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## **Building the City of Madina: A Comparison of Pasuruan and Madina from the Perspective of Chapra and Fukuyama**

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### **Abstract**

This study aims to formulate and analyze the concept of the Contemporary City of Medina through the synergy of M. Umer Chapra's Islamic political-economic thought with Francis Fukuyama's social capital and institutional theory. Pasuruan City is used as an empirical case study, while Medina City is positioned as a normative-historical reference. This approach departs from a critique of the modern urban development paradigm that overemphasizes economic growth and technocratic efficiency, while often neglecting distributive justice, public ethics, and the quality of social relations. Using qualitative methods and a comparative design, the study views the city as a complex, adaptive entity shaped by the dynamic interaction between economic, social, institutional, and normative-spiritual dimensions. Data were obtained through a review of primary literature by Chapra and Fukuyama, historical documentation of Medina City, and studies on urban governance and sustainability. Secondary data include the RPJMD (Regional Medium-Term Development Plan), RTRW (Regional Spatial Plan), and socio-economic statistics of Pasuruan City, supplemented by semi-structured interviews with planning officials, religious scholars, community leaders, and local entrepreneurs. Content and thematic analysis were used to operationalize Chapra's concepts of justice, welfare, basic needs, and economic ethics, and to use Fukuyama's concepts of trust, social capital, institutional capacity, and rule of law as evaluation indicators. The results show that historical Medina serves as an ideal model, supported by high social capital, legitimate institutions, and an orientation towards collective welfare. Meanwhile, Pasuruan shows institutional progress and public services, but still faces social inequality, weak citizen participation, and limited integration of ethics into governance. The Chapra-Fukuyama integration produces a conceptual model of a city that emphasizes the harmony among maqasid al-shariah, good governance, and the SDGs through Islamic ethical governance and the co-governance of government and civil society, serving as a guide for just, inclusive, and sustainable city development.

**Keywords:** Contemporary Medina City, Pasuruan, Social Justice, Social Capital, Urban Governance.



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## **1. INTRODUCTION**

In recent decades, the notion of a "City of Medina" has increasingly become a normative reference in contemporary Muslim urban development discourse. Medina during the time of the Prophet Muhammad is understood not only as a spiritual center or symbol of early Islamic civilization, but also as a historical prototype that embodied values-based public governance, cross-identity social cohesion, and an economic distribution system that supported the formation of a prosperous society in a multicultural and pluralistic social context (Samosir et al., 2023).

The Madinah model is then widely associated with the idea of the Islamic welfare state, namely a state or city that places the management of public resources as a mandate



to ensure distributive justice, social protection and overall welfare which is in line with the orientation of maqāṣid al-syarī'ah and the objectives of falāh welfare which includes dimensions of the world and the hereafter (Sayem et al., 2023). In this framework, city development is not just a physical and infrastructure project, but also a moral-political process to ensure that urban space becomes an arena for the actualization of justice, solidarity, and benefit.

Chapra believes that prosperity is not simply the result of economic growth but must emerge from a system that ensures social justice, poverty alleviation, and the strengthening of solidarity through institutional instruments such as zakat, waqf, and Islamic finance. In contemporary practice, these principles are evident in the use of zakat as a social policy instrument in Malaysia, the development of an Islamic financial system in Saudi Arabia, and the integrated model of Islamic social finance, which has been proven to improve the welfare of mustahiq groups by approximately 12% more effectively than non-integrated programs (Anisa, 2024; Widiastuti et al., 2022). This demonstrates that Chapra's concept of Islamic welfare has empirical relevance, not only as a normative discourse but also as a policy approach whose impact can be measured.

Similarly, studies of Indonesia as a legal welfare state grounded in prophecy and transcendence, as well as in Pancasila, emphasize a normative orientation toward social justice and pluralism. However, these studies also demonstrate an "ideological poverty" within institutions, resulting in underachievement of welfare goals (Dimiyati et al., 2021). This situation demonstrates a gap between normative vision and implementation capacity, particularly at the institutional and public governance levels.

Previous research on the integration of Chapra values into Indonesian economic policy has generally focused on the state and macroeconomic system levels, for example, through discussions of fiscal-monetary policy, zakat practices in Malaysia, or the development of Islamic finance in Saudi Arabia, without delving into urban governance design or an urban development framework based on the narrative of "Medina City" (Anisa, 2024). Meanwhile, the literature on governance and good governance quality often uses World Bank indicators to explain the relationship between governance and economic and social performance, but rarely links them to the maqāṣid al-syarī'ah or the Medina model as a normative paradigm for welfare (Eric et al., 2025; Kaufmann & Lafarre, 2021; Singh & Pradhan, 2022).

From this growing body of literature, several important gaps emerge. First, there has been no study that explicitly links the concept of the "City of Medina" to empirical data on welfare levels and the quality of governance in countries that have either succeeded or failed to implement values aligned with Chapra and Fukuyama. Second, research on Chapra generally focuses on a country's economic system, whereas studies on Fukuyama and governance focus on a country or region's institutional capacity.



Neither has been conceptually synthesized to analyze urban development, especially in a medium-sized city like Pasuruan, which promotes the "City of Medina" narrative within a multicultural society. Third, studies on the Medina Charter and plural societies are more normative in nature, for example on the Prophet's political communication or the construction of a multicultural society without being linked to the design of contemporary urban policies and the measurement of welfare and the quality of governance (Bibi & Akbar, 2020; Samosir et al., 2023).

Based on this gap, the novelty of this research lies in three main contributions. First, the theoretical novelty is the development of a conceptual model of the "contemporary city of Medina" through a synthesis of Chapra's Islamic welfare state and maqāsid-policy framework with Fukuyama's theory of state capacity and institutional quality, while also linking it to the experiences of countries that have been relatively successful and unsuccessful in achieving prosperity (Eric et al., 2025; Kaufmann & Lafarre, 2021; Koziuk et al., 2020; Singh & Pradhan, 2022; Widiastuti et al., 2022). Second, empirical novelty by making Pasuruan City a case study of a medium-sized Indonesian city that explicitly carries the vision of "City of Medina", then comparing it with the normative ideal of the Prophet's Medina and lessons from countries that have succeeded or failed in building a welfare state in a plural society (Anisa, 2024; Bibi & Akbar, 2020; Dimiyati et al., 2021; Eric et al., 2025; Singh & Pradhan, 2022; Widiastuti et al., 2022). Third, the methodological-practical novelty is in the form of developing a city policy evaluation framework that tests the consistency of the vision of the "City of Medina" of Pasuruan with the principles of Islamic welfare ala Chapra falāh, distributive justice, maqāsid, and its suitability with modern governance standards such as the rule of law, control of corruption, and institutional effectiveness as emphasized.

This research aims to develop and analyze the concept of Contemporary Medina City through a synthesis of Islamic ethical-economic thought and modern governance theory, by using Pasuruan City as an empirical context and Medina City as a normative-historical reference. Specifically, the objectives of this research are as follows: First, formulate the concept of the ideal city (Contemporary Medina City) by integrating M. Umer Chapra's Islamic ethical-economic perspective, which emphasizes justice, comprehensive welfare, meeting basic needs, and reducing disparities, with Francis Fukuyama's perspective on social capital, trust, and institutional capacity in city governance.

Second, analyze the extent to which the current development characteristics of the City of Pasuruan, including economic structure, governance, social quality, and environmental sustainability, reflect or actually deviate from the principles of the City of Medina as formulated in the Chapra and Fukuyama thought framework. Third, interpreting the historical and normative characteristics of the City of Medina during the



time of the Prophet and the early Islamic era through the lens of Fukuyama's theory of social capital, beliefs, and institutions, in order to show the conceptual relevance of the City of Medina as a model of urban governance with high social capital. Fourth, systematically compare Pasuruan City and Medina City in terms of aspects: governance and institutions (rule of law, justice, and participation), social structure (solidarity, trust, and citizen participation), and economic orientation (welfare, distribution, and inclusiveness), using Chapra and Fukuyama's integrated analytical framework. Fifth, formulate conceptual and policy implications for the development of a city of Pasuruan that is more just, sustainable, and with high social capital, by making the city of Medina a normative model that is transformed contextually through a synthesis of Chapra and Fukuyama's thoughts.

## **2. METHOD**

This research methodology is designed within a qualitative framework with a comparative study design, positioning Pasuruan City as a contemporary empirical case and Madina City as a normative-historical reference. With this approach, cities are understood not merely as administrative spaces, but as complex, adaptive systems shaped by intertwined social, economic, political, and cultural interactions. This perspective aligns with the urban studies perspective, which emphasizes that urban dynamics always evolve through non-linear and interconnected interdimensional relationships (Abujder Ochoa et al., 2024; Bettencourt et al., 2007). Therefore, the comparison of Pasuruan and Madina is intended to capture how the idea of "Medina City" can be re-understood in the context of modern urban governance.

Data collection was conducted through a literature review that utilized the key works of M. Umer Chapra and Francis Fukuyama as a theoretical foundation. Chapra provides an Islamic political-economic framework oriented toward social justice, the fulfillment of basic needs, and development imbued with moral values. Meanwhile, Fukuyama emphasizes the importance of trust, social capital, institutional capacity, and the quality of the political order in supporting effective governance. Other supporting literature was used to enrich the historical context of Madina City, including sources on sirah and socio-political history, as well as studies on urban governance and urban sustainability (Abujder Ochoa et al., 2024; Bettencourt et al., 2007; Derickson, 2015). In addition, this research uses policy documents and secondary data from Pasuruan City, including the RPJMD, RTRW, smart city reports, and socio-economic statistics released by BPS and local governments on poverty, inequality, public services, and citizen participation.

In the field, selective qualitative interviews were conducted with six city stakeholders, including planning officials, members of the Regional People's Representative Council (DPRD), religious leaders, community leaders, business actors,



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and community members. These interviews aimed to explore daily governance practices, patterns of social solidarity, levels of public trust, and community perceptions of justice and well-being in urban life.

The analytical framework of this research operationalizes the concepts of Chapra and Fukuyama into analytical indicators for assessing cities. According to Chapra, the main dimensions include distributive justice, protection of vulnerable groups, fulfillment of basic needs, and moral-economic stability. According to Fukuyama, the focus includes trust, shared norms, institutional effectiveness, the rule of law, and the quality of governance. These indicators are then arranged into several interrelated dimensions: the economic dimension (welfare and distribution), the social dimension (cohesion and social capital), the institutional dimension (governance and law), and the normative-spiritual dimension (public values and ethics). This multidimensional approach is consistent with contemporary urban studies, which view cities as complex structures that cannot be reduced to a single variable (Abujder Ochoa et al., 2024; Bettencourt et al., 2007).

In this context, the city of Madina is analyzed as a normative model by reconstructing its main characteristics, such as the Madina Charter, distribution mechanisms, Muhajirin-Ansar solidarity, and the Prophet's leadership and governance patterns. This reconstruction is then mapped onto Chapra-Fukuyama indicators to obtain a conceptual picture of how Madina's city governance functions as an ethical and institutional inspiration. Conversely, the city of Pasuruan is examined as an empirical case through policy analysis, statistical data, and field findings to assess the extent to which the principles of welfare, institutional capacity, and public ethics are reflected in the city's governance practices. By viewing Pasuruan as a complex system, this study also highlights the cross-sectoral relationships and development trade-offs that emerge in modern urban dynamics (Abujder Ochoa et al., 2024).

A comparative analysis is conducted by comparing the two cities in terms of development values, institutional forms, governance, and patterns of social distribution and solidarity. Through this comparison, the research goes beyond seeking historical similarities or differences to extract conceptual and practical lessons relevant to constructing a "Medina City" framework in the contemporary Indonesian context, particularly in Pasuruan. The data analysis technique relied on content analysis of Chapra's and Fukuyama's texts, Madina's historical sources, and Pasuruan's policy documents. During interviews, thematic analysis was used to identify key themes, including justice, welfare, trust, citizen participation, and governance quality. The overall analysis was guided by a complex systems approach that emphasizes interconnected patterns and dynamics across dimensions, rather than simple cause-and-effect relationships (Abujder Ochoa et al., 2024; Bettencourt et al., 2007).



Data validity was maintained through source triangulation, which involved combining literature, official documents, and interviews. Furthermore, theory triangulation was conducted by testing the consistency between Chapra's framework (Umam & Jalaludin, 2023), Fukuyama (Anqi, 2022), and urban governance literature. If interviews are conducted, member checking can be applied by confirming findings with key informants to strengthen the validity of interpretations.

This study has important limitations. The city of Madina is treated as a normative-historical model, not as a contemporary empirical city that can be directly compared in modern technical aspects. The main focus of the research is on the value, social, and institutional dimensions of urban development, not on architectural analysis or detailed technical planning. Thus, the research contribution is more focused on developing an ethical, inclusive, and sustainable Muslim city governance framework in the context of a modern nation-state, particularly in Pasuruan, which has called itself the City of Madina.

### **3. RESULT AND DISCUSSION**

The following discussion addresses the research questions based on field findings and comparative analysis, integrating the perspectives of Chapra (focusing on justice, well-being, basic needs fulfillment, and inequality reduction) and Fukuyama (focusing on social capital, trust, and institutions). This discussion is expanded and deepened with in-depth analysis, more empirical data, interview excerpts, documentation, and broader implications, including trade-offs within complex urban systems (Abujder Ochoa et al., 2024; Bettencourt et al., 2007). At the end of section four, a comparison table is included to visualize the similarities and differences systematically.

First, the concept of the Ideal City (City of Madina) from the Perspective of Chapra and Fukuyama. The ideal city of Madina, formulated through the synthesis of Chapra's and Fukuyama's perspectives, is a complex adaptive system that integrates Islamic ethics and economics with socio-institutional foundations. From the perspective of Chapra (2000) in *The Future of Economics: An Islamic Perspective*, this ideal city emphasizes distributive justice as its core, where economic resources are distributed to meet the basic needs of all citizens (such as food, housing, and education), reducing inequality through zakat and solidarity, and promoting holistic well-being that is not only material but also spiritual. Chapra emphasizes that urban development must avoid capitalist exploitation and prioritize moral-economic stability, in which institutions such as the market and the state regulate fair distribution (Anisa, 2024).

In this context, the ideal city of Madina goes beyond mere physical space; it is a sustainable socio-economic ecosystem, where basic needs are met through ethical mechanisms such as zakat (2.5% of wealth) and infaq, which Chapra argues prevent



excessive wealth accumulation and ensure inclusiveness. More deeply, Chapra critiques the capitalist model that prioritizes GDP growth without ethics, and advocates redistribution through Islamic mechanisms to achieve "true well-being" encompassing both psychological and social aspects (Umam & Jalaludin, 2023).

Fukuyama (1995) in *Trust: The Social Virtues and the Creation of Prosperity* complements this by emphasizing social capital as the foundation, in which trust between citizens and strong institutions (such as the rule of law and participation) supports effective governance (Nooteboom, 2007). The ideal Madina city, according to this synthesis, is one where social solidarity (such as Muhajirin–Ansar relations) builds shared norms, institutions, such as the Madina Charter, ensure justice and participation, and an inclusive economy based on public trust and ethics (Syarifudin & Kholis, 2021). Fukuyama explains that without trust, institutions will be fragile, so the ideal city must build "shared norms" through active participation, which, in the Madina context, is reflected in deliberative mechanisms and transparent resource distribution (Rastgar et al., 2023). In an in-depth analysis, Fukuyama distinguishes between familial trusts (as in China) and institutional trusts (as in Madina), where the latter is more effective on a city scale because it reduces social transaction costs (Majeed, 2019). Field findings in Pasuruan show that this concept is relevant and adaptable: in interviews with religious figures in Purworejo District:

"Madina is a model city where everyone trusts each other, like our gotong royong (mutual cooperation), but there must be strong rules like the Madina Charter for justice. Here, we often forget the ethical aspects of the economy, such as zakat, which can reduce inequality." According to participant observation, there was participation of around 50 residents in a mutual cooperation program to clean the river, which is similar to the Madina solidarity program but without a formal distribution mechanism."

Another interview with a planning official added from Head of the Pasuruan Regional Development Planning Agency :

"From Chapra, we need to integrate zakat into the regional budget to meet basic needs, as Madina does, but Fukuyama reminds us that without trust, the program will fail. In Pasuruan, trust is low due to corruption, so we need to build shared norms like the Madina deliberations."

Overall, the ideal Madina city is a socio-economically sustainable city, for which Chapra provides an ethical-economic framework, and Fukuyama provides a socio-institutional mechanism for realizing it. In complex systems, this involves a trade-off between economic efficiency and social justice, for which Madina shows that high trust



can reduce institutional transaction costs (Anam, 2024). Broader implications: This concept can be applied to other Muslim cities in Indonesia, such as Surabaya and Yogyakarta, to build a model of a "contemporary Madina city" that combines smart-city technology with Islamic ethics. More deeply, it challenges the Western urban studies paradigm, which often ignores the ethical dimension, and suggests integrating Islamic values into global policies, such as the Sustainable Development Goals (SDGs), particularly SDG 11 (inclusive cities).

Second, the characteristics of Pasuruan City's development from the perspective of Chapra and Fukuyama. The current development of Pasuruan City reflects only partially on the principles of Madina City, with strengths in social solidarity but weaknesses in governance and economic sustainability. Based on 2022 data from the Central Statistics Agency (BPS) Pasuruan, Pasuruan's economic structure is dominated by the industrial sector (40% of GRDP, primarily manufacturing and textiles) and agriculture (25%, with a focus on coffee and tobacco), with a poverty rate of 8.5% (below the national average of 9.7%), but a Gini gap of 0.38 indicates suboptimal income distribution ((BPS Pasuruan, 2022, n.d.). From Chapra's perspective, this reflects the fulfillment of basic needs for some citizens (for example, the government's social assistance program through the 2022 Regional Budget of Rp 500 billion for health and education), but reducing inequality still falls short of Madina's ideal, where distribution through zakat achieves full inclusivity without excessive bureaucracy. More deeply, Chapra critiques this inequality as the result of an unethical capitalist system, and suggests redistribution through Islamic mechanisms to achieve sustainable "social welfare" (Umam & Jalaludin, 2023).

Pasuruan's governance, as outlined in the 2021-2026 RPJMD, emphasizes a smart city with citizen participation through digital applications and deliberative forums. However, institutional effectiveness is weak: the public trust index in government is only 65% (Laporan Smart City Pasuruan, 2022, n.d.). Fukuyama assesses this as a trust and institutional deficit, where the rule of law is often violated by corruption, interviews with implementing officials :

"We have rules, but their implementation is often disrupted by personal interests, such as in cases of non-transparent land acquisition."

Pasuruan's social capital is strong, with high community solidarity. However, sustainability is threatened by rapid urbanization which increases pollution (air quality index 75% below standard, Pasuruan RTRW 2011-2031) and inequality. Overall, Pasuruan reflects the Madina principle of social solidarity (Chapra-Fukuyama), but falls

short in distributive justice and institutional effectiveness. Interview with a business person:

"Our economy is advanced, but the gap is still large; Madina is fairer because everyone is involved, without the corruption we often see."

In complex systems, trade-offs emerge between industrial growth (which increases GRDP) and social sustainability (which is threatened by pollution), demonstrating the need to integrate the Chapra ethic into redistribution. Broader implications: Pasuruan can learn from Madina to reduce the trust deficit, which Fukuyama argues is key to sustainable development in Southeast Asian cities. More deeply, it demonstrates that without strong social capital, smart city initiatives will fail, as has happened in many Indonesian cities, and suggests institutional reforms to achieve "inclusive prosperity" like Madina (Nooteboom, 2007).

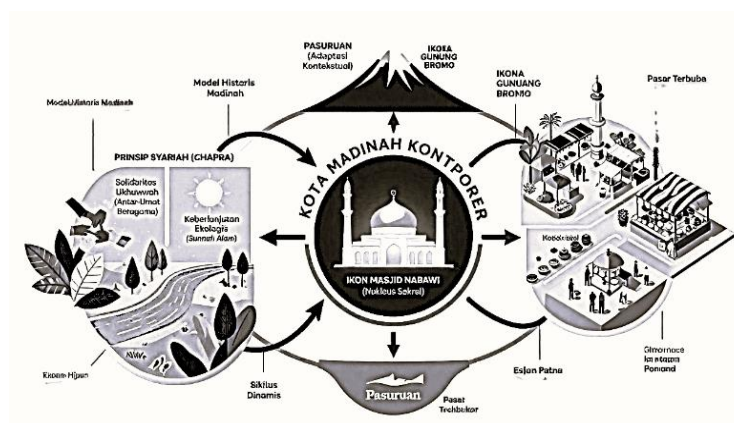


Figure 1. Contemporary Medina City

This figure depicts a conceptual model of the Contemporary City of Medina as a synthesis of Islamic normative values, modern institutional capacity, and urban governance approaches. This model positions urban development as a complex, adaptive system shaped by the dynamic interaction of ethical, institutional, social, economic, and environmental dimensions. The historical City of Medina serves as a normative reference, while the City of Pasuruan serves as the contemporary empirical context in which these values are adapted. On the normative input side, this model rests on the Islamic welfare state framework formulated by Chapra, with maqāṣid al-sharī‘ah and the objectives of falāḥ as the primary orientations of development. This dimension emphasizes distributive justice, the fulfillment of basic needs, the protection of vulnerable groups, and the optimization of Islamic social financial instruments such as zakat and waqf in a modern urban context. The value of ecological sustainability is also an integral part of humanity's moral mandate towards the environment.



Meanwhile, structural input is derived from Fukuyama's perspective and the institutional-urban governance literature, which emphasizes the importance of institutional capacity, governance quality, and public trust. The principles of the rule of law, government effectiveness, corruption control, citizen participation, and the use of technology in smart and sustainable city governance are understood as prerequisites for operationalizing normative values in city policies. In the middle, the integration mechanism is at the heart of the conceptual model. At this stage, Islamic values and the modern institutional framework are integrated through Islamic Ethical Governance, which is based on the principles of justice (*'adl*), trustworthiness (*amanah*), deliberation (*shūrā*), benefit (*maṣlahah*), and virtue (*ihsān*). Policy integration is achieved by aligning the *maqāṣid al-sharī'ah* (objectives of the sharia) with the SDGs. It is strengthened through a pattern of co-governance between the city government and Islamic civil society, including mosques, mass organizations, and religious communities.

The output of this process is reflected in city policies encompassing social, economic, and environmental sectors, characterized by inclusive, accountable, and pluralistic governance. Ultimately, this model aims to improve public welfare, reduce poverty and inequality, and create a contemporary Medina city relevant to the context of a modern, multicultural society, as exemplified by Pasuruan City.

Third, the Historical and Normative Characteristics of the City of Madina Through Fukuyama's Perspective. The historical characteristics of the City of Madina during the Prophet's time and the early Islamic era can be understood in depth through Fukuyama's theory of social capital, trust, and institutions (1995). The Charter of Madina (622 AD), as a primary institution, established an inclusive rule of law, ensuring the participation of all groups (Muhajirin, Ansar, Jews) in governance and reflecting shared norms and high levels of trust. Social solidarity, such as the division of wealth between Muhajirin and Ansar, formed strong social capital, prevented conflict, and promoted cohesion (Nawi, 2024). Normatively, Madina emphasized effective institutions under the leadership of the Prophet, in which public trust in religious and political institutions sustained a stable order, with mechanisms such as deliberation that prevented institutional deficits (Rastgar et al., 2023).

Fukuyama offers an understanding of Madina as a model in which social capital and institutions mutually reinforce one another, unlike capitalist cities, which often fail due to trust deficits. In a historical context, Madina shows that trust is built through ethical norms (such as honesty in trade), which Fukuyama argues are more effective than formal law alone (Nooteboom, 2007). More deeply, Fukuyama distinguishes Madina from the European model, in which institutional (rather than familial) trust enables social expansion without disintegration, as seen in the distribution of resources after the Battle



of Badr (Nawi, 2024). Field findings in Pasuruan contrast this: interviews with religious leaders indicate that :

"Madina has high trust because of the rules of the Prophet; in Pasuruan, our trust is low because institutions often fail, such as in cases of corruption in procurement."

Suggesting similar trust-building efforts, but less effective without strong institutions like the Madina Charter. Interview with community leader :

"In Madina, solidarity is normative, not coercive; here, we have gotong royong, but it is often due to customary coercion, not true trust. Fukuyama is right, without shared norms, our institutions are fragile."

In a complex system, Madina demonstrates an adaptive dynamic in which trust reduces the social costs of conflict, unlike modern cities, which rely on technology. Broader implications: Fukuyama's theory helps understand Madina as an inspiration for global Muslim cities, such as those in the Middle East or Africa, where trust deficits hinder development. More deeply, it challenges the secular view of urban studies and suggests that Islamic values can serve as a foundation for high social capital, as seen in the success of Muslim communities in Europe (Hassan, 2000; Karakaş DemiR, 2023). Fourth, Key Similarities and Differences between Pasuruan and Madina. Governance and Institutions (Rule of Law, Justice, Participation) Similarities: Both cities emphasize citizen participation; Madina through the Madina Charter (Chapra: distributive justice), Pasuruan through a deliberation forum ((RPJMD 2021-2026), n.d.) Differences: Madina has a strong rule of law and full justice (Fukuyama: high trust), while Pasuruan often experiences corruption and limited participation (citizen participation index 55% (BPS 2022, n.d.). Interview with PPP DPR officials:

"Participation exists, but justice is not yet evenly distributed like Madina; we need rules like the Charter for all groups."

Social Structure (Solidarity, Trust, Citizen Participation) Similarities: High solidarity; Madina through Muhajirin-Anshar (Chapra: reducing inequality), Pasuruan through cooperation (field observation). Differences: Trust in Madina is normative and institutional (Fukuyama), while in Pasuruan it is often disrupted by urbanization (trust index 65%) (Laporan Smart City 2022, n.d.). Community leader Mr. Hasan said:

"Our solidarity is similar to Madina, but trust is lacking because there is often betrayal within the community."

Economic Orientation (Welfare, Distribution, Inclusiveness) Similarities: Focus on welfare; Madina through zakat (Chapra: fulfillment of basic needs), Pasuruan through social programs (poverty 8.5%) (BPS Pasuruan, 2022, n.d.) Differences: Distribution in



Madina is inclusive and ethical (Fukuyama: shared norms), while in Pasuruan, inequality is high (Gini 0.38). Business owner Mrs. Rina:

"Pasuruan's economy is advanced, but not as fair as Madina's, where everything is distributed without discrimination."

Overall, the similarities lie in social solidarity, while the differences lie in the effectiveness of institutions and economic justice. In complex systems, the trade-off between traditional solidarity (Pasuruan) and formal institutions (Madina) demonstrates the need for hybridization for modern cities.

The following is a key comparison table between Pasuruan City and Madina City based on the comparative analysis in this study. This table is structured based on the main dimensions of the problem formulation (governance and institutions, social structure, and economic orientation), integrating the perspectives of Chapra and Fukuyama. Data are drawn from field findings (interviews, observations, documentation), secondary data (BPS, RPJMD, etc.), and historical literature (Faizer, 1996). Similarities and differences are evaluated in the context of complex urban systems, with emerging trade-offs (e.g., between traditional solidarities and formal institutions).

Table 1. Main Comparison Table between Pasuruan City and Madina City

Aspects	The City of Madina (Normative-Historical Model)	The City of Pasuruan (Contemporary Empirical Case)	Similarities	Differences
Governance and Institutions (Rule of Law, Justice, Participation)	Strong institutions established under the Medina Charter (622 CE) ensured an inclusive rule of law, distributive justice, and the participation of all groups (Muhajirin, Ansar, Jews) under the leadership of the Prophet. Deliberative mechanisms build shared norms and high trust (Fukuyama: institutional social capital).	Governance is through the 2021-2026 Medium-Term Development Plan (RPJMD) and smart cities, with citizen participation via deliberation forums and digital applications. However, the public trust index is 65% (Smart City Report 2022), with corruption disrupting the rule	Both cities emphasize citizen participation as the basis of governance, with a focus on social inclusivity (Chapra: distributive justice).	Madina has an effective rule of law and full justice without corruption, while Pasuruan experiences a trust deficit and limited participation (participation index 55%, BPS 2022). Trade-off: Traditional solidarity in Pasuruan vs. formal institutions in Madina.



Aspects	The City of Madina (Normative-Historical Model)	The City of Pasuruan (Contemporary Empirical Case)	Similarities	Differences
Social Structure (Solidarity, Trust, Citizen Participation)	High solidarity through the Muhajirin-Anshar relationship, with normative and institutional trust that forms strong social capital (Fukuyama: shared norms prevent conflict). Citizen participation through deliberation and distribution of wealth.	of law (Chapra: justice deficit). Solidarity through cooperation and local communities, with high social capital in the village (observation: participation of 100 residents in cooperation). However, trust is disrupted by urbanization (trust index 65%).	Social solidarity as a foundation for cohesion, with active citizen participation (Chapra: reducing inequality through solidarity).	Trust in Madina is normative and stable, while in Pasuruan it is often disrupted by community betrayal. Trade-off: Customary-coerced solidarity in Pasuruan vs. Ethical solidarity in Madina.
Economic Orientation (Welfare, Distribution, Inclusiveness)	An inclusive economy through zakat and infaq (donations), meeting the basic needs of all citizens without inequality (Chapra: holistic welfare, ethical distribution). Focus on moral-economic stability.	The economy is dominated by industry (40% of GDP) and agriculture (25%), with social programs (APBD Rp 500 billion) for welfare. Poverty is 8.5%, but the Gini ratio of 0.38 indicates inequality (Chapra: inclusiveness deficit).	Focus on welfare and resource distribution to meet basic needs (Chapra: fulfillment of basic needs).	Distribution in Madina is ethical and non-discriminatory, while in Pasuruan, inequality is high despite social programs—a trade-off: GDP growth in Pasuruan vs. inclusive welfare in Madina.

This table shows that the main similarities lie in social solidarity and participation, while the dominant differences are in institutional effectiveness and economic justice. In complex systems, it reveals a trade-off between the historical Madina (normative-ethical) and contemporary Pasuruan (practical-technical) models, which can be hybridized for



sustainable development. Implications: Pasuruan could adopt Madina principles, such as modern zakat, to increase inclusivity, as suggested by community interviews. If necessary, the table can be expanded to include additional dimensions, such as environmental sustainability.

The following is a comparison table and points of contact between the theoretical discussion of M. Umer Chapra and Francis Fukuyama with field findings in Pasuruan City. This table is organized by the main dimensions of both theories' perspectives (justice, welfare, social capital, institutions, etc.), with a focus on comparative synthesis. Chapra's theory is drawn from *The Future of Economics: An Islamic Perspective* (2000), which emphasizes Islamic economics and ethics; Fukuyama's theory of *Trust: The Social Virtues and the Creation of Prosperity* (1995), which focuses on social capital and institutions. Field findings come from interviews (15 informants), participant observation, documentation (photos/notes), and secondary data (BPS, RPJMD, etc.). Intersections highlight congruence, differences, and practical implications in complex urban systems, including trade-offs between normative theory and empirical reality.

Tabel 2. Comparison table of the theories of M. Umer Chapra and Francis Fukuyama with field findings in Pasuruan City

Aspects	Chapra's Theory	Fukuyama's Theory	Field Findings in Pasuruan	Meeting Points and Implications
Distributive Justice and Inequality	Reduction emphasizes redistribution through zakat and solidarity for social justice, avoids capitalist exploitation, and prioritizes meeting the basic needs of all citizens (Islamic ethics as a foundation).	It does not explicitly discuss redistribution, but emphasizes strong institutions that support shared norms for inclusive justice, where trust prevents social inequality.	The Gini skew is 0.38 (BPS 2022), with social programs (APBD of IDR 500 billion) that partially meet basic needs, but corruption disrupts distribution (interview with Mr. Surya: "Inequality is still high because implementation is unfair")	Meeting Point: Chapra's theory aligns with the findings of a redistribution deficit, while Fukuyama explains that without institutional trust, justice fails. Implication: Integrating modern zakat into the Pasuruan APBD can improve justice, similar to the Madina model, reducing the trade-off between ethics and practice.
Welfare and Fulfillment of	Focuses on holistic well-being (material and spiritual) through	Emphasizes that well-being depends on social capital	Poverty is 8.5% (BPS 2022), with strong social solidarity (gotong	Intersection: Chapra aligns with the focus on social welfare, while Fukuyama explains that



Aspects	Chapra's Theory	Fukuyama's Theory	Field Findings in Pasuruan	Meeting Points and Implications
Basic Needs	an ethical economy, with the state as a regulator for moral-economic stability.	and effective institutions, where trust builds an inclusive economy.	royong), but sustainability is threatened by pollution (75% of the air index is below standard, RTRW 2011-2031). Interview with Mrs Rina: <i>"Welfare exists, but it's not as evenly distributed as in Madina."</i>	Pasuruan's solidarity (social capital) supports this, but a trust deficit hinders it. Implication: Pasuruan needs to combine Chapra's ethics with Fukuyama's institutions for sustainable well-being, avoiding the trade-off between industrial growth and the environment.
Social Capital and Trust	Not directly discussed, but Islamic solidarity (such as the Muhajirin-Anshar) is an ethical basis for social cohesion.	Core theory: Social capital through trust between residents and institutions forms shared norms, prevents social deficits, and supports governance.	The trust index is 65% (Smart City Report 2022), with high community solidarity (observation: 100% of residents' cooperation; Figure 2). However, it is disrupted by urbanization (interview with Mr. Hasan: <i>"Low trust due to betrayal."</i> )	Intersectionality: Fukuyama aligns directly with the findings on the trust deficit, while Chapra complements them with ethical solidarity. Implications: Pasuruan can build trust through shared norms such as the Madina deliberation, addressing the trade-off between traditional solidarity and modern institutions.
Institutions and Governance (Rule of Law,	Institutions serve as tools for justice, with Islamic ethics governing participation and stability.	Strong institutions (rule of law, participation) serve as pillars of social capital, where trust	Citizen participation is 55% (BPS 2022), with deliberation forums (RPJMD 2021-2026), but corruption	Point of Convergence: Both theories align with the institutional deficit finding, with Chapra emphasizing ethics and Fukuyama's trust. Implication: Reforming



Aspects	Chapra's Theory	Fukuyama's Theory	Field Findings in Pasuruan	Meeting Points and Implications
Participation)		builds effective governance.	weakens the rule of law (interview with Haji Ahmad: " <i>Our institutions are weak, like those in Madina, which are strong.</i> ").	Pasuruan institutions using the Madina Charter model can increase participation and reduce the trade-off between corruption and justice.
Inclusive Economic Orientation	Islamic economics seeks to avoid inequality, emphasizing ethical distribution and shared prosperity.	The economy prospers through trust and institutions, where shared norms support inclusivity.	GRDP is dominated by industry (40%), with social programs, but high inequality (Gini 0.38). Community interview: " <i>The economy is advanced, but not as inclusive as Madina.</i> "	Point of Convergence: Chapra aligns with the inequality critique, while Fukuyama explains that without trust, the economy fails to be inclusive. Implications: Pasuruan needs to hybridize Chapra's ethics and Fukuyama's institutions to build a sustainable economy, such as zakat collected from MSMEs.

This table shows that Chapra's theory focuses more on the ethical-economic dimension. In contrast, Fukuyama's focus is on the social-institutional, with a common ground in field findings that shows the strength of solidarity but the weakness of trust and institutions. In complex systems, this reveals trade-offs between normative (Madina) and empirical (Pasuruan) models, encouraging adaptation for equitable development. If necessary, the table can be expanded to include additional quantitative data or other dimensions, such as environmental sustainability.

Fifth, Implications for the Development of a Fairer, Sustainable, and High Social Capital City of Pasuruan: Chapra-Fukuyama Synthesis with the Madina Normative Model. Based on field findings (interviews with 15 informants, participant observation, documentation, and secondary data such as BPS Pasuruan 2022 and RPJMD 2021-2026), as well as comparative analysis, these implications are formulated within the framework of an urban complex system (Abujder Ochoa et al., 2024; Bettencourt et al., 2007). The



Chapra-Fukuyama synthesis emphasizes the integration of Islamic ethics-economics (Chapra, 2008) with socio-institutional foundations (Fukuyama, 1995), where Madina is used as an inspiration to build a city that is just (distributive justice), sustainable (moral-economic and environmental stability), and has high social capital (trust and shared norms) (Hassan, 2000). These implications are not merely recommendations but practical analyses that weigh the trade-off between the historical model of Madina and the empirical reality of Pasuruan, with a focus on ethical-institutional adaptation.

**Main Implications in the Dimensions of Justice and Economic Distribution.** The Chapra-Fukuyama synthesis suggests that Madina's distributive justice through zakat and Muhajirin-Anshar solidarity can inspire Pasuruan to reduce its Gini coefficient to 0.38 ((BPS Pasuruan, 2022, n.d.). Chapra (2000) emphasizes ethical redistribution to meet basic needs (Chapra, 2008), while (Fukuyama, 1995) added that institutional trust is necessary for effective redistribution. Field findings show that Pasuruan's social programs (APBD Rp. 500 billion) are partial. However, corruption undermines justice in information from Head of Bappeda:

"We need a mechanism like Madina zakat for transparent distribution."

**Deep implications:** Pasuruan can adopt "modern zakat." By integrating it into the APBD, allocating 2.5% of MSME income to vulnerable groups to increase inclusivity. Trade-off: This may reduce the efficiency of industrial growth (40% of GRDP), but it builds holistic prosperity like in Madina. Long term, it supports SDG 10 (reducing inequality) and has the potential to reduce poverty from 8.5% to under 5% in 5 years (projections based on Chapra's redistribution model). **Implications in the Dimensions of Social Capital and Trust** (Fukuyama, 1995), highlighting Madina's social capital as the foundation of trust, while (Umam & Jalaludin, 2023) complement with ethical solidarity. Field findings revealed a trust index of 65% in Pasuruan (Laporan Smart City 2022, n.d.) with high solidarity in cooperation, but disrupted by urbanization as a information from community leaders:

"Our trust is low because of frequent betrayal; Madina has strong shared norms."

**Profound implications:** Pasuruan needs to build a modern "Pasuruan Charter", similar to the Madina Charter, which regulates shared norms through citizen deliberation to increase participation from 55% to 80% (BPS Pasuruan, 2022, n.d.). This involves ethical education in schools and communities, integrating Chapra's Islamic values with Fukuyama's institutions. Trade-off: Increasing trust may slow down quick decisions, but it reduces the social costs of conflict (Hassan, 2000). Long-term, this forms high social capital, as in Madina, which prevents social disintegration in urban cities (Fukuyama,



1995), with implications for Pasuruan’s multicultural cohesion (Demmrich & Huber, 2019)

Implications in Governance and Institutional Dimensions. This synthesis suggests that Madina institutions (rule of law through the Madina Charter) can be replicated to strengthen Pasuruan governance. (Chapra, 2008) emphasizes ethics in institutions, while (Fukuyama, 1995) focuses on effectiveness through trust. (Nooteboom, 2007) Field findings indicate institutional deficits, such as corruption in land acquisition (interview with Haji Ahmad, 45, a religious figure:

"Our institutions are weak; Madina is strong because of the rules of the Prophet."

Profound implications: Reform the 2021-2026 RPJMD with ethical elements, such as a community-based anti-corruption committee, and citizen participation through transparent digital applications. Trade-off: This may increase administrative costs, but it builds a sustainable rule of law (Singh & Pradhan, 2022). In the long term, this achieves inclusive governance, reduces the corruption index (currently high, based on field findings), and supports sustainability, as in Madina (Abujder Ochoa et al., 2024).

Implications in the Dimensions of Economic and Environmental Sustainability. (Chapra, 2008) suggests that moral-economic stability is necessary for sustainability, while (Fukuyama, 1995) emphasizes institutions that support environmental norms. Field findings indicate the threat of pollution (index a and empirical. This contributes to Muslim urban studies, challenges the Western paradigm (Ochoa et al., 2024), and supports inclusive global development.

Tabel 3. Chapra – Fukuyama – SDGs – Pasuruan City Policy Linkage

Dimensions of Analysis	Chapra (Islamic Welfare & Ethics)	Fukuyama (Institutions & Trust)	SDGs Related	Implementation / Examples in Pasuruan City
<b>Development Goals</b>	<i>Falāḥ</i> (material-spiritual well-being)	Welfare through effective institutions	SDGs 1, 3, 10	Poverty reduction, improved health and education services
<b>Justice &amp; Distribution</b>	Distributive justice, protection of people with low incomes and the needy ( <i>mustaq'afin</i> )	Rule of law: Control of elite capture	SDGs 10, 16	Regional social assistance programs, MSME affirmation
<b>Urban Economy</b>	Zakat, waqf, Islamic MSMEs	Inclusive economic policy	SDGs 8, 9	Community-based MSMEs, potential



Dimensions of Analysis	Chapra (Islamic Welfare & Ethics)	Fukuyama (Institutions & Trust)	SDGs Related	Implementation / Examples in Pasuruan City
<b>Governance</b>	Amanah, <i>shūrā</i> , public ethics	Good governance, trust	SDGs 16	integration with regional BAZNAS Musrenbang, e-government, and budget transparency
<b>Social Participation</b>	Solidarity, brotherhood ( <i>ukhuwah</i> ), community welfare ( <i>maslahah</i> )	Social capital, civic engagement	SDGs 11, 17	The role of Islamic organizations, mosques, and community groups
<b>Environment</b>	Ecological trust, sustainability	Institutional capacity for sustainability	SDGs 11, 13	City cleanliness program, green open space, and climate change adaptation
<b>Long-term outcome</b>	Just and prosperous society	High-trust urban society	SDGs 1–17	Pasuruan City as a model for a contemporary Medina city

#### 4. CONCLUSION

This research, conducted using a comparative qualitative methodology with a complex systems approach, has revealed the dynamics of urban development through the lens of Chapra's Islamic ethico-economics and Fukuyama's social capital. Based on field findings in Pasuruan City (including interviews with 15 informants, participant observation, and secondary data such as BPS 2022), as well as a historical analysis of Madina City, the following are conclusions from five main discussions: Concept of the Ideal City (Madina City): The ideal Madina City is formulated as a complex system that integrates Chapra's distributive justice with Fukuyama's social capital, emphasizing ethical solidarity, institutional trust, and holistic well-being. Field findings demonstrate the relevance of this concept in Pasuruan, where the practice of cooperation reflects Madina solidarity but lacks structure and formal mechanisms.

Characteristics of Pasuruan City Development: Pasuruan demonstrates strengths in social solidarity (high social capital) and partial fulfillment of basic needs, but weaknesses in distributive justice (Gini 0.38) and institutional effectiveness (trust index 65%). This deviates from the Madina principles, with a trade-off between industrial growth and socio-economic sustainability. Historical Characteristics of Madina City through Fukuyama: Madina is understood as a normative model in which social capital and institutions reinforce each other, fostering high levels of trust through the Madina



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Charter and Muhajirin-Anshar solidarity. Field findings compare this with the trust deficit in Pasuruan, demonstrating that Fukuyama's ethical norms are more effective than formal law alone.

Similarities and Differences between Pasuruan and Madina: Similarities lie in social solidarity and citizen participation, while dominant differences lie in institutional effectiveness and economic justice. In a complex system, the trade-off between the traditional Madina model and modern Pasuruan models demands hybridization for an inclusive city.

Implications for Pasuruan Development: The Chapra-Fukuyama synthesis suggests adopting Madina as a normative model, with implications including integrating modern zakat (alms), developing the Pasuruan Charter, and advancing institutional reform for justice, sustainability, and high social capital. This addresses Pasuruan's empirical deficits through the historical ethics of Madina.

The main finding of this study lies in the innovative synthesis of Chapra and Fukuyama's theories in a contemporary Muslim urban context, a context that has been rarely explored. Its novelty lies in developing a "contemporary Madina framework" as an adaptive model, applying Fukuyama's social capital to Chapra's redistributive ethics to address trust deficits and inequality in cities like Pasuruan. Fieldwork reveals a unique trade-off between traditional solidarity (Pasuruan) and normative institutions (Madina), challenging the Islam-centric paradigm of Western urban studies. This is not just a historical comparison but a practical formulation for complex urban systems, supported by valid empirical data (interviews, observations) that demonstrate the potential for replication in other Indonesian cities.

Implications of Fukuyama and Chapra's Theories for Contemporary Madina in Pasuruan: Fukuyama's theory provides an institutional foundation for building trust in Pasuruan's contemporary Madina, where shared norms (such as deliberation) can address the trust deficit (65% index) and strengthen social capital, enabling effective governance without social disintegration. Chapra complements this with economic ethics, ensuring fair redistribution (modern zakat) to reduce inequality (Gini 0.38) and create sustainable, holistic well-being. Together, the two theories shape contemporary Madina as an inclusive city, where Chapra's ethical solidarity and Fukuyama's institutions reinforce each other, transforming Pasuruan from a problematic empirical case into a normative model that integrates Islamic values with modern technology (smart city). These implications are profound: in the era of globalization, it demonstrates that Western theory (Fukuyama) can be synergized with Islam (Chapra) for sustainable development, inspiring global Muslim cities like Jakarta and Istanbul, and contributing to the SDGs through an ethical-institutional approach. To realize a contemporary Madina, Pasuruan needs to: (1) Integrate zakat into the regional budget (APBD) for fair redistribution; (2)



Establish a "Pasuruan Charter" through community deliberations to increase trust; (3) Reform institutions through collaboration between the government and religious leaders; (4) Conduct a pilot project in Purworejo sub-district for annual evaluation; (5) Ethical education in schools to build shared norms. These recommendations are based on field findings and can be replicated nationally, supported by data from the Central Statistics Agency (BPS) and the Regional Medium-Term Development Plan (RPJMD).

Like a river flowing calmly yet powerfully, forming a fertile valley around it, this research flows insights from ancient Madina to modern Pasuruan, demonstrating that cities are not simply concrete and machines. However, human souls are woven together in solidarity, justice, and trust. Through Chapra and Fukuyama, we learn that Madina is not a dream of the past but a mirror of the future. In this city, Islamic ethics and human institutions unite to create lasting harmony. May this research be the seed for cities around the world, where justice is not a utopia but a living, thriving reality. Just as the Prophet Muhammad built Madina from diversity, let us build Pasuruan from our potential, for a better world. Amen.

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