammad had established a state entity in the first place. This process is often broadly equated with political Islam or Islamism (Ayoob, 2008).

The concept of Islamism is dual and contested, not just because its supporters believe their views merely reflect Islam as a *Deen* that encompasses worship and all human affairs including politics rather than a narrowly defined Euro-centric understanding of it as a religion of faith, but also because it posits a political role for Islam which is contested by some Muslim theologians. Esposito notes this dichotomy, pointing out that Islam is both and neither, although the contrary idea that Islam is, or can be, he argues, apolitical is also a misrepresentation of Islamic philosophy (Esposito, 1997). Moreover, because of the absence of institutionalisation of religion and a clerical hierarchy, at least in the majority Sunni stream (Aly, 2007), parallels with the separation of church (mosque) and state are not appropriate. The relationship between Islam and political ideology is highly complex (Ayoob, 2008) and has given rise to a wide range of approaches within the Islamic revivalist spectrum, *“challenging the perception of a monolithic Islamic fundamentalism”* (Esposito, 1997: 3).

Despite these complexities and the danger of oversimplification, a three-fold typology for Islamic revival has commonly been proposed (Husain, 1995, Choueiri, 1997, Esposito 1997): fundamentalism, traditionalism and modernism. Husain (1995) even proposes a fourth category, that of pragmatism, although he concedes that the aim of the latter is not essentially *Islamic* revival and nor are its proponents often considered to be inspired by Islam (Husain, 1995: 12) – in keeping with the definition of *Islamic* offered in the preceding section, the pragmatist approach will hence be ignored.

The ideas of some of the most influential Islamic revivalist thinkers are outlined below.

4.7.1 Fundamentalist revivers

The basis for an Islamic state was an issue that had long been considered by scholars of jurisprudence. They had not, however, seen a need to reconsider the issues for centuries at a time. Only when the Islamic caliphate was overrun by the Mongols had the scholar Ibn Taymiyah (1263-1328 CE) challenged existing methodologies and stressed the importance of *Ijtihad* (religious reasoning) in adapting to new circumstances. Interestingly, Ibn Taymiyah is seen by some as a reformer whilst others declared him an apostate (Philips, 1996: 111). Either way his writing had considerable influence on the development of both fundamentalist and modernist doctrines in the 18th and 19th centuries.

One key response, which is seen as a type of revivalism (Choueiri, 1997), was to turn back to the 'original' Islam, believed to have been propagated by the Prophet Muhammad and practised by the early generations of Muslims, the pious forefathers (*Salaf-U-Saliheen*). Thus the influence of Ibn Taymiyah can be seen most clearly in the writings of Muhammad Ibn Abd al-Wahab (1703-1792). The insistence on *Tawhid*, the unity of God, turned Wahabism into a religious reform movement (Aly, 2007) at the time when the ruling Ottomans had fallen into political, military, and economic decline along with the religious authorities. The emergence of Wahabism is considered to have initiated Islamic revivalism, due to its insistence on the 'sacred past'. Initially it thrived on the Arabian peninsula, which was relatively isolated from the challenge of European political and industrial reforms that underpinned colonial expansion and put pressure on the Ottoman empire. Wahabism rejects the *Taqlid* (blind following) of the four major Sunni schools of Islamic law. Instead they prefer *Ijtihad* (legal reasoning) on the basis of a often literal interpretation of how the *Salaf* have understood the *Qur'an* and the *Ahadeeth*, the reports of the sayings and actions of the Prophet.

Sayyed Ruhollah Musavi Khomeini (1902 – 1989) was the most influential philosopher and *Marja* (religious authority) in *Shi'ite* Islam. He was a driving force behind the 1979 Iranian Revolution, which ousted the last Shah of Iran, Mohammad Reza Pahlavi. Khomeini became Supreme Leader of Iran, and a powerful symbolic political figure. He was an innovative Islamic political theorist, whose most notable development was his theory of the guardianship of the religious scholar' (Dabashi, 2006). This theory was modified and incorporated into the 1979 Constitution of the Islamic Republic of Iran. In his written work concerning governance entitled Islamic Government: the Guardianship of the Religious Scholars' (Hokumat-e-Islami: Velayat-e-Faqih', Algar, 1981: 54), Khomeini based his political theory on the premise that the *Shari'ah* contained the most superior form of guidance and should therefore govern all human affairs. It was essential then that the governing body of the country should have a sound knowledge of the *Shari'ah*. The implication was that the country's ultimate ruler would have to be the religious scholar (*Faqih*) who surpassed all others in terms of knowledge of Islamic law and justice (known as a *Marja*), as well as having administrative ability. Hereditary monarchies and elected lay representatives were considered un-Islamic (Algar, 1981).

Khomeini's ideas were clearly framed by both Islamic theology and post-colonial revivalist concerns. For fundamentalist revivalists, purity of theology is a primary concern. This is measured either by adherence to the path of the earliest Muslims (the Salaf') or for the *Shi'a*, directly guided by a *Marja*. Their vision of Islam is centred on the establishment of an Islamic state and on the comprehensive and rigorous application of the *Shari'ah* (Husain, 1995).

4.7.2 Traditionalist revivers

Fundamentalists and traditionalists are often conflated because of their religious and social conservatism and condemnation of Western' influences (Husain, 1995: 80),

but both theologically and ideologically, they have very little in common. A defining characteristic of traditional revivalists is their education and training in Islamic institutions such as *Madrassahs* and *Dar-ul-Looms*. A strong emphasis is placed on traditional learning and the preservation of beliefs, customs and traditions practised in the classical period of Islam as well as those of subsequent Islamic periods.

*–Traditionalists believe that Islam is not merely a set of abstract and utopian principles, but a comprehensive and living belief system that interacts with the historical and cultural traditions of devout Muslims” (Husain, 1995: 81). The traditionalist strategy hence lies in the preservation of Islamic culture and tradition and incorporates local articulations such as Sufism, folk Islam, rejection of *Ijtihad* (legal reasoning) and strict adherence to *Taqleed* (strict following of one of the schools of jurisprudence) (Husain, 1995). Binder summarises the traditionalist position thus: *–To alter the decision that has been accepted for ages would be to deny the eternal immutability of God’s law and to admit that earlier jurists erred would be to destroy the idea of the continuity of the divine guidance of the Muslim community” (Binder, 1963: 74).**

Deobandism is one such a traditionalist Sunni Islamic revivalist movement, which was founded in 1866 in Northern India by Muhammad Qasim Nanautawi. The *Madrassah-e-Deoband* continues to be an influential institution for training religious leaders on the sub-continent. Deobandis follow the Hanafi school of thought, take a traditionalist approach to Islamic sciences and advocate a strict adherence to the Sunnah, particularly in respect to dress code and social custom. They advocate an emphasis on the Shariah and do not accept the criticisms of Islam made by the *Kalam*.

Growing out of the Deobandi movement is the *Tablighi Jamaat* which originated in the Indian subcontinent in the 1920s. It is a significant apolitical movement that

promotes a grassroots missionary approach (Metcalf, 2004) and has millions of activists worldwide (Masud, 2000). This highlights the fact that an important part of the traditional revival is a disdain for political activism (Metcalf, 1982). Its leaders have generally remained apolitical and aloof from social movements other than traditional welfare institutions dealing with Awqaf (endowments) and the collection and distribution of Zakat (obligatory alms) (Husain, 1995: 84).

4.7.3 Modernist revivers

Modern Islamic philosophy has revived some of the trends of medieval Islamic philosophy, in particular the tensions between *Mu'tazilite* and *Ash'arite* views on the place of rationality in forming ethical and legal codes (Leaman, 2002). But in the 19th century, another approach emerged that sought to incorporate European insights in order to modernise Islam. This modernist movement, which arguably began with the Egyptian reformer Jamal al-Deen al-Afghani (1838 -1897), advocated free political, scientific and religious thought and set the agenda for a revival of rationalism (Leaman, 2002).

In the 1820s, the Egyptian Rifa'a Rafi' al-Tahtawi spent five years studying in Paris (Cole, 2003). On his return he wrote about his experiences in Europe and translated numerous European works for a wider Arabic audience (Elmissiri, 1997). He admired Europe's technological and scientific innovation and political philosophy (Rogan, 2009:86-88). He found much common ground between the principles of Islamic law and the principles of natural law and argued that the *Shari'ah* should be adapted to meet the challenges of different circumstances (Hourani, 1983: 88).

Al-Afghani's student Muhammad Abduh (1849-1905) was trained in the traditional setting of Al-Azhar University in Cairo, but was exiled to Paris, where he publicly called for reform in the Muslim world, particularly Egypt. He published his primary philosophical treatise, The Theology of Unity (*Risālat at-Tawhīd*) in 1897, which

was, interestingly, primarily addressed to Western-educated people, both Muslims and non-Muslims. Abduh rejected the closure of *Ijtihad* (jurisprudential reasoning) and the practice of *Taqlid* (blind following), arguing that that morality and law must be adapted to modern conditions for the common good (*Maslahah*). Reason, Abduh held, enables humans to know good from evil, although understanding one's obligation to do what is right can only be known through God's revelation ('Abduh 1966). This theory breaks with traditional jurisprudential approaches to assert that the Islam practiced by the righteous forefathers (*Salaf-us-Saleh*) was rational and practical, thereby promoting the idea of modernist Salafism. Abduh therefore regarded Islam as anchored but adaptable, and considered it to be hampered by the rigid structures imposed by later generations.

These most formative proponents of the modernist revivalist discourse were followed by another generation that was committed to modernity but did not see it uncritically as Westernisation'. The bearers of the new Islamic discourse had their intellectual formative years in the period of decolonisation of the Muslim world. *–This was the time when Western modernity had already entered the stage of crisis, and when many Western thinkers had begun to realize the dimension of this crisis and impasse. The bearers of the new Islamic discourse realized, from the very beginning, the darker aspects of Western modernity*" (Elmissiri, 1997). Their modernisation approach was then guided by the effort to Islamise knowledge from within and Islamic economics were a prime example of this effort (Kuran, 1995). This is not to say that there were no substantive critiques of modernity.

Contemporary Islamic thinkers such as Ziauddin Sardar (1977, 1987, 1999) challenge the hegemony of the West and point out the Euro-centric nature of the development project'. Sardar (1987) in particular has proposed a range of alternative development models, although most are based on adaptations of existing approaches.

The Indian thinker and poet Muhammad Iqbal (1877-1938) promoted Islamic revival based on the ideals of social justice. He upheld traditional Islamic values such as the prohibition of usury, and criticised traditionalists for their abstract approach to Islam that had, in his view, little relevance for modern life (Husain, 1995: 105). He argued that dogma, nationalism and racism, all of which are roundly rejected in Islam, were causing disunity amongst the global Muslim community or *Ummah*. Iqbal admired Al-Afghani's contributions (Husain, 1995: 105), and in his work The Reconstruction of Religious Thought in Islam, advocated strongly for the political and spiritual revival of Islamic civilisations across the world, (Munnarwar, 1971).

However, it is Sayyid Abul Ala Maududi (1903-1979) who is credited with creating modern Islamist political thought in the 20th century (Esposito 1997). He established *Jamaat-e-Islami* in India, and explained that the concepts of *Khilafa* (caliphate) and *Shura* (consultation) have to underlie a modern Islamic political system, coining the phrase an Islamic theo-democracy' (Ahmad, 1978). Maududi argued that secular Western democracy, by giving *Hakimiya* (sovereignty) to the people, is not compatible with Islam where Allah is the only sovereign (Ahmad, 1978). The *Shar'iah* and not man-made law should, in his view, govern all aspects of social, political and economic life.

Whilst many of these characteristics might make Maududi appear to be a fundamentalist revivalist (Husain 1995), his political theory was actually modernist in that the *Jamat-e-Islami* accepted the principle of and contested democratic elections (Ayoob, 2008:66-73). The *Jamaat-e-Islami* vision upheld the implementation of Islamic law and rejected Western concepts such as capitalism and socialism. Initially, it was against the Pakistan movement to divide British India on the grounds of unity or *Jama'ah*, but changed its position in 1947 to support the establishment of an Islamic state in Pakistan (Ayoob, 2008:66).

Maududi preached a return to the past, but his teachings were underscored by an approach that Islamised Western social theory (Choueiri, 1997), particularly in the realms of politics and economics. Maududi's concept of a theo-democracy has been heavily criticised both from within Islam and outside it. Singled out for particular criticism was his argument that any Islamic polity must accept the supremacy of Islamic law over all aspects of political and religious life (Ahmad, 1976). His critics claimed that this was incompatible with democratic concepts such as the sovereignty of the people. However, Esposito and Voll (1996) argue that Islamic democracy does in principle rest upon concepts of consultation (*Shura*) and consensus (*Ijma'*), which are ultimately core democratic processes.

It has also been asserted by some Muslim intellectuals that Islam embraces democratic values. This view is many times met with doubt and suspicion both from within and from the outside, as can be seen in the responses to Islamic movements such as the *Jamaat-e-Islami*, the Muslim Brotherhood and *Hezbollah*. Esposito and Voll (1996), in their work Islam and Democracy, question attempts to concretely define democracy, and assert that the very concept changes its meaning in different times and places. They argue that there can be many differing independent models of democratic government operating at the same time, and that these do not necessarily correspond to Western liberal ideals. They suggest that democracies do not have to follow a single model and can be successful within a liberal or socialist political system or religious system (Esposito and Voll 1996).

Hassan El-Banna (1906 – 1949), founder of the Muslim Brotherhood (*Al Ikhwan al Muslimeen*), modified Abduh's theory of Salafism, calling for a return to original Islam. According to El-Banna, contemporary Islam had lost its strength and social impact because Muslims had adopted Western values and culture (Husain 1995: 53). The Muslim Brotherhood has become one of the most influential multi-national

political movements in the Islamic world. In many Arab countries it forms the largest political opposition group, with a groundswell of popular support for its vision to instil the Qur'an and Sunnah as the "*sole reference point for ... ordering the life of the Muslim family, individual, community ... and state*" (see the Muslim Brotherhood website⁴) and ultimately to re-establish a Caliphate or unified Muslim state. The Brotherhood is strongly opposed to Western colonialism and was instrumental in overthrowing the pro-western monarchies in Egypt and other Muslim nations during the early 20th century.

Influenced by both El-Banna and Maududi, and regarded by Ayoob (2008: 66) as the most seminal of the Islamist ideologues, is Sayyid Qutb. Qutb (1906-1966) was the key thinker behind the Egyptian Muslim Brotherhood in the 1950s and 60s (Husain, 1995). His extensive Qur'anic commentary, In the Shade of the Qur'an (*Fi zilal al-Qur'an*), contributed significantly to modern understanding of *Jihad* and the *Ummah*. He is perhaps best known for his work on the social and political role of Islam, particularly through his books Social Justice and Milestones (*Ma'alim fi-l-Tariq*). He wrote Milestones in 1964, calling for the restoration of Islam through re-establishment of the *Shari'ah* (Islamic law) by "*physical power and Jihaad for abolishing the organizations and authorities of the Jahili system*" (Qutb, 2003: 55). Qutb's political thought evolved considerably, largely in response to the increasing persecution of the Muslim Brotherhood by General Gamal Abdel Nasser. His later writings became the foundation for a school of thought referred to as Qutbism, which is radically anti-secular and anti-Western. Qutb proposed a revolutionary strategy in which an Islamic vanguard should take control of the state and Islamise it from the top-down (Husain, 1995: 15). Although Qutb's political theory always centred on Islam as a complete system of morality, justice and governance, it is a matter of debate as to whether this revolutionary strategy and Islamic dictatorship

⁴ see for further details <http://www.ikhwanweb.com/Article.asp?ID=813&LevelID=2&SectionID=116> [accessed 21/08/08]

complies with the spirit of the *Shari'ah* (Ayoob 2008). It appears rather to be born out of political necessity and survival under Nasser's military dictatorship, as Qutb was a vocal opponent of Arab nationalism and the Nasserite regime with its practices of arbitrary arrest and torture, to which he himself was subjected. As a result, he was eventually executed for allegedly plotting to overthrow the state.

Within the *Shi'ite* stream, Muhammad Baqir al-Sadr (1935-1980) was a prominent Iraqi modernist Shi'a scholar, who developed detailed critiques of Marxism and presented ideas of an alternative Islamic form of government (Al-Sadr 1987). He disagreed with Khomeini's concept of *Velayat-e Faqih* (Guardian Jurist) and is credited with developing an Islamic-democratic system, referred to as *Wilayat Al-Umma* (Governance of the People), overseen, but not ruled by, a body of Muslim scholars to ensure that all laws correspond with Islamic teachings. His most influential writing was called *Iqtisaduna* ('Our Economics'), one of the most important works to date on Islamic economics (Wilson, 1998). This work was a critique of both socialism and capitalism and it counter-constructed an Islamic economic paradigm. His lasting contribution was in the field of Islamic banking, where his work still underpins the principles of modern Islamic banks in the Middle East (Wilson, 1998).

4.8 Key characteristics of Islamic revivalism and its relationship to developmental thinking

As demonstrated in the previous section, the challenges created by external military, economic and social influences led to a range of responses by Muslim intellectuals. Encapsulated in the concept of Islamic revivalism, these ranged from searching for the 'sacred past' to adapting to or adopting modernity. Based on the broad analytical categories provided by Husain (1995), table 1, overleaf, summarises the characteristics of the various revivalist approaches discussed and adapts them to

Table 1: Typology of Islamic revivalist thought pertaining to development, adapted from Husain (1995: 152-7)

MAJOR CHARACTERISTIC	Fundamentalists	Traditionalists	Modernists
NORMATIVE BASIS	Consider true Islam's immutability and perfection to transcend time and space.		Very particular about placing all adopted popular and beneficial non-Islamic/foreign concepts, practices and institutions within an Islamic framework
GOVERNANCE & LAW	Islamic state governed by strict adherence to the letter and spirit of the Shari'ah		Revised Islamic legal system to cope with contemporary issues
	Sovereignty rests entirely with God		Place popular sovereignty second to God's sovereignty
PRINCIPAL REASONING ABOUT THE MUSLIM WORLD'S DECLINE	Colonialism and neo-colonialism. Disunity of the Muslim Ummah.		
	Failure to adhere to the letter and spirit of Islam		Too rigid and dogmatic adherence to Islamic teachings, lack of Islamised knowledge
DEGREE OF FATALISM AND ACTIVISM	Very fatalistic, but extremely active religio-political crusaders for Islamic fundamentalism	Very fatalistic; often passive, apolitical, contemplative, and mystical scholars, teachers, and preachers of traditional Islamic doctrine and practice	Minimally fatalistic, extremely dynamic reformers and modernisers of Islamic societies. Perceptive and astute politicians imbued with the vestiges of the spirit of Islam
OPENESS TOWARDS CHANGE	Strong opposition towards Taqleed and vigorous advocacy for Ijtihad through scholars on the basis of classical methodologies	Firm adherence to Taqleed and support for customs and traditions. Total rejection of Ijtihad.	Against Taqleed and all traditions that they consider to inhibit the progress of Muslim societies. Strong advocacy of Ijtihad for all knowledgeable Muslims
POSITION ON PROGRESS	Re-embracing the principles and practices of the pious forefathers	Searching for the sacred past whilst conserving culture and customs	Embracing and Islamising modernity
POSITION ON POVERTY AND DEVELOPMENT	Zakat and Awqaf as transnational welfare institutions for wealth re-distribution in search for the transcendental	Zakat and Awqaf as local welfare institutions for wealth re-distribution in search for the transcendental	Social activism and modern welfare institutions as instruments of social change

include concerns such as positions on fatalism, change, progress, poverty and development. In doing so this genealogical research provides a typology for the Islamic revivalist endeavour that particularly draws out the implications for Islamic development thinking.

Whilst this typology of Islamic revivalists is simplified, it can, nevertheless, be useful as a tool through which a certain order can be brought to an otherwise confusing multiplicity of opposing positions. It can also help to determine analytical categories through which Islamic development thinking can be further investigated. This typology is instrumental to this study and will be used to aid the analysis of Islamic movements in Bangladesh in Chapter 5 and the approach taken by the Islamic development actor in the case study in Chapter 6.

This typology also reflects the spectrum of political technology which is used as an instrument of bio-power (Foucault 1980, 1991) by framing the parameters of the different development discourses in Islam, as will be set out in the following sections.

4.9 Assembling the archive: a short history of Islamic thought pertaining to development

Despite the considerable body of literature on Islamic social theory, there is no specific tradition or discipline that deals with what could be classified as development, although individual authors deal with the topic. The concern for change, as the previous sections have demonstrated, is primarily located in the concept of Islamic revival, which takes a range of forms. At the same time, the issues of economic growth, and, to some degree, poverty are extensively dealt with in the Islamic economics literature, although the term development does not feature prominently.

In order to further explore the foundations and re-construct an Islamic development discourse, this archive needs to venture into a range of related discourses. The following sub-sections discuss Islamic understandings of poverty and concepts of social justice and development, firstly with reference to Islamic scripture and then by reviewing selected sources drawn from a growing body of literature on Islam and socio-economic change. Ideas about poverty, redistribution of wealth and economic growth are explored.

4.9.1 Common scriptural themes around poverty reduction

The Qur'an deals quite extensively with the topic of poverty, primarily from a moral perspective. In one of the earliest revelations, Surah Al-Mudathir (Chapter 74 The Clothed One'), a scene from the Day of Judgement exhorts believers to care for the needy, as those condemned to hell admit: *"We were not of those who prayed and we did not feed the poor"* (Verses 43-44). In the Qur'an, worship is regularly mentioned in connection with being charitable (Al-Qardawi, 1999), to such an extent that giving charity has been called financial worship' (Benthall, 1999). Many of the early Makkan revelations deal with poverty reduction, through both charitable donations and the transfer of wealth, and also through advocacy on behalf of the poor: *"He used not to believe in Allah, nor did he urge the feeding of the poor"* (69: 30-34). Exegetes of the Qur'an interpret such verses in the light of an overall command to have solidarity with and mercy upon fellow human beings, beyond the act of securing their needs (Al-Qardawi, 1999). The right of the poor to receive support and the duty of the rich to give are also expressed in a number of verses. In the Medina period of revelation, they became a mandatory act in the form of obligatory *Zakat*.

After establishing the moral boundaries, the Qur'an and *Ahadith* make a number of economic policy recommendations, the specificity of which has been debated. Wilson

(1997: 117) points out that over 1,400 of the 6,226 verses of the Qur'an refer to economic issues, many of them in a highly specific manner, particularly in relation to trade, finance and inheritance, whilst Qureshi (1980: 563) argues that *“beyond a few matters pertaining to inheritance and the prohibition of usury, the Koran does not concern itself with specific economic and political schemes.”* This shows that there is not just debate, but also a considerable variety of interpretations about the purpose of the Qur'an and how it is to be understood. As the typology of Islamic revivalism has indicated, a frame for interpretation already exists, which in Foucault's sense acts as an instrument of bio-power. Depending on where the interpreter is located within the orders of discourse, his or her interpretation might vary considerably.

Nevertheless, the theme of a balance between poverty and wealth is clearly present in a number of sayings of the Prophet:

(Narrated 'Aisha:) The Prophet used to seek refuge with Allah (by saying), "O Allah! I seek refuge with You from the affliction of the Fire and from the punishment in the Fire, and seek refuge with You from the affliction of the grave, and I seek refuge with You from the affliction of wealth, and I seek refuge with You from the affliction of poverty, and seek refuge with You from the affliction of Al-Masih Ad-Dajjal [the false Messiah]." (*Sahih Bukhari Volume 8, Book 75, Number 387*)

(Abdullah ibn Umar reported that), as Allah's Messenger was sitting on the pulpit and talking about charity and abstention from begging, he said: *“The upper hand is better than the lower one, the upper being the one which bestows and the lower one which begs.”* (*Sahih Muslim Book 5, Number 2253*)

Whilst begging is not recommended in the primary sources of Islam, even though the poor have a right to a share in the wealth of the rich, the tribulations of poverty are seen as severe, to such an extent that they may become a threat to an individual's belief. Other ahadith prescribe a solution in gainful work, with the Islamic authorities responsible for creating such opportunities if they are not available:

(Narrated Anas ibn Malik): A man of the Ansar came to the Prophet and begged from him. He (the Prophet) asked: Have you nothing in your house? He replied: Yes, a piece of cloth, a part of which we wear and a part of which we spread (on the ground), and a wooden bowl from which

we drink water. He said: Bring them to me. He then brought these articles to him and he (the Prophet) took them in his hands and asked: Who will buy these? A man said: I shall buy them for one dirham. He said twice or thrice: Who will offer more than one dirham? A man said: I shall buy them for two dirhams. He gave these to him and took the two dirhams and, giving them to the Ansari, he said: Buy food with one of them and hand it to your family, and buy an axe and bring it to me. He then brought it to him. The Apostle of Allah fixed a handle on it with his own hands and said: Go, gather firewood and sell it, and do not let me see you for a fortnight. The man went away and gathered firewood and sold it. When he had earned ten dirhams, he came to him and bought a garment with some of them and food with the others. The Apostle of Allah then said: This is better for you than that begging should come as a spot on your face on the Day of Judgment. Begging is right only for three people: one who is in grinding poverty, one who is seriously in debt, or one who is responsible for compensation and finds it difficult to pay.— (Sunnan Abu Dawood, Book 9, Number 1637)

The purpose of this section was to briefly introduce the scriptural discourse on poverty in Islam. There are many Qur'anic verses and sayings of the Prophet Muhammad which establish a moral discourse around the issue of poverty and stress wealth transfer and re-distribution as a way of poverty alleviation, as well as favouring work over begging. The main vehicle utilised for wealth distribution is Zakat which will be discussed in the following section.

4.10 Vehicles for redistributive justice: Zakat, Sadaqah and Waqf⁵

The redistribution of wealth in the form of charitable giving is central to the Islamic faith and an obligation upon every believer, its importance highlighted by the term financial worship' used by Benthall (1999) in his exposition of Islamic charity. The basic mechanism for this is Zakat, which is held by the majority Sunnis to be a mandatory act of worship since the time when the Islamic state was established by the Prophet Muhammad in 622 CE. Many Qur'anic verses revealed in Medina deal with the topic (Al-Qardawi, 1999). The word Zakat is mentioned in the Qur'an thirty times in different contexts. It is derived in Arabic from the verb *Zaka* which means to

⁵ Parts of this section have been published in the author's Chapter (with Abdulfatah S. Mohamed) entitled: Saudi Arabian NGOs in Somalia: Wahabi' Da'wah or Humanitarian Aid in Clarke, G. and Jennings, M., eds (2008) *Development, Civil Society and Faith-Based Organisations: Bridging the Sacred and the Secular*, Basingstoke: Palgrave Macmillan.

grow and become better; *Zakat* consequently means purification of wealth (Al-Qardawi, 1999, p. xliii). This points to the dual purpose of *Zakat* as a religious purification for the rich whilst also providing some succour for the poor, needy and other groups.

As noted above, in Islamic doctrine, *Zakat* is one of the five pillars for Sunni Muslims (Cragg, 1986). The majority of Muslim scholars hold that it must be given by every Muslim at the end of each year and is calculated at a rate of 2.5 per cent of any disposable wealth above a minimum amount called *Nisab*. There has, however, been considerable debate, historically amongst Islamic jurists and contemporarily in Islamic economics as to the precise way of levying, collecting and distributing *Zakat* (Nienhaus, 2010), particularly in a world that is economically more complex than during early Islamic times.

Beneficiaries of this obligatory charity are detailed in the Qur'an, *Zakah expenditures are only for the poor and the needy, and for those employed to collect [Zakah] and for bringing hearts together and for freeing captives and for those in debt and in the way of Allah and for the traveller - an obligation imposed by God and God is Knowing and Wise*—(Qur'an Surah 9, verse 60). In modern public finance terms this can be translated into the following expenditure headings (Kroessin 2008 a):

- poverty reduction [absolute and relative],
- administrative overheads for civil servants dealing with public welfare
- peace-building and community cohesion
- promotion of freedom, human rights and civil liberties
- personal insolvency settlements
- security and defence⁶
- homeless, refugees and migrants.

⁶ Al-Qardawi mentions that *in the way of Allah* is regarded by the majority of Islamic jurists as referring to *jihad* (Arabic for struggle), although he argues that a contemporary interpretation could include state expenditure on defence (coupled with revenue from land tax, *kharaj*), or even financing the establishment of an Islamic state. He refers to cultural, educational and informational *jihad*, including *da'wah* (Al-Qardawi, 1999, p. 427-28), which would suggest that *jihad* is not understood as a purely military struggle.

There is however, no consensus on poverty reduction as a priority over other categories. Kuran states:

[T]he Qur'an says nothing specific about the division of resources among these categories. In principle, therefore some narrow segment of society could claim the majority of all Zakat funds. Another potential source of disagreement lay in the criteria for assigning people to one category or another. A disbursement rule that seems to have emerged under the fourth caliph Ali prohibited the use of one year's Zakat revenues in some subsequent year. Subsequently, at the end of the second Islamic century, the view emerged that each year's Zakat fund must be divided equally among the eight designated categories of expenditure." (Kuran, 2003: 278)

In the associated literature, which centres primarily around Islamic economics (see Zaman 2008), the doctrine of *Zakat* appears to be central to various Islamic approaches to poverty alleviation, reduction and/or elimination, a quasi poor tax (Nienhaus, 2010). Some believe (for example Iqbal and Khan, 1983) that there is significantly increased scope for the collection of *Zakat* in contemporary Islamic states, opening up scope for it to make a significant contribution to poverty alleviation that may be more effective than the redistribution and welfare systems used in modern states. Others (for example Kuran, 1995) are much more sceptical. They point both at historic and contemporary practice in Muslim countries (see Kuran 2004, although this is beyond the scope of this study) but also, importantly at the underlying doctrine of *Zakat*. They argue that the problem lies not just in a number of simplifications and assumptions that Islamic economists have made around poverty (see section 4.10.2 for a discussion of the poverty narrative in Islam), but also in ascribing to *Zakat* a role that might not be the one that was divinely intended. There is a range of interpretations about the role *Zakat*, ranging from the *Shi'a* perspective, which does not hold it to be obligatory in the same way as Sunni Muslims do, to some Muslim scholars (Mattson 2003, Kuran 2003) who contend that the application of *Zakat* historically has not been uniform, has rarely been systematic and is sometimes even contentious within Muslim countries. In this context, Kuran states:

In view of this historical record, the current diversity in implementation is hardly

surprising. Nor is it puzzling that the contemporary literature on Zakat is riddled with inconsistencies and ambiguities” (Kuran, 2003: 276). On a more reconciliatory note, it could also be argued that income and wealth distribution in this world are not important issues as believers are promised so much more in the hereafter’ (Wilson, 1997: 173)

In addition to Zakat or Ushr, which is levied on agricultural produce, voluntary charity, in Arabic Sadaqah (meaning to give away’ and realising one’s faith by action’), is also strongly encouraged, based on many sayings of the Prophet Muhammad, for example *–Charity (Sadaqah) is due upon a person on every day that the sun rises*” (Bukhari Volume 3, Book 49, Number 870). It is regarded as an act of individual devotion, in which charity is given directly to a destitute beneficiary (Al-Qardawi, 1999).

Other Islamic teachings stress particular seasons for giving, like the month of Ramadan, during which Muslims are expected to feed the destitute whilst fasting themselves. A special contribution called *Zakat al-fitr* also has to be made at the end of the fasting month, being sufficient food to feed one person in need or its monetary equivalent. Similarly, during the Hajj period, Muslims, whether performing pilgrimage or not, are expected to sacrifice a cow, goat or camel to feed the needy. Almsgiving therefore takes a central role in Islamic doctrine, as Benthall and Bellion-Jourdan (2003: 15) underline: *–Islam is the only one of the three Abrahamic religions that explicitly urges the believer not only to be generous but also to persuade others to be charitable (Qur’an, Surah 107⁷)*”.

A further means of charity is the establishment of a pious foundation’ (*Waqf*, plural *Awqaf*) by endowment (Benthall and Bellion-Jourdan, 2003). The legitimacy of *Waqf* is derived in Islamic law from the Prophet’s statement: *–When a person dies, his*

⁷ Surah al-Ma’un (A Small Kindness):”*Have you seen the one who denies the Recompense? For that is the one who drives away the orphan, and does not encourage the feeding of the poor... .*”

works come to an end, except for three: charity that continues to yield benefit, knowledge that continues to be useful, and a pious child that prays on one's behalf."⁸

Waqf can be likened to the legal construct of a trust in perpetuity, since the Arabic means tying up'. Use of funds generated by a waqf can be utilised for all aspects of charity work, including construction of mosques, shelters, orphanages, refugee camps and hospitals, historically evidenced by many endowments remaining active today in Turkey and the Middle East (Benthall and Bellion-Jourdan, 2003).

Projects established and funded through *Zakat*, *Sadaqah* or *Waqf* were made available to the needy in the wider population, although *Zakat* was restricted to those specified by the Qur'an, as discussed above. This led to the establishment of a rudimentary welfare state (Benthall and Bellion-Jourdan, 2003). However, it has been argued that it was primarily the establishment of *Waqf* through private individuals which increasingly provided poor relief (Kuran, 2003), although some endowments were clearly motivated by the elites' desire to enhance their prestige and political influence (Shefer 2003). Either way, the redistribution of wealth, however organised, motivated and effective it is in practice, appears to be a cornerstone of the Islamic social policy discourse. Moreover, within the Islamic discourse on charity, the poor and needy are singled out, particularly through the articulation of the practices of *Zakat* and *Waqf*. Hence the next section offers a brief discussion of poverty definitions in Islam.

4.10.1 Defining poverty in an Islamic context

There is no unanimously agreed definition of poverty in Islam and various schools of jurisprudence have offered diverging bases for poverty conceptualisations and indicators.

⁸ Al Baihaki, *Shu'ab al-Iman*, Hadith No. 3447, Vol. 3, p. 247.

As Kuran argues:

–The jurists who shaped Islamic law during Islam’s initial few centuries touched, of course, on such questions as to how poverty should be defined, who qualifies as needy, and the extent of a poor person’s Zakat entitlement. But their answers did not create a consensus capable of channelling Zakat resources towards the poor.–(Kuran, 2003: 283)

Interestingly, the Qur’an mentions two categories of poverty: the poor (*Fakir*) and the needy (*Miskin*). There is considerable debate amongst Islamic jurists about the nature of the difference, whilst the orientalist Schacht, for example, held the opinion that the difference is arbitrary (Al-Qardawi 1999). Whether and how much of the *Zakat* should be allocated to the first two groups mentioned in the *Qur’an* is also debated:

–That there were significant consequences resulting from favouring one of the definitions over the other becomes obvious when we see how jurists decided the amount of charity that the poor were to be given. In general, those who defined poverty as need did not place a momentary limit on this amount, since needs vary among individuals. On the other hand, jurists who defined poverty in absolute financial terms generally allowed no more than a specified amount of Zakat to be given to one individual. The majority of Sunni schools – the Malikis, the Shafi’is, and Hanbalis – took the former position while the Hanafis took the later position.” (Mattson, 2003: 33)

The *Hanafi* school of jurisprudence defines the poor person as one whose wealth is below the *Nisab* (i.e. the level at which *Zakat* becomes obligatory) or is consumed satisfying one’s basic needs like shelter and clothing. The needy person does not have any wealth or property. This in many ways reminds one of the concept of a poverty line, a monetary definition of poverty that is commonly used in the mainstream development discourse (compare Chapter 3). However, the other three jurisprudential schools argue that the poor are those who are insufficiently endowed with means to satisfy their basic needs fully, whilst the needy completely lack the means to achieve their basic needs, which remain unfulfilled (Qardawi 1999: 345).

Mattson (2003) also argues that the legal reasoning of the early jurists led to a practice where poverty was defined through status or conversely the loss of status

through external shocks, as is the case in important categories in the Islamic discourse of widows and orphans. The Islamic legal discourse had, Mattson contends, implications for addressing structural poverty, in which those who were born *فقير* did not necessarily receive the same attention as those who fell into poverty:

–Consequently the way in which Muslim jurists define need is significant not only for what this discourse tells us about distribution of charity but also what it tells us about possible limits to their vision of changing the world around them.” (Mattson 2003: 48)

Other less legalistic and broader conceptualisations of poverty have focused on well-being and the concept of the overall purpose of the Islamic *Shari'ah*. In Islamic tradition, the *Shari'ah* is seen as something that nurtures and protects humanity, a concept explored, for example, in the works of the 11th century Islamic philosopher Al-Ghazali (Watt, 1963). Well-being of humans is based on the fulfilment of necessities, needs, and comforts. The purpose of the law is to establish the best equilibrium between worldly affairs and the hereafter. A constant awareness of God and the *Shari'ah* is held to be essential for believers, who have to educate themselves in the basic tenets of the latter and apply this knowledge for the benefit of society, including the economic order (Wilson, 1997). Rabbani (n.d.) expounds the purpose of the *Shari'ah* as follows:

–To ensure the establishment of religion, God Most High has made belief and worship obligatory. To ensure its preservation, the rulings relating to the obligation of learning and conveying the religion were legislated. To ensure the preservation of human life, God Most High legislated for marriage, healthy eating and living, and forbade the taking of life and laid down punishments for doing so. God has permitted that sound intellect and knowledge be promoted, and forbidden that which corrupts or weakens it, such as alcohol and drugs. He has also imposed preventative punishments in order that people stay away from them, because a sound intellect is the basis of the moral responsibility that humans were given. Marriage was legislated for the preservation of lineage, and sex outside marriage was forbidden. Punitive laws were put in place in order to ensure the preservation of lineage and the continuation of human life. God has made it obligatory to support oneself and those one is responsible for, and placed laws to regulate the commerce and transactions between people, in order to ensure fair dealing, economic justice, and to prevent oppression and dispute. Needs and comforts are things people seek in

order to ensure a good life, and avoid hardship, even though they are not essential. The spirit of the Shari'a with regard to needs and comforts is summed up in the Qur'an, He has not placed any hardship for you in religion," (22:87) and "God does not seek to place a burden on you, but that He purify you and perfect His grace upon you, that you may give thanks' (5:6)."

In this traditional Islamic definition, the objective of the Shari'ah is the welfare of humanity, or more narrowly defined, the community of believers. Human needs define the foundations for good individual and social lives and are classified into three levels in a hierarchy, namely (1) necessities (*Dharuriyyat*); (2) convenience (*Hajiat*); and (3) refinements (*Kamaliat*) (Alhabshi, n.d. b). Necessities consist of all activities and things that are essential to preserve the five needs listed above at the barest minimum for an acceptable level of living. It is to be understood that, at this level, a person has enough to live on, although not necessarily in comfort. It has been suggested that necessities should include the ability to adhere to the way of God and perform the five pillars of Islam (belief, prayer, fasting, *Zakat* and pilgrimage, although for the latter the *Shari'ah* stipulates an explicit exception if one does not have the means to undertake the *Hajj*); protection of life (we might include here access to health services); means of securing food, clothing, shelter, education and the right to earn a living, and to set up a family, etc. Much like other definitions, this implies that all the five foundations or needs must be fulfilled; that one need does not have priority over another, and if only one of the needs is unfulfilled, then a person is considered poor (Qardawi 1999).

This *Maqasid al Shari'ah* approach (Arabic: the purposes of the Shari'ah), conceptualises and defines poverty in a broader socio-economic sense. Needs are defined as religion (*Deen*), life (*Nafs*), the mind (*Aql*), progeny (*Nasl*), and property (*Maal*) (Alhabshi, n.d. a). The *Maqasid al-Shari'ah* concept has been derived from the Qur'an and the Sunnah or inferred from these by a number of scholars (Chapra,

2008). Continuing along this line, the influential Islamic economist Chapra maintains that Islam emphasises all the ingredients of human-wellbeing, including the human self, faith, intellect, posterity, as well as wealth, for society to flourish (Chapra, 2008). For the Muslim world to focus on economic development in the short term may, according to Chapra (2008), result in relatively higher rates of growth but in the long run will lead to a rise in inequities, family disintegration, juvenile delinquency, crime and social unrest.

Chapra's (2008) views echo those of many Islamic economists and development thinkers who argue that well-being in Islam is based on human needs that cannot be reflected in monetary terms alone. This is based on a narrative that is counter-constructed in Said's (1979) sense, as a response to the constructed other' narrative of Western materialism (see section 4.11). How the central pillar of Zakat is linked to any operationalisation of the *Maqasid* approach to poverty alleviation, or vice versa, also remains largely un-addressed.

Interestingly, the *Maqasid al Shari'ah* approach also underlines the protection of religion, which in turn, it has been argued, entails the protection of the community of the believers as a socio-political entity (Chapra 2008 a), whilst maintenance of life suggests the inclusion of food, shelter and medical care. This clearly is important in terms of how poverty is understood in Islamic discourse. It is interesting to note that basic needs as discussed above are, in this conceptualisation, not exclusively material and hence lending itself to a comparison with the concept of poverty as a multi-dimensional issue (Alkire, 2009).

In discourse analytical terms, however, one would be hard-pressed to construct this as a case of intertextuality, since there is no indication that various texts and their interpreters have engaged in an exchange of ideas. The *Maqasid* approach not only

underlines the Islamic understanding of poverty as a phenomenon that is multi-dimensional, but also essentially transcends the physical world with a concern for well-being in the hereafter.

Problematically, Islamic economists and development thinkers have neither referred to the multi-dimensionality of poverty nor have they developed comparable poverty indicators to measure it. In fact, whilst acknowledging the centrality of Zakat as an important religious category, the contemporary Islamic discourse hinges on it without discussing it in a substantive manner outside the realm of Islamic jurisprudence.

As has been pointed out by the range of Muslim and non-Muslim commentators selected in this section, poverty alleviation, including and beyond the material dimension of human existence, plays a central role in Islam. Therefore, it is to be expected that a more or less continuous discourse exists that underpins this contention, which will be explored in the following section.

4.10.2 The Islamic poverty narrative

The issue of poverty clearly seems to be central to Islamic teachings, particularly due to the juxtaposition of poverty and disbelief in Islamic moral and theological doctrine, as illustrated in one of the sayings of the Prophet Muhammad quoted above. This is also underlined by the role of the poor as one of the key recipients of *Zakat*, one of the five pillars of the religion, been expounded in the previous sections. A historical snapshot offered by both traditional and modern Islamic historians such as Nawawi (died 1278), Ibn Kathir (died 1373) or Mubarakpuri (b. 1942) (1996) and Western historians of Islam such as (Watt 1953 & 1956) Lewis (2003) or Bonner (2005) underlines the centrality of the theme of poverty. Mubarakpuri (1996) points out that even after the Prophet Muhammad's emergence as a statesman and political leader

his focus remained transcendental and did not result in his accumulating wealth. These historical accounts lead us to believe that the Prophet was poor, whilst some of his companions were amongst the richest merchants of Makkah and Medina. However, his mass appeal appears to have been to the poor and oppressed (Mubarakpuri, 1996). Bonner underlines that, *‘poverty was clearly of considerable, if not central, importance for early Islam itself’* (Bonner, 2005: 392). Nor does the Prophet’s political mission seem to have focused on empire-building or dynastic rule: many Islamic institutions evolved under later leaders and the greatest territorial gain was made under the second caliph, Umar Ibn Al Khattab (584-644 CE), when the Islamic state expanded to Persia and North Africa (Madelung, 1997).

The poverty narrative, therefore, appears to have been strong from the onset and in addition early Islam made a range of socio-economic propositions that added to, or underscored, its appeal to the impoverished masses (Farooq, 2008). However, despite the high moral position of wealth re-distribution and the practical relevance of poverty alleviation in early Islam, *‘poverty as a challenge requiring a systematic solution is not as prominent a theme or issue in general in subsequent Islamic discourses’* (Farooq, 2008: 42). This is interesting, especially in the light of the argument that *‘an economy of poverty prevailed in early Islamic theory and practice’* (Bonner (2005: 392). It would appear that later Islamic discourses have romanticised the early prophetic traditions and to great degree the examples of the caliphates of Umar ibn al Katab and Umar Ibn Abdul Aziz when poverty was claimed to have been eradicated, evidenced by the claim that no recipients for Zakah could be found in Muslim heartlands (Farooq, 2008). A closer, more critical historical look at the poverty narrative (see for example Cahen 1968; Sabra 2000, Lapidus 2002) emphasises that Islamic historical sources are scant and focus primarily on elites, that is, the rulers and scholars of Islamic societies (Sabra 2000). The claim of the eradication of poverty under the early caliphs Umar ibn al Khatab and Umar Ibn

Abdul Aziz also needs both substantiation and contextualisation: the centre of the Islamic rule, the city of Medina, had a limited population yet was awash with war booty from the recent conquest, as a large proportion of its citizenry had enrolled into military service. The rule of these caliphs, hence, was in a period of rapid expansion of the Islamic state and the inability to find eligible recipients for Zakat, the only poverty indicator used in these historical accounts, leads to a distorted picture of the effectiveness of early Islamic poverty reduction strategies that relied heavily on distribution of wealth acquired through military campaigns (Farooq, 2008).

This historical narrative, arguably based on the spontaneous and unsustainable redistribution of wealth during historic times, appears to have fed the current Islamic discourse on poverty reduction. However, without deeper social historical analysis that is notably absent from the discourse, as Farooq (2008) contends, contemporary Islamic theoretical attempts to derive a systematic poverty reduction strategy remain a victim of this romanticised and oversimplified narrative. Farooq further claims that *the field of Islamic economics has not quite picked up and focused on the challenge of poverty. Indeed, if the contemporary literature is any indication, poverty as an independent theme seems to have been ignored*" (Farooq, 2008: 43). This claim will be more closely investigated in the next section.

4.11 Islamic economic and development thought

Within the Islamic discourse, Islamic economics is readily identified as the body of knowledge that spans across the concerns for the alleviation, reduction and/or elimination of poverty and development. Islamic economics is conceptualised as a moral economy. Zaman (2008, cf. Shafi (1979)) demonstrates this position:

*Economic progress is desirable for man and the earning of a *halal* livelihood is required after the religious requirements. At the same time it is equally self-*

evident that in Islam the fundamental problem of man is not economic, and economic progress is not a goal or objective of life for humans.”

Whilst as Zaman and Asutay (2009) argue, in Islam the subject matter of economics should be seen as a means to an end and not an end in itself, it can also be argued that Islamic economics has itself taken on the status as un-debatable expert knowledge and hence, vis-à-vis Foucault's concept of bio-power (Foucault 1980, 1991), is political technology'. In this sense it frames the parameters of the development discourse in Islam and offers pre-agreed solutions, such as *Zakah*, *Awqaf* and the prohibition of *Riba*, that define what is acceptable.

The very emergence of Islamic economics has been explained and even advocated due to Islam's challenge against injustice, exploitation, inequality and deprivation. The basis for this advocacy is presented with reference particularly to the Islamic prohibition of interest in financial transactions and the institution of *Zakat* (Farooq, 2008). However, as the previous section has demonstrated, some of the rhetoric and Islamic social history can only be brought into harmony with considerable difficulty and this disharmony between ethics and practice presents something of a discontinuity in the Islamic discourse in the Foucauldian sense. As Farooq points out,

— the field of Islamic economics has not quite picked up and focused on challenge of poverty. Indeed if the contemporary literature is an indication, poverty as an independent theme seems to have been ignored. For example, as much as the issue of development and growth are mentioned in the pertinent Islamic literature, focused attention to or studies of poverty is rather absent.” (Farooq, 2008: 43)

For example, a number of key bibliographies including Muslim Economic Thinking: A Survey of Contemporary Literature' (1980) with 700 entries and the 221-page Islamic Economics: Annotated Sources' (1983) have not a single reference to poverty' (c.f. Farooq, 2008: 43). This gap has been addressed to some degree in later volumes such as Islamic Economic Institutions and the Elimination of Poverty' (2002), which was published, like the previous works, by the UK-based Islamic

Foundation, but they do not represent a paradigm shift away from the rhetoric around and assumptions made about *Zakat*. This gap in the literature underlines the discontinuity in dealing with the theme of poverty within the Islamic discourse.

To investigate this discontinuity, some light ought to be shed on the advent of Islamic economics and its key proponents. Islamic economics is in many ways a new discipline. This is primarily because, whilst Muslim scholars of the past did differentiate between religious (*Ibadat*) and worldly (*Mu'amalat*) affairs, the realm of social sciences was dominated by Islamic jurists (Nienhaus, 2000). The latter adjudicated on the permissibility of human actions within the historical context of the practice established by the example of the Prophet Muhammad, rather than exploring new avenues for social or economic change. This is to be particularly appreciated in the context of the intellectual battle of the proponents of *Taqleed* versus those of *Ijtihad*, which would have appeared to be have been won by the traditionalist and jurists, despite many examples, such as the medieval Islamic scholar Ibn Khaldun (1332-1406), who is considered by some to be the father of economics and of the social sciences in general (see Boulakia, 1971). In his most famous work, *al-Muqaddima*, Ibn khaldun sets out a historiography of the world known to him and analyses advancement and decline in human civilisation (*'Umran*). The central point around which his observations are built and to which his researches are directed is the study of the causation of political, social and economical decline (see Encyclopaedia of Islam, 1999).

After a long hiatus, the mid-20th century saw a rapid growth of literature that deals explicitly with economics from an Islamic perspective (see also Zaman, 2008).

Although some in the past (see Nienhaus 1982 a) have argued that there is no such thing as *-Islamic economics or an Islamic economic order since, in the final analysis,*

aspects have only been taken over and combined which are by no means specifically Islamic but could just as well have originated in other cultural regions” (Nienhaus, 1982 a: 81), it has now to be regarded as established that it is not necessary for an Islamic system to create completely new realisations for certain types of orders. However, it is essential that the rationale on an Islamic economic system has a convincing Islamic content, comparable to the way it is agreed that Catholic social teachings are essentially Christian (Nienhaus 1982 a).

The desire for an Islamisation of deeply secular disciplines like economics became a priority during post-colonial struggles in the Muslim world (Chapra, 1985). Nienhaus (2000) underlines the utopian character of the early works:

–In the early years of Islamic economics, from its origins in the 1950s until the 1970s, much study was devoted to the construction of ideal worlds. That these models were superior to the imperfect reality of Western socialist and capitalist systems, not to mention the real existing systems of the Islamic world, is neither surprising nor methodologically relevant.” (Nienhaus, 2000: 96)

Kuran (1997), moreover, views the birth of Islamic economics as a means of creating a distinct identity for Muslims in the absence of any tangible political entities, with Islamic economics being regarded by the proponents of Islamic political movements, such as Maududi, as only the first step in an Islamic revival that will ultimately lead to the (re-) establishment of an Islamic state (*Khalifat*).

Islamic economics in practice is a diverse body of work, even though,

–[t]he proponents of Islamic economics tend to create the impression that only one Islamic economic system exists and that this is uniform, final and closed. In point of fact, the reverse is true. Islamic economists, in both theory and practice, comprise a wide variety of positions on important questions such as the permissibility of certain banking transactions, the ideal social security system and the type and levels of taxation in the Islamic state. [...] Thus the term Islamic economics represents a broad spectrum of differing positions.” (Nienhaus, 2000: 86-87)

Nienhaus, a leading analyst of Islamic economics and finance, goes further and offers some help to categorise the diversity in Islamic economic thought:

- Utopian approach: based on a systematisation of Islamic economic ethics into an Islamic system⁹ without developing theoretical economic models
 - Recitative approach: based on orthodox legal thought, collating references from Qur'an and Sunnah relating to economic life, that could constitute an Islamic economic ethic
 - Adaptive approach: modernistic⁹ interpretation of Islamic sources and adaptation to Western⁹ economic theory
 - Pragmatic approach: based on mainstream theoretical economic models and not backed by a comprehensive and consistent Islamic⁹ worldview
- (Nienhaus: 1982 a: 87-88)

This four-fold typology⁹ is helpful, especially as it echoes the typology offered for the analysis of Islamic revivalism (compare section 4.8). The utopian approach here corresponds to the fundamentalist methods that seek to establish a utopia based on the sacred past, whilst the recitative harks back to the approach of traditionalists in their quest to preserve traditional customs and ethics, and the adaptive to the modernists' objective of adapting Islamic values to contemporary challenges. As with the typology for revivalism, it is important to recognise that these are not so much distinct categories, as to some degree fluid positions on a broad and multidimensional spectrum. In practice, there is in the Islamic economic discourse a particular overlap between the utopian and the adaptive approaches. Both typologies also hint at the difference in epistemology that has underscored Islamic philosophy from the outset (see section 4.5), with the adaptive/modernist approach harking back to the Mutazilite position that allows for a less rigid interpretation of Islamic law.

⁹ The pragmatic approach is not factored into the author's reconstruction of the Islamic discourse since, as has been argued, it is not essentially Islamic⁹ but only instrumentalises certain aspects of Islam in furtherance of other objectives.

As sketched out above, the utopian/fundamentalist - adaptive/modernist Islamic revivalism was led by thinkers in the Indian sub-continent, including Abdul Ala Maududi, and in the Arab world by Hassan Al-Banna and Sayyid Qutb – the founding fathers of the Muslim Brotherhood, who contrasted Islam with the dominant politico-economic systems of capitalism and communism. The idea of Islamic economics was especially popularised by Maududi (1970), the founder of the Pakistani Jamaat-e-Islami movement, who regarded himself as a staunch defender of Islamic culture against the corrupting influence of the West. This set the tone for later developments, as Islamic economics came to be seen as a means of establishing Islamic authority in an area where Western, particularly UK and US influences, were dominant (Kuran, 1995). Chapra argues accordingly:

–Muslim countries have [...] tried to pursue so far the development strategies provided by Western development economics. Development economics, however, does not have a separate identity of its own. It has been conceived within the secular and this-worldly perspective of both the market-system and socialism. Their problems have, however, been aggravated and when Muslims tried to implement Western development strategies, they moved further and farther away from the realisation of maqasid.” (Chapra 1993: 9)

In counter-constructing knowledge against perceived Western intellectual domination, many Islamic economists stress that, according to Islamic theology, humankind is seen as a trustee of all worldly God-given resources. Ahmad (1978: 14), for example, identifies two key principles, *–first, the optimal utilisation of resources that God has endowed to man and his physical environment, and, secondly, their equitable use and distribution and promotion of all human relationships on the basis of Rights and Justice.*”

Therefore most Islamic thinkers on economics insist that Islamic theology espouses a distinct strategy for development (e.g. Ahmad, 1976, 1978, 1994; Chapra 1993, 2000, 2008; Iqbal, 2002; Nomani and Rahnema, 1994; Qureshi, 1980; Ragab, 1980). This development strategy, according to Ahmad (1994), is comprehensive in

character and includes moral, spiritual and material dimensions, with development being a goal and value-oriented activity devoted to the optimization of human well-being in all these areas. Zaman and Asutay (2009) follow this argument further and describe development as a multidimensional activity:

–As efforts would have to be made simultaneously in a number of directions, the methodology of isolating one key factor and almost exclusive concentration on that would not work. It should be noted here that the mistake of neo-classical economics has been this isolated analysis of economic activity by exogenizing other dimensions of real life. However, as opposed to such an exogenized world-view, Islam seeks to establish a balance between different factors and forces, and as such all of them would have to be harnessed and mobilized, Hence, Islamic political economy represents an interactive and intersected paradigm in which all these forces that determine real life are endogenized in a multidimensional integrated model.” (Zaman & Asutay, 2009: 81)

Upon closer examination of the main body of this literature - particularly in the light of the above typology - it is evident that the understanding of development embodied in it is primarily based on Keynesian or neo-liberal economic models focusing on macro-economic stability and economic growth (Farooq, 2008). The nature of the literature produced is thus primarily adaptive, with *–a serious and even imitative bias towards conventional economics*” (Farooq, 2008: 44). Whilst the pioneering efforts by the likes of Maududi clearly set a more utopian agenda, the second generation of pioneering Islamic economists such as Khurshid Ahmed, Umer Chapra or Monzer Kahf , who have dominated the field for over 40 years, have aimed to bridge the gap between utopia and adaptivism in Islamic economics. Due to the increasing role that the adaptive approach has played, the demands on the second and particularly the third generation of Islamic economists, such as Munnawar Iqbal or Habib Ahmed, has primarily centred on applying conventional economic knowledge in an Islamic setting. As Farooq (2008) pointed out, this coupled with the time and place of the training of these Islamic economists, has led to a covert dominance of American 1980s neo-liberal economic thought in contemporary Islamic economics, which concerns itself still with Islamic articulations of taxation, savings, investments,

markets and trade liberalisation (see for example Chapra 1993, Iqbal & Khan 1983, Iqbal 2005). As a result, in this literature, development is primarily defined as economic growth.

The mainstream adaptive Islamic economic literature, however, still remains underscored by some of the early utopian approaches, which express themselves in a number of dimensions:

- As a counter-construction to Western materialism, with its perceived primary focus on improving the material welfare of human beings, Islamic economists argue about the importance of spiritual and moral considerations as determinants of human welfare, which has found expression in for example the *Maqasid* approach (Chapra 1993, 2008).
- The individual social-reformist approach emphasises normative aspects of Islam regarding the enjoinder of the good and abjuring evil. In the economic arena, this implies a particular set of ethics. Homo Islamicus avoids waste and ostentation, promotes generosity, discourages harmful externalities, works hard and also exchanges using fair prices (Kuran, 1986; Chapra, 1992). Homo Islamicus is allowed to acquire property, but is banned from speculating, gambling, hoarding and destructive competition.
- The systemic-reformist approach emphasises the need for holistic change. Ahmed, a leading Pakistani Islamic economist and Jamaat-e-Islami politician, underlines that *“the primary norm in an Islamic society is the elimination of crime, the establishment of morality and the protection of private property, not economic progress”* (cf Qureshi, 1980: 571). Hence for the utopian modernistic Islamic economists, an Islamic conceptualization of processes

related to development mainly focuses on creating a just and moral social and economic system, free from all kinds of exploitation (Molla et al 1988).

As Nienhaus (1982 a, 2000) has pointed out, the primarily utopian nature of most Islamic economic thinking still remains dominant and there has been very little progress in terms of translating the normative nature of Islamic ethics pertaining to economic activity into a coherent Islamic economic model. The utopian view continues to thrive within a broader Islamic historical narrative that regards Islamic economics as a means of re-creating what is referred to the Golden Age of Islam, as discussed previously, and has led to the attempted institutionalisation of an Islamic economic system in Pakistan, Sudan and Iran. Across the wide spectrum of Islamic economists, however, all these attempts are regarded as failing, for a range of reasons that reflect the shortcomings of the above approaches (Nienhaus, 2000).

It has also been noted by, for example, Chapra (1992) that the political factor is one of the most important reasons responsible for the failure of Muslim countries to implement an Islamic strategy for development with justice. Whilst it is to be expected that Islamic development approaches are underpinned or complicated by real politik in the Muslim world, the key issue is that a coherent and consistent Islamic development model remains absent.

Any attempts to formulate an Islamic development model, such as Zaman and Asutay's (2009) relatively recent one, have remained rudimentary and primarily focus on religious dimensions, such as *Tawheed* (the oneness of God) and *Ihsan* (excellence), which are extrapolated and projected into the socio-economic sphere without actually addressing or resolving the question as to where the concern for development originates within an Islamic ontological and epistemological framework.

The discourse, moreover, has since the late 1980s and early 1990s begun to focus on Islamic finance, which has become an area of incredible growth not only as an academic concern but also as an industry, even in the non-Muslim world. Because the micro-economically focused demands of Islamic banking and finance are not as epistemologically, methodologically or theoretically challenging as the development of an Islamic macro economic theory and model, they have opened up a field in which adaptive and pragmatic Islamic economists can thrive.

This is not to argue that the theological basis for Islamic finance is weak, in fact the opposite is the case due to the strict prohibition of unethical business practices in the Qur'an and the Sunnah. For example the Qur'an states:

–O ye who believe! Observe your duty to God and give up what remaineth (due to you) from usury, if you are (in truth) believers.” (Surah 2, verse 278)

Thus it is the very nature of money that Islamic economics views differently from mainstream economics. According to Harper's interpretation, the Qur'an emphasises that

–Money is seen not as the property of individuals, nor of the state, but as belonging to the community at large. Idle funds are subject to swingeing taxes for the benefit of the poor, so that people are encouraged to put their money to work by investing it in productive ventures” (Harper, 1994).

The underlying ethical principle behind Islamic finance is therefore arguably the elimination of exploitation within the socio-economic sphere, in particular by not guaranteeing a usurious return on loans given, regardless of whether the finance has actually yielded a monetary benefit for the borrower (Al-Jahri, 2003). The main principle of Islamic finance is to ensure Shari'ah compliance through the absence of what could be seen as usury. The Arabic term used is *Riba* (meaning growth), which is explicitly forbidden in the *Qur'an*, although there is considerable debate between those who argue it is best understood as usury (Kuran, 1995) due to the

practices predominant in pre-Islamic Arabia or actually refers to any interest (Ahmad, 1976, 1978; Chapra 1993, 2000; Iqbal, 2002). In principle, therefore, the majority of Islamic finance is constructed around various ways of sharing equity or profits, credit purchase and/or leasing (Al-Jahri 2003). The principle is that an Islamic bank cannot only be a financier but must also be a partner in business, jointly sharing profits and absorbing losses with the entrepreneur. The system essentially involves sharing of risk between the owner of capital and an entrepreneur, as well as sharing the result of collective efforts. The main Islamic financing arrangements are either deferred sales contracts (*Murabaha*), profit sharing investments (*Mudaraba*) or business partnerships (*Musharaka*) (Zaman, 2008), although in a more philanthropic form, interest-free loans, called *Qardh-ul-Hassana* in Arabic, are also given. The technical terminology of Islamic banking and finance is ‘political technology’, used as instruments of bio-power (Foucault 1980, 1991) that constitute what is acceptable, or in this case *Halal* (allowed), despite considerable disagreement within the Islamic economics sector about the application of Islamic financing principles (see El Gamal, 2006)

A number of Islamic economists have argued that Islamic modes of finance have the ability to provide capital for the poor without putting an inequitable burden on them (e.g. Iqbal, 2002). In the rural finance and development context, Islamic micro-credit is being utilised by Islamic development agencies such as the Islami Bank, which acts as a single telling case study in Chapter 6. Such services usually consist of the full range of Islamic financing methods, but the most commonly used transaction is based on the *Murabaha* principle (Yusef, 2004), in which the micro-finance agency purchases goods at the request of the borrower and then sells them to the latter for a mark-up fee to cover administration costs.

After three decades of practice, a lot of criticism has also been levelled against Islamic financiers and banks alike. The different Islamic financing modes are seen in different lights by Muslim and non-Muslim observers, Islamic economists of various ilk and industry-insiders, ranging from a smoke screen or legal trickery (see El Diwany, 2003) to the ideal form of equitable finance (see Tag el Din, 2002). Particularly the practice of *Murahaba*-labelled mark-up finance, which arguably imitates the economic function of interest in all but name (Nienhaus, 2000: 91), has been heavily criticised. The critics from within are often drawn from the ranks of the fundamentalists/utopians, whose Islamic philosophical and epistemological position leads them to believe that the adaptive/modernist approach is flawed. They argue that contemporary Islamic financial products merely aim to replicate in ‘Islamic’ form the functions of contemporary financial instruments, markets and institutions (El Diwany, 2003), and therefore, arguably fail to serve the objectives of Islamic law (El Gamal, 2006).

Moreover, despite the global boom in Islamic finance, *–what has become apparent is that most Muslims are less influenced in their economic behaviours by Islamic rules such as the prohibition of interest [...] than had been assumed in earlier models of ideal systems*” (Nienhaus, 2000: 96). This might also be due to the fact that the mark-up financing techniques are,

–unlikely to promote development in the Islamic world. Because the difference between mark-up financing and interest-based transactions is legal rather than economic, this approach has little to offer in terms of macro-economics, i.e. efficiency and stability, or with respect to equity and development. Western observers and Islamic economists alike are critical of the often careless use of the adjective ‘Islamic’. For them, it should mean more than an interest-free in a legalistic sense. They point to the danger of conservative legal experts using Islamic labels to sanction capitalist banking practices, in which case Islamic economics and Islamic banking are no more than an ideological veneer for a dogmatic adherence to the status quo.” (Nienhaus, 2000: 91)

Some Islamic economists have since concluded that Islamic economics has failed, either epistemologically, methodically or in its focus, and needs to be geared up to meet the challenge of poverty and development (Kahf, 2003; Farooq, 2008). Moreover, whilst Islamic economic thinking has been overshadowed by an unprecedented growth in Islamic financial institutions in the Middle East and especially the Gulf States, it is still being viewed with considerable suspicion in many other more secularly oriented Muslim countries due to the Islamic utopian nature of the project. The next section will set out the policy approaches favoured by contemporary transnational Islamic development actors and the tension that these might create.

4.12 Contemporary Islamic development policy approaches and articulation of practice

From the late 1950s to the 1970s, the Muslim world, particularly the Middle East, was gripped by political turmoil and military conflict that had a major impact on geo-political stability amid the ensuing oil crisis. In particular, the struggle between ruling monarchies and revolutionary forces espousing secular pan-Arabism, led by Gamal Abdul Nasser, was regarded by the conservative Islamic forces, embodied by the Saudi leadership, both as a challenge to its claim of Islamic leadership, based on being the custodian of the holy sites in Makkah and Medina, and as an existential threat. By embracing pan-Islamism, Saudi King Faisal could counter the idea of pan-Arab loyalty centred around Egypt with a larger transnational Islamic loyalty centred on Saudi Arabia (Al-Rasheed, 2002). Benthall and Bellion-Jourdan (2003) also emphasize the Saudi dynasty's fear of Gaddafi's rise to power in 1969. The ensuing competition for moral-spiritual authority and political leadership in the Islamic world between Arab socialism/nationalism and pan-Islamism led to the establishment of a number of pan-Islamic institutions and organisations.

Against this backdrop, initiatives around Islamic economic and political co-operation (Nienhaus, 1982 a) were driven forward and in turn drove the demand for a coherent Islamic model of primarily economic development.

4.12.1 Transnational Islamic development co-operation

The *Organisation for Petroleum Exporting Countries* (OPEC), founded in 1960, which is not an Islamic organisation, but is nevertheless dominated by the large oil-producing countries of the Muslim world, was seen during the oil crises of the 1970s as *Allah coming to the assistance of His chosen people* (Husain, 1995: 216).

OPEC's influence over the oil market has been used for political purposes, particularly when Arab members threatened the use of the oil weapon in the conflict with Israel, although this backfired a later stage when petro-dollar loans followed by rising interest rates triggered the debt crisis in the developing world, many inhabitants of which are Muslims (El Gamal and Jaffe, 2009)

The *Muslim World League* (MWL, or Rabita from Rabita al-Alam al-Islami) was set up in Makkah in Saudi Arabia in 1962 as a first attempt by Muslim religious and political leaders from 22 countries to create a representative body for Muslims. Sunni Saudi Arabia funds most of its work and has dominated its leadership. It has also been argued that the main role of the MWL was intended to counter the hegemonisation attempts of pan-Arab nationalism by providing a counter-hegemonic formation in the form of pan-Islamism (Husain, 1995: 211).

The Muslim World League focuses primarily on religious education and propagation but also, through its welfare wing, on humanitarian or development issues. It has

eight different bodies with various functions ranging from welfare, and *Qur'an* memorisation to Islamic jurisprudence¹⁰:

This was then followed by an inter-governmental vehicle for pan-Islamic political leadership in the form of the 'Organization of Islamic Conference' (OIC)¹¹, which was set up in Rabat, Morocco in 1969 with Saudi King Faisal's strong encouragement and is now headquartered in Jeddah, Saudi Arabia. It currently includes 57 states in the Middle East; North, West and Southern Africa, Central and Southeast Asia, Europe, the Indian subcontinent (excluding India) and South America, most of which are majority Muslim countries or have large Muslim minorities. It is the second largest international organisation after the United Nations, to which it has a Permanent Delegation. Whilst the OIC was founded as a vehicle for Islamic unity and solidarity based on the concept of *Ummah* (community of believers), in practice it is weak and fragmented (Husain 1995: 212). The incorporation of member countries which range from dictatorships and monarchies to fledgling democracies reflects the width and breadth of Islamic discourse and the range of positions that can be identified on this spectrum, including the revivalist typology discussed above, with its implications for how Islam should be understood and implemented.

Subsequently, the Islamic Development Bank (IDB)¹² was founded by the first conference of OIC Finance Ministers in 1973 as the primary multilateral development financing institution in the Muslim world. It is also located in Jeddah, Saudi Arabia and became operational in 1975. The purpose of the Bank is to foster the economic development and social progress of both member countries and Muslim communities in non-member countries through the implementation of Shari'ah compatible financial

¹⁰ See <http://www.themwl.org/Home.aspx?l=en> for further details

¹¹ See <http://www.oic-oci.org/home.asp> for further details

¹² See <http://www.isdb.org> for further details

practices such as loans, leasing, instalment sales and equity participation¹³. The IDB Group's Strategic Framework (see Box 1 below) outlines its ambitious plans:

Box 1: 'IDB Group Strategic Framework'

Vision

To be the leader in fostering socio-economic development in member countries and Muslim communities in non-member countries in conformity with Shariah.

Mission

The IDB Group is committed to alleviating poverty; promoting human development; science and technology; Islamic economics; banking and finance; and enhancing cooperation amongst member countries, in collaboration with our development partners.

The core values, referred to with the acronym PRIDE, are as follows:

- Performance excellence in all activities and in dealing with its clients and partners.
- Responsiveness (responding to clients' needs with focused and forward-looking approach based on review of performance, reflection on improvement and resolve to offer the best)
- Integrity (demonstrating a high level of sincerity, honesty and fairness)
- Dedication in serving clients with dignity and determination supported by creativity and initiative.
- Empowerment of staff and concerned entities with responsibility, authority and teamwork.

Objectives

In this regard, the following three major strategic objectives have been identified to drive forward the Group actions.

- Promotion of Islamic financial industry and institutions
- Poverty alleviation
- Promotion of cooperation among member countries

available online, <http://www.isdb.org/irj/portal/anonymous?NavigationTarget=navurl://ce439edcffd3e1f4524ecdf06c454a1e> [accessed 02/03/11]

Interestingly, the IDB's top objectives of promoting Islamic financial industry and institutions, trumps its secondary objective of poverty alleviation, despite the fact that alleviating poverty and promoting human development are listed first in the IDB's mission. This might be indicative of the way the internal discourse has been ordered or is being re-ordered, mirroring the changing orders of discourse within the field of Islamic economics, which, as noted above, is now clearly dominated by banking and finance. Interesting also are the core values, which neatly make up the acronym

¹³ See

http://www.isdb.org/irj/go/km/docs/documents/IDBDevelopments/Internet/English/IDB/CM/About%20IDB/Articles%20of%20Agreement/IDB_Articles-of-Agreement.pdf for further details, [accessed 02/03/11]

pride', and are perhaps reminiscent of the main objective of Islamic revivalism, i.e. to re-establish the leadership of the Muslim world, or possibly are just a reflection of the political technology of management-speak'.

In development financing terms, the IDB is also ineffective, or rather unequipped to *rectify the poles separating the rich Muslim states from the poor*—(Husain, 1995: 213). Its wider Islamic co-operation and development mission is undermined by national interests when rich donors try to attach conditionalities to loans, which are often rejected by the IDB and lead to more exclusive bi-lateral relationships to the detriment of trans-national Islamic co-operation (Husain, 1995 214)

In Islamic discourse, the establishment of the IDB is one of the very few occasions, on which the term development' was used as a signifier. Because of the near total absence of the term in the preceding Islamic discourse, it can be assumed that it was used primarily as a tool to link the IDB to the other regional development banks such as the African or Asian Development Banks, thereby gaining legitimacy and authority both globally and amongst the adaptively-minded economic and political elites in the Muslim world.

The IDB is driven by its own charter, the Articles of Agreement', which recognises the following key principles:

- foster the well-being of the peoples of the Muslim countries and achieve harmonious and balanced development on the basis of Islamic principles and ideas
- promote and strengthen co-operation among members in the economic, social and other fields
- mobilise financial and other resources from within and outside member countries for the promotion of domestic savings and investment and a greater flow of investment funds into member countries (IDB, 1973: 2)

The language of these key paragraphs in the IDB Articles of Agreement' strikes a

clear chord with the mainstream development policy terminology of the time, particularly the idea of balanced growth, savings and investment, whilst the condition of Islamic ideas and principles appears to be referring to an adaptive approach in Islamic economic policy.

The late 1970s and early 1980s saw a number of high-level pan-Islamic conferences on economic and political co-operation, including one in London in 1977 dealing with “The Muslim World and the Future Economic Order” sponsored by the Islamic Council of Europe (Nienhaus, 1982 a). This led to a further conference sponsored by the International Institute of Labour Studies of the ILO in Paris in 1980 on “Islam and the New International Economic Order: The Social Dimension”. A number of influential diaspora Muslim civil society organisations, religious leaders and representatives of some Muslim countries resolved to:

- create a clearing house for economic information from the Muslim world
- establish an Islamic institute for research and education to reduce technological dependence on the West
- promote increase in food production
- establish an Islamic reserve fund for investment and development financing

But, as Nienhaus argues, the resolutions were not original and one could find similar positions expressed by the ‘Third World’, especially the so-called Group of 77, albeit without the word ‘Islamic’ (Nienhaus, 1982 a: 89). Attempts at Islamic economic co-operation were characterised by a wider approach advocating collective self-reliance, reminiscent of the development policy prescriptions of the dependency movement (see Chapter 3.3.) or even by the European Economic Union model that early Islamic economists had sympathy for (Nienhaus, 1982a: 90).

Moreover, these attempts at formulating policy for economic co-operation must

primarily be understood in the light of the utopian endeavour that Islamic economics represents to a good degree against the backdrop of real politik in the Middle East and the wider Muslim world. The most utopian attempt is perhaps the Universal Islamic Declaration of Human Rights (see Box 2), which has considerable economic policy content:

Box 2: Universal Islamic Declaration of Human Rights

XV The Economic Order and the Rights Evolving Therefrom

- a) In their economic pursuits, all persons are entitled to the full benefits of nature and all its resources. These are blessings bestowed by God for the benefit of mankind as a whole.
- b) All human beings are entitled to earn their living according to the Law.
- c) Every person is entitled to own property individually or in association with others. State ownership of certain economic resources in the public interest is legitimate.
- d) The poor have the right to a prescribed share in the wealth of the rich, as fixed by Zakah, levied and collected in accordance with the Law.
- e) All means of production shall be utilised in the interest of the community (Ummah) as a whole, and may not be neglected or misused.
- f) In order to promote the development of a balanced economy and to protect society from exploitation, Islamic Law forbids monopolies, unreasonable restrictive trade practices, usury, the use of coercion in the making of contracts and the publication of misleading advertisements.
- g) All economic activities are permitted provided they are not detrimental to the interests of the community (Ummah) and do not violate Islamic laws and values.

XVIII Right to Social Security

Every person has the right to food, shelter, clothing, education and medical care consistent with the resources of the community. This obligation of the community extends in particular to all individuals who cannot take care of themselves due to some temporary or permanent disability.

Source: *Islamic Council of Europe, 1980*

The prescriptions made in the Universal Islamic Declaration very obviously come from the major traditional textbooks of Islamic social theory and economics that have been previously discussed, although the reference to means of production is an instance of inter-textuality, being a concept borrowed from socialist discourses.

Moreover, the Universal Islamic Declaration, albeit formulated in 1980s by the now disbanded Islamic Council of Europe, still holds true for the state of Islamic economic policy, which continues to date to be an uneasy mix of utopian, recitative and adaptive approaches.

This uneasiness is further underlined by the absence of any articulation of practice in the Muslim world that comes anywhere near to the translating the norms of Islamic social theory into a comprehensive, enforceable and enforced legal and policy framework. In the 1980s, Nienhaus argued that the empirical picture of experiences of Islamic economics in action in Pakistan, Sudan or Saudi Arabia raised considerable questions about its strength as a development paradigm, *to date Islamic economics has contributed precious little to an Islamic economic policy* (Nienhaus, 1982 a: 98).

The 1995 Cairo Declaration of Human Rights in Islam (CDHRI)¹⁴ does not offer much more than the previous document, apart from the fact that it has been ratified by the member states of the Organization of the Islamic Conference (OIC). It is, however, no more than an overview of the Islamic perspective on human rights, including economic rights (see Box 3 below), acts as guidance only and affirms Shari'ah as the sole source of rights.

Box 3: Excerpt from the Cairo Declaration of Human Rights in Islam

ARTICLE 13
Work is a right guaranteed by the State and Society for each person able to work. Everyone shall be free to choose the work that suits him best and which serves his interests and those of society. The employee shall have the right to safety and security as well as to all other social guarantees. He may neither be assigned work beyond his capacity nor be subjected to compulsion or exploited or harmed in any way. He shall be entitled - without any discrimination between males and females - to fair wages for his work without delay, as well as to the holidays allowances and promotions which he deserves. For his part, he shall be required to be dedicated and meticulous in his work. Should workers and employers disagree on any matter, the State shall intervene to settle the dispute and have the grievances redressed, the rights confirmed and justice enforced without bias.

¹⁴ available online <http://www.oic-oci.org/english/article/human.htm> [accessed 01/03/11]

ARTICLE 14

Everyone shall have the right to legitimate gains without monopolization, deceit or harm to oneself or to others. Usury (riba) is absolutely prohibited.

ARTICLE 15

(a) Everyone shall have the right to own property acquired in a legitimate way, and shall be entitled to the rights of ownership, without prejudice to oneself, others or to society in general. Expropriation is not permissible except for the requirements of public interest and upon payment of immediate and fair compensation.

(b) Confiscation and seizure of property is prohibited except for a necessity dictated by law.

Source: Organization of the Islamic Conference, 1995

Again, the articulation of human rights practice in the Muslim world is at best contentious and, given the political reality, very few avenues exist to hold the duty bearer to account.

Perhaps in continuation of the theme of responding to external pressure, the IDB (2006) formulated a new strategic plan (Vision 1440H: A Vision for Human Dignity') that sets out its future priorities:

- internal reform
- poverty alleviation
- promotion of health
- universal education
- prosperity for people
- women's empowerment
- expansion of the Islamic finance industry
- IDB member country economic integration
- Improving the image of the Muslim world

In this Vision for Human Dignity', apart from the aim of promoting the expansion of the Islamic finance industry, the other strategic priorities sound embedded in the mainstream development discourse, even though the language used is Islamised, when for example the main document refers to women as sisters' (IDB, 2006: 32).

While the poverty focus appears to talk some of the more recent mainstream development terminology on board by making, for example, reference to well-being' (IDB, 2006: 24), otherwise it is unclear how poverty is defined. References to hunger, malnutrition, illiteracy, disease etc make it appear that these are different from poverty. The main motive for the thrust of alleviating or eliminating poverty - it is not clear which is aimed for as the words are used interchangeably - also remains the regaining of dignity and esteem for the Muslim world (IDB, 2006: 24), which clearly harks back to a notion of revivalism.

The claim that poverty alleviation strategies work best when they are integrated with national development strategies (IDB, 2006: 25) is also reminiscent of the adaptive approach that introduced neo-liberal orthodoxy, such as the trickle-down effect (see Chapter 3), into Islamic economic thought. This is then, not unsurprisingly, linked to the key elements of political technology in Islamic economic thinking such as the potential of the institutions of *Zakat*, *Awqaf* and *Sadaqah* to alleviate poverty, concluding with a rueful sentiment that *-their potential has not been fully tapped*" (IDB, 2006: 25).

Whether this Vision 1440H¹⁵ can be made a reality remains to be seen but on evidence of the policy recommendations made in the document, it does not represent new Islamic development thinking.

4.12.2 Muslim civil society and development

Although, further statements have been produced by various conferences hosted by the OIC, the transnational discourse on development in Islam would have seemed to be at a quasi standstill, were it not for the work of a range of Islamic civil society

¹⁵ Written in the Islamic 1427 after Hijra, the emigration of the Prophet to Medina, which corresponding to 2006 of the Christian era means the target year would be 2019.

organisations that emerged in the Muslim world but also importantly in the west. Primarily due to the dispersion of Muslims across the globe, a number of international NGOs have sprung up, which are collecting *Zakat* and *Sadaqah* in Muslim (and increasingly non-Muslim) countries and are distributing it around the world. Since their beginnings in the 1980s, most modern Islam-inspired or Muslim-run development organisations, such as Islamic Relief, the Aga Khan Foundation or the International Islamic Relief Organisation, have assembled budgets ranging from tens to hundreds of million dollars per annum. Their concerns encompass charitable, humanitarian, welfare and long term development work. With some notable exceptions, not much organizational literature exists that explains the extent to which Islamic theological principles are translated into the operations of modern non-governmental organizations working towards poverty eradication (Kraess, 2005). However, some recent studies by Benthall and Bellion-Jourdan (2003), Benthall (2006) and Petersen (2011) provide further insights into the operational philosophy of such organisations. They shed light on the very small operational differences between Islamic and mainstream NGOs, primarily to be found in programmes for interest-free micro-finance, orphan care or food distribution on the occasion of Islamic festivals (Benthall, 1999). These Islamic organisations and their associated practices are underpinned by Western mainstream development thinking, with organisations such as the UK-based Islamic Relief having successfully developmentised Islam (Petersen 2011). Their staff are equally comfortable talking about the MDGs and about *Zakat*. Their sources of funding have also considerably shifted towards a greater reliance on international donors rather than on the collection of traditional Islamic charity (Kraess, 2009).

The previous sections have described the evolution of the development discourse by way of assembling an archive from which the overall narrative is constructed. The next section will conclude the genealogical analysis and will provide a summary of

the key discursive elements of and the order of discourse within the Islamic development discourse.

4.13 Key discursive turns in the Islamic development field

This section provides a short history of Islamic thought pertaining to development. It has to be stressed that the Islamic moral narrative about poverty remains central and vibrant within the Islamic discourse vis-à-vis the central pillar of *Zakat*. *Zakat* is, by way of Foucauldian bio-power, the socially accepted way of addressing poverty, both discursively and in practice. There are, however, considerable disharmonies and discontinuities, particularly around the issue of poverty as a social reality in the early days of Islam and in the contemporary Muslim world and the failure to date of Islamic economics to formulate an epistemologically and methodologically coherent development paradigm. In spite of claims that Islamic economics offers an alternative development model underpinned by an alternative worldview and ethical foundation, most attempts to formulate Islamic development policy remain either utopian or flawed in as far as they adapt conventional economics rather than being distinctively Islamic. Despite these considerable shortcomings and the fact that Islamic economics remains rhetoric, the Islamic discourse around poverty reduction and development remains vibrant in the policy literature of Islamic trans-national organisations such as IDB. This, however, is primarily done through an adaptation to and adoption of conventional concepts from the field of development studies.

As with the genealogy of mainstream development in Chapter 3, this narrative is subjective, based on the author's assembly and reading of the archive. The resultant genealogy reflects this but also is geared towards answering the question that underlies this doctoral study, namely to identify assumptions that drive the

relationship between the mainstream and alternative discourses at the antagonistic frontier in the selected policy-making context.

Figure 3: A *genealogy of the Islamic development discourse* seeks to provide a graphical illustration of the archive assembled and analysed in the previous sections, identifying particularly the key discursive turns. In common with the mainstream discourse there is a strong concern for poverty.

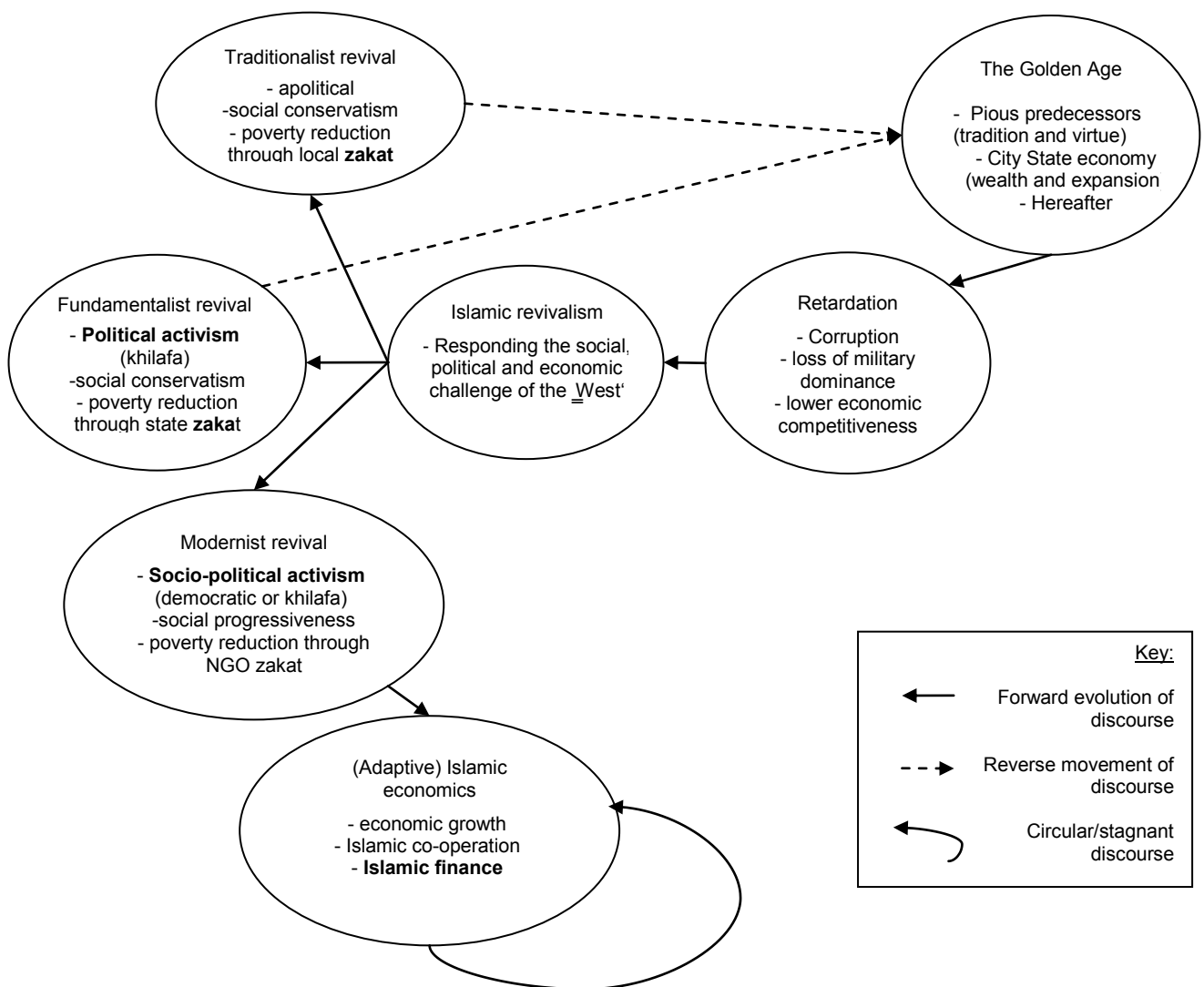


Figure 3: A genealogy of the Islamic development discourse

This concern, which is closely associated with economic and social development, has been continuously present in Islamic legal and social discourses from early Islam onwards. Through the doctrine of Zakat, a normative concern for the poor remains enshrined in Islamic discourse, although Islamic economic thought has by and large ignored the need for systematic study of the symptoms and causes of poverty.

As opposed to the mainstream discourse, in the Islamic discourse the term development does not feature in any epistemologically clearly Islamic dimension. The term development, and possibly a concern for it, is absent from both the early 19th century literature on Islamic social teachings and the early post-colonial Islamic economic writings.

It only appears in the late 1970s and then either as an organisational signifier as in the case of the Islamic Development Bank, or in economic terms shadowing the dominant neo-liberal paradigm of the time, the concerns of which gained entry into the Islamic economics discourse in an Islamised form.

It appears, as reflected in Tripp's (2006) analysis that Muslim intellectuals were forced to think in new categories, as the example of the notion of development within Islamic thought, emerging with revivalist thought, demonstrates:

—The changes that they [*Muslim intellectuals*] were experiencing demanded not simply a new vocabulary of description and analysis, but new ways of imagining the very world itself. In particular, the social world, in the sense of the variety of human relations, required new ways of thinking about boundaries in space, function and status, with all of this implied for identities and for human potential. In order to achieve this, those involved in the project drew upon a repertoire of seemingly analogous terms of reference from the rich tradition of Islamic jurisprudence and ethics. This constituted an alphabet of appropriation, providing a readily understood and ethically acceptable resource that could be used selectively to meet the challenges of the age. [...] The terms deployed came with a dual legacy. There was the meaning conferred upon them in the works of jurisprudential scholarship and commentary over thirteen centuries. But there were also the meanings they took on when applied to forms of behaviour and organisation that had been

unimaginable to those whose definition of them had located them within a distinctively Islamic tradition over the centuries.” (Tripp, 2006: 194)

The way the term development suddenly appears in the Islamic discourse in the mid twentieth century demonstrates this argument. Most important for the genealogy of development in Islamic thought, therefore, is the discontinuity of the very issue of development since it is absent in the foundational philosophical discourses which also do not deal with the related issue of progress in the material as opposed to the transcendental world. Only the realisation of retardation or underdevelopment in the late 19th century (here not used in reference to dependency theory) creates a concern for change, expressed in the notion of Islamic revival. Development as a term in the discourse of Islamic economics might therefore be regarded as an irruption in the Foucauldian sense, although it only features irregularly and importantly, in genealogical terms, discontinuously in a discourse that still primarily speaks of growth.

Islamic economics, the prime vehicle for Islamic revivalism, has considerably matured from its purely utopian roots but, apart from a tremendously growing global Islamic finance industry, it has not produced a coherent programme for development or poverty reduction. Whilst both terms remain dominant within the Islamic discourse, they are used primarily or even in some areas exclusively rhetorically rather than denoting a clearly Islamically inspired articulation of practice. To date the Islamic discourse, dominated by the adaptive Islamic economics approach (see figure 3), remains stagnant and circular, unable to break with its utopian foundations and adaptive methodology.

4.14 Conclusion

This genealogy has attempted to provide an overview of the basic tenets of belief and practice in Islam that form the foundation for concepts relevant to the mainstream development discourse and themselves form an Islamic development discourse locked between utopia and pragmatism. It is clear that there is no single Islamic understanding of development'. Muslim social theorists, who might be broadly categorized as traditional', fundamentalist' or modernist', all agree on the transcendental nature of Islam, which is focused on the hereafter'. This world is thus seen as a tool and extremely diverse opinions exist in the various Sunni and Shi'a schools of thought as to how societies and economies ought to be constructed to be most conducive to realising the ultimate transcendental objective.

A notion of underdevelopment or backwardness emerged in Muslim thought only in response to Western economic and political dominance and the rampant colonization of the Muslim world. Recent Muslim economic and political thought and practical responses mainly focus on the creation of a just and moral economic and social system, based on a holistic conception of human wellbeing that has both religious and material dimensions, although there is great debate within Islamic circles about how to achieve this and responses are often counter-constructed to a perception of what Western' models look like and appear to be doing. The political technology of Islamic economics is expressed through a set of parameters such as *Zakah*, *Awqaf* and the prohibition of *Riba*, which frames the development discourse in Islam and offers pre-agreed solutions through issues that define what is acceptable. This vocabulary of Islamic economics has asserted a status as un-debatable expert knowledge and, hence, vis-à-vis Foucault's concept of bio-power (Foucault 1980, 1991) discipline the development debate within Islam.

In particular Islamic economics seeks to demonstrate how Muslim countries and financial institutions can achieve economic growth and poverty reduction through *Shar'iah* compliant policies and mechanisms. However, while Islamic economists advocate a religious rather than secular motivation for achieving economic development and insist that Islamic theology espouses a distinct strategy for development, their conceptualisations of economic growth and management are not dissimilar to those of mainstream economics, with the exception of their rejection of interest and advocated reliance on charitable giving to generate funds for poverty reduction. The contradictions inherent in the Islamic discourse, between its richness in social ethics and the historical and social reality in the Muslim world, remains the most striking characteristic of the Islamic development discourse, which will be further explored in the context of development policy in Bangladesh in the next chapter.

**CHAPTER 5:
CONTEXTUALISING THE DEVELOPMENT FIELD IN BANGLADESH: BETWEEN
A PEOPLE'S REPUBLIC, THE WASHINGTON CONSENSUS AND POLITICAL
ISLAM**

5 Introduction and purpose

In pursuit of the question as to how discourses frame meaning-making, this doctoral thesis has explored some theoretical debates and assumptions competing for influence and legitimacy in the mainstream and Islamic development fields. The focus has been on the global or macro structures, such as the overall topics and the schematic organisation of the relevant discourses as a whole, offered in the form of the genealogies of mainstream and Islamic discourses pertaining to development in Chapters 3 and 4. This chapter will explore, vis-à-vis critical policy analysis and critical discourse analysis (see the methodological discussion in Chapter 2), the 'local' meso structures of the discourses in the development policy field in Bangladesh.

This chapter will assist in locating and contextualising the players in the Bangladeshi development field, some of which will be discussed in more detail in the micro level case study in the following chapter. Importantly, the institutions and texts that make up the development field in Bangladesh will be identified in order to analyse their discursive relationship or possible antagonistic frontiers between discourses.

5.1 The development field in Bangladesh

The purpose of this chapter is to provide a description of what constitutes the development field in Bangladesh by exploring a range of its components and actors. In doing so, this chapter situates and elucidates the development field in Bangladesh, providing the contextual backdrop for the case study in the following

chapter. The methods of analysis applied to the development policies discussed in this chapter are driven by the framework for critical discourse/ policy analysis outlined in Chapter 2, the most relevant aspects of which will be recapped and further elaborated as part of this chapter.

Based on the concept of field (see Bourdieu and Wacquant 1992, described in Chapter 2), this analysis approaches the development field as a metaphorical entity, a socially-framed location, where the development game is played according to certain rules.

In seeking to estimate the boundaries and actors in the development field in Bangladesh, a charcoal sketch (Chouliaraki and Fairclough's (1999: 99) has been drawn, based on the key assumptions and discursive turns identified in Chapters 3 and 4. The diagram (Fig 4) and will act as a guide, although not in a deterministic manner, for the exploration of the development field in Bangladesh.

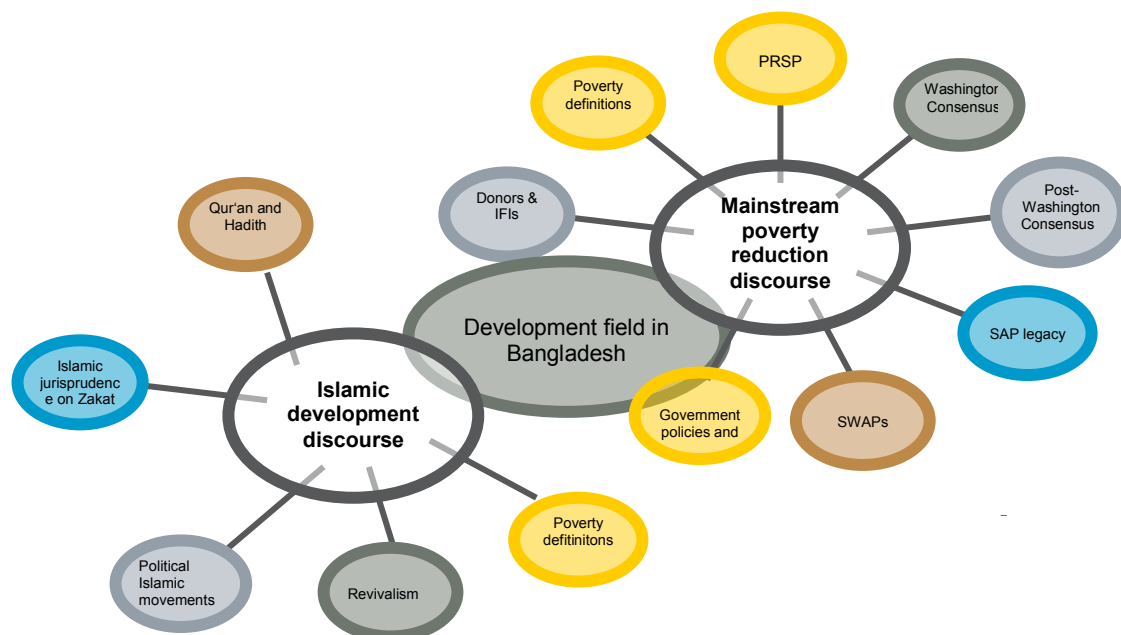


Figure 4: 'Charcoal sketch' of anticipated discursive relationships in the development field in Bangladesh

As the above charcoal sketch demonstrates, it is assumed that the development field in Bangladesh is constituted by a number of competing discourses, which is referred to as orders of discourse.

In deciphering the rules of the field lies the access to understanding the power relationships between different actors across different but also within the same discourses. This order of discourse is of particular importance to this study since it investigates the struggle of mainstream and alternative discourses to achieve and maintain hegemony. The next section provides a brief historical contextualisation of the development field in Bangladesh, seeking to identify the actors and the rules of the field.

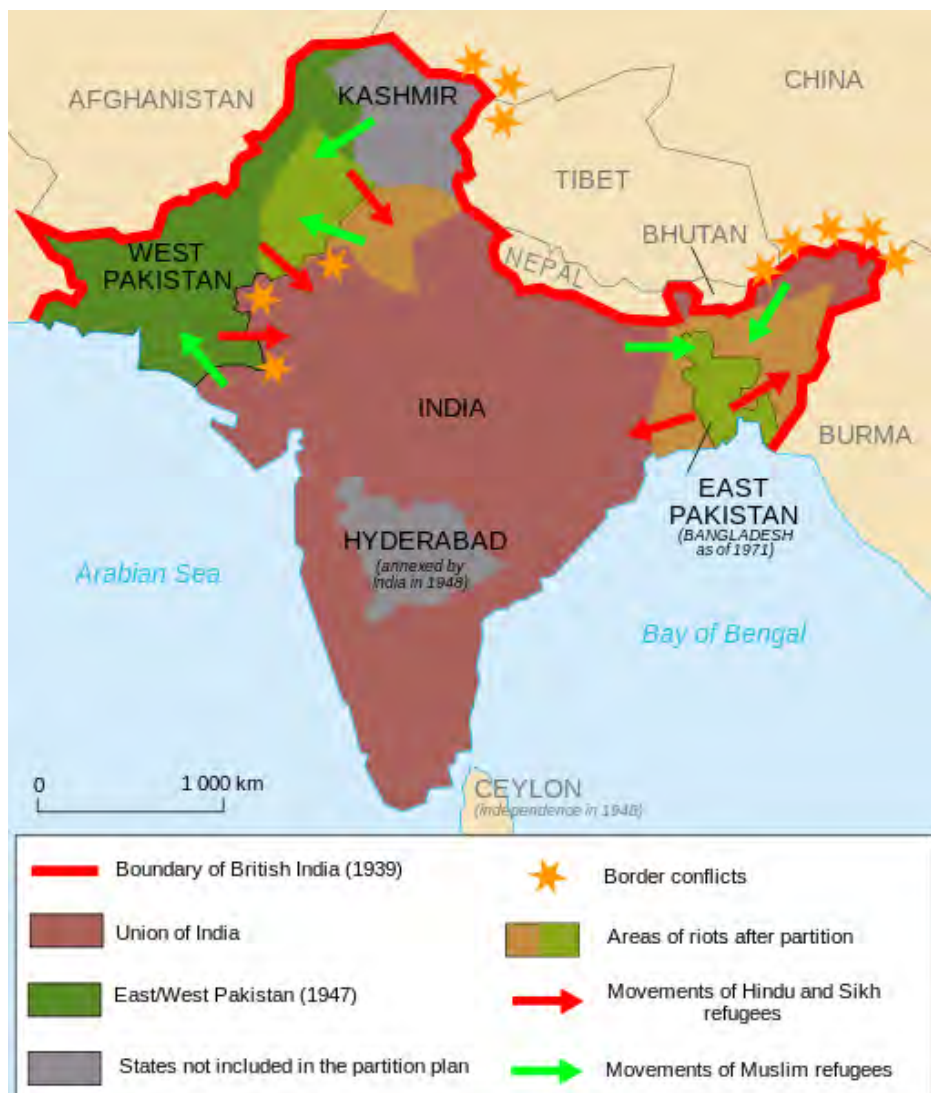
5.2 A brief history of development in Bangladesh

The territory that makes up today's Bangladesh was established with the partition of the British colony of India on religious grounds in 1947 into independent dominions, and then the Republic of India and the Islamic Republic of Pakistan, divided into an Eastern and Western wing. The creation of Pakistan as an Islamic Republic' is significant, as Ahmed (2001) claims: *–Pakistan is more than a country; it is also an idea, a cultural expression of identity. It is architecture, language, dress and food. It is a link in the chain that takes Muslims back to the past.*” (Ahmed 2001: 127)

The idea of creating a separate Muslim state in India was first articulated in 1930 by the Islamic thinker Muhammed Iqbal (see Chapter 4.7.3 for further details on Iqbal). He suggested that the four North-western provinces of India (Sindh, Balochistan, Punjab and the North-West Frontier Province) be joined into a Muslim state, but excluding Bengal to the east, one of the Muslim heartlands on the subcontinent.

Islam spread throughout Bengal from the 12th century onwards. It was first propagated by Arab Muslim merchants and Sufi missionaries, but military conquests also contributed to its spread through the region (Eaton, 1996). Independent sultans ruled the region until the 16th century, when the *Mughal* Empire began to dominate Bengal, and Dhaka became a *Mughal* provincial capital. The *Mughal* Empire later served as a justification for a union of Muslims in the subcontinent, driven by the concept of the Muslim *Ummah* or ‘nnation’, although this in itself has no reference to a territorial entity (Murden 2002). Importantly, this sense of a ‘chain to the past’ is all-pervasive in Muslim thought throughout the sub-continent (Ahmed 2001).

Figure 5: Map of political and religious formations at the partition of India



At the time of the partition of India (see Fig. 5) an Islamic republic was created that was neither a coherent geographic nor a political entity. Both Pakistani wings were separated not only by 1,600 km of Indian soil, but also by political and linguistic discrimination by the Urdu-speaking dominant West-Pakistani elite, as well as neglect, with an economic development focus on the Western over the Eastern Bengali wing (Jahan 2005: 29). This led to massive popular agitations in East Pakistan against the rulers in Islamabad, which led to the war for independence in 1971 and the establishment of the Peoples' Republic of Bangladesh (Jahan 2005).

After independence, the new state of Bangladesh faced many challenges including famine, floods and endemic poverty. These trials were exacerbated by political upheaval and military coups. In 1991, democracy was restored and there was period of relative peace followed by economic progress. Whilst Bangladesh is a predominantly agricultural country, today its export earnings are dominated by the garment industry, in addition to a large part of the economy being sustained by foreign currency earnings and remittances sent by expatriates. Islam is the majority religion in Bangladesh, with nearly 90% of people professing to adhere to the faith. There is also a sizable Hindu minority and a smaller number of Buddhists, Christians and Animists. (Source: CIA World Factbook). Islam is the state religion of Bangladesh, but legislation enshrines freedom of religion (Jahan, 2005).

Bangladesh's most significant and complex foreign relationship is with India (Choudhury 1992). This relationship significantly influences domestic political discourse. Bangladesh's relationship with Pakistan is also complicated and the role of the Pakistani military in the War of Liberation' continues to be an open wound. As White (1999: 311) notes, the relationships are not straightforward: *–The Bangladesh state is still engaged in the continual quest for self-definition: Bengali but not Indian, Muslim but not Pakistani.*

The triangular relationship between Bangladesh, Pakistan and India, which provided military support for Bangladesh's independence from Pakistan, constitutes a complexity that frames both domestic and regional politics. It also underpins the frailty of Bangladesh's political culture, which will be discussed in the next section.

5.3 The Bangladeshi political rollercoaster: socialism, capitalism and political Islam

Bangladesh is an interesting example that, in line with the argument proffered in the previous chapters dealing with the genealogies of the mainstream and Islamic development discourses, illustrates the fluidity of dominant perspectives in development policy. The country has had an eventful, rollercoaster-like history since coming into existence in 1971 and also provides an insightful backdrop to the relationship between mainstream and Islamic approaches to development, the context of which will be further explored in the following sections and in the case study in the next chapter.

5.3.1 Pre-independence approaches to development and poverty reduction

The region that roughly is today's Bangladesh was, as early as the thirteenth century, a flourishing agrarian economy was until modern times regarded as prosperous (Lesser, 1988).

But famine and natural disasters are an integral part of the Bengali national narrative (Sen, 1973). During colonial rule, famine affected the Indian subcontinent many times, including the Great Bengal famine of 1943 that claimed 3 million lives (Greenough, 1982). Although Bengal had enough rice and other grains to feed itself, Sen (1973) argues that due to economic shifts under the un-democratic colonial system millions of people were suddenly too poor to buy food. Land reform was

achieved only achieved after colonial rule in East Bengal in 1950, with the eradication of the feudal *zamindari* (tax-collector and landowner) system (Lesser, 1988).

After partition, Western Bengal went to India whilst the east was allocated to the newly formed Pakistan and was later renamed East Pakistan, with its capital at Dhaka. But despite the economic strength and sizeable population of East Pakistan, Pakistan's government and military were largely dominated by the upper classes from the west. People living in rural areas became poorer because the improvements introduced could not meet the needs of a growing population (Lesser, 1988) and vulnerability increased particularly in the cyclone-prone East. Although industrialisation was the focus of Pakistan's five-year development strategy, the majority of the budget went to West Pakistan, leaving the east as a poor partner (Lesser, 1988). In addition, East Pakistan depended heavily on imports, due to its lack of natural resources, and this in turn created a balance of payments problem, and more tension between East and West Pakistan (Jahan, 2005).

5.3.2 Mujibad: secular state-centred development in early Bangladesh (1971 – 1975)

The creation of the Bengali Language Movement of 1952 was perhaps the first visible sign of tension between East and West Pakistan (Shamsul Alam 1991). Economic, linguistic and cultural issues led to increasing dissatisfaction with the central government. In response, the Awami (‘National’) League was formed in West Bengal, with Mujibur Rahman as its leader. Although jailed several times, he was the strongest political voice of the Bengali-speaking population.

When in 1970 the Awami League won a majority in the Pakistani parliamentary elections, it was blocked from taking office by the defeated incumbent president, Yahya Khan, which enraged the East Pakistani population. Mujibur Rahman was arrested and Khan used the military to regain control over the east. Before his arrest, Mujibur Rahman declared the independence of East Pakistan to form the People's Republic of Bangladesh. This resulted in a civil war which was fought bitterly for nine months. The Bangladesh Forces, commonly referred to in Bangladesh as 'freedom fighters', also the 'liberation army', conducted wide-spread guerrilla warfare against the Pakistani Forces. Crucially, the Bengalis had the support of the Indian Armed Forces, which took over 90,000 Pakistani prisoners of war during the conflict (O'Donnell, 1984). Unconfirmed estimates of casualties during that time range from 300,000 to as many as 3 million (Jahan, 2005).

After a hard fought independence struggle, Bangladesh became an independent parliamentary democracy in 1971, with Mujibur Rahman as the Prime Minister. In subsequent parliamentary elections in 1973, the Awami League gained an absolute majority again. The new state was established on principles of socialism and secularism, with a socialist statist plan for the economy that nationalised all industries (Baxter, 1998). But Mujib soon began appeal to more Islamically-minded people by moves such as outlawing alcohol and gambling, and reinstating the Islamic Academy (now the Islamic Foundation, which is responsible for research, training and propagation of Islam) which had previously supported the West Pakistani leadership. Mujib also fostered Bangladesh's relationship with and membership of the Organization of the Islamic Conference (OIC) and the Islamic Development Bank (IDB) and even reached out to Pakistan.

In pursuit of his socialist vision, Mujib initiated one-party rule in 1975, which he attempted to legitimise as the 'second revolution' (Jahan, 2005: 153). He outlawed all

other political parties, and this, combined with a series of nationwide famines, meant that he came under increasing criticism for economic mismanagement. He struggled to fully implement his intended co-operative, collectivist reform of Bangladeshi agriculture (Uddin and Hopper, 2001) and all his efforts were abruptly brought to an end when he was assassinated in August 1975, by mid-level military officers.

5.3.3 Military rule, market liberalisation and Islamisation under Musthaq, Zia and Ershad (1975 - 1990)

After Mujib's assassination, Khondakar Mushtaq Ahmed, a conservative member of the Awami League, was installed as chief martial law administrator by the military. He disapproved of Mujib's close relations with India, and initiated a number of programmes to de-institutionalise Mujibism (Ziring, 1992). After a bitter battle for supremacy that witnessed coups and counter-coups, General Ziaur Rahman finally rose to power. General Zia founded the Bangladesh Nationalist Party (BNP) to legitimise his rule and reinstated limited multi-party politics. He was responsible for initiating some major ideological changes in the running of the country, including distancing Bangladesh from India and the Soviet Union, whilst improving ties with other Islamic nations, such as Pakistan. He also formed ties with other regional neighbours, culminating in the formation of the South Asian Association for Regional Cooperation (SAARC) (Jahan, 2005).

These reforms on the part of Zia are credited with rebuilding the Bangladeshi economy (Jahan, 2005). He advocated private sector development and initiated partnering between private enterprises and public sector corporations. He reactivated the Dhaka Stock Exchange and the Bangladesh Investment Corporation in 1976, and facilitated foreign direct investment. He also made an ideological realignment at the constitutional level:

-Zia's amendment gave a clear signal about the regimes' political ideology and support base. By redefining socialism and by deleting the provision of acquisition of property 'without compensation' Zia made it clear that he would follow a capitalist path.³⁷ (Jahan, 2005: 281)

But it was Zia's move towards Islam that brought him the support of Bangladesh's proponents of political Islam and added to his popularity amongst ordinary Muslims. Although originally framed in explicitly secular terminology, General Zia made changes to the wording of the Constitution that sought to 'Islamise' it, initially by proclamation order, which he had later ratified by parliament. He inserted *Bismillah-ar-rahman-ar-rahim* (In the name of Allah, the Beneficent, the Merciful) before the preamble, and the assertion that a fundamental state principle is 'absolute trust and faith in the Almighty Allah' (Article 8(1A), Constitution of the People's Republic of Bangladesh, 1979). Another clause stated that the government should "preserve and strengthen fraternal relations among Muslim countries based on Islamic solidarity" (Constitution of Bangladesh, 1979). These changes in terminology clearly reflect a commitment to making Islam one of the central symbols of nationalism, as well as placing Bangladesh firmly as a member of the Muslim world.

Moreover, socialism was redefined as "economic and social justice" (Article 8(1), Constitution of Bangladesh, 1979) – this will be further discussed in section 5.9.2.

General Zia also incorporated changes into the Constitution that allowed Muslims to practise their faith in line with the Shari'ah. He amended Article 25(2) of the constitution to include the principle that "the state shall endeavour to consolidate, preserve and strengthen fraternal relations among Muslim countries based on Islamic solidarity." (Constitution of Bangladesh, 1979). These changes fundamentally redefined the nature of the republic, and moved the focus away from secularism. Zia's rule ended when he was assassinated in 1981 by elements of the military.

General Hossain Mohammad Ershad gained control of Bangladesh in a bloodless coup in 1982. He also advocated for a place for Islam in the culture and politics of Bangladesh. He declared Islam as the state religion, officially abandoning state secularism. His ideological position was therefore closer to that of the BNP, *Jamaat-e-Islami*, and other smaller Islamic parties (Lesser, 1988). Ershad also sought to bring Bangladesh in line with neo-liberal doctrine, by introducing the New Industrial Policy, which encouraged private sector activity and the denationalisation of some public sector enterprises (Akram, 2008: 310). His changes proved unpopular with the both politicians and the public, and in 1990, he was forced to resign after mass protests.

5.3.4 Return to parliamentary democracy: Sheikh Hasina, Khaleda Zia and the Jamaat (1990 - present)

Since Bangladesh's reversion to parliamentary democracy, the BNP and the Awami League have continued to dominate the political field with General Zia's widow, Khaleda Zia, leading the BNP to two election victories, and a period of Awami League domination, headed by Sheikh Hasina, one of Mujib's surviving daughters. A caretaker government, backed by the military and led by former Bangladesh Central Bank Director General and World Bank economist Dr Fakhruddin Ahmed, was appointed in 2007, following widespread political unrest. Despite protestations from all political parties, the caretaker government strove to remove avenues for political corruption prior to the implementation of fresh democratic elections. During this time both Sheikh Hasina and Khaleda Zia were arrested, but later released. Elections were held in December 2008 and the Awami League returned to power.

The Awami League Election manifesto (see Box 4) offers an interesting mix: it includes traditional socialist / statist policies such as price control but also plugs into the global neo-liberal 'good governance' discourse, although this seems to be mainly an appropriation of the discourse in an attempt to clamp down on political and religious opposition parties such as the *Jamaat*. Interestingly, although it seeks, at the headline level, to eliminate poverty, the detailed policy prescriptions talk about a more rational 'reduction' of poverty, often using the terms 'elimination', 'alleviation' and 'reduction' interchangeably.

Box 4: The Awami League Election Manifesto 'Vision 2021'

4. Elimination of Poverty and Inequity: The following strategy and aims will be followed for socio-economic development.

i. The main strategy of poverty reduction will center on bringing vibrancy in agriculture and rural life. Social safety net will be extended for the ultra-poor. By 2013 poverty level and proportion of ultra-poor will be brought down to 25% and 15% respectively. At present there are 65 million poor people in the country. This number will be reduced to 45 million by 2013 and will further come down to 22 million in 2021. In order to achieve this objective, among other steps will be the revival of previously adopted projects such as "one house, one farm", rural housing, ideal village and returning homes. The number of recipients of old age allowance and destitute women allowance would, at the least, be doubled. Employment Banks will encourage young entrepreneurs by supplying necessary capital. Revision of the just formulated PRSP will be undertaken after a thorough evaluation within six months of assuming office.

ii. Employment guidelines: A comprehensive employment guideline will be formulated aiming at poverty reduction, solving unemployment problem and making citizens' lives meaningful. The core components of the guidelines will be: a. creating employment opportunities in rural economy b. providing credit and training for self-employment c. creating employment opportunities for wage-labour in industries d. promoting sub-contracting arrangements between big and small & medium scale industries and e. providing special training arrangements for facilitating export of labour. The number of unemployed people in the country, estimated at 28 million, will be reduced to 24 million by 2013 and will be further reduced to 15 million by 2021.

5. Establishment of Good Governance:

i. Terrorism and religious extremism will be controlled with iron hand. Trial of war criminals will be arranged.

ii. Genuine independence and impartiality of the judiciary will be ensured. Extrajudicial killings will be stopped. The judgment of the Bangabandhu murder case will be made effective and the retrial of jail killings will be held. Trial of real criminals responsible for the grenade attack of the 21st August, 2004 through proper investigation will be arranged. Rule of law will be established, The Human Rights

Commission will be strengthened and made effective, and an Ombudsman will be appointed. Human rights will be strictly enforced.

iii. The on-going reform programme of the Election Commission and electoral system will continue. The Parliament will be made effective and the government will be made accountable for all its activities. Wealth statement and source of income of the Prime Minister, members of cabinet, Parliament members and of their family members will be made public every year. Except for some specific subjects related to the security of the state, Parliament members will be allowed to express differing opinions.

iv. Use of religion and communalism in politics will be banned. Security and rights of religious and ethnic minorities will be ensured. Courtesy and tolerance will be inculcated in the political culture of the country. Militancy and extortion will be banned. Awami League will take initiative to formulate a consensual and unanimous charter of political behavior.

v. Opportunities will be created for the expatriate Bangladeshis to take part in national reconstruction and their right to franchise will be ensured. Special initiatives will be taken to attract expatriate's remittance in productive investment. A consultancy network will be developed to fruitfully use expatriate's talents.

vi. Administration will be free from politicization and will be pro-people. Efficiency, seniority and merit will be the basis of appointment and promotion in public service. Administrative reform, right to information and e-governance will be introduced. A permanent Pay Commission will be set up for civil servants.

vii. In order to provide security to every citizen of the country, police and other law and order enforcing agencies will be kept above political influence. These forces will be modernized to meet the demands of the time. Necessary steps will be taken to increase their remuneration and other welfare facilities including accommodation.

Source: Bangladesh Awami League Election Manifesto 2008 - A Charter for Change (2007)

Since the Awami League took power, the election manifesto has become government policy, aptly called 'Vision 2021' (see section 5.5.1 for a more detailed discussion). Whilst a major shift in policy back towards socialism or a more state-led approach now appears perhaps inconceivable, some flagship development policies such as the Poverty Reduction Strategy Paper (PRSP), have been questioned by the new left-leaning government's announcement of a return to a 5-year Plan. This intention was indicated to the author by a senior civil servant in the Planning Commission months before the official announcement that such a plan would be produced was made (interview transcript PC19/01/09). The ruling Awami League already decided to recast the PRSP-II, designed by the last caretaker government,

with a view to accommodating its election pledges and addressing the problems created by the global economic recession. In the leading financial newspaper of the country, AMA Muhith, the Finance Minister, was quoted as saying: "*We will shift to five-year plan from FY 2011. But until then, we will implement the revised PRSP. There will be no other PRSP from July 2011.*" (c.f. The Financial Express, Revised PRSP to cost \$49b, 3rd December 2009). Whether this represents truly a major policy shift remains to be seen. The 5-Year Plan has not only ideological importance, it also relates the country back to the Mujib era, when Mujib put into place the first 5-Year plan, and it is through his appeal as the *Bangabhandu* (‘Friend of Bangal’), that his daughter seeks to connect her renewed bid for leadership.

Bangladesh’s political rollercoaster also reflects to some degree development priorities for the country, whose population has experienced colonialism, the partition of India, a civil war, military regimes flirting with different political ideologies and a fight between two violently opposed political movements. In the short history of Bangladesh, the country has been in a constant state of flux or even turmoil, with colonialism, socialism, capitalism and political Islam all having considerable influence on development policy making. Even the credit for the very creation of the country still remains politically contested (Sisson & Rose 1990). The Awami League claims that it was Mujib who led the country to independence, whilst the BNP states that it was Zia’s military role that secured the victory. Some are alleged to have violently opposed independence, such as *Jamaat-e-Islami* itself, which was opposed to the secession from the Islamic Republic, which it regarded as a symbol of the Islamic *Ummah* (community). These contested readings and interpretations of history continue to be the prism through which all direct and indirect political activity is evaluated by the Bangladesh elite (Jahan, 2005).

The next section offers a brief discussion of poverty and development in Bangladesh in order to contextualise the ensuing debates that have been constituted during the political rollercoaster.

5.4 Articulations of poverty and development in Bangladesh

Rather than providing a detailed statistical discussion of progress against commonly used poverty reduction and development indicators (which have been problematised in Chapter 3), this section seeks to draw out the assumptions that underpin the development narrative in Bangladesh. This is done by providing some illustrative examples of how poverty and development are conceptualised in the mainstream policy debates.

Although more than half of GDP is generated through the service sector, 45% of Bangladeshis are employed in agriculture (CIA World Factbook). At the same time, more than three quarters of Bangladesh's export earnings come from the garment industry (CIA World Factbook), which began attracting foreign investors in the 1980s due to the availability of cheap labour and low conversion costs (Lesser, 1988). In 2009, the country is one of the world's largest exporters of ready-made garments. The industry now employs more than 3 million workers, 90% of whom are women. Garment exports, totalled \$12.3 billion in FY09. Interestingly remittances from overseas Bangladeshis, totalling \$11 billion in FY10, account for almost 25% of GDP (CIA World Factbook) and have been classified as a quasi export product' (*-Remittance sets benchmark*", Daily Star, 05/01/09).

But only in the recent past the outlook was different. Bangladesh was famously declared a basket case' by Henry Kissinger in 1974, yet 35 years on, it is claimed to be a development success. The economy has grown 5-6% per year since 1996

(World Bank, 2010), *–despite political instability, poor infrastructure, corruption, insufficient power supplies, and slow implementation of economic reforms”* (CIA World Factbook).

The British development agency DFID also declares Bangladesh a development success, primarily on the basis that it has made good progress towards achieving the MDGs: *–Significant growth in Bangladesh has translated into poverty reduction – nearly 2% per annum.”* (DFID website, 2011). Development and poverty reduction statistics (see Box 5) are, for example, by DFID presented in terms of the MDGs:

Box 5: Facts about Bangladesh

- Population: 160 million (UN Statistics Division (UNSD), 2008)
- Average life expectancy: 66 years (UNSD, 2008)
- Average per capita income: US\$1,450 (purchasing power parity (PPP) rate) (World Bank, 2008)
- Gross national income (GNI): US\$232.6 billion (PPP rate) (World Bank, 2008)
- Average annual growth rate: 6.1% (WB, 2003-2007)
- Percentage of people not meeting daily food needs: 40% live below international poverty line (Household Income and Expenditure Survey, 2005)
- Women dying in childbirth: 320 per 100,000 (2006)
- Children dying before age 5: 65 per 1,000 (GoB, 2007)
- Percentage of children receiving primary school education: 90% enrol in primary school; 55% complete grade 5 (UNSD, 2008)
- Percentage of people aged 15-49 living with HIV/AIDS: 0.1% (, 2006)
- Percentage of people with access to safe, clean water: 80% (UNSD 2006)

Source: DFID website, 2011

However, as the World Bank points out, Bangladesh's relatively successful economic development is not an unreserved success story. According to the Bank, *"among Bangladesh's most significant obstacles to growth are poor governance and weak public institutions"* (World Bank, 2005). Despite these hurdles, the World Bank (2010) is full of carefully phrased praise:

–Bangladesh has made impressive economic and social progress in the past decade, despite frequent natural disasters and external shocks. Poverty declined from 57% of the population in 1990 to 40% in 2005. Broad-based private sector led growth and macroeconomic stability contributed to

significant decline in rural and urban poverty. Bangladesh is on track to meet the Millennium Development Goal of halving extreme poverty by 2015.

The average GDP growth over the last six years was over 6%. Bangladesh showed remarkable resilience to the global financial crisis, buoyed in part by remittances and garment exports.

Bangladesh has made commendable progress in social and human development. It has met the MDG for gender parity in education and universal primary school enrolment well ahead of time. Nearly 80% of teenage girls today have completed primary education, compared to a similar ratio of only 20% for women in their fifties today. Infant and maternal mortality has improved significantly over the last decade, and total fertility rates have dropped by more than 50% compared to the mid-1970s.

Despite the good track record, with around 56 million people still below the poverty line, Bangladesh faces considerable development challenges. It is one of the most vulnerable countries to climate change and natural calamities like cyclones and floods-- 60% of the worldwide deaths caused by cyclones in the last 20 years were in Bangladesh. Inadequate power and gas supplies are a major constraint to growth. Only 47% of households have an electricity connection. Growing urban congestion is reducing the benefits of urbanization. Malnutrition has been persistent, and the quality of governance has hampered the effectiveness of expenditure and the delivery of public services. And the labour force is set to grow faster, posing a challenge of adequate employment generation.

In the face of these challenges, the Awami League Government of Bangladesh has outlined a vision of becoming a middle income country by 2021, which would require it to grow at 8% per year. For achieving this acceleration, Bangladesh will need to devise a strategy to absorb its growing labor force and raise its productivity by enhancing skills, and also invest much more, especially in infrastructure. Also, while addressing the other issues posed above, it will have to pay particular attention to the looming challenge posed by climate change." (World Bank, Bangladesh Country Brief 2010)

The growth mantra, at least in the poverty and development research conducted, sponsored or disseminated by mainstream development actors such as DFID or the IFIs, is ubiquitous. Yet the World Bank appears to be sceptical whether the Awami League's Vision 2021 is attainable under the proposed policy framework, which remains tinged with socialist/statist elements such as price control.

For economic planning purposes, the Government of Bangladesh has traditionally defined the poverty line along calorific intake – see section 5.5.1 for further details. At the same time, Participatory Poverty Assessments, which include the poor in the

analysis of poverty with the objective of influencing policy (Robb, 2001), have also been conducted through the World Bank. The PPA in Bangladesh has not been particularly flattering towards the government, with the poor reporting many issues, including its general unresponsiveness' (Robb, 2001: xxix), and wider issues around good governance and civil society. The policy influence of the PPA is also difficult to gauge. Despite it being referred to in the PRSP, it does not seem to have entered the public policy discourse as a key way of identifying the characteristics of poverty, perhaps because the media, such as the Financial Express, prefer quantitative statistical data (see for example, *–The Imperatives of Poverty Reduction*”, The Financial Express, 20/01/09).

In contrast to DFID and the World Bank, others remain not just sceptical but downright pessimistic, particularly due to often inequitable side effects of economic growth. Due to the contested nature of poverty conceptualisation and measurement, as discussed in Chapter 3, for example, Mohammad (2007) contends that, *–During the last ten years, people living under the poverty line increased from 51 million to 61 million. Only 10 per cent of the population have gained in their share of GDP, while for 90 per cent of people it shrunk*” (Bretton Woods Project website).

Therefore, whether Bangladesh is seen as a development and poverty reduction success story largely depends on the perspective adopted. For subscribers to neo-liberal orthodoxy such as trickle down economics, globalisation and growth are always good, whilst both Marxists such as Mohammad and Islamists such as the proponents of the Bangladeshi Islamic revivalist movement remain extremely critical of the effects of globalisation (see Islamic Economics Research Bureau, 1998). Moreover, for elites on either side of the political spectrum poverty is not an urgent priority as Hossain (2005) argues:

... the national elite appear[s] to be satisfied to wait for longer-term processes of national-level development to enable the poor to help themselves. In effect, they rel[y] on economic growth and development through the market as the basic anti-poverty strategy, apparently believing that, while by no means an ideal or assured strategy for tackling poverty on the Bangladeshi scale, this was the most likely – or the least unlikely – means of dealing with the problem” (Hossain 2005:145).

The above discussion of how mainstream multilateral and bilateral agencies and local elites evaluate development in Bangladesh illustrates how the mainstream development discourse is underpinned by a range of assumptions that influence how poverty and development is conceptualised and measured and that drive policy prescriptions. Quantitative, materialistically-determined poverty concepts ranging from dollar-a-day poverty lines to calorific intake appear to be a near hegemonic formation in the Bangladeshi development discourse. Economic growth is likewise a central, near hegemonic formation as a development indicator, as the DFID and World Bank statistics listed above illustrate.

The next section further establishes the background context of the development field by elaborating on the types of organisations that are situated within it.

5.5 Key development actors

This section briefly describes different types of organisations competing for economic, cultural, social, symbolic and linguistic capital (Bourdieu 1986; Bourdieu and Wacquant 1992) within the development field.

Bangladesh has been a major recipient of development assistance since it came into existence in 1971 (Huq & Abrar, 1999). A variety of development agencies have been operational, including bi- and multilateral donors and international NGOs. The contribution of the UN system has been relatively small (Murshid, 2008: 99) hence

this section will focus on the Government of Bangladesh (GoB), multi-lateral and bi-lateral donor organisations, non-governmental organisations, community-based organisations and social movements.

5.5.1 The Government of Bangladesh

Responsibility for national development is predominantly held by the Planning Commission at the Ministry of Finance. It was Mujib who incepted a national-level Planning Commission, which was charged with preparing five-year plans to direct economic priorities. The planning process draws on the Indian economic planning model launched by Nehru in the 1950s (Alamgir 2009).

Five-year plans have been financed through the development, or capital budget, which is separate from the government's revenue, or administrative, budget (Lesser, 1988). The first Five-Year plans were almost completely funded from foreign grants, although this decreased considerably towards the late 1990s, when loans began to make up a larger portion of development expenditure (Huq & Abrar, 1999). With the demise of the Five-Year Plan, the Planning Commission became responsible for the drafting of the PRSP that replaced it (see section 5.9.3).

It is the Planning Commission which 'translates' the multi-year development plan into public investment budgets through Annual Development Programmes (Lesser, 1988). Interestingly, the Planning Commission conceptualises and measures poverty by calorific intake:

- ultra poor: intake < 1,600 kcal/person/day
- extreme poor < 1,805 kcal/person/day (GoB 2009)

This, although a derivative of the monetary approach, is different from the way poverty is conceptualised by most mainstream development actors and academics (compare with the discussion in section 3.4.3), with the notable exception of the Indian economic planning discourse (see Palmer-Jones & Sen, 2004).

The Planning Commission's role in preparing the Annual Development Programmes mean that it wields a lot of power not only over the formal process, but also over informal ones, for example, the appointment of consultants, as the preparation of the PRSP demonstrates (see section 5.9.3). The Planning Commission also is in control of the process that decides whether actual public expenditure is conforming to the Five-Year-Plan. This is implemented through a project approval process and through its advisory position on the country's most powerful economic decision-making bodies - the National Economic Council and its Executive Committee (Lesser, 1988). Most of the decisions on major development projects and spending are made by the Executive Committee of the National Economic Council, which is chaired by the President of Bangladesh. The Project Evaluation Committee, which monitors the progress of Five-year-plan programs, is also involved in the planning mechanism (Lesser, 1988).

Hence the complexity of budgeting process can be political (see for example Rakner et al 2004) as real distribution and expenditure are more revealing about government priorities than the rhetoric of the plan.

The new Awami League Government, elected in 2008, has also formulated a development programme, Vision 2021 (see Box 6), for the country, based on its election manifesto, also called Vision 2021 (discussed in section 5.3.4). This is, however, more based on election sound-bites than the work of the more technocratically minded Planning Commission. In it, the Government, led by the

Prime Ministers office, expresses its commitment to *building a country whose citizens are able to live prosperous and happy lives. The year 2021 will mark the golden jubilee of Bangladesh's independence, while the year 2020 will be the hundredth anniversary of the birth of the father of the nation, Bangabandhu Sheikh Mujibur Rahman*" (GoB, 2009).

Box 6: Excerpt from 'Vision 2021'

7. Economic development & initiative

a. Meeting basic needs: With a view to providing food, clothing, shelter, education and health care to the citizens in accordance with Article 15 of the Constitution, gross domestic product will be raised to 8% by 2013 and 10% by 2021 which will be sustained thereafter.

b. Population and labour force: Population in 2021 is estimated at 165m, and labour force at 105m. Programmes will be taken up for employment of at least 85% of the work force.

c. Alleviation of poverty: We aim not at reduction of poverty, but removal of poverty, through which we shall try to achieve the Millennium Goals declared by UN by 2015, and by 2017 latest. Beginning in 2021, poverty will be reduced to 15% from 45% now, progressively. Number of poor people will rise from 45 million now to 65m in 2021[sic], and then fall to 25m in 2021. Sustainable safety nets will be established for the extreme poor until poverty is removed.

Source: *Government of Bangladesh, Board of Investment website (2011)*

The ultimate aim of 'Vision 2021' is for Bangladesh to be a middle income country by 2021 *where poverty will be drastically reduced where, our citizens will be able to meet every basic need and where development will be on fast track, with ever-increasing rates of inclusive growth*" (GoB, 2009).

In trying to see beyond some of the political claims and election promises, it appears as if the Government of Bangladesh has made the current pro-poor growth discourse its own, whilst also seeking legitimisation by tying present day Bangladesh to the golden era of the Bangabandhu.

However, there remains considerable conceptual and terminological ambiguity when talking about poverty since, at the headline level, the GoB's avowed objective is poverty alleviation', whilst the body of the text speaks not only of poverty reduction' but also aims at removal', often referred to as poverty eradication (this will be discussed in more detail in section 5.9.3). These are obviously related, yet are conceptually different: reduction gives the impression that poverty is an issue that can be rationally understood, measured and addressed (see Cornwall and Brock, 2005) whilst alleviation has a charitable-welfarist dimension. Removal or eradication gives the impression that one or more state interventions can cure the patient' from a cancer-like affliction. Interestingly, in the Awami League Election manifesto that gave rise to the Government's Vision 2021 document, there was a similar conflation, although in the manifesto, the headline claim was elimination' whilst the body of the text spoke of reduction'.

The Government's development policy work is further supported by a number of agencies. A key role is played by the Bangladesh Institute of Development Studies (BIDS), which is an autonomous government agency established in 1974 to carry out development related research:

"BIDS serves as a conduit for dissemination of development information through its library, publications, website and seminar programmes. BIDS researchers also directly contribute to formulation of development policies through participation in government committees and task forces (see BIDS website).

BIDS policy work and staff are influential but are also seen as heavily influenced by Government priorities.

5.5.2 International Financial Institutions

The international finance institutions are omni-present in the Bangladeshi public discourse around development. This supports Stiglitz's (2002) argument that three

organisations govern the current hegemonic formations of globalisation in mainstream development discourses: the World Bank, the International Monetary Fund (IMF) and the World Trade Organisation. In Bangladesh, understanding the strength of the IFIs, not just in terms of multi-lateral financing of the country's development budget but also in terms of the attached policy dictates, is key to understanding how it is that the central assumptions of growth, modernisation and materially-determined poverty conceptions are able to maintain hegemonic formations within mainstream development discourses (Peet 2003). An interesting example of symbolic hegemonisation is how the Government's Board of Investment (BOI) has sought to establish a close link with the World Bank by incorporating the Bank's globe image into its own logo where it is placed instead of the letter o' in the acronym.

5.5.2.1 International Monetary Fund

In 1973, Bangladesh began policy dialogue' with the IMF and received support tied to domestic policy reform (Mohammad 2007). In July 1975 a second stand-by arrangement with the IMF was signed, which required Bangladesh to implement a number of measures, including devaluing its currency, liberalising imports, tightening bank credit, raising interest rates, reducing public borrowing from the banking system, rationalising the tax system and reducing subsidies on food grains, fuel and agricultural inputs (Syeduzzaman, 1991).

Subsequently, in 1980 a Structural Adjustment Programme (SAP) was introduced and Bangladesh received support under the Extended Fund Facility (EFF) for the following three years. This assistance entailed policies and measures designed to support Bangladesh's development objectives under the Second Five Year Plan, through fiscal, monetary and external payments stability. The EFF suspended the Fund in late 1981, alleging that the macroeconomic fundamentals in Bangladesh

were not right (Rashid 2000). Subsequently, the country's economy was subordinated by targets laid down in the Policy Framework Paper prepared by the IMF and the World Bank (Mohammad 2007).

The Policy Support Instrument (PSI) is the IMF's most recent intervention and is based on the contention that, "*in recent years several low-income countries have made significant progress toward economic stability and no longer require IMF financial assistance. However, while they may not want—or need—Fund financial support, they might still seek ongoing IMF advice, monitoring and endorsement of their economic policies—what is called policy support and signalling ...*" (c.f. Mohammad 2007) This 'control without funds', as Mohammad (2007) terms it, is critical for the IMF, although it was met with resistance in Bangladesh:

–After getting success in countries like Nigeria, a test case of huge resources and high poverty, an IMF mission visited Dhaka in September 2007 to sign a PSI and put another chain around the country's neck. But the people of Bangladesh did not behave as the mission expected. With the world calling for a change, the people of Bangladesh also wanted change. They said a loud **NO** to the IMF mission. People from all sections of society joined together to register their protest against the IMF's moves. The IMF mission found their allies shaken and literally fled from the country." (Muhammad 2007)

However, given the rollercoaster nature of Bangladeshi politics, this event was overturned by the installation of a military-backed caretaker government led by a former World Bank economist.

5.5.3 World Bank

Bangladesh has been one of the largest recipients of support from the International Development Association (IDA), the World Bank's concessionary arm. From 1972 to 2011 the World Bank committed more than \$15 billion support to the Government of Bangladesh (World Bank website, 2011).

The World Bank's Country Assistance Strategy for FY 2011 -14 seeks to support Bangladesh's vision of becoming a middle income country by 2021 by contributing to accelerated, sustainable and inclusive growth, underpinned by stronger governance at central and local levels' (World Bank, 2010 b). The Bank, however, is critical of the GoB's vision:

–In the face of these challenges, Bangladesh has outlined a vision of becoming a middle income country by 2021, which would require it to grow at 8% per year. For achieving this acceleration, Bangladesh will need to devise a strategy to absorb its growing labor force and raise its productivity by enhancing skills, and also invest much more, especially in infrastructure.” (World Bank website 2010)

This underlines some of the tensions in the poverty reduction process in Bangladesh. Whilst the World Bank's country assistance strategy has to be based on the country-led priorities established in the Second National Strategy for Accelerated Poverty Reduction (NSAPR II), some of the GoB policy objectives, such as price control and increased reliance on the state-sector for employment and welfare are not aligned with, and are even in open opposition, to the main policy interventions favoured by the IFIs, such as decentralisation, market-liberalisation, macro-economic stability and growth.

5.5.4 Asian Development Bank

Bangladesh joined the Asian Development Bank (ADB) in 1973. Since then, cumulative lending has amounted to about \$12.1 billion for 212 loans, with \$202.7 million for technical assistance grants for 363 projects (see ADB website). The country is one of the largest borrowers of concessionary Asian Development Fund resources. The ADB's policy framework is similar to that of the World Bank.

Its Partnership Agreement on Poverty Reduction with the GoB (c.f Rashid, 2008: 3) focuses on goals very similar to the MDGs:

- poverty reduction by 25%,
- 50% reduction of school non attendance,
- elimination of basic educational gender disparity,
- reduction of maternal mortality by 35%,
- reduction of infant and child mortality by 30, and
- 50% reduction of non access to reproductive health services for women)

All are underpinned, according to Rashid (2008), by the link between goal 1 (overall poverty reduction) and goal 6 (family planning) vis-à-vis the issue of poverty elasticity. Rashid (2005) argues that pro-poor growth at the target rate of 5% can only be achieved if there is a drastic slowing of the rate of population growth. The neo-Malthusian argument that population growth must be drastically reduced in order to achieve economic growth does not just underpin the work of the ADB but that of most other international development agencies.

5.5.5 Islamic Development Bank

Bangladesh's membership of the Organization of the Islamic Conference expanded its ties with the worldwide Islamic community. It became a member in 1974 when Mujib signed the Islamic Development Bank's charter, vowing to Islamise Bangladesh's economy. This began a partnership with the Islamic Development Bank that involved establishing economic programmes, including Islamic banking and a number of Bangladeshi economic joint ventures (Lesser, 1988). Since then, the Islamic Development Bank has financed a wide range of development projects, focusing primarily on infrastructure (see IDB website, 2011).

Interestingly, this signifies a major shift away from the aftermath of the war of independence, when most OIC members condemned the splitting of Pakistan, which was an avowedly Islamic state (Lesser, 1988).

5.5.6 Bilateral donors, OECD and DAC

In mainstream development articulatory practice, all the countries regarded as bilateral donors are member countries of the Organisation of Economic Co-operation and Development (OECD), by and large the Western industrialised nations (see www.oecd.org). This discursive formation is based on the way the OECD's Development Assistance Committee (DAC) acts as a forum for selected member states to discuss issues surrounding aid, development and poverty reduction in developing countries, and collects and publishes statistics on the aid flows of its members, termed Official Development Assistance (see OECD, 2006). It describes itself as being the "*venue and voice*" of the world's major donor countries (OECD, 2006).

As Yahya and Fustier (2011) state: *“A [...] view is that the DAC donor countries dominate the humanitarian system [here defined as inclusive of development assistance, the author] and influence its standards and norms”* (2011: 22). As a result, it could be argued, alternative providers of development assistance *“have been isolated in one way or another from the system and processes of humanitarian standardization and integration”* (Global Humanitarian Assistance Report, 2010: 43).

Hence, within this discursive formation created, official development assistance is something that is only or primarily provided by OECD countries. Official Development Assistance (ODA) includes both outright grants and loans, as long as the loans are on significantly easier terms than the commercial norm: the DAC calls these

concessional loans. Debt forgiveness is counted explicitly as a category of ODA (see OECD website, 2011).

Donor organisations do many different types of things, engaging in diverse modes of activities and projects that are aimed to deliver aid for specific types of programmes to attain various objectives associated with the foreign policy aims of their respective nations. Currently, donor organisations primarily engage with the governments of developing nations at the macro policy level, with the aim of influencing planning decisions to the Millennium Development Goals and other associated policies often through budget support. Donor organisations also support specific NGOs whose activities correspond with their sectoral agendas (Hulme and Edwards 1997).

In addition, the DAC has also begun to collect some data on the Arab and OPEC countries' aid donations, which are significant: in fact OPEC donations are currently approximately twice those of the DAC countries as a fraction of donor gross national income (see DAC website, 2011).

In Bangladesh, this dichotomy is clearly perceivable. Each of the major bi-lateral donor countries, such as the USA, Japan, France, Germany, the Scandinavian countries and the UK (which alone provided aid to Bangladesh in the region of £148.8 million in 2009/10), have a long track record of providing ODA, but a number of other countries also make substantial loans, grants or in-kind contributions. In 2007, for example, Saudi Arabia provided in \$158 million in response to the cyclone Sidr alone, compared to \$20 million provided by the USA (Smith 2010).

5.6 Multi-lateral bodies and regional co-operation

Apart from a considerable contribution through the UN food programme, the UN agencies' footprint, in a monetary sense, is relatively light (Murshid 2008: 103). However, the UN system and the flagship policy of the MDGs play a central role within the development narrative of the country.

Another important multi-lateral body is the South Asian Association for Regional Cooperation (SAARC). Founded in December 1985 by Bangladesh, Bhutan, India, the Maldives, Nepal, Pakistan (Sri Lanka and Afghanistan joined SAARC in 2005), it is dedicated to economic, technological, social, and cultural development, emphasizing collective self-reliance. It is headquartered in Kathmandu, Nepal.

5.7 Non-governmental organisations

NGOs are ubiquitous in Bangladesh. One key informant described the country as *“the land of NGOs”* (interview transcript JI 27/04/09). Fundamentally, non-governmental organisations (NGOs) can be described as institutions operating outside direct government control. Attributes of the activities NGOs engage in and the reasons behind their existence vary widely. As Hilhorst (2003) describes:

...there is no single answer to the questions of what an NGO is, what it wants and what it does. NGOs are many things at the same time. An NGO may adopt a certain structure but in practice where are its boundaries? NGOs present different faces to different stakeholders, for instance in relating to donor representatives, clients or colleagues. (Hilhorst 2003: 3 – 4)

One key factor that distinguishes NGOs is their capacity to act outside of the political system. However, there is a type of symbiotic relationship between government and NGOs that is based on both cooperation and antagonism (Hulme and Edwards 1997). Tandon (1996) considers NGOs to be the tools of international development policies. But as Hilhorst (2003) points out they are the product of interrelating

international and national developments, making ideological choices, whether intentionally or not (Hulme and Goodhand 2000). Their choices might also be influenced by NGOs' reliance on donor funding, particularly from IFIs and bi-lateral donor agencies (Zaidi 1999), possibly shedding doubt on their independence and perceived neutrality.

There are many types of NGOs in Bangladesh and many focus on development or poverty alleviation. The country is often regarded, through the work of Muhammad Yunus, as the birthplace of microcredit, which has generated a large number of NGOs that work as financial intermediaries. These NGOs, such as Grameen Bank, ASA or BRAC are defined as development finance organisation in the Bangladeshi legal system (Debuath, 2003).

Many other more generalist NGOs exist, offering a range of services including micro finance, education, healthcare, family planning, environment, human rights and sanitation.

Despite their ubiquitousness in Bangladesh, the question of whether *the potential of NGOs to provide an alternative development paradigm has been grossly*

exaggerated' (Zaidi, 1999: 217) remains. Anu Muhammad (2011), a prominent

Bangladeshi economist and Marxist contends that:

-Many NGO honchos have emerged as part of the affluent section of society. Therefore, beneficiaries of the poverty alleviation programmes, or micro-credits etc, are not the poor, but a section of the middle class and the wealthy. In fact, with a few exceptions, creating an NGO has become a good way of earning money in the name of the poor, environment, gender, human rights. That has also led to a spread of a begging culture. This growth of NGOs is also a neo-liberal phenomenon" (Voice of the oppressed' website, 2011)

The rise of the NGO as a reinforcement of, rather than an alternative to, mainstream development, it could be argued, is not just a Bangladesh-specific phenomenon, as

Hulme and Edwards (1997) have pointed out. However it is amplified by the sheer number of NGOs in Bangladesh, the land of NGOs’.

5.8 Civil society and key socio-political movements

Current social movements in Bangladesh are mostly connected through a network that is separated along an antagonistic frontier between mainstream development discourses, which support and are supported by many civil society organisations (CSOs), and alternatives proposed by both the leftwing and the Islamic religious movements. Whilst the variety of principles driving social movement strategies and actions and subsequent needs are enormously diverse (Scholte 2000; Della Porta 2003), they are most often unified through a logic of equivalence (see Chapter/section 2.6.1) along this antagonistic frontier.

Social movements are also symbiotically linked to political movements, not just in the way conceptualised by Wheen (2000) in the Marxist tradition, but also in the way they actually interact in Bangladeshi society, where there is a fluid relationship between parties and movements held together by the key tools of human chains and *hartals* (strikes) (UNDP, 2005).

The leftwing movement is typically associated with forms of anti-globalisation and anti-capitalist movements such as anti-IFI campaigns in Bangladesh (see Mohammad, 2007). This movement is not institutionally networked, apart from where it finds expression in the form of political parties, rather it is unified through a *logic of equivalence* based on common opposition to globalisation and neo-liberal doctrine. In addition, the leftwing social movements and the mainstream CSOs are also also unified through a further *logic of equivalence* in their opposition to the

religious Islamic movement that opposes the human rights discourse that unifies most other actors.

5.8.1 The media

The media industry in Bangladesh consists of print, broadcast and online sources. There is a mix of government-owned and privately-owned media, but all broadcast facilities are government controlled, apart from satellite channels which are widely available. The print media is predominantly privately owned and consists of hundreds of weekly publications, expressing differing opinions and viewpoints. English language newspapers appeal mostly to an educated urban readership, with the main English-language papers being *The Daily Star* and *The Financial Express* (BBC website 2011).

Whilst the Constitution of Bangladesh officially guarantees press freedom with reasonable restriction, there have been considerable reporting restrictions on national security issues including domestic political turmoil (BBC website 2011). Bangladesh was in 2011 ranked 126th out of 173 countries on the *Reporters Without Borders Press Freedom Index* (see Reporters Without Borders website), with 1st being most free.

5.8.2 Academia

Despite the omnipresence of the notion of development in the popular and political discourse in Bangladesh, there are only a few academic institutions that deal with issues specifically related to development. Apart from the Bangladesh Institute for Development Studies (BIDS), development studies as a social science discipline is only offered at the national (i.e. state-owned) University of Dhaka (Development

Studies Department, Dhaka University) and at the private North South University (Institute of Development, Environmental, and Strategic Studies).

The main academics at Dhaka University's Development Studies Department¹⁶, such as Prof Mahbubul Haq or Prof Atiqur Rahman, both of whom were trained as development economists in the 1960s and 70s, maintain that the primary focus of development studies as a taught subject is on economic growth (Lecture notes, Dhaka University Understanding Development', January 2009). The growth is good' mantra and trickle down' economics (see Dollar and Kray, 2001) are a key part of the syllabus (Lecture notes, Dhaka University Understanding Development', January 2009) and a more recent critical focus within the development studies discipline on concerns around inequality and rights-based development (see the genealogy in Chapter 3) are deemed to be not a priority for development policy in Bangladesh (Lecture notes, Dhaka University Understanding Development', January 2009). However, the adherence to these neo-liberal mantras is slightly surprising given the social science faculty's general left-leaning orientation and Dhaka University's reputation as the vanguard of the Mujibist socialist revolution.

Whilst this is only a snapshot of the academic field, it is interesting to note the possible intellectual dimension of hegemonic formations. Peet (2002) contends that through the establishment of an Academic-Institutional-Media (AIM) complex, power is exercised in the development field. According to the AIM complex theory (Peet 2002), discourses are better able to become hegemonic if they originate in theories elaborated by academics, often in elite institutions. Movement of personnel and ideas between academia and institutions are, in his view, eventually integrated into government thinking and policy-making, particularly if they correspond to the

¹⁶ The author participated in a short course at the University of Dhaka entitled Understanding Development' in January 2009.

government's policy agenda. This is further aided, Peet (2002) argues, when academic discourses are translated into language that can be digested by the informational media.

There is a link perceivable between mainstream development institutions and academics at Dhaka University, which is both untypical in terms of the general relationship of academics and foreign donors and the political tradition evident on campus. Possibly due to the adherence of the main academic figures in the Development Studies Department to neo-liberal development orthodoxy, the Department has been able to attract funding from mainstream donors. Unlike the rest of the campus, which has had held the reputation for being the 'Oxford of the East' for nearly 100 years but has not seen much infrastructural improvement since, the Development Studies Department has recently been considerably improved through funding from Danida, the Danish development agency. The Department, now, has air conditioning, high quality furnishing, the latest Powerpoint projector, video conferencing, a PC suite and the only lift on campus. This sets the Department apart from the rest of Dhaka University and indicates a unique relationship with Western donors, consistent with Peet's concept of an academic – institutional complex.

The movement of personnel as per Peet's (2002) argument is even more clearly pronounced with, for example, Prof Atiqur Rahman, who was a senior member of BIDS before joining Dhaka University, working closely with the Government. He was appointed Director General of the Bangladesh Bank in the major reshuffle in the aftermath of the 2008 elections and is a key media commentator on economic and development issues.

From this snapshot it would certainly appear that Bangladesh provides fertile ground for hegemonic formations across the academic-institutional-media complex.

5.8.3 Islamic religious movements and political Islam in Bangladesh

The influence of Islam on the Bengali population began in the thirteenth century. Attracted by the egalitarianism of Islam, with its emphasis on equality, brotherhood, and social justice, many Buddhists and lower caste Hindus embraced the faith in response to work of Muslim missionaries and mystics (Lesser, 1988).

However, Bengalis preserved many of their pre-Islamic cultural traditions from Buddhism and Hinduism and created a uniquely Bangladeshi Islam. This was distinct from the development of Islam in India and set them apart from their neighbours, giving rise to the sentiment *'Bengali but not Indian, Muslim but Pakistani'* (White, 1999: 311) which, as noted above, underpins the triangular relationship between Bangladesh, India and Pakistan.

The institutionalisation of Islamic political thought on the subcontinent began with the establishment of the Muslim League in 1906 (then called the All-India Muslim League). The Muslim league was the main force behind the creation of Pakistan in 1947, and was almost eliminated from the political stage in Bangladesh for this reason. By the 1980s, other Islamic political parties began to gain a following, especially among the educated urban youth (Lesser, 1988). The most important Islamic party since the 1980s has been the Bangladesh *Jamaat-e-Islami*, often referred to by outsiders and insiders alike as the '*Jamaat*', which is the largest Islamic political party in Bangladesh. Opposed to the independence of Bangladesh, *Jamaat* groups such as the *Razakers* and the para-military *al-Badr* fought on the side of the Pakistani troops.

Jamaat-e-Islami Bangladesh re-established itself under General Zia in 1975 and joined the BNP in an alliance, even holding two Ministries in Khaleda Zia's

government (2001-2006). However, due to a highly disputed reading of history, some of its leaders who resisted Bangladeshi independence remain accused of war crimes, renewed prosecution for which was made a priority by Sheikh Hasina and became a major election issue in 2008/9.

Jamaat-e-Islami's positioning on the political stage is therefore complex. The party calls for a theo-democracy in line with that propagated by its founder Maududi (1976). But also, despite their opposition to Western-style democracy, it advocated for the resignation of Ershad and the restoration of democracy in Bangladesh, and participated actively in a BNP led government.

In the typology of Islamic revivalists and movements offered in section 4.8, the Bangladesh *Jamaat* spans the modernist spectrum. However, due to the cultural dominance of traditional nature of Islam in the country, more traditionalist policies can also be seen, such as the accommodation of certain Islamic folk-Sufi traditions, despite the *Jamaat's* condemnation of certain syncretic elements that are regarded as a link to Hindu tradition (Lesser, 1988).

The party has drawn much of its strength from the urban elites, the growing middle class and graduates (Hashmi, 2004). It has a very active student wing, the *Islami Chhatro Shibir* (Islamic Students Camp), which vies with other political party student organisations for influence on the country's campuses (Hashmi, 2004).

The relationship between the *Jamaat* and the Awami League has been one of mutual enmity, with the *Jamaat* *vilifying the Awami-NGO lobby as the* enemies of Islam*,* Indian agents *and* agents of neo-imperialism*," and the latter portraying the former as* anti-Liberation/Pakistani agents*,* fundamentalist/Taliban *and* Communal *(anti-Hindu and anti-minority fascist)" (Hashmi, 2004: 55). These power relationships reflect the triangular identity politics between India, Bangladesh and Pakistan. They*

also underscore any kind of engagement in the public policy process, in which both groupings seek legitimacy and to exclude the other.

There are a number of other smaller parties, such as the *Islami Oikya Jote* and the Islamic United Front, although they possess little influence. Nevertheless, in 1986 the Islamic United Front campaigned for the cancellation of the 1972 Indo-Bangladeshi Cooperation Treaty (Lesser, 1988), again signifying the antagonistic relationship between the Pakistani oriented Islamic political movement and the pro-Indian secularists.

There are other large Islamic movements, such as the *Tabligh-e-Jamat* (Society for Spreading Faith), which originated in the Indian subcontinent in the 1920s. Although regarded as a highly significant movement promoting internal grassroots missionary renewal (Metcalf, 2004), with millions of activists worldwide (Masud, 2000), it is non-political. On the Islamic revivalist spectrum (see 4.8) the *Tabligh-e-Jamat* is very firmly situated on the traditionalist side, promoting personal piety rather than involvement in political issues.

From the early 70s onwards successive Bangladeshi governments have sought to increase their role in the religious life of the people. They instrumentalised political Islam, in order to win votes and legitimise their rule (Hashmi, 2004). The Ministry of Religious Affairs provided support and finance to religious institutions and directed the work of the Islamic Foundation Bangladesh in conducting research, training imams and maintaining the National Mosque. In 1984 the Zakat Fund Committee was established under the chairmanship of the President of Bangladesh, soliciting *Zakat* contributions on a voluntary basis, and spending them on orphanages, schools, children's hospitals, and other charitable institutions (Lesser, 1988).

Identity politics around Islam are therefore a central component of a carefully crafted national identity, and continue to play a significant role in public life. Islam is not simply the subject of Islamic parties' discourse, it has also been appropriated by secular parties such as Awami League, which includes slogans such as "Allah is Great" in its banners. As Lesser (1988) illustrates, when an 'Islamic way of life' was included in a constitutional amendment in 1988, no-one paid much attention to the understanding and impact of such an important commitment. Outside observers feared the impact of this ideological shift, but the only real change it brought about was the proliferation of religious parties at both the national and the local levels (Hashmi, 2004) This has, however, exacerbated tensions and conflicts between secular and religious politicians (Jahan, 2005). Islam, however, has not become a signifier that fills public debate with particular shared meanings. In fact, it remains an empty signifier that various discourses seek to fill with their own meaning.

The next section of this chapter focuses on the key policies within the development field in Bangladesh and their discursive relationship.

5.9 Discursive formations and hegemonic articulations in the development field in Bangladesh

After contextualising the development field and its main actors in Bangladesh, this section introduces and analyses the main development policies through a brief descriptive account, identifying potential areas of discursive interest, particularly hegemonic formations and instances of inter-textuality.

There are four primary development policies and fundamental texts at work in Bangladesh that are considered in the following sections.

5.9.1 Millennium Development Goals

The MDGs underpin much Bangladeshi public policy and discourse and act as a conduit for the relationship between the state and many non-state actors. This is particularly interesting because Goal 8 of the MDGs stipulates the importance of partnerships between government and non-governmental actors.

The reasoning behind the increasing emphasis on these partnerships is the perception that governments are not able to resolve problems and provide adequate basic services on their own (Brinkerhoff 1999; Brinkerhoff and Brinkerhoff 2002). In Bangladesh's case Anu Mohammad argues, from a Marxist perspective, that *the state's responsibility towards its citizens is thoroughly reduced and the market is given full authority in every sphere of life. In this model, the NGO is a supplement to as well as an instrument of market economy.*" (Voice of the oppressed' website, 2011)

The trend of public-private partnerships and emphasis on de'devolution' or de'centralisation' within the last 15 years has been at the core of development policy and infuses the MDGs as goal 8 demonstrates. Based on the notion of power used in this research, it is particularly interesting to note the recent efforts in mainstream development to promote de-centralised government. Recalling that Foucault (1991) defines government as *the ensemble formed by the institutions, procedures, analyses and reflections, the calculations and tactics, that allow the exercise of this very specific, albeit complex, form of power*" (Foucault 1991: 102), the MDGs can be seen as an example of how an ensemble of a number of objectives can exercise power without the institutional rigidity of centralised governance, as it is policies rather than structures that govern their subjects.

5.9.2 Bangladesh's constitution

The Constitution of Bangladesh was drafted in 1972 but has undergone numerous amendments (Khan, 1997). The rollercoaster nature of Bangladeshi politics has resulted in a number of drastic political changes and Constitutional revisions. In fact, every regime that has come to power since 1972 has altered the Constitution (Hashmi, 2004), and there is currently a renewed discussion on whether to move back to the original constitution of 1972. The document itself represents an antagonistic frontier between different hegemonic formations, as the following section will demonstrate.

The original Constitution of Bangladesh was based on the examples of representative democracy upheld by Britain and the United States (Lesser, 1988), with a few notable exceptions such as party-linked parliamentarianism, which appears to be based on the Indian model (Jahan, 2005). The Constitution places great emphasis on the rights of citizens, including, interestingly, the right to development. The state sees its role as organising a society in which everyone is free and equal and welfare is provided for all. In this respect, the government is required to provide food, shelter, clothing, medical care, education, work, and social security for the people. Socialism infuses the objectives with a commitment on the part of the government to "*remove social and economic inequality*" and "*ensure the equitable distribution of wealth among citizens*" (Constitution of Bangladesh, 1972). But there also remains a commitment to private property and private enterprise, which are seen as key factors in economic development (Lesser 1988).

General Zia's amendments of 1977 sought to realign the Constitution with Islamic values and move away from state socialism. In Article 8(1A) the phrase "*absolute trust and faith in Almighty Allah shall be the basis of all actions*" was added,

replacing the commitment to secularism. Article 8(1) redefined socialism as "economic and social justice" (Constitution of Bangladesh, 1979). However, it is interesting to note that at no stage in the history of the Constitution, with all its various amendments, has Islam been associated with any development related issue, or provided the basis for a political, social or economic framework.

It is clear from this overview that the Constitution of Bangladesh has been assembled through a number of inter-related discursive processes, undergoing a number of amendments that reflect changing hegemonic formations along the lines of the Bangladeshi political rollercoaster (see section 5.3). Most striking, after the introduction of Qur'anic *Bismillah* in the pre-ambule despite the clear socialist direction that the original constitution intended, is the incidence of inter-textuality. It is difficult to verify which passages of the Bangladeshi Constitution were authored by specific groups in the bargaining process that constitutional assembly represented (Huq 1973) but interesting to consider nevertheless. One striking example will be considered here.

Part II of the Constitution deals with the fundamental principles of state policy focusing on planned economic growth in order to secure the basic necessities for the citizens of Bangladesh. Article 20, however, expresses in verbatim a recognition of the Marxist principle of *"from each according to their ability, to each according to his work"* (Huq, 1973: 73). The phrase used is derived from the slogan *"From each according to his ability, to each according to his need (or needs)"*, which was popularised by Karl Marx in his *Critique of the Gotha Program* (Marx, 1875). This concept means that in a communist society, every person should contribute to society to the best of their ability and consume from society in proportion to their need, based on the belief that collective ownership of the means of production in a socialist system would generate sufficient resources for this to be achieved.

But actually, the phrase was coined in Blanc's *The Organization of Work* (1840). Blanc adapted it from Henri de Saint Simon, who had asserted that everybody should be rewarded in relation to how much they work (Kirkup, 1909). Interestingly, the concept was later adapted in Stalin's 1936 Soviet constitution as "*from each according to his ability, to each according to his work*" (Post and Wright, 1989). That the same principle should appear in the constitution of Bangladesh should not be interpreted to mean that the text in its entirety was produced by Marxists or Stalinists, but, as reflected in Huq (1973), that many different political groupings vied for influence in the constitution and various ideological influences are apparent throughout the whole document. Due to Mujib's socialist tendencies, it is not surprising that the original constitution of 1972 had a clear leaning to the left, a voice that represented many of the moderately leftist members of Awami League. The Marxist voice that represents this statement, however, appears to come from political quarters further to the left with the Communist Party of Bangladesh (Marxist) claiming authorship of this particular piece of inter-textuality.

5.9.3 Bangladesh's Poverty Reduction Strategy Papers

In Bangladesh as elsewhere the PRSP approach builds on the principles of the Comprehensive Development Framework (Centre for Policy Dialogue, n.d.), which are a long-term holistic vision, country ownership, partnership and a focus on development results with the aim of reducing poverty (World Bank, *Comprehensive Development Framework Report*, 2001).

In the PRSP development process a government, however, can seek as much participation as it wishes. PRSPs are supposed to be country-driven, prepared and developed transparently with the broad participation of civil society. But, despite the

absence of a template or blueprint, the process for preparing a PRSP is designed by donors, which undermines the authenticity of national ownership (Cheru 2001), especially where country-ownership is understood primarily as government approval.

Bangladesh's PRSPs (GoP 2001, 2003, 2009) focus on macro-economic stability and prioritise strategies that emphasise public action as having the highest poverty impact. However, the definition and measurement of poverty, and reduction of it, which is inextricably linked to its conceptualisation, have been strongly contested within Bangladesh.

Bangladesh's Planning Commission produced the National Strategy for Economic Growth, Poverty Reduction and Social Development, in March 2003. This was the equivalent to an Interim Poverty Reduction Strategy (I-PRSP), favoured by many poor countries prior to preparing a full PRSP in order to qualify for debt relief under the HIPC initiative, for which Bangladesh was ear-marked, although the World Bank ultimately classified it as 'less indebted' and therefore ineligible (Jubilee Debt Campaign website, 2012).

The I-PRSP outlined the country's existing poverty reduction strategy and detailed a plan for the development of a full PRSP, but due to a lack of in-house capacity to prepare an I-PRSP, the government decided that the document should be prepared using consultants (Centre for Policy Dialogue, n.d.). According to a senior source at the Planning Commission, whom the author interviewed in January 2009, there was *pressure from the OECD, IMF and the World Bank. We were told to develop a PRSP without international consultants [...]. But some local consultants from BIDS and Dhaka University were used.*" (Interview transcript Planning Commission, 19/01/09). Whilst this is interesting in terms of country-ownership, the Planning Commission's position also shows Foucauldian self-disciplining bio-power (1972) in

action, in which only a specific corpus of knowledge and techniques, that of the external, international consultant, is deemed adequate for the production of such a national strategy.

The formulation of the I-PRSP was heavily influenced by the IMF/World Bank prescription that it must be prepared through a broad-based consultation process, including with all stakeholders. According to the Centre for Policy Dialogue (n.d.) two senior staff of Bangladesh Institute of Development Studies (BIDS) were employed by the Government in their individual rather than institutional capacities, as consultants to lead the preparation of the PRSP, preparing policy recommendations on three areas:

- (i) Poverty Assessment: Trends, Profiles and Determinants
- (ii) Macro-economic Overview: Policies, Economic Reforms and Performance,
- (iii) Poverty Monitoring and Assessment.

(Centre for Policy Dialogue, n.d.: 42)

Further reports focussed on key sectors and sub sectors of the economy including: Growth Performance of Agriculture and Industry; Analysis of Public Expenditure on Education and Health; Physical Infrastructures Development and Poverty (Roads, and Other Related Infrastructures; Electricity, Energy, Ports and Related Sectors; Telecommunications & New Technologies); Public Expenditure on Targeted and Safety Net Programmes; Risks, Vulnerability & Poverty Reduction; NGO Sector Review: Economic and Social Impacts and Issues; and Governance and Poverty Reduction, although these were never made fully available to the public, according to the Centre for Policy Dialogue (n.d.). Based on these reports, a draft I-PRSP was completed in 2002 and distributed for comments, which were then incorporated into the final version, published in 2003 (Centre for Policy Dialogue, n.d.). The I-PRSP summarised Bangladesh's strategy for reducing poverty and achieving the

Millennium Development Goals, and it laid the groundwork for discussions between the Government and donors at the Bangladesh Development Forum in May 2003.

The I-PRSP (GoB 2003) covered the following strategic elements:

1. Accelerating Pro-poor Economic Growth
2. Ensuring Macroeconomic Balances
3. Promoting Good Governance
4. Agriculture
5. Rural Development
6. Manufacturing Growth
7. Infrastructure Development
8. Technology Policy
9. Microcredit Policy
10. Fostering Human Development of the Poor
11. Women's Advancement and Removing Gender Gaps
12. Strengthening Social Protection
13. Supporting Local Government and Broadening Participation
14. Policies and Institutions for Reducing Inequality
15. Caring for Environment

This overview of the I-PRSP formulation process demonstrates that the methodology used to formulate it followed IFI orthodoxy with a focus on economic growth (items 1, 6, 7 and 8) and macro-economic stability (item 2). It also included a range of human development dimensions (items 10, 11, 12 14) that is reminiscent of the 'adjustment with a human face approach' (Stewart, 1987). It was only the micro-credit, rural development, manufacturing growth (particularly the ready-made-garment sector) and environmental issues that offered a specific Bangladeshi flavour.

Twelve thematic groups were formed by the Government in late 2003, to carry out consultations with civil society, donors, and others (Centre for Policy Dialogue, n.d.). A summary of the findings was reflected in the draft PRSP I produced, which was presented to the Executive Committee of the National Economic Council (ECNEC) in October 2005, resulting in the formulation of Bangladesh's first full PRSP, titled *Unlocking the Potential: National Strategy for Accelerated Growth* (GoB 2005). The PRSP proposed a wide range of policy recommendations including:

1. Accelerating Growth for Poverty Reduction
2. Economic Growth, Investment and Savings
3. Private Sector Investment
4. Promoting Foreign Direct Investment
5. Macroeconomic Stability
6. Facilitating Fair and Competitive Business
7. Promoting Employment
8. Technology and Poverty Reduction
9. Promoting Trade

These broad categories were then broken down into sector-wide approaches (SAPs), which make reference to social safety nets, human development, good governance and social inclusion, reflecting the more participatory approach of the time.

Like other countries, Bangladesh embraced the PRSP framework with the intention of combining or integrating it with its planning process, although in reality it replaced the established Five-Year planning cycle, possibly to the dismay of the Planning Commission establishment and those who held the concept of planning to be ideologically important. The author's senior source in the Planning Commission clarified this by stating that, *planning is not a socialistic tool, [both] India and China*

have one" (Interview transcript Planning Commission, 19/01/09), harking back to the influence of the Indian economic planning approach in Bangladesh.

The PRSP I document invited rather hostile criticisms from various stakeholders and the civil society for being largely donor-driven. Indeed, there have been continual criticisms directed toward Bangladesh's PRSPs, mainly evolving around the lack of participatory involvement in their development, similar to PRSP critiques internationally (Dembele 2003; Fraser 2003). However, the pragmatism of the approach taken in the face of the political realities were identified by a leader in the Bangladeshi paper The Financial Express:

–But there will have to be mutually respectable dialogue to this end [the formulation of the PRSP, the author]. The amendments to, or changes in, the PRSP must not and cannot be a one-sided process of various interest groups in Bangladesh. Such interest groups do often shrilly condemn the donors for their alleged breathing down the necks of the governments of Bangladesh (GOBs) which, according to them, do meekly submit more often than not, to donors' dictates. But, in all frankness, all concerned do need to appreciate that the PRSP will be substantially planned and funded with donors' money. Therefore, it cannot be that the suppliers of funds will take a completely mute back seat by not offering any meritorious ideas as they would conceive them, while providing supports for the PRSP. This is highly unrealistic and would also run the risks of alienating the donors." (The Financial Express, 25th August 2009)

Moreover, as is evident from the content of Bangladesh's I-PRSP and PRSP I, which are very similar and also quite standardised, following the general blueprint of commitment to macro-economic stability, good governance and pro-poor growth, the agenda was already set. The same senior Planning Commission official underlined this general pattern dictated by the hegemonic policy formation of the IFIs and bilateral donors: *–There is nothing innovative in our poverty reduction process. The PRSP as a document is nice, but there is no detail and various problems, for example manpower shortage, are not discussed"* (Interview transcript, Planning Commission, 19/01/09). Bangladesh's PRSPs, not dissimilar to many others, remain framed by mainstream discourses that govern the field.

Moreover, despite the local and international criticism and the rollercoaster nature of politics in Bangladesh, the Awami League's revised PRSP II, that was added to the original PRSP II in 2009 to reflect the AL's agenda, follows the same general lay-out and uses mainstream international development terminology to put across its development policy priorities:

- Macroeconomic Environment for Pro-Poor Economic Growth
 - Small and Medium Enterprise (SME) Development
 - Promoting Decent Employment
 - Improving the Environment for Private Sector Development (PSD)
 - Agriculture
 - Water Resources Development and Management
 - Land Use Policy and Management
 - Urban Development
- Essential Infrastructure for Pro-Poor Economic Growth
 - Power and Energy
 - Transport
 - Post and Telecommunication
 - Housing
- Social Protection for the Vulnerable
 - Social Safety Net Programmes
 - Food Security, Disaster Management
 - Microcredit

Excerpt from the Revised PRSP II, GoB, 2009

The revised PRSP II is, however, much more prescriptive in terms of output, reminiscent of a planned economy approach. It also makes a particular point of explaining the proposed changes in macro-economic stability policy, to which a whole section is dedicated. This is important, because, the Awami League's election pledge of price stability, i.e. increased state subsidy for staples and fuel is an open challenge to the free market agenda promoted by the IFIs.

As interesting as what the Bangladesh's PRSPs do contain, is what they do not contain, particularly in the light of Foucault's notion of excluding procedures (1977).

Despite the reasonable expectation based on the fact that Islam has penetrated many political instruments such as the constitution and is instrumentalised to varying degrees in popular and political culture and identity politics, as the previous sections have demonstrated, all the PRSPs are devoid of any references to Islamic teachings. Traditional channels of poverty alleviation such as *Zakat* or welfare provision or employment creation through *Waqf* (endowment), which previously played a significant role in Bangladesh (see, for example, *Waqf losing appeal to affluent Muslims*, Financial Express, 6/11/2010) have not been touched upon. Not surprisingly, Jamaat-e-Islami MP Md. Azizur Rahman Chowdhury *–urged the drafters of the PRSP to integrate the issues of distributive justice as delineated in the Holy Qur’an*” (Bangladesh Institute for Parliamentary Studies, 2005: 17)

These omissions, coupled with the general conditioning of the language of the PRSPs to echo the international language of development, appear to be not just matters of convention, but also hint at what Foucault termed an exclusion procedure’. In this case, the exclusion process is double, with the PRSPs language firstly reflecting mainstream international development discourses, whilst secondly, due to the influence of the left-leaning Awami League government, it is being infused with more statist elements.

At the same time, there are examples to suggest that the language of mainstream international development that is populated with terms such as poverty reduction’ is actually an empty signifier that can be filled with different meanings by different discourses. An interesting example is the discussions with parliamentarians, such as Md. Karim Abbasi, an MP for the then governing BNP, who questioned why the draft PRSP did not seek poverty eradication instead of merely reduction (Bangladesh Institute for Parliamentary Studies, 2005: 16).

The conflation of the terms reduction and eradication continues to date, as is evident in Awami League's election manifesto 2009 as discussed previously. This is perhaps indicative of the trend that the discourse on poverty has become an empty signifier and various discourses have sought, albeit without evident success, to attach meaning to it by relating it to either reduction, alleviation or eradication strategies.

5.9.4 Five-year plans

As the predecessor of the PRSP, Five-Year Plans (FYP) have a number of areas of significance. First of all, FYPs are policy documents with a history, offering themselves to either selective appropriation or fading away. Secondly, they are also policy documents of the future, as a new FYP will replace the PRSP II in due course. In this sense history and future are fused with the ideological commitment to economic planning being translated into an IFI endorsed strategy.

Neither the I-PRSP (2003-05), the PRSP I (2005-07) nor the PRSP I (extended to 2008) make explicit, substantive reference to their predecessor, the 5th FYP (1997-2002), since the former two were conceived under the BNP government, and the latter under the technocrat-led caretaker government. For neither of the BNP-authored PRSPs might it have been an ideological or political necessity to link them with the socialist planning process initiated by Mujib. However, for more than political expediency, the Awami League government made both an election pledge and then a political reality to reintroduce the FYP. The revised PRSP II (2009-11) made an explicit mention of the re-introduction of the five-year-planning cycle:

–The government has also adopted a long term vision for the development of the country which will be reflected in the long term Perspective Plan (2010-2021), under preparation by the government. For realizing the Vision, the government would start the implementation of the Sixth Five Year Plan (FY:2011-2015) from July 2010. The present NSAPR II (revised) shall remain in force until FY11 and its performance will be reviewed each year in normal course. Eventually, the time frame for MTBF (medium term budget

framework) shall be extended from three to five years, which shall facilitate continuation of spill over projects or programmes as well as inclusion of new ones.” (GoB, 2010)

Whilst this statement shows an attachment to the planning process that is either of a macro ideological nature (i.e. because of adherence to socialist principles) or of micro ideological expediency (i.e. the value of relating development to the legacy of the struggle for independence led by the Bhangabandu) it is also smoothly couched in contemporary neo-liberal development terminology such as MBTF, enabling the Government of Bangladesh to also keep an important relationship with IFIs.

The key ingredients of documents discussed above (MDGs, the Bangladesh Constitution, PRSPs and FYPs) form the major discursive formations within the development field in Bangladesh. This section examined how these processes and the contents of the documents relate and influence each other through analyses focusing on inter-textual referencing (Fairclough 2003). The point was to highlight where voices and pieces of texts are directly incorporated from one document or policy arena to another and where particular selections of voices and pieces of texts have been re-contextualised, meaning that they are included in or excluded from other policies and significant historical, ideological and religious literatures.

As has been demonstrated in this section, most development related policies are clearly inter-textually related in Bangladesh, such as the constitution that has both Marxist and Islamic elements.

The next section will identify how this process of inter-textuality has led to the formation of hegemonic articulations.

5.10 Mapping the discursive relationships of Bangladeshi development policy

This section further examines how the multiple discourses that are embedded within the assumptions of the mainstream development discourses in Bangladesh can build hegemonic formations.

At this stage it is helpful to recall that Laclau and Mouffe (2001: 112) argue, that *any discourse is constituted as an attempt to dominate the field of discursivity, to arrest the flow of differences to construct a centre*'. The success or failure of such attempts can be understood as being related to a Foucauldian link between the political exercise of power and the legitimacy of certain types of knowledge over others. It could be argued that the key intention of attempts by discourses to dominate a discursive field is to create meaning that is understood as commonsense, weaving together different strands of discourses in an effort to dominate or organise a field of meaning (Howarth and Stavrakakis 2000: 3).

In pursuit of one of this study's objectives, that of unpicking the power relations that arguably underly and are contributed by the mainstream discourse, it is important to investigate the antagonistic frontiers that these discursive formations create in order to create and maintain hegemony, to construct a centre or a *nodal point*' (Laclau and Mouffe, 1985)

In Bangladesh, it would appear that within the historic process that is represented by the Constitution of 1972 and the Five-Year-Plans as compared to the later PRSPs, an antagonistic frontier has been formed between more leftist-statist and neo-liberal discursive formations. These discursive formations tend to be fixed around the nodal points of planning/state control and market forces/liberalisation. It is noteworthy to point out that these discursive formations are not necessarily neatly demarcated and

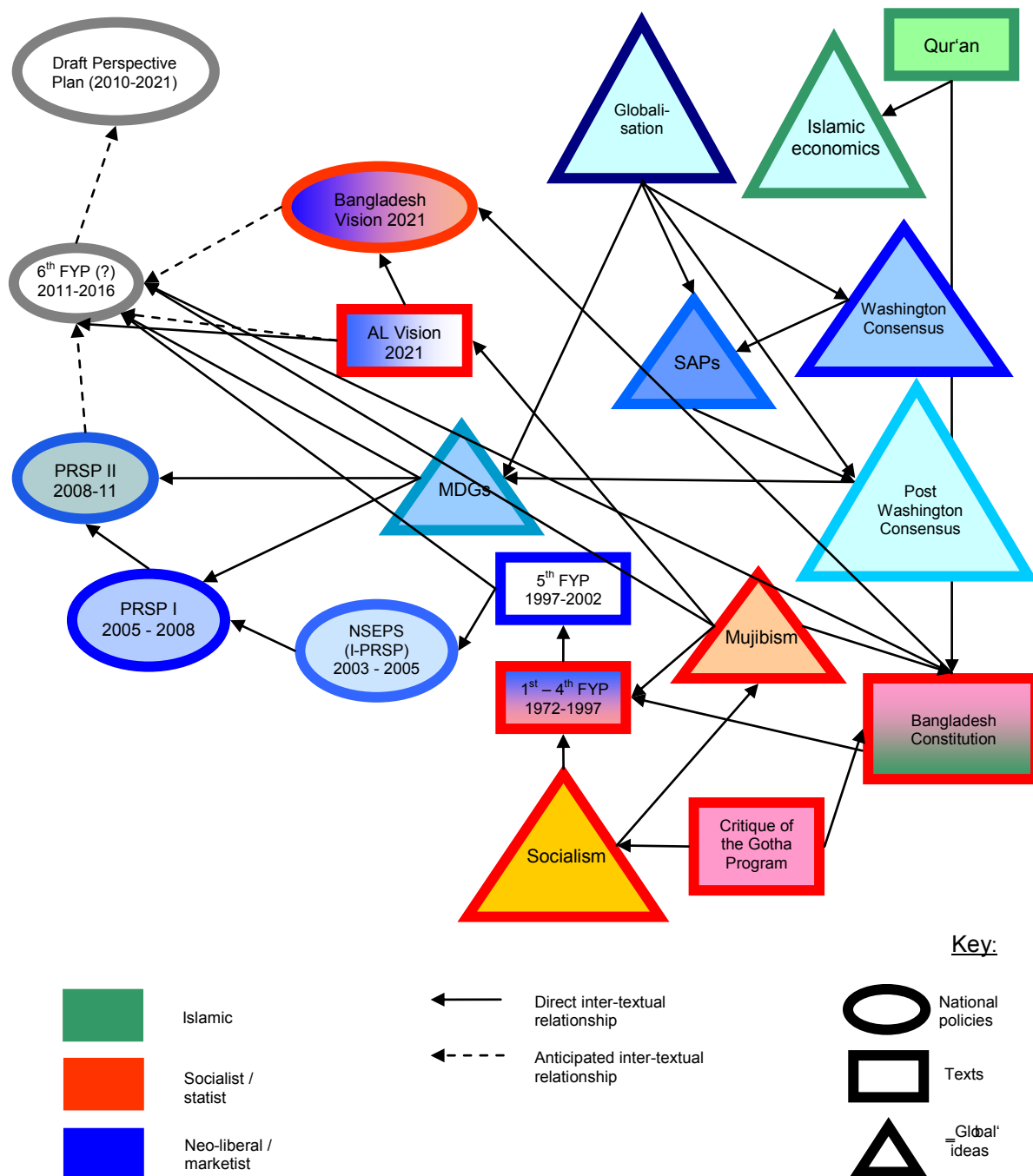
there are internal contradictions to do with the multi-authoring of texts over time. This is particularly evident in the Constitution, both in the way various sections of the Constitutional Assembly were vying over influence and how a number of amendments changed some fundamental provisions, as the previous section has demonstrated.

In the next analytic discussion a better understanding of the depth of struggle occurring in and around these nodal points will be illustrated. The struggles amongst the main policies are struggles in which the orders of discourses do not vary to a significant degree as they are unified through the dominance of mainstream development discourses.

With the rationale of illustrating the extent of how each policy is inter-textually influencing each other, the diagram (Fig. 6) maps all the major policies and significant pieces of literature that are referenced within the major Bangladesh development policies.

The first layer of referencing is created through the shapes in the diagram, with the triangle denoting global ideas such as globalisation or socialism, the rectangle referring to texts such the Bangladesh Constitution or the Qur'an, and the circle national development policies. In addition, each shape has been colour-coded to denote the general ideological orientation of a text, idea or policy, with red referring to socialist/statist, blue to neo-liberal and green to Islamic.

Figure 6: Inter-textual relationships between major national development policies, 'global' ideas and texts in Bangladesh



Due to the inherent complexities of authorship in textual analysis, this diagram is meant to provide an approximation, denoting the complexity of inter-textual relationships. Sections 5.5.2 and 5.5.6 discussed the attributes of the IFIs and the

major bi-lateral donor organisations. Bi-lateral donor organisations carry out practices that are in alignment with the political priorities of their corresponding nation, as well as OECD principles and objectives. UN multi-lateral organisations have far fewer financial resources than their multi-lateral IFI counterparts, but are influential, particularly in terms of conceptualising various social development practices.

There are a range of chains of equivalence (hegemonic practices) amongst the IFIs and bi-lateral donors that have reached near hegemonic formations in the mainstream development discourses. However, with the re-election of Awami League, a long-standing antagonistic frontier has been re-awakened that not only seeks to counter the neo-liberal hegemonic articulation that the mainstream development discourse constitutes, but also seeks to appropriate some of its main terminology and rhetoric.

As a result, the concepts of development and poverty have become floating signifiers, particularly well illustrated by the Awami League's interchangeable use of the terms reduction, alleviation and elimination in relation to poverty. Due to the interchangeably used reference to interventions against poverty, the aim of intervention, i.e. reduction, alleviation or elimination has become an empty signifier, devoid of any actual meaning.

Development has also been nearly emptied of meaning during the progression of FYPs and PRSPs, referenced yet not necessarily ideologically linked to global development policies. In Bourdieu's (1977) sense, development has become essential: *“What is essential goes without saying because it comes without saying”* (Bourdieu 1977: 167). This is, arguably, a *logic of difference* in the way conceptualised by Laclau and Mouffe (1985, 2001) unifying actors, institutions,

policies and theories within the development field to a significant extent.

Development has, hence, to be seen as a near empty or at best floating signifier with the various discourses competing to attach their meaning to it.

Interestingly, the dominant discourses within the above *logic of difference* reflect the mainstream development discourses identified in Chapter/section 3.4 (economic growth, modernity and materially-determined quasi-monetary poverty conceptualisations), although in the Bangladeshi scenario a further dimension is added to the mainstream, based on the policy review in the previous sections that identified the influence of Mujibist socialism, which has led to a hegemonic articulation matrix:

- Independence - Globalisation
- Growth – market vs. state
- Materially determined, quasi-monetary poverty conceptualisation

These hegemonic articulations imply a process of charging empty signifiers with meaning or partially fixing floating signifiers, which became particularly relevant when examining the relationship between discourses around Islamist conceptualisations of society, economy and politics and mainstream development policies. In Fig.7 this relationship is illustrated. The antagonistic frontier between Islamist discourses and

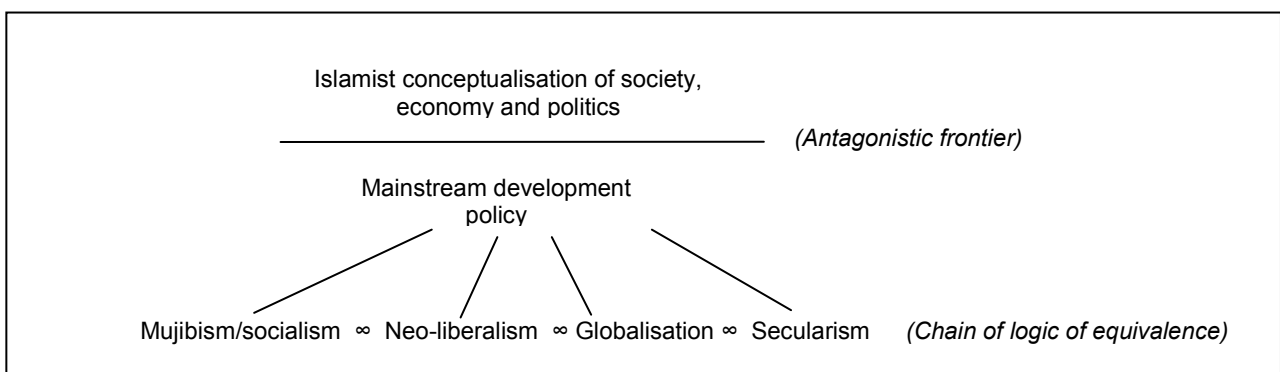


Figure 7: Hegemonic articulation of mainstream development in Bangladesh

mainstream development policy is underpinned by a chain of logic of equivalence where a diverse range of mainstream discourses are unified in their opposition to the Islamist discourse.

At the same time Islam has also become an floating signifier, with practically each political party, including the Communist Party of Bangladesh, utilising Islamic slogans and quotations from the Qur'an in their political material (Hashmi, 2004). Yet, despite the strong Islamic flavour of the constitution, it does not provide a policy framework, which is surprising, *“since Bangladesh is the third-largest Muslim country in the world (after Indonesia and Pakistan), it is only natural to assume that Islam plays an important role in molding its politics and culture”* (Hashmi, 2004: 37). The various Islams are only provided with meaning when they are unified in a chain of logic of equivalence, as represented in the term Islamic political movement, which spans a number of parties and groups opposed to other cultures, systems and influences such as the West or India.

In the same way, development becomes charged with a range of meanings around particular nodal points or privileged signifiers that partially fix its meaning as illustrated in Fig.8.

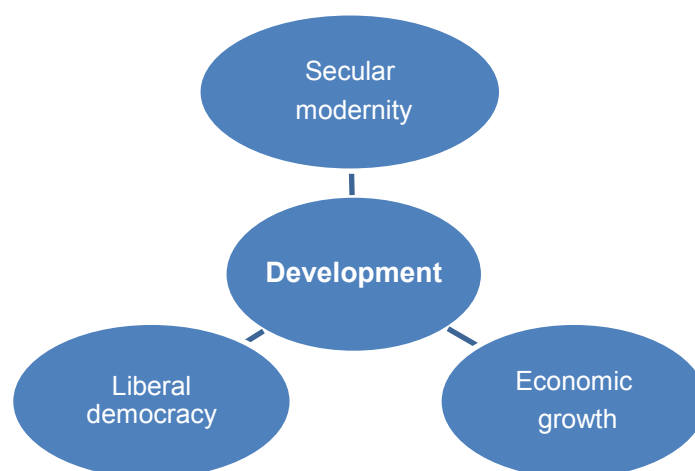


Figure 8: Nodal points charging development with meaning

Thus, within the broader mainstream development discourses spanning both the neo-liberal and neo-Mujibist Awami league policies, the floating signifier development has been partially fixed through the nodal points of liberal democracy, secular modernity and economic growth.

Within these nodal points, however, rhetorical styles differ, objectives are re-contextualised through contrasting prioritisation rankings and some objectives are included in policies whilst others are excluded. At a lower order of discourse, for example, the nodal point of economic growth, in turn, is contested as if it were a floating signifier that is sought to be filled with meaning through either market or plan-based economic discourses.

Some of these contestations are another level of antagonistic frontier. Some of the internal contradictions can be partially explained by identifying the key players involved in the authoring of each policy, and they can also be accounted for by examining evolving political interests that respond both to world events and external challenges and internal political dynamics.

The next section will provide a conclusion for this discussion of the policy field in Bangladesh.

5.11 Conclusion

This chapter has mapped out the development field in Bangladesh by providing an overview of development actors and how the key development and poverty reduction policies espoused are framed by them. Against the initial charcoal sketch offered in section 5.1, the development field in Bangladesh is complicated by the rollercoaster nature of its political history. The three main discourses identified vying for influence

in public policy are Mujibist socialism (including Awami League neo-Mujibism), neo-liberalism and political Islam.

The analysis of the key development actors and policies has shown that there is a high degree of inter-textuality embedded within each other. It has also identified a number of antagonistic frontiers, particularly one between political Islam and mainstream development discourses made up of a logic of equivalence between neo-Mujibism and neo-liberalism. A further antagonistic frontier has been identified within mainstream development discourses, which vye to lend meaning to the floating signifier of development itself.

This chapter has hence demonstrated that by the way discourses struggle for hegemony by seeking to fill empty signifiers and fix floating signifiers in the policy space, antagonistic frontiers are opened up. These determine the actors' articulatory practice and importantly the power relations with other actors in the field.

In this context, the next chapter will offer a case study of an important Islamic development actor to investigate how the global and Bangladesh-specific discourses frame policy-making and how these discourses generate power relationships with other actors in the field.

**CHAPTER 6:
INFLUENCES AND RELATIONSHIPS BETWEEN ISLAMIC AND MAINSTREAM
DEVELOPMENT IN BANGLADESH: THE CASE OF THE ISLAMI BANK
BANGLADESH**

6 Introduction and purpose

After establishing the global or macro structures, such as the overall topics and the schematic organisation of the mainstream and Islamic development discourses in Chapters 3 and 4, the previous chapter has investigated the meso structures of these discourses within the context of development policy making in Bangladesh, contextualised by what this study has referred to as the Bangladeshi political rollercoaster.

In this chapter the local or micro articulations of the discourses identified will be explored in form of a single telling case study of the Islami Bank's Rural Development Scheme in order to shed light on the question at the centre of this doctoral thesis as to how discourses frame policy-making¹⁷. Utilising Mitchell's (1984) concept of a telling case study, the Islami Bank has been selected to theoretically explore the research question within the conceptual framework outlined in Chapter 1.

As elaborated in the methodological discussion in Chapter 2, the selected case of the Islami Bank can be regarded as instrumental (Stake 1995) to the overall argument of the thesis, namely that discourses frame policy making by defining what is acceptable development knowledge in the way conceptualised by Foucault (see Chapter 1). Within the context of the discourses identified through the genealogies in Chapters 3 and 4 it is also *intrinsic*; the case is of interest in itself as it sheds light on how discourses frame policy making and hence adds to the body of critique by the

¹⁷ Parts of this Chapter have been published by the author – see Recasting Development: Islamic Banking and the Case of the Islami Bank's Rural Development Scheme in Bangladesh, *Journal of International Development*, Vol. 23, Issue 5, August 2011

post-development school, which suggests that development is a discourse that orders and creates the problem that it seeks to address.

In order to reconstruct and deconstruct the narratives and social practices of the Islami Bank, this case study will draw on discursive data from three sources: interviews, observations and documentary data gathered during field work in Bangladesh between November 2008 and May 2009. This will be supplemented by more recent documentary evidence to retain the currency of the study and to trace the trajectory of the Bangladeshi political rollercoaster during a period of change very relevant to the study. As elaborated in Chapter 2, the term deconstruct is used here based on the general understanding that a text is not a discrete entity and in order to be understood must be deconstructed. This will be done vis-à-vis the conceptual and analytical apparatus discussed in Chapters 1 and 2.

This chapter will utilise CDA-based critical policy analysis (see Chapter 2) to explore the 'local' micro structures of the discourses identified. It will pay particular attention to how the hegemonic formations identified in the previous chapter shape the particular antagonistic frontiers at which the Islami Bank operates in order to fill development with its own specific meaning.

6.1 Background: History and objectives of the Islami Bank

The reason why the Islami Bank has been selected as a telling case study for this doctoral dissertation lies in its very history, which straddles the antagonistic frontiers identified in the previous Chapter. This section will explore the origins and development of Islamic banking in Bangladesh and in particular those of the Islami Bank.

The purpose of the case study is to explore how particular discourses frame the Islami Bank's development narrative. Hence, the case study focuses exclusively on the Islami Bank's account of the situation and their articulatory practice in regard to other actors but doesn't seek to provide a comparative dimension.

6.1.1 *Origins of the Islami Bank Bangladesh*

As the first fully-fledged Islamic Bank in South-East Asia, the Islami Bank Bangladesh Limited (IBBL) was founded in 1983 with start-up capital provided by the Jeddah-based Islamic Development Bank, a number of public and private banks and institutions from the Middle East, key figures from the Bangladeshi business community, and political and religious leaders linked to the Jamaat-e-Islami.

A long list of local sponsors is named in various IBBL publications (e.g. IBBL Annual Report 2007), although any political connections are not made clear. The domestically potentially less controversial foreign dimension of the Bank's ownership is fully explained on its website:

-IBBL is a joint venture multinational Bank with 63.92% of equity being contributed by the Islamic Development Bank and financial institutions like-Al-Rajhi Company for Currency Exchange and Commerce, Saudi Arabia, Kuwait Finance House, Kuwait, Jordan Islamic Bank, Jordan, Islamic Investment and Exchange Corporation, Qatar, Bahrain Islamic Bank, Bahrain, Islamic Banking System International Holding S. A., Luxembourg, Dubai Islamic Bank, Dubai, Public Institution for Social Security, Kuwait, Ministry of Awqaf and Islamic Affairs, Kuwait and Ministry of Justice, Department of Minors Affairs, Kuwait. In addition, two eminent personalities of Saudi Arabia namely, Fouad Abdul Hameed Al-Khateeb and Ahmed Salah Jamjoom are also the sponsors of IBBL." (IBBL website 2011)

These Middle-Eastern finance institutions and eminent personalities' have offered their own dynamics. They have been described by Monzer Kahf (2004) as an Islamic bourgeoisie', well linked to the political and religious establishment in the Muslim world that has led the global establishment of the Islamic finance industry (Kahf, 2004: 18).

This is further underlined by the way the IBBL was established, with the precise point of origin, anecdotally related to the author by a number of senior staff (for example, interview transcript IBBL 30/03/09 and interview transcript IBBL 31/03/09), to be found in General Zia's attendance of the OIC summit in 1981 in Saudi Arabia. The account varies from one which describes a more technical lobbying of OIC and IDB officials to one with a spiritual dimension where the Saudi ambassador pleads with the General himself for support for the proposed bank whilst circumambulating the *Kaabah* on pilgrimage in *Makkah*. Others, however, have argued that President Zia-ur Rahman himself proposed the concept to other leaders of the Muslim world, quoting Zia as reportedly stating that: "*The Islamic countries should develop a separate banking system of their own in order to facilitate their trade and commerce*" (c.f. Mukhlesur Rahman, in *The Financial Express*, Views and Opinions, 18th March 2010).

6.1.2 The legal environment

Subsequently, Zia established a basic legal framework for Islamic banking by presidential decree and the Bangladesh Bank was instructed to study the operations of Islamic banks in other countries. Due to the lobbying, the IDB helped to establish a joint venture Islamic bank. In November 1982, with technical support from the Dhaka-based Islamic Economics Research Bureau (IERB) and Bangladesh Islamic Bankers Association (BIBA) (Sarkar 1999). The Muslim Business Forum (MBF) provided support in raising capital from within Bangladesh. As a result, the Islami Bank began trading in March 1983. Concurrently, due to Zia's presidential decree, the Finance Ministry instructed the Bangladesh Bank to ask all state-owned commercial banks to open an Islamic banking window', on an experimental basis, including separate Islamic banking counters with separate ledgers in all their branches (Sarkar 1999).

Despite the rollercoaster nature of Bangladesh politics, successive governments have at least tolerated if not supported the Islamic banking system. As per Bangladeshi banking legislation (Debuath, 2003), the banking sector is broadly divided into Nationalised/Government Controlled Banks (NCBs), Foreign Commercial Banks (FCBs) and Private Commercial Banks (PCBs), the latter segment having experienced massive growth since the roll-back of the nationalisation of the banking sector, particularly since the pro-capitalist Ziaur Rahman (1977-1981) and Ershad (1982-1990) regimes (Debuath, 2003). Further state-owned financial institutions focusing on industrial or agricultural lending are categorised as development finance institutions (DFIs), whilst the well-known Grameen Bank, BRAC and other micro-finance institutions are not scheduled with the Bangladesh Bank (BB), the country's central bank, and their operations are more flexible.

Whilst the symbolism of the creation of the first Islamic Bank in Bangladesh is significant, not at least because Zia posthumously is given either a pro-active or a more passive role depending on the account, the Islamic finance industry is now an undisputed and significant feature of the Bangladeshi financial sector (see the next section for a discussion of competing conceptions of 'Islamic' in seeking to fix its meaning). Almost every bank offers an Islamic 'window' and some conventional banks have been recently converted into Islamic banks:

–Islamic Banking has experienced a phenomenal growth and expansion in Bangladesh in the backdrop of strong public demand and support for the system along with its gradually increasing popularity across the world. As a result, a number of full-fledged Islamic Banks has been established, while a good number of conventional banks have come forward to offer services compliant with Islamic Shariah through opening of Islamic branches along with conventional ones. There is also a trend of conversion of conventional banks into Islamic banks.” (Bangladesh Bank 2011)

In 2009 Bangladesh had six fully-fledged Islamic banks, which has grown to seven in 2010, including Exim Bank Limited and First Security Islamic Bank Limited, which

had recently been fully converted into Islamic banks. Eleven other private commercial banks operate Islamic banking windows and the three large state-owned banks, Sonali Bank Limited, Agrani Bank Limited and Janata Bank Limited, are also preparing to open Islamic banking windows.

Islamic banks, despite their different lending philosophy and operations, are regarded as PCBs and regulated by the BB accordingly (Debuath, 2003), to the chagrin of many Islamic bankers who feel that the conventional reserve requirements are inappropriate for Islamic banks (Mukhlesur Rahman, in *The Financial Express*, Views and Opinions, 18th March 2010). The main Islamic financing arrangements offered by Islamic banks are either sales contracts in the form of deferred payment with a mark-up (*Murabaha*) and lease purchases (*Ijarah*) or equity-based profit sharing investments (*Mudaraba*) or business partnerships (*Musharaka*) (Al-Jahri, 2003). The IBBL lobbied the previous BNP-Jamaat coalition government to change the legislation to allow for different reserve and mark-up policies. This is because they argue that Islamic banks do not lend money, and that the current profit paid on deposits and required from borrowers should not be bench-marked on the BB-set interest rate but based on actual returns on investments realised, as stipulated by most Shari'ah experts. The governance structure of most Islamic banks is also such that, whilst there is a board of directors, a Shari'ah board made up of external experts in Islamic jurisprudence also plays a significant role, for which there is under current legislation possibly insufficient legitimation.

In the face of a rapidly growing Islamic banking sector, the new Awami League government has requested the Islami Banks Consultative Forum to submit recommendations for eventual legislation. Some guidance has since been issued by the Bangladesh Bank (in November 2009), although the Central Shariah Board for Islamic Banks in Bangladesh has lamented the continued absence of Islamic

banking-specific legislation, particularly given the fact that Islamic finance has been operational in the country for over 35 years (Mukhlesur Rahman, in *The Financial Express*, Views and Opinions, 18th March 2010).

6.1.3 Role and objectives of IBBL

Whilst legally a private commercial bank (PCB) and regulated by the Bangladesh Bank, the Central Bank, some senior managers would like the IBBL to see itself as a development finance institution (DFI) (interview transcript IBBL 09/11/08), particularly in regards to its micro-finance operations, which are hampered by the fact that the IBBL is a scheduled bank and is tightly regulated by the Bangladesh Bank, unlike Grameen and Brac which as DFIs can operate more freely.

The IBBL was, in 2008, in profit terms the largest private commercial bank in Bangladesh (Bangladesh Bank, 2009), double the size of the second largest bank. IBBL claims that it finances approximately 20% of Bangladesh's exports and that a quarter of the foreign remittances received by the country are channelled through the bank (interview transcript IBBL 09/11/08), making it a significant player, particularly because manpower exports and the ready-made garments industry play such an important role in the way Bangladesh has defined its own development success story (see Chapter 5). Its commercial success is also noteworthy, because compared to the state-owned banks, the IBBL, with just over 200 branches in 2009, has only a fraction of their retail banking or venture capital exposure but manages nevertheless to be very profitable, so much so that it was the highest largest corporate tax payer in 2008 (interview transcript IBBL 09/11/08).

Whilst the IBBL is a commercial bank, its objectives are quite wide-ranging, although,

it could be argued, they are presented in a slightly confused manner. In many IBBL public documents, the Bank's stated mission is to,

-establish Islamic Banking through the introduction of a welfare oriented banking system and also ensure equity and justice in the field of all economic activities, achieve balanced growth and equitable development through diversified investment operations particularly in the priority sectors and less developed areas of the country. To encourage socio-economic upliftment and financial services to the low-income community particularly in the rural areas." (e.g. IBBL Annual Report 2007 and IBBL Pocket Diary 2009)

In an effort to realise its mission of development within an Islamic framework, the IBBL has two arms which carry out welfare and social development work, the Islami Bank Foundation and the Rural Development Scheme. The Islami Bank Foundation, a charitable subsidiary of IBBL, runs a number of projects throughout the country which are archetypically traditionally Islamic in nature: income-generation schemes through interest-free loans, education including *Madrassahs*, free or highly subsidised healthcare, relief work and Islamic propagation, linking the Foundation further to the primarily Islamic micro-credit operation through the Rural Development Scheme.

In contrast to the social development dimension of the mission statement, the IBBL's vision is more expressed in more technical terms:

-Our vision is to always strive to achieve superior financial performance, be considered a leading Islamic bank by reputation and performance.

- Our goal is to establish and maintain the modern banking techniques, to ensure the soundness and development of the financial system based on Islamic principles and to become [a] strong and efficient organization with highly motivated professionals, working for the benefit of people, based upon accountability, transparency and integrity in order to ensure stability of financial systems
- We will try to encourage savings in the form of direct investment
- We will also try to encourage investment particularly in projects which are more likely to lead to higher employment.

(IBBL Annual Report 2007: 6)

At the same time, IBBL's website does not include its mission and vision statements, instead setting out only the bank's aims and objectives as follows (see box 7):

Box 7: Aims and Objectives of IBBL

- To conduct interest-free banking.
- To establish participatory banking instead of banking on debtor-creditor relationship.
- To invest on profit and risk sharing basis.
- To accept deposits on Mudaraba & Al-Wadeah basis.
- To establish a welfare-oriented banking system.
- To extend co-operation to the poor, the helpless and the low-income group for their economic upliftment.
- To play a vital role in human development and employment generation.
- To contribute towards balanced growth and development of the country through investment operations particularly in the less developed areas.
- To contribute in achieving the ultimate goal of Islamic economic system.

Source: *IBBL website 2011*

Most interesting for this research is the reference in the IBBL's aims and objectives to the bank seeking to *“contribute in achieving the ultimate goal of an Islamic economic system”* (IBBL website 2011). It is not entirely clear from other materials or policy work by the IBBL what shape this contribution has taken, apart from promoting interest-free banking. The concept of an Islamic economic system also relates the bank to the ideological position strongly popularised by Maududi, who called for an Islamisation of economics and all other human affairs, as has been described in the genealogy of the Islamic development discourse in Chapter 4.

In addition, it is an issue that seems to cause some unease within the Bank's senior ranks, as it is located in the centre of the antagonistic frontier where Islamic conceptualisations of society, economy and politics clash with either socialist or neo-liberal political doctrine as has been explored in the previous chapter. This will be explored in the next section, from the perspective of the IBBL, in order to understand

how diverse discourses compete in the meaning-making process that surrounds the issue of Islamisation of the economy within the development policy context.

6.2 Islamic banking at the crossroads: the antagonistic frontier between political Islam, secular Mujibism and the Washington Consensus

In the light of Fairclough's (2001) proposed analytical framework for CDA (see discussion in section 2.5.1), this section seeks to understand how meaning is made of Islamic finance in Bangladesh. This particular investigation is located along the antagonistic frontiers identified in the previous chapter and further problematised in the previous section about the history of the IBBL.

As has been shown, whilst the IBBL is commercially a significant player, it is also a mainstream actor within the policy and legal context of Bangladesh, since Islamic banking is officially state policy, with Mujibur Rahman as early as 1974 committing to a restructuring of Bangladesh's banking system and, ultimately, the whole economy, by ratifying the Islamic Development Bank Charter (see section 5.5.5). However, to date Islamic banking seems to have only been instrumentalised by various governments to stress the Islamic credentials of the country and hence secure support from the OIC and the Islamic Development Bank, rather than being a first stepping stone towards the full Islamisation of Bangladesh's economy. A very senior IBBL source underlined this: *–We've even been used by our government to demonstrate in Riyadh [the capital of Saudi Arabia] that Bangladesh is committed to Islam"* (interview transcript IBBL 31/03/09). This statement, made in reference to the secular Awami League government, indicates how important the IBBL is. But it also underlines that the Government of the day might seek to maximise the political capital that can be derived from Islamic finance without giving it too much scope to

live up to the high aims of the IDB Charter, as the continued absence of a legal framework for Islamic banking might indicate.

The Islami Bank's aim to ~~contribute in achieving the ultimate goal of [an] Islamic economic system~~" (IBBL website 2011) should in itself not be contentious, since past and present Governments have at least stated a commitment to the phased Islamisation of Bangladesh's economy. However, given the instrumentalisation of Islamic finance, it is not unsurprising that the IBBL's vision does not make a detailed call for full conversion to an Islamic economic system and specify how it as a commercial bank might contribute to such an objective. In fact, what is now only a slightly clumsily and tentatively worded last item in a long aims and objectives list, seems, with the turn of the political tide, to have been further downgraded, despite being the Bank's ~~ultimate aim~~" (IBBL website 2011). Somewhat coinciding with the loss of the ruling BNP-Jamaat coalition, IBBL officials offered various responses to the change of bank policy, ranging from the pragmatic ~~[we] cannot do this alone~~" (interview transcript IERB 23/03/09), or ~~we need greater market share~~" (interview transcript IBBL 23/03/09) to the politically astute ~~the Awami League are secular and it would be unwise to pursue this goal [too] openly~~" (interview transcript IBBL 13/01/09 b). This is particularly interesting, since successive Bangladeshi Governments since independence have been in need of Islamic banking, demonstrated by the use of the IBBL, co-owned by the IDB, a premier example of Islamic banking, as a bargaining chip in negotiations with the OIC and the IDB. However the very cautious sentiments expressed by IBBL officials show a degree of scepticism about the options that the current government might consider in practice, therefore continuing the restricted instrumentalisation of Islamic finance.

Hence, for the IBBL at least, the Islamisation of the economy as a development strategy, despite being an entirely legitimate endeavour, is a social problem'

(Fairclough's 2001) due to the instrumentalisation of Islamic finance by state power. This problem will be the starting point for the critical discourse analytical approach at the heart of this chapter.

6.3 Analysis of the network of practices in Islamic finance in Bangladesh: the case of the Islami Bank

At this stage, it is pertinent to recall that the choice of case study that the IBBL represents was not based on the objective of investigating technical or religious aspects of Shari'ah-compliant banking, or ascertaining whether Islamic development approaches work or are more or less effective or efficient than other models. Rather the analysis is about the process of meaning-making within the contested development policy field in Bangladesh.

It could be argued that the IBBL is merely a commercial entity seeking to maximise shareholder profits, but it was made very clear to the author by all the senior staff interviewed that this is exactly what the bank is not about. A very senior source underlined this by saying: *-IBBL is so successful because the founders and directors have been honest and uncompromising on Islamic principles; investors do not seek profit, dividends at any rate but seek halal [lawful] return; and the same values are inculcated in the mind-set of the management.*" (interview transcript IBBL 31/03/09). Another senior source echoed this: *-IBBL is not a commercial bank in the ordinary sense. It has a broader remit and sees itself as a development finance institution. The objective of IBBL is the establishment of industries, which lead both to import substitution and subsequently domestic job creation. Welfare work for those not so fortunate is being carried out by the Islami Bank Foundation*" (interview transcript IBBL 13/01/09).

The Islami Bank Foundation is, therefore, not only a vehicle for corporate social responsibility (CSR) or a broader scheme of making finance more accessible to excluded groups, which all the commercial banks are encouraged and incentivised to do by the central bank. The Foundation's programme goes well beyond the usual scope of corporate philanthropy which might seek to offset a company's impact on the environment or communities. For example, the largest private yet heavily subsidised hospital in the country is run, and a considerable number of *Madrasahs* provide free Islamic education under the banner of the Islami Bank Foundation. Hence, while the Foundation might be seen as CSR in an Islamic framework, it goes beyond normal CSR by establishing major providers of healthcare and education in the country. This point will be revisited in section 6.7.

The funding for the work of the Islami Bank Foundation comes from a range of sources from within the Bank, and there is also an external appeal for donations in the form of Zakat, the obligatory alms tax. Whilst the appeal for donations for philanthropic work should not be controversial, it has become a problem for the Islami Bank Foundation. It has been challenged by the government controlled Zakat Board which, established under Ershad, sought responsibility for the co-ordinated collection and distribution of Zakat in Bangladesh. The complaint hinges on a legitimacy claim: *“In a letter to the BB governor, the Board said it is entitled to collect Zakaat through an account under the name of 'Government Zakaat Fund'. But the Islami Bank opened a similar account in the name of 'Islami Bank Foundation' to collect Zakaat”* (The Financial Express, *BB starts inquiry into alleged misuse of Zakaat Fund*, 30th December 2010).

The question as to whether the Islami Bank Foundation is legally entitled to appeal for, collect and disburse Zakat, which is voluntarily given and no officially enforced process exists in secular Bangladesh, is not yet resolved. The practice in

Bangladesh is such that, whilst Zakat is seen as a religious duty upon the individual Muslim, individuals disburse their contributions on their own accord and only very few Muslim countries such as Malaysia have a systematically state-managed process for the collection of Zakat. Moreover, Ershad's attempt to establish a Zakat Board seems to be more focused on tapping into an Islamic sentiment to legitimise his rule, rather than to enforce the collection of charity through the state, given the absence of any administrative apparatuses for the collection and distribution of Zakat apart from the aforementioned account. In practice it appears that the IBBL and its charitable Foundation are regarded by the current Government as a challenge, not just because of its sheer size but also perhaps due to the utilisation of the funds collected to promote a particular Islamic vision and gain popular support.

The articulatory practice that, whilst legally the IBBL is a private commercial bank, senior leaders talk about it as more than just an ordinary bank, conventional or Islamic, offering a way of appreciating the problem' that the IBBL experiences in regard to its broader Islamisation objectives. IBBL leaders stress that the organisation, due to its special history, is a pioneer, but junior and senior IBBL sources also claim that the IBBL is the only *-real*" (interview transcript IBBL 13/01/09 b) or *-true*" (interview transcript IBBL 31/03/09) Islamic bank in Bangladesh due to its commitment to Islamise the economy and operate welfare oriented banking in an Islamic framework rather than just seeking shareholder profits. These assertions that none of the other Islamic banks are not real and are in the business of Islamic finance for profiteering hints that there is an exclusion procedure (Foucault, 1971) in operation here, where the IBBL is good (*-truly Islamic*"") and others bad (*-sinful*""). Foucault (1977, 1980, 2003) explains this behaviour by stressing that discourse is related to power and operates by rules of exclusion. Within the internal narrative observed at the IBBL, other Islamic banks are denounced as not properly *Shari'ah*-compliant and, it is alleged that they practise Islamic banking only because of the

commercial success of the IBBL (interview transcript IBBL 31/03/09), thereby exploiting and perverting the Islamic sentiment of their customers. Discourses therefore also include excluding procedures, not just of arguments and themes, but also of groups constructed as the other and denounced as outsiders or in this case sinners. In the case of the IBBL, conventional banks are regarded as *–sinful* (interview transcript IBBL 07/12/08) or *–destructive* [particularly but not exclusively in the context of the global financial crisis] (interview transcript IBBL 09/11/08), due to a number of issues ranging from their position on dealing with interest, speculation, hoarding etc.

Hence, there is a clear network of practices observable within the Islamic finance industry in Bangladesh. It includes those who claim not to compromise *Shari'ah* compliance for profit, as their commercial work is underpinned by a wider welfare and development agenda beyond the realm of CSR, coupled with an overt subscription to the Islamisation of the economy agenda. The IBBL places itself firmly in this arena.

In this sense, Islamic banking and even the Islamisation of the economy can be seen as floating signifiers that a number of discourses that compete for dominance have sought to fix. This order of discourse confirms Nienhaus' (1982) typology of Islamic economic thought discussed in Chapter 4. The reference to the Islami Bank being the only true Islamic bank (interview transcript IBBL 31/03/09) indicates, within the logic of Nienhaus' typology, that the IBBL subscribes to the utopian model, based on a systematisation of Islamic economic ethics into an Islamic system. The traditional recitative approach based on orthodox legal thought is deemed important yet insufficient to achieve the objective of the Islamisation of Bangladesh's economy. In this context, a very senior IBBL source pointed out that:

Initially there was doubt amongst the Ulema [religious scholars] about Islamic banking because they had not been taught about the importance of Halal [allowed by the Shari'ah] economic life. If your economic life is Halal [allowed and therefore regarded as wholesome], everything is Halal. Islam was [by their interpretation] confined to Ibadah [worship] and minor Fiqh [jurisprudence] issues which caused lots of debate. ... When they [the Ulema] saw that Islamic banking arose, it was surprise. Even Muslim intellectuals thought it impossible." (interview transcript IBBL 31/03/09)

The traditional interpretation of Islam as primarily confined to rites of worship has also been rejected as a colonialist plot (interview transcript IBBL 31/03/09). A senior cleric of a large mosque in an affluent suburb of Dhaka opined that *Al masjid fee Allah, wa laysat fee an-naas* [translated from the Arabic meaning that the mosque is for the worship of God and not for the welfare of mankind] (interview transcript BM 05/12/08). When this statement was conveyed to an IBBL senior manager, he replied: *This epitomises the failure of the religious leaders to implement Islam and live by the Islamic teachings of welfare and care for the community*" (interview transcript IBBL 07/12/08). Therefore, the Islami Bank appears to subscribe to a utopian approach to the Islamisation of the economy, while rejecting traditional methods centred on following the guidance of religious scholars, which in its ultimate form is *Taqlid* ('blind following', as discussed in section 4.7.2).

The fact that Islam is regarded as a complete way of way also infuses IBBL's HR policy and practice. Daily congregational prayer during office hours, covering the noon, mid-afternoon and evening prayers, is obligatory upon all staff. An inspirational talk either on a religious or Islamic economics topic is given after every mid-afternoon prayer, by all staff on a rota basis. Being, and being perceived to be, a practising Muslim is regarded as a prerequisite for employment at the Bank as an Islamic organisation (interview transcript IBBL 07/04/09 b). The bank gives 'Shari'ah-marks' to its entire senior and junior staff through an Annual Confidential Report. This 'Report' is carried out by the IBBL Shari'ah Council Secretariat in conjunction with the HR division and covers aspects of personal (18 out of 50 Shari'ah marks) and

professional (20 Shari'ah marks) conduct and the staff member's private dealings (12 Shari'ah marks), such as the practice of Islam in personal lives (IBBL Annual Confidential Report Form, 2009) of staff and their close family members (interview transcript IBBL 08/04/09 a). This means that female staff have been recruited at the bank only very recently, and that most IBBL staff are male and have to exert a degree of control over their households in pursuit of a career with the Bank. The Report forms the basis for staff promotion, together with a written and oral exam covering *“moral issues”* (interview transcript IBBL 08/04/09 a).

However, whilst Islam is stressed as a complete way of life, with the Shari'ah legislating all aspects of human affairs, the IBBL leadership also acknowledges that their own approach is still ultimately a utopia, admitting that *“Islamic economics is not ready to step onto the global stage to respond to the financial crisis and act as an alternative to Western economics”* (interview transcript IBBL 31/03/09). This reflects the author's analysis of the Islamic development discourse in Chapter 4, which concluded that current Islamic development thought is not really epistemologically or methodologically dissimilar from the mainstream.

Hence, despite its recognition that the Islamisation of Bangladesh's economy is under current conditions, politically and, importantly, intellectually extremely challenging, it is a utopia that the IBBL still pursues. It is a utopia shared with a number of other Islamic organizations, loosely networked around the Jamaat-e-Islam movement. This network is held together by a logic of equivalence around issues such as the Islamisation of Bangladesh's economy, which will be further explored in section 6.6.

On the other side of this antagonistic frontier, adaptive and pragmatic approaches (Nienhaus, 1982 a) can be found, elements of which are arguably instrumentalised by the IBBL in order to function as a commercial bank under a conventional

regulatory framework. Such finance institutions, labelled by IBBL officials as not “real” or “true” Islamic banks, apply a more ‘modernistic’ interpretation of Islamic sources and adapt their systems to ‘Western’ thought, or are outright based on mainstream theoretical economic models and are not backed by a comprehensive and consistent ‘Islamic’ worldview (Nienhaus: 1982 a: 87-88).

As discussed above, the Islamic worldview embodied by the IBBL demands a comprehensive and consistent regulatory framework in the form of particular legislation that would facilitate the ‘full and proper’ operationalisation of *Shari’ah* compliant banking (interview transcript IBBL 23/03/09). Hence across this particular antagonistic frontier, the way meaning is made of the term ‘Islamic’ is located in the centre of the dividing line. As Nienhaus’ four-fold typology demonstrates, especially in the way it echoes the typology offered for the analysis of Islamic revivalism (see Chapter/section 4.8), the utopian approach here corresponds to the fundamentalist method that seeks to establish a utopia based on the sacred past, whilst the recitative harks back to the approach of traditionalists in their quest to preserve traditional customs and ethics, and the adaptive to the modernists’ objective to adapt Islamic values to contemporary challenges. Both typologies also hint at the difference in epistemology that has underscored Islamic philosophy from the outset, with the adaptive/modernist approach harking back to the rationalist *Mutazilite* position that allows for an individually reasoned interpretation of Islamic law.

As a network of practices, Islamic banking appears at first to be a unified entity, held together by a number of professional bodies such as the Islamic Economics Research Bureau and the Islamic Bankers Consultative Forum. However, the above analysis demonstrated the semiotic relationship around what ‘Islamic’ means and which consequences it carries, particularly in support of the legitimate pursuit of Islamising the Bangladeshi economy. This creates an antagonistic frontier within the

financial sector in general and even more so within the Islamic segment. The way meaning is made of Islamic hence creates an order in this discourse in which the configurations of how Islam has been conceptualised and which role it has been assigned in relationship to the economy, society and politics are in conflict.

This order of discourse is also observable in the way the IBBL is perceived by the Awami League government. The IBBL has been singled out by the Awami League as an enemy of the post-independence state. For example, Minister for Law, Qamru Islami, claimed publicly that the Islami Bank was involved in financing fundamentalists and needed to be investigated (The Financial Express, 10th April 2010). On a number of previous occasions the IBBL had been accused of similar acts, including an accusation that a later convicted terrorist had been a customer at one of the bank's branches (The Daily Star, *Govt okays release of fund to 'terror funder'*, 5th December 2005). During this research, no other Islamic or conventional bank was alleged to have been materially supporting terrorism or financing extremism (The International Crisis Group 2010). Given the IBBL's status as the largest private commercial bank in the country, such allegations and accusations cannot, unless and until legal proceedings are brought against the bank and its leaders have been convicted of wrong-doing, be regarded as merely rhetoric across the antagonistic frontier between political Islam and secularism in Bangladesh.

Yet again, at a recent event on the global financial crisis and the strength of Islamic banking organised by the Islamic Banks Consultative Forum and sponsored by the IBBL, the Bangladesh Bank (BB) Governor Atiur Rahman called on the "*authorities concerned for keeping Islamic banking free from any influence of extremists aiding and abetting terrorism*" (Priyo website, 2011). It can, of course, not be deduced from this statement that the IBBL was the target, but the post of the BB governor is a

political appointment and a pattern of accusations against the largest commercial bank of the country has already been established.

This raises the question as to why the IBBL is particularly singled out, apart from having created its *own* excluding procedure, as previously discussed. The next section will explore the special multi-faceted status of the Islami Bank.

6.4 Islami Bank Bangladesh Limited: financial institution, social development agency or political force?

It appears that the basis for IBBL's distinguishing itself from and excluding others is, in turn, also the basis for it being denounced as an outsider by the Awami League government. It is IBBL's ideological position, expressed by a number of senior staff (interview transcript IBBL 23/03/09, interview transcript IBBL 31/03/09), that sees Islam as a *Deen*, a complete way of life (see the discussion in section 4.2 as to how Maududi has put this term at the core of the Islamisation process) , and the *Shari'ah* as the superior legal framework that creates an antagonistic frontier with more secular interpretations of the role of religion, particularly Islam, in public life in Bangladesh. This Islamic ideological framework is reminiscent of the attributes ascribed to the controversial category of political Islam or Islamism.

The term political Islam' is not only controversial and contentious (Halliday 1996; Esposito 1997, 1998) but also not particularly insightful, since the phenomenon of ascribing or conversely negating a political role to Islam takes different forms and spans a wide range of strategies and tactics, some of which have been discussed in section 4.7.

However, it is evident that the IBBL subscribes to a religiously inspired philosophy or ideology that is labelled by its opponents as political Islam or Islamism due to its adherents' understanding of Islam as a complete way of life governed by the Shari'ah. In the opposing discourse, any political role for Islam appears to be regarded as extremism, as the allegations of supporting extremism or terrorism demonstrate. This labelling process is, in turn, an exclusion procedure, in which the IBBL has become the other' and is shunned. The understanding of the position and relevance of the role of the *Shari'ah* here appears to be a key nodal point through which the IBBL and its opponents' seek to charge the Islamisation of the economy with a particular meaning, with obviously conflicting consequences. For the very senior leaders of the IBBL, the Shari'ah is the unchangeable law of God (interview transcript IBBL 23/03/09), the purpose of which is to guide humanity in all its affairs and not only rituals of worship (interview transcript IBBL 07/12/08 and interview transcript IBBL 31/03/09). In their construction and application of the Shari'ah, conceived of as an uncodified set of rules derived by scholars from the primary sources of the Qur'an and Sunnah and a range of differing secondary sources, the IBBL positions itself at a particular locus on the Islamic spectrum. As discussed in section 4.8, this spectrum ranges from traditionalist to fundamentalist, modernist and pragmatist (Husain 1995) and offers helpful analytical categories to evaluate the nature of the Islamic meaning-making process.

The combination of a number of senior IBBL leaders' condemnation of the traditional approach that focuses on rites of worship as insufficient, and its own ultimate aim of the Islamisation of the economy under an ideological framework of Islam as a *Deen* that governs all aspects of human existence through the *Shari'ah*, would place them firmly in the fundamentalist camp. However, they reject aspects of the traditionalist and fundamentalist advocacy of strict adherence to the letter of Islam, for example,

with respect to male dress code centred around traditional Muslim garb and issues around the beard (interview transcript IBBL 23/03/09 and interview transcript IBBL 13/01/09 b). This suggests that their locus on the spectrum spans across to more modernist interpretations. The institutionalisation of the IBBL as a modern commercial bank also suggests that its leaders are very open to embracing and Islamising a range of aspects that make up modernity. In this context, however, it is important to point out that the categories along the Islamic spectrum are at best indicative and the IBBL as an organisation is made up a number of individuals, who might or might not fit into a particular category comfortably. For example, the staff of the Shari'ah Secretariat are often graduates of Islamic universities and in their appearance fit more closely with the traditional stereotype, whilst banking operations staff often have MBAs or other business-related qualifications from European or American Universities and fit more closely to the professional banker stereotype. One banker acknowledged this internal friction, stating that in his view Islamic dress and a long beard are not a necessity in Islam (interview transcript IBBL 17/12/08). These differences straddle the organisation and add to the complexity of clearly identifying the origins of internal voices and narratives.

Yet, IBBL as an institution occupies a particular locus on the spectrum by establishing subtle reference points to a specific Islamic discourse. These reference points, including the Islamisation agenda, unwittingly or wittingly link the IBBL to the broader political Islamic movement. For example, on the IBBL's website under the concept and ideology of Islamic banking, the concept of interest is explained (see Box 8 below):

Box 8: IBBL Concept and Ideology

Islamic Banking: Some Conceptual Issues

Riba and its basic features

The word used by the Quran concerning 'interest' is Riba. The literal meanings of Riba are money increase, increase of anything or increment of anything from its original amount (Maududi 1979, p.84). However, all increases are not considered as Riba in Islam. Money may increase in business activities as well. This increase is not at all considered as Riba. The increase, instead of being prohibited (Haram), is approved (Halal) in Islam. Islam prohibits only those increases that are charged on the loan with a prefixed rate.

Source: IBBL website 2011

Whilst this particular definition is not necessarily controversial within the main body of thought on Islamic economic and banking, it is striking that a reference is made to Maududi who is not a key Islamic economist. As the previous chapter has explained, Sayyid Abul Ala Maududi was the founder of the Jamaat-e-Islami movement. Whilst he played an important role in popularising the concept of Islamic economics, within this body of thought there many others who might equally have been quoted. As discussed in section 4.2, Maududi (1976 a) is also very closely associated with the concept of Islamisation and the concept of viewing Islam as a *Deen*. Thus it has to be assumed that the selection of this quote is deliberate as it fits into the overall picture already established.

Moreover, this reference is even more interesting because in Bangladesh, Maududi's *Jamaat-e-Islam* is also positioned across the antagonistic frontier between Islamist and secular influences on the political rollercoaster. The controversy that Maududi, over 30 years after his death, generates in the Awami League dominated political environment cannot be underestimated. Recently his books were even banned:

–The Bangladeshi government has ordered mosques and libraries across the country to remove all books written by a controversial Islamic scholar. The chief of the government-funded Islamic Foundation told the BBC that the

books by Syed Abul Ala Maududi encouraged militancy and terrorism". (BBC News online 2010)

Hence, a reference to Maududi, who has to be seen primarily as a political figure and is officially now regarded as subversive relates the IBBL at least ideologically to the *Jamaat* and thereby also as subversive. The precise involvement of Bangladesh's leading Islamic political party in the Bank is difficult to pinpoint, although in terms of the personality politics that are all-pervasive on the subcontinent, a good indication would be that the current Chairman and many of his predecessors, to a varying degree, have had links with *Jamaat-e-Islami*. Shah Abdul Hannan, for example, who served as IBBL chairman from 2000-2004, is a very well-known Islamic intellectual and former deputy governor of the Bangladesh Bank. He is now a member of the Central Sharia Council of Islami Banks of Bangladesh and is also serving as the Chairperson of the Islamic Economics Research Bureau based in Dhaka. Despite his involvement in many initiatives closely linked with the *Jamaat*, he does not take any formal role within the party. However, the Current IBBL Chair, Abu Nasser Muhammad Abdus Zaher, is the Chairman of Industrialists and Businessmen Welfare Foundation and the Islamic Banks Consultative Forum, Vice Chairman of Bangladesh Association of Banks, Senior Vice President of the Bangladesh Association of Pharmaceutical Industries, Managing Director of Ibn Sina Pharmaceuticals Industry Limited (The Financial Express, *IBBL re-elects Zaher chairman*, 2nd September 2007), and also a member of the Central Executive Committee of the *Jamaat*¹⁸.

To deduce from the involvement of the *Jamaat*, whose alleged role as an anti-liberation force must be understood through the contested reading of Bangladesh's history, that either a political infiltration has taken place or that the bank has been created to subvert the banking sector would be to misconstrue the role of political

¹⁸ correct in 2009 - see http://jamaat-e-islami.org/index.php?option=com_organization&task=central_committee

parties and particularly an Islamic socio-political movement such as the Jamaat-e-Islami, in welfare work in the sub-continent. In fact, as highlighted by Maududi (Bano 2009), welfare work is the very rationale for Muslims and Islamic movements. To which degree welfare work has been either essentialised or instrumentalised in the case of the IBBL is not entirely clear, due to the existence of both more traditionalist and modernist factions that might view the Bank's welfare work as either *Daw'ah* or CSR respectively. The Bank's association with the *Jamaat* is well known, as a former *Jamaat* student wing leader pointed out:

-Everybody knows that the IBBL is a Jamaat organisation but it is both a genuine bank and only part of a benign network to Islamise Bangladeshi society and business. But it is a strategic mistake ... not to be more open. The Jamaat should include independent people in such ventures." (interview transcript JI 27/04/09)

Because it is evident that that the Bank is driven by the same ideology as the Jamaat-e-Islami, the decision not to make the link explicit appears to be strategic.

That the link exists is, moreover, borne out by other personnel links between the Jamaat and the IBBL. For example, Delwar Hossain Sayeedi, the Vice Chair and founding member of the IBBL Shari'ah Council is also the *Naeib-e-Ameer* (Deputy Leader) of the Bangladesh Jamaat-e-Islami. Indicative of the antagonistic frontier that the IBBL straddles, Sayeedi, a Member of Parliament from 1996 to 2008 and a prominent religious scholar and public speaker with his own popular satellite TV programme, has now been arrested and charged with war crimes' together with two other senior *Jamaat* leaders due to their alleged collaboration with West-Pakistani forces during the liberation war.

The targeting of the *Jamaat* leadership has been expected since the Awami League election victory. The author was warned by both very senior and junior sources at the bank that *-secular*" (interview transcript IBBL 13/01/09 b), *-anti-Islamic*" (interview

transcript IBBL 02/12/08), and “pro-Indian” (interview transcript IBBL 16/04/09) forces will challenge and attack those who “uphold Islam” (interview transcript IBBL 02/12/08), such as the Bank and the Jamaat. As one source put it: *“They think that IBBL is the lifeblood of the Islamic movement and therefore they are trying everything to stop us”* (interview transcript IBBL 16/04/09).

Due to its triple identity as a financial institution with a development goal driven by Jamaat ideology, the IBBL case illustrates that the discourses this organisation subscribes to generate power relations with others across the antagonistic frontiers that divide the public policy space in Bangladesh in the way that has been stipulated by Foucault and Laclau, as discussed in section 1.5. The exclusion procedures observed, both by the IBBL labelling other Islamic banks as not ‘real’ or ‘true’ and the Awami League labelling of the *Jamaat-e-Islami* movement as ‘anti-liberation’, emphasise the existence of particular networks of practice. These networks thrive by polarising the discourses in the pursuit of hegemony. Despite their respective exclusion procedures, both networks need each other to counter-construct their own legitimacy, based on either upholding ‘true Islam’ or ‘secular independence’.

For the critical discourse analytical approach employed in this analysis the above discussion of the Islamic economics network of practice that the IBBL is embedded in was the first step to understanding the ‘problem’ inherent to the meaning-making process around Islam. In pursuit of the research question as to how Islamic discourses frame development policy-making, the next section will more closely investigate the IBBL vision of development and in particular the bank’s Rural Development Scheme.

6.5 The Rural Development Scheme: Material or spiritual growth? Or both?

Whilst the Islami Bank's commercial lending is considerable and is geared around a policy of import substitution and job creation, it is operating in a heavily competitive market that is strongly regulated by the Bangladesh Bank. However, with the Rural Development Scheme (RDS), which is perhaps the single most directly development-focused programme of the Islami Bank, it targets a particular segment of the Bangladeshi economy and population, the rural poor. Although such schemes are plentiful in the NGO sector, commercial banks have been much less engaged.

In 2008/9 the Rural Development Scheme, initiated in 1995, provided micro-credit to over 500,000 people in over 10,000 villages throughout the country. The programme embodies the ambitions of the more welfarist-focused leaders of the IBBL, who would like the bank to be more of a development finance institution (interview transcript IBBL 09/11/08). Yet the commercial realities show that the programme is still a small part of the Bank's operations, despite a considerable year-on-year growth of between 50 and 100 percent in the past. The overall volume of the RDS in 2008 was only 2.9 percent of the bank's working capital (IBBL Investment Policy 2008 – 2012). Also despite the importance given to the RDS by most senior staff (e.g. interview transcript IBBL 09/11/08), the Board envisages a slowing down of the expansion of the programme to a rate of 29 percent in 2011 and 22 percent in 2012. This has been heavily criticised by some, including a senior manager of the scheme, who regards it as *hypocrisy* and would like to see a more direct poverty reduction focus in the bank's priorities (interview transcript IBBL 07/04/09 c) .

The overall importance of the programme can also be gauged by the location of the Rural Development Division within the IBBL as a physical and organisational structure. The IBBL Head Office is located in the commercial area of Motijheel where

all the national and international banks are headquartered, overlooked by the Bangladesh Bank Tower. The main head office is in the impressive 18-storey Islami Bank Tower, with the 18th floor taken up by the Board Room and the Chairman's office and the 17th floor by the Managing Director. The author's transecting walkthrough as part of his ethnographically inspired approach indicated that the most important functions of the Bank are situated in the Tower. Other departments are out-located. For example, the *Research, Planning and Development Division*, which was described as the organisation's "garbage can" (interview transcript 02/12/08), where trouble-makers or unwanted elements are posted, likened to a "military staff academy" (interview transcript 02/12/08) is housed on one floor owned by the IBBL in another less impressive and unbranded building diagonally opposite the Tower (see Fig 9).



Figure 9: Map of IBBL Head Office location

Unlike the much smaller *Research, Planning and Development Division*, which has two staff but is headed by an Executive Vice President, the staff grade below Deputy Managing Director, the *Rural Development Division* is led by a lower-ranked Senior Vice President, despite its considerable staff and budget. It is of course difficult to gauge from the walkthrough how much importance is given to the RDS, but it appears that it is not a flagship programme.

Nevertheless the RDS is deemed important, particularly vis-à-vis the IBBL's claim to being a welfare bank. In 2010//11 the IBBL disbursed the largest amount of money for poverty alleviation among the private and foreign banks. According to the Bangladesh Bank, IBBL disbursed more than Tk.2.29 billion during the period, which is around 53 per cent of the total disbursement by 40 private (PCB) and foreign commercial banks (FCB) in the sector. PCBs and FCBs together disbursed a total of Tk. 4.05 billion, of which PCBs disbursed Tk 3.38 billion and the FCBs have disbursed Tk 6.774 million (c.f. The Financial Express, *IBBL disbursement tops poverty alleviation drive*, 6th June 2011). The Bank's welfare credentials were underlined by a newspaper interview with the IBBL's Managing Director Muhammad Abdul Mannan:

"Islami banking always encourages using funds for reducing gap between rich and the poor rather than resource centralisation to a selected group of people," Managing Director (MD) of Islami Bank Bangladesh Ltd Md Abdul Mannan told the FE. We always try to emphasize on need-based banking rather than greed based banking." (c.f. The Financial Express, *IBBL disbursement tops poverty alleviation drive*, 6th June 2011)

Whilst essentially economic in nature, the Rural Development Scheme also has a strong social development approach, focusing on the promotion of Islamic values and religious practice. One of the aims of the RDS is to develop moral values and create awareness about social rights and responsibilities. Towards this end, in the weekly meetings with clients, Field Officers deliver lectures on different topics from an Islamic perspective. An internal IBBL document states that:

–At a very basic level the disbursement of collateral free loans in certain instances is an example of how Islamic banking and microfinance share common aims. Thus Islamic banking and micro credit programmes may complement one another in both ideological and practical terms. This close relationship would not only provide obvious benefits for poor entrepreneurs who would otherwise be left out of credit markets, but investing in micro enterprises would also give investors in Islamic banks an opportunity to diversify and earn solid returns” (IBBL internal document, Grameen Bank vs RDS of the IBBL, 2007).

This is further indicative of the dual aim of the RDS: on the ideological side the promotion of Islamic ideals and on the practical side the selling of what is a marginally profitable product for the Bank.

6.5.1 Making meaning of development

In spite of the Islamic terminology, the RDS is very closely based on the Grameen Bank model of social collateral lending, and its technical development has been led by former Grameen staff such as the current manager. RDS has made the group lending approach its own, and bestowing ultimate legitimacy on it by the use of scriptural references: *–The cardinal principle of the Rural Development Scheme”, an internal document states, –is the ‘Group Approach’. Allah loves those ‘who conduct their affairs by mutual consultation’ (Al-Quran 42:38). For all decision-making activities, this mutual consultation is given high priority” (Grameen Bank vs RDS of the IBBL, IBBL internal document, 2007). A senior researcher at the bank’s research and training division put it even more bluntly: –We have taken the whole idea [of social collateral lending] from Professor Yunus, but whilst this is mainstream development we are also addressing spiritual needs” (interview transcript 16/04/09).* The scheme has been enhanced’ by re-designing some of the lending modalities according to the *Shari’ah*, according to which the provision of money for a fixed return at a later stage is forbidden, instead providing the loan in-kind’ as a deferred payment sales contract (*Murabaha*). A fixed profit share is set at 10% which some, including the RDS manager, regard as problematic due to its likeness with interest,

but administration of full profit and loss sharing schemes such as equity investments (*Mudaraba*) or full business partnerships (*Musharaka*) are deemed to be too cumbersome for most clients' accountancy skills or to risk exposing the bank to fraud (interview transcript 07/04/09 c). Such an approach has been called the 'Murabaha syndrome' (Yusuf 2004), as *Murabaha* dominates the vast majority of Islamic financing arrangements, but is held by the utopians to be in contravention of Islamic ethical principles such as profit and loss sharing and to mimic the economic function of interest. (Nienhaus, 1982 a).

Importantly, as noted above, the scheme carries an Islamic educational dimension for the clients and in the weekly meetings officiated by RDS Field Officers, discussion of different Islamic topics is given priority over the collection of instalments and personal savings etc. (field notes 15/01/09). The RDS's approach is seen as an enhanced micro-credit model that does not just address material needs, but also has a spiritual dimension, which is for both the RDS management (interview transcript 07/04/09 c) and the loans officers (field notes 15/01/09) seen to be central to the success of the programme.

The clients are organised into 'centres' and each centre meeting is started by a recitation from the *Qur'an* and concluded by *Dua* [prayer] led by the IBBL officer and a collective chanting of the 18 commandments, listed in Box 9.

Box 9: 18 Commandments for RDS members

The members of RDS memorize and utter loudly the 18 decisions at the Centre Meeting to implement those in their practical lives. The decisions are memorized after becoming a member and before investment. It is considered as pre condition of RDS investment.

We shall

1. seek help of Allah, the Almighty, in all conditions of life, speak truth and lead an honest life;

2. *order others for good deeds and prohibit them from bad deeds;*
3. *be law abiding, not do illegal work and not allow others to do the same;*
4. *not remain dependent on others rather stand on our own feet;*
5. *bring prosperity to our family Insha Allah;*
6. *grow vegetables at the surroundings of our house, eat plenty of them and enhance income by selling the surplus;*
7. *During the plantation season, plant as many seedlings as possible;*
8. *not remain illiterate, establish night school if necessary;*
9. *arrange education for the children;*
10. *help each other, try to rescue any member of the Centre from danger if any;*
11. *give preference to others, compete in good deeds and encourage others in it;*
12. *Build and use sanitary latrine, if not possible, build latrine digging hole;*
13. *drink water from tube-well, otherwise drink boiled water;*
14. *keep our children and environment clean;*
15. *take care of health, take balanced food;*
16. *not take or give any dowry at our son's and daughter's wedding, tell others that it creates a social problem;*
17. *follow discipline, unity, courage and hard work in all walks of our lives;*
18. *keep words (Wadah) with others, not embezzle the deposit (Amanah) and never tell a lie.*

Source: Rural Development Scheme, IBBL internal document, n.d.

The RDS commandments are taken from Grameen's 16 Decisions' (interview transcript 07/04/09 c), albeit with some changes. These changes primarily seek to Islamise the '16 Decisions' by stressing, rather than the Grameen self-reliance model, the need to ultimately rely on Allah (commandment #1 and 5), whilst for example, the family planning element that is integral to Grameen is deemed as un-Islamic and hence has been removed (interview transcript 07/04/09 c).

Whilst this type of Islamic education is not in itself problematic within the context of social mobilisation of clients in a Muslim-majority country, a RDS senior manager is adamant that this *Daw'ah* [Islamic propagation] is one of the key objectives of the

programme (interview transcript 07/04/09 c). It is important, however, to point out that a number of IBBL clients have been intentionally selected from the Hindu community and that in these instances Hindu ethical teachings are utilised in the motivational dimension of the RDS. Why an Islamic bank targets non-Muslims as clients is interesting and one IBBL manager admitted that it is important for the bank to be seen as impartial (interview transcript 07/04/09 c), regarding *Daw'ah* as development' (interview transcript 07/04/09). Others, for example a senior researcher at Islami Bank Training and Research Academy (IBTRA), echoed this in a more differentiated manner by pointing out that in Islam development' is Daw'ah', whereby meaning that the *process of change must encompass a social, economic, ethical and moral dimension contextualized by the Shari'ah which provides guidance for all aspects of human existence*" (interview transcript 16/04/09). Such an integrated vision of development as encompassing social and spiritual, as well as economic, development is further illustrated in an internal RDS document:

-Development is basically a multi-dimensional process. No progress can take place unless appropriate steps are taken for the uplift of education, income generation and providing Health & Medicare services. The Bank, being a profit earning financial institution, can hardly afford time and attention to the areas and sectors other than income generating activities. Education and Health & Medicare are still not profit yielding commercially viable sectors especially in the rural areas. Islami Bank Foundation, a non-profit service oriented sister organization of Islami Bank, provides support programs to RDS. A good performed [sic] RDS member is provided, if he deem require, hand tube-well for safe drinking water and the articles for sanitary latrine on Quard-e-Hasana [goodly loan i.e. interest and mark-up free] after two years of his/her enrolment. In the rainy season, the RDS members are encouraged for plantation. The Bank gives each of the RDS member one small plant free of cost on condition to plant at least three. During the natural calamities like flood, storm etc. the Bank also distribute relief among the affected RDS members. [...]

Beside the financial activities, [the] Bank has also program to develop their moral values and to get them aware about their social rights and responsibilities. For the purpose, in the weekly centre meetings the Field Officers deliver lectures on different important topics. They also speak on health & hygiene to develop their health consciousness. [...]

Moreover, Islamic Shariah model of micro-finance like RDS seems to be more effective, than GB [Grameen Bank], in income generation and poverty alleviation as it gives Islamic teachings to the members to lead the life according to tenets of Islam which provides moral values and spiritual strengths to be more disciplined, professional, hard working and to take care of others,

maintain competitiveness in good deeds and productive activities, lead an honest life and not to waste any thing particularly, time, money and energy. All these qualities also contribute, it has been observed, to lead integrated social life based on Islamic brotherhood, an Ummatic concept. Since Islam prohibits interest, there exists a sheer abhorrence against interest-based system in the society; the exploitative NGOs are being countered by the Islamic micro-finance program like RDS. Islamic Shariah is the basis of banker-customer relationship in RDS, while interest acts as a major deficiency factor in banker-customer relationship. The distinguishing features of Islamic banking [is that it] established an ideological and improved relationship with its customers. It has been observed that all these factors immensely contributed in efficiency, reduction of cost of production and family expenditures which reinforce the higher savings and capital accumulation than other members of secular NGOs working side by side with the RDS operating in rural Bangladesh.” (Grameen Bank vs RDS of the IBBL, IBBL internal document, 2007).

Whether or not Islamic microfinance is more effective than conventional Grameen lending is not a question this study is concerned with. Here what is of interest is the focus of the RDS on social reform through Islam, which provides both the moral framework through the *Shari'ah* but also a way of life as an Islamic brotherhood or *Ummah* (community of believers) which underlies IBBL's development vision. As a former director of the Islami Bank pointed out, this understanding of development is, in his view, different from the Western understanding as it focuses comprehensively on the human being rather just than on material well-being (interview transcript 23/03/09). This is expressed through a reference to the *Maqasid-ul-Shari'ah*, the purpose of Islamic law, which seeks to promote and protect firstly faith, then intellect, health, progeny and wealth. This *Maqasid* approach has been discussed in the genealogy of the Islamic development discourse and is conceptually very closely related to Maududi's (1976) conceptualisation of Islam as a *Deen* governed by the *Shari'ah*.

At the same time, the RDS management is also keen to plug into the Western mainstream discourse by relating the scheme to the rural development discourse, stating to the author that it is for *people like you*” (interview transcript 07/04/09 c), meaning Western development experts and English-speaking outsiders. This is also relevant because the development field in Bangladesh is very obviously dominated by

the big brands such as Grameen and BRAC. By branding the RDS in English, couched in the ubiquitous language of rural development, clearly a connection with this wider field is sought by the IBBL. At the local level, the RDS uses the Bangla term *unnayan*, which means development, and is also utilised by secular organisations too.

Intentionally, no references are made to Arabic or Islamic terminology, although other bank products are clearly labelled as Islamic. Senior managers express fear that if the RDS or indeed the bank is seen as too Islamic in the current (2008/9) circumstances, a link to Islamic fundamentalism could be easily construed (interview transcript 07/04/09 c). The utilisation of the English-language discourse in particular, but also the use of *Bangla* at the local level, is a sign that the IBBL is very aware of the *political technology* (Foucault 1980, 1991) that governs the development field in Bangladesh. Moreover, the IBBL is very conscious about branding and creating associations through what is acceptable in policy terms, as most of its commercial financial products are labelled in clear Islamic terms such as the IBBL *Murabaha* savings account in order to appeal to a large consumer base which values *Shari'ah* banking, whilst also not antagonising the state, which is committed to Islamic finance.

At the centre of the development vision for the future of Bangladesh of Islamic organisations such as the Islami Bank stands a recasting of what development actually means, although not necessarily how it can be achieved, which as is evident from the RDS, is not dissimilar to conventional micro-credit models. Whilst in a technical sense the microfinance model focuses on banking without interest, this is deeply interwoven with a vision for how society, politics and the economy should be organised. Interestingly, the destination here is not a futuristic utopia, but the reclaiming of the past Golden Age of Islam where, according to a constructed historical narrative, poverty was eradicated, a welfare state existed and the *Shari'ah* enabled rulers to reign with justice over every aspect of the life of their subjects (Farooq, 2008). In doing so, the IBBL positions itself not just at a particular location

on the contemporary Bangladeshi political rollercoaster described in the previous chapter, but also casts its roots back to a re-imagined illustrious Islamic era during which economic growth was facilitated through general adherence to the *Shari'ah* and poverty alleviated through public works (*Waqf*) and alms (*Zakat*).

In this sense, the vision for development has been recast by the Islami Bank Bangladesh. Whilst its commercial banking operations are driven technically by Islamic ideology and offer products that, judging by their commercial success, resonate with the wider public, it is actually its rural development work that is explicitly committed to *Shari'ah*-compliant social development. Through an emphasis on Islamic values, prayer and fasting which become part and parcel of receiving a loan, the scheme is creating its own power relationship with clients.

Hence, the IBBL combines a range of features that make it not only a commercially very successful financial institution but also a social development agency by using programmatic interventions that are designed to promote economic development based on *Shari'ah*-compliant social transformation, which will be further explored in the following section. Within the context of the Bangladeshi political rollercoaster, the IBBL also positions itself, wittingly or unwittingly, within the camp of political Islam through the way it articulates its practice in Islamic terminology and references to the *Shari'ah*. Thus, the IBBL, by the very way it articulates its practices along utopian Islamic lines, is both directly and indirectly embroiled within the political maelstrom that has formed and continues to shape the public policy field in Bangladesh.

The IBBL's Rural Development Scheme is clearly engaged in material growth programmes akin to the social development work that is at the core of the rural finance programme of, for example, Grameen. However, the objectives of social development set out by the RDS are based on its Islamic conceptualisation of development, in which the purpose of human material existence is spiritual and

transcendental (via the RDS's emphasis on prayer, *Hijab*, reliance on Allah etc.) and can, in their eyes, only be achieved if it is in accordance with the Islamic *Shari'ah*, particularly but not exclusively in financial transactions. By subscribing to this type of Islamic discourse in development policy-making, an antagonistic frontier is created, at which the IBBL positions itself wittingly and unwittingly as outside, if not opposing, the current mainstream of secular development objectives, championed by the majority of development NGOs such as Grameen and indeed by the current Awami League-led government.

In this light, the following section explores the relationship between Islamic banking, political Islam and its development narrative in Bangladesh through an analysis of the country's leading Islamic bank's relationship and influence with mainstream development policy-makers.

6.6 Mapping out IBBL's policy footprint and network of practice

The development studies literature and particularly the literature on micro-credit are awash with references to the Grameen model of micro-credit developed by Professor Muhammad Yunus. The model has gained international recognition¹⁹ and has been rolled out globally, in both low and high income countries. IBBL's Rural Development Scheme is still relatively small and only at best marginally profitable, but the bank's management has targeted the RDS as one of its intended growth areas, particularly because new customers, can after graduation, be introduced to more commercially focused products the bank has to offer.

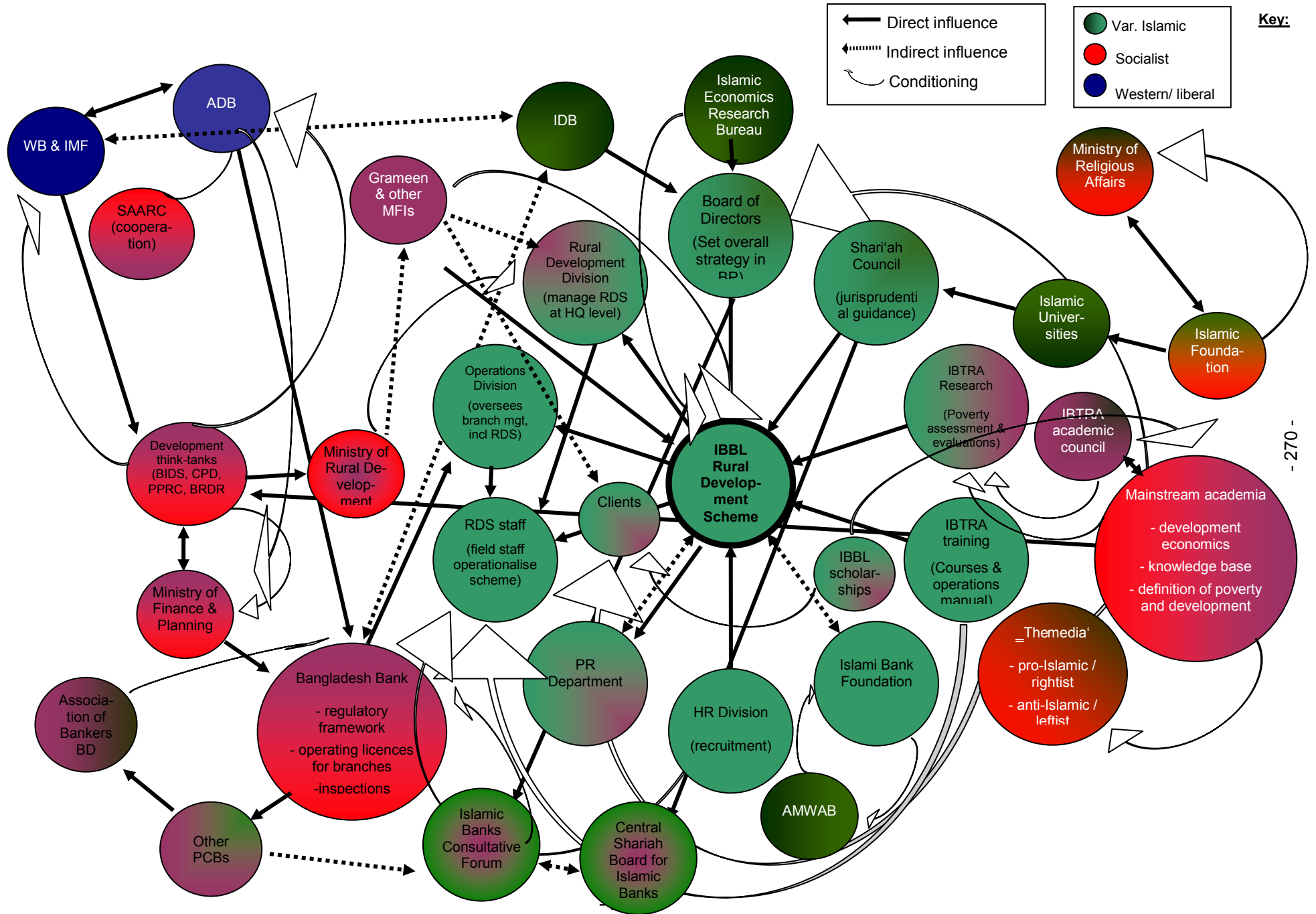
Despite the relative small size of the scheme, it would be expected that both policy-makers and academics would take an interest in the micro-credit scheme of a bank that has managed to become the largest private commercial bank (PCB) in the

¹⁹ See, for example, Consultative Group to Assist the Poor (CGAP), a consortium of 33 public and private development agencies working together to expand access to financial services for the poor in developing countries. <http://www.cgap.org> and its information sharing site <http://www.microfinancegateway.org/p/site/m/library/>

country within 20 years of its coming into existence. It is therefore astonishing that there are practically no references to IBBL in the local academic literature, let alone internationally. One notable exception is a publication by the Asian Development Bank that looks at commercial viability of microfinance and makes a very brief assessment of the RDS, concluding that "... *it is unclear whether or not IBBL's microfinance activities are sustainable*" (ADB, 2002:17). Whilst sustainability is one of the key debates in microfinance (see CGAP, 2008), the question is in itself not of concern for this study. However, the *raison-d'être* for IBBL's RDS, which has been operational since 1995 is important. Whilst it might be a loss-leader or part of the Bank's CSR agenda due to its close links with the Islami Bank Foundation, it also appears to serve a broader religious purpose, that of Islamisation of society through its economy.

Despite the interest that both the innovative lending model and its possibly controversial social development focus should generate, it looks as if IBBL's rural development scheme almost does not exist for the academic or policy-making world. In order to gauge the network of practice that the RDS is embedded in, the author engaged in a mapping exercise, utilising a snow-balling method to delineate its perimeters (Burgess, 1984, Wasserman and Faust, 1994). The complexity of internal and external relationships has limited the map primarily to a first order zone (Wasserman and Faust, 1994) without allowing the snowball to explore what second order relationships exist. The map (see Fig 10, overleaf) was then superimposed onto the antagonistic frontiers identified in this and the previous chapter to illustrate the relationship between Islamist, neo-liberal and neo-Mujibist discourses. The often-mentioned nodal points of Western liberalism, socialism, history, the state,

Figure 10 : Policy influences at play in IBBL's Rural Development Scheme (RDS)



Islamic ideology' were introduced to weave in the inter-textual relationships identified in the previous chapter. As a next level, the types of discursive relationships observed or reported were differentiated as direct influence' such as line management or regulatory powers, indirect influence' such as working relationships and lobbying and conditioning' which refers to the setting of overall cultural, political or historical agendas. This map clearly shows that the policy relationships in the development field in Bangladesh are highly complex and due to the limitations of a doctoral study only a selected number have been expounded above.

By mapping out the RDS policy footprint, meaning its pro-active and responsive engagements with actors in the development field, two issues became evident. Firstly, the IBBL has strong links with neither the World Bank nor the Asian Development Bank, even though the IBBL finances a large proportion of Bangladesh's export oriented industries. Secondly, most organisations that the IBBL would describe as key stakeholders are those which would be considered to be outside the mainstream development field. In its international policy relations, it looks to Jeddah where the Islamic Development bank is located.

This is not just perhaps due to a sense of obligation, as the IDB provided a considerable proportion of the IBBL's start-up capital and is still represented on its board, but goes much deeper. Not only does it seem that the IDB has proposed the acquisition of the IBBL's Rural Development Scheme operations (interview transcript IBBL 29/04/09), but also in many ways the IBBL has taken a leadership role within the circles of Islamic development finance. The IBBL turned down the IDB's acquisition offer, because it is seeking to act as a global champion for successful Islamic banking and microfinance in the Muslim world. IBBL and its Rural

Development Division operate successfully within a context where the Islamic development discourse reigns supreme and the discussions are about the *Miskin* (the poor), the *Shari'ah*, *Zakat* and *Daw'ah*. There is almost a reversal of the power relationship between founder and follower, in which some senior IBBL staff now look at the Islamic Development Bank and bemoan its lack of principled engagement in the sector, seen to be manifested either in mark-up rates on loans from Jeddah that are benchmarked against LIBOR and is then regarded by some as if it were interest, or by supporting secular development agencies more than their brothers'. For example, according to one source, the IDB apparently gave \$9m to Grameen and \$5m to BRAC for rehabilitation work after the Sidr cyclone, lamenting that this was more than the Islami Bank Foundation had received (interview transcript IBBL 29/04/09).

It is also interesting that for the IBBL generally and not just because of the more local focus of the RDS, the Western' development actors (signified in figure 10 in various shades of blue) are not very significant, although it has, nevertheless, constructed its own development narrative to counter Western materialism'. Arguably the statist/socialist/neo-Mujibist ideology (signified in Fig. 10 in various shades of red) is also a Western' ideology, but the IBBL clearly differentiates between the capitalist West' of the northern hemisphere and the more recent statist model of the Indian West'.

At the national level, the IBBL's Rural Development Division has strong relationships with the Bangladesh Bank as the industry regulator, although senior managers expressed their disappointment at the lack of co-operation from the Central Bank. They complained that branch licenses are not forthcoming, meaning that the IBBL as a scheduled bank rather than an NGO or development finance organisation can only operate at *zilla* (district) rather than *upazilla/thana* (sub-district) level, restricting the

efficiency of its microfinance operations, which would need to be rolled out further to achieve scale economies. Suggestions that the RDS could be rendered an NGO have also met with resistance from officials.

The RDS also maintains relationships with the Ministry for Rural Development and the Planning Commission at the Ministry of Finance and Planning, with the present PRSP document prepared by the Commission taking a prominent position on the bookshelf of a senior manager of the Rural Development Division. Upon asking about the role in and importance of the PRSP to the work of the Rural Development Division, the reply was, *“the PRSP is a government strategy and we should consult it and work towards it”* (interview transcript IBBL 29/04/09), which is perhaps telling, given that neither IBBL’s public nor the internal documents seen by the author make reference to Bangladesh’s Poverty Reduction Strategy Paper. A question as to whether the IBBL participated in the consultation process during the preparation of the PRSP prompted a resentful reply in the negative. However, this might have less to do with the exclusion of the IBBL from public policy debates, than with the lack of opportunities for participation in the PRSP process in Bangladesh (Stewart and Wang 2003). This view was echoed in an interview with the Planning Commission (interview transcript PC19/01/09). The RDS’s involvement in other development policy fora, however, has also been negligible, and, in these instances, self-inflicted. Apart from providing monthly performance reports to the government-backed Credit and Development Forum, the national umbrella body for micro-finance institutions, little other engagement takes place. Full attention, however, is paid to the Islamic Economics Research Bureau, a small *Jamaat* linked body that carries out research and provides training but does in itself not possess a mainstream identity, unlike the Islamic Banks Consultative Forum, chaired by the IBBL chairman. The Forum, which represents all the banks, whether fully fledged or mainstream banks with an Islamic banking window, plays a key but very narrow role in lobbying the government about

legislation for Shari'ah-compliant finance. Whether IBBL's leadership of it is detrimental to its ability to influence government cannot be ascertained.

It also appears that a number of IBBL departments might have a formal function in engaging with public policy, but they are not pursuing it. The research results produced at Islami Bank Training and Research Academy (IBTRA) are primarily of academic interest, with researchers giving papers as far away as Australia, whilst the Research, Planning and Development Department primarily acts as an internal think-tank. Moreover, the work of the Public Relations department appears to be very one-dimensional. Whilst the local media is full of reports, opinion pieces and press releases by Bangladeshi NGOs, only occasional mention is made of the IBBL, almost exclusively, based on press releases, about board meetings and other official events. A senior researcher at the IBTRA has succeeded in publishing a number of letters and opinion pieces, including one on the Bank's micro-credit scheme. He is, however, not publishing them in his official capacity but as 'an economist and researcher', out of fear, he admitted, that they otherwise will not get published in what he regards as some of the anti-Islamic English-language media such as the Daily Star or the Financial Express newspapers. In addition, his one success story in the latter was tainted by the interference of the headline editor who changed the initial benign title to 'Micro-credit of IBBL needs to rectify itself' (The Financial Express, April 1st, 2008). This earned the researcher a reprimand from the Managing Director of the Bank. Otherwise, the IBBL, and particularly its human resource department, maintains strong links with Islamic Universities, from which many of the staff are recruited, particularly the Islamic University of Chittagong, which also has links with the *Jamaat*.

From this indicative map of policy influences, it is evident that IBBL's clear focus is on the Islamic stage, and as a result it operates primarily outside of the mainstream

arena, both internationally and nationally. The Rural Development Scheme, by name at least, seeks to plug into the mainstream development discourse, but fails, if there is an intention to do so, to engage with other mainstream development actors. Reasons for this may lie in either the lack of capacity of key staff or in a lack of an internal mandate or desire to engage. This is a very interesting paradox, given that the enormous growth of Islamic banking in the domestic finance sector has caused mainstream banks to open Islamic windows and it seems to be acceptable to brand products with Islamic terminology. The development sector, in contrast, is still dominated by a secular discourse, with which the RDS seeks to associate itself, so as not to appear to be challenging the status quo.

At the same time the Rural Development Scheme, despite its lack of an Islamic label, resonates with those who share IBBL's worldview. Within that context, it has gained widespread admiration and has become a bench mark within the Islamic economics and finance circles of South Asia and the Gulf. Evidently the Rural Development Scheme resonates with those who share IBBL's worldview, underpinned by the particular discourse of political Islam discussed above which rules supreme in some global and national dimensions of the Muslim world.

Both the Islamic and the mainstream discourses compete in seeking to hegemonise the development field, building on a number of hegemonic formations. The Islamic hegemonic articulation based on the formations that Islam is a Deen and on a counter-constructed Islamisation of the economy (see Figure 11: *Hegemonic articulation of Islamist development in Bangladesh*) competes with secular hegemonic articulations, here referred to as mainstream, that include the neo-Mujibist and neo-liberal discourses identified.

This opposition to the mainstream creates, as illustrated in Fig 11, a *logic of equivalence* through the insistence on viewing Islam as a Deen, the counter-construction of Islamic economics as an alternative to Western economic and social systems, and advocacy for an overall Islamisation of the economy despite the considerable variance in legitimate interpretations by different Islamic groups along the typology proposed in section 4.8 that can also be found, to some extent, within the IBBL as discussed above.

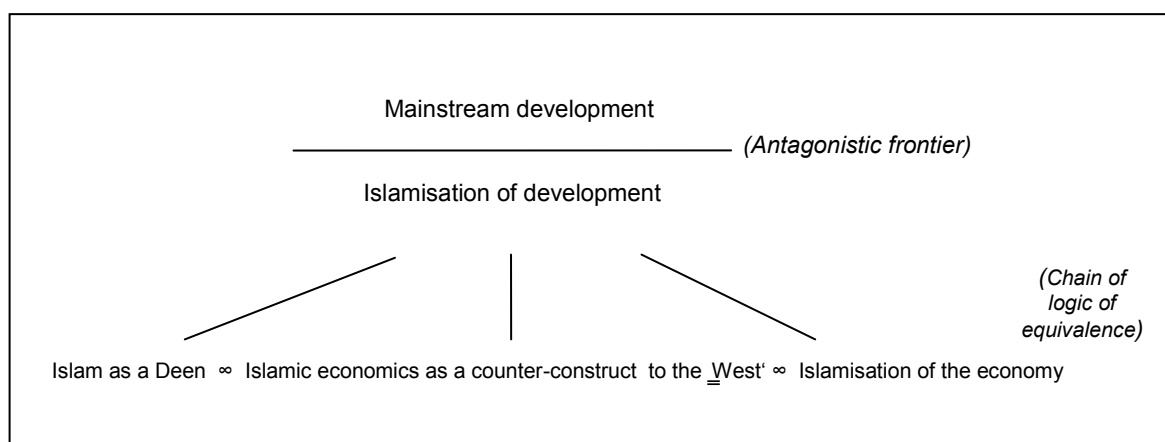


Figure 11: Hegemonic articulation of Islamist development in Bangladesh

Within this hegemonic articulation, the IBBL has attained mainstream status for those actors within the chain but is also constantly challenged within the order of discourse by other formations that seek give Islam their own meaning.

6.7 Conclusion: ‘Islamist’ banking and development in Bangladesh – articulatory practices subverting, challenging or re-claiming the dominant paradigm?

This chapter has explored the local or micro articulations of the discourses identified in the previous chapters through a single telling case study of the Islami Bank’s Rural Development Scheme, in order to shed light on the question at the centre of

this doctoral thesis as to how discourses frame meaning-making in the development policy field in Bangladesh.

This chapter has explored the connections between Islamist banking, political Islam and its development narrative in Bangladesh. The case study focused on select discursive moments that shine a spotlight on various hegemonic practices within development policy-making in the country.

A key observation made here is that both Islamic and mainstream development discourses are embedded within a range of assumptions that suggest what development should look like. These assumptions have implications for the power relationships between the IBBL and the secular state, between IBBL staff of slightly different Islamic orientation and between the Bank and its clients.

For the IBBL, driven by an Islamic discourse that also provides the underpinning for a political Islamic movement represented by the Jamaat-e-Islami, the creation of an economic and social system that is just and must therefore be based on the Islamic *Shariah*, with *Allah* as the only all-wise and therefore legitimate law-giver is at the forefront. These discursive articulations seek to establish hegemony and thereby create an antagonistic frontier with opposing secular discourses as is the case with the IBBL and certain state organs. The resultant power relationships lead to claims and counterclaims of being either anti-liberation or anti-Islamic, both of which amount to high treason in the respective discourses.

The Shari'ah-based development truths constructed by the IBBL about the organisation of the economy, governance, society and the ideal-type human being could be seen by those in power as overtly challenging or subverting the current

mainstream paradigm of secular post-liberation Bangladesh or post-Washington consensus type policies such as free (financial) markets and liberal democracy.

The challenge that the IBBL represents can primarily be found in the way it has re-conceptualised development as a strategic convergence of religious, political and broader socio-economic objectives. Whilst a modern business, the vision of development upheld by the IBBL and manifested in its Rural Development Scheme can be seen to be identifying with a very traditional Islamic concept of development, as manifested in the example of the Islamic *Ummah* as an ideal society. Within its own networks, the IBBL has taken on mainstream status, enabling the Islami Bank to seek to reclaim the dominant paradigm, which it does successfully within Islamic circles, both nationally and internationally, with the discourse of political Islam bestowing legitimacy on its own role. But importantly, by claiming a position of historical pre-eminence through linking itself to an Islamic history of 1400 years, an inversion of the dominant and alternative roles has become part of the Islami Bank's constructed narrative. In this way, mainstream for the Islami Bank is an economy without interest and with all other aspects of life governed by the *Shari'ah*, which until very recently was challenged and dominated by colonialism, Mujibism and capitalism.

Thus the Islami Bank, associating itself through its personnel and ideological reference points to the Islamic movement around the *Jamaat-e-Islami*, subscribes to a particular interpretation of Islam that frames its policy-making. Both traditional and pragmatist interpretations are rejected, as insufficient and unprincipled respectively, leaving the IBBL at a location on the fundamentalist-modernist spectrum in which Islam is seen as a complete way of life governed by the *Shari'ah*.

But the process of fixating meaning within the Islamic discourse the IBBL subscribes to also generates power relationships within the organisation, in which both the modernist leaning professional banker and the more traditionalist Shari'ah scholar work side-by-side and are unified through a logic of equivalence that helps them to overcome their different Islamic values by jointly opposing Western secular materialism.

Moreover, the conceptualisation of development espoused by the IBBL seeks to instil a particular Islamic ethos in their clients, creating an order in the Islamic discourse in which traditional folk Islam is seen as insufficient, whilst pragmatism is rejected as un-Islamic. This seeks to aid the creation of a vanguard (see the discussion of Qutb's Islamisation strategy in Chapter 3), which is indoctrinated to see Islam in ideological terms and is freed from material needs through its Shari'ah-compliant banking products in the urban centres, but also through RDS outreach in rural areas. To what extent this Islamisation strategy is actually working, however, cannot be ascertained, since although clients are required, for example, to recite the 18 RDS Commandments', similarly to the Grameen practice, this is not evidence that they *actually* subscribe to the ethos. But, nevertheless, for the RDS management this indoctrination is an important part of their development practice.

IBBL operations, particularly the Rural Development Scheme and its HR policies such the Annual Confidential Report or collective prayer, demonstrate that both clients and staff have to be, at least, seen to submit to IBBL ideology.

In this chapter, it has been argued that advocacy of Islamisation of the economy can best be understood as a *floating signifier* in the development field. There appear to be a range of discursive articulations, ranging from fundamentalist to pragmatic, struggling for legitimacy and seeking to co-opt Islam for their particular discourse.

These orders of discourse appear to be based on assumptions embedded within them about the role of Islam in public policy through hegemonic formations.

As has been demonstrated, for the IBBL at least, the Islamisation of the economy as a development strategy, despite being an entirely legitimate endeavour, is according to Fairclough's (2001) suggested approach to CDA, which was the methodological underpinning for this chapter, a social problem'. This problem has been analysed revealing a number of networks of practice that define the semiotic processes within the development field, across and along the antagonistic frontier between political Islam and secularism. It has been suggested in this research that the discourses need each other to sustain their momentum, fuelled by mutual excluding procedures.

In terms of development policy in Bangladesh, it appears that this antagonistic frontier and the associated excluding procedures constitute a major obstacle in formulating public policy that is broad-based, leading to the existence and the continuation of what has been described by the author as the political rollercoaster.

Nevertheless, there are opportunities for the development field to embrace a more broad-based consensus and the Islami Bank, which served as the single telling case study for this research, in itself offers a number of insights in this respect. The Islami Bank is not a monolithic entity and a number of different voices are audible in its development narrative. There are a number of gaps and contradictions within the network of practice surrounding the Bank, which further critical discursive research could utilise in a more emancipatory manner by expanding the theoretical concepts associated with hegemony, which have proven valuable here to analyse power and shed light on the complexities within the development field.

The next chapter concludes this research and goes into further depth in terms of issues of antagonism and fragmentation in the development field, drawing together issues that arose in this chapter as well as the previous chapter, coupled with the genealogies of the mainstream and Islamic development discourses, as well as theoretical implications related to Chapters 3 and 4 and methodological implications related to Chapter 2.

CHAPTER 7: SUMMARY OF FINDINGS AND CONCLUSION

7 Introduction

This doctoral research study focused on the process of making meaning of development and progress in the mainstream and Islamic discourses. It has investigated how, at the macro, meso and micro levels, particular mainstream and Islamic discourses frame development. As an illustration, selected discursive moments within the development field in Bangladesh were investigated to critically engage with these issues, using the Islami Bank in Bangladesh as a single telling case study.

The aim of this concluding chapter is to extract key issues emerging from this research study for further critical reflection and to support policy dialogue across the antagonistic frontier between mainstream and alternative development discourses identified.

7.1 Summary of the dissertation

Chapter 1 set out the conceptual and theoretical framework for this thesis, which was based on Foucauldian notions of discourse, power and knowledge, coupled with Laclau's hegemonic theory. Subsequently in Chapter 2, an appropriate analytical strategy was outlined, expounding the tool box for this study, which was assembled from Foucauldian genealogical methods and critical discourse analysis. In Chapter 3, a genealogy of the mainstream development discourses was presented, whilst Chapter 4 traced the Islamic discourse, exploring the global or macro structures, such as the main topics and the schematic organisation of the relevant discourses as a whole. Chapter 5 presented a meso-level outline of the development field in

Bangladesh by providing an overview of the diversity of development actors and policies within the development field, underpinned by the colourful history of the country, referred to as a political rollercoaster. It identified a number of hegemonic articulations across an antagonistic frontier between secular mainstream and Islamic conceptualisations of development. Chapter 6 was a micro-level analysis that shed light onto how the overall discourses frame the policy making of an Islamic development actor, for which the Islami Bank was selected as a single telling case study.

The next section of this concluding chapter highlights the primary findings and implications with reference to the underlying questions driving this research study.

7.2 Key findings: answering the research questions

The key question driving this research study was to understand how discourses frame the meaning-making of development by Islamic organisations.

As a starting point, the breadth and depth of assumptions embedded within mainstream and Islamic development discourses were investigated. Right across the genealogy of mainstream development in Chapter 3 and in the development field in Bangladesh in Chapter 5, assumptions about the importance of economic growth and modernisation based on materialistically-determined conceptualisations of poverty were deeply embedded in the discourse. These assumptions were not static, nor were they monolithic. Rather, they varied in accordance with the diversity of the contexts and practices they were constituted within. The diverse manifestations of the assumptions appeared to sustain themselves through continued hegemonic formations. This implies a degree of fluidity in the hegemonic formations of mainstream development discourses, in spite of their continued dominance.

The Islamic discourse, investigated in Chapter 4, is an equally non-monolithic entity, with wide diversity in belief and practice within what could be referred to as Islams'. What was particularly relevant for this study was the fact that a concern for development as such did not feature in this discourse until very recently. A concern for progress was, however, associated with the phenomenon of revivalism, which occurred in response to the European expansion of the late 19th century. Development only entered the vocabulary of the Islamic discourse in the 1970s, in the form of a Foucauldian irruption.

The Islamic discourse more closely investigated in Chapter 6 proposes a strategic convergence of spiritual, social, political and economic objectives, often referred to as political Islam'. This discourse is underpinned by the main assumption that the *Shari'ah* is the perfect and only legitimate source of law, governing all human affairs. Islam was seen as a *Deen*, a complete way of life, an ideology which dominates the worldview of those who subscribe to it and condemns, in effect, those who do not as not true' Muslims.

The dominant position accorded to the respective discourses by their subscribers has created an antagonistic frontier along which a very intense hegemonic struggle has taken place. In the case of Bangladesh, Mujibist socialism, neo-liberalism and political Islam have been vying for influence in the public policy arena, with their respective contributions conditioned by the particular assumptions held about the ideal state of society, politics or the economic order.

Nevertheless, within the mainstream development discourse and in spite of a continued hegemonic formation status, there is an abundance of *alternative* discourses that have surfaced from within the development field to challenge the

assumptions embedded within neo-liberalism, as well as the other key assumptions embedded within these discourses.

Despite this, due to the continued dominance of notions of progress and modernity, coupled with its monetary and materialistically-determined poverty conceptualisations, the mainstream development discourse can be regarded as the mirror image of the more spiritually-based Islamic discourses, which are underpinned to varying degrees by calls for adherence to the Shari'ah.

The latter has multiple interpretations, ranging from traditional, fundamentalist, modernist to pragmatist, which might in their own right offer a degree of overlap with what have been called Western' development concepts. In practice, however, Islamic economics in particular has counter-constructed itself in opposition to or as an alternative to the essentialised Western' model. In both discourses the political technology offered by development experts set the parameters for a self-disciplining process, in which conventional and Islamic economic knowledge respectively wield considerable bio-power, allowing for very limited engagement with alternative approaches.

As to the question of reasons about why and how development practices are done, it was insightful to see that assumptions about development were located along the antagonistic frontier between the West' and Islamism', as the IBBL case study in Chapter 6 demonstrated. Due to excluding procedures put in place, which labelled the other as an enemy of Islam' or an obstacle to development', the development practices of their opposites were condemned as extremist' (as the IBBL was alleged to be) or neo-colonial' (as expressed by the criticism of Indian influence on Bangladeshi culture and politics). Interestingly, the development practice of the RDS

is very similar to mainstream interventions; in fact it was inspired by the Grameen model and then transferred to an Islamic context.

Islamic banking and important sources of funding such as the IDB, moreover, were primarily instrumentalised by successive Bangladeshi Governments and despite being labelled as extremist and funding fundamentalism, the IBBL continues to be of considerable value to Awami League government as a bargaining chip in negotiations with the OIC and the IDB.

As for the main charge of post-development thought that development is a Western or Euro-centric endeavour, it is interesting to note that the essentialised way of seeing the world in purely binary terms, in Said's (1979) sense as us' and them', cannot be sustained in face of the complexities of the development discourses in Bangladesh. Whilst the IBBL, for example, might have conceptualised development on the basis of Islamic social teachings, its development practices as seen in the RDS are operationalised in a manner very similar to the mainstream, which questions the neatness of the concept of an antagonistic frontier. Such antagonistic frontiers are much more fuzzy', often riven by internal tension and held together through logics of equivalence in opposition to a common enemy.

In order to understand how the hegemonic formations in development are constructed and sustained, an investigation of the development field, understood as a metaphor for the rules of the development game', was conducted. The policy space in Bangladesh is highly fragmented by the antagonistic frontiers made up of chains of logics of equivalence as described in Chapter 5 and 6. Due to the dramatic political changes, which have been labelled by the author as a rollercoaster', these

logics of equivalence on either side of the frontier articulate themselves as hegemonic practices, although in reality they are fleeting and relatively weak.

The public policy field around the country's development and poverty reduction strategies is highly contested and has been in flux over many years, leading to a number of articulations being empty or floating signifiers such as poverty related interventions, which have been articulated interchangeably as reduction, alleviation or elimination.

The opposing discourses struggle for hegemony by seeking to fill empty signifiers and fix floating signifiers in the policy field. This fluctuating dominance in the development policy field was both made possible by unifying logics of equivalence that aimed to counter assumptions embedded within the mainstream and alternative Islamic development discourses respectively. As depicted in Chapter 6, the practices and associated assumptions within these logics of equivalence, heavily contextualised by Bangladesh's war of independence, which was a key nodal point, formed a prism through which current realities were evaluated.

Across the antagonistic frontier between the two main discourses considered, the research found that attempts to contest the policy space were closed down by excluding procedures that labelled the other as anti-Islamic or anti-independence, both regarded as high treason.

Within the specific Islamic discourse that was explored in the case study in Chapter 6, it was also noteworthy that at the Islami Bank, any internal space for opposition was closed down through equalising procedures of Islamic propagation towards and disciplining/incentivising of staff. In the Foucauldian (1978, 1980) sense, this shows the dual nature of power as both sovereign power and bio-power. Sovereign power

was exercised in the policy field through cultural practices, in which rule is carried out by force, and excluding procedures, as the anti-Islam or anti-independence statements show, whilst bio-power refers to individual self-discipline through internalised surveillance, as demonstrated by the IBBL's deeply intrusive staff evaluations.

The next section discusses theoretical and methodological implications emerging from this research study.

7.3 Theoretical and methodological implications

This exploratory research study demonstrated that through the application of a theoretical lens comprised of conceptions of power, discourse, hegemony, field and orders of discourse, it is possible to better understand power relations within the development field and their ramifications, particularly through the examination of discursive moments. A combined conception of hegemony and power was particularly valuable. Distinguishing hegemonic articulations as practices and formations as assumptions helped to better understand both how countering practices have organised themselves and how they square up to other hegemonic formations of assumptions in the form of antagonistic frontiers.

To achieve this, this study assembled a toolbox containing several theoretical and methodological approaches that have been advocated by post-development thought, although rarely applied. A Foucault-inspired toolbox consisting of Bourdieu and Wacquant's field theory, Fairclough and Chouliaraki's orders of discourse and a more rigorous use of Laclau's work on hegemony has been instrumental in understanding how meaning is made in the development field and revealing to which types of power relations this leads.

This research cannot claim to have rigorously combined these complex theoretical and methodological approaches, but it has explored ways of overcoming the impasse for such research that the theoretical shortcomings of the post-development critique have created.

Methodologically, it was also possible to discern power relations beyond those which are evident in textual formations by combining discourse analysis with ethnographic approaches. This methodology opens up areas for future research that will be discussed in the next section.

7.4 Questions and considerations for further research

The motivation of this research was to contribute to policy dialogue, based on it creating spaces for critical reflection and enquiry. A number of further questions arise that might be useful to address in future research, such as how can hegemonic formations, that appear to be monolithic and strive to quell internal opposition through processes of bio-power, be better understood, in order to reveal internal differences that could constitute opportunities for policy dialogue? And how can power dynamics at the micro-level help us to better understand how the dominance of hegemonic formations might be reduced, to allow for consideration of alternatives?

Investigations into these types of questions would provide valuable insights for facilitating dialogue between mainstream and alternative development actors.

7.5 Policy recommendations

As has been demonstrated, for the IBBL at least, the Islamisation of the economy as a development strategy is in Fairclough's sense a social problem'. This problem was analysed, revealing a number of networks of practice that define the semiotic

processes within the development field, across and along the antagonistic frontier between political Islam and secularism. It has been suggested in this research that both discourses need each other to sustain their momentum and that their quest for dominance is fuelled by mutual excluding procedures. The prevalent social and discursive order in Bangladesh is dominated by the hegemonic formations of political Islam and neo-Mujibism, and to a lesser extent, neo-liberalism.

In terms of development policy in Bangladesh, it appears that the antagonistic frontier between these formations is a major obstacle to the formulation of poverty reduction strategies that are more broad-based, underpinned by what has been described by the author as the Bangladeshi political rollercoaster, which has polarised public policy making since the country's independence. Nevertheless, there are opportunities for the development field to embrace a more broad-based consensus.

First, neither of the advocates of the competing discourses in the development field in Bangladesh are monolithic entities. A number of slightly different voices are audible in each development narrative, despite the attempts of dominant actors to close down internal opposition. Second, there are a number of gaps and contradictions within the different networks of practice, which further critical discursive research and policy consultation processes could utilise in a more emancipatory manner. Research might expand the theoretical concepts associated with hegemony, which proved valuable to analyse power and shed light on the complexities within the development field.

It is also noteworthy, that in the practice of Islamic rural finance investigated, the practicalities of the intervention were very similar to the mainstream model, despite the underlying semiotic processes being diametrically opposed. Open policy dialogue

with marginalised key actors such as the IBBL might therefore be possible on pragmatic matters, given the similarities in practice, which might underline the value of dialogue despite the ideological disconnect. This would require some honest brokerage, a role that, for example, the Islamic Development Bank might be able to play, given its overlapping interests and relationships and its ability to function in both the mainstream and Islamic development discourses.

APPENDIX A: LIST OF INTERVIEWED ORGANISATIONS

Islami Bank Bangladesh

- Members of the Board of Directors and Executive Committee
- Research, Planning and Development Department (junior and senior staff)
- Law department (junior and senior staff)
- PR Department (junior and senior staff)
- HR Department (senior staff)
- Shari'ah secretariat (junior and senior staff)
- Islami Bank Training and Research Academy (junior and senior staff)
- Rural Development Division (junior and senior staff)
- ICT Department (senior staff)
- Branch (junior and senior staff)

Government of Bangladesh

- Implementation, Monitoring & Evaluation Division, Ministry of Planning (junior and senior staff)
- Social Science Research Council , Ministry of Planning (senior staff)
- Bangladesh Bank (mid-ranking staff)
- Bangladesh Rural Development Board (junior staff)

Academia

- Development Studies Department, Dhaka University (junior and senior staff)
- Department of Banking, Dhaka University (mid-ranking staff)
- Political Science Department, Dhaka University (mid-ranking staff)

Policy bodies

- Bangladesh Institute for Development Studies (junior and senior staff)
- Micro Finance Institute
- Centre for Policy Dialogue (junior and senior staff)
- Islamic Economics Research Bureau (junior and senior staff)

Civil Society Organisations

- Association of Muslim Welfare Agencies in Bangladesh (AMWAB)
- Social and Welfare Agency Bangladesh (SAWAB)
- Jamat-e-Islami Student Wing (member and former Dhaka University leader)
- Bangladesh Institute for Islamic Thought (Senior member)
- Bharidara Mosque (senior Imam)

Private Sector

- Islamic banking consultant
- Dhaka Chamber of Commerce (Senior member)
- Association of Bankers Bangladesh (Senior members)
- KATALYST (Senior consultant)

International donors

- Asian Development Bank (junior and mid-ranking staff)

APPENDIX B: INTERVIEW GUIDE (FOR IBBL STAFF)

Research question:

How does the mainstream international development discourse frame contemporary institutional Islamic conceptualizations of poverty and development policies?

- What is IBBL's poverty reduction & development footprint in Bangladesh?
 - *Who are IBBL's stakeholders? Who has an interest in or role to play for the functioning of IBBL (primary, secondary and external)?*
 - *Who are the critical players within IBBL's context (supporting/blocking – influential/weak external actors)*
 - *IBBL's policy influence? (PRSP, BB etc.)*
- What is the breadth and depth of assumptions embedded within the dominant mainstream development and alternative Islamic discourses?
 - What is the position of Islamic development (IBBL) thinking in relation to:
 - human nature
 - political, economic and social order
 - progress, growth and development
 - conceptualisation and measurements of poverty
 - moral values
 - What type of development concepts are used by mainstream and Islamic development actors in poverty reduction policy-making and why?
 - How, if so, are these different?
 - Where, if so, is the overlap?
- If so, how does the dominant discourse provide a framework of possible thought:
 - Is the relationship between the State, international donors and Islamic FBOs conditioned by the use of mainstream development concepts?
 - How does IBBL engage with international development partners?
 - Does IBBL receive funding from development partners?
 - If so, is a potential dissonance due to diverging underlying discourses on poverty and development?
 - What factors shape the way that State and Islamic NGOs (such as IBBL as a leading PCB) perceive their respective roles in poverty reduction policy dialogue?
 - Historical perspective (civil society, political processes, PRSP etc)
 - Mandate, motivation & legitimacy
 - Power relations
 - How much space is there for countering dominant development and poverty reduction discourses?

APPENDIX C: KEY IBBL POLICY DOCUMENTS

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