



VALUE LOADED DEVELOPMENT: Is it outmoded?

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Abstract

The paper portrays the imbalances created by the current global economic order in terms of the unequal distribution of wealth and the resulting alarming levels of poverty and vulnerability. The paper therefore shows how distributive justice can be achieved through holistic values opposed to materialistic and exploitative economic systems that put man out of the equation of development. The methodology is mainly a library search, both physically and on line. Apart from revealing how the religious approach can restore human dignity, governments are also urged to invest in youth development as a matter of necessity.

INTRODUCTION

The 2012 UN Report on the Millennium Development Goals (MDGs) reports a drop in the number of people living on less than \$1.25 a day by half the 1990 value; those enjoying clean and safe water in 2010 have risen to 89 per cent from 76 per cent in 1990. Further, in 2012, urban residents in developing countries who lived in slums dropped to 33 per cent from 39 per cent in 2000. More than 200 million people in the world are now reported to have had their quality of life improved exceeds the set target of 100 million people ahead of the 2020 dead line (Karega 2012).

Nevertheless, no matter how loud these figures may try to shout, the incidence of poverty in the developing world is something which no serious person can applaud as the proportion of the poor and the vulnerable in the world is still on the high ground consistent to the words of Mahatma Gandhi that, *“There is enough in the world for everybody’s needs, but there is not enough for everybody’s greed”* (Keshomshahara, 2008:1).

The world is yet to see discoveries of new technology reducing the suffering of the poor. Instead, many are forced to lose their livelihood in the process because they cannot cope up with the new breakthrough in technological development; the resultant rise in global food output though enough to feed everyone on earth has not been able to wipe out hunger and malnutrition in both developed and developing countries; and medical innovations and improvements in sanitation enjoyed by developed societies are yet to be reciprocated to improve the quality of life for the vulnerable and the poor.



In Tanzania, for example, efforts to attain Millennium Development Goals (MDG-2025) are frustrated by poor agricultural sector growth, high population growth and poor social services together with the increased spread of HIV/AIDS (Daily News 14 July 2012). Youth unemployment, which comprises a bigger portion of the university graduates, is another menace that jeopardises development efforts. The 2006 human rights report on labour force in Tanzania conducted by Legal and human right centre (LHRC) reveals an unemployment figure of at least 20.6 million in Tanzanians Mainland while an average job creation is only 760,000 people each year as recorded in the 2007 report (Kaswaga 2012).

Mlewa (2012) records that the youth in Tanzania form 43 per cent of the population and 63 per cent of the active labour force. It is also reported that while 800,000 youths from the Tanzanian primary and secondary schools, and high learning institutions enter the labour market annually, only half of them find employment in the formal sector; 60 per cent of the unemployed in Tanzania are the youth with nearly half of them living in urban areas. In essence, youth unemployment is caused by lack of job opportunities in urban centres and the under utilisation of the labour force in rural areas.

Consequently, Mlewa expresses the African Economic Report 2012 concern that urges African countries like Tanzania to design policies that will focus on job creation especially in the private sector and rural areas to cover up the limited capacity of the formal sector. As the number of youths is expected to double by 2025, there should be deliberate attempts to boost job creation and to avail the youths with the right skills to make them more competitive and job creators.

The African Economic Outlook 2012 report, co-authored by the African Development Bank, the OECD Development centre, the United Nations Commission for Africa (UNDP) portray the growing youth population in Africa as key to future prosperity and a good opportunity for future economic growth. The position as described in this report shows that between 2000 and 2008 Africa created only 16,000 jobs for youths between 15 and 24 years and that the 40 million youths who are unemployed represent 60 per cent of the continent's unemployed. Worse, 22 million of the unemployed youths, many of whom are female are desperate in seeking for jobs (Mlewa 2012).

The global inequality that perpetuates within and between countries is blamed to the economic order that favours the rich more with no trickle down effect to the poor. This pathetic situation can only be improved if the affluent in the world agree to take the initiative of making sure that all humans enjoy decent living. For example, the insincerity of the developed countries in assuring a fair playing ground in trade has



witnessed them subsidising their own farmers while imposing trade barriers against third world exports. (Khan 1994; Huq (Pramanik, 1997 and Moten 1997).

The debt burden felt by the poor countries has also been another substantial contributing factor. At the local level, lack of participation in the decision making process by the common man, lack of access to public organisations and lack of protection of the law have hampered the inspiration for self development. Rampant corruption, which now is a common practice of even reputable multinationals, is yet another aggravating factor that puts third world countries on the losing side.

The *Human Development Report 2004* confirms that in 2002, while the high-income group with only 19% of the world population received 84% of the global GDP, the six richest countries in the world, with only 11% of the world population, received two-thirds of the global income; the total revenue of the world's top 11 largest corporations during the same period was about US\$2 trillion equivalent to twice the income of all the low income countries combined. The ratio of income of the richest 20 countries to the poorest 20 countries is 40 times, compared to all the developing countries which made only US\$6 billion out of the global GDP of US\$32trillion.

When these few developed countries accumulate wealth and income, the income gap between developed and poor developing countries also widens. For example, during the 1950's the income per capita of low-income countries was reported to be \$164 while that of the high-income countries was \$3,841, creating a gap of \$3,677. The gap increased to \$9,403 during the 1980's when income per capita of the low-income countries was \$245 and that of the high-income countries increased to \$9,648. The 1990's witnessed a further increase of the gap to \$19,820 when the income per capita of poor countries was \$353 as compared to \$20,173 in the rich developed countries. The same sources reveal that the average citizen in Luxembourg enjoys monetary resources 62 times higher than the average Nigerian.

STATEMENT OF THE PROBLEM

In the aftermath of the collapse of communism that left only one path of development strategy, the capitalist free market model as prescribed by the World Bank and the IMF, has failed to create a top-down model of development strategy that promotes social justice and redresses persistent poverty, widening income inequality and worsening living standards. An alternative mode of 'humane development,' which would reform the conventional paradigm of development and give priority to the type of development that centres on the people and society and that also recognises the harmonious relationship between people's material and spiritual realms is wanting (Khan 1994; Huq (Pramanik, 1997 and Moten 1997).



According to the *Report of the World Social Situation, 2003*, the vulnerabilities that groups face are largely the outcome of economic, social and cultural barriers that restrict opportunities because of the existence of some form of exclusion that is not primarily market oriented but socially generated. The report concludes that unless efforts are made to arrest such deficiencies, vulnerability and poverty will perpetuate each other indefinitely. Keshomshahara (2008) suggest a development strategy that is based on religious values to be the solution for fighting and addressing such barriers.

CAUSES OF INCREASED POVERTY

Basically, the cause of increased poverty in the developing countries is attributed to the failure by the indigenous governments to institute appropriate policy measures and adequate policy interventions (Sen, 1997; Navaratnam, 2003). At the same time, NGO agencies (Narayan, 2000) and rich nations are accused of sharing the blame (George 1976). Eissa and Elmagboul (2004) add the international economic and political order to the list. Hasan's (1997) point of view bases on the failure of growth to address poverty and lack of commitment to eradicate global poverty by those who enjoy high growth.

The pro growth supporters argue that during the early stages of development, the interests of the poor have to be sacrificed to give priority to building the productive capacity of the economy. The assumption here is that the rich will use the accumulated wealth as an incentive to enable them to invest for the wellbeing of all, an idea that is totally refuted by Huq (Pramanik) (1997) and others.

In this regard, Huq, among the many, proposes on prioritising on a human-friendly development strategy that can redress the existing materialistic, non-humanistic and exploitative development system. Huq further observes that even Western secular scholars have started to question the viability of the conventional World View of development based purely on materialism. Hence, developing countries are urged to disapprove material growth that fails to take care of moral, social and ethical aspects of development.

THE PERSPECTIVE OF RELIGION

ISLAMIC PERSPECTIVE

Islam has instituted mechanisms to regulate social life to meet both the individual and collective needs of society. The Divine Law within Islam emphasises on the equitable distribution of wealth Hasan (1995). Thus, voluntary institutions form a sizeable part of the total resources flow in an Islamic economy. Arrogance, miserliness and the sense of over self-satisfaction are practices that are condemned in Islam. It is believed



that those who spend on charity, Allah will also spend on them; a man was saved from entering hell because of letting off those in straitened circumstances from repaying their debts (Hayati 2002:19-20). Islam also condemns those who discourage others from being generous and also the rich who conceal the bounties that Allah has bestowed on them (Maqsood 2000).

A Muslim has to seek Allah's protection from poverty since it is declared undesirable as much as *Kufr* (disbelief) and is abhorred (Hosein 2001:2). Those who are poor are encouraged to relieve themselves from poverty using their own efforts as Islam does not encourage poor people to stay idle, waiting for assistance from the rich.

For the same purpose of fighting poverty, Islam allows individuals' the right to private ownership of property and wealth regardless of whether such ownership is earned or inherited, and guarantees legal security against aggression. Islam also provides an incentive for the utilisation and development of natural resources for maximum production (Hasan 1995).

The practical life of a Muslim must combine both spiritual and worldly needs. One is not expected to spend all the time in prayers. Wherever possible, believers are encouraged to earn a living through their own efforts and should not shun their own responsibilities towards their dependants (Doi 1998:66). According to Al Qur'an (62:10), the search for material gain is considered so important that one is commanded to seek it on earth when the formal *Ibadah* (worship) is over (Ali 1997). Likewise, earnings through the right means are declared *Fard* (obligatory) after *Fard-Ibadah* (obligatory worship) beggary is discouraged and an individual is enjoined to earn his livelihood by labour.

At the same time, to make sure that the worker enjoys the fruits of his labour, there are safeguards to provide just and equitable treatment on the strength of the Qur'an and a number of *hadith*. In Suraah Aal-'Imran: 195, Allah promises not to let the work of any worker, whether male or female, be spoilt (Hassan 1995). There is also a very popular *hadith* in which the Prophet asked employers not to delay payment to their employees by demanding masters to pay their servants before their sweat dries. A worker is given the right of ownership of what he earns to motivate him to contribute more and eventually increase the national production.

On poverty that prevails in the Muslim world Abdulkader (2004:193) and Al-Roubaie (2004:342) attribute it the failure to abide by the Shari'ah and other Islamic obligations. Ali (2004:47) says it due to the confusion of misunderstanding the Islamic worldview resulting in secularism and nationalism in the guise of modernity thus



marginalising the Islamic civilisational development. This brought a new but alien tradition of unaccountable leadership, bureaucratic inertia and dysfunctional intellectualism that lead to stagnation and disintegration. The role of this new breed of scholars and leaders explains the underdevelopment of the Muslim world and the emergence of poverty.

Islam and Interest (riba/usury)

Kahf (2006:185) defines *riba* as *any contractual increment in loan or debt due to the time element... exactly as we know today as interest*. Interest is forbidden in Islam and is regarded one of the greatest sins to the giver, writer and even the witness (Ali 1995). So grave a sin that interest is that Allah and His Messenger declared war against it.

O ye, who believe, fear Allah and quit what remains of the Riba if ye are indeed believers: but if ye do not, take notice of war from Allah and His Messenger (Al Qur'an 2:278-2179).

Islam regards usury as the chief economic evil because it is the main instrument by which the rich exploit the poor; it makes the poor permanently poorer and the rich permanently richer (Hosein (2001:5) This finally leads to enslaving all of mankind in a state, which Hosein terms '*a new sophisticated slavery*.' Khan (1994) argues that over ages the capitalist system rendered interest '*a powerful instrument for perpetrating injustice*,' resulting in a heavy debt burden to developing countries and instability in the international monetary system. Interest is also responsible for polluting the environment and increasing inflation, as heavily indebted countries have to overuse their land to produce more to repay the un-payable loans, which eventually leads to deficit financing and higher inflation.

Hasan (2006: 323) views interest as an institution of perpetual injustice now as it has always been before and forbids both the giving and taking of interest regardless of whether the credit facility is in the form of financial loan or credit purchases that was used for meeting consumption needs or for production purposes, and whether the facility is from an individual or a corporation like the bank, and as to whether the interest is charged at a simple or compound rate. An exchange of anything similar to itself should not take place except on the basis of equality of measure, e.g., 100 dollars for 100 dollars on the spot or over time.

In the Islamic economic system interest is thus replaced by a host of financial arrangements that benefit both the fund provider and the funded such as *musharaka* (profit and loss sharing between two partners), *murabaha* or *ijar-tamlik* (forward sale and renting goods) and *qard hassan* (forward purchase or free loan) (Eissa and Elmagboul, 2004:26)..



Role of Islamic Government

An Islamic government has to ensure a decent living for its citizens and is responsible for every minor or disabled person who has no supporter or a needy person who does not get sustenance (the poor, widow, aged, etc.). Every needy individual has the right to ask the state to provide him with basic needs (food, shelter and clothing (Eisa and Elmagboul 2004:26). Hasan (1995:6) points out that it is also allowed for the ruler to fix a certain amount of money on a man who refuses to support his needy relatives, especially his parents and minor sisters and brothers. In that same spirit, Islam has put in place a system of social and economic justice comprising the Zakat institution and other voluntary institutions such as *waqf*.

It is the duty of a Muslim government to ensure that zakat is collected and served to the right people. If zakat alone is not enough to meet the objective of fulfilling the basic needs for all, it is the duty of the ruler to impose extra charges upon the rich. Islam has not left to the discretion of the rich on how to deal with poverty. It is important for the government to intervene because when a man's faith is weak, he may become a miser and callous with no feelings for suffering humanity. The state reserves the rights of collection and distribution of such wealth or property among those who may deserve it, which includes the sick, minors, the incapacitated, the old, and such men and women who have no means to support their lives or who do not have enough income to meet their families' expenses and their social obligations. Such persons are entitled to receive their needs from the exchequer of the Muslim Ummah and the wealthy (Hasan 1995).

The Zakat System

Al Qardawi (2000:5) mentions the first target of zakat as to eliminate poverty and destitution from society. The concept of zakat, therefore, provides a divine mandate to ensure support and relief to the poor. It constitutes the basic institution that addresses the needs of the poor and the needy in the form of a permanently working social economic security system. It stands on a clear Islamic philosophy that the real owner of wealth is Allah, and that human beings are only entrusted to make use of that wealth which they earn according to ordained regulations for the welfare of the whole society.

The wisdom of Zakat is to discourage hoarding of resources and instead turn to more investment in addition to income generation for more development. The poor are given more than is enough for their immediate basic needs as capital to enable them produce and earn income to eventually become zakat payers rather than zakat recipients (Sahl 1997). All creatures are the children of Allah and He is their sustainer, and that is why He instructs the believers to take care of the needy.



Within this general outlook, zakat has been made mandatory to eliminate poverty by enabling the poor to meet the minimum requirements of life (the basic needs). Deserving fellow beings include widows, orphans, the poor and the invalids and those who have the ability to work but lack the means to get useful employment. The list also includes those who have talent but not the money to acquire knowledge and become useful members of the community; new converts to Islam; travelers or those in debt (Mawdūdi 1989:92) & Shad 1986).

Zakat is basically meant for the weaker sections of society so that their sufferings could be minimised. It is for that reason that zakat can be spent to pay off the debts of the indebted poor. They must be freed of their debts if their sufferings are to be eliminated. The Qur'an prohibits interest for this same reason. Otherwise, it will be the poor again who have to pay high rates of interest for fulfilling their basic needs. Eissa and Elmagboul (2004:25) and Shirazi (2004) equates zakat to the social security system that helped to wipe out poverty in the developed countries as was the case during early Muslim nations of the state of Bahrain during the Caliphate of S. Omar bin Al Khatab (12-35 AH (632-64 AD)) and the Umayyad Empire under Caliph Omar bin Abdel Azizz (99-101 AH (718-720 AD)).

Osman and Abdul Hamid (2007) point out that in a true Islamic state, zakat forms an important and effective fiscal policy tool, just as it had been one of the major sources of finance during the early days of Islam. Hence, apart from serving the poor, zakat was also used in welfare activities and was as well used in generating income for development purposes (Nur 1996). Zakat proceeds were used in digging irrigation canals, building bridges and constructing other infrastructure (Awad 1998). Farid (1995) also details India's success story of the zakat system. Shirazi (2004) is optimistic that the zakat system could still wipe out poverty even during these modern times and can help countries that are too poor to raise enough funds to cover the huge amounts required to wipe out poverty through transfers from rich countries in the form of global distribution of zakat.

CONCLUSIONS

Equity or fair distribution is normally perceived to guarantee participation in development opportunities and eliminates the wastage of human potential. According to the *World Development Report 2006*, when all members of society have similar chances of participating socially, politically and economically, it is a major contribution towards sustainable growth and development. Inequality is damaging to society because first, it reproduces itself over time and across generations and once existing is difficult to eliminate. Secondly, it undermines the potential of those discriminated and thus impair their prospects for self development and participation in the economy.



Unequal power perpetuates a healthy ground for more inequalities in power, status and wealth that discourage investment, innovation, and risk-taking necessary for long-term growth. High levels of economic and political inequality promote an economic and social framework that serves the interests of those with more influence leading to personal and property rights being enforced selectively, and budgetary allocations and the distribution of public services favouring those with either political influence or wealth. The resultant unexploited talents will create inefficiency in society that jeopardises opportunities for innovation and investment.

Youth unemployment crisis is one area, which need thorough and deep thought as it is described as key to social economic prosperity. The youth who are left idle can easily be misled to engage into dangerous dealings and pose security, political and even economic risks. The youth is force that can be utilised gainfully and contribute much to the development of a country owing to their youthful energy, vigor and even education. Moreover, educating a youth up to university level and fail to utilise him in useful engagement amounts to serious misuse of resources; it is what may be described as a dreadful timing bomb that can explode any time.

RECOMMENDATIONS

Development policies that are free from religious values are sometimes derailed from the course of liberating mankind from the shame of poverty, massive inequality and other forms of deprivations. It is high time that religions should boldly come up to assume their rightful position in leading the path towards distributive justice.

Society needs proper direction and sensitization on the sense of love and sharing for the benefit of all. This can be done through emphasising on an education system that is loaded with religious values and also changing the attitudes and mindsets of policy makers who form the bulky of their followers.

The young generation is a resource that cannot be wasted; investing in their development is a necessary condition for stability.

The best way to develop the youth is to equip them with appropriate entrepreneurial skills that will make them competitive as job creators.

Since the formal sector can absorb a limited labour force, government should promote the informal sector that is a potential area for job creation.



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