

WORLD FAITHS DEVELOPMENT DIALOGUE

A Different Perspective on Development and Poverty

Comment on the *World Development Report 2000*

‘It is the invisible which makes the visible world possible’

June 1999

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Executive summary

All human activities fall within the sacred ordering of the universe. There are intimate connections between economic development and the social, cultural, political, environmental and spiritual aspects of the development process. Indeed, the recognition and strengthening of these connections is essential, even for the success of economic objectives.

It is only on the basis of those characteristics known generally as ‘virtues’ that a truly ‘developed’ society can be achieved. Thus moral and spiritual education – the teaching of the values embedded in those virtues – is the vital pre-requisite for development. On its own, academic or technical education does not ensure that knowledge and skills will be used in the best possible way for the common good.

Within this framework, five of the issues highlighted in the Comment are of particular importance:

- i. Most religious traditions have a central concern not merely for people in general, but for all people. Therefore the focus of development must be on people rather than on economic processes, and, specifically, on the poorest and most marginalised. Particular attention should be paid to the inclusion of women, towards whom we challenge the religions to change their own attitudes and practices. Putting people at the centre of development means that any development process which creates or perpetuates poverty is illegitimate. We suggest that the *World Development Report (WDR)* should turn its attention to the problem of the contradictions which frequently arise between the macro-economic policies pursued by the international financial institutions, and local measures being taken in favour of the poor.
- ii. Some religions have a tradition of historical reflection which leads to the understanding of poverty as a process, focusing on how people become, or are made, poor, and why some remain poor while others manage to get out of poverty. Given, too, the heterogeneous nature of the poor and the complexity of poverty, one implication of this need to examine the historical characteristics of particular poor people is the vital importance of recognising that poverty is not the same everywhere. It follows from this that poverty cannot successfully be tackled by applying a uniform set of policies across different countries or even across the communities within them.
- iii. Culture is a key element of development. Here, culture is defined as the means by which people give meaning and order to the world; in other words, it is the bedrock of their very identity. A failure to take people’s values and beliefs into account will lead to their being either alienated from their own roots or excluded from the development process. However, this is not to overlook the value of cultural dynamism in the context of a changing world. We do not argue that all aspects of any culture should necessarily be preserved, especially as regards gender relations, but changes must come about *within* cultures, and according to their own contexts.
- iv. We are concerned that the *WDR* gives relatively little space to the issue of work. People from almost all religious traditions see work as essential for attaining dignity and the respect of others, partly because it provides a means to earn a living (which implies fair returns on one’s labour), but also because it offers an opportunity for creation and self-expression and for rendering service to the whole community. This means that the same status should be granted to all kinds of work and that full and

fulfilling employment or engagement in society – including voluntary work – should be the aim of any development strategy.

- v. All religious traditions hold human beings responsible for caring for the environment. In this context the notion of restraint and the acceptance of limits is of key importance. We suggest that the *WDR* should make the environment a stronger focus of the report and that it should address the issues of what kinds of growth and consumption and what mix of institutions, are needed to protect the environment.

Further points

We welcome the *WDR*'s definition of poverty as a multidimensional phenomenon. These dimensions include spiritual poverty, which is considered by many to be manifested in the spread of the values of consumerism.

Broadly speaking, we can identify three inter-related approaches to poverty adopted by faith-based organisations:

- i. Immediate poverty alleviation, which is rooted in compassion and justice. This gives high priority to ensuring the survival of the very poor and those most vulnerable to extreme poverty.
- ii. Self-reliance and empowerment, which focuses on efforts to provide the poor with the core attributes they need to give meaning to their lives and to play a role in society. Care should be taken not to destroy the existing survival strategies of the poor. The question of access to markets, as well as to other essential facilities, such as credit and training should be addressed.
- iii. The link between wealth and poverty. This approach seeks to address those features of wealth creation which make people who are better off less sensitive to the plight of the poor and to their responsibilities towards the poor.

Another issue addressed in relation to the theme of rich and poor is international aid, which does not seem to fall easily within the framework of 'empowerment, security and opportunity', the three leitmotifs of the *WDR*. However, aid has an important contribution to make. We highlight the view of the poor that aid does not readily reach them, and suggest that efficient ways should be found to allocate aid first to those who most need it.

In spite of differences of opinion among religious groups on this issue, we suggest that the *WDR* should focus more on human rights (with their concomitant responsibilities).

The building and sustaining of social networks and community is a fundamental dimension of human development. The tendency to rate the accumulation of individual wealth higher than values such as solidarity and cooperation (accentuated by current policies and market mechanisms) works against this. So does the increase of inequality, even if it is accompanied by overall economic growth. We lament the role played by religious groups in causing and perpetuating conflict.

1. Introduction

We live in a world in which a small percentage of people enjoys the lion's share of the collective wealth, whereas the vast majority benefits from only a tiny proportion of it. For many, the existence of sprawling urban slums, whose inhabitants live under leaking roofs, with no access to healthcare or education, and of millions of hungry families in rural areas, who scratch a living from stony hillsides or work for a pittance on someone else's land, is a haunting moral outrage. Others contemplate the emptiness and despair of the unemployed, the homeless and the outcasts who live surrounded by the wealth of the industrialised countries, and realise that the development process needs to steer a very different course.

It is this sense of moral outrage, and the awareness that we are failing in our responsibility towards each other and towards the planet on whose life our lives depend, which is the sign of hope in our times. In the face of so much extreme physical poverty, violence, injustice, and environmental destruction, there is an increasing readiness among many people and institutions to recognise the urgent need to change the way we set about living in our world. And we can no longer cast the blame on others. The time has come to make alliances, to share with one another our different experiences, ways of thinking, technical skills, hopes and dreams, and, by changing the present, to lay the foundations for a different future.

One such alliance is the World Faiths Development Dialogue (WFDD), which was set up in 1998 as a dialogue among the religions of the world, and between the religions and the World Bank, on the subject of poverty and development. Our aim is not to reach agreement, or even a consensus, since one of the world's richest heritages is the diversity of ways in which the people who live in it understand it. But our aim *is* to reach conclusions which can make a difference, and this will be done, not only by talking, but by acting in dialogue together.

This Comment has been written in response to an invitation made by the authors of the World Bank's *World Development Report 2000/1 (WDR)* to present, in summary form, the main ideas and views of the religious traditions involved in the WFDD on the evolving thrust and content of the *WDR*. As requested, the focus is on values, and the religious communities' understanding of development and poverty.

We are grateful for this opportunity, and hope that the Comment will be read in the spirit of the dialogue in which we are engaged. While some observations are critical of the present *WDR* draft, others are more a plea that particular points be reinforced. Of more importance than the document itself is that all of us involved share two ultimate objectives: to rid the world of destitution caused by indifference and injustice and the desire seriously to play our part in working out the best ways in which this objective might be achieved.

In order to temper unwarranted expectations of the content of the Comment, it is important to highlight two principal limitations:

- i. The Comment does not pretend to provide a consensus of the core tenets and visions of the different religious traditions, or their application to development and poverty issues. Such a consensus does not exist, either among the religions or within each one of them. We have therefore merely tried on one hand to highlight some of the main perspectives which are shared by all, or at least most people of religious belief, and on the other, to present views and orientations drawn from specific traditions, where these are particularly relevant to the debate about values, development and poverty.

Inevitably, such an approach leaves itself vulnerable to the criticism that what is said represents the views of no one faith community. Nevertheless, we hope that all those whose belief in a spiritual dimension to life (however this might be understood) has led them deeply to question the order of things here on earth will find in it a faithful reflection of at least some of their own views on the present, and visions for the future.

- ii. In view of the need to provide a succinct contribution, we have been able to do little but draw attention to those issues which are considered of major importance. We could not engage with all the different issues which need to be addressed, nor could we provide much detail and argument for the views given, and conclusions drawn.

The Comment is the fruit of many hours of discussion among people from different religions all over the world. We hope very much that it will lead to further debate and action as part of the process of the WFDD.

Our gratitude goes to Roger Riddell, who wrote the first draft of the Comment, and to all those who contributed to the subsequent debate, which resulted in this final version: Freddy de Alwis, P. D. Premasiri, Gajapati Maharaja Dibyasingha Deb, Swami Agnivesh, Kamla Chowdhry and Jean-Claude Lavigne, who arranged conferences for us; and Lalith Abeysinghe, Swami Amarananda, Christopher Barrett, Elizabeth J.Harris, Javier Iguíñez, Azim Lakhani, Mauricio Laborde, David Loy, Richard Marsh, Diarmuid Martin, Archbishop Njongonkulu Ngundane, P.D. Premasiri, Andrew Rogerson, William F.Ryan, Jeffrey Solomon, Paul Spray and Matthew Weinberg, who were most closely involved with the preparation and production of the Comment.

There have been well over a hundred further contributors, people who attended conferences and seminars and those who wrote papers for us, or sent their thoughts in letters (listed at the end of this document). The coordination has been in the hands of Wendy Tyndale, but the authorship of the Comment belongs to everyone who has been involved.

We would also like to thank the Swiss Agency for Development and Cooperation, as well as the UK Department for International Development, for their moral and financial support.

2. Viewpoints and Ideas

2.1 Vision of development

The starting point for the religious traditions in this discussion on poverty and development is their belief that all human activities fall within the sacred ordering of the universe. For the Hindus, this is expressed through the concept of *Sanatana Dharma*, the eternal truths which lie over and above any specific religious interpretation. The vision of the Jains and the Buddhists is that nothing escapes the cycle of cause and effect. Other religions speak of God's will or commandments. Since all human activity is encompassed by this divine, or eternal, order (which for all the faith communities is based on values such as love, compassion, self-discipline and generosity), there can be no meaningful separation between the social, economic, political, environmental, cultural and spiritual dimensions of life.

Economic activities, for example, trading, are just as much a part of social relationships as family celebrations or religious festivals. Money lending rules are just as intimately linked to community justice as an education or legal system is, and they are subject to the same moral laws, even if the interpretation of these laws, or values, varies widely from culture to culture.

In the light of this, there is a general consensus among the faith communities that development can only have a meaning if the concept embraces all dimensions of human existence. If emphasis is placed only on economic development, this will fail, as the balance necessary for human well-being will be lost. As the Jews say: 'Where there is no bread, there is no Torah, and where there is no Torah, there is no bread'.

The source of vision and motivation for people of religious belief is their experience of the supreme reality, the transcendent, or the divine. Thus one point on which full agreement is likely to be found is that both the ultimate aim and the underlying foundation of any development process must be the strengthening of the spiritual life and moral values of individuals and societies.

No society can be truly developed until the people within it have made the attributes commonly known as 'virtues' their own. Not only do these provide inner contentment and positive inter-personal relationships for individuals, but they also give a general sense of responsibility, purpose, and hope, on which the effective functioning of all aspects of human life, from family relationships to banking systems, depend. Virtues include: trust; companionship; solidarity; compassion; personal integrity; the pursuit of truth; honesty; respect for others; tolerance; mercy; forgiveness; charity; altruism; respect for other cultures; respect for the elderly; and loyalty. Most of the religious traditions would ultimately judge all acts, including development activities, according to the virtues they incorporate. Development processes which are not based on virtues are not only useless, but are potentially dangerous.

On the basis of the premise that these individual and social moral values are essential for the well-being of any society, there is now a growing tendency within most religions to embrace a vision, too, which extends through the personal to the economic and political as well as the social and natural world. The Bahá'ís, for instance, have defined the process of development in terms of laying the foundations for a new social order which can cultivate the potentialities latent in human consciousness. It is on this engagement with the world that the present discussion is focused.

Since there will always be a tension between an emphasis on spiritual experience on one hand, and taking action to build up a better world around us on the other, the degree and nature of this commitment varies greatly, both among and within the religious communities. But many religiously-inspired people are making an increasing effort not only to contribute to practical improvements in the lives of the poor, but also to try to understand the nature and causes of poverty, and to analyse the values and goals of development programmes. Whether or not they aspire to be in the forefront of working out development strategies or technical solutions, all those involved with these issues understand their contribution in terms of informing, inspiring and engaging in debate and action with communities, development institutions, governments and civil society organisations. They try to ensure that what they see as the most important values, and the right ordering of those values, permeate development and policy decisions.

Many people from the faith traditions are ready to recognise that no religion can claim to possess the entire truth about God or the origin and purpose of the universe, and the place of human beings within it. This implies a certain degree of provisionality, as the meaning of life is understood and deepened by interaction with the world and with people; by the interaction of what 'is' with what 'ought to be', as perceived by the faith communities. Thus any definition of humanity is open to being refined and altered by changes in the external world and in the nature of human inter-relationships, building on the history of people and peoples. It is on these grounds that those people from religious traditions who think about these issues hold the view that development is not merely a continuing process, but one whose parameters lie open to revision. In this respect the notion of development encompasses the notion of 'vision'.

Finally it must be stressed once more that when considering a vision of development, there are widely ranging views, not only from religion to religion, but within each religion as well. The very idea of 'progress', for example, which implies a linear interpretation of history, is alien to some religions and spiritual traditions.

WDR Outline

Since the religious communities see their role as providing hope to people, especially to the poor and the marginalised, we would like the *WDR* to open on a more positive note. Thus the main thrust might be 'Development for All' rather than 'Attacking Poverty', and Chapter 1, 'The Nature and Structure of Poverty', might start with a statement of values and a vision of development. What vision is the World Bank giving to people who currently live in abject poverty, to enable them to live with dignity and hope? We suggest that the *WDR* should make a clearer attempt to redefine development in the context of an analysis of past development approaches which have failed in their objectives to provide development for all.

We therefore suggest a re-ordering of the chapters as follows:

1. Development for all
2. Redefining development
3. Values and expectations of the people
4. Challenges: reversing the processes which lead to deprivation.

In this context too, the important issue of the quality as well as the quantity of development should be addressed. Section 1.3 lists some possible 'lead indicators', such as infant/child mortality rates for health and years of schooling/literacy for education. Mortality rates do give some indication of the quality of healthcare, but just as important as the number of children at school, or even the number of literate children, is the quality of what they learn, both within the school building and outside it. We would like to suggest that, in order to

ensure that development programmes are really 'laying the foundations for a new social order', it is essential to find better ways of evaluating the quality of the work being done.

Material assets may be easier to enumerate and measure than cultural, spiritual and natural assets, but nevertheless they should not be given more weight in the development process. In the context of the integrated nature of development, this is an important point (particularly with reference to Chapter 7, 'Assets and Location'). Indeed, insofar as we are concerned about the legacy we bequeath to future generations, history suggests that cultural, natural and spiritual assets prove more durable and more essential than material ones.

In the same vein we would like to suggest that the strategy to "design policies on assets, markets and institutions" in order to ensure empowerment, provide security and create opportunity, (Section 2.5) is too restricted. In our view, other elements such as people and commitment and political will and action should be included.

2.2 Poverty: a multidimensional process

Since the religious traditions have their roots in different cultures, in which poverty is understood in very different ways, there is no single definition of poverty to which they all subscribe. However, they would all agree that poverty is a multi-dimensional phenomenon.

Poverty is usually understood first and foremost to be about the lack of the basic material necessities for life – food, clean water, clothing, shelter and access to healthcare, as well as the lack of skills to earn a living (which usually means a lack of education and training). It also includes the lack of access to, or lack of ownership of, assets, such as land. But for many societies, in which family and community ties and social relationships are seen as a person's basic wealth, rather than money or possessions, the people who lack social networks are considered to be the poorest. For yet other communities, whose physical, cultural and spiritual life depends on their natural habitat, the most dire kind of poverty arises from environmental destruction.

Poverty often involves living in a situation of social and political conflict and violence, and is frequently linked to the loss of self- and group-esteem. Exclusion is a key cause, as well as result, of poverty, probably found in its most severe form in the elimination of self-identity through the destruction of culture. Poverty can also usefully be understood as the absence or denial of the economic, social, cultural, political and civil rights of individuals and of groups. The absence of work and of fair returns on one's labour is directly linked to poverty, as is also degrading work, which is an affront to humanity. Poverty is also expressed in an inability to participate in social, political and economic life – often referred to as lack of 'voice'.

But other extreme forms of poverty can lie in the spiritual domain. An impoverished spiritual life leads to a lack of awareness of the presence of the divine or inviolable spirit within each person. This results in a lack of respect for the dignity due to each human being, a situation intimately linked to poverty. It also leads to a personal emptiness, which causes people to look for substitutes for spirituality. Today the most common of these are money and consumer goods.

Consumerism is condemned by all the religions as a sign of extreme spiritual impoverishment. Some see it as idolatry, or the worship of false gods. Others, such as Buddhists, would say that, since desire and clinging to things is the cause of suffering,

consumerism, by encouraging desires which can never be fulfilled, is likely to lead to personal despair and social disintegration.

At the end of the day, poverty consists of the absence of those human traits without which interpersonal relationships and social life break down – the virtues. The more the need for cultivating the virtues is downplayed, the greater is the risk that development processes will be influenced by their opposites: greed, selfishness, blindness, dishonesty, intolerance, isolation, and individualism. Thus all religious traditions would agree that a lack of virtues in people and in societies, and a failure to support and nourish them, not only constitutes poverty in itself, but also contributes to the continuation of poverty in our world.

WDR Outline

The *First Cut Paper* begins by stating that: ‘poverty is a multidimensional phenomenon arising out of complex interactions between assets, markets and institutions’ (Overview). This view is welcomed, but, since the religions understand poverty as a process, arising out of the relationships between people and between people and the material world, a more acceptable (because more complete) statement would be:

‘Poverty is a multidimensional process. It arises out of the complex interaction between individuals, communities and their environment on one hand, and between economic systems and markets on the other, mediated through institutions and political systems.’

It would seem advisable for the *WDR* to address the definitional issue early on in Chapter 1. Who exactly *are* the poor on whom we are focusing attention? From the start it should be made clear that the focus is on the materially poor (who suffer, too, from the other dimensions linked to material poverty). In the view of the religions, it is vital to clarify that those who live in the greatest physical poverty are often not the poorest spiritually, culturally or in terms of social networks and rewarding human relationships. This is not merely to emphasise the value of poor people, but also to remind ourselves that they possess certain types of wealth which should not be depleted by the developmental process.

It is the perspective of many religions that poverty can also be understood as the absence of what people need to fulfill their (God-given) potential. This suggests that poverty should be seen as a process. Rather than describing different features of the current poverty of particular individuals or groups, this approach seeks to explain either how these people became, or were made, poor, or why it is that they have remained poor when others have not. This historical approach to poverty has strong resonances within the Judeo-Christian faiths, whose understanding of what they perceive as the ‘hand of God’ in the world has been profoundly influenced by historical reflection.

Given the heterogeneous nature of the poor, the complexity of poverty, and the need to examine the historical characteristics of particular poor people, individually and in their social setting, care should be taken not to assume that poverty is the same everywhere. It is inaccurate to imagine that all dimensions of poverty, even extreme poverty, can be captured by reference to a cluster of common indicators, or that poverty can be reduced by applying a uniform set of policies across societies and across countries. The viability of more generalised approaches to solving poverty needs continually to be tested in the (historical) realities and experiences of particular poor people and groups.

It has been found helpful to distinguish between:

- absolute and relative poverty
- temporary and more permanent poverty

- vulnerability (specifically, the vulnerability of those not currently considered poor to become poor, and of those in some poverty to move into extreme poverty).

Different individuals and different groups suffer different forms of poverty, caused by different physical, social, cultural and political contributory factors. Thus:

- i. Groups and individuals may suffer, for instance, from varying degrees of vulnerability to deeper forms of material poverty, loss of cultural identity, different forms of homelessness, discrimination, and lack of power.
- ii. Not all poor people will be chronically poor or permanently poor. Some extremely poor people may have been made poor by the activities of the rich in their neighbourhoods or in distant countries; in other societies, poverty may be due more to geographical isolation. In some contexts, poverty is a relatively new phenomenon; in other contexts, it has existed for generations.
- iii. Extreme poverty does not only exist in 'poor' countries, but also in the richest countries of the world. Here too, it is multi-dimensional, caused and perpetuated by acute material, social and often spiritual deficiencies and reinforced by discrimination, an inability to participate in the development process, and alienation from the natural environment.

In the experience of faith-based organisations, the differences to be found between people who are poor are greater than the similarities, and strategies planned on the basis of the latter (for easier planning, monitoring, evaluation and management purposes) run the risk of diminishing the wealth of a culture, undermining spiritual values and destroying survival networks. For example, credit schemes need to be adapted to meet the interests of societies in which assets are usually held in common. They must also meet the requirements of religious traditions, such as Islam, which rejects the payment of interest as unjust.

WDR Outline

We warmly welcome the approach of Chapter 2, 'Attacking Poverty', which starts by focusing on successes and failures in a historical perspective. We hope that this will include the perspectives of the poor in attempting to give an analysis of why some people fall, or are driven, into poverty and stay poor, while others move out of poverty. *WDR* makes at least partial reference to poverty as a historical process, too, when it focuses on the need to analyse poverty also in terms of people's vulnerability to future events.

There, is however, room for more emphasis not only on the frequently changing characteristics of the poor, but also on the fact that in no circumstances do 'the poor' constitute a homogeneous group. Relatedly, we believe that there is a need to differentiate between poor individuals and poor groups.

In Section 1.2 it is argued that there is enough in common across societies and communities to provide the 'core objectives' of a strategy. This leads (in Sections 1.3 to 1.5) to a discussion of specific poverty indicators, and in turn to a discussion in the next few chapters of how poverty will be tackled, culminating (Section 10.1, 'International Assistance') in the comment that: 'the prospects for achieving the international targets on poverty reduction are good, providing the global potential can be translated into concrete outcomes through actions at the national and international levels.'

It is clear that generalisations can often usefully be made about groups of poor people who share common characteristics, such as mountain communities or forest dwellers. Nevertheless, one has a sense of unease that, although the *WDR* is starting with the 'Voices of the Poor', the specific problems of particular poor individuals and groups will be lost or

eclipsed by too rapid a focus on generally applicable poverty indicators. The focus could easily end up examining simply whether aggregated international poverty targets are likely to be met. Similarly in Chapter 5, 'Risk, Vulnerability and Safety Nets', we hope that the particular risks of individuals and groups of poor people will be taken into account.

2.3 Three approaches to poverty: immediate alleviation, self reliance and the link between wealth and poverty

2.3.1 Immediate alleviation

Within the diversity of the outlooks of the religious organisations on the poor and poverty, the most traditional approach has been to provide the poor with the tangible goods they need merely to survive. This focuses on the urgent task of ending bodily suffering, or even preventing death, by providing nourishing food, shelter, adequate clothing, clean water and sanitation. Expressing generosity and compassion is a high priority for all the faith communities. This can be seen through the Muslim practice of *zakat* (an obligatory contribution in favour of the poor), or through other ways of giving. The view of the religions is that poverty violates human dignity, as well as breaking basic guidelines and values for the right ordering of humanity and society. Indeed, extreme poverty renders the very notion of a 'right order' meaningless. On one hand, it may lead people into crime and violence and, on the other, the social injustice involved explicitly reverses the processes of building peaceful societies and bringing hope and meaning to life.

WDR Outline

In this respect, we welcome the plans in Chapter 6, 'Coping with National Shocks' (Section 6.4) for involving governments and the international community in dealing with natural disasters. We also welcome the insistence on 'Safety Nets' in Chapter 5 (providing they are conceived of as a temporary measure).

2.3.2 Self-reliance or 'empowerment'

There is a growing awareness among faith communities that 'charity' in the sense of benevolence handed out from above to below, as it were, perpetuates the lack of dignity associated with poverty. Thus, except at times of emergency, a second approach gives higher priority to enabling the poor to become self-reliant. It does this by working with them to develop the core attributes they need in order to gain the capacity and the will to participate in, influence and give meaning to, the world they inhabit. These attributes include material goods as well as skills. Examples of the capacities needed are: using methods of decision-making that are non-adversarial and inclusive, thinking systematically about problems and searching for solutions, and dealing efficiently and accurately with information, rather than responding unwittingly to political and commercial propaganda.

In order for people to engage actively in their own process of development, they need to participate effectively at different levels of society. At local levels, knowledge and space are needed for individuals to participate in formal and informal groups and associations. Networking has proved to be an effective instrument for the poor in terms of building up awareness of problems shared by others, providing tangible evidence of successes in overcoming seemingly insurmountable obstacles and demanding the implementation of decisions made by local, national and international authorities.

Strong civil society organisations have a key role to play in ensuring transparency and accountability to the poor. Without them, widespread corruption is likely to continue to be a major impediment to reducing poverty in many countries.

At regional and national levels, effective participation requires structures, institutions and processes which permit appropriate linkages between local, regional, national and international interests and goals. In spite of the acknowledged difficulties, one goal of

development must be to allow for participation of the poor at the highest levels of decision-making.

WDR Outline

The term ‘empowerment’ as used in Part II, ‘Empowerment’ and Chapter 3, ‘Voices of the Poor’, rightly focuses both on voice and effective participation. We hope that it will be clearly stated that both voice and effective participation are critically related to the poor having their basic material needs met.

In the discussion about ‘Safety Nets’, Section 5.4 states that: ‘The key to these and other non-labour based schemes is to design them so that they maintain their function of providing insurance to the very poor and are not captured by the not so poor’. This is important, but it is also important to address the issue of dependence. Even though this will always be difficult, ways should be found to devise schemes that provide for basic needs while minimising the risk of further eroding the dignity of the people being assisted.

The *WDR*’s emphasis on creating ‘opportunities’ should focus on giving the poor themselves (individuals and groups) the means to engage in the development process in a way which will reduce their poverty – for instance, by facilitating their own thinking on the issues. The report needs to focus on the removal of impediments to these opportunities, which are often found within structures, institutions, and different interest groups.

Genuine participation in democratic processes will not occur merely by ensuring that elections take place fairly and by taking steps to create a ‘free press’. The reduction of poverty is a prerequisite for mobility, acquiring information, spare time and the will to participate. However, in some instances, particularly where poor minority groups and indigenous peoples are not accorded status or recognition, it is often necessary, too, to address the ways in which different groups can influence decisions at the national level and, in doing so, to set in motion a deeper dialogue on the nature of the state and its constituent parts. Finally, it cannot be taken for granted that the Western model of democracy will necessarily be the best way of empowering people at all times, and in all cultural contexts.

All this does not mean merely taking measures to reduce and eventually eliminate poverty in order for the poor to participate. It means that they must be involved in the development process even when they are poor. Indeed, many religious-based institutions would argue that unless the poor are actively engaged in the development process, there is a high risk that the process itself will undermine what they hold to be of most value. This is seen most clearly in relation to minorities, indigenous peoples, and others, whose cultures and value-systems have often been threatened by historical development processes. An example of this is the undifferentiated introduction of private property, which has often been one of the central pivots of development. Another is the increasing tendency to demand remuneration for any service rendered.

With regard to the whole issue of empowerment, a strong challenge must go out to the religious institutions too, to replace bad habits of exercising authoritarian control with genuinely liberating ways of incorporating their adherents; especially women.

This section on empowerment cannot be ended without a mention of markets. A free-market system which does not acknowledge the problem of the power structures it embodies cannot do other than cause major harm to the weakest actors within it. Many economists within the World Bank have recognised this and are proposing stronger regulations. These are welcomed by the faith-based organisations. However, we propose that nothing short of a major restructuring of the international trading system is needed, in order to enable poor

countries, and poor communities within them, to enter markets on an equal footing with others.

WDR Outline

Significant points are made in Chapter 3 about the inter-relationship between different dimensions of poverty, between groups and individuals; and about assets, and the failures and weaknesses of markets. What is absent, however, is any analysis of the role and nature of the state, and of conflicts between different interest groups, as factors that can either impede or enhance the abilities of the poor to increase their voice and thus their power.

Many of the faith communities are strong believers in the principle of subsidiarity. They would therefore urge that what the *WDR* recognises as a ‘useful tool’ – i.e. decentralisation from central to local government (Section 3.3) – should be promoted wherever possible, provided that those at the local level are competent to carry out the functions involved, so that good governance is ensured. Only those authorities which cannot be handled appropriately by local level groups and individuals should be reserved for regional, national and international scales of government.

We agree that to ‘loosen the grip of traditional economic and power structures’ (Section 3.5) is often essential to empower the poor. However, at the same time alternative strategies should be put in place, otherwise the mere survival of the poor who have depended on the traditional structures may be at risk. No development process should destroy the survival strategies on which the poor depend, however minimal they may be, without replacing them with a viable alternative.

We suggest that the point made in the same section (3.5) – that for a number of poor groups there are no effective markets, and that the poor come to existing markets in a disadvantaged way – should recognise the issue of power within market structures. It should be included in Chapter 8, ‘Policy Reform’.

2.3.3 Link between poverty and wealth

The third approach to poverty adopted by faith-based organisations focuses on the link between poverty and wealth.

Even though some faith communities, such as many indigenous American and African spiritual traditions, are not used to categorising a lack of material goods as ‘poverty’, all religions would see the extent and depth of the extreme material poverty existent in the world today as a moral indictment to contemporary humanity, and a breach of trust within the human family. For some, such as Christianity, development processes are to be judged first and foremost by the ways in which they address and try to resolve problems of poverty: “What you do to the least of my brethren, you do to me”. Similarly for Jainism, the main aim of development is to bring prosperity to communities which have suffered age-long poverty.

For many religions, such as Judaism, Christianity, Islam, Sikhism and the Bahá’í faith, the focus on poverty is a matter of justice. Indeed, the Hebrew word for ‘charity’ is the same as that for ‘justice’. For others, such as Buddhists, the emphasis is more on the duty to care for the poor. One of the greatest challenges to many religious institutions of our time is to review their lifestyle and structural needs in order to redistribute their own wealth to the poor.

Some indigenous spiritual traditions reject outright the accumulation of individual wealth. However, most religions accept or even encourage it, as long as it is shared or held in trust,

and as long as it is earned honestly and without causing harm to others. In the case of some, such as the Jains, this means not harming any living creature or plant. There is no religion in the world which does not condemn the hoarding of riches by some, while others live in misery, particularly because of the causal relationship between the two conditions. This is expressed in the Hindu adage: 'Whenever you take more than you need, you are stealing from someone else.' For some, the acid test of a right-ordered society is the extent to which it focuses on, and helps, the poor.

Within this general principle, the methods of sharing vary widely, from being the foundation of an economic system based on reciprocal giving (as in many indigenous communities) to setting rules of obligation (as in the Muslim *zakat*) or encouraging voluntary giving (as in most Christian churches). *Dana* (sharing, or giving) is one of the main pillars of Buddhist religious practice. The Muslim rule, which extends to their banking system, is that money lenders should share the risk to their capital by receiving a proportion of the profits made, rather than charging interest. This is another powerful way of sharing with the poor.

WDR Outline

The faith communities welcome the recognition in the first sentence of 'The Very First Cut' that 'poverty is an affront to our basic moral values'. We agree with the aim of the World Bank to eradicate extreme material poverty. However, it must constantly be borne in mind that it will only be possible to achieve this specific economic aim if it is considered as part of an integrated vision of development, based on values such as love, solidarity and justice.

We suggest that the historical perspective in Chapter 2 should include the role of the rich. A distinguishing feature of the 20th century is the escape of the rich from vulnerability. In the 21st century both the number and proportion of vulnerable people must be reduced. Section 2.5 is relevant to this. It suggests that the approach to attacking poverty should focus not only on ways in which the poor might be assisted directly, but also on ways in which institutions, structures and systems which are external to the poor, but which influence them and their opportunities indirectly, need to be altered to make them more 'pro-poor'. We would like to stress that approaches must be incorporated which address those processes, institutions and structures which create, maintain, allocate and distribute wealth.

The faith communities would fully agree with Section 8.2, which states that the more effectively growth is distributed, the stronger the direct effect will be on poverty reduction. We suggest that if there were the political will to redistribute growth, appropriate mechanisms could be worked out fairly easily.

Much poverty exists because current development processes often bypass many poor groups and individuals. The powerful and the wealthy are frequently disproportionately favoured. This enables them to use their relative strengths to build up institutions to further their wealth and position in society to the disadvantage of many poor people. The resolution of poverty therefore requires forms of engagement which extend beyond providing the means for the poor to increase their participation and capacities. Nor is it enough merely to siphon off the surplus accruing to the rich. Structures and institutions, and forms of production as well as forms of distribution and redistribution, must be addressed.

The Roman Catholic Church teaches, for example, that private ownership of property is subject to social responsibility. This means there must be change of lifestyle among the rich, and changes in the models of production and consumption, as well as in the established power structures that govern society today. Muslims, Taoists and many others support this. They argue that models of development which disregard the relationship between the rich

and the poor, or the powerful and the weak, will inevitably fail to bring any long-lasting changes for the majority of impoverished people.

In this context, we would like to suggest that Chapter 5 should include in its analysis the insecurities which may be caused by the actions of rich and powerful groups and the institutions they maintain and have helped to create.

Another dimension of wealth and the wealthy which causes concern for many religions is the knowledge and perceptions of the rich. It is argued that wealth all too often brings with it insensitivity to the needs of the poor. This happens mainly because, as with everyone else, the perceptions of the rich (including most development workers) are nourished by the milieu in which they live and work. They thus find identification with the poor – a pre-requisite for developing strategies based on solidarity – extremely difficult. What is more, the combination of wealth and power often leads to an increased risk of corruption and deceitful practices, both by individuals and organisations.

It is this lack of identification which enables so many of the most powerful actors in the international community – be these individuals, institutions, companies or governments – to avoid taking full responsibility for the dysfunctional aspects of the current economic policies and market mechanisms. These include the expectation that poor countries and poor people should compete on the extremely uneven playing field of the open market, as well as the destruction of the very planet that sustains us. They also include the imposition of unpayable debts on some of the poorest countries in the world (an issue that has been the subject of vigorous campaigning by many religious groups).

Only when those with most power are able to view the whole of humankind as a family, whether as creatures of the same creator, or simply as individuals who all share the same quality of dignity, will the full horror of allowing so many to perish while others are overwhelmed by a surfeit become clear. However, it is not only a question of morality, but of practical interdependence. If globalisation is teaching us anything, it is surely that none of us will survive unless peace, based on international, as well as national, social justice becomes the aim of development.

Chapter 10, 'International Assistance', addresses the ways in which the rich share their wealth with the poor. The first issue to be raised about this chapter is linked directly to the first section of Chapter 1, 'Voices of the Poor'. Discussions with religious bodies have enabled the poor to voice their anger about the contrast between the massive amounts of money that donors and the international community provide for development and the pitifully small amounts of money that reach the people who need it.

One poignant question that the poor have asked is: Do the people in the rich countries of the world who provide the taxes and donations for development know how much of this money directly reaches us? While we are not arguing that this is the only issue which needs to be addressed, one way in which the *WDR* could respond to the pleas of the poor would be for the report to provide just such an analysis of the end-use of donor funds.

Further comments

- i. Aid strategies still tend to have a top-down approach between donor and receiving countries and within receiving countries. This has tended to undermine the dignity and self-respect of those who receive aid, and has thus had the opposite effect of 'empowerment'.

- ii. All too often the priorities set, and the conditions imposed, are unsuitable to the situation of the receiving country, and alien to its culture – especially to that of its poorest inhabitants.
- iii. The problem of misappropriation of aid and corruption has not been solved. It is a formidable challenge to set up or adjust existing government bureaucracies to carry out this task in such a way that the poor receive their fair share.

In the light of the proposed three-pronged attack on poverty, through empowerment, security and opportunity, it seems inappropriate that so much emphasis (Section 10.1) is placed on the role and place of aid in helping to meet international poverty targets. However, having said this, the faith communities do recognise the continuing importance of aid. Therefore they are concerned about the argument which seems to be given here: that aid should be channelled to the winners; in other words, to those countries in which it is mostly likely to have an impact.

The faith communities would argue that aid should be provided to those who most need it. Only once this is accepted should one go on rigorously to analyse the different constraints present in different countries and communities. Then, in that context, one can work out the most appropriate strategies for meeting immediate needs and encourage the inauguration of development processes which ensure that fewer and fewer people will be in need of direct assistance. *WDR* suggests that more emphasis should be placed on ‘capacity building for attacking poverty’ (Section 10.2). We hope that this means that if some countries do not have ‘strong anti-poverty strategies’, then attention should be paid to the reasons for this, and an effort should be made to try to help change the situation.

Our final suggestion is that the whole approach of international aid should be reviewed in order to achieve the objectives set by the *WDR*.

In many religious traditions the links between the extremes of poverty and wealth are of such importance that there is commendation of what might be called the ‘reversal of values’ through a tradition of self-sacrifice and renunciation. Poverty, especially material poverty, may even be embraced as a way of life, to highlight the notion that the centre of focus should be the human person, and not material goods and possessions. Yet, as Buddhists, Hindus, Christians and others would argue, there is an essential difference between *being* poor and *feeling* poor. It must be clearly stated that voluntary poverty is not a sign of an acceptance of involuntary poverty.

2.4 Human rights

The present articulation of human rights is a secular formulation of the spiritual notion of the dignity inherent to each person, and thus has its grounding in the basic principles of all the religions. Consistent with their holistic view of humanity, some people from the faith traditions have played a leading role in articulating the range of civil, political, social, economic and cultural rights. They have given prominence to the importance of minority rights and the rights of indigenous people. Equally, they have been in the forefront of the increasing consensus that human rights need to be looked at as a whole, rather than by prioritizing particular rights.

However, there are two aspects of the human rights debate which have been highlighted by people from the faith communities. Firstly, they have been wary of allowing the debate to become hollow through insufficient attention being paid to the concomitant responsibilities attached to the achievement of those rights. Human rights charters remain without substance

unless governments and international bodies place those rights at the centre of their policies. Secondly, concerns have been expressed about focusing exclusively on human rights and thus playing down actions, activities and perceptions which cannot be traced back to a violation of these rights. In particular, virtues and virtuous activities, such as generosity and selfless service, may be side-lined and marginalised to the profound detriment of what it is to be human.

WDR Outline

Taking into account the diverse opinions within the religious communities, we would still like to comment that, since the *WDR* attempts not only to provide a comprehensive analysis of poverty but to pinpoint strategies to reduce poverty, it is strange that it makes little mention of human rights issues. A focus on rights is important in view of the growing consensus that it is unacceptable for some human rights to be set aside in the interests of development. Moreover, a multi-dimensional view of poverty must incorporate, at one and the same time, economic, social, cultural, civil, and political rights. The concept of minority and indigenous rights also highlights the critical importance of focusing on these groups of people. A rights-based approach, embedded in the inherent dignity of each human being, helps us to focus, too, on the responsibilities not merely of policy-makers but of politicians and powerful interest-groups, to help fulfil those rights.

It is thus proposed, minimally, that the *WDR* should include the issue of poverty and rights in its discourse or, more radically, that it should infuse a rights/responsibilities-based approach to poverty throughout the document.

2.5 Focus on people

If the development process is to ‘bring good news to the poor’, as Christians would put it, rather than focusing on economic processes, it must be concerned, above all, with the well-being of people.

Development is a process which should be initiated and carried out *by* people as well as *for* people, and it cannot be reduced to technical abstractions. Economics – the study and science of resources and resource allocation – and economic mechanisms such as the market, need to be seen as subservient to the needs and objectives of people, and never as an end in themselves.

Most religions share a central concern not merely for people in general, but for all people and peoples. The Sikhs teach that God loves all, without distinction of place, creed or social or economic standing of individuals or groups. This belief is to be found explicitly in many other religious traditions as well, giving basis to the belief that all people and all peoples are of equal value, and should be treated as such. For religions, too, which teach that past action affects one’s birth conditions, there is a need to ensure that all have an equal chance to improve their lives. The Hindu castes were conceived of originally as a division of labour and only over time have become distorted by the caste system, tending to become synonymous with exclusivity based on hierarchy.

Thus at different levels, disadvantaged individuals, groups, and cultures need to be protected and supported to engage in the development process, as do disadvantaged nations. In particular contexts, faith-based institutions have focused on groups such as children, old people, racial and ethnic groups, minorities, indigenous people, and some nations. Additionally, they have drawn attention to the problem of the discrimination against one generation by another. This issue is particularly important when discussing education and the

way in which cultural and religious traditions can change, so as to continue to give meaning to life in the context of a fast-changing world.

This option for the excluded (which includes, of course, the economically excluded, or those in most physical need) is an absolute criterion for most faith-based organisations when faced with policy decisions and practical choices. We believe that, in the long run, this is not incompatible with cost-effectiveness, even if results are not immediately visible. Experience has shown that the use of short-term cost effectiveness as the ultimate criterion has repeatedly left the poorest and most marginalised people waiting in vain for benefits to trickle down to them, and therefore has contributed to the failure to achieve the aim of eradicating poverty.

WDR Outline

The faith communities do recognise that indicators (Section 1.3) are indispensable for setting targets and measuring progress. However, they would strongly argue that poverty is far more complex than the aggregation or decomposition of indicators would tend to suggest. There is a danger that if statistics are treated as the whole of reality, and if they show that targets are met, then this will imply that poverty has been overcome. Moreover, this approach may allow poverty to be viewed in some manner as distinct from people, from their perceptions and from the societies in which they live.

On the other hand, we very much welcome the emphasis on the need to listen to the voice of the poor (Section 1.1), as this highlights the fact that poverty is ultimately an issue of, and for, people. It is also important because the voices of poor individuals and groups of poor people constitute a crucial dimension of understanding poverty; and because, in the past, insufficient attention has been given to hearing the voices of the poor. We hope, however, that the ‘voices of the poor’ will be placed in their wider context.

The following factors need to be incorporated into this discussion:

- i. The ‘voice of the poor’ does not provide a complete understanding of poverty. One reason is that limited access to information is a characteristic common to poor people. One cannot expect the poor, especially those living in isolated communities, to be able to analyse the complex array of factors, especially external ones, which contribute to their poverty. With this in mind, all the more effort should be made to grasp the truth of what they say about their own communities – a reality that they know better than anybody else.
- ii. One must not be too ready to assume that the poor want to tell outsiders everything about their poverty, and, especially, about their fears for the future. For many poor people, their coping strategy involves being reluctant to expose their innermost beliefs and desires, especially to external agents whom they may well have good reason to fear, or whose motives they suspect.
- iii. Historical experience suggests that as the lives of the poor change, and as their understanding of what they might be able to achieve changes, so, too, are they likely to articulate their desires and needs in different ways. Thus any focus on ‘voices of the poor’ always needs to be seen in a dynamic context. The priorities of a community during a war, for example, are different from those of that same community in peacetime.
- iv. Listening to the poor must involve the first moral dimension of all development work, which is to build up friendship and trust. This might be destroyed when outsiders are more interested in finding out what poor people think than in meeting

their needs, and may lack caution about raising unwarranted expectations. For instance, the very act of posing a question about health or educational services can give the impression that additional facilities will be provided.

One important implication for religious communities of their focus on people is that any process of development which creates or perpetuates poverty is illegitimate, even if the long-term goal is to eliminate poverty. A fundamental principle of 'just' development is that, minimally, it should 'do no harm' to the poor. But if a development process indirectly and unintentionally does cause poor people to become worse off, two minimal criteria for its legitimacy are needed: firstly, (though this is unlikely to happen) that the poor be party to the agreement about the form of development being implemented; secondly (and of more general applicability) that an adequate level of compensation is agreed and provided to those to whom harm is done.

It should be said, however, that, with regard to the inclusion of all, it is not only the development strategists who face criticism. Like all human communities, the religious communities have frequently failed to live up to their own principles. Much of the discrimination and exclusion which goes on in the world is practised by religious groups themselves.

Women are of fundamental importance in this discussion. There is no adequate moral justification to be found in any religion for the severe discrimination faced by women in most, if not all, societies, limiting their potential and ability to participate in the development process. As we have already noted, a particular challenge to religious institutions and communities is to review their own treatment of women in the light of their perception of a divine order, in which love and compassion are the ruling principles.

WDR Outline

With regard to assurances that development strategies will not harm the poor, most faith-based organisations would be hesitant to subscribe to the view of the *WDR* that: 'the current global trends in economy and society present extraordinary opportunities for poverty reduction' (Overview). From the standpoint of the religious communities working with the poor, it seems, on the contrary, that 'intensified inequalities, the marginalisation of significant numbers of people, and social unrest' (listed as 'risks') have so far been the principal results of these trends.

Furthermore, we propose that the World Bank's strategy should be stated in a more positive way than merely 'managing these risks'. It is our view not only that extreme poverty should be eliminated, but that global development and development processes at international, national, regional and local levels should have the inclusion of the very poorest people of the world as their main objective.

In order to place the poor at the centre of the development process, we suggest that it is insufficient to rely on providing 'security' in the form of protection against the results of future shocks arising from rapid change. Prime attention should be paid to ensuring that the rapid changes themselves are not harmful to the poor.

The *WDR* does not address the problem of contradictions arising between the macro-policies of the current economic model and the local measures being taken in favour of the poor. Again and again the programmes of faith-based organisations have been rendered unviable, not only by structural adjustment programmes, but by international market and financial mechanisms. From the standpoint of faith-based organisations with experience in poor communities, the approach of the *WDR*, for example in Section 5.2, is debatable. The

proposal to build up assets, such as land and livestock, as a key policy in providing security for the poor does not go hand-in-hand with the macro-plans pursued by the international financial institutions. In many countries the poor have been denied land rights in order to facilitate the market mechanisms which these institutions promote.

The macro-economic issues discussed in Chapter 6, 'Coping with National Shocks', are also relevant to this debate about development policies which may harm the poor. They need further unravelling, especially regarding the link between macro-economic stability, spending on the social sectors and the poor. In many countries which pursue what the international financial institutions would consider 'correct' macro-economic policies, the gap between the needs of the essential social services and the funds available is often very wide. This is frequently because of the high percentages of national income which are paid out annually to service the foreign debt.

A different set of crucially important issues is raised in countries whose macroeconomic policies are, to varying degrees, unsustainable. Should the poor be made to suffer because of the problems of their governments? For the religious organisations, whose focus on poverty is needs-based and people-based, it is imperative that these issues be addressed.

Chapter 8 needs to consider ways in which policy reforms should address current and past patterns and policies of discrimination against particular groups.

In Chapter 9, 'Global Forces and the Poor', a discussion is needed about the nature of growth and the current development process, and about the ways in which these processes might be made more 'pro-poor'. Trade relations need a far higher profile in terms of their structure, as well as with regard to open markets. Here too, focusing on compensation mechanisms implies looking only at the symptoms.

We welcome the recognition, in Section 9.1., that global technological change 'seems at the moment to be increasing inequality and not helping the needs of poor farmers'. Moreover, particularly in view of the fact that future population growth is likely to be heaviest in poor countries with a food deficit, we support the suggested solution of 'international public investment in the development and use of new biotechnology for the benefit of poor farmers'. Care must be taken, however, to ensure that farmers are assisted in developing the appropriate technology to suit their particular situation and to ensure environmental sustainability.

2.6 Community

Adherence to a religion involves not merely an inter-relationship with people and the world as individuals, but also the interaction of people in groups – in the synagogue, temple, *langar*, church, etc., as well as in the family, within the framework of gender relations, among peer-groups, within villages, in communities and within distinct cultures. From a faith perspective, it is not possible to understand humanity merely by focusing on the individual. Indeed, the Buddhist understanding of the origin of suffering lies in the delusion of perceiving oneself as an isolated independent being, existing in a world of isolated independent things.

Development strategies need, therefore, to embrace the notions of social networks and community by identifying and strengthening the natural social bonds of the poor. Social networks and communities do not only provide help in times of need, but also give a sense of worth, identity, purpose and belonging. They are necessary for the celebration of joyful

occasions, and for comfort in sorrowful ones. They provide fora for debate and for inter-generational learning. It is only through communities that people can find their cultural roots and thus their reference points in life.

From the point of view of most religions, one of the greatest ills of the industrialised countries is the individualism and personal isolation which the consumer society brings with it. There is a fundamental contradiction between trying to strengthen a sense of community while at the same time promoting economic activities which bring divisions, through being driven by greed. Part of the deep unhappiness of many faith-based organisations about the current economic policies and market mechanisms is due to the fact that they lead people to rate the accumulation of individual wealth higher than values such as solidarity and cooperation.

It appears that the need to build up stronger community organisations is being recognised by the present debate about 'social capital', an area which focuses on how interpersonal relations condition economic behaviour and how they can increase economic efficiency and reduce vulnerability. But the very description of human associations in such economic terms causes us some disquiet. Might not the instrumentalisation of community groups for purely economic ends run the risk of eroding some of the most important elements of their intrinsic value?

We are looking here at another example of the intimate relationship between the economic and moral or spiritual elements of development. A society built on virtues is a society in which less is spent on unproductive defensive behaviour, such as litigation, more productive and inventive risks are taken, more investment is made in human beings' education and physical welfare, and more personal exchange takes place, allowing people better to realise their own potential. The beneficiaries of widespread morality and trust are above all the weak, the vulnerable and the powerless. The debate about 'social capital' must be broadened to include all other aspects of the lives of human beings in society if it is to provide the basis for any positive new thinking about development strategies.

Our comments on community must include the admission that conflicts between different religious groups themselves have frequently caused a breakdown of community and social cohesion. In many situations, conflict between religious groups has been exacerbated and has been used by other forces, to cause and/or perpetuate a breakdown. These conflicts are often aggravated by the economic deterioration of religious or ethnic communities, but they reach far beyond economic factors and create their own dynamics. The opinion leaders of the faith communities have a key role to play here, not only in resolving such conflicts, but also in identifying areas of high risk and preventing conflicts from happening.

WDR Outline

The *WDR* begins to address issues of community in Chapter 4, 'Inequality and Social Cohesion'. However, we would suggest that in the statement made in Section 4.3: 'Any policy reform has to constrain itself within parameters of what is feasible while maintaining social cohesion', the term 'social cohesion' needs to be defined. Development means change, and change involves alterations in the relative power of different interests groups, so social relations and political groupings will change. Historical alliances will shift, and thus the nature of what constitutes social cohesion in different contexts will also change.

A problem faced in societies dominated by particular ethnic groups is that 'social cohesion' has resulted in, and has been seen to provide, legitimacy for limiting the power of minorities, not least by suppressing their cultural mores and values. Ethnic cleansing is an extreme form of this. 'Social cohesion', which perpetuates violence, must be challenged, not maintained. In

the opinion of the faith communities, true social cohesion can only be achieved in a society where personal and structural relationships are based on the virtues listed in Section 2.1 of this Comment.

Section 4.1 of the *WDR* seems to infer that inequality is only negative if it is negatively associated with growth prospects. Faith-based organisations working with people who have been made homeless or landless, or who have been left without work as the result of the increasing power of the rich over against the poor, would question any economic strategy which increases inequality, even if it is accompanied by overall growth. There are some cases in which the poor may have benefited materially from growth in spite of increased inequality. However, in our experience, such strategies almost always benefit the better off, while often actively harming the poor, and they certainly do not contribute to the building of peaceful communities.

2.7 Cultural diversity

The strong tradition among the Muslims and Hindus of welcoming ‘the stranger at your door’ is, in principle, to be found in most religious communities, even though, being frail, human institutions, they have all too often failed to put such principles of acceptance, or even minimal tolerance, into practice.

Nowhere is the issue of respect for cultural diversity more thorny than in places where social cohesion is achieved through oppression. For many communities, including faith communities, it has also become a prime issue with regard to the process of globalisation and the standardisation of culture which accompanies it. Some religious groups have reacted to this by retreating into fundamentalism. At the other end of the spectrum, there is the recognition by a gradually increasing number of people that the diversity of religious beliefs and cultural diversity are not only essential ingredients of the richness of human life the world over, but can even provide complementary ways of approaching life’s transcendent truths. In this respect, globalisation is welcomed as a facilitator of greater interaction among the faith communities, and thus of deeper understanding, which could lead to more tolerance than in the past.

Nevertheless, even those most open to these advantages share a strong sense of foreboding as the breakdown of different cultures becomes increasingly visible. The growing resistance to development strategies which disregard cultural differences is based on the recognition that culture is a key element of development, in the sense that it provides a sense of identity and community roots.

Culture may be expressed through art, music or literature, but essentially it is the means by which people give meaning and order to the world. If people’s culture - their visions and values, their perceptions of reality and their most cherished belief - is trampled on or disregarded, their very identity will be threatened. Sacred sites which are desecrated for economic purposes, ‘cost-effectiveness’, which allows no time for deeply valued rituals, and any other activities which violate what is perceived to be the right ordering of human life within the universe, will either alienate people from their own roots or end in their being excluded from the development process.

The managerial practices of many international development agencies are, for instance, often alien to the cultures and beliefs of the people who are being encouraged to adopt them. For those who see ‘purity of heart’ – that is of values and of motivation – as essentially affecting the consequences of any action undertaken, it is impossible to separate the actors themselves

from 'inputs' and 'outputs'. The people involved are far more important in any development programme than the setting of quantitative targets and deadlines.

Indeed, the urge to achieve visible results within the shortest possible period of time is meaningless in cultures in which personal relationships, involving lengthy consultation processes and time spent gaining trust and making friendships, are considered the necessary foundation for all good community development work.

Each community should have the right to its own economic systems too, even if these coexist with other models. Collective ownership of assets, exchange on the basis of giving and receiving, and shared work are all ways of conducting the economic life of a community. Each of these ways interlocks with values such as respect, generosity, and the importance of family and social ties, and forms part of the culture and identity of the people involved. An insensitively-introduced development programme to 'modernise' such a community can thus lead to its demise. In the end it comes down to the right of every society to conduct its affairs on the basis of the values it most cherishes.

Nevertheless, it must be pointed out that cultures are not static. Indeed, often their dynamism in the context of a changing world is a sign of healthy creativity. Thus we are not arguing that all existing aspects of any culture should be preserved at all costs, especially with regard to gender relations. But any changes that evolve within a culture must do so according to its own context.

WDR Outline

Culture gets no mention in the *WDR* outline, but we hope that, by listening to the voices of the poor (Section 1.1) the staff of the World Bank will become more aware of the importance of culture as an element of the development process.

The three main goals in the *WDR*'s attack on poverty - empowerment, security and opportunity - are impossible to achieve, unless the strategies designed to achieve them are embedded in local cultures. This again leads us to emphasise that uniform policies applied throughout the world can never be successful.

For example, Section 7.1 states: 'The benefits of widespread education, health and family planning are now generally accepted, but the real issue is how these services are to be delivered to the poor.' The delivery of social services is a very important issue, and we hope that, with regard to education, the World Bank will promote not only formal schooling with regular day-time timetables, but other types of education, such as long-distance learning, for those whose remote dwellings, financial situation or work commitments prevent them from going to school or university. But the availability of education is also closely linked to the quality of the education offered. Primary schooling with curricula suited to the cultural context, for example, is, a pre-requisite to its being accessible to many. Health programmes which fail to take advantage of local skills and knowledge are likely to be costly, and may well deter people from using them.

2.8 Work

Many religious traditions contend that one of the most basic human needs is actively to engage with other people, and the world, in productive and creative work. The purpose of work is not only to produce a livelihood and to maintain society, but also to bring about the personal fulfilment of the worker by his or her participation in the process of production and distribution, thereby giving service to the whole community. This is seen by some faith

traditions as the highest form of worship. Thus, in addition to being the means to earn a livelihood, one important dimension of work encompasses the notions of self-expression, creation and meaning.

The world of work is rapidly changing. Millions of people today are forced to earn their living through carrying out largely unrewarding work. Moreover, against the background of an increasingly uneven distribution of wealth, work itself is becoming more scarce. Industrialisation, which brought with it the concept of universal paid work, is now failing to provide it, and more and more unemployed young people are receiving the message that they are superfluous to the needs of their society. It is not a question of trying to return to a former situation. New thinking on this subject must take place to see how people can now be occupied usefully and with dignity.

In this context, full employment, or engagement in society, should be the goal of any development strategy. The issue of work is a clear demonstration of how economic and social systems which are not based on values of respect and justice, and which do not take into account all the other dimensions of life, will never be able to function satisfactorily. Unemployed people are a drain on the economy of their families and society. They are also at high risk of falling into criminal activities such as drug dealing. The more demoralised they become, the less likely it is that they will become motivated to make a positive contribution to the community in which they live.

On one hand, the right to work brings with it the right to fair returns on one's labour, which either means a fair wage or, in some cases, access to markets. Bonded labour, unequal pay for women and wages below certain levels violate all notions of respect for other people as well as of justice. Since labour is the only asset which many poor people possess, an approach to development emphasising full employment would lead to a greater distribution of wealth.

On the other hand, however, space should be made for fully-recognised voluntary work. The ethos of service to others does not only mean self-sacrifice but also brings with it the possibility of self-fulfilment and satisfaction. In the future, voluntary work will become increasingly important, for example, in building up civil society, especially at local levels. 'Full engagement' in society needs planning. Non-monetary rewards, such as education and training, participation in creative activities, social interaction, and enjoyment, must be part of the plan. Moreover in any development programme, voluntary work must be granted the same status as paid work (and different kinds of paid work, such as intellectual work and manual labour, must also be considered of equal worth.)

WDR Outline

We are concerned that while the *WDR* focuses on income and consumption poverty, it gives relatively little space to the issue of work. It is the opinion of the faith communities that policy reforms should, where appropriate, include incentives for labour-intensive small farms, which produce food for the local market; village industries, which activate the local economy rather than encouraging the young people to go to free trade zone factories, where working conditions are appalling and whose profits leave the country; and the informal sector (as stated in Section 7.4).

As suggested above, though, the faith communities would also welcome new and creative approaches to the problem of employment or engagement in society. We welcome the comment in Section 7.4. that the public sector must not be used as a long-term solution to unemployment.

One of the lead set of indicators of development progress (Section 1.3) should relate to the number of people in work, as well as to the quality of the work they are doing.

Chapter 2, in its survey of changes affecting poverty over the last 50 years, should focus on the trend towards mass unemployment over the last two decades. This is surely one of the major risks brought about by globalisation (Section 2.4).

We welcome labour-based schemes (Section 5.4), but it would be more fruitful in the long run to make sure that markets (Section 5.3) are available to the poor. As well as structural change, this would require technical assistance, such as advice about what to produce, and help in improving the quality of the product.

2.9 The environment

Jews, Christians and Muslims believe that the whole world belongs to God, who has given humankind the responsibility to act as good stewards over the rest of nature. Indigenous spiritual traditions and other religions, such as Taoism or Jainism, place more emphasis on the interdependence between human beings and the rest of nature. This interdependence is not merely that of an equilibrium established by laws of nature. It involves the responsibility of human beings to care not only for each other, in the present and future generations, but for the rest of creation too. Indigenous groups the world over have a particular vision of the need to respect and preserve the relationship of the human community with its past and its future through the sacred creation of nature.

Thus, from whatever standpoint they argue, all the religious communities agree that human beings have the duty to ensure the sustainability of the natural world they inhabit. This means that development requires that people's engagement with the world's resources neither creates an unhealthy environment nor leads to the depletion of necessary finite natural resources or the diminishing viability of the eco-system.

All religions see the notion of restraint and the acceptance of limits as a crucial part of what it means to be human. This concept has been the unique contribution of the religions over the ages to an understanding of the relationship between people and nature.

WDR Outline

In the light of the rapid environmental destruction which has been, and continues to be, carried out in the name of promoting economic growth, it is suggested that the *WDR* should explicitly address the issues of what kind of growth, what kind of consumption, and what mix of institutions are needed to protect the environment. The report should also clearly state that all developmental strategies must be carried out with care for the environment as one of their primary concerns. In general, the faith communities would like to see a stronger focus on ecological issues throughout the report. In Section 1.3, for example, the list of lead indicators should include environmental ones. In Chapter 5, environmental destruction should be identified as a major risk facing the poor.

There is agreement with the suggestion made in Section 7.5 that policy interventions should build on community efforts to preserve the environment, and that pricing policies should not encourage the wasteful depletion of environmental resources. However, it is not only localised policies, but the influence of interest-groups outside the rural and urban areas where the poor reside, as well as national and international policies, which are often even more critical to address environmental degradation.

We would like to see a focus on the environment included in Chapter 8, 'Policy Reform', in Chapter 9, 'Global Forces', and in Chapter 10, 'International Assistance'.

2.10 Moral education

We end our Comment with the most important issue of all: moral education. At the heart of all the faith traditions lies the aim of self-knowledge, leading to personal transformation or perfection, as the only way to draw nearer to the Godhead and/or to the attainment of total peace and contentment. The routes are many. Buddhists seek to free themselves from the illusion that a self-centred, greed-driven way of being will lead to contentment. Christians aim to learn to love God and their neighbour as themselves. Muslims seek to achieve their quest for peace through submission to the will of God. It is the strong belief of the religious

traditions that without undertaking these liberating processes, individual people, and therefore, societies, will never be able to make their own the virtues on which true development must be based.

Development is thus first and foremost about spiritual and moral progress. It is not a static, but a dynamic process whose focus is not so much on *having* more, but on *being* more. One aspect of this involves the notion of human dignity. (At the same time, we fully recognise that one often needs to have more *in order to be* more, particularly when one has nothing.)

The notion of responsibility is also important for self-understanding. Even if fatalism (which leads to passivity and the lack of will to try to change anything) is a result of the way that large numbers of people interpret their faith, most religions hold people accountable for how they live their lives.

This accountability may vary from a view of a high level of personal responsibility to a much more collective view of the obligation of the community to follow the guidance of its leaders. It may be seen by some as focusing primarily, if not exclusively, on bringing about the spiritual advancement of oneself and others. However, all the religions teach too, albeit in different ways, that, as individuals in the community, we not only have the power to exert some influence on the world, but we have the responsibility to do so, even if the way in which we do this varies according to our cultural, social and political context. Our right to bonds and fraternity, as the Muslims put it, brings with it individual and social obligations. The necessary moral qualities of leadership, including personal integrity and a strong ethic of service to the community, are likely to arise in societies in which a sense of responsibility and service to others is valued more highly than the accumulation of wealth or power.

Therefore it is vital that all education, from the nursery school to the university, should have a strong moral content. There is a Bahá'í saying that 'Religion and science are two wings of the same bird'. The religious communities believe that the emphasis on education as little more than training for a future job (which is so prevalent today) is profoundly mistaken. All the technical training in the world will not help a society to advance unless people are given the necessary moral and spiritual education to enable them to use their skills for the good of all. A bank clerk, for instance, must not only be highly skilled in the technicalities of credit management, but must have a sense of honesty, and an awareness of his or her duty to spend time explaining to the poorest people in the community how they might obtain credits. Legal training to the highest standard will never produce good judges unless it is accompanied by the development of a sense of justice balanced by compassion.

And moral education is equally necessary for both rich and poor. If the rich are to cooperate in making social, political and economic changes in favour of the poor, they must have the ability to analyse societies on the basis of respect, compassion and responsibility. For this they must have a vision of the meaning and purpose of life, and of their place in the world. If the poor are not to squander the little money they have on drink or gambling, they need not only to understand about how better to invest it, but also to be motivated by an innermost acceptance that it is their duty to care for their families and positively to serve their neighbours.

It has been said that the dissemination of positive ideas is just as important as social action. Today it is more apparent than ever that it is only positive ideas, and the values of love, solidarity, truth and justice, which give social action any meaning. Without the necessary spiritual maturity, which enables people not only to tolerate but to value difference, no development programme will ever succeed in bringing to humankind true prosperity, which means personal and social peace.

3. Written contributions

The following people made written contributions to the Comment:

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