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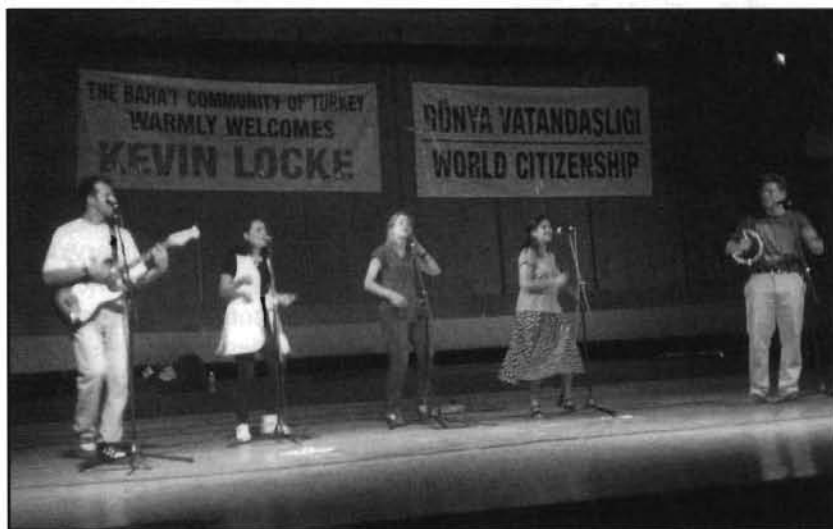
NGOs, along with business groups, local authorities, academics, youth and others, enjoy the highest level of participation yet at a UN Conference; some say a new era for civil society has been entered.

ISTANBUL, Turkey — Like previous UN world conferences in recent years, the United Nations Conference on Human Settlements (Habitat II), which ran 3-14 June here, produced a global plan of action for dealing with a specific set of world problems — in this case the lack of adequate housing and the steady deterioration of modern urban life.

The Conference's final document, the Habitat Agenda, fortifies international principles on such issues as the right to adequate housing, the need for long-term sustainability in human settlements, and the importance of international cooperation in addressing problems like urban in-migration and finance. The Habitat Agenda also addresses nitty-gritty topics like traffic congestion, safety in the workplace, and land tenure.

At the same time, however, many observers here say that one of Habitat II's most lasting achievements may well be in the greater sense of partnership that has been forged between the governments that compose the United Nations and the various sectors of civil society — non-governmental organizations (NGOs), businesses, academics, trade unions, and youth organizations — as well as local authorities and others that came together here. To a greater degree than at any previous UN conference, these groups were brought into the discussions and negotiations.

*(Continued on page 4)*



Light in the Darkness, a Bahá'í music group from Italy, performs at the NGO Forum.



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# Sustainable Communities in an Integrating World

*[Editor's note: The following editorial has been adapted from a statement read by the Bahá'í International Community to the plenary session of the United Nations Conference on Human Settlements (Habitat II) in Istanbul, Turkey, on 7 June 1996.]*

With the approaching dawn of the 21st century, governments, organizations and peoples are expending enormous energies to develop communities that are socially vibrant, united and prosperous. The United Nations Conference on Human Settlements (Habitat II), which builds on the major global conferences of this decade, is a milestone in these efforts and portends major advances in community development.

In the long term, however, community-building efforts will succeed only to the extent that they link material progress to fundamental spiritual aspirations, respond to the increasing interdependence among the peoples and nations of the planet, and establish a framework within which all people can become active participants in the governance of their societies.

It is to these three foundational elements of sustainable communities that the following comments are addressed.

Human nature is fundamentally spiritual. Communities are unlikely, therefore, to prove prosperous and sustainable unless they take into account the spiritual dimension of human reality and seek to foster a culture in which the moral, ethical, emotional and intellectual development of the individual are of primary concern. It is in such a milieu that the individual is likely to become a constructively engaged, service-oriented citizen, working for the material and spiritual well-being of the community, and that a common vision and a shared sense of purpose can be effectively developed.

It follows that the material aspects of community development — environmen-

tal, economic and social policies; production, distribution, communication and transportation systems; and political, legal and scientific processes — must be driven by spiritual principles and priorities. Today, however, the substance and direction of community development are largely determined by material considerations.

Our challenge, therefore, is to redesign and develop our communities around those universal principles — including love, honesty, moderation, humility, hospitality, justice and unity — which promote social cohesion, and without which no community, no matter how economically prosperous, intellectually endowed or technologically advanced, can long endure.

The peoples and nations of the planet are being drawn together as they become more and more dependent upon one another. Settlements worldwide — from hamlets, villages and towns, to cities and megalopoli — are becoming home to increasingly diverse populations. This growing interdependence and the intensifying interaction among diverse peoples pose fundamental challenges to old ways of thinking and acting. How we, as individuals and communities, respond to these challenges will, to a large degree, determine whether our communities become nurturing, cohesive and progressive, or inhospitable, divided and unsustainable.

Unity in diversity is at once a vision for the future and a principle to guide the world community in its response to these challenges. Not only must this principle come to animate relations among the nations of the planet, but it must also be applied within both local and national communities if they are to prosper and endure. The unifying, salutary effects of applying this principle to the redesign and development of communities the world over would be incalculable, while the consequences of failing to respond appropriately to the challenges of an ever-contracting world will surely prove disastrous.

Top-down models of community development can no longer adequately respond to modern day needs and aspirations. The

## Perspective



world community must move toward more participatory, knowledge-based and values-driven systems of governance in which people can assume responsibility for the processes and institutions that affect their lives. These systems need to be democratic in spirit and method, and must emerge on all levels of world society, including the global level. Consultation—the operating expression of justice in human affairs—should become their primary mode of decision-making.

Naturally, old ways of exercising power and authority must give way to new forms of leadership. Our concept of leadership will need to be recast to include the ability to foster collective decision-making and collective action. It will find its highest expression in service to the community as a whole.

Ultimately, communities founded on these principles will thrive and prosper in the new millennium and will prove to be the pillars of a world civilization—a civilization which will be the logical culmination of humanity's community-building efforts over vast stretches of time and geography.



Bahá'u'lláh's statement that all people are "born to carry forward an ever-advancing civilization," implies that every person has both the right and the responsibility to contribute to this historic and far-reaching, collective enterprise whose goal is nothing less than the peace, prosperity and unity of the entire human family. ☉

Above: In Panchgani, India, the New Era High School celebrated the 50th anniversary of its founding last December. One of the oldest Bahá'í educational institutions in the world, the New Era School has a current enrollment of more than 1,000 students and offers a full program of primary and secondary school studies. In the foreground is Mr. Ali Merchant, a member of the national governing body of the Bahá'ís of India.

## UN Commission condemns religious intolerance in Iran

GENEVA — In a strongly worded resolution expressing grave concern over continuing human rights violations in Iran, the United Nations Commission on Human Rights called on the Government of Iran to "implement fully" the recommendations of a recent UN report on religious intolerance which urged an end to the ban against Bahá'í institutions there.

By a vote of 24 to 7, the Commission on 24 April 1996 expressed concern over Iran's "failure to meet international standards for the administration of justice, notably with respect to pre-trial detention and the right of accused persons to defense lawyers, subsequent executions in the absence of guarantees of due process of law and cases of torture and cruel, inhuman or degrading treatment or punishment, the discriminatory treatment of minorities by reason of their religious beliefs, notably the Bahá'ís, whose existence as a viable religious community in the Islamic Republic of Iran is threatened," and the "lack of adequate protection for some Christian minorities...."

More specifically, the resolution

called for Iran to "implement fully the conclusions and recommendations" of a February report by Professor Abdelfattah Amor of Tunisia, the UN Special Rapporteur on Religious Intolerance.

In the report to the Commission, Prof. Amor challenged Iran's claim that the Bahá'í Faith is a political organization and is therefore not subject to the international agreements against religious intolerance. He then called on Iran to end the ban on Bahá'í institutions in that country, to return confiscated Bahá'í properties, to give Bahá'ís full access to institutions of higher education and to grant full freedom for Bahá'ís to practice their religious beliefs.

Since 1979, the Iranian Bahá'í community, the largest religious minority in Iran, has suffered intimidation, discrimination, violence and even death simply because its religious beliefs differ from those held by the authorities. More than 200 Bahá'ís have been killed or executed and thousands more have been imprisoned, fired from their jobs, or deprived of access to education. ☉



George Starcher, secretary-general of the European Bahá'í Business Forum, addresses the Partners' Committee. As a participant in the World Business Forum, a parallel conference to Habitat II that sought to involve businesses and enterprises in the dialogue on sustainable settlements, Mr. Starcher helped to draft a statement on "responsible corporate citizenship."



## A new partnership is forged at Habitat II

*(Continued from page one)*

**"Habitat II has revolutionized how the UN will conduct future conferences. The United Nations and its conferences have grown beyond being a forum just for countries, and will from here on better reflect the dynamic of cities and local organizations."**

**— Wally N'Dow,  
secretary-general of  
Habitat II**

"There is a sense of great opportunity and hope that a new world can be built, in which economic development, social development and environmental protection as interdependent and mutually reinforcing components of sustainable development can be realized through solidarity and cooperation within and between countries and through effective partnerships at all levels," states the Habitat Agenda in its first paragraph. "International cooperation and universal solidarity, guided by the purposes and principles of the Charter of the United Nations, and in a spirit of partnership, are crucial in order to improve the quality of life of the peoples of the world."

Significantly, this theme of partnership also emerged in the processes by which the Habitat Agenda was created.

"Habitat II has revolutionized how the UN will conduct future conferences," said Wally N'Dow, secretary-general of Habitat II, according to a press release. "The United Nations and its conferences have grown beyond being a forum just for countries, and will from here on better reflect the dynamic of cities and local organizations."

At recent UN Conferences, NGO representatives have been allowed increasing access to government negotiations,

and UN officials at Habitat II gave impetus to this trend to a greater degree than ever before. Most significantly, NGOs and local authorities were allowed to offer text suggestions as each paragraph was being negotiated — an unprecedented level of access.

As well, the involvement of civil society at Habitat II was advanced by an innovation in the process by which governments received subsidiary information about the issues under discussion. That innovation was known as the Partners' Committee (also called Committee II), a special committee-of-the-whole, representing all of the 148 nations who officially sent delegations to the Conference.

In the Partners' Committee, representatives of civil society were allowed to enter into an official dialogue with governments. This dialogue went beyond the usual practice of merely allowing specially accredited NGOs to make oral statements. At Habitat II, a more diverse range of speakers, including representatives from the business community, academia and youth, engaged in actual question-and-answer sessions with government delegations.

"Some of the rules of procedure of the UN were adapted to allow this to happen," said Ayman M. El-Amir, the media spokesman for Habitat II. "But this was an innovation of necessity. There has been a recognition that the fate of cities depends on a process, in the 21st century, involving not just central gov-



ernments: there are other partners who must play a significant role."

Much of what was said at the Conference reinforced the idea that the problems facing humanity have become too interconnected and too complicated to be left to the domain of governments alone.

"If we are to effectively meet the objectives of the twin themes of the Conference, the collaboration of all levels of the government, the private sector and the civil society is imperative," said Akbar Tandjung, Indonesia's Minister of Housing.

Some say this notion — and its reflection in the Habitat II process — is the harbinger of a new mode of participation in the processes of governance by the world's peoples, especially at the local level.

"We need partnership with local authorities, women's organizations, the NGOs, trade unions and the private sector," said D.K.J. Tommel, state-secretary of Housing, Spatial Planning and Environment in the Netherlands. "But even more: we must involve all citizens, without discrimination, in our efforts."

#### The Conference Process

Called for by the UN General Assembly in 1992 as a follow-up to the first UN Conference on Human Settlements, which was held in Vancouver, Canada, in 1976, Habitat II set out to address two main themes: "sustainable human settlements in an urbanizing world" and "adequate shelter for all."

Faced with facts and figures showing that some 500 million people worldwide are homeless or without adequate shelter, that 50 percent of the world's population will live in urban areas by the year 2000, and that current modes of urban development are largely unsustainable, UN officials saw that the plans initiated by the Vancouver conference, which focused largely on technical issues related to urban planning and development, had in many respects failed.

In the lead-up to the Conference, officials charged with organizing Habitat II sought to take from theory to practice the new international norms and principles that were established at recent UN Conferences, such as the 1992 Earth Summit in Rio de Janeiro, the 1995 Social Summit in Copenhagen, and the 1995 Fourth World Conference on Women in Beijing. Accordingly, the promotion of

sustainable development, the necessity of social integration, and the importance of women's equality were seen as key concepts in devising a new global plan of action to make cities, towns and settlements of the 21st century just, healthy, secure and prosperous places for all.

In this regard, the Habitat Agenda — which was approved by consensus with only minor reservations on the part of some states early in the morning on June 15 — focuses as much on social issues and political processes as it does on the technical issues usually associated with urban planning and the construction of housing.

"Human settlements problems are of a multidimensional nature," states the Agenda. "It is recognized that adequate shelter for all and sustainable human settlements development are not isolated from the broader social and economic development of countries and that they cannot be set apart from the need for favorable national and international frameworks for economic development, social development and environmental protection...."

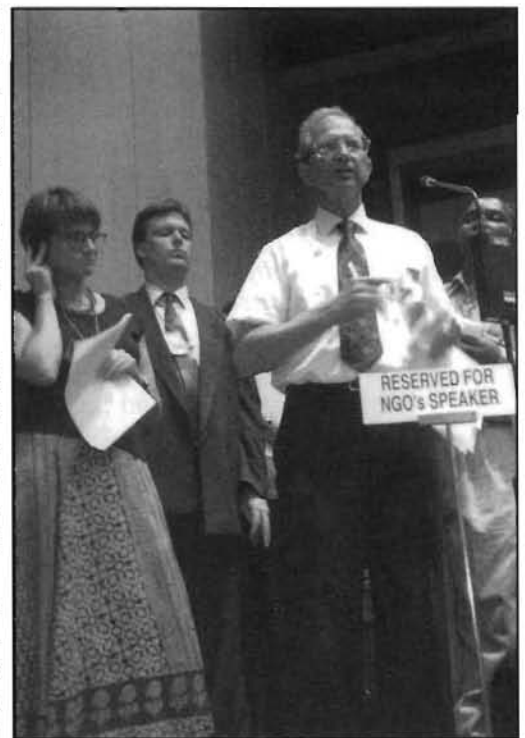
Not only is the concept of partnership promoted throughout the Agenda (the word appears more than 80 times in the document), there is also a general call for greater participation, democracy and civic involvement — issues of governance. An entire section is devoted to "Enablement and Participation." The section calls for the decentralization of authority, the establishment of community-based organizations, and the institutionalization of a "participatory approach to sustainable human settlements development...."

These ideas, of course, are not entirely new. In the previous world conferences on social issues and sustainable development, from Rio to Beijing, NGOs were increasingly acknowledged by governments.

Yet by nearly all accounts, this process of inclusion was brought to its highest level yet here. In addition to the traditional



Robert Sassone, representative of an NGO from the United States of America, addresses the Partners' Committee in Istanbul while other NGO representatives wait for a turn to speak. Changes in the United Nations' rules of procedure allowed for a direct dialog between representatives of civil society and government delegations at Habitat II, a move that many considered to be one of the Conference's most important achievements.





**"When we go back home, the governments won't be able to ignore us anymore. We are going to be able to say to our governments: 'The UN said it and you agreed — you should invite us into a partnership when you make plans and programs.' "**

**— Johnson Mwaura,  
Shelter 2000**

NGO Forum, a "World Business Forum," which sought to bring private enterprise into the UN's distinctive process of dialogue, was held.

"What has been established here is a 'win-win' combination," said Marcello Palazzi, chair of the Business Forum. He said that businesses can profit by helping build a sustainable world while people and governments can profit when businesses act with social responsibility. Held from 30 May to 3 June, the World Business Forum was attended by representatives of more than 300 major corporations and business networks, who issued a joint statement on "responsible corporate citizenship."

Many NGO representatives present in Istanbul hailed both the process and the results, saying that the partnerships forged here will create new opportunities for the promotion of change — and perhaps a new era of civil involvement.

"When we go back home, the governments won't be able to ignore us anymore," said Johnson Mwaura, director of Shelter 2000, a Nairobi-based NGO. "We are going to be able to say to our governments: 'The UN said it and you agreed — you should invite us into a partnership when you make plans and programs.' "

#### **New Challenges**

At the same time, however, there were signs that a higher profile for NGOs and civil society as a whole would also lead to new challenges. Although governments almost uniformly spoke about the importance of partnership in official statements and in the Habitat Agenda, some of the exchanges on the floor in the Partnership Committee indicated that many governments will want to carefully scrutinize NGOs before offering them a real say in how things are done.

"We support partnership with the NGOs, but we have some questions," said a member of the Nigerian delegation. "Are the NGOs really true representatives of the people they propose to represent? Secondly, I'd like to know, on the basis of tax laws, whether they are service-oriented or self-interested?"

Several government representatives acknowledged that the partnership concept will not be welcomed everywhere.

"Some governments see NGOs as subversive organizations within their coun-

tries," said Ishmael Mkhabela, a member of the South African delegation. Mr. Mkhabela said NGOs played a key role in the abolition of apartheid and in the establishment of a new government there — one which is now composed of many former NGO representatives and which genuinely supports the partnership concept.

Even where opposition to government policies is not a threat, Mr. Mkhabela said, it is a concern to some governments "when they feel they cannot prescribe the behavior and actions of community development organizations."

Some NGO representatives also voiced concerns. One NGO representative, who asked not to be named, said that the partnership concept actually represented a "devolution of responsibility" and is "not real because there is no money to make it happen."

Despite such concerns, the NGO community as a whole appeared pleased with the processes at Habitat — expressing eagerness to join as partners.

In a remarkable display of consensus-building, several hundred NGOs from around the world wrote a major statement for the Partners' Committee in less than a week. The document, which reads like a shortened but somewhat more urgently phrased version of the Habitat Agenda, touched on topics such as "shelter for all people," "families," and the "right to sustainable societies and communities." It also proclaimed the willingness of NGOs around the world to carry forward the Habitat Agenda.

The statement's final paragraph said much about the NGO perspective: "We do not know how to solve all of these problems. What we do know is the value of this process, which we feel must continue. That the process itself is part of the solution. We have faith that the collective wisdom of humanity will provide answers. The wisdom that emerges provides a vision of hope and justice. The problems we face are largely derived from fear, avarice, and ignorance. Without fora in which serious, reflective communication can take place, there is little hope of viable solutions emerging. The NGOs and CBOs [Community-based Organizations] who have gathered here want to work in partnership, and to continue this process." ☺



# Focusing on the principle of service, more than 150 Bahá'ís gather at Habitat II

ISTANBUL, Turkey — Believing that the success of Habitat II would hinge largely on its stated goal of building new partnerships among all sectors of society worldwide, some 150 Bahá'ís from more than 25 countries came to Istanbul for the United Nations Conference on Human Settlements and its parallel Forums.

Their focus, in addition to promoting a vision of sustainable development for human settlements based on spiritual principles and priorities, was to support the dynamic new processes of cooperation and collaboration between civil society and governments that underpin much of Habitat II's approach.

At the Conference itself, representatives of the Bahá'í International Community were active in the advocacy process by which non-governmental organizations (NGOs) sought changes in the official text of the Habitat Agenda, contributing to the official "NGO" statements presented to governments and reading to the plenary session an oral statement entitled "Sustainable Communities in an Integrating World." [See page 2.]

Bahá'ís also volunteered in a number of ways to help facilitate the processes at Habitat II, from serving as NGO "floor managers" at the official Conference to chairing various NGO meetings. At least 49 Bahá'ís were accredited to Habitat II. They were representatives not only of national Bahá'í communities, which are recognized as national NGOs in their countries, but also of professional associations, business networks, and youth organizations. About 100 others were also registered at the NGO Forum.

"In the processes of Habitat II, the Bahá'ís were very active," said Vichetra Sharma, a representative of

the International Planned Parenthood Foundation who participated in Habitat II. "Bahá'í input was felt when there were bottlenecks, particularly. The volunteers of the Bahá'í community were there to help out as well as smooth over any problems, frictions or conflicts."

More than a dozen Bahá'í business people attended the World Business Forum, for example, said George Starcher, the secretary-general of the European Bahá'í Business Forum (EBBF), a professional network of more than 250 businesspeople from some 46 countries. Mr. Starcher served on the drafting committee of the World Business Forum, which fashioned a statement on business ethics for presentation to government delegates at the Partners' Committee.

Bahá'í institutions and agencies held more than 35 workshops and symposia at the various Forums of Habitat II. Topics ranged from "Shelter: Individual Right or Community Responsibility" to "Youth and Global Governance." Individual Bahá'ís also held numerous workshops in their professional capacities. And several cultural events were sponsored by Bahá'í communities, including two shows by Kevin Locke, who performed traditional Native American flute and hoop dancing before more than 1,200 people. A Bahá'í representative also participated in the high-level interreligious "Wisdom Keepers II" meeting.

The Bahá'í Community of Turkey was one of the first NGOs in Turkey to become involved in the Habitat preparatory process and it provided a focal point for youth activities at Habitat II, playing a central role in bringing together hundreds of youth from around the world. The Bahá'ís of Turkey also launched a major campaign to promote the concept of world citizenship during Habitat II.

"For the worldwide Bahá'í community, Habitat II marks yet another historic effort to set new international norms and standards that are critical for humanity's long term prosperity in our age of interdependence," said Lawrence Arturo, who directed the Bahá'í International Community's representation at Habitat II. "In UN Conferences such as Habitat II we see concrete evidence of an emerging unity of thought in world undertakings, reflecting the increasing acceptance of the idea that humankind is a single family, and that the only way for civilization to progress and flourish is through the collective participation of all humanity in the processes of peace and development." ☉



The Bahá'í Youth of Turkey held a workshop on global governance.



Top Chinese specialists on the family were among the featured speakers at the "Women and the Welfare of Humanity" conference held in June at Landegg Academy. Shown, left to right, are Hou Hui Nan, vice chair and secretary-general of the All-China Research Society of Family Culture; Chen Fang Fang, secretary of the Communist Party at the Zhujiang Film Manufacturing Company; and Prof. Chen Yiyun, director of the Jinglun Family Center in Beijing.



## Women from China and the West find common challenges

**A conference on "Women and the Welfare of Humanity" seeks to discuss how women might play an increasingly influential role in their careers and in their families to improve the well-being of humankind — especially in the face of the vast changes going on in modern society.**

WIENACHT, Switzerland — Trying to explain that families must move away from the authoritarian, patriarchal model if they are to be healthy, Dr. Hossain Danesh used the word "macho" — causing much perplexity among the large number of Chinese women in the audience at a recent international conference here.

"In the modern family, the authoritarian approach will not work," said Dr. Danesh, a Canadian psychiatrist who is now Dean of Landegg Academy here, where the "Women and the Welfare of Humanity" conference was held. "In families based on equality, we don't expect to have people who are 'macho.'"

Professor Chen Yiyun, a highly regarded Chinese sociologist and family specialist, and one of the few Chinese present who spoke English, was at that point translating. She drew blank stares, however, from the 50 some high-level women managers, judges, academics and government officials as she tried to explain the word — a Spanish-derived bit of North American slang for exaggerated masculinity.

But the Chinese delegation — as evinced by a burst of knowing laughter — finally seemed to understand the concept after May Chen, a children's book publisher from Taiwan, stood and, with a combination of pantomime and guttural sounds, vividly portrayed a large man

with a cigar, a broad, curly mustache and a huge pot belly.

In a humorous way, the incident reflected much about the interactions and ultimate results of the four-day conference. For although there were many differences in the cultures and understandings between the Chinese delegation and the 70 other women and men who came from some 20 European and North American countries, representing various women's organizations and Bahá'í communities, there was also much mutual recognition of the problems and challenges faced by women everywhere.

Held here from 6-9 June, the conference's purpose was to discuss how women might play an increasingly influential role in their careers and in their families to improve the well-being of humanity — especially in the face of the vast changes going on in China and the world.

According to the women from China, the changes wrought by the introduction of the market system in many sectors of Chinese society have brought new problems. As discussed at the conference, these problems include too much emphasis on making money and not enough on family life; a greater number of infidelities and abandonment by husbands caught up in the new materialistic life-style; and new inequalities between women and men in



the workplace, including a greater sense of job insecurity among women, unequal hiring practices, and less recognition for the importance of family responsibilities.

In seeking solutions to these problems, which many of the Western women said they also face, participants embraced the idea that prosperity in one's career and harmony in one's family stem from creating a balance between material practicalities and spiritual realities. The theme was stressed not only by the Westerners, but also by a number of the Chinese.

"We also have to reach full development spiritually, otherwise it will be very destructive and humanity will destroy itself — I am fully in agreement with this idea," said Ms. Hou Hui Nan, secretary-general of the All-China Research Society of Family Culture, who headed the Chinese delegation. "Material prosperity is becoming higher and higher. But there is a gap between people's spiritual needs and their material needs. So at present in China we have a lot of studies on the cultural dimensions and the spiritual dimensions of human life."

Other speakers developed similar themes, suggesting that when the material and the spiritual elements of life are combined, a third way emerges. In business, it was explained, this third path might combine elements of the market system and state planning — but in a manner which would put service to the people first.

In a talk on "The Ethics of Prosperity," for example, Dr. Faramarz Ettehadieh, director of the Imperial Finance Group in Austria, said true prosperity cannot be created solely in material terms. There must also be a spiritual component.

"Can we have Yin without Yang?" he asked. "It is not possible. And to have material prosperity only is not possible. For instance, you can have a wonderful house and a husband and children, and you can look at it as materialistic prosperity. But if suddenly the man goes away with another woman, what is this? It is not security. You need spiritual prosperity, too."

Various speakers also said the solution to reestablishing unity and harmony in the family can be found only by moving further towards full equality between the sexes, and not back towards the patriarchal model.

Chen Fang Fang, secretary of the Communist Party at the Zhujiang Film Manufacturing Company, explained that in Guangdong Province, where much economic activity is now taking place, nearly 95 percent of the women work, in part thanks to the law established by the Government that promotes women's equality.

Nevertheless, she said, traditionalists still say a woman's place is in the home. "Although they work," Ms. Chen said, "many women still have to do most of the housework. They play a different role compared to men at home." The solution, Ms. Chen said, is to promote self-respect in women, to educate both sexes to trust and support each other, and to improve "democracy in the family" — equality in decision-making.

One outcome of the conference was an agreement, made between Landegg Academy, an international institution of higher learning, and the All-China Research Society of Family Culture, to hold an international conference in Beijing sometime late next year on the theme of ethics and their application to family life and society. Another outcome was a preliminary agreement between some participants to support microcredit programs for women. More specifically, Dr. Ettehadieh has pledged to expand a microcredit program operated by the Imperial Finance Group, likely with collaboration of some of the Conference's participants. Landegg has agreed to provide academic and professional support to this expanded program. ☉

**"We also have to reach full development spiritually, otherwise it will be very destructive and humanity will destroy itself — I am fully in agreement with this idea."**

**— Ms. Hou Hui Nan,  
secretary-general of  
the All-China  
Research Society of  
Family Culture**

In the evening, impromptu performances by participants in the "Women and the Welfare of Humanity" conference provided entertainment.





Nubia Viafara stands in front of her house, which she has expanded from a single room to four, with the help of micro loans provided by FUNDAEC.



## In Colombia, a microcredit project aims to re-awaken community solidarity

**A program that has granted small loans to more than a thousand rural farmers in Colombia is unique for its emphasis on training which seeks to promote cooperation and a sense of service to the community at large**

LA ARROBLEDA, Cauca, Colombia — Nine years ago, Nubia Viafara's house was a simple one-room affair — just a small bedroom, really. The cooking, socializing, and day-to-day living were done mostly outdoors.

Today, the 47-year-old farm woman is the owner of a pleasant four-room house (with an indoor kitchen), a couple of dairy cows, and some chickens. She has also been able to pay for her children to attend high school.

The boost in her fortunes, she said, has come principally from the small loans — and the training — she has received through an innovative microenterprise program run here by FUNDAEC, a social and economic development foundation based in nearby Cali.

"It's been a very, very important help," Ms. Viafara said of the program, which has over the years loaned to her a total of \$4,000 — money that she is proud to say has all been paid back. "I've been able to improve my house, which was very small, and make it bigger. And my daughters have been able to study in high school."

Equally significant, Ms. Viafara added, has been the impact of the program's distinctive emphasis on learning to work together as a community. In order to receive credit, FUNDAEC re-

quires that potential loan recipients go through a technical training program that includes a heavy accent on moral education — which itself focuses on concepts of community service and cooperation.

"The values training has awakened in us a sense of solidarity, of knowing that one is not working alone," said Ms. Viafara. "We knew that we had these values, but they were sleeping."

Others who have received training from FUNDAEC agree, saying that the sense of community solidarity that the program reinforces has in many ways helped as much or more than the financial credit.

In this respect, the FUNDAEC approach appears to be unique among microenterprise programs. Although similar in some respects to such better-known programs as the Grameen Bank, FINCA and ACCION, FUNDAEC is distinctive for its promotion of community cooperation and service as essential components, said Barbara Rodey, a microenterprise specialist who is currently a full-time consultant for Terra Christa Communications, a North American-based NGO that promotes sustainable development.

"FUNDAEC promotes an explicit focus on human values that is unique among microenterprise programs," said Ms.



Rodey, who has studied such programs all over the world. "Courses in solidarity, unity, responsibility, conflict resolution, the purpose of man, consultation, honesty and service are prerequisites to the receipt of credit and solidarity group membership.

"While FUNDAEC based its methodology on Grameen Bank, and Grameen promotes '16 Decisions' that include spiritual and practical commitments of its members, FUNDAEC found through experience that actual training in values through well-developed courses wrought the most important result of the program: unity.

"With a highly developed sense of unity, community groups transcend the mundane pettiness that sabotages collaborative action," said Ms. Rodey. "Working together they find a place of solidarity and belonging within the group that motivates participation and the capacity to achieve far more than each could do separately."

#### **Solidarity Groups**

Development specialists like Ms. Rodey say that microenterprise programs are increasingly viewed by development agencies as among the most powerful tools in the overall effort to end poverty worldwide. To promote such programs, a coalition of international NGOs, UN agencies and donor agencies are planning a Microcredit Summit, scheduled to be held in Washington, D.C. next February.

The main element of microenterprise programs lies in their willingness to make

tiny loans to impoverished farmers and small businesspeople who, lacking any traditional collateral or security for a commercial loan, would otherwise be refused commercial credit.

Since it was started in 1989, the FUNDAEC program has turned over an initial fund of about \$400,000, which was received as a loan from the Inter-American Development Bank, three times, lending out some 900 million pesos to more than 1,000 individuals. The average size of each loan has been about \$600. Nearly half of the loans have been made to women.

Like the Grameen Bank, FUNDAEC organizes potential borrowers into "solidarity groups" — small bands of three to five people who collectively pledge to repay such loans as may be granted to any among them. Over the last seven years, 250 solidarity groups have been formed.

"The traditional credit system requires a material guarantee, in the form of a down payment or some other form of collateral," explained Pascal Molineaux, a French-born development specialist with FUNDAEC. "The campesinos don't have any such security to start with, so instead of a material guarantee, we have created a social guarantee. None of them will receive a second allotment of credit until they have repaid the first loan. And that creates a social guarantee in that they have to help each other out so that their projects are successful."

In addition to joining a solidarity

**"With a highly developed sense of unity, community groups transcend the mundane pettiness that sabotages collaborative action. Working together they find a place of solidarity and belonging within the group that motivates participation and the capacity to achieve far more than each could do separately."**

**— Barbara Rodey,  
microcredit specialist**



Members of solidarity groups in La Arrobleda, Cauca, include, left to right, Jair Sarasti, Ludvia Viafara, Emilse Viafara, Nubia Viafara, José Arbey Mina, Manaem Lucumi, and Gilmo Viafara.



## **FUNDAEC — New approaches to rural development**

**FUNDAEC** (Fundación para la Aplicación y Enseñanza de las Ciencias) or, in English, the "Foundation for the Application and Teaching of the Sciences," was founded in 1974 by a group of scientists and doctors who sought to counter the effects of industrialization in rural Colombia.

Based in Cali, FUNDAEC sponsors a number of rural development programs. In addition to the Solidarity Groups microenterprise project, it sponsors the University Center for Rural Well-being (Centro Universitario en Bienestar Rural), an agro-industrial training center and the SAT (System for Tutorial Learning) program for rural education, which was described in the last issue of ONE COUNTRY.

FUNDAEC's approach to development, which is based on Bahá'í principles, utilizes an interactive process of investigation, action and learning that integrates three fundamental sources of knowledge: traditional knowledge, modern knowledge, and knowledge acquired from the experience of others in similar circumstances.

group, FUNDAEC also requires that potential loan recipients receive technical training — such as how to manage a dairy cow, raise better poultry, or grow more diverse and productive crops.

Potential loan recipients must also receive "solidarity" training — training which focuses on how better to cooperate and work together as a community. Indeed, FUNDAEC requires that solidarity training be done first, even before applicants choose which type of technical training they wish to receive.

"The purpose of the training is to increase social cohesiveness, which is the key to the program's success," said Edgar Zapata, who coordinates the program for FUNDAEC. "And the training really influences the groups a great deal."

According to Gustavo Correa, FUNDAEC's director, one purpose of the values training is to help bring back the sense of community solidarity that existed among the farmers in rural Colombia before big sugar cane and coffee companies came in and bought up much of their land. Although initially thrilled with the cash, many of the farmers in the region near Cali have since found that they must now work harvesting cane or picking coffee — instead of managing their own farms — to make ends meet.

"Solidarity has always been a value that was present in rural communities," said Prof. Correa, a former professor of

mathematics at the University of Valle. He explained, for example, that farmers in the past helped each other build their homes, coming together for a day or two as an entire community to work together. Such a traditional gathering was called a "minga" — the men would clear land and lay bricks; the women would cook meals and carry water.

But this cooperative spirit largely died out in the face of industrialization and the rise of large commercial agricultural ventures, Prof. Correa said, as farmers sold their land and then ended up working it again for day wages.

FUNDAEC, which sees itself as principally dedicated to the "research and application of scientific knowledge," has sought to rediscover those values which were most important in the past and to combine them with new insights into how to stimulate cooperation.

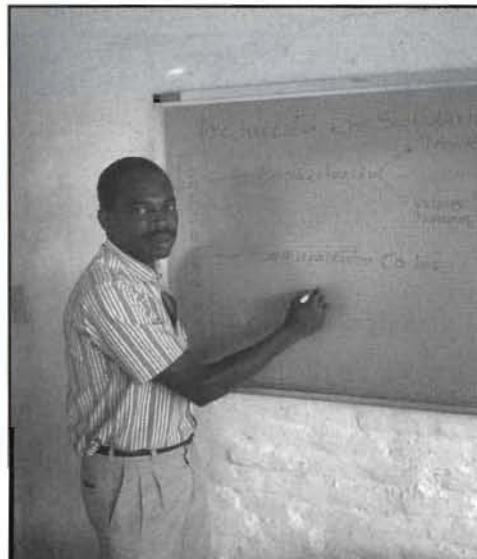
"To us, the concept of solidarity is a spiritual concept," said Prof. Correa. "From relationships based on love and unity come material well-being and material prosperity — not the other way around. These values have always been important for people here. We have merely sought to re-awaken a consciousness of them."

Many of the farmers who participate in the program see it the same way.

Emilse Viafara, for example, a 40-year-old cousin to Ms. Viafara, has been involved in the training program for seven years, all without applying for credit. "I participate in all of the meetings, but I want to wait a little while longer before borrowing money," he said.

Mr. Viafara said, however, that he finds that the values training has greatly increased the overall sense of solidarity and cohesiveness within the entire community of farmers in La Arrobleda. "Before we were like grains of sand spread out," said Mr. Viafara. "There was no feeling of solidarity. Everyone had to do things on his own. For example, to build a house, one had to do it himself.

"Now, through the training that we've received and the meetings we've been having, there is a much greater integration," Mr. Viafara continued. "We've come to know each other, become friends. Now the whole community comes together. So one is not only in the program for



Edgar Zapata, 35, coordinator of the solidarity production program for FUNDAEC.





Gilmo Viafara has purchased two dairy cows, as well as a number of chickens, with the help of credit provided by FUNDAEC. He is shown at left in his chicken house. He is 65 and has been associated with the project for 7 years.

credit, though the credit is very important. But through the program one learns to share, one learns to manage money, one learns to be responsible."

#### Extending the Benefits

Another distinctive and perhaps unique aspect of FUNDAEC's program is the degree to which it seeks to extend the benefits of credit to the entire community. FUNDAEC requires that one percent of each loan be set aside in a special social fund, to be used in projects that are of service to the entire community.

For the purpose of managing these funds — as well as handling the other administrative tasks that go along with providing microcredit — the solidarity groups are organized into slightly larger groups, known as "nucleos." Each "nucleus" — to use the English term — is composed of from 4 to 10 groups; within the nucleus officers are elected; these officers, in turn, act as local "loan officers" for the program, deciding which loan requests should be granted, dealing with disputes, defaults, or other problems, and managing the one percent social fund.

Altogether, the FUNDAEC program now works with 12 nuclei, all located in the two departments (the Colombian equivalent of a state or provincial government) nearest to Cali: Valle and Cauca.

Some of the projects which have been financed by the social funds managed by various nuclei include: the reconstruction

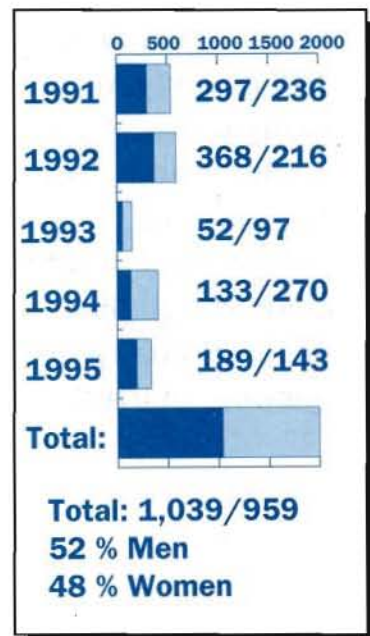
of a public school building in Tinajas; payments to help increase the salary of a local teacher in Crucero de Guali; the creation of a community garden in La Balsa to help train local students in new agricultural techniques; the purchase of land for a community store in La Arrobleda.

"This is where FUNDAEC is really different from other microenterprise programs," said Ms. Rodey. "It not only focuses on helping the individual to realize his or her full capacity, but also on helping the whole community to realize its capacity for working together. It is this capacity that enables rural people to begin solving their own economic and social problems, increasing their quality of life and helping to prevent flight to urban areas."

In La Arrobleda, the solidarity nucleus also used money from the social fund to help rebuild the home of a woman after a fire had destroyed most of it. In fact, said Mrs. Viafara, the community came together in a traditional "minga" to do this. All of this, even though the woman whose house had burned was not a member of the nucleus.

"When one learns something one wants to apply it," said Ms. Viafara. "We had been trained in the importance of solidarity. And we saw the need for it. Her house was really badly damaged. So we said, 'Let's go and help her.' She didn't have help from anybody else."☺

#### Year by year ratio of Men/Women who have received FUNDAEC solidarity group training





## Review: *Beyond the Clash of Religions*

(Continued from back page)

rantist regime." All of these are "consequences of claims to exclusivity and finality," he writes.

The curious thing, says Dr. Schaefer, is that all of the world's religions also preach tolerance and peace. Although the absolutist paradigm was the dominant one in religious history, there have always been religious officials who have pleaded for such understanding and tolerance.

The plea for tolerance, however, has only come into widespread acceptance in the last 100 years, Dr. Schaefer notes. Advances in religious studies and modern communications, he writes, have illuminated the similarities between the religions — while the highly destructive nature of modern warfare has made tolerance all the more necessary.

Writes Dr. Schaefer: "The fact that we are now living in a global society in which technology permits much greater mobility than was previously possible; the fact that huge migrations have come about due to wars, persecution and poverty in many parts of the world, means that the borders established on the basis of religion have gradually become blurred. The earth has become a communicational unity through radio and television, mass tourism and mass publications. People have become vividly aware of the plurality of faiths. Thus, the religions no longer exist separated from one another in distant continents: they exist very close together — and now find themselves confronted by an urgent necessity for an interfaith dialogue."

And, indeed, the development of modern religious dialogue and studies has opened the door to new understandings. "Religions that in the past were condemned without anything being known about them are now known," he writes.

Dr. Schaefer then makes a comprehensive but concise list of the "essential similarities" of the world's major religions.

"The first fundamental point that all religions have in common are the convictions that religious phenomena are based on the reality of the Transcendental, the

Holy, the Divine, the Eternal One, the Great Being, and that beyond all the fluctuations there exists eternal reason, an eternal order, a non-material ultimate reality, the Reality of Realities, the Eternal Truth, which is neither empirically verifiable nor logically demonstrable." He notes that this "Reality" is commonly called God in all but the Buddhist tradition, where the concept of God is absent, but which nevertheless uses other terms such as *Nirvana*, *Shunyata*, and *Dharmakaya*.

Other commonalities include: "the belief that this transcendental reality reveals itself to mankind in the form of great, holy figures, who speak to man and show him the path to the sanctification of his life"; that this ultimate reality is "man's ultimate and highest goal," "the embodiment of absolute perfection, truth and justice and of all that is good and beautiful"; that that which we call God is justice, love, compassion and mercy, which are generously poured over humanity; that "man's path to God is one of sacrifice, renunciation, resignation, moral discipline, the *via purgativa*, prayer and meditation"; that the path to God is also "the path to one's neighbor, service to others, the *via activa*"; that in "all religions this love also includes love for one's enemies"; that all religions share "the belief that man's life is not confined to this earthly existence; that he possesses an immortal soul"; "that man must live on earth according to certain standards in order to attain salvation in both this life and the life to come"; and that the common ethical basis of all religions is the so-called "Golden Rule known to us from the Gospel: 'Therefore all things whatsoever ye would that men should do to you, do you even so to them'"; and that, finally, the "most fundamental feature common to all religions is mysticism, the highest aim of which is the unity of the soul with the eternal God."

The degree of similarity among the religions at the fundamental level, writes Dr. Schaefer, "provides impressive evidence for the unity of religions." This unity, however, he says, is not subject to scientific proof, nor can it be classified as rational, empirical knowledge.

Two things religious studies cannot do, he says, are create "by means of eclec-

**"The fact that we are now living in a global society in which technology permits much greater mobility than was previously possible; the fact that huge migrations have come about due to wars, persecution and poverty in many parts of the world, means that the borders established on the basis of religion have gradually become blurred."**





In Cameroon, Bahá'í women took part in a celebration of International Women's Day on 8 March in Douala. They are shown carrying signs proclaiming the equality of women and men and urging an emphasis on spiritual, as well as material, education.

ticism" a "uniform world religion as a sort of substrate of all the various religions." And they cannot "deliver incontrovertible proof of the unity of religions." "It is like a glass of water which, depending on the observer's point of view, is either half full or half empty: both views are correct," he writes. "Similarly, one can regard the differences and contradictions among religions as the most important aspect; or, if one chooses, one can recognize that beyond the diversity there is an essence which is the same in all."

Dr. Schaefer, however, suggests that "a conclusive, rationally acceptable, comprehensive explanation" for the unity paradigm can be found in the writings of the Bahá'í Faith, which state, essentially, that God's Revelation is the "central, dominant theme" of history — and in this way provide an answer to the question of why there is not only one religion.

The book's final pages, then, are devoted to explaining some basics of Bahá'í theology, with a view to helping even the most skeptical reader at least acknowledge that a cogent explanation for the outward diversity but inward unity of all religions can be found in the Faith's doctrine of progressive revelation.

The essence of the doctrine, Dr. Schaefer writes, lies in the idea that the "Creator of the universe did not create man and thereafter abandon him to himself; He reveals himself to mankind, speaking

through His prophets and messengers." These messengers have successively revealed God's will in relation to the capacity of the peoples to whom they have appeared. "This capacity differs according to the spiritual, cultural and social level of the development of those people," writes Dr. Schaefer — not in relation to the absolute truth that God represents. This, he explains, accounts for the apparent differences of the various religions — and yet upholds their essential unity.

"God's revelation in the course of history is a continual, cyclically recurring phenomenon," Dr. Schaefer writes. "The purpose of divine revelation is the education of humanity."

"Seen in this way," he continues, "religion is not static but dynamic. In its origin it is the most revolutionary, the most radical of all forces. All the Founders of the world's major religions have inevitably broken with past traditions; with obsolete outworn forms and institutions... in order to protect the remaining substance of the religion of God and adapt to the requirements of a new era."

As Dr. Schaefer himself concludes: "The unity paradigm constitutes a positive basis for the study of religions: they are taken seriously, revered and portrayed in a sympathetic light. They are regarded in no other light except as different stages in the eternal history and constant evolution of one religion, Divine and indivisible." ☉

**The degree of similarity among the religions at the fundamental level, writes Dr. Schaefer, "provides impressive evidence for the unity of religions."**



# Will a history of conflict lead to a future of harmony?

## *Beyond the Clash of Religions: The Emergence of a New Paradigm*

By Udo Schaefer

Zero Palm Press

Prague

One of the most puzzling theological questions of our age — how to account for the great number and diversity of world religions and at the same time to acknowledge their similarities — is also one of the most challenging social issues confronting humanity.

Disputes and disagreements over religious beliefs have been and continue to be one of the main sources of conflict, civil war, terrorism and even genocide in the modern world. As the noted theologian Hans Küng has said: "There will be no peace among the peoples of the world without peace among the world religions."

In *Beyond the Clash of Religions: The Emergence of a New Paradigm*, Udo Schaefer offers a new theological conceptualization that seeks both to explain how the world's great religions can be so different and yet the same, and also to suggest

how a wider acceptance of this understanding could cure religious intolerance and the social ills that stem from it.

"The fact that religion appears in such colorful variety — that there is not one single religion but a plurality — has always been a source of irritation for people," writes Dr. Schaefer, laying out the problem. "Religions are in many ways similar, and yet they are so different; there is much which unites them, but also much which divides them. This is indeed irritating. All the world religions teach that there is only one ultimate reality, which we call God. If that is so, there can logically only be one truth: But if there is only one truth, why are there so many religions?"

The answer, writes Dr. Schaefer, lies in understanding a new "unity paradigm" in religious studies — a paradigm that is as different from the old "absolutist" paradigm in theology as the Ptolemaic view of the universe is from the Copernican — and one which conveys "a new image of religious phenomena and of religious history."

Dr. Schaefer, a respected German jurist who has made writing about comparative religion a second career, begins with an analysis of the old paradigm, wherein each religion has traditionally laid claim to

"uniqueness, finality and exclusivity."

"That religion is always associated with a claim to truth is self-evident," he writes. "Something that is untrue is unworthy of faith. All of the world religions... make absolute claims to truth. Each is convinced that it possesses a divine message brought by its founder which to them is 'the way, the truth and the life.'"

The problem with this attitude is that it too often leads to intolerance. "This claim to exclusivity and superiority, in which one's own religion is regarded as *a priori* better than others... easily slips into fanaticism," Dr. Schaefer writes, adding that "[h]atred is never so profound and irreconcilable; envy never so wretched and wars so merciless and cruel as when their motives spring from the deepest levels of consciousness, from religious belief."

As if it were necessary to verify this notion, Dr. Schaefer recounts a few of history's many examples of religious per-

## Review

Udo Schaefer

## **Beyond the Clash of Religions**

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secution and intolerance: pogroms against the Jews, the Crusades, the displacement of Jews and Muslims under the Spanish Inquisition, the European religious wars resulting from the Reformation, the current wars in the Punjab, Sudan, Algeria and Lebanon, and "last but not least the bloody persecutions of the Bahá'ís in Iran by a clerical, obscur-

(Continued on page 14)