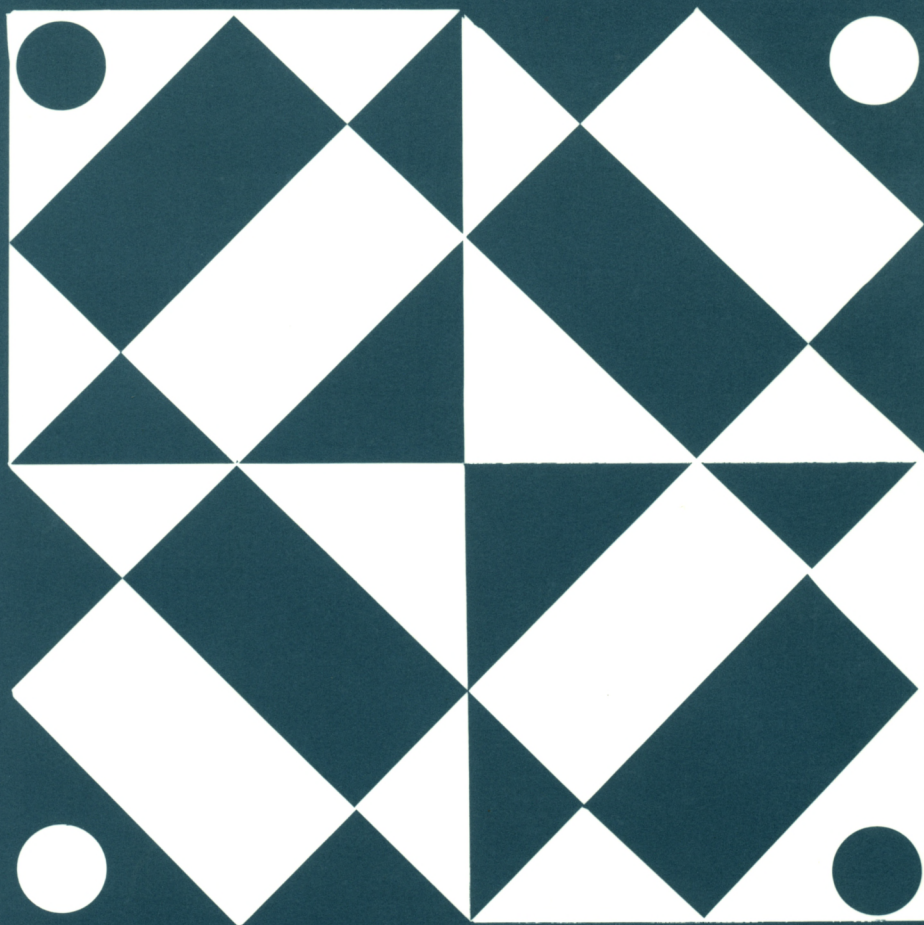


FRIDAY MORNING REFLECTIONS

AT THE WORLD BANK



**Essays on
Values and Development**

**David Beckmann
Ramgopal Agarwala
Sven Burmester
Ismail Serageldin**

Foreword by Barber B. Conable

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Foreword

On Friday mornings at the World Bank, a concerned and involved group of people meet to discuss, from their own unique viewpoints, the moral values involved in their work. Almost every religion is represented, and every continent. These discussions have been a satisfying experience for this group, and from them this book has been written.

The World Bank is not a bank, but a development institution; its goal not orderly and profitable finance, but the reduction of the scourge of poverty. It is a large bureaucracy, deliberately incorporating the experience, skills and motivations of people from all over the world. More than 45 years after its founding, the World Bank's central development role is accepted, its resources large, and its credibility unquestioned. New development-related initiatives, whether generated internally or externally, tend to gravitate into its program because the Bank is the only institution equipped to handle them. Debt problems, environmental concerns, the restructuring of socialist societies, oil shocks, global recession—to these and similar future developments the World Bank is expected, quite properly, to respond.

Is the World Bank successful? Poverty persists, compounded by faulty governance, population growth, widespread illiteracy, obstacles to trade and the uneven distribution of resources. Success and failure, in development, have many components; but without the tremendous cooperative effort the World Bank represents, the upward slope would be much steeper.

Preface

True development is not measured by macroeconomic statistics, but by real improvement in the quality of life of individual people. In the same sense, development is not an impersonal force, so much as a triumph of individual effort enhanced by cooperation. Skillful, highly-motivated people support and lift each other by common understanding and encouragement. Happily, development is not one of those human concerns about which people easily disagree, particularly now that East-West tensions seem to be declining.

This book is about the exploration of common values. Family members can take each other's values for granted, but people from opposite sides of the world need the reassurance of community. To make a lifetime of commitment to a process or an institution requires a certain amount of exploration and introspection. It is not enough to have a secure job: one must be satisfied with one's colleagues and one's own motivations. There is no strength in diversity without the cement of commonly-held values.

The writers of this book have consciously explored their community of values along the avenue of their common purpose. Readers of this book should find reassurance about humanity's future in what has been written here. These very different authors are bound together by a common moral fiber, no matter what label identifies their origin or their religious upbringing. That is what humanity is all about.

Barber B. Conable
President, The World Bank

The Justly Balanced Society: One Muslim's View

Ismail Serageldin

I grew up in a civilized and secure environment where material well-being was taken for granted by the children, the social graces were held in high esteem by the parents, and culture was appreciated by all. Above all, the pursuit of knowledge, in the broadest sense, was idolized. My two sisters and I read English, French, and Arabic, on almost every subject. Conversation was substantive and sharp, almost with a debater's edge, tempered only by the civility enforced by our elders.

A pervasive internationalism complemented the deep roots my family had in Egypt. The French enlightenment, British constitutionalism, the classics and Sartre all had their place next to Islamic thought, Arab history, literature, and Muslim art. Religious ethics and tolerance were almost indistinguishable in my developing perceptions. From French period furniture to Dutch paintings to western modernist architecture, our home opened up vistas of a sense of place that was different from, and somehow complementary to, the Egypt that surrounded us. The trees and billowing clouds of European landscapes as well as artwork

from the far east, Turkey, and Iran comprised a universe of far-flung horizons that nurtured a growing appetite for exploration and an eclectic taste for the beautiful.

I chose to study architecture at an early age, following in my father's and sister's footsteps. From architecture, I turned to the problems of cities, then regions, and finally entire nations, always in pursuit of the elusive causes of prevailing conditions and the means to improve them. From architecture to city and regional planning to development economics to human resource development to practicing international development assistance at the World Bank — it was a natural, logical progression. I moved from Engineering School at Cairo University to graduate studies at Harvard to professional practice. From my early interest in architecture, I retain a strong fascination with aesthetics and cultural expression that has kept me involved with architecture as critic and writer, if not practitioner, throughout the last twenty years. But gradually, my commitment to international development issues became the dominant force in my life, both professionally and as a means of living the Muslim faith as I understand it.

In tackling international development issues, my early experience is reflected in internationalist values and a pragmatic, non-doctrinaire view of the world and its economic problems. While I remain an Egyptian Muslim of the Sunni persuasion, I have been deeply influenced by western ideas and practices. This internationalism enhanced my appreciation of my Arab and Egyptian cultural heritage as part of the global culture. My exposure to socialist thought generally and Marxism specifically came during my graduate studies. While the equity and justice central to socialist thought were attractive, I found the formal materialism of Marxism repugnant to my deep commitment to spiritual values, and the repressive practices of some so-called socialist regimes gave me grounds to doubt the ethical foundations of the underlying doctrine. Therefore, on balance, western democratic ideals of personal liberty

and tolerance clearly remain the dominant external influence on my thinking.

On economic doctrine, however, I harbor a dual skepticism — about the power of the market's invisible hand and the all-too-visible and heavy hand of central planning. Neither unfettered capitalism nor central planning constitute the single magic formula to solve the problems of a rapidly changing world. What worked in the United States or the People's Republic of China is not necessarily the most suitable formula for others, whose development problems and range of options are fundamentally different.

These, in a nutshell, are the views that I carried to my vocation in economic development, and that I brought to the discussions of the Friday morning group at the World Bank.

Global Madness

Any rational human being surveying the state of world affairs today must be appalled by the gross inequities in the distribution of wealth and income among nations, groups, and individuals. The most basic and fundamental of human rights are not recognized, much less respected. Mutual suspicion and outright hatred are the predominant orders of the day. The greed and aggressiveness of individuals and groups is matched by the callousness, self-interest and competitiveness among nations. The environment, our heritage, and our resources are being depleted and destroyed in a frantic pursuit of material gains, however fleeting they may be. Civilized discourse and peaceful arbitration within a framework of law are rarely found. Armed conflict appears to be the preferred means of securing the objectives of nations—foolhardy at a time when the nuclear arsenals of the world are sufficient to destroy us all many times over. If developed-country military budgets were reduced by only five percent and

these amounts channeled to the developing countries, the flow of aid from the rich to the poor would double. What madness grips the human race! Two world wars and countless smaller conflicts should have been sufficient to bring forth a world community of nations. But we remain prisoners of our own folly.

As a Muslim surveying this chaotic scene, I am struck by the losses humanity has incurred, especially the loss of the universal bond that should exist among all human beings:

O mankind! We created you of a male and a female and made you into nations and tribes that ye may know each other not that ye may despise each other. Verily the most honored of you in the sight of God is he who is the most righteous of you.

(*Quran*, 49:13)

This call for universal brotherhood and righteousness is addressed to all of mankind, not just Muslims.

Yet the curse of twentieth century mankind is a new "religion" that divides rather than unites — rabid, narrow-minded nationalism. All the spiritual religions of the world have as their ultimate foundation a broad ethical framework that calls for the salvation of all mankind and emphasizes universality and tolerance. That foundation has survived many misguided attempts through the ages to persecute, colonize, and oppress others in the name of religion. Such attempts were really political movements seeking to legitimize particular doctrines by invoking the name of God.

Chauvinistic nationalism replaces the narrow loyalty of the tribe with the broader and antagonistic us/them idea of the modern state, whose boundaries are geographically defined by the accidents of history and human caprice. This nationalism is not a form of cultural expression that is so necessary in defining one's identity. It is, instead, the "statist," ethnocentric doctrine that places greater store in

the “national interest” than in the interest of humanity. In the name of national interest ever deadlier armaments are obtained, neighbors threatened, and wars justified.

The absolute lack of an ethical dimension in the ideology of nationalism allows it to justify the most hideous crimes against others outside the nation, and in many cases even against citizens of the nation state itself whose actions are deemed a threat to national security. It is an ideology of selfishness, one that produced that abhorrent slogan “my country, right or wrong.” Nationalism is a destructive force in world affairs today; unfortunately, it is likely to remain the dominant force in international affairs for the foreseeable future.

The loss of universal ethical values is a challenge that we are called upon to meet to the best of our abilities. Some would impose values by the force of arms. But force and coercion are fundamentally at odds with the Muslim ethical framework.

Let there be no compulsion in religion: Truth stands out clear from error.

(Quran, 2:256)

How, then, are we to respond to this challenge? Muslims, like all who accept universal ethical values, are called upon to play an important role among the “nations and tribes” of this world:

Thus have we made of you a nation justly balanced that you might be witnesses over the nations and the Apostle a witness over yourselves.

(Quran, 2:143)

The message of Islam is to help humanity by “being witnesses,” not by imperial order. “Being witnesses” means to bring to bear the force of good example. Islam tells us there is to be no persecution, no intolerance, no forceful conversions to a single way. The only road open to us all is

the road of reason, tolerance, and the moral force of example. The justly balanced society called for in the *Quran* is to be created by each dealing with his own weaknesses:

O ye who believe. Guard your own souls: if ye follow right guidance, no hurt can come to you from those who stray.
(*Quran*, 5:108)

As a Muslim from a developing country, I must try to reinstate spiritual values as guides to dealing with development problems. It is both striking and sad that “development” is perceived by most of the ruling elites of the developing countries as the process of attaining the wealth and living standards of western mass-consumption society. It is highly probable that for the vast majority of developing countries this objective is unattainable; only preposterous assumptions about future scenarios suggest it is possible. The absurdity of that objective was forcefully stated by Robert McNamara in 1977 when he rejected “closing the gap” as a measure of the success of development efforts:

‘Closing the gap’ was never a realistic objective in the first place. Given the immense differences in the capital and technological base of the industrialized nations as compared with that of the developing countries, it was simply not a feasible goal. Nor is it one today . . . Even if the developing countries manage to double their per capita growth rate, while the industrial world maintains its historical growth, it will take nearly a century to close the absolute income gap between them. Among the fastest growing developing countries, only seven would be able to close the gap within 100 years, and only another nine within 1,000 years.¹

It is doubtful that closing the gap would be worthwhile even if it could be done. Serious analysis has raised doubts about whether the consumption practices of the industrial world could be sustained if they were practiced by all

mankind. But even without these pragmatic concerns, it must surely be recognized that all that glitters is not gold, and development must mean more than the sheer accumulation of worldly goods.

The quest for a broader meaning to development should generate questions in the minds of decision-makers and the public at large, questions such as, development for what? development for whom? and are we paying too high a price for what we call development? These are not technical questions. Only a set of values, whether explicitly or implicitly defined, can provide the answers. There are no value-neutral answers to such questions. Without such questions development becomes merely a means of increasing materialism, which societies are increasingly aware they cannot afford and which the more thoughtful seek to reject.

Squirm as they will, technocrats cannot avoid confronting their values in the choices they make. Economics has never been, and cannot be, value-free or value-neutral. There are those who argue that economic analysis should speak for itself in the objective language of hard numbers. But the pursuit of hard numbers is only a mirage. Even in such "hard" sciences as biology and anatomy, scientists are not immune from their value systems, and *a priori* beliefs intrude into their work and influence their analyses.²

It behooves us to be candid, explicit, and up front about the values that undergird the prescriptions that we advocate.

Stewardship of the Earth

Any proposal for action must be rooted in one's system of values. I believe the starting point for action is defining the purpose of being on earth. After much reflection on the Muslim tradition, I believe that humanity has a role as "steward of the earth." The fulfillment of the role involves a

test, and this test requires confronting hardship with patience and action.

The concept of “stewardship of the earth” deserves elaboration. It plays a central role in my vision of spiritual and material development. It is curiously underrepresented in the scholastic tradition of Islamic theology, although references to it are plentiful in the *Quran*.

The Arabic word, *Khalifa* (*Istakhlafa*), that I translate as “stewardship” appears in several scripture passages and has been variously translated by eminent scholars as vice-regent of god on earth, agent, inheritor, successor. To me, the concept of stewardship best captures the multi-faceted nature of the human assignment.

Stewardship is central to the very role of humanity in the cosmos. It is God’s design that man should go to earth as his vice-regent:

“Behold,” the Lord said to the angels,
“I will create
A vice-regent on earth.”

(*Quran*, 2:30)

Vice-regency carries special responsibilities and gives rise to the stewardship concept:

Then we made you heirs
In the land after them,
To see how you would behave.

(*Quran*, 10:14)

The behavior expected of the stewards of the earth is spelled out in another passage, where God addresses David:

“O, David. We did indeed
Make thee a vice-regent
On earth: so judge thou
Between men in truth and justice . . .”

(*Quran*, 35:39)

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The universality of this injunction is clear in the Arabic because the word that appears here as “vice-regent” is the same as the word used for “inheritors” or “successors” in other passages addressed to all who believe in God:

He is it that has made
You inheritors of the earth:
If then, any do reject
God, their rejection works
Against themselves.

(*Quran*, 35:39)

God's grace is conditioned on the proper execution of stewardship. The assignment of stewardship is transferable from generation to generation and from group to group:

Thy Lord is Self-sufficient
Full of Mercy; if it were
His will, He could destroy
You, and in your place
Appoint whom He will
As your successors, even as
He raised you up
From the posterity
Of other people.

(*Quran*, 6:133)

Discharging the responsibility of stewardship involves the entire behavior of the believer, and hence can serve as the core that defines the right behavior for a true Muslim at all times.

The concept of stewardship of the earth has three dimensions: exercising responsibility, being tested, and enduring hardship with patience. Responsibility to God involves *responsibility* for the well being of the planet, other creatures, other human beings, and future generations as well.

In addition, stewardship involves being tested:

It is He who hath made
You His agents, inheritors
Of the earth: He hath raised
You in ranks, some above
Others: that he may try you . . .

(*Quran*, 6:165)

It may be that your Lord
Will make you inheritors
In the earth; that so
He may try you
By your deeds.

(*Quran*, 7:129)

The test recognizes that actual deeds are far more important than just words of prayer:

God has promised, to those
Among you who believe
And work righteous deeds, that He
Will, of a surety grant them
In the land, inheritance
Of power, as He granted it
To those before them.

(*Quran*, 24:55)

Because believers are accountable for their actions, behavior must be governed by conscience, not just strict adherence to laws. Believers should recognize whether their actions are fair or unfair, just or unjust, even if the actions in question are legal.

Finally, the concept of stewardship means that humanity must also bear hardships with patience and endurance, but not with fatalism or passivity.

Verily, We have created
Man in toil and struggle.

(*Quran*, 90:4)

Hardship is a call for action with no immediate rewards. It calls for perseverance and a long run perspective.

A Justly Balanced Society

The exercise of stewardship has two components. The first might be called "development of the earth." This involves taming nature to serve humanity's purpose, cultivating its resources, and increasing its bounty. But this must be done as steward, not as rapacious exploiter. Actions are balanced, with limits imposed on greed and personal ambition so that the underlying, sustaining system is nurtured. The second component of stewardship is the organization of those who work this earth and enjoy its fruits and bounty in a fair and mutually supportive manner, that is, in a "justly balanced" society.

A justly balanced society based on the principles of Islam has several broad features. First, it nourishes *freedom*. Islam is an ideology of liberation. It sets the believer free from all worldly fears and shackles. Believers communicate directly with God, without the intermediation of clergy. Islamic believers feel they are masters of their actions and will be held accountable to God alone. They give total obedience to God. Hence, obedience to worldly institutions and beings must be subject to the dictates of conscience: thus are believers set free. But their freedom is circumscribed by the bounds of law:

O ye who believe. The law
of equality is prescribed to you . . .
. . . In the Law of Equality there
is Life, to you
ye men of understanding;
That you may restrain yourselves.

(*Quran*, 2:178)

Any society that tries to live with Islamic principles must protect the freedom and dignity of its members through a

legal framework that does not allow the humiliation of anyone. This freedom applies to families as well as societies, and should be interpreted in its broadest sense.

Second, a justly balanced society promotes *the search for knowledge and truth*. The pursuit of knowledge is the single most striking feature of Islam. (The word for knowledge, *Ilm*, and its derivatives occur 880 times in the *Quran*.) But knowledge is not neutral. It is the basis for better appreciating truth (the Arabic word is *Haq*), which is revealed, but which can be perceived in the world. Indeed, believers are enjoined to look around them and to learn the truth.

The Prophet Mohammed exhorted his followers to seek knowledge as far away as China, then considered to be the end of the earth. He held scientists in high esteem, saying that the ink of scientists is equal to the blood of martyrs. The very first word of *Quranic* revelation is an order to read, to learn, and to seek knowledge.

Third, a justly balanced society is characterized by *action and industry*, which are the way of salvation. The faithful are enjoined to act:

. . . and do good deeds, and your actions will be seen by God, His prophet, and the believers.

(*Quran*, 9:105)

These actions should be for the common good. But even those actions which are private — whether it is a craft or intellectual endeavor — should be undertaken with discipline and precision and to produce quality work.

The Muslim faithful are responsible for other human beings, and are exhorted to redress injustice to the full extent of their abilities. As is stated in the *Hadith*, which contains the words of the Prophet and is the second most powerful source of Islamic tradition after the *Quran*:

If one of you sees something that is wrong, then let him set it right; first with his hand, and if he cannot then with

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his tongue, and if he cannot then with his heart, and that is the weakest of all possible forms of faith.

These exhortations place a heavy emphasis on being active in this world and acting well at all levels. Contemplative meditation is not an end in itself, but a means of self-renewal in order to be able to undertake more and better things in the future.

Fourth, in the justly balanced society, the concept of *justice* is absolute. For Muslims, all actions are part of the great test, in which success is defined by acting in a just manner. Islamic legislation seeks to set the limits for what is permissible between individuals, by defining a theory of rehabilitation and punishment and the exact punishment to be meted out. It is the responsibility of jurists to update and enforce the law in ways that are as perfectly just as possible. Legislative compromises that reflect the balance of power of groups or individuals are unacceptable if they infringe upon the rights of the weak. Scholars recognize that some things go beyond the means of the Muslim community and are in the hands of the Creator. But an essential feature of Muslim society is that it seeks to establish justice here on earth: justice does not wait for the Kingdom of Heaven.

Fifth, in the justly balanced society, changes are governed by *the public interest*. Under Islam, the public interest is justification for changing past forms and coping with an ever changing present and future. The pursuit of the public interest both helps and checks new legislative innovations. For example, inter-regional trade agreements or new financial instruments can be promoted on the grounds of the public interest. On the other hand, legislative innovations that benefit the few at the expense of the public at large, such as land-grant concessions that irretrievably damage the environment by deforestation or strip-mining, can be rejected on the same grounds.

The liberal interpretation of this concept is "All that is not expressly forbidden is allowed." In every Muslim

society, numerous mechanisms and processes have been worked out in great detail to ensure that new initiatives are still consonant with the ethical principles of the *Quran*, and that evolution does not, over time, lead to the abandonment of the basic ethical principles set out in the original seventh century society in Medina.

Finally, because justice must be tempered by mercy, a justly balanced society exhibits *compassion for the poor and weak*. The faithful are enjoined to show mercy toward those who are less fortunate, to show compassion to the needy, to be magnanimous in victory, and to be forgiving when in power. The Muslim system was the first to introduce a form of social security and welfare assistance whereby the poor and the weak had a *right* to part of the public treasury and did not have to rely on charity. *Zakat* is a taxation of the rich, with the poor having an absolute right to the proceeds. Prescribed in the *Quran*, it was established from the earliest days of the Prophet in Medina.

While these principles are essential to Islam, many have proved hard to follow and Muslim societies have had governments as venal and tyrannical as others. But the message of these principles remains to inspire generation after generation of reformers who seek to interpret in contemporary terms this profound commitment to the justly balanced society.

A development pattern consonant with the principles of Islam will require a completely new approach that differs fundamentally from the traditional western neo-classical economic approach in two important respects. First, it requires a holistic view of development — social, political, cultural, physical, and economic — and second, it is focused on human beings, not on economics alone.

This focus on people represents a major departure from the mainstream of economic thinking. It suggests that economic growth is driven by labor, not by investment, and that expenditures on human resource development are more than social overhead capital.

Living the Faith

While I still try my hand at theoretical and research matters from time to time in pursuit of the elusive holistic model of development, I mostly give myself completely to the task of coping with our imperfect world.

The substance of my work at the World Bank is to help improve the lot of existing societies wracked by poverty, disease, hunger, and ignorance. My work provides ample scope to live the faith on a daily basis. Rationalist ethics take command when I let conscience guide the myriad decisions that come my way. The dictates of living the faith transcend sound, conscientious professionalism, important as that may be, and lead me to try to promote the justly balanced society both within the World Bank community and within the countries we serve. Happily, the World Bank is an ideal place for a person of conscience to work. It is institutionally committed to the lofty ideals of promoting economic growth and poverty alleviation throughout the world. It is open to thoughtful and rational debate on how best to pursue these goals. New ideas are thrashed out with considerable objectivity.

The Bank has already crossed the political bridge of deciding where it stands. The debates of the early 1970s on "redistribution with growth" buried the notion that income distribution was a subject beyond the scope of international agencies or that it concerned only the domestic politics of sovereign states.

Within the Bank, living the faith means several things. It means the pursuit of truth. Evidence must be carefully scrutinized and close attention paid to what is really happening as projects are implemented. Research must be promoted on complex issues, and the mind kept open to the best possible solutions. Truth is approached by asking, probing, and seeking knowledge.

Living the faith means speaking the truth. "Embarrassing" issues cannot be glossed over; "delicate" matters

cannot be excluded. Commitment to truth must include the will to stand up and be counted on important issues, however controversial they may be.

Living the faith also means acting on the truth, as God gives us to understand the truth. Analysis and discussion must be followed by concrete actions. Policies, programs, and projects that can be supported technically and financially by the international community must be promoted. Reformers within the governments of developing countries must be supported, and the international community mobilized to support worthy reform endeavors.

Living the faith means giving voice to the disenfranchised in the world — the millions of small farmers and poor urban dwellers whose political weakness is often a cause of their unending misery. It means recognizing issues of gender inequities and siding with the vulnerable in society in their time of need. Their interests need to be represented in the corridors of power where key policies and decisions are debated.

Living the faith means balancing the interests of alternative claimants in a just and equitable manner, not solely on a technical and legalistic basis. The need for justice and equity is particularly urgent and relevant in the case of the present debt crisis, in which competing, valid claims to limited resources require constant arbitration. The sanctity of contracts, the taxation of those already overburdened, the requirements of international trade, justice and equity in burden sharing — all are ingredients in what must remain one of the more difficult problems to negotiate. Finding the appropriate formula depends on the specific circumstances, but two aspects most important in these complex and technical negotiations are: 1) a clear understanding of who is paying for what, and 2) a balanced approach to matching realistic claims to ability to pay.

Living the faith also means promoting international cooperation. This can involve promoting better dialogue between developed and developing countries, working toward balanced terms of trade, or promoting international

transactions. It also means promoting regional integration, which is both an increasingly inescapable economic necessity, and an eminently desirable socio-political objective. Sub-Saharan Africa offers a real challenge to take seriously the call to universalism: regional institution-building efforts must be grappled with in the face of nationalism and in spite of a long history of strife and failed attempts.

The pursuit of a justly balanced society in a world battered by poverty and bereft of equity is a challenging task. Poverty alleviation and attention to basic needs are not "add-ons" to our basic task of promoting economic growth. They are central to development and give meaning and substance to the efforts we engage in day in, day out. Alternating between stridency and quiet persuasion, I have been determined in preaching and practicing the art of designing national economic adjustment programs that make the social dimensions of those programs a central component of the decision-making process.

As stewards of the earth, how can we remain silent in the face of continuing environmental degradation, especially in Africa? The frightful toll of desertification and deforestation is creating a nightmarish reality where green and lush landscapes once existed. Recent numbers show that Africa's 703 million hectares of undisturbed forest in 1980 were being cleared at the rate of 3.7 million hectares per year, even as 55 million Africans face acute scarcity of fuel wood. Moreover, 80 to 90 percent of rangelands, 80 percent of rain-fed croplands, and 30 percent of irrigated lands are affected by desertification.

Promoting an aggressive campaign to reverse these trends and restore the natural environment is not just a mission of mercy to a particularly stricken land, but an essential part of our role here on this earth: to take care of it and pass it on, enriched but unsullied, to a generation yet unborn.

Outside of the World Bank, I pursue a parallel set of interests in promoting cultural authenticity in the contemporary artistic expression of Muslim societies. My chosen

field is architecture and architectural criticism, for architecture is the physical mirror of a society, reflecting its weaknesses and ills just as much as its serenity and its well being. Without romanticizing the past, the superb “fit” of vernacular architecture in poor societies such as Mali or Niger clearly reflects the serenity of a well established cultural order that can remain at peace with itself in spite of severe hardship.³ By contrast, how much do the “modern” cities of the third world speak of “angst” and the “zeitgeist”? Their throbbing energy is companion to abject misery and a confused image of self and society.

Against this degrading poverty and this loss of identity, the architectural critic becomes a constructive, creative force. The critic can and should speak the truth as he or she sees it, and help promote a balance between respect for the past and the needs of the present, reminding people to remain true to themselves and their own identity. The concept of stewardship of the earth deals with the relationship between human beings and their environment, both natural and man-made.

These two aspects of my work come together to round out my professional life as do the Yin and the Yang. One without the other would be less than fully satisfying. It is both my good fortune and my joy to live and work in a place that enables me to give full scope to these interests.

* * *

The authors of this volume are in agreement about the great issues of the day: strident nationalism; war and its most sinister form, nuclear holocaust; the absence of ethical beliefs which allows rampant consumerism and runaway military budgets to coexist with degrading poverty, malnutrition, and hunger; the absence of respect for fundamental human rights; the degradation of our environment in pursuit of short term profits; and the absence of a holistic view to deal with these problems.

The path to dealing with the issues that beset the world

is for each individual and each group to start to reform itself. There has been all too much emphasis placed on reforming the other person, the other nation. Let each person base his or her conduct on principles firmly rooted in our own ethical traditions. Let us each try to live up to our own lofty standards.

NOTES

1. Robert S. McNamara, *Address to the Board of Governors*, The World Bank, Washington, D.C., Sept. 26, 1977, p. 7.
2. For example, see Stephen Jay Gould, *The Mismeasure of Man*. New York: W.W. Norton, 1982, p. 74.
3. For a discussion of the effects of accelerated modernization on such an environment, see I. Serageldin, "Rural Architecture In the Yemen Arab Republic." In *The Changing Rural Habitat*, Volume I: Case Studies, pp. 1-10. Proceedings of Seminar Six in the Series Architectural Transformations in the Islamic World, held in Beijing, People's Republic of China, October 19-22, 1981. Singapore: Concept Media Pte Ltd., for the Aga Khan Award for Architecture, 1982.

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On Friday mornings, in a room tucked away in the maze of buildings that form the headquarters of the World Bank, two dozen staff members meet for coffee and serious talk. The subject of their excited and sometimes passionate discussions is the role of religious and ethical values in their work and, more generally, in the world's development.

Friday Morning Reflections, written by the founders of these early-morning spiritual debates, is a reflective quartet of essays addressing how morality, ethics, and religion relate to the work of development. Though the authors have been shaped by four different traditions—Hindu, Christian, humanist, and Muslim—they share a common conclusion: spiritual values have been dangerously slighted in shaping the world's development, and consequently humanity's survival may be at risk.

Beckmann, Agarwala, Burmester, and Serageldin decided to publish the essays so that the combined witness of four traditions might encourage others in their efforts to insert ethical considerations into economics and politics. In addition, they hope that the essays will demonstrate how fruitful it is for persons from different backgrounds to join together in value-explicit discussions about the state of the world.

Friday Morning Reflections offers readers an opportunity to experience vicariously the exciting intellectual debate that is taking place deep within the largest and most important economic development institution in the world.

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David Beckmann
Ramgopal Agarwala
Sven Burmester
Ismail Serageldin

Foreword by
Barber B. Conable

***“Readers of this book
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about humanity’s
future in what has been
written here. These
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together by a common
moral fiber, no matter
what label identifies
their origin or their
religious upbringing.
That is what humanity
is all about.”***

**—Barber B. Conable
President, The World Bank**



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