



# ONE COUNTRY

*"The earth is but one country, and mankind its citizens" – Bahá'u'lláh*

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Newsletter of the Bahá'í  
International Community  
January-March 2001  
Volume 12, Issue 4



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*Nirmala Khattri Chhettri and her husband in front of their oven.*

**T**HAKALI CHOWK, Nepal — In this bustling village along the main east-west highway on Nepal's southern plain, as almost everywhere else in Nepal, it is unusual for a woman to own and run a business of any sort. But with help from the Women's Empowerment Program (WEP), Nirmala Khattri Chhettri has been able to do just that: she has set up and operates a small bakery.

While her husband does the baking, the 33-year-old Ms. Khattri Chhettri manages all other aspects of the enterprise, from purchasing supplies to supervising its five employees.

"She is running the whole thing," said Bijay Gaire, a local WEP collaborator, who works with Ms. Khattri Chhettri and other women in Thakali Chowk. "Even at the bakery, the wife is working more than her husband. She goes out and buys raw material and pays out wages and serves the customers."

Cultural and religious traditions here dictate that women should, for the most part, stay home and remain subservient to their husbands.

But WEP is bringing widespread changes in the way its women participants think and behave — and in the way that international development specialists think about the capacity of village women to manage money, run businesses, and engage in collective social action.

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is published quarterly by the Office of Public Information of the Bahá'í International Community, an international non-governmental organization which encompasses and represents the worldwide membership of the Bahá'í Faith.

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International Community

ISSN 1018-9300  
Printed on recycled paper ♻️

## Some thoughts on elections

The rise of democracy and democratic processes worldwide is a positive trend. Over the last decade, an increasing number of countries have adopted systems involving free elections, representational governance, and strong human rights standards.

At the same time, achieving and maintaining good governance remains a challenge — even for nations with a history of democratic processes.

In some countries, corruption, mudslinging, negative campaigning, vote pandering and indecisiveness have led to voter apathy on a scale that threatens the integrity of the whole system. In other places, new democratic experiments are threatened by a host of problems and forces, including a lack of experience, ages-old ethnic tensions, and varying cultural expectations.

Growing numbers of people have lost faith in their leaders, become cynical about their governmental systems, and abnegated the responsibilities of citizenship.

A remarkable alternative to these trends can be found in the experience of the worldwide Bahá'í community, which conducts its affairs through freely elected governing councils at the local, national and international levels.

Of particular current interest is the issue of elections, a process which stands at the foundation of any system of governance.

Many aspects of the Bahá'í electoral system are similar to the best practices of other systems: elections are held on a regular basis and office-holders have set terms; secret ballots are used at all levels; and all adult community members, regardless of race, sex, or ethnicity, are eligible to vote.

At the same time, however, Bahá'í elections are set apart by a number of distinctive characteristics. For example, there are no nominations or other devices for establishing candidacy. In most cases, everyone in the entire electorate is considered eligible for office. Further, there is no campaigning or solicitation of any kind. Nor are there ideological factions or political parties.

While, at first glance, the absence of nominations, campaigning or parties may

sound unworkable, the system has in fact proved eminently practical, leading to a stable, peaceful, and corruption-resistant system of administration that draws the best into the community's public life.

Perhaps the best way to explain how Bahá'í elections work is to describe the process used to choose members at the local level in the Bahá'í administrative order, the local Spiritual Assembly, as local Bahá'í governing councils are known.

Charged with overseeing Bahá'í affairs within a given local area (usually a city, town, or village, but sometimes a regional district), the local Spiritual Assembly is composed of nine adult members who reside in the community it serves. It is elected annually.

The election process is quite simple. Each year in April, all adult members of the community gather and, in an atmosphere of prayer and reflection, cast ballots upon which they have written the names of the nine adults from that community who they feel are best qualified to serve as leaders.

The results are tallied on the spot, by tellers chosen by the electors at the gathering, and the nine individuals who receive a plurality of votes become members of the Assembly.

While simple in practice, this method of electing leaders drawn from the community as a whole has significant benefits as a system of governance. These include:

- Complete freedom of choice. Since there are no nominations or "candidates," as such, the individual voter has absolute freedom to vote for those individuals who he or she feels are most qualified.

- Freedom of conscience in decision-making. Those who are elected to the Assembly find themselves completely unencumbered by campaign promises. They are beholden to no constituency, party or subgroup of voters. When the Assembly meets, its members are entirely free to speak and vote according to their conscience when engaged in decision-making.

- No financial influence. Since there is no campaigning, there is no need for campaign money and the corruption that so often follows it.

- An emphasis on moral leadership. Since there are no nominations or electioneering, personalities who run for office chiefly to advance their own ideas, careers or sense of privilege have no advantage — and in fact are at a disadvantage because of the emphasis on the spiritual and moral qualities for which Bahá'í voters look.

- A different conception of political power. Because decision-making authority rests with corporate bodies, the Bahá'í system does not allow the imposition of the arbitrary will or leadership of individuals and it cannot be used as a pathway to power. All members of the Bahá'í community, no matter what position they may temporarily occupy in the administrative structure, are expected to regard themselves as involved in a learning process, as they strive to understand and implement the laws and principles of their Faith.

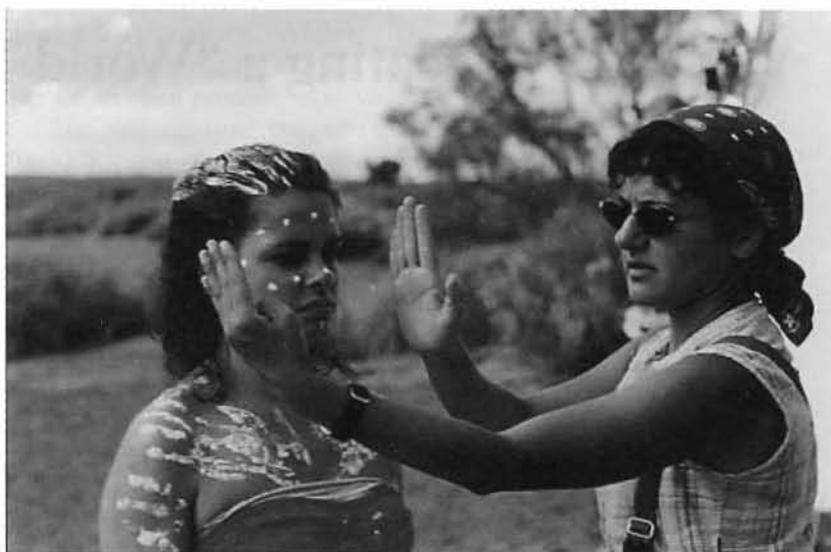
Taken all together, the Bahá'í system inherently seeks to draw into community service a new type of leader, one who has won the notice of his or her fellow community members because of his or her humility, penchant for quiet service, and moral and intellectual strength.

Shoghi Effendi, who led the Bahá'í Faith from 1921 to 1957, spelled out the qualities that Bahá'ís should look for when they vote, urging electors at all levels to “consider without the least trace of passion and prejudice, and irrespective of any material consideration, the names of only those who can best combine the necessary qualities of unquestioned loyalty, of selfless devotion, of a well-trained mind, of recognized ability and mature experience...”

The system also encourages voter responsibility and community development. Again, to quote Shoghi Effendi:

“Bahá'í electoral procedures and methods have, indeed, for one of their essential purposes the development in every believer of the spirit of responsibility. By emphasizing the necessity of maintaining his full freedom in the elections, they make it incumbent upon him to become an active and well-informed member of the Bahá'í community in which he lives.

“To be able to make a wise choice at the election time, it is necessary for him to be in close and continued contact with all local activities, be they teaching, administrative or otherwise, and to fully and wholeheartedly participate in the affairs of the local as well as national committees and as-



semblies in his country.

“Bahá'í community life thus makes it a duty for every loyal and faithful believer to become an intelligent, well-informed and responsible elector, and also gives him the opportunity of raising himself to such a station.”

The entire procedure stands as an important component of grassroots action and involvement in the Bahá'í community.

The system also operates at national and international levels. For example, National Spiritual Assemblies, as the national-level Bahá'í governing councils are known, are elected without nominations or campaigning at national conventions composed of delegates who were elected at the district level using similar procedures. And the Faith's international governing council, the Universal House of Justice, is elected once every five years by an electorate composed of the members of all National Spiritual Assemblies.

In this way, Bahá'ís at the local level are just three steps away, in terms of their vote, from electing the Faith's highest-level body.

There are currently some 180 National Spiritual Assemblies around the world, and in some countries they represent one of the few truly democratic institutions in existence.

The Bahá'í system of elections is rooted in a spiritual process that depends heavily on the high-minded motivations of its electorate and their prayerful attitude when casting ballots. Its successes cannot be separated from this fact. Nevertheless, the world at large can learn much from a thorough study of Bahá'í election procedures and practices.\*

*Serenades, a film about love and oppression set in Australia's Outback in the 1890s and focusing on the story of an Aboriginal girl and a group of Lutheran missionaries, had its world premiere at the Perth International Arts Festival on 5 February 2001. Shown here are Mojgan Khadem, right, the film's writer and director, on set with actress Alice Haines, who plays the central character, Jila. Ms. Khadem is a Bahá'í and was inspired to write the film by a passage in the Bahá'í writings, she has said.*

## Creating a “World Fit for Children”

UNITED NATIONS — While the global village struggles with the complexities of armed conflict and human rights, in the imaginary land of *Sesame Street*, a small seed of peace is sprouting.

A purple Israeli puppet named Dafi and an orange Palestinian figure named Haneen are learning to respect and value each other's culture in a way that often eludes their real-life neighbors. Dafi lives on *Rechov Sumsum*, while Haneen lives on a parallel street called *Shara'a Simsim* — the respective Hebrew and Arabic terms for “Sesame Street.”

Sometimes the two puppets visit each other. They are surprised at what they have in common — like the fried chickpea dish known as falafel — and they marvel at what between them is unique.

The video screening of this three-year-old experimental television program, shown across the street from United Nations headquarters in New York at UNICEF House, was just one of many events highlighting the possibilities for a more positive future for children offered at a UN preparatory conference (prepcom) held 29 January-2 February 2001 for the upcoming Special Session of the UN General Assembly on children and adolescents.

Scheduled for 19-21 September 2001 in New York, the Special Session seeks to undertake a review of progress on children's issues since the 1990 World Summit for Children. Its main outcome is expected to be a declaration and plan of action, tentatively titled “A World Fit for Children,” which aims to build on the achievements of the 1990 Summit and update its global agenda.

As adopted by the government delegates at the January-February prepcom, the draft declaration seeks to create a “child-friendly world” by promoting principles designed to put children's “physical, social, emotional, cognitive and spiritual development” at the forefront of national and global priorities.

More specifically, the declaration focuses on a set of 10 principles designed to reaffirm the commitments made at the 1990 Summit and to mobilize a “global movement for children” that will put them “first” in all

national and international plans.

Among these principles are: ending all forms of discrimination; ensuring free, basic, compulsory education for all; protecting children from war; stopping the exploitation of children; fighting poverty; protecting the environment for future generations; and listening to children more carefully.

“We have the power and the resources to mobilize a global movement for children, a movement that will put the world on a path to end the poverty, ill health, violence and discrimination that needlessly blights and destroys so many lives,” said UNICEF Executive Director Carol Bellamy at the opening session of the prepcom.

Much of the declaration also focused on strengthening the environment in which children are raised, whether by bringing an end to war, fighting poverty, or simply bolstering the family.

“The family is the fundamental unit of society and holds the primary responsibility for the nurturing and protection of children,” states the draft declaration. “All institutions of society should respect and provide protection and assistance to parents and families so that children can grow and develop in a safe, stable and supportive environment.”

Another prepcom is scheduled for June, and representatives of non-governmental organizations (NGOs) said they hope that the draft declaration can be strengthened before its final adoption at the Special Session in September.

“The outcome document, as it stands right now, could be stronger in terms of protecting girls and ensuring a nurturing environment for them,” said Bani Dugal Gujral, a member of the Steering Committee of the NGO Working Group on Girls and director of the Bahá'í International Community's Office for the Advancement of Women. “In most cultures, girls are still at risk due to the social conditions in which they live.”

### NGO participation

In addition to negotiations on the draft declaration, the prepcom was marked by a number of subsidiary events. Immediately

**The upcoming UN Special Session on Children will review progress since the 1990 World Summit on Children, focusing on new problems and issues facing children and adolescents worldwide.**

prior to the prepcom, NGO representatives organized a series of sessions on such themes as the effect of poverty on children; the status of girls; child exploitation and labor; children's health and the environment; HIV/AIDS and its effects on children and families; violence; education; and implementation and monitoring of the Convention on the Rights of the Child.

A panel discussion on the girl child, organized by the NGO Working Group on Girls, sought, for example, to examine threats to the well-being of girls, such as genital mutilation, rape and sexual abuse, teen pregnancy, depression and suicide. "The focus has been on the education of girls, but there should be a special curriculum for boys, so they will be taught to respect women," said Mary Purcell, former chair of the NGO Working Group on Girls, and a participant.

As at recent UN conferences, representatives of various conservative religious organizations came to promote a pro-family, anti-abortion platform. To avert potential friction between these groups and other more liberal NGOs going to the Special Session on Children in September, the Committee of Religious NGOs at the UN held a special dialogue for these two groups on 8 February.

"Our intention was to bring together groups from across the political spectrum who normally don't talk to each other, to discuss how the religious community could best make a contribution, and, if necessary, agreeing to disagree," said Jeffery Huffines, the representative of the Bahá'í Community of the United States to the United Nations, who is vice-chair of the religious NGOs committee.

Jennifer Butler, Associate for Global Issues at the Presbyterian Church of the USA, said: "Most religious NGOs work to strengthen and augment the goals of the UN; pro-family groups have a deep-seated suspicion [of the UN]. It sets up a very politicized climate."

One such suspicion held by conservative groups is that UNICEF promotes abortion. Meg Gardinier of the US Fund for UNICEF, sought to dispel that notion. "No funds go to this, and UNICEF doesn't support it."

Austin Ruse, president of C-FAM, the Catholic Family and Human Rights Institute, spoke on behalf of the conservative groups. "We know we are a minority viewpoint," he said. "We have a narrow set of issues so we don't want to work on everything. Our main concern is the document itself."

Discussion centered mainly on the need for all these groups to work together, get involved in the process earlier, and find areas of common agreement around which all religious groups could coalesce. "While we have differences substantively, we all have the same desire for an open process," said Mr. Ruse.

The goal, many agreed, was to be able to feed ideas into the formal government session. Religious groups offer a critical difference of perspective, from charity to empowerment, said Ms. Gardinier, and it is an important contribution. "There is a need for an interfaith coalition," she said. "It doesn't necessarily have to be formal, but governments like a united voice."

At the 1990 Summit, world leaders identified the major challenges to children's survival and well-being, and pledged to fulfill certain goals by the year 2000 — goals such as improving access to adequate health care; reducing the spread of preventable diseases; creating more opportunities for education; providing better sanitation and greater food supply; and protecting children in danger.

The draft declaration for the Special Session seeks to build on those commitments, while addressing new challenges such as HIV/AIDS, child soldiers, and increased sexual trafficking of children, and expressing concern for existing challenges that remain unmet. For example, more than half a billion survive on less than a dollar a day, one third fail to complete five years of schooling, 2 million are dead as a result of armed conflict, and more than 100 million

*Children, continued on page 14*

***"The outcome document, as it stands right now, could be stronger in terms of protecting girls and ensuring a nurturing environment for them."***

**— Bani Dugal  
Gujral, director of  
the Bahá'í  
International  
Community's Office  
for the  
Advancement of  
Women**



*At this border crossing between Nepal and India, a sign on the left of the road pleads against trafficking in girls, showing an unhappy mother who has given her child away.*

## Bahá'í Chair at Hebrew University hosts conference on modern religions

JERUSALEM (BWNS) — Some 54 scholars of religion — Jewish, Muslim, Christian, Mormon and Bahá'í — gathered in December at the Hebrew University to discuss the impact of modernism on their traditions. The conference, co-sponsored by the Chair in Bahá'í Studies at the Hebrew University's Faculty of Humanities and by Landegg Academy, has advanced Bahá'í studies as an independent field of academic study and enriched the dialogue on core values common to the monotheistic faiths.

The First International Conference on Modern Religions and Religious Movements in Judaism, Christianity and Islam, and the Bábi and Bahá'í Faiths, was held from 17 to 21 December 2000 and focused on common approaches within Judaism, Christianity, Islam and the Bahá'í Faith toward the philosophical, social and psychological challenges of modernity.

"Religious studies often deal with the origins or history of religions. For example, we study the origins of Islam or medieval Judaism," said Yair Zakovitch, Dean of the Hebrew University's Faculty of Humanities. "But the study of religion in modern times is so relevant, so important to the lives of people. It was very significant that these scholars, despite the delicate political situation, were able

to gather in Jerusalem to discuss their commonalities and appreciate their differences. People are generally suspicious, and the walls of suspicion collapsed."

The President of the Hebrew University, Menachem Magidor, described to the conference participants his vision of making the Hebrew University into a preeminent center for the study of religion, with research centers devoted to each of the monotheistic faiths. "The Chair in Bahá'í Studies is the first link in this chain," he said.

Moshe Sharon, the holder of the Chair in Bahá'í Studies and co-convenor of the conference, said that the field of Bahá'í studies is emerging as an independent area of academic inquiry and that this was the first conference convened by a major international university for the study of the Bahá'í Faith and its relationship to its sister faiths.

"Through this conference," said Dr. Sharon, "the Hebrew University has declared its interest in Bahá'í studies and its recognition of the importance of this field alongside Jewish, Christian and Islamic studies."

The other co-convenor of the conference was Hossain Danesh, the Rector of Landegg Academy, a Bahá'í-sponsored institution of higher education in Switzerland.

"The conference focused on fundamental issues that are common to religions, held in a city and at a time when religious conflict in political terms was considerable," said Dr. Danesh.

In his keynote address Dr. Danesh reviewed the common elements of the monotheistic religions that have made them cornerstones of civilizations, as well as some of the teachings and principles of the Bahá'í Faith that address challenges unique to the modern age. He presented President Magidor with a volume of fine pen and ink drawings of Bahá'í holy places in the Old City of Acre by the Persian architect and draftsman Hushang Seyhoun.

Other presentations and panel discussions were grouped around themes such as "Religion in Modern Times: Philosophical, Social and Psychological Reflections," "Mys-

**Some 54 scholars examine common approaches within Judaism, Christianity, Islam and the Bahá'í Faith toward the philosophical, social and psychological challenges of modernity.**



Dr. Stephen Lambden, Dr. Susan Maneck, Dr. Vahid Ra'fati and Dr. Amin Banani (left to right) participate in a panel discussion at the conference on modern religions at the Hebrew University in Jerusalem held 17-21 December 2000.

ticism and Messianism,” “Eschatology and Ethics,” “Tradition, Renewal and Reform,” and “Religion and the Realm of Science.” Most of the panelists spoke on aspects of Judaism or the Bahá’í Faith, but there were also contributions on Sufism, the Wahhabi movement, modern Islam, and Mormonism.

The participants came mainly from the United States and Israel, but also from Canada, Denmark, Russia, South Africa, Sweden, Switzerland, Thailand, and the United Kingdom. Prof. Degui Cai from China’s Shandong University gave a presentation on the fundamental principles of the Bahá’í Faith and their relevance to Chinese society.

The final panel discussion, on “Contemporary Meeting of Ultimate Differences,” featured presentations about African Christians in Israel and about the Bahá’í Faith, Christianity and indigenous religions in the Pacific islands. The panel closed with a presentation by Dr. Amnon Netzer of the Hebrew University on “The Jews and the Bahá’í Faith.” A Jew of Iranian background, Prof. Netzer spoke about the conditions that led as many as ten percent of Iran’s Jews to convert to the Bahá’í Faith.

### Atmosphere of reconciliation

“The courteous talk, in which Dr. Netzer showed great respect for those who converted, created an atmosphere of interfaith reconciliation for the audience, which included several Israeli Jews with Bahá’í relatives,” said Robert Stockman, Coordinator of the Institute for Bahá’í Studies in Wilmette, Illinois.

Another element of the conference was the participation of many young scholars alongside well-known and outstanding professors and scholars in the field of religious studies.

“The juxtaposition of youth and experience was very insightful and promising for the future of religious studies. It demonstrated that there are fine minds coming up, and this augurs well for the emergence of new insights into the role of religion in the development of civilization,” said Dr. Danesh.

The conference also featured a number of cultural activities. The opening day closed with a program of classical music by the King David String Ensemble, one of the foremost chamber music groups in Israel. Among the selections they performed was a piece well known to Bahá’ís, “Dastam Bigir ‘Abdu’l-Bahá,” which the composer had arranged especially for the occasion.

Kiu Haghighi, a Persian Bahá’í and mas-



ter of the santour, closed the conference with a virtuoso performance of an original piece he had composed for the event.

On the final day of the conference, 21 December, the participants made a special trip to the Bahá’í World Center in Haifa and Acre. They visited the Shrine of the Báb and toured the nearly completed garden terraces stretching above and below the Shrine on the slopes of Mount Carmel. After a luncheon at the Seat of the Universal House of Justice, they visited the Shrine of Bahá’u’lláh and the Bahá’í holy places in Acre.

A compilation of articles based on the proceedings will be published during the coming year, and many of the papers will be made available through the Landegg Academy Web site, [www.landegg.org](http://www.landegg.org).

The Hebrew University and Landegg Academy have agreed to sponsor annual conferences of this nature, with the venue alternating between Jerusalem and the Landegg campus in Wienacht, Switzerland. The overarching theme of the series will be “Religion and Science.” The next conference is planned for late January 2002 at Landegg.

The Chair in Bahá’í Studies at the Hebrew University was established in 1999 as the first academic chair in the world devoted to the study of the Bahá’í Faith. Other academic centers and programs, most notably the Bahá’í Chair for World Peace at the University of Maryland’s Center for International Development and Conflict Management, have been established to study Bahá’í perspectives on and contributions to other academic disciplines. \*

— Bahá’í World News Service

*Dr. Hossain Danesh, Rector of Landegg Academy, and Dr. Moshe Sharon, holder of the Chair in Bahá’í Studies at the Hebrew University, convenors of the conference on modern religions held at the Hebrew University in December 2000.*

**“The conference focused on fundamental issues that are common to religions, held in a city and at a time when religious conflict in political terms was considerable.”**  
**— Dr. Hossain Danesh, conference co-convenor**

## In Nepal, a novel project mixes literacy and microfinance to reach thousands

One feature of WEP village banks is their use of sophisticated record-keeping. Shown here are the officers of the Pushpanagar Village Bank in Rajena, Nepal, sitting around the cash box, at their weekly meeting on the front lawn of one of the group's members.



### *Nepal, continued from first page*

Using an innovative self-help model that combines literacy and values education with practical training in small bank and business development, the program has in three short years brought a new sense of self-confidence and empowerment to more than 130,000 women in southern Nepal.

The program has helped its participants to raise their collective literacy rate from roughly 15 percent to more than 90 percent, establish more than 60,000 new microenterprises (such as Ms. Khattri Chhettri's bakery), and initiate some 70,000 local "social campaigns" against problems like alcohol abuse, domestic violence, child labor, and trafficking in young girls.

### A radical approach to microcredit

Of equal significance, the project takes a radical approach to small-scale lending — microcredit, as it is commonly known — by teaching participants to establish and operate their own village-level banks. These banks, say project leaders and microcredit specialists, are

much more sophisticated than the traditional savings circles known in many parts of the world and have been started up with no outside capital. It is their local lending power that has stimulated the large number of microenterprises in the project area.

"What is most dramatic about this program to me is that it has reached so many people, now some 130,000," said Jeffrey Ashe, an international microfinance consultant who has studied WEP. "These are pretty extraordinary results. There are virtually no programs that are this large anywhere in the world, other than, say, the Grameen Bank [in Bangladesh], and none that have grown this rapidly.

"The second point is that this program represents quite a departure from the orthodoxy in microfinance, which is that you have an intermediary NGO [non-governmental organization] that makes loans to individuals or groups and then gets paid back with interest.

"What is radical about this program is that each group is independent and mobilizes its own savings and makes loans to its members," said Mr. Ashe. "So all the money

**"What is most dramatic about this program to me is that it has reached so many people, now some 130,000. There are virtually no programs that are this large anywhere in the world ...and none that have grown this rapidly."**

— Jeffrey Ashe,  
microfinance expert

which would have gone to pay the intermediary NGO is instead paid as dividends to the members."

According to Mr. Ashe and others, this system — wherein women's groups first learn literacy and then use workbooks to teach themselves to set up local village banks, which in turn make loans to local enterprises run by women in the group, all the while keeping loan dividends within the group — makes the program extremely cost effective and highly sustainable.

"We've done our own number crunching and we think this program is considerably less expensive than traditional credited microfinance programs," said Marcia Odell, country representative for Pact Nepal and chief of party for the WEP program. "The whole program is offering women a chance to help themselves in an area they really care about — that is, becoming literate so they can increase their family income.

"No other microfinance programs we know of start with literacy," added Dr. Odell. "No one had done it like this with volunteers, with women helping other women."

The program is operated by Pact, a US-based international NGO, and its initial phase was funded by the US Agency for International Development (USAID) with a US\$3.7 million grant. The project has also benefited from a partnership with Education Curriculum and Training Associates (ECTA), a Bahá'í-inspired NGO in Nepal, which has helped develop most of the project's training materials and spearheaded many of its innovations. [See page 11]

## How it works

Perhaps the best way to understand WEP is to look at its operation at the village level, such as in Thakali Chowk, where a group of women have established their own village bank and are successfully making loans to members, such as Ms. Khattri Chhettri, who borrowed the equivalent of US\$350 last summer to establish her bakery.

The process starts with the formation of a women's literacy group. The group in Thakali Chowk was formed in February 1999 with help from a local NGO, the Nawalparasi Environment and Rural Development Center, which acts as the local distributor for WEP training materials.

The literacy training is itself unusual in that it relies on literate members of the group to teach the others, not on paid teachers from outside, and uses an easy-

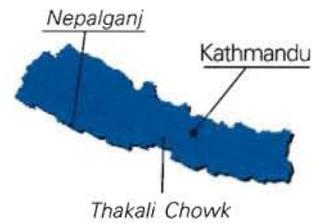
to-follow workbook created by ECTA for the program. The literacy component builds extensively on the experience of a previous Pact-run literacy effort in Nepal, WORD (Women Reading for Development), which used similar methods to help some 500,000 women learn to read and write and was the subject of considerable international acclaim and attention.

Once the group achieves literacy, it moves on to a second workbook, "Forming Our Village Bank," which leads the women through the step-by-step process of establishing their own bank. The women in Thakali Chowk established their bank in April 2000.

What distinguishes this process from other projects that seek to establish simple savings circles is the sophistication with which banking is taught. The groups learn to use the full range of record keeping forms and tools used by banks everywhere, from individual savings passbooks to accounting ledgers. They also learn how to elect a full slate of bank officers, including a treasurer, a president, a secretary and a controller.

Other workbooks provided by the program teach the women how to make and collect loans and how to set up a small business.

"It is quite common for women's groups all over the world to establish rotating savings and credit associations," said Mr. Ashe. "But this is quite different. It is much more flexible, in that people put in different amounts of savings, and they are not required to take out loans in sequence. Rather,



*In the village of Thakali Chowk, Niru Gurung has established a small grocery shop with a loan from the Mahila Sewa Village Bank, of which she is chair. Like other WEP-initiated village banks, the Mahila Sewa Village Bank lends only to its members.*



In the village of Rajena, Bishnu Marasini said that the low interest rate afforded by her WEP-inspired village bank group allowed her to significantly expand a small chicken-raising effort. Starting in her family's two-room house, shown behind her on the right, she was able to build a large chicken coop, shown at left. The chicken raising business is now her family's main source of income, bringing in some US\$500 a year.



**Operating in 21 of Nepal's 75 districts, WEP has enabled the formation of some 6,600 women's literacy and savings groups since the project started in December 1997. Of those groups, some 1,000 have formed full-fledged village banks.**

those that need the money can take it out, and the loans can be relatively large.

"They are truly village banks," Mr. Ashe continued. "The women mobilize savings, they make loans, and they have share holders, who are the savers themselves, who make interest money in return."

### Entrepreneurship as empowerment

"Village banking is done all over the world, in more than 100 countries," said Cheryl Lassen, an independent micro-credit expert, who helped to design the WEP workbooks. "But one of the distinguishing characteristics of WEP is the empowerment aspect of it.

"The concept of entrepreneurship is laced through the whole series of books, as is the idea that not only can your individual savings grow but the village bank itself can grow," said Dr. Lassen. "I think the women in WEP get a better sense of being owners, managers and creators of wealth than with other projects. So the women aren't just the objects of their development, they are the managers of it."

As of November 2000, individual members of the Thakali Chowk group, which calls itself the Mahila Sewa Village Bank, had established eight small enterprises, including five small shops, a goat-raising effort, a poultry business, and Ms. Khattri Chhettri's bakery.

"I took the loan out four months ago," said Ms. Khattri Chhettri in November 2000.

"Now I have five employees and sell goods worth 5,000 [Nepalese] rupees a week." Five thousand rupees is worth about US\$70.

Ms. Khattri Chhettri said her husband had previously run a bakery and had the skills and know-how to set it up. But they couldn't afford a loan from other sources, which commonly charge 60 percent interest a year.

The village banks promoted by WEP, however, charge just 24 percent interest a year, and that kind of relatively low interest rate made it possible for Ms. Khattri Chhettri to start her business, she said.

### A thousand village banks

Operating in 21 of Nepal's 75 districts, WEP has enabled the formation of some 6,600 women's literacy and savings groups since the project started in December 1997. Of those groups, some 1,000 have formed full-fledged village banks. "A thousand village banks is an extremely large program," said Dr. Lassen. "Most other village bank programs deal with 50 or 100 village banks at the most."

According to a February 2001 report from Pact, the women in these groups have collectively saved some US\$1.6 million and loaned roughly US\$1.4 million back to themselves.

None of this money has come from outside. Rather, the women have collected it from themselves, a few rupees per week, usually from household accounts or allowances.

"Before, it was very cumbersome to save," said Shanta Marasini, 30, the control-

# ECTA focuses on grassroots empowerment in Nepal

**K**ATHMANDU, Nepal — An important partner in the Women's Empowerment Program has been Education, Curriculum, and Training Associates (ECTA), a small Nepal-based non-governmental organization, which has played a key role in creating the program's innovative curriculum and training field staff.

ECTA, which means "unity" in Nepali, was founded in 1997 by a group of Nepali Bahá'ís who had been working in development. Their goal was to promote rural development strategies and programs that can be done at low cost by village groups without extensive outside aid, said Keshab Thapaliya, one of the founders of ECTA and a main contributor to the WEP project.

"Rather than build capacity at the local NGO level," said Mr. Thapaliya, "the program is building capacity directly at the grassroots level. We feel it is more sustainable that way."

As well, many of WEP's novel ideas and approaches came from David Walker, who formerly headed Pact in Nepal and who currently serves as an advisor to the project and to ECTA.

Indeed, Mr. Thapaliya and Dr. Walker, who are both Bahá'ís, worked together closely in creating the content and design of the WEP workbooks. And both say that many of the concepts and innovations they brought to the project sprang from their own understanding of the Bahá'í Faith, its view of human nature and capacity, and the resulting approach to development.

"The spirit behind the project comes from our belief as Bahá'ís that women could do things for themselves and that the building up of local institutions, which local people could manage, is the key to helping them solve their problems," said Dr. Walker, who currently works as an independent international development consultant.

"We were also concerned with the creation of wealth and capacity at the community level, and encouraging the processes of consultation."

As they created the *Women in Business* manuals, Dr. Walker and Mr. Thapaliya were also convinced that the program could not succeed without a strong component of values education.

"In the *Women in Business* manuals are found many spiritual principles that lie at the foundation of sound economic progress, such as sacrifice, honesty, discipline, accountability, responsibility and transparency," said Dr. Walker. "Corruption is not tolerated and a system of reward and punish-

ment is introduced."

Dr. Walker said the women take these lessons very seriously and often add their own modifications.

"Other qualities important for building unity in the group are also introduced in the manuals, such as tolerance, avoidance of caste discrimination, and a prohibition against bringing political differences into the group meetings," he said. "The program encourages group work and mutual support. The group is seen as a source of encouragement and a place to learn."

Cheryl Lassen, an independent microfinance consultant who worked with Dr. Walker and Mr. Thapaliya in designing the workbooks, agreed that both contributed greatly to the design and conception of the program.

"I think you have to credit David [Walker] with some really innovative thinking," said Dr. Lassen, who is based in the USA. "Typically," she said, "microfinance programs start small, to ensure they can collect on their loans, and then they expand. Whereas David, who comes from the literacy and education field, comes from the point of view where you try to reach the masses."

Dr. Lassen said ECTA's role was twofold. First, it was essential in making the program and training materials suitable for Nepali villagers. Second, she said, ECTA took the lead role as field operatives, successfully communicating the program's novel methodology and ideas to the women themselves.

"This could not have been written for villagers without the input of highly intelligent Nepali educators, such as Keshab [Thapaliya]," said Dr. Lassen.\*



*Keshab Thapaliya, far left, talks with women in the Mahila Sewa Village Bank, in the village of Thakali Chowk. A founder of ECTA, he has been one of WEP's key innovators.*

Members of a WEP group in the village of Bardhawa, who were recently successful in mobilizing to stop a child marriage.



ler of the Pushpanagar Village Bank, a WEP group in the village of Rajena near the western city of Nepalganj. “We felt we had to pay someone else when we took a loan. Now we feel we are paying ourselves.”

The 30 members of the WEP women’s group in Rajena formed their literacy group in September 1998. At the time, only 10 members could read. Now all are literate.

They then formed their bank in February 2000 and, as of November 2000, had accumulated some 26,000 Nepalese rupees, equivalent to US\$360. From that money, they had disbursed loans to help women in the group start a wide range of microenterprises, from shops selling books, hardware and groceries to goat- and chicken-raising efforts.

Bishnu Marasini, 27, said that the low interest rate afforded by the program has allowed her to expand a small chicken-raising effort so that it is now the main business of her family, bringing in some 35,000 rupees a year (US\$500).

“I wouldn’t have expanded this much if I wasn’t a member of this group,” said Ms. Marasini, who is also secretary of the Pushpanagar Village Bank. “Before, my husband used to work for a furniture shop. But now he left that job and is entirely devoted to this business.

“We are earning more now than what my husband was bringing home. Before, I was entirely dependent on him and now we are working together,” she said. “I am earning money myself and I don’t feel as dependent.”

Other WEP group members likewise said they felt a new sense of self-confidence and

independence because of their newly acquired ability to save and earn — and because of the process of working together to create and operate a village bank.

“We are building mutual trust among ourselves and mutual respect,” said Basanti Adhikari, a member of the Pushpanagar group. “We began to love each other because we share a lot. We learn of the issues that each one of us is facing, because we talk about them.”

Indeed, a third element of the program — beyond literacy and banking — is to encourage social action by the groups. Separate funding and support from the Asia Foundation has enabled the establishment of a legal rights, responsibilities and advocacy component to WEP, which is delivered in a six-month module by local NGO facilitators.

According to surveys done by Pact, the groups have initiated more than 70,000 local social campaigns. “The women like learning about their rights and they enjoy planning together how they are going to change something in their community,” said Dr. Odell. “The most popular activity seems to be anti-alcohol or anti-gambling campaigns, but there are also many anti-dowry campaigns and campaigns against the trafficking of girls to India and domestic violence.”

A WEP group in the village of Bardhawa, which is also near Nepalganj, recently successfully mobilized to stop a child marriage.

Formed in January 1999, the Bardhawa group had not yet established a village bank by November 2000. But it had completed the literacy component of the program, successfully teaching the 10 of its 13 members who were illiterate to read and write.

***“We are building mutual trust among ourselves and mutual respect. We began to love each other because we share a lot. We learn of the issues that each one of us is facing, because we talk about them.”***

**— Basanti Adhikari,  
WEP group member**

The process of learning to read together brought the women closer, said its members, and encouraged them to think about how to help each other. From this new-found sense of solidarity the group decided to intervene after they learned that a 10-year-old girl was being offered into marriage in the next village.

“We talked to the parents and convinced them not to do it,” said Sumat Rani Chaudhary, the group’s chair. “When a child gets married, she will suffer when she goes to her husband’s house and she will suffer to deliver a baby, so all of us together went to talk to the parents. We sat for a long time with them and finally they were convinced not to do it.”

### The innovations of WEP

According to project leaders, the success of WEP stems from a number of key innovations in their approach to the issues of literacy, savings and credit, and social mobilization.

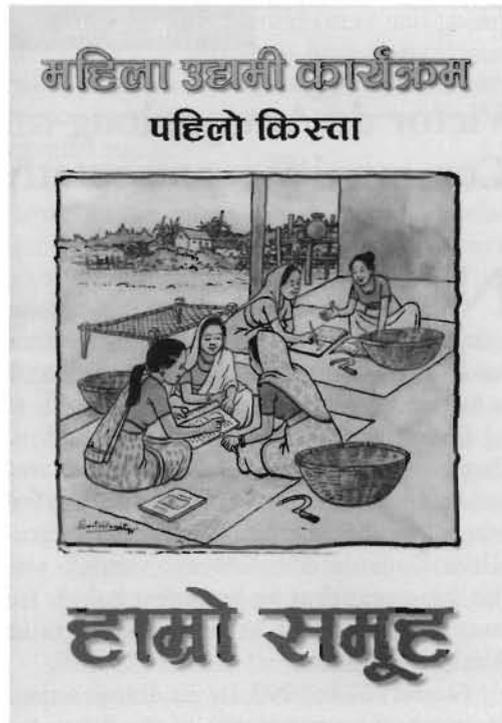
First, they said, the workbooks themselves play a huge role, in their creative presentation of curricula for literacy, banking and entrepreneurship, which are laid out in a simple but effective way, often making use of short stories and dialogues among villagers.

“There are several parts to the magic of WEP,” said Connie Kane, a Pact vice-president who oversees the project. “The books are one part. It’s amazing how women use their books and pass them around.”

Another important principle in the project is the effort to encourage self-sufficiency and self-reliance from the beginning. For example, in contrast to other literacy programs in Nepal, which provide free books, teachers and even lanterns and kerosene for night classes, women who participate in WEP get nothing for free and must even purchase the books themselves, albeit at a highly subsidized rate.

“When they must pay for the books, they feel a sense of ownership,” said Bhaktaraj Ranjit, manager of WEP in Nepal. “The women feel this is their program. So they keep the books and manuals for a long time. And they take it seriously.”

The program also draws extensively on “appreciative inquiry,” a new approach in organizational development that encourages groups to focus on positive imagery. As applied in WEP, the process is called “appreciative planning and action” and it seeks to help the women focus on accomplishments instead of failures.



Cover of the WEP literacy workbook, which is published in Nepali. The workbook series, which includes volumes that enable groups to teach themselves not only literacy but also how to set up a village bank and to run small businesses, are notable for their creative use of dialogue and stories, which help to make the sophisticated concepts they present easy to grasp.

“In present-day development, the main challenge is motivation,” said Keshab Thapaliya, an ECTA staff member who has been deeply involved in WEP from the beginning. “Appreciative planning and action encourages people instead of making them feel overcome by their problems.”

The project also benefited from the fact that it was designed by literacy experts, who had experience with rapidly scaling up a project at minimal cost by relying on the women themselves to do the training.

“The genius of it is that WEP started with savings,” said Dr. Lassen. “So there was no lending involved and you don’t have to start small. The literacy-based approach enabled it to be massive. Anybody who wanted the books and who wanted to be in the groups, could join. This was a very practical way of getting women to become familiar with village banking, much faster, and in a more empowered way.”

USAID funding is scheduled to run out in September 2001. Pact hopes to find funding to continue the program but will operate it in any event by relying principally on the women themselves, said Dr. Odell.

“We’ve found that the demonstration effect — when one group of women sees another group doing something like starting a village bank — has been enormously valuable,” said Dr. Odell. “The women talk to other women and they want it too. Already some groups are saying to others: we will train you.” \*

**“The literacy-based approach enabled it to be massive. Anybody who wanted the books and who wanted to be in the groups, could join. This was a very practical way of getting women to become familiar with village banking, much faster, and in a more empowered way.”**  
— Cheryl Lassen, microfinance expert

## Victor de Araujo, long-time Bahá'í International Community representative to the UN, passes away

NORWALK, Conn., USA — Victor de Araujo, who represented the Bahá'í International Community at the United Nations for 23 years, passed away on 4 January 2001 at Norwalk Hospital. He was 78 years old.

Dr. de Araujo was born near London, England, and spent his childhood and youth in Brazil. He came to the United States in 1946 as a vice-consul to the Brazilian Consulate in Chicago, which was the same year that he became a Bahá'í. He later taught English at several colleges in Washington state.

From 1967 to 1990, Dr. de Araujo served as principal representative of the Bahá'í International Community to the United Nations. In his years in this position he was actively involved in issues of human rights, the environment, peace and disarmament, the family, the equality of men and women, and children and youth and attended meetings and conferences both at UN headquarters and around the world.

He also worked closely with a large number of international non-governmental organizations associated with the UN and chaired the Executive Committee of Non-Governmental Organizations with the UN Department of Public Information, as well as the UNICEF Non-Governmental Organizations Committee.

In a message, the Universal House of Justice, the international governing council

of the Bahá'í Faith, praised Dr. de Araujo, saying a “gentle spirit, a principled approach, a dignified bearing characterized his long years of outstanding service.”

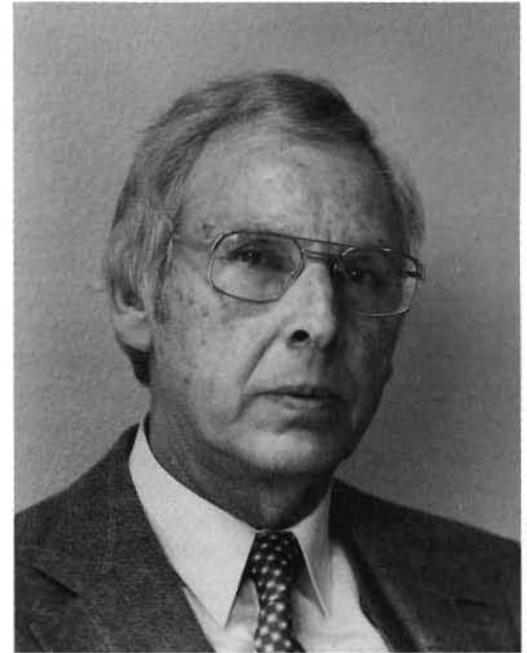


Photo by Ruby Mera

Dr. de Araujo is survived by his wife, Betty, of Vista, N.Y.; a son, Mark, of Danville, Ky.; a daughter, Susan (de Araujo) Dutton, of Newtown, Conn.; two brothers, Oscar, of Gainesville, Fla. and Nestor, of Rio de Janeiro, Brazil; and four grandchildren.\*

## A “World Fit for Children”

*Children, continued from page 5*

children work in dangerous circumstances, subjected to violence and exploitation.

“There’s been a movement away from the abstract, which was creating a context for the rights of children, toward the concrete, which is actually holding governments accountable for international standards regarding children’s rights,” said Jackie Shapiro of Zonta International, co-chair of the NGO Committee on UNICEF’s Working Group on Girls.

While acknowledging that “a brighter fu-

ture for all has proved elusive” since 1990, the document identifies some hopeful trends: better communications, technical and medical advances; new human rights-based approaches to development; the growing acceptance of values such as freedom, equality, and non-violence; and enhanced partnerships with the private sector.

The document focuses on three key outcomes as a framework for action: early childhood development, to insure “the best possible start in life;” basic education as a fundamental human right; and adolescent development and participation, to empower them to build better futures.\*

— by Veronica Shoffstall

# Review: *Logos and Civilization*

*Review, continued from back page*

He also draws sharp contrasts between Bahá'u'lláh's teachings and the currents of thought about human nature, religion and globalism that were prevalent at the time.

Take Dr. Saiedi's analysis of Bahá'u'lláh's teachings on world order.

As noted, Bahá'u'lláh in the late 1860s called for the establishment of a united world commonwealth, based on the concept of world citizenship, aimed at bringing about a new age of peace and security for all humanity.

Some scholars have suggested that Bahá'u'lláh was influenced by European philosophers, such as Saint-Simon (1760-1825), who proposed, among other things, that the states of Europe form an association to suppress war, an idea which is sometimes seen as the harbinger of world federalism and collective security.

"The attempt to link Bahá'u'lláh's vision of peace and global unity to Saint-Simon's political theory is... far-fetched and underestimates the creativity and uniqueness of Bahá'u'lláh's vision," Dr. Saiedi writes.

"[W]hat Saint-Simon advocated was the unification of Western Europe," Dr. Saiedi continues. "Saint-Simon's idea of European cooperation was based on the assumption of the superiority of Europeans and the violent subjugation of inferior non-Europeans... European unity was a means of strengthening European productive capacity (industrialism) and extending European domination."

In contrast, Dr. Saiedi writes, Bahá'u'lláh's "vision of unity was not a shifting, eclectic product of random external influences, nor was it the effect of mere utopian and moral idealism. On the contrary, He saw the world as an essentially spiritual organic unity and He perceived the historic need for a global ethics — not as an expedient practicality, but as the next developmental stage in the collective spiritual journey of humankind."

"He elaborated in a systematic way all the different requirements of such an organic and fundamental vision, including unity in religion, language, and international political structures; social justice; consultative and democratic governance; and the like," Dr. Saiedi continues.

Dr. Saiedi's analysis is not limited, how-

ever, to concepts of world order and governance. The first part of the book deals primarily with Bahá'u'lláh's theology, which he says offers a revolutionary new understanding of spiritual reality.

In one section, Dr. Saiedi argues that Bahá'u'lláh's explanation of humanity's relationship to God transcends virtually every previous effort to categorize religious belief systems.

He notes, for example, that sociologist Max Weber divides all previous religious theologies into two types: asceticism and mysticism.

"According to Weber, asceticism is in principle a theological orientation according to which God is a transcendental reality outside of the world," Dr. Saiedi writes. "In this doctrine, the invisible realm of God is the sacred realm, whereas the material and natural world is one of evil and corruption."

Weber believed, Dr. Saiedi writes, that such a worldview leads its followers towards "economic development, capitalist expansion, and industrialization," often at great cost to the environment.

"Mysticism, Weber assumed, would lead to the opposite implication of asceticism," Dr. Saiedi writes. "According to mysticism, God is immanent in the world so that nature and God become identical realities... The goal of life and dominant orientation is to attain harmony and unity with nature rather than its conquest and transformation."

Bahá'í theology, however, fits neither of the models given in Weber's typology, Dr. Saiedi writes, and can instead be termed "harmonious transcendence."

"[T]he principle of harmonious transcendence is compatible with both respect for nature as well as motivation for progress and development," Dr. Saiedi concludes.

Other subjects treated in the book include a comparison and contrast of Bahá'u'lláh's writings to Sufi mysticism, Kant's critique of reason, and the writings of John Stuart Mill on liberal democratic theory.

Not only will those who are specifically interested in Bahá'í history, theology and worldview find this book of immense importance, but educated readers, scholars and thinkers of all types will find it enlightening for its wide-ranging journey through critical ideas related to modern theology, philosophy, and political theory.

*Logos and Civilization* is published by the University Press of Maryland. It can be ordered by visiting [http://www.bahai-studies.ca/price\\_list.html](http://www.bahai-studies.ca/price_list.html)\*

***"[Bahá'u'lláh] elaborated in a systematic way all the different requirements of such an organic and fundamental vision, including unity in religion, language, and international political structures; social justice; consultative and democratic governance; and the like."***

**— Dr. Nader Saiedi**

## A complex vision that transcends all categories

**Logos and Civilization: Spirit, History, and Order in the Writings of Bahá'u'lláh**

by **Nader Saiedi**

University of Maryland Press

Bethesda, MD, USA

As humanity's interdependence has increasingly manifested itself, scholars of various disciplines have begun to examine more thoroughly the writings of Bahá'u'lláh, whose vision of human oneness and call for a new world order are without doubt one of the earliest expressions of peaceful and universal globalism.

Writing in the mid-to-late 19th century, Bahá'u'lláh urged men and women everywhere to consider themselves as citizens of the world, called on political leaders to found a united international commonwealth, and summoned faith leaders to recognize the commonality of all religions.

In the process, He offered a radical new interpretation of human history, outlined a new conception of human nature, and founded an independent new religion, the Bahá'í Faith.

In *Logos and Civilization: Spirit, History, and Order in the Writings of Bahá'u'lláh*, sociologist Nader Saiedi undertakes one of the first systematic studies of the major themes in Bahá'u'lláh's writings, comparing them not only across the corpus of His major works but also to related currents of thought in the 19th century and before.

Dr. Saiedi considers a wide range of topics, from theology to environmentalism to political theory. He analyzes the meaning of Persian and Arabic terms used in the original works and provides a detailed description of the historical context in which they were written. The result is a breathtaking and energetic contribution to the emerging field of Bahá'í studies.

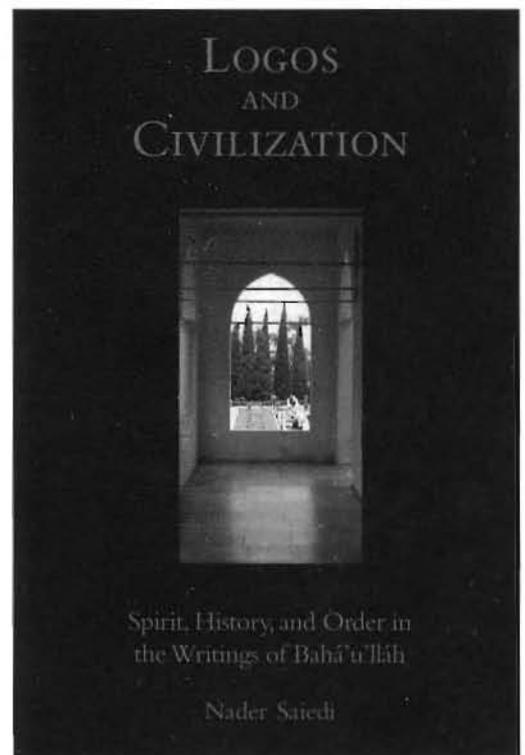
Among the main conclusions reached by Dr. Saiedi are that key themes of globalism (or human oneness), non-violence, and universal revelation (or the oneness of God and religion) are consistently reflected across the entire span of Bahá'u'lláh's writings, which were revealed over the course of more than 30 years and ranged in style from mystical to expository.

These findings come as something of a rebuttal to other recent examinations of Bahá'u'lláh's writings, which have sought, as Dr. Saiedi himself notes, "to make the message and vision of Bahá'u'lláh fit into

the mold of traditional Eastern categories from Neoplatonism to Islamic Sufism, or modern Western ones from liberalism to postmodernism."

"However," writes Dr. Saiedi, "Bahá'u'lláh's complex vision transcends all of the given Eastern or Western categories, whether traditional or modern, and ... His writings must be read on their own terms and in light of their own hermeneutical principles and creative and novel approaches to metaphysics, mysticism, historical dynamics, ethics and social/political theory."

Indeed, if there is a single contribution that comes from *Logos and Civilization*, it is



in demonstrating the consistency and originality of Bahá'u'lláh's writings, across a wide range of topics, from theology to global governance.

Dr. Saiedi, who is a professor of sociology at Carleton College in Minnesota, USA, accomplishes this largely through a close reading of key texts of Bahá'u'lláh, and by showing that even in His earliest writings, themes of peaceful universalism are clearly present.

*Review, continued on page 15*