Faith and economics in 'development': a bridge across the chasm?

Wendy Tyndale

> *Where there is no bread, there is no Torah, and where there is no Torah, there is no bread.* (Jewish 'Ethics of the Fathers' 3.21)

The belief that there can be no true development without spiritual advancement, or, as the Hindus put it, that 'all human activities are part of the sacred pattern of the universe' (ICOREC 1998) is, in one form or another, still the belief of the majority of people in the world today. The collective wisdom of the world's major religions makes quite clear that unless more than a mere improvement of people's material conditions is aspired to, even that goal will fail. Human beings cannot, as the Christians teach, 'live by bread alone'.

Yet people's beliefs about the origin and nature of the universe and the place of humanity within it have seldom been considered of relevance for economic theory and practice. 'Development', widely defined as the process by which the non-industrialised countries would catch up with the more 'advanced' nations, has not traditionally been understood in the context of the spirituality, values, and cultural heritage of either the developers or those supposedly being developed.

It sometimes seems as though a yawning chasm has opened up between the values of secular, technology-driven rationality, which is the driving force behind globalisation, and the interpretations of the meaning and purpose of life made by people of religious faith all over the world. Without engaging in a reductionist exercise which would lose the richness of the very varied insights that the individual faiths have to offer, the World Faiths Development Dialogue has taken on the task of identifying the most essential things that the faiths want to say about development. A parallel task is to study the real depth and nature of the apparent abyss lying between the faiths and secular development organisations and then to see, specifically with the World Bank, whether and how it might be bridged.

Visions of development

The starting point in discussions about development criteria and policies must be what goals we want to reach. For most government and multilateral development agencies this means primarily identifying what must be eradicated and setting numerical targets: by the year 2015, for example, to eradicate the abject poverty of at least half of the 1.6 billion people who at the moment have no access even to a sufficient supply of food. But the faiths are pressing for more attention to be paid to our very understanding of the meaning of the concepts of poverty and development, how we define poverty and progress, and what our vision of a truly 'developed' society might be. 'Where there is no vision, there is no people' (*Proverbs* 29.18).

For the Bahá'ís, development means 'laying the foundations for a new social order that can cultivate the limitless potentialities latent in human consciousness' (ICOREC 1998). The Bahá'ís emphasise the oneness of humankind and the need for global justice administered by a world government, which would watch for the needs of all. The Hindus see development as the process of enabling a sustainable livelihood in harmony with natural resources, as a foundation for spiritual progress. For the Taoists, too, harmony or a right balance must be the key ingredient of any development goals, the balance between rich and poor, and between human society and the whole universe.

Such faith-based views of what development must be about present the World Bank and similar organisations with probably one of the most difficult challenges they have to face in this age of globalisation—to recognise that most people, and particularly the poorest people of the world, perceive the way that life is ordered and understand the role of economic activities very differently from the way that most development technicians understand these things.

All too often people's beliefs and the priorities arising from them, their religious celebrations, their sacred sites, their way of organising their communities and taking decisions, are seen as peripheral to development issues or even as standing in the way of 'efficiency' in producing economic profit. But how will Guatemalan Mayan women regard a chicken-rearing project, if their hens are wrenched from them before they have had time to bless them on their way to market? What will motivate Indian villagers to get together to create self-help programmes, if they are told that their religious celebrations are

outside the remit of the project? Will Taoists in China ever be happy with a tourist plan to build hotels on their most sacred mountains?

Already James Wolfensohn, the present President of the World Bank, has integrated periods of living with local communities into the Bank's staff-training programmes, in the recognition that more intimate knowledge of the people whose poverty it wishes to eradicate is essential for the Bank's success. However, if the Bank were really to accept that Western secular rationality, founded on science and technology, can at least be complemented by other equally valid ways of understanding the world as an ordered whole, the implications for its work would be revolutionary.

But the challenges arising from the issue of culture as an element of development are faced not only by the World Bank. As the foundations and perpetuators of most cultures, the faiths have a key role to play. If they are not to be perceived as 'anti-development' forces, having little of relevance to contribute amid the rapid process of change today, the faiths will have to sort out for themselves what can be jettisoned from inside and absorbed from outside, without jeopardising the integrity of their communities and the physical, spiritual, social, and political well-being of their people.

They also have the task of showing how their visions might be carried out in practice. In this world, where people are tending to adopt attitudes of competitiveness rather than solidarity, and to fall for the immediate pleasures brought by individualistic consumerism rather than valuing community support, the faiths must offer alternatives which are not only attractive but practically viable, alternatives which will enable people really to 'live life in all its abundance', overcoming material poverty by fostering harmony within societies and keeping the right balance between human beings and the universe.

There are many examples of small-scale attempts by people of religious faiths (and none) to live according to different values. These may have their own particular flaws, but they do provide at least elements of a paradigm which is different from that of the prevailing economic model. Examples which come to mind are community micro-credit schemes, where often, in the absence of any collateral, other members of the group stand as guarantors. Very often, too, the income-generating activities made possible with the loan give an advantage to the rest of the village—milk for the children made available at a reasonable price, for instance. The ethos is not to make the maximum profit, but to ensure the survival of the whole

community. The satisfaction arising from the successes shared among all those involved is a source of joy; and, of course, success is not measured only in monetary terms, but in terms of learning, increased dignity and independence, a sense of freedom, and so on.

It is, above all, in this area of 'empowerment' that the religions, in the best of cases, may have something qualitatively different to offer from secular development agencies. It is not, after all, only a question of becoming empowered by having more income, or by acquiring skills which enable you to compete in the market, or even of learning how to organise and thus to increase your social status and political bargaining power. For the faiths, 'empowerment' involves the concept of personal dignity, of self-worth, of a kind of contentedness, which does not depend either on the opinion of others or on fulfilling immediate desires. This sort of empowerment brings hope and vision with it.

The Christian Base Communities in Latin America have brought such empowerment to many people, especially women. When they say things such as 'Now we know where we are going', or 'I was silent before, but now I know I have ideas to share', women in Brazil, Peru, and Central America indicate how a deeply felt knowledge of the love of God has liberated them and given them a new-found self-confidence which has dispelled the feeling, shared by many poor people, that they have nothing of worth to contribute. It is this inner freedom which enables people to reach out to others. 'Baptism isn't just about entering the church', said a woman from a poverty-stricken village in north-east Brazil. 'It is about giving a person power to go out and change the world.'

Right relationships between people: sharing wealth

None of the religions is likely to come up with a blueprint for an alternative development model, but they all have ideas about what the elements of such a model, or models, should be. The notion of right human relationships is at the heart of many of these ideas. The dignity of each human being will be realised only when humanity begins to function as a family and take into account that, as the Bahá'ís put it, 'since the body of humankind is one and indivisible, each member of the race is born into the world as a trust of the whole' (ICOREC 1998).

All the faiths denounce greed, hoarding, and the exploitation of some individuals by others as being against the laws of God and the Universe. This leads to the condemnation of the tendency inherent in the present capitalist model to put more and more power and wealth

into the hands of fewer and fewer people, at the expense of the majority. 'God loveth not such as are proud and boastful, who are avaricious and enjoin avarice on others, and conceal that which God has bestowed upon them of his bounty' (*Qur'an* 4.36b–37).

Mahatma Gandhi was calling upon Hindu ethics when he wrote: 'It is a fundamental law of nature that nature produces enough for our wants from day to day; and if only everybody took enough for their own needs and nothing more, there would be no poverty in this world' (Natesan 1933, cited in ICOREC 1998). One of the central tenets of the Buddhist faith is generosity and compassion between people. The Scripture of the Great Peace of the Taoists (*Tai Ping Ching*) says that, since all social wealth belongs to heaven, the earth, and human society, it should not be possessed by a small number of people. Taoism upholds the principle of letting wealth circulate fully to meet the essential needs of everyone. The social teachings of the Abrahamic faiths too (Judasim, Christianity, and Islam) are underpinned by the central rule that the rich have the responsibility to share their wealth with the poor.

And these rules are not just personal rules, which can be fulfilled through privately determined acts of charity. The Muslim institution of *zakat*, a tithe or tax payable by everyone for the poor and needy and for communal expenses, has as its aim to set poor people back on their feet, so that they recover their dignity and their hope. A similar idea is found with the Jains, for whom charity is not an act of grace, but the acceptance of the right of the poor to share in the bounty of the earth. This is the teaching of the Jewish faith as well. The meaning of the Hebrew word *tzedakah*, which is often translated as 'charity', is in fact much closer to 'righteousness' or 'justice'. The highest form of charity is seen by Jewish people as giving a poor family the means to earn their own living.

So how does all this translate into recommendations for an alternative development model? First, it means that social welfare schemes to save the poor from the worst consequences of capitalism cannot be more than an emergency solution. If the relationship between the rich and the poor is to be brought into harmony, the rich will have to make some sacrifices, exercise some restraint, and share their wealth with the less privileged on a long-lasting basis.

There will be no long-lasting improvement for the poor as long as the need for a just distribution of wealth through appropriate levels of taxation of the richest people in many countries remains unaddressed.

The ethical management of goods also involves ensuring the socially responsible use of assets such as land, whose owners, in the eyes of the faiths, are merely temporary stewards, with an obligation to use what they possess for the well-being of society as a whole. Christian teaching, probably most articulately formulated on this issue by the Roman Catholic Church, insists that, since God created the world for the good of everyone, each person must use what they own in a responsible way. A world of great inequalities is not in accordance with God's plan.

In nearly all the faith-traditions there is a strong emphasis on self-sacrifice and renunciation. For the Buddhists, this refers to the precept of not taking what is not given and recognising our responsibility to other people and the environment in the choices we make about consumption, lending and borrowing, and making a profit. Economists warn that a move towards self-sacrifice—the reduction of consumption—in the rich countries would slow down global growth and lead to more hardship for the poor; but, even if one accepts that growth is the prerequisite for poverty eradication, the *way* we consume should be scrutinised.

For a long time now, Christian groups in the North have joined others in campaigning for a fair deal for workers in the South who produce the goods which the North consumes. In Britain, the ten largest supermarket chains have been pushed into taking steps to draw up ethical codes of conduct, which would give some protection to their suppliers' workers. Companies selling clothes have also been targeted, since the goods that they sell are made by some of the most exploited people in the world, most of them women and even children. Globalisation may bring with it the opportunity for companies to move around and pay their labour the lowest wages possible, but it also provides the opportunity for those who wish to know what injustices are being committed to find out what is going on and to act together to change unjust practices.

Right relationships between people go far beyond the merely contractual relationships of economics. Right relationships are based on compassion, generosity to unknown guests, and love of one's neighbour. In practice, of course, to insert a paradigm of sharing profits and of solidarity instead of competition into a world run on very different rules is difficult, but efforts are constantly being made. Small enterprises all over the world are being run by faith-based groups with solidarity as well as efficiency in mind; and, when things become difficult, creative alternatives are sought. A Nicaraguan co-operative,

for instance, which found itself unable to make a livelihood because it was supporting too many widows and children, did not merely turn out the people it could no longer keep, but created brick-making projects for them and then bought back the bricks for its own construction needs. In Burundi, a group of women displaced by war sell the mats that they make – not to the highest bidder, but to agencies which distribute them to other displaced people who need them (ICOREC 1998). They are making no more money than they need, on the basis that if they went for maximum profit for themselves, they would be depriving other people. These are small-scale examples, but are there really valid reasons for which the ethics behind them should not underlie economic practices at the national and international levels?

Right relationships between people: equity and inclusion

Deeply rooted in many faiths is the belief that all human beings, having been created by God, have something of the Godhead within them, and are thus worthy of respect. Whether we talk of the 'divine spark' within us all or of people made in the image of God, the concept is there. Thus, all the world's religions speak in terms of everyone being included.

The *Qur'an* states that humankind has been created from a single soul, as male and female, communities and nations, so that people may know one another. The divine spark that bestows individuality also bonds individuals in a common humanity (ICOREC 1998).

The Sikhs teach that God loves all, without distinction of place, creed, or the social or economic standing of individuals or groups, and they put their principles into practice through the institution of the *langar*, through which they distribute meals to all who come: visitors, the needy, men and women of all social levels, and the congregation of the Gudwara, the place of worship. The inner philosophy of the *langar* is to live in a casteless fashion of egalitarian grouping, where no one is superior or inferior to others (ICOREC 1998).

'Equality and Affection' is the social ideal put forward in the Taoist Scripture of Redeeming the Dead (*Du Ren Ching*). In order to achieve the ideal state where all people live in harmony, 'Those with intellectual gifts should teach those without; the strong should help the weak; the young should support the old' (ICOREC 1998). If some are left out, there will be an imbalance, and the peaceful world of benefit to the whole of society will remain out of reach. Judeo-Christian teaching, too, emphasises the inclusion of all in God's mercy. 'The Lord is good to all: and his tender mercy is over all his works' (Psalm 145).

However, there are aspects of equitable sharing to which the faiths have in practice, if not in principle, found difficulty in subscribing: in particular, the matter of power sharing and, within that, the sharing of power between men and women. In the development model that the faiths would like to propose for the next millennium, what will they have to say about the role of women? In the present context of globalisation, the world's religions face the challenge of clarifying how much of the male domination which is practised within many of their communities is based on their vision of the divine order and how much has to do with cultural traditions which could now be considered out of date. And they face the challenge too of defining what place women—who, with their children, are among the poorest people of the world—would have in a truly 'developed' society.

More recently founded religions, such as the Bahá'í faith, are outspoken in their challenge to the faiths to 'free themselves from their obsessions of the past' (ICOREC 1998). For them, the equality of women is as necessary for the satisfactory working of society as two wings are necessary for the flight of a bird, and they see the subservient role of women as a relic of survival requirements of the past which are today no longer appropriate. But they are not alone. For the Sikhs, too, the equality of women is an important characteristic of their identity as a people of faith, and they strive to put it into practice. However, no religion has yet been able to break the universal institutional model in which men hold the highest positions of power.

Gender considerations are very high on the agenda of organisations such as the World Bank which have come to realise that the participation of women is essential for the success of development and even for optimal overall economic growth. A recent study by the World Bank's Special Program of Assistance for Africa shows, for example, how discrimination against women in Africa has been one of the factors contributing to the low level of growth in that region (World Bank 1998). It is therefore inconceivable that a dialogue between the World Bank and the world religions will not have to tackle the issue of gender inequality.

Maybe one of the key contributions that the faiths could make is to practise ways of achieving equality for women which include creative measures and safeguards to prevent the break-up of families and communities in the industrialised nations, upon which many religious people from other parts of the world look with horror. Greater flexibility within the family and more support for women to fulfil their potential

through access to education and leadership roles in their communities is already being seen as one way forward. The challenge is to link this, in the minds of men as well as women, to a perception of balance and harmony rather than of a power struggle between the sexes, to raise awareness that the full participation of women in different spheres of life leads to a situation in which men as well as women are immeasurably enriched.

Right relationships between people and the environment

Care of the environment is high on the faiths' agenda. In the case of the Abrahamic faiths, this concern is underpinned by the belief that the whole of creation belongs to God and that human beings are merely *khalifah*, or stewards, whose responsibility it is to take care of the world with which they have been entrusted, and to leave it in a healthy state for the benefit of generations to come.

Many of the other faiths tend not to believe that human beings have been placed in a position of dominance over the rest of creation. People are merely creatures of the whole of creation, with whose other creatures they must live in a relationship of harmony and respect. In the case of the Jains, who do not believe in a creator God, the way towards enlightenment and salvation, through personal dedication and spiritual purification, involves avoiding harm to all living beings (*ahimsa*). To honour the *Te*—the Virtue—is the most essential part of Taoist teachings, and the *Te* means the law and order to maintain the harmony of the whole universe.

The World Bank has for some time been stipulating that the programmes that it funds should not be environmentally damaging. But how do the World Bank and other agencies address the contradictions which arise between the quest for ever-greater economic growth and the inability of the planet to sustain it? All around us we see the rapid destruction on a vast scale of forests, animals, plants, insects, sea life, and the very earth itself, as a result of an economic model which tends to show little respect for anything which stands in the way of maximising profits.

Organisations linked to the world's religions can provide examples of very varied types of programmes which have helped some of the poorest communities in the world to generate income and to progress without jeopardising the future of the earth. They are also working hard on restoration programmes, such as reforestation and organic farming, to try to bring back life in areas where it has been destroyed. There is

now a need to see how these usually local projects can be replicated or multiplied at a regional or even national level, as without this there is a danger of their having a largely symbolic character.

But it is not only examples of development programmes on the ground which constitute the faiths' contribution on this issue. They have an important role to play in public education programmes, pointing to the role of commercial advertising, for example, in persuading people what sorts of things they should consume. Development education is an essential part of any development programme and is an area in which the faiths and the World Bank might well co-operate in the future.

The faiths will also enter the debate on a different level. They will raise the question of the conservation or restoration of sites which have been held sacred through the ages and have particular significance as places of worship or remembering the dead. For the faiths, the earth and everything in and beyond it has not been given to us merely as a means of survival, but as God's creation to be wondered at, respected, enjoyed, and cherished.

Bridging the chasm to bring about change

Personal transformation

Any strategy for change must be based on an analysis of the causes of the ills that we want to change. For the faiths, these causes lie first and foremost within each individual human being. They are then to be found structurally within the societies which human beings construct.

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. This sense of separation of oneself from the rest of the world leads to the false belief that by amassing quantities of things which one associates with pleasure, one will eventually secure a lasting and stable happiness. The aim of human life is thus the transformation of the individual from a self-centred, greed-driven way of being to one that is other-centred and greed-free (ICOREC 1998).

This view is deeply rooted in the Hindu faith as well. According to the *Bhagavad Gita*, only when we have mastered our own urge to dominate, and learned to live without the need to control what is outside us, can we find happiness. For the Abrahamic faiths, personal transformation is an equally central aim of the spiritual life of each

individual. 'You shall love the Lord your God with all your heart, with all your mind, with all your soul and with all your strength' is the first Jewish commandment, and only then is it possible to 'love your neighbour as yourself'.

There are, of course, plenty of religious people within the World Bank; but, as an institution, the Bank is unlikely to adopt personal spiritual transformation as the key to combating poverty in the world. It is, however, very likely to be willing to work together with the religions in the broader area of personal transformation which is the task of education—an area of work that is high on the Bank's agenda.

Education and leadership

In some countries of the world—Tanzania is an example—the education system would be almost non-existent if it were not for schools run by religious bodies. However, it is not only the quantity of the education offered which is interesting to development agencies, but the quality as well.

As with all human institutions, many examples can be found of mediocre or even bad schools run by religious faiths; but, on the whole, religion-based schools have a good record. Even a recent survey in the UK showed that church-run primary schools, for instance, produced significantly better results than their secular counterparts, in spite of the fact that they receive exactly the same funding from the State. The questions are: what 'value added' does a spiritual dimension bring to the field of education, and is that 'value added' transferable to secular schools?

However, it is not only in the formal sector that religions have played a key role in education. The training programmes in literacy, leadership, community organisation, and primary health care, run by Hindu organisations in India, Muslim development networks in Pakistan and many African countries, and the Catholic Church in Latin America, have transformed the lives of thousands of adults, who claim that through such courses they have 'woken up' or 'opened their eyes' and gained a level of self-reliance hitherto unavailable to them. If the World Bank is interested in change, it must also be interested in focusing its attention on the agents of change who emerge from such programmes to become community leaders.

The whole matter of leadership has always been of great importance to the faiths. Exasperated as the World Bank is by the corruption that it encounters among many of the leaders who are entrusted with its

money, should it look to the faiths which lay so much emphasis on the responsibility of teachers and leaders to conduct their own lives in accordance with the moral principles that they use for the guidance of others? Could the Bank incorporate into its own training programmes something of the ethic of the Hindu guru who refused to tell a child to stop eating sweets, until he had stopped eating them himself? (ICOREC 1998).

Setting criteria for development

Another area of possible collaboration between the World Bank and the faiths is the setting of development criteria. It is now widely agreed that poverty is a multi-dimensional phenomenon, and that economic indicators are not sufficient on their own to measure it. In its *World Development Report 2001*, for the first time, the World Bank will be examining the relationship between equity and poverty, as well as such elements as vulnerability to risk, exclusion, and lack of power, as dimensions all with a close relationship to economic poverty. From their standpoint as organisations which are probably more closely in touch with poor communities than any others, the faiths must surely have many insights to offer on the causal, dynamic relations between these elements of poverty, as well as on the spiritual elements of 'development', such as hope and dignity, which for them are of paramount importance.

If poverty itself is a multi-dimensional phenomenon, then the solutions to it must also be multi-dimensional, and it is here that the faiths can make a contribution by demonstrating through their own experience the importance of some of the ingredients of dignity and hope, such as self-esteem and a sense of purpose, in achieving any kind of long-lasting development. There are already participatory research programmes going on, for example in the south of Chile, which are developing indicators to measure values such as solidarity and empowerment on the basis of local people's experience. The influence of these values on the degree to which people benefit from development programmes will then be taken into account when the people themselves set their criteria for their plans for future community action.

A convergence of interests? The wisdom of serpents and the gentleness of doves

Although these examples show some of the practical ways in which the World Bank and the faiths can cross the chasm which divides them and work to build a better world together, the question remains about the nature of the 'better world' which they hope to achieve. Does it matter that the long-term vision of the secular world of economics is different from those of the faiths, if their goals in the short and medium term are the same?

If all are agreed that the poor must be included in society, that they must be given the possibility of earning a livelihood and access to education and health services, is it important whether the aim is primarily to build up broader-based and more stable economies or whether it is to increase the overall well-being, including the dignity and hope, of the people themselves? And is it even possible to say that the two ultimate aims are mutually exclusive? If it is true that the World Bank wants to raise the overall levels of prosperity based on consumer capitalism, it is true too that it wants to eradicate the misery caused by poverty.

It is not, of course, only the faiths that experience the problem that, while wanting to propose a new paradigm for development, which would rate values such as solidarity above profit-making, they are constrained by the context in which they are working. Maybe the most important contribution that the faiths can make at the moment is to highlight the values which are the necessary prerequisite for social harmony, such as justice, compassion, and respect for every individual, and demonstrate that, if these are overridden, not even the most basic economic development will be achieved.

Whether one speaks in terms of *karma* or of fruits of the spirit or the consequences of sin, a notion basic to all the faiths is that actions (including the motivation for them) bring with them ethical consequences arising from the nature of the action. Let us take, for instance, speculation, in the sense of socially irresponsible investment with the sole aim of quick profits. With greed as its main motivation, speculation must be considered contrary to basic ethical laws. Speculation may lead to the short-term enrichment of a few, but its consequences in the long run are usually uncertainty and the impoverishment of many, and it can, as in the case of the Asian crisis, lead to large-scale disaster.

It is demonstrable, too, that societies in which there is a greater degree of tolerance, participation, justice, respect for human rights and provision for the most vulnerable provide greater well-being for their people as a whole. Again and again it has been shown how a lack of equity and compassion leads to violence, crime, and divisions, whereas solidarity with the poorest people leads, in the end, to an improved quality of life for the better-off as well.

As we find ourselves increasingly in danger of falling prey to the few who benefit from the poverty and disempowerment of the majority, there must be a growing convergence of interests on all sides. Economists are talking increasingly of the importance of 'interdependence'. Moreover, the threats arising from poverty, such as the proliferation of the drugs trade and the spread of disease, have made many people realise that it is in their 'enlightened self-interest' to return at least pragmatically to the laws of ethics and to ensure more protection for those who suffer most.

The faiths have their own agenda, which will always be different in many respects from that of secular powers; but they, too, as human institutions, constantly fail, of course, in their attempts to achieve the visions that they strive to reach. In this initiative to work together with the World Bank in thinking through and putting into practice some fundamental criteria for 'development', the faiths have a lot to learn as well as to impart. And who can tell what forces might be unleashed, which work in unexpected ways for long-term changes? The hope which lies at the heart of the Christian, Jewish, and many other faiths is founded precisely on the knowledge that human beings can never either foresee or control everything that happens.

If the chasm is left to yawn and no attempt is made to bridge it, the world will be the poorer. The religions are called upon to be 'as wise as serpents' in their dealing with the secular powers, but they are also called upon to be 'as gentle as doves', showing by example, in the tradition of the Hindu gurus, that the best way to run the world is on the basis of values such as generosity, integrity, compassion, and justice.

References

ICOREC (ed.) (1998) *World Faiths and Development*—Papers from the World Bank–World Religions meeting at Lambeth Palace, London held in February 1998; published by the World Faiths Development Dialogue.

Natesan, G. A. (1933) *Speeches and Writings of Mahatma Ghandi* (quoted in ICOREC 1998).

World Bank (1998) *World Bank: Special Program of Assistance for Africa—Gender, Growth and Poverty Reduction in Sub-Saharan Africa*, World Bank: Washington, DC.

This paper was first published in Development in Practice *(10/1) in 2000.*