

World Faith's Development Dialogue (WFDD)

The provision of services for poor people: a contribution to WDR 2004

1. Introduction

Religious beliefs are central to the lives of most people in developing countries. While religious teaching and practice have diminished in significance in the North, they continue to influence the worldview of those living in the poverty-stricken nations of the South. It is thus important to consider the ways in which religion can help as well as hinder the provision of services for poor people.

Nevertheless, issues of spirituality and religion have an uneasy relationship with development theory and practice, and have tended to be marginalised or ignored¹. There is evidence that a secular worldview underpins mainstream understandings of development which lends support to the idea that religion will disappear once people become economically advanced and a new-found rationality overcomes primitive superstition and backward religious worldviews.

Moreover, governments in developing countries are often reluctant to work with faith-based institutions even though in many cases these make a significant contribution towards the provision of health and education services. The reasons for this are frequently political, where governments may choose to favour one tradition above others or to pursue a secular agenda that makes it impossible openly to liaise with faith groups.

This submission recognises that consultation with faith groups may not be easy for international organisations such as the World Bank or for national governments in developing countries. While many religious organisations claim to be politically neutral, this is rarely possible because of the often complex relationship between faith groups and the state, as well as the opposition that religious view points frequently pose to social, economic or political systems. In addition, while religions have many positive insights to contribute, they may at times cause people to hold worldviews that are inimical to social and economic development.

However, the extremely close relationship of faith-based organisations to poor communities suggests that their role in development should not be overlooked. Faith groups do not have the ultimate solutions to poverty, but structures of belief, practice and institutional organisation that exist in the name of religion are perhaps some of the least appreciated variables in the development process.

As well as giving practical advice based on their nearness to the lives of the poor, faith-based organisations can positively influence the substance of development. For instance, a faith-based approach towards the provision of social services can emphasise a view of human dignity which points in the direction of policies and practices that involve compassion, solidarity, participation and self-confidence. For faith communities development must essentially include the spiritual and social dimensions of life as well as the material and economic. A relationship with the divine, that has consequences for individual as well as communal life, is of central importance to many people living in developing countries and influences how people choose to live their lives. Religion is not confined to the church or the mosque but spills over into all areas of life from family relationships to employment choices.

¹ Sweetman, C (1999) 'Editorial', *Gender and Development* 7(1): 2-6.

Ver Beek, K. A. (2002) 'Spirituality: a Development Taboo' *Development and Culture*, OxfamGB, pp.60-67

Thus, while improved economic policies and support from international development agencies are needed to bring a better quality of life for poor people, cultural and religious values must be taken into consideration. Religious beliefs and practices that guide people towards the transcendent are instrumental in defining the ways in which they would hope to improve their quality of life.

The Islamic prohibition to charge interest rates, for instance, has consequences for the setting up of credit unions in Muslim communities. *Bangladesh Islamic Relief*, in Rangpur, has set up a micro-credit system based on Islamic principles. This organisation is critical of others in Bangladesh, such as the *Grameen Bank* and BRAC (*Bangladesh Rural Advancement Centre*), that do not avoid the payment of interest.

In order to improve the effectiveness of the development process, it is increasingly recognised that development policy and practice must be sensitive to the religio-cultural traditions of communities and open to accommodating insights from these traditions

The following sections of this submission are based on a process of consultation undertaken by WFDD to gather the perceptions of different faith traditions concerning their role in improving the delivery of social services for the poor. This process had two aspects:

1. E-mail responses from representatives of faith communities to a discussion paper prepared by WFDD on some of the issues raised in the draft *WDR 2004*
2. A two-day workshop held at the International Study Centre at Canterbury Cathedral, 23-24 February 2003. A list of participants can be found at the end of this document.

This contribution was written up by Emma Tomalin.

2. The contributions of faith-based organisations to providing services to poor people

In many developing countries faith-based organisations have for a long time been involved in service provision to poor communities. For instance, in Malawi in the mid-1970s, it is claimed that the annual budget of a prominent ecumenical organisation, the *Christian Service Committee of the Churches of Malawi*, was 1.5 times the size of the entire government allocation for development.² Even today, the proportion of health services provided by the churches in Malawi is thought to be in the region of 40%.³

From the earliest days of European colonial expansion into Asia and Africa, Christian missionaries in particular have been involved in the provision of schools and hospitals, as well as the raising of funds to install clean drinking water or sanitation facilities. Despite the suspicion that these activities masked the desire to gather converts, it cannot be denied that in many cases religious organisations were promoting social and human development long before the emergence of international development as a global concern. Such initiatives are frequently run on a voluntary and not-for-profit basis but they are not, as the *WDR 2004* draft *Overview* points out (parag.33), merely to be valued because they are cheap. The quality of education and health care provided by faith-based organisations is proverbially high.

However, as well as delivering social services, faith communities are well placed to be instrumental in both the policy making and monitoring aspects of service delivery. Because the poor are among

² Arnold Mhango, Executive Director *Christian Service Committee of the Churches of Malawi*, WFDD workshop Canterbury, 24 February 2003.

³ *Ibid*

their members, they are often ideally situated to know how to help the poor and can hence contribute towards policy decisions about the type of social services they require. Depending upon the structures within which social services are provided (centralised or decentralised, public or private), and at what level policy decisions are made, faith groups can represent the interests of the poor to relevant bodies (i.e. the national or local government, international development organisations, private companies etc.) taking account not only of 'needs' but also of cultural and spiritual sensitivities.

Similarly, the close relationship between faith groups and poor communities suggests a role for faith-based organisations in monitoring service provision by checking against the commitments of the service providers as well as the needs of the poor. While one function of faith groups is to lobby and mediate on behalf of the poor they can also empower the poor to become directly involved in the development process. Through teachings that stress justice and equality, faith groups can promote self-confidence and raise expectations. Moreover, where faith-based organisations act as mediators between poor communities and policy makers/providers, they can open up avenues by which the poor can directly participate in the development process.

Thus, there are five main ways in which faith-based organisations can contribute towards service provision:

- i. Policy making
- ii. Delivery
- iii. Monitoring
- iv. Lobbying policy makers and/or providers on behalf of the poor
- v. Empowering the poor to participate in the development process

Faith-based organisations have a practical role to play in each of these because their close relationship to the poor enables them to represent their interests in all five categories.

The way in which they become involved in policy making, delivery, monitoring or lobbying will reflect the priorities of particular communities and may have a faith dimension. For instance parents often wish to send their children to schools that strongly reflect the teachings of their particular religion, though this may not be unproblematic for minority groups in countries where one religion is in the majority.

In Ethiopia the *Ethiopian Muslim Relief and Development Association* is currently involved in a project to provide education for children in predominantly Muslim areas of the country where there is either no adequate provision or, because Muslims feel that the formal government schools are too closely associated with Christian values and teachings, many parents have opted not to send their children to school at all. This applies particularly to girls, whom Muslims do not want to educate in a mixed sex environment. While there is scope for education in *madrasahs* (religious schools) established around mosques, many of these do not encourage formal academic education and graduates from such schools are thus disadvantaged in terms of employment opportunities in the future.⁴

In Sri Lanka, where religious instruction is compulsory and all children study Buddhism even if they are of a different faith tradition, the *National Christian Council of Sri Lanka Development Commission* has embarked upon a project to train and introduce Christian teachers into schools

⁴ Adane Mamuye, *Ethiopian Muslim Relief and Development Association*. Email response to WFDD discussion paper based upon draft *WDR 2004*.

where there are Christian pupils. However, in areas where there are relatively few Christians the government is reluctant to pay for these additional staff.⁵

Education must provide more than formal learning if parents are to be persuaded that it is appropriate for their children. Religious diversity needs to be incorporated into the education system. Nevertheless, developing countries are not only diverse in terms of their religious composition; they are also culturally, geographically and economically diverse.

Sri Lanka, for instance, has inherited from colonial times an educational system that mirrors the British model where the emphasis is upon formal academic learning, the passing of exams and university entrance. However, the extent to which this uniform Western model of education is relevant to a rural, agricultural economy has been questioned. Moreover, children are frequently forced into extra-curricula tuition, at great cost to their parents, in order to pass exams to get them into university and large numbers of young people remain unemployed or under-employed due to this type of education.⁶

The education of the tribal population in India has raised similar concerns. The faith-based organisation *Vivekananda Girijana Kalyana Kendra* (Vivekananda Tribal Welfare Centre) has drawn attention to the importance of providing the tribal population with education that suits their cultural, social and economic needs rather than mimicking a rigidly applied national syllabus that is supposed to be relevant throughout the entire country. It also promotes the use of traditional 'Ayurvedic' medicine alongside modern methods.⁷ The replacement in many developing countries of low-cost, culturally acceptable systems of traditional medicine by hi-tech, expensive modern treatments is felt by many people to be detrimental to poor communities, as is the consistent unwillingness of development agencies and governments to value other aspects of traditional indigenous knowledge.

These examples demonstrate how faith-based organisations already play a significant role in promoting diversity in terms of education and health.

While education and health may seem to lend themselves more obviously to analysis in terms of religious categories, water can also be the focus of strong religious beliefs, though attitudes can differ.

In India, for instance, water sources are not always equally shared because of beliefs about the relative purity of different castes and the danger of pollution from sharing water sources with low castes or 'untouchables'. This understanding of 'pollution' in India is related to ritual purity rather than material cleanliness and it is often the case that ritually pure water sources, such as the River Ganges are seriously polluted in excess of safe limits for human health.⁸ This contrasts with the Islamic attitude towards water, where only water that is materially pure is suitable for ritual purposes. Therefore, Ganges water would not be suitable for the Muslim ritual bath, *wouzou*, that must be conducted five times a day prior to prayer⁹. Such disparity between understandings of the significance of water, both religiously and socially, are likely to be of relevance in determining the

⁵ Asoka Weerasinghe *National Christian Council of Sri Lanka*. Email response to WFDD discussion paper on draft *WDR 2004*.

⁶ *ibid*.

⁷ Hanumappa Sudarshan, Director, *Vivekananda Girijana Kalyana Kendra* (Vivekananda Tribal Welfare Centre), WFDD workshop Canterbury, 23 February 2003.

⁸ Alley, Kelly D. 1998: *Idioms of Degeneracy: Assessing Ganga's Purity and Pollution*. In Lance E. Nelson (ed) 1998: *Purifying the Earthly Body of God - Religion and Ecology in Hindu India*. Suny: New York. pp. 297-330.

⁹ Faruqui *et al* 2001: *Water Management in Islam*. United Nations University Press: Tokya, New York, Paris.

type of water provision different communities would prefer or that would be a success in different contexts.

Thus, faith communities can make very specific contributions to ensure that social service provision reflects particular cultural traditions, teachings and practices. Despite such variety, the following section of this submission will explore some areas of commonality that representatives of different faith groups identify as important in any analysis of how to improve the delivery of social services for the poor. Three issues are identified as being of particular significance:

- i. Participation
- ii. The privatisation of service provision
- iii. Good governance

3. Improving service provision for the poor

a) Participation

The issue of participation has been highlighted as fundamental to a faith perspective on social service delivery. The idea of the dignity and innate ability of all human beings, arising from the belief that they are all children of the divine Creator or have a “divine spark” within them, implies that people should be consulted and not marginalised from the development process.

Decentralisation should provide an opportunity to increase the participation of the poor in service delivery. Faith-based organisations have an important role to play here in that they can represent the interests of communities to policy makers and providers as well as empowering people to become involved in the process of service provision (see further discussion under Good Governance, p.10).

The idea of the poor participating in the process of their own development is not new. In an attempt to avoid charges of ‘top down’ development, development theory and practice increasingly employs the language of participation. Techniques such as ‘participatory rural appraisal’ have been developed in order to tap into local needs and priorities. There is, however, still a tendency on the part of donors to demand short time-limits for the completion of programmes, thereby excluding the possibility of participation. The World Bank’s system of “fast track” countries, e.g. to reach the Millennium Development Goals on education, is an example of this. Problems arise, too, when agencies send in “experts” from outside who often fail to consult the poor and consequently make mistakes.

Indeed, there are numerous instances where the failure to consult poor communities about the types of services and methods of delivery they require has led to the failure of well-intentioned projects. For example, in South Africa farmers were provided with modern tractors, and after a few years their agricultural output had decreased because their traditional farming methods had only utilised the thin topsoil. By contrast, the tractors dug down several inches and required methods of farming that were unfamiliar to them.¹⁰ Another example, from Ethiopia, tells of a newly installed hand-pump continually breaking down. After some time it was found that the women had been deliberately breaking it. They objected to it because the time they spent collecting water was their only opportunity to chat with their friends and to have a break from other responsibilities.¹¹

¹⁰ Revd. Colin Jones, Provincial Executive Officer, Archbishop of Cape Town’s office, South Africa, WFDD workshop Canterbury, 23 February 2003.

¹¹ Dr. Tsegaye Berhe Woldu, Director, *Child and Family Affairs Organisation*, Addis Ababa, Ethiopia, WFDD workshop Canterbury, 23 February 2003.

The introduction by the World Bank of poverty reduction strategy papers (PRSPs) in 1999 was a step towards encouraging greater participation by civil society in policy planning, though the results have so far been very mixed. Similarly the draft *WDR 2004* cites participation as an important factor in improving social service delivery for poor people. However, the representatives of the WFDD at the consultations in both Dhaka and Kampala questioned how the World Bank had chosen whom to include and why a broader spread of civil society (and of faith representatives) had not been invited. A further problem has been that the draft of the *WDR 2004* is written in such a way that it is not accessible to most people from poor communities.

A second area which concerns faith organisations about participation is the extent to which the poor are really considered to be partners or are being used as instruments and co-opted to support services and methods of delivery that do not necessarily reflect their genuine needs and priorities. For instance, as the next section of this submission will discuss, the issue of privatising social services has received criticism from faith communities. There is the suspicion that the privatisation of essential services such as water has more to do with the trend within global economics to liberalise both trade and service provision than with serving the needs of the poor.

The question is: who is participating with whom? Are the poor being asked to participate in World Bank supported programmes or is the World Bank participating in programmes owned by the poor? Without genuine participation the poor are unlikely to become “clients” of social service provision on their own terms. This means that it is likely that the services they receive will not reflect their actual needs.

The question of who is participating with whom is also of relevance when discussing women’s participation in development. Poor communities are not homogenous, and even if donors and development agencies do take the participatory route, there is a danger that they will not necessarily involve the community as a whole. For instance, men and women have different roles in most societies and it is men who tend to “represent” the community interests but only to involve men is unlikely to give a clear indication of women’s interests and concerns about their development. This type of participation can increase women’s work or further disadvantage them within their communities. Unless inequalities within poor communities are also considered, there is a danger that endeavours towards participatory practices will be unlikely to solve problems associated with ‘top-down’ development as they may inadvertently reinforce existing social inequality.

Again and again governments and outside agencies underestimate the ability of the poor to find sustainable solutions to their own problems. There are many examples of faith-based communities which, with the help of few or even no outside resources, have found ways of dealing with recurring crises. One such example is the health insurance schemes being run by small Christian communities in Uganda to substitute the individual insurance schemes which few people can afford.¹²

Limits to people’s participation in the development process may also have roots in religio-cultural traditions, where at times social inequalities are reinforced and replicated. This means engaging seriously with, for instance, interpretations of *karma* which may encourage poor people to accept their status in society and to focus instead upon religious activities that can help them to improve their lot in the life to come. Condescending attitudes towards the “deserving poor” can also in some circumstances hinder efforts to encourage people to become self-assertive. WFDD seeks to encourage inter-faith dialogue that stresses the equal dignity of all humans and to look at ways in which faith communities may become positively involved in the development process by contributing to the enhancement of the quality of life.

¹² Remigius Munyonyo, WFDD workshop, Canterbury 23 February 2003

b) Privatisation

Members of faith-based organisations have expressed concern that there is an implicit bias towards the private sector in much international development theory and practice. The draft *WDR 2004* outlines structural changes that can be made to improve the way in which services are delivered. These include options such as decentralisation from national to local government as well as greater participation of community and local groups in service provision; but at the same time the report seems to show an underlying support for the private provision of social services.

This has become particularly controversial since the WTO discussions concerning the GATS (General Agreement on Trade in Services). Developing countries are concerned that under the GATS there will be an inevitable decline of national service industries (both public and private) as they will lose control of service provision to transnational, profit-oriented corporations. While the GATS negotiations are not taking place under the banner of the World Bank, the fact that the draft *WDR 2004* can be perceived to show a bias towards private rather than public service provision must be considered in the broader context of current international trade discussions.

Fears about the consequences of the GATS and the perception of the World Bank as an organisation that favours free market economics, as well as many negative experiences of the privatisation of services such as water¹³, has led to a deep mistrust of the discourse surrounding private service provision. In addition, the omission of discussions about alternative economic systems, such as non-cash economies in many parts of the developing world, adds to the suspicion that the debate about improving social service provision for the poor masks neo-liberal economic values.

Social services are too important to be left to market forces and the profit-driven motivation of the private sector. If the provision of water, for instance, is completely turned over to private providers what guarantees are there that all people will have access to clean water? Will the poor be able to afford to buy water from private companies or will they miss out because they cannot afford to pay?

In many developing countries the private sector is either in its infancy or does not yet exist. In these countries the privatisation debate is therefore really a discussion about opening up markets to private companies from the North.

Many faith communities fully recognise that bringing in the private sector to help improve the provision of social services is not necessarily harmful to the poor, but since the language of 'privatisation' is not ideologically neutral and stimulates intense reactions from many people, it is important to distinguish between different types of private service provision. The draft *WDR 2004* fails, for instance, to make a clear distinction between profit-seeking and non-profit organisations that provide non-state social services. Many faith-based organisations fall into the latter category.

The version of privatisation which provokes the strongest negative reaction involves opening up services to the free market where there are no checks and balances other than organising business to maximise profit. This is clearly not in the interests of poor communities. It may well improve the profitability of social service delivery but is unlikely to improve its quality and suitability.

It is thus essential that checks and balances be established to preserve the quality and accountability of the private sector. For instance, governments should set guidelines in terms of policy and also monitor the activities of the private sector. There is a role here, too, for faith-based organisations and other civil society groups in representing people to policy makers and providers to make sure that they receive the services they need, and increasingly pay for.

¹³ In South Africa and Bolivia, for example

There is, however, a deep concern that governments will end by losing control to more powerful and global organisations at the expense of local ones, and that various institutions that are supposed to monitor and hold private companies accountable will find it difficult to resist being co-opted to reflect the interests of the market. For instance the first draft of the NEPAD (New Partnership for Africa's Development) document was reflective of the needs of poor people but by the time the final version had been reached, it was heavily underpinned by neo-liberal values.¹⁴ It is felt by many Africans that the African nations allowed the document to be changed in this direction because of pressure from the World Bank, as the proposal needed the Bank's signature before it could be sent to donors.¹⁵

The vocabulary of privatisation is also viewed with caution. Words such as 'choice' imply that opening up social service delivery to the market would increase the options of poor people (who become 'customers' or 'clients'), enabling them to purchase better services at a cheaper price. However, privatisation can also cut out competition and result in price inflation, thus reducing choice. Moreover, the very idea of 'choice' as necessarily good can also work against the best interests of the poor since increased choice can actually create false needs. Criticisms of multi-national food and drink companies (e.g. McDonald's, Nestlé, Coca Cola etc.), for having reduced the quality of people's diets in developing countries, are all too familiar.

Choice and competition in privatised social services can create similar tensions. In the Democratic Republic of Congo increased choice in the field of medicine has meant that people are often advised to have operations they do not need because surgery is the most lucrative aspect of medicine for private doctors. Consequently, because faith-based health programmes are usually less interventionist, people may think that do not offer the best treatment and be more inclined to pay high prices for unnecessary operations in private hospitals.¹⁶

This concern has also arisen in Bangalore, India, where doctors have been found to suggest unnecessary tests in order to receive rewards from drug companies or hospitals.¹⁷ There are doubts that the market can ever allow real choice and give power to the consumer because it has a vested interest in manipulating people to behave in a particular way i.e. to purchase more products.

The issue of paying for service provision has also emerged within the public sector where 'user fees' have been introduced. The World Bank claims not to support user fees for social services unconditionally¹⁸ and the draft *WDR 2004* argues that the implementation of user fees ought to be assessed on a case by case basis but it is the perception of many that user fees have been foisted upon governments of developing countries by the World Bank and the IMF in order to qualify for new loans and debt relief.¹⁹

There is also the suspicion that, while there are success stories of privatisation and user fees in developing countries, this is because only those for whom the system has worked have been asked to comment. Those for whom the private sector has been a failure have either made alternative provision or have dropped out of any system and are not included in surveys and reports. When user

¹⁴ <http://www.nepad.org/> Reference made by Abdoul Sy of *ACAPES*, Senegal, Canterbury workshop 24 February 2003.

¹⁵ WFDD workshop Canterbury, 24 February 2003.

¹⁶ Dr. Patricia Nickson, *Liverpool School of Tropical Medicine*, United Kingdom, and *Institut Panafricain de Santé Communautaire/Church Mission Society*, Congo, WFDD workshop Canterbury, 23 February 2003.

¹⁷ Dr Mohan Isaac, Professor of Psychiatry, *National Institute of Mental Health and Neuro Sciences*, Bangalore, WFDD workshop Canterbury, 23 February 2003.

¹⁸ <http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,,contentMDK:20040982~menuPK:34480~pagePK:34370~theSitePK:4607,00.html>

¹⁹ http://www.bicusa.org/ptoc/htm/rowden_userfees.htm and <http://www.twinside.org.sg/title/cholera.htm>

fees were abolished in the health sector, in Uganda, for instance millions of people who had hitherto not had access to them flocked to the clinics.²⁰

Among many religious communities and particularly communities of people who adhere to indigenous spiritualities, there is a particularly deep aversion to the private ownership of water. Since it is essential for life itself, water has a special spiritual significance as a resource for the good of all and is not considered to be a tradable commodity. The administration of water must thus be seen as an act of stewardship rather than ownership. Water is to be shared rather than treated as a source of profit. The notion of stewardship arises in the Abrahamic traditions from the belief that the earth belongs to God “The land is mine. You are but strangers resident with me” (Leviticus 25.23). Rivers, streams and wells are not for private ownership. They are for all God’s people to use.

However, WFDD is not saying that the faith communities rule out privatisation altogether. After all, as has been noted, many of their own services are at least partially privately run. A model which has worked well in some countries, such as Malawi, is a partnership set up with the state paying for teachers’ salaries in faith-based schools, while the faith communities maintain the infrastructure (and run the schools).²¹

The main point to make is that the state should not lose all control and also that the more essential the service (such as water) the less suitable a candidate it is for “pure” privatisation. (This goes contrary to the opinion expressed in the draft of the *WDR 2004* (parag. 5) that services such as water lend themselves best to privatisation.) On the whole “contracting in” (bringing expertise from the private sector into state-run services) seems to be more likely to safeguard people’s access to services than “contracting out” (handing over the service to a private company).

Following the example of many of the faith communities’ services themselves, graded user-fees for basic services (starting with free services for the poorest) as well as payment for water or energy used in excess of a person or family’s basic needs are also possible ways forward.

The right to services

Underlying the discussion on the privatisation of social services is the question of people’s right to them. While faith communities may come to different conclusions about the exact nature of social service provision, the representatives of the traditions consulted by WFDD are agreed that all humans have an equal right to certain basic social services. The secular human rights discourse is, after all, based on the religious notion of the dignity and intrinsic worth of every human being.

The language of universal human rights has, however, received criticism, from Asia in particular, because of what is seen as a Western emphasis upon individualism and autonomy at the expense of community, duty and responsibility. Moreover, the support of faith traditions for a rights based approach to development, is not universal. Religious teachings and the structure of religious institutions can be based upon hierarchy and exclusion. Nevertheless, traditions such as Hinduism, which are sometimes interpreted as exclusive, can also support understandings of the dignity and worth of all individuals. It is upon this interpretation of the tradition that organisations such as the Ramakrishna Mission, a socio-spiritual welfare organisation founded by Swami Vivekananda in 1897, are based.

²⁰ Remigius Munyonyo, WFDD workshop Canterbury, 23 February 2003.

²¹ Arnold Mhango, Executive Director *Christian Service Committee of the Churches of Malawi*, WFDD workshop Canterbury 23 February 2003

c) Good governance

Without good governance the provision of social services is unlikely to improve. However, good governance may be defined in different ways, from 'rolling back the state' and increasing private competition for goods and services to building up and strengthening state institutions.

A feature of good governance is the effective implementation of policy. It has often been pointed out that the Indian government, for instance, has excellent policies and legislation on paper. This may mean that donors are duped into believing that the government is promoting the interests of the poor but in practice few of these policies are put into effect. A report may indicate, for example, that water has been provided to 80% of the population, making the situation seem very positive. However, it may fail to mention that although bore wells have been dug they are in areas where there is no adequate supply of underground water. Thus, although on paper the actual coverage is good, the quality of service is poor.²²

In cases of incompetent governance, it seems that the World Bank all too readily opts for privatising state management rather than concentrating on capacity training for people working in government ministries, the judiciary and other state institutions. Government institutions also need to be properly funded. People from faith-based organisations who commented on the draft *WDR 2004* stressed that, although it is true that money does not solve all the problems which arise in the provision of services, adequate resources are essential for making services work for the poor.

Participants of the WFDD workshop on the *WDR 2004* considered that at the very root of good governance was the absence of corruption and the establishment of mechanisms to increase accountability of policy makers and service providers. Good governance also means giving priority to the interests of the most vulnerable people in the state and adopting policies which protect the dignity and well-being of all human beings. According to this perception of good governance, if privatisation is seen as a potential threat to adequate service delivery, so is centralised public service provision when it fails to relate to the needs of the poor.

Decentralisation is recommended as a way of increasing the possibility of demanding accountability and good governance, provided that well-trained and competent local institutions are put into place and that adequate resources are provided at the regional and local level. Faith-based institutions can help a great deal with this. There are strong advocates, for example, for faith-based hospitals being recognised as district hospitals and their managers as district health directors, as was the case in the Congo until the war destroyed the possibility of a functioning system.²³

If decentralisation is to work in the interests of the poor, participation is crucial. In countries such as Senegal, because World Bank loans to help slum dwellers are channelled through the central government, the money takes time to reach the poor and portions of it are siphoned off along the way. Since they have no knowledge of the procedures involved, the poor find it impossible to participate in the process.²⁴

The 'elite capture' of projects can also occur where NGOs are set up at a local level to act as 'development brokers' to procure funds from the international development community. In some cases the poor see this sort of benefit going to elites as an inevitable cost of any improvement at all

²² Dr. Mohan Isaac, Professor of Psychiatry, *National Institute of Mental Health and Neuro Sciences*, Bangalore: WFDD workshop Canterbury, 24 February 2003.

²³ Dr. Patricia Nickson, *Liverpool School of Tropical Medicine*, United Kingdom, and *Institut Panafricain de Santé Communautaire/Church Mission Society*, Congo, WFDD workshop Canterbury, 24 February 2003.

²⁴ Abdoul Hamidou Sy, Director ACAPES, Senega, WFDD workshop Canterbury, 24 February 2003.

in their situation²⁵ but development processes which preclude the participation of the poor must be seen as being deeply flawed.

It is being increasingly suggested in India that the best way of ensuring accountability and good governance is decentralisation and the strengthening of the traditional local system of '*panchayat raj*' (village councils).²⁶ A revitalization of this system has constitutional support following the 73rd and 74th amendments to the Indian constitution in 1992.²⁷ Thus, good governance can often just come down to following the constitution, but this is easier said than done.

However, the revival of the *panchayat raj* system in India will not necessarily cut out corruption and bad governance at the local level. It is argued that in South India there is a role for faith-based groups in rooting out corruption at all levels, as corruption is not only an issue in government. For instance, in Indian hospitals nurses routinely force parents to pay money in order to see their child after it has been born. Corruption has become such a problem that people do not feel they have any option but to ask for bribes when they are also bribed by other people in their daily life.

Poverty obviously exacerbates this situation but faith-based organisations can give people the moral courage not to take or to give bribes. They can do this above all by giving an example, by practising what they preach and ensuring a strict absence of corruption in their own leadership structures and organisations at all levels.

4. Faith and service

There can be no single faith perspective upon development or social service provision. One purpose of bringing faith groups into the development process is that they can represent diverse local faith traditions and cultures rather than providing uniform and homogenous solutions. However, despite obvious differences and divisions among religious traditions, many efforts are being made to encourage interfaith dialogue to find common ground among them. It is at this point that some people make a distinction between religion and spirituality, where religion is culturally specific but spirituality is seen as the 'core of religion' that is often similar in different traditions.

One area of common ground that emerged from the consultation process undertaken by WFDD was a belief in the dignity of every human being. In the light of this, support was expressed for an approach to development that stresses rights as well as duties and responsibilities. These areas have crucial implications for a faith-based approach to development and lead to an emphasis on the importance of participation and good governance as well as to a suspicion of privatisation, particularly in its most extreme and unregulated manifestations.

Also stressed was the importance of encouraging religious communities to become socially engaged and to enable the poor to participate in the development process. The teachings of all the faith traditions urge us to provide the poor with what they need and the very word "service" has deeply religious connotations.

As Mumtaz Ali of the *Satsang Foundation* in India writes: "In India there is a beautiful term – '*Daridra Narayan*' - which means: 'God in the form of the poor'. Worship, therefore, exists in service to God in that form...happiness should not be equated with possessing more and more.

²⁵ Platteau, J.P. (2002) *Rushing to Help the Poor Through Participation May be Self-Defeating*. Unpublished paper submitted to the World Bank as part of the Berlin Consultation on *WDR 2004*. Available at: <http://econ.worldbank.org/WDR2004/WDR2004/library/doc?id=18763> (last accessed 03/03/03).

²⁶ <http://www.hinduonnet.com/thehindu/op/2002/01/01/stories/2002010100160100.htm>

²⁷ <http://www.internationalbudget.org/cdrom/papers/decentralisation/Vinod.htm>

Happiness is a state of mind and great saints in all religions have often voluntarily relinquished wealth in order to find peace and happiness.”²⁸

And according to the (Hindu) Ramakrishna Movement: ‘Service does not mean just giving away food and clothes and doling out some money to the poor and needy. Service becomes real worship when we are selfless. And only that kind of service will purify our mind and liberate us, and we shall be able to realise that God is the indwelling spirit of us all. We have to remember that it is a great privilege that the Lord has given us the opportunity to serve others. If we remember this and serve even one single person in all humility and with deep reverence, without being prompted by ego and arrogance, our life will be blessed.’²⁹

Support for social welfare is also found within Sikhism, where devotees are expected to give a portion of their income to charity. As Mohinder Singh, of the *National Institute of Punjab Studies* in India, points out: Sikhs have the concept of giving, *daswand*, one tenth of their income for communal welfare. Moreover, most Sikh *gurdwaras* at home and abroad run free community kitchens and some also run free dispensaries and literacy centres. Singh stresses that the “Sikh religion believes in the concept of universal responsibility... Since India is a country with a very strong religious base, it will be worthwhile to involve religious leaders in creating awareness among their respective faiths in solving various social and economic problems.”³⁰

The notion of service is at the heart of Islam as well. “Righteousness does not consist in whether you face the East or the West. The righteous man is hewho, though he loves it dearly, gives away his wealth to kinsfolk, to orphans, to the destitute, to the traveller in need and to beggars, and for the redemption of captives.. Such are the true believers! Such are the God-fearing!” Qur’an Chapter II, Verse 177. Islam requires that Muslims donate a portion of their income (*zakat*) not only for the running of the mosque but for the poor.

In the Jewish tradition the word *tzedakah* combines the meanings of “charity” and “justice”, embodying the highest form of charity which is to give someone the chance to fend for him/herself independently. The imperative to make sure that the most vulnerable people in the Jewish community can meet their basic needs has always been very strong.

In Christianity it is Jesus Christ himself who gave the example of service through his work of healing the sick, feeding the hungry and forgiving and including outcasts. Jesus’ explicit mission was to “bring good news to the poor” and he told his disciples that if they clothed the naked and fed the hungry, they were clothing and feeding him. Thus here too, we have the idea of the spirit of God dwelling in the poor.

Buddhism, too, has a strong tradition of *dana* (giving) and taking care of the needy. Generosity is one of the most important virtues in the Buddhist way of life, in contrast to greed which is considered to be one of the prime causes of suffering.

Some of the people who responded to WFDD’s discussion paper on the *WDR 2004* felt that the conventional understanding of international development was too focused upon economics at the expense of social and spiritual values. According to A. Ganguli, from the *Vedanta Centre* in Geneva, education in India should also consist of developing a ‘spiritual culture’ that stresses the equality of humans rather than the hierarchy of the caste system that many still uphold.³¹

²⁸ Email response to WFDD discussion paper on the draft *WDR 2004*.

²⁹ <http://www.sriramakrishna.org/rkmhist.htm>

³⁰ Email response to WFDD discussion paper on the draft *WDR 2004*.

³¹ Email response to WFDD discussion paper on the draft *WDR 2004*.

Religious belief not only motivates people to serve their neighbour but gives that service a special quality. If you believe that the sick woman who arrives at the clinic is a child of God and has the divine spirit within her, you will be less likely to ignore her or rudely tell her to take her place in the queue. A spiritual understanding of the worth of each human being leads to services being provided with warmth and care and a sense of companionship not always to be found where people are merely “doing their job”.

There is a sense here of a deeper claim which needs to be acknowledged in debates about development in general and the provision of social services in particular. Some readers might feel that the draft *WDR 2004* falls into a mechanistic discussion about the best ways to provide social services and loses sight of the essential arguments about the nature of these services, whom they should reach and why and in what spirit they should be made available.

5. Conclusions

In summary WFDD hopes that the final *WDR 2004* will:

- a) Take into consideration the role already played by faith-based organisations in the provision of social services for the poor
- b) Show a willingness to work with faith-based organisations in the future to improve policy and practice in service provision
- c) Encourage, where possible, governments of developing countries to consider the role of faith-based organisations in development
- d) Show awareness of the importance of social service provision being culturally appropriate, socially and not just individually oriented, and spiritually adequate
- e) Encourage good governance: well resourced, well managed, free of corruption, decentralised, as an instrument of solidarity and human community
- f) Encourage participation as an expression of respect for people and their ability to contribute to human development
- g) Exhibit caution in advocating the benefits of privatising social services especially when basic resources are in danger of being reduced to commodities, stewardship to ownership and equitable sharing to profit-making.

WFDD suggests that the final version of the *WDR 2004* should either be written in a more accessible way or that a more popular version should be produced as well.

**Annexe 1: Participants in the WFDD workshop on the draft of WDR 2004,
Canterbury 23-24 February 2003**

- Revd. Karoly Beres, Director, *Ecumenical Humanitarian Organisation*, Novi Sad, Serbia
- Dr. Mohan Isaac, Professor of Psychiatry, *National Institute of Mental Health and Neuro Sciences*, Bangalore, India
- Revd. Dr. Colin Jones, Provincial Executive Officer, Archbishop of Cape Town's office, South Africa
- Arnold Mhango, Executive Director, *Christian Service Committee of the Churches of Malawi*
- Remigius Munyonyo, Senior Lecturer, *Kyambogo University*, Kampala, Uganda
- Dr. Patricia Nickson, *Liverpool School of Tropical Medicine*, United Kingdom and *Institut Panafricain de Santé Communautaire/Church Mission Society*, Congo
- Gill Paterson, writer and consultant on health issues, UK
- Dr. Hanumappa Sudarshan, Director *Vivekananda Girijana Kalyana Kendra* (Vivekananda Tribal Welfare Centre), Karnataka, India
- Abdoul Hamidou Sy, Director *ACAPES*, Senegal
- Revd. Prof. Michael Taylor, Director, *WFDD*
- Dr. Emma Tomalin, Lecturer, *University of Leeds*, UK
- Wendy Tyndale, Researcher, *WFDD*
- Dr. Tsegaye Berhe Woldu, Director, *Child and Family Affairs Organisation*, Addis Ababa, Ethiopia

Annexe II: Correspondents on WFDD's discussion paper on the draft *Outline of WDR 2004*

- ACAPES, Senegal
- Mumtaz Ali, *Satsang Foundation*, India
- Lorna Juliet Amutojo, *Uganda Joint Christian Council (UJCC)*, Uganda
- Richard Batley, *University of Birmingham*, United Kingdom
- Harbens S Bhola, *Indiana University*, United States
- *Bretton Woods Project*
- Allan Bussard, *The Integra Venture*, Slovakia
- Kamla Chowdhry, *Vikram Sarabhai Foundation*, India
- Luc Copejans, *Africa-Europe Faith & Justice Network (AEFJN)*, Belgium
- Michael Davis, Sierra Leone
- A Ganguli, *Vedanta Centre*, Switzerland
- Daniel Hailu, *Sabri Development Institute*, Ethiopia
- Christopher Hall, Oxford, United Kingdom
- Edwin Harrison, *Hope Africa*, South Africa
- Miguel von Hoegen, Minister of Planning, *Government of Guatemala*
- Mani Jacob, *All India Association for Christian Higher Education (AIACHE)*, India
- Tim Kessler, *Citizens' Network on Essential Services*, United States
- Adane Mamuye, *Ethiopian Muslims Relief & Development Association*, Ethiopia
- Arnold Mhango, *Christian Service Committee (CSC)*, Malawi
- Vic Missiaen, *Tanzania Interfaith Forum*, Tanzania
- Patricia Nickson, *Liverpool School of Tropical Medicine*, United Kingdom and *Institut Panafricain de Santé Communautaire/Church Mission Society*, Congo
- *Norwegian Church Aid*, Norway
- Bill Ozane, Oxford, United Kingdom
- John Pawlikowski, *Catholic Theological Union United States and International Council of Christians & Jews*, Germany
- Mohinder Singh, *National Institute of Punjab Studies*, India
- Yehuda Stolov, *Interfaith Encounter Association*, Israel
- Alhaji Wahab, *Muslim Relief Association of Ghana (MURAG)*, Ghana
- Asoka Weerasinghe, *National Christian Council of Sri Lanka*, Sri Lanka
- Peter Yates, World Development Advisor, *Anglican Diocese of Leicester*, United Kingdom