Religions and Development
Research Programme

The Relationships between Values, Religious Teaching and Development Concepts and Practices: A Preliminary Literature Review

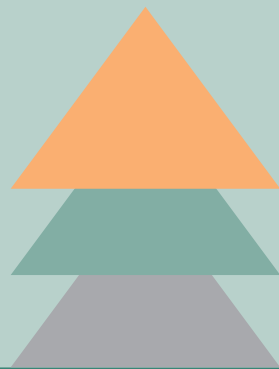**Justina Dugbazah**

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The Religions and Development Research Programme Consortium is an international research partnership that is exploring the relationships between several major world religions, development in low-income countries and poverty reduction. The programme is comprised of a series of comparative research projects that are addressing the following questions:

- How do religious values and beliefs drive the actions and interactions of individuals and faith-based organisations?
- How do religious values and beliefs and religious organisations influence the relationships between states and societies?
- In what ways do faith communities interact with development actors and what are the outcomes with respect to the achievement of development goals?

The research aims to provide knowledge and tools to enable dialogue between development partners and contribute to the achievement of development goals. We believe that our role as researchers is not to make judgements about the truth or desirability of particular values or beliefs, nor is it to urge a greater or lesser role for religion in achieving development objectives. Instead, our aim is to produce systematic and reliable knowledge and better understanding of the social world.

The research focuses on four countries (India, Pakistan, Nigeria and Tanzania), enabling the research team to study most of the major world religions: Christianity, Islam, Hinduism, Sikhism, Buddhism and African traditional belief systems. The research projects will compare two or more of the focus countries, regions within the countries, different religious traditions and selected development activities and policies.

The consortium consists of six research partner organisations, each of which is working with other researchers in the four focus countries:

- University of Birmingham, UK: International Development Department, Department of Theology and Religion, Centre for West African Studies, Centre for the Study of Global Ethics.
- University of Bath, UK: Centre for Development Studies.
- Indian Institute of Dalit Studies, New Delhi.
- Nigerian Institute of Social and Economic Research, Ibadan.
- University of Dar es Salaam, Tanzania.
- Lahore University of Management Sciences, Pakistan.

In addition to the research partners, links have been forged with non-academic and non-government bodies, including Islamic Relief.

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Religions and Development
Working Paper 33

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Contents

Key words: Religion, development, Christianity, Islam, Buddhism, Hinduism, poverty, gender.

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Summary

Religions are based on values and beliefs that are transmitted through formal and informal teaching and socialization processes and comprehensively shape people's lives, including their development ideas and practices. This paper reviews the relevant literature in preparation for research into the ways in which the universal beliefs or basic principles of religion tend to be adapted, compromised and challenged in local contexts, with implications for people's conceptions of 'development' and their everyday practices.

Religion has generally been marginalized in development discourse, but more recently, there has been increased recognition that religion may be a significant and defining factor in societies that are seeking to achieve development objectives and indeed that it can and should be incorporated into development policy and practice. These issues and trends are discussed first, followed by an exploration of the concept of religion and brief summaries of the teachings of five major world religions: Christianity, Islam, Hinduism, Buddhism and African traditional religion. Next, the paper reviews the teachings of these religions as they pertain to key development concepts and isuses such as poverty, debt and credit, education and gender.

The review finds that

- Until recently, religion has been ignored or marginalized in international development policy, practice and research, leaving large areas poorly understood, including the provision of social services by religious bodies, the influence of religion in individuals' value systems and the religious roots of social tension.
- Central to the concept of 'development' are ideas about economic, social and political change and progress, underpinned by values such as justice and equality. Clearly development discourse and policy has emerged much more recently than religious teaching and discourse. The latter has ancient origins and does not necessarily use the concepts or idiom of contemporary development debates. Nevertheless, issues central to development objectives have always been amongst the concerns of the main religious traditions, including ideas about poverty and wealth, legitimate livelihoods (including the role of credit and debt), beliefs about command over knowledge and the transmission of values (and thus access to education) and ideas about gender roles and equality
- Religious values and beliefs are taught and interpreted within local socio-cultural contexts, with the result that religion and culture are intertwined. The worldviews of religious adherents are shaped by culture as well as religious teachings, while the latter influence even those who do not claim a particular religious allegiance. As a result of these interactions between religion and culture, the universal beliefs or basic

principles of religion tend to be adapted in local contexts. Values are negotiated, contested and sometimes linked to power and identity, with implications for people's conceptions of 'development' and their everyday practices.

■ The effects of cultural and religious values and beliefs may be perceived as either positive or negative with respect to development objectives.

■ There are intrinsic relationships between religion and family values. Everywhere, the family, which is the primary agent of gender socialization, derives many of its ideas about gender from religion. All the religions are essentially patriarchal, defining women with respect to the family and their domestic roles. Even those that advance the principle of gender equality in their teachings are patriarchal in their organization and are influenced by wider patriarchal systems in which women have lower social status.

■ Gendered values and practices within families are mirrored in wider society, with important implications for development. An active interface occurs between religious groups and 'gender and development' agendas, such as women's social status, access to resources, empowerment, reproductive health, education, or personal security.   Gendered access to resources is often religiously legitimized, and other religious values and beliefs are regarded by many as a hindrance to achieving gender equality. However, relatively little of the available literature captures women's voices and where it does, it rarely refers to their religious lives.

The review identifies a need to improve understanding of the links between religious values and beliefs and development policy and practices because:

■ Development practitioners need to understand that people have deeply embedded religious and cultural values, which can either enhance or impede their engagement in the development process – while in the west, religion has often been seen as dealing with spiritual matters and development with the material world, in practice the two worlds are interwoven.

■ Development interventions, especially in matters that touch on values and strongly held beliefs, have often failed or had unanticipated outcomes; they must take religion and culture seriously if they are to be effective and beneficial.

Research is needed to

■ better understand how core religious teachings are adapted and contested during their transmission in particular contexts and how they influence the values, beliefs and perceptions of key development issues of the followers of different religious groups

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- capture the voices and experiences of local religious teachers and their followers, both women and men, in order to understand the meaning of religion in people's everyday lives, its significance for their social position, and its influence on their actions and ability to access resources.

1   Introduction

This literature review explores the relationship between religious teachings, values, beliefs and concepts of development. It is intended to provide background for empirical research that is exploring the relationships between religious teachings, values and beliefs and people's understanding of selected concepts related to development. The review and the subsequent research aims to provide insights into how and to what extent religious values shape people's perspectives on ideas and practices that are commonly regarded as central to 'development'. While there is a separate literature on each of these topics, literature that specifically explores the linkage between religious teachings, values, beliefs and development ideas and practices is limited. Furthermore, it is evident that the analysis offered by this literature does not comprehensively analyse the various ways in which religion shapes people's lives. There is a growing interest in issues concerning religions and development within the faith and development policy communities (Tomalin, 2007a). However, there is little theoretical or empirical exploration of the complex relationship between these phenomena. Much of the existing empirical work on religions and development makes a limited effort to conceptualize religion and so merely touches on the interrelationships between the two concepts (Bradley, 2007). There is, therefore, an outstanding question of how the existence of religion feeds into development theory and practice, to which this research aims to make a significant contribution. In order to achieve this goal, empirical research that will enable researchers to understand the ways in which religious teachings related to key development issues are disseminated and interpreted within local contexts in four countries (Nigeria, Tanzania, India and Pakistan) is being undertaken.

The discussion in this paper starts from the premise that religion is taught and interpreted within local socio-cultural contexts, because both culture and religion shape the worldview of religious adherents and influence their perceptions of development concepts (Bradley, 2007). Bradley argues further that religious teachings inform the values and perceptions of members of every society, but that the local culture also informs the reception and interpretation of religious teachings.   Mbiti (1990) notes that in most cases religious and cultural ideologies are so intertwined that it is difficult to determine the differences between cultural and religious norms. This paper argues that, as a result of local interactions between religion and culture, the universal beliefs or basic principles of religion tend to be adapted, compromised and challenged in local contexts (Bradley, 2007). This argument highlights the socio-culturally and religiously heterogeneous environments in which development is practised. Alhassan Alolo (2007) notes that in development practice, especially as regards issues that touch on

cultural and religious values, knowledge of these processes of contestation and adaptation is minimal, particularly in circumstances where more than one religion is involved.   Understanding these processes is particularly important to comparative international research in four countries.

It is becoming increasingly evident that development practice has been one-sided. Generally, the religious dimensions of the lives of individuals and communities have been dismissed as irrelevant or judged harmful (Rakodi, 2007). However, since the 1970s there has been a growing recognition that economic development alone has not, and cannot provide the results that development agencies and international financial institutions have predicted. Some scholars argue that, amongst other non-economic aspects of development goals and policies, development agencies, which are inspired by a scientific, technological, economistic and positivistic view, have lost sight of a very important component of development: the spiritual (Goulet, 1989; Eade, 2002; Barro and McCleary, 2003). Belshaw and Calderisi (2002), for example, assert that religion is an all-pervasive force in societies around the world and can serve as a significant factor in promoting change, as well as being a filter for individual decisions. Given the importance of religion in many people's lives, as well as the observed cross-country heterogeneity in religious beliefs and practice, it is worthwhile for this research to examine whether and how religious teachings and values contribute to people's perceptions of development.

This research also intends to consider how much weight researchers should give to religion in terms of its impact on development. Our position is that, while religion should be seen as central to the shaping of development concepts and people's lived experiences of development, it is important to remain open to the possibility that development is also shaped by secular factors. This research aims to move beyond a discussion of the normative teachings of the main faith traditions to 'get up close' to people's everyday experiences of religion and development. The research is using an ethnographic approach to collect observations and record conversations in a variety of locations.   Some of the questions that the research seeks to answer are as follows: Do people relate their faith to development concepts? Do they talk about development in religious terms? Which types of people do so and which do not? What factors bring religion into development and vice versa? A clear awareness of how the relationships work will be useful to all the partners in development.

This literature review will discuss a few topics that are relevant to an exploration of the links between religious teachings, values, beliefs and development concepts. The paper is divided into four main sections, beginning with a brief overview of how religion has been marginalized in development discourse and the paradigm shift that advocates the incorporation of religion into development policy and practice. The paper suggests that the current development paradigm only takes religion in its spiritual guise into account, and argues that this has served to reinforce the existing perception of religion as a marginal rather than significant and defining factor in development. The next section explores the concept of religion and presents brief reviews on the literature available on the teachings of the five major world religions that are practised in our research countries. Next, the paper investigates the teachings of these religions as they pertain to key development concepts such as poverty, debt and credit, and education. The paper also reviews the teachings of the major religions on gender. It concludes by reinforcing the case for conducting research into the role of religion as part of the development process, in order to broaden the current development framework.

2   Relationships between religion and development: is there a gap?

Until recently, religion has been marginalized, if not largely ignored, in international development practice (Leys, 1996; Marshall, 2005; Abuom, 2007).   There are many reasons that account for this situation, one being the long and deeply engrained tradition of separating state and religion, which deliberately places a gap between development and religious issues (Razavi, 1998; Maggay, 2007; Nkurunziza, 2007).   The failure to integrate religion into conventional development thinking has also been blamed on scholars' ignorance of the role of religion in developing countries. Ter Haar (2005) notes that one of the major hurdles that Western scholars, researchers and development practitioners face in understanding the role of religion in the lives of people in developing countries is the fact that they have limited knowledge of religious issues in these countries.

Scholars of religion, in contrast, argue that religion is such a pervasive and vital force, at both individual and community levels, that the tendency to ignore it has had important, even grave, consequences in some circumstances (Ter Haar and Ellis, 2006). Armstrong (2000) adds that ignoring religion in development has left large areas unexplored, including some very tangible ones like the provision of social services by religious bodies, the influence of religion in the development of an individual's value system and the religious roots of social tension.   Tyndale (2006) asserts that exploring the role of religion in development is important because development practitioners need to understand that people have socialized religious and cultural values, which can either enhance or impede the development process. Bradley (2007), likewise, argues that value systems are sustained through a complex interaction of religious, social and cultural processes, which in turn influence people's perceptions and attitudes towards development. This sentiment is echoed by Haynes (2006), who contends that awareness of the nature and role of religion is particularly important in the case of developing countries, where it is fully integrated into the social fabric, and influences almost every dimension of people's lives.

In recent work for the World Bank, Marshall (2005) provides an overview of the role of faith in development. She asserts that the awareness that religion is important to development and vice versa, and hence, the need for practitioners to explore religion as a component of development practice, has come as a surprise to a wide range of people. She argues that this is because the two worlds have always been seen as unrelated, as religion is seen to deal with spiritual matters while development is considered to concern the material world.   However, she also argues that the

awareness that religion and development overlap is not really new, because the basic issues that are central to development, such as wellbeing, values, social justice, economic development and progress, are equally core issues to the major religious traditions. Tyndale (2006) contends that this overlap did not become evident to development practitioners until recently, when the increasing failure of development projects prompted them to find answers to the question as to "what went wrong?" Haynes (2006) claims that, in their attempt to find answers to the puzzle, scholars and development practitioners alike drew attention to the possibility that the failure of development efforts could be due to the neglect of spirituality or religion in development policy and practice. Goldewijk (2007) agrees that, given the wide impact of religion and the pervasiveness of social and economic transformations, it is becoming evident that the two worlds are interwoven. As a result of this new awareness regarding religion, development practitioners and scholars alike are beginning to question the effectiveness of the current development paradigm, which is mainly based on technology and rationality (Barro and McCleary, 2003).

Scholars such as Belshaw and Calderisi (2002) argue that, as religion is an all-pervasive force in societies around the world, it can serve as both a significant factor in promoting change and a filter for individual decisions concerning whether or not to engage in a particular risky social action.   Haynes (2007) agrees that this supposed 'spiritual potential' can be an important positive power in development cooperation, provided it is acknowledged and used. More specifically, Beckford (2003) asserts that religion may enhance economic growth and development by promoting honesty and good work ethics. Religion also, the author argues, affects productivity through its teachings. For most religions, he suggests, hard work is a norm, and working to earn an income is seen as a duty to God, to which diligent effort should be devoted. Tomalin (2007a) also argues that religion offers values and moral guidelines that serve as a touchstone along the path travelled by both individuals and societies as a whole. These touchstones, according to Nolan (2005), include human dignity, justice, solidarity, loyalty, compassion, fellowship, and stewardship.

Although the mainstream development literature does not explicitly address religious values, contemporary development thought and practice does recognize that the cultural context is important for the identification of development priorities and the design and implementation of policies (Schech and Haggis, 2000). For example, Ellison (1991) asserts that the security, sustainability, and relative

stability of a society depend on a system of values that has taken centuries to develop. The literature on cultural values and characteristics acknowledges differences between sub-Saharan African and Asian countries, and suggests that these differences impact on people's perspectives on development. It also suggests that different cultural values warrant different approaches to development practice that are culturally meaningful. Although there is no clear distinction between religion and culture, as will be discussed further below, most of the sources reviewed argue that a gap exists between religion and development (Leys, 1996; McGuire, 1992; Kim, 2007; Nkurunziza, 2007). This research will contribute to bridging this gap by producing empirical ethnographic data to highlight how religion and development are intertwined, in terms of their manifestations and impacts in the everyday lives of individuals and local communities.   In identifying the gap that exists in research and practice, we encourage the social significance of religion to be recognized and explored.   The implication and a possible hypothesis for the research is that local religious teachings, values and beliefs must be taken into account for development policy and practice to be successful. In the remainder of this section, aspects of the debate introduced above will be considered further: current thinking on development, how to define and conceptualize religion, concepts of religion and culture, and the religion/culture/gender nexus.

2.1   A brief overview of the current development paradigm

Early development theories, such as the modernization theories that had begun to preoccupy economists and colonial officials in the 1930s, emphasized economic growth and largely ignored religion (Haynes, 2006). During the 1940s and 1950s, development planners designed projects that aimed to modernize colonies all over the globe (Goulet, 1989). Similar approaches were adopted by newly independent country governments. However, by the end of the 1960s, it was obvious that such strategies had failed to bring about the expected reductions in poverty and inequality (Leys, 1996). Razavi (1998) notes that these approaches identified development with modernization, which assumed the wholesale adoption of western technology, institutions and beliefs. In fact, development was equated with economic growth, and economic growth with industrialization and investment in physical capital formation. Religion was rarely, if ever, considered in the economic modernization literature, although the sociological literature that purported to identify the features of traditional societies that would need to be changed to achieve modernization included religion as one of these

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features. Kapur (2007) argues that the formulation of the modernization paradigm coincided with the emergence of the United States as the hegemonic power of the postwar era. The author notes that the United States became the model for countries pursuing modernization. Its dominance included intellectual hegemony, which was played out in scholarship, policy-making and research on developing countries. Scholars like Gardner and Lewis (1996) reinforce Kapur's position by arguing that, buttressed by the technical superiority of the United States, development specialists defined Westernization and modernization as the same thing.

Nkurunziza (2007) argues that the assumption of modernization theorists was that, as growth occurred, the benefits of modernization, which are better living conditions, wages, adequate health and social services, would benefit the entire population as it 'trickled down' to all segments of society. He adds that few questioned whether this prosperity would extend equally to all classes, races and gender groups. In practice, the issue was not whether to follow this route, but rather how to achieve the transition as quickly and thoroughly as possible. However, by the end of the 1960s, there was no sign of the end results promised by modernization theorists (Leys, 1996). It was obvious that such strategies had failed to bring about the expected reductions in poverty and inequality (Gardner and Lewis, 1996). Parpart (2000) contends that the current dominant paradigm of the neoliberal competitive free market continues to be underpinned by the unstated and unproven belief that progress and development are ultimately rational, linear and deterministic processes.

The failure to fulfil the ideals of the current development paradigm has led to questioning of previously held convictions that the benefits of economic growth will trickle down to households at the bottom of the income hierarchy (Goldewijk, 2007) and criticism that the ideology of economic and political liberalization is neither holistic nor adequate to ensure that people's basic needs are met (Maggay, 2007).

Goulet (1989) contends that the basic weakness of the "scientific development model" is that it explains reality by separating knowledge from experience, while failing to provide a way of ensuring global human development.   There have been many attempts in recent development thought and policy to address these criticisms of the dominant development paradigm, asserting, for example, the need to define development in social and political as well as economic terms, the need to explicitly

tackle poverty through redistributive or social protection policies, and the need to consider qualitative as well as monetary aspects of wellbeing.   Despite these trends in development thinking and practice, including the increased recognition of non-economic factors and policies and acceptance of holistic human development objectives, the spiritual dimension has continued to be sidelined and neglected in the mainstream development discourse.

2.2   Defining and conceptualizing religion

Religion is commonly understood as a group of beliefs or attitudes concerning an object, person, unseen or imaginary being, or system of thought that is considered to be supernatural, sacred, divine or the highest truth, and the moral codes, practices, values, institutions, and rituals associated with such a belief or system of thought (Parrinder, 1972). It is also thought to have a social function, in terms of providing a basis for social coherence. Scholars of religion discuss the difficulty in defining the concept of religion, attributing this to the fact that each individual's personal experience of religion tends to have a major influence on his or her understanding, and therefore definition of, the concept (Assimeng, 1989; Beckford, 2003; Rosen, 2007). Haynes (2006) states that the term "religion" generally refers to both the personal practices related to a communal faith and to group rituals and communications stemming from shared convictions. Jeffry and Osang, (2006) provide a more specific definition, stressing that religion can be defined as a set of tenet and practices that are often centred upon specific supernatural and moral claims about reality, the cosmos and human nature, and that are often codified as prayer, ritual, or religious law. In her work on African Traditional Religions, Alhassan Alolo (2007) defines religion as encompassing ancestral or cultural traditions, writings, history and mythology, as well as personal faith and religious experience.

Glaizer (2003)[1] asserts that religion is a universal phenomenon, since it exists in one form or another and is practised in all countries. It often involves one supreme being or other supernatural forces and requires or binds adherents to follow prescribed religious obligations. Goldewijk (2007) observes that, for the majority of people in the world, whether in Africa, Asia or elsewhere, religion refers to a belief in the existence of an invisible world that is home to spiritual beings, which are deemed to have effective powers over the material world. Parrinder (1972) adds to the discussion by stating that most religions have a system of symbols that act to establish conceptions of a general order of existence. Sometimes the term spirituality is used by believers of a particular religion, to refer to a sacred experience, while others argue that in all the major world religions, although the spirit world is seen as

distinct from the visible one, it is not separate from it (Adegbola, 1983). Religious adherents thus generally believe that the human world is linked to the spiritual world, and that regular communication takes place between the two spheres, in other words, the invisible world is an integral part of the world as people know it (Ejisu, 2008).[2]   In such a holistic perception of the world, it follows that people's social relations extend into the invisible world. Alhassan Alolo (2007) suggests that people all over the world believe that they can enter into various forms of active communication with the spirit world in such a way that they derive information from it which can be used to further their interests. It can be inferred that, in the same way as people try to maintain good relations with their relatives, neighbours and friends for their own benefit, individuals and communities invest in their relations with spiritual entities in order to enhance their quality of life. From this perspective religion can, therefore, be said to form an integral part of a person and contribute directly to his or her progress and contentedness.

The question that arises is whether religious practice is central to how people view the world and whether their beliefs and values shape their perspectives on 'development'. The increasing acknowledgement that religion may shape an individual's worldview, and is, therefore, linked to the values, beliefs and well-being of societies, has resulted in recent years in a gradual increase in the visibility of religion in the public sphere (Abuom, 2007). Of course, to some analysts and in some circumstances, this is not new. Scholars such as Ikenga-Metuh (1981) and Hinnels (1991) have long sought to understand processes of religious identification, especially how religion is used to create, mediate and resist social change. Eade (2002) contends that the exercise of religious power, ranging from fundamentalist to syncretic practices, are integral to the construction of personal, familial, community and national identities. In development discourse, in the school system and many other places, religious norms and behaviour patterns, as well as the perspectives of adherents, have been a subject for debate. Marshall (2005) observes, however, that the role of religion in relation to development is not simply a question of theological importance, but rather, is one that possesses significant socio-economic implications.

2.3   The interconnection between religion and culture

In order to analyse relationships between religious teachings and development concepts, it is necessary to understand that the formation of personal values is influenced by environmental factors, including culture. This discussion starts from the premise that religion is taught and interpreted within

a local socio-cultural context, and that religio-cultural norms form an integral part of each individual and community. Bradley (2007), for example, argues that religious teachings inform the values and perceptions of members of any society, and local cultures inform the reception and interpretation of religious teachings. However, Jeffry and Osang (2006) argue that religion, as distinct from culture, has always had a particular association with values and conduct of one kind or another. Spinoza (2000) adds that values form an important integral part of every individual, affecting every facet of their daily life decisions.[3] The interpretation of values, however, tends to differ depending on whether an individual is religious or non-religious, and on the particular religious inclination of the individual. Berger (1999) argues that, in some circumstances, universal religious beliefs may succeed in overriding local conditions.   However, as a result of local interactions between religion and culture, the universal beliefs or principles of religion may, in some contexts, be adapted, compromised or challenged.

The relationships between religion and culture have been explored in different ways (Appiah-Kubi, 1981; Rokeach, 1969; Quinn, 1978; Guiso et al., 2003; Zayd, 2007). However, most of the existing empirical work on religions and development pays limited attention to conceptualizing religion and as a result merely touches superficially on the interrelationships between the two concepts. For Geertz (1973), religion is multifaceted - not just a question of knowledge, but also one of beliefs, values and morality, and a sense of community. Gray and McGuigan (1997) opine that culture, like religion, consists of systematic patterns of beliefs, values, and behavior that are acquired by people as members of their society. These patterns, the authors argue, are systematic, because their manifestations are regular in occurrence and expression, and they are shared by members of a group. Halstead and Taylor (2000) argue that there are two interrelated aspects in understanding culture. The first is the social production and transmission of identities, knowledge, beliefs, values, attitudes and understanding; and the second, is the way of life, including customs, codes and manners, dress, cuisine, language, religion and rituals, norms and regulations of behaviour, traditions and institutions. It can, therefore, be inferred that culture is both the medium and the message in transmitting values.

Clearly, religion and culture combine to create and sustain the socio-economic structure of any society (Eade, 2002). They can be understood as distinct concepts but the line between them is blurred. Dzobo (1985) argues that the interconnection between religion and culture lies in the

similarity of the principles that underpin the two concepts, and also asserts that the culture in most developing countries can be seen as a culture of religion. The linkage between religion and culture is seen in the process whereby local cultures tend to inform the reception of particular religious teachings and vice-versa, as evident in the process through which religion is taught and reproduced, particularly through the interpretation given to religious texts by the various teachers of religion (Glaizer, 2003). This tends to be the case, Bradley (2007) asserts, because these teachers use the socio-cultural context within which they live as a point of reference in preaching to their followers. Moreover, it is clear that, for many adherents, it is their religious beliefs and ideals that motivate them to practise the religious principles that they learn. Hence Bradley argues further that the relationship between what is taught and what is learned is not fixed because both culture and religion exist in a constant state of change.[4] Since socio-cultural contexts vary, there are variations in the interpretation and practice of almost all major religions. It is clear that in most countries in Africa and Asia, for example, people accepted foreign religions such as Islam and Christianity, but differences in the socio-cultural context led to unique ways in which these religions were integrated, resulting in different versions of the religion.

If the process of learning is an essential characteristic of both religion and culture, then socialization, whether through formal teaching or other processes, is also a crucial characteristic. Duriez and Soenens (2006), for example, state that it is common for religious leaders to use the language of values to persuade their audiences of the religious authenticity and justness of any proposed course of action. However, the relationships between beliefs, values and attitudes tend to be complex. Ekwunfi (1990) argues that this is mainly because the meaning systems within each society consist of negotiated agreements. Mbiti (1990) contends that people within each socio-cultural context must agree on the relationships between a word, behaviour or symbol and its corresponding significance or meaning. Thus to the extent that culture consists of systems of meaning, it also consists of processes of negotiation and the agreements that result. Such systems of meaning are applicable to religious teachings and their corresponding values because values, as expressed in religious scriptures and practices, are also contested, negotiated and sometimes linked to power and identity (Bradley, 2007). The most powerful and important role that religion plays is its influence on the perceptions, and sometimes the behaviour, of people who subscribe to it. For example, a study from the University of Chicago found that 55 per cent of doctors interviewed said that their religion influences them when it comes to practising medicine. Thus it is evident that religion is linked with

different facets of society, such as rules, traditions, cultural patterns, growth or development, and morality. Belshaw and Calderisi (2002) assert that, although culture is what shapes people's thoughts and views, believers rely primarily on their religion and faith to guide them when making important decisions. The effects of cultural values and religious beliefs may be perceived as either positive or negative with respect to development objectives. This is acknowledged by Inglehart et al. (1998), who opine that culture and religion can either enhance or give rise to resistance to the achievement of development goals. They foreground culture, distinguishing between progress-prone and progress-resistant cultures, and claiming that in the former, religion nurtures rationality and achievement, promotes material pursuits, and focuses on this world, while being underpinned by pragmatism. In a progress-resistant culture, on the other hand, religion nurtures irrationality, inhibits material pursuits, and focuses on the other world.

While in some countries, religion is the basis for the core values of the society, value patterns in other countries, particularly some Western countries, have become more diversified under the impact of secularism and accelerated capitalist development. Tyndale (2006), for example, observes that, while religious values may still play a dominant role at the individual level or for whole communities, many patterns of behaviour have lost their religious sanction and may only be maintained out of social convention. In some cases, they may be discarded altogether under the impact of new economic relationships. The centrality of culture and its interconnectedness with economic, political, and social change has been increasingly apparent in contemporary times (Alhassan Alolo et al, 2007). Moreover, it is clear from the literature that religion and culture are very much intertwined, to the extent that cultural norms are sometimes mistaken for religious laws and vice versa (Asad, 1993; Gray and McGuigan, 1997).[5]   Not only are religious and cultural ideologies so intertwined that it is difficult to determine the difference between a cultural and religious norm, but sometimes impossible to understand either without understanding the other (Armstrong, 1975). Moreover, Marshall and Keogh (2004) argue, tensions between religions and local cultures may become very evident in the face of practical development and livelihood issues, such as debt, credit, education and gender. Development interventions, especially as regards issues that touch on cultural and religious values, must therefore be based on knowledge of these processes of contestation and adaptation, particularly in circumstances where more than one religion is involved. If such understanding and awareness is inadequate, development interventions fail or have unanticipated outcomes. To ensure that they are effective and beneficial to recipients, it is clear that culture and religion must be taken seriously.

2.4 The nexus of religion, culture and gender

It is important to take a gendered perspective to understanding the interrelationships between culture, religion and development, because cultural norms are frequently played out on and through the female body, and are in turn sanctioned by religion. Feminist scholars argue that cultural and religious ideologies generally shape gender identity and gender roles, and that gender socialization is an integral part of every society (Agarwal, 1990; Ezeanya, 1976; Parpart, 2000). According to these scholars, the most important factor that underpins cultures and religions is patriarchy, which defines women in terms of their domesticity, and simultaneously draws an official or unofficial line that separates the domestic (private) arena from the public one. Razavi (1998) notes that men are represented in the public sphere, which is the locus of socially valued activities such as politics and business, while domestic activities centred on the family constitute the private sphere. Women tend to be confined to the domestic arena. The rationalization is that women's reproductive roles make them biologically and naturally predisposed to rearing children and taking care of the domestic sphere (Badawi, 1982). Biology, instead of gender, is used to explain social differences between women and men. In other words, gender differences are reduced to and justified by biological differences. Because it is perceived as their 'natural' calling, women's work is perceived to be performed altruistically. Men, who are the public actors, are supposed to represent their womenfolk as fathers, husbands or brothers in the public sphere (Bynum, 1986). Thus women depend on their menfolk in order to access the public arena. Given that patriarchy is engrained in the cultural forms of many religions, gender bias has become entrenched in all the major world religions.

Prior research looking at the relationship between religion and gender suggests that, as is the case with culture, religion has exerted a great deal of influence on women since religion first became institutionalized (Blackstone, 1998). Faure (2003) argues that in pre-industrial societies, religion permeated all aspects of social life. However, with increasing industrialization and secularization, it became more privatized and becoming closely linked with the family. There is an intrinsic relationship between religion and family values. Everywhere, the family, which is the primary agent of gender socialization, derives many of its ideas about gender from religion (Asad, 1993, Razavi, 1998; Parpart, 2000).[6] Gendered values and practices within the family are mirrored in the wider society and thus have important implications for development.

An active interface occurs between religious groups and 'gender and development' agendas, such as women's social status, access to resources, empowerment, reproductive health, education, or personal security. This interface is expressed in the available literature that draws attention to oppressive or theologically disputable practices towards women (Balchin, 2003). The most important is the influence of patriarchy within every religion, the resultant subordination of women, and how this affects their access to resources.   Lack of access to and control over resources by women has been identified by a few studies as the single most important case of gender inequality between men and women. Gendered access to resources is often religiously legitimized, although the practical effects of the religious basis for such inequalities are often glossed over or ignored in religious debates (Parpart, 2000; Tomalin, 2007b). There is little empirical study that explores the intersections between women, religion and development. Instead, assumptions tend to be made about the role of women in religion (Asad, 1993). This research will explore whether there are differences in the meanings and implications of cultural and religious interpretations of gender between the research sites.   It will also draw attention to the importance of women's views in the religion and development discourse.

In order to conduct a thorough investigation of religious teachings and values, a basic knowledge of the religions under study is essential. The next section therefore provides a synopsis of the basic teachings of the main faith traditions represented in the research sites, drawing on a series of background papers on each faith tradition already prepared as part of the Religions and Development Research Programme. The linkages between these teachings and selected development concepts will be explored in Section 4.

3 Basic teachings of the world faith traditions

The dominant religious teachings practised by the local people in our research sites in India, Nigeria, Pakistan and Tanzania are Christianity, Islam, Hinduism, Buddhism and African Traditional Religions (ATR). The literature reveals that some important aspects of religious teaching, which are common to all the major world religions, are the values that underpin the core principles of each religion (Ikenga-Metuh, 1981; Inglehart et al., 1998; Connoly, 1999). The starting point for the major world religions being considered is their belief that all human activities fall within the sacred ordering of the universe (Parrinder, 1972). Kim (2007) notes that for Christians, the Lord Jesus Christ is the centre piece of the religion. He is said to have upheld religious laws that advocated justice for the oppressed, and questioned or re-interpreted others that did not do so. Islam or the Muslim religion teaches the laws of the Prophet Mohammed (Miltebeitel, 1987). Reynolds and Mallisey (1987) assert that for Hindus, this is expressed through the concept of Sanatana Dharma, the eternal truths, which lie over and above any specific religious interpretation. The vision of the Buddhists is that nothing escapes the cycle of cause and effect (Moran, 2004). In his extensive work on African Traditional Religions, Mbiti (1990) notes that ATR practitioners see a continuum between the visible and invisible world.[7]

It is evident that religion or religiosity cut across all societies, and all the sources reviewed on the dominant religions show some basic similarities in teachings. Values such as love, compassion, self-discipline and generosity are common to all the religions (Parrinder, 1972; Geertz, 1973; Mbiti, 1990; Goldewijk, 2007). Parrinder argues that these core religious concepts are engrained at various levels in the socio-cultural and spiritual aspects of life, and are seen as intimately linked to community values. However, it is also evident that, while the major world religions share similar values, they are not essentially the same. It is evident from the literature that each religion also has competing, mutually exclusive claims. For example, we cannot logically equate the Hindu teaching that the universe is God with the Muslim belief that Allah, the God of Islam, is distinct from the universe (Ragab, 1980; Allsopp, 2005). Thus in spite of the similarities, it is clear that religions may also harbour irreconcilable differences, leading some to assert that they do not all refer to the same God (Armstrong, 1975; Fisher, 1998; Connoly, 1999; Beckford, 2003). Asad (1993) argues that the differences between religions and socio-cultural contexts results in the development of different values and beliefs, which in turn influence people's perspectives on the concept of development.   However, a review of the literature also shows that a gap exists in scholarship on how individuals absorb and apply the values taught within their faith tradition (Inglehart et al., 1998).   This research will,

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therefore, explore the core values and beliefs that shape the views and lives of people in the research sites and examine whether these values, religious or secular, influence individual perceptions on aspects of development.

3.1   Teachings of the Christian faith tradition

Kim (2007) notes that some religious scholars claim that Christianity is the world's largest religion and argue that it will remain the most adhered-to religion in the world (Quinn, 1978). There are probably thousands of different definitions of the word 'Christian'. However, for the purposes of this literature review, the inclusive definition used by liberal Christians, public opinion pollsters and government census offices, which Kim applied in her work, will be used. These groups define a 'Christian' to include any person or group who seriously, devoutly and prayerfully describe themselves as Christians. According to Kim, it follows from this definition that every denomination that subscribes to the teachings of Jesus Christ in one form or another is considered Christian. This encompasses a large number of Christian denominations.   There are, however, many fundamentalists and other evangelical Protestants who define a Christian more narrowly to include only people who consider that they have been 'born again', regardless of their denomination. Some other denominations specify a list of cardinal doctrines, regarding their own members to be the only true Christians (Kim, 2007). Barrett et al (2001) suggest that the difference in opinions regarding such a fundamental topic makes discussion and dialogue among Christian groups very difficult. The sources reviewed show that most Christians believe that Christianity is the only true religion. Pelikan (1987) notes that Christians believe that Christianity is the only religion that lays emphasis on the love of God for mankind. Adherents claim that, while other religions try to reach out to God, in Christianity, God reaches out to mankind in His mercy. In Christianity, the ultimate authority is vested in Jesus Christ and the Bible is generally regarded as the authoritative word of God.[8] As is the case with all religions, however, Christian thought is the product of interpretation by theologians and church leaders.   Kim (2007) argues that there is a wide variation in the way Christian leaders interpret the scriptures and the relative weight they give to different parts of the Bible. Unlike other religions, criticisms of the Bible are not necessarily precluded. Biblical interpretations vary between conservative and liberal Christians. In addition, views held by the early Christian movement and society today differ (Allsopp, 2005).

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Kim (2007) suggests that Christian perspectives on development begin from the example of Jesus Christ and encompass Christ's teachings as portrayed in the gospels. She refers readers to the New Testament, in which the authors show how Jesus Christ was said to have demonstrated the love of God for humankind by his many practical acts of kindness to the poor and oppressed. Abuom (2007) argues that Jesus Christ upheld religious laws that advocated social justice and restoration of the oppressed or repentant to their families and communities.   In his work on religion and social change, Assimeng (1989) notes that Jesus and his followers lived by the moral code of the Bible and that today, Christians are expected to follow his teachings and worship him. Kim (2007) contends that the book of Acts and the New Testament describe new life in the Holy Spirit, in which there is said to be a reconciled diversity of peoples, classes and, to some extent, genders. The literature reviewed on Christianity shows that the interpretation of the Christian beliefs, values and practices varies from one socio-cultural context to another. Within Christianity, while the number of members of the 'traditional' churches has declined, the number of adherents to Pentecostal churches (or the evangelical wings of some of the traditional denominations) has greatly increased. These trends have been accompanied by a change in the geographical distribution of Christians, with evangelical churches becoming dominant in Latin America and Africa (Pelikan, 1987; Allsopp, 2005). Trends in global adherence by themselves, however, do not indicate changes in religiosity. More instructive is to examine changes in religious values and behaviour.

3.2   The Muslim religion or Islam

Different scholars have written on the debates surrounding Islam and development, with some attributing the current undeveloped conditions in many predominantly Muslim countries to the religion (Barro and McCleary, 2003). In his work on these issues, Ragab (1980) attempts to dispel the notion that the underdevelopment in Muslim countries can be attributed to Islamic laws and beliefs. Tracing the development of Muslim countries in the Middle East, he concludes that they are underdeveloped because of long periods of foreign domination, which disrupted social organization in these countries.

Islam has taken root in cultures as diverse as those of North Africa, including Egypt, China and the United States, and has been absorbed by them. Ragab (1980) notes that the Qur'an has been interpreted differently within each cultural context, mainly because it has so many levels of meaning. Sachedina (2006) adds that the translation of the Arabic text into other languages also varies,

depending on the interpretations, language and socio-cultural context within which the translation is done. These variations occur mainly because people can only use their own socio-cultural context as their point of reference. Ragab adds further that, as a result of socio-cultural differences, Islam has acquired local customs that are not mandated by the religion. It is, therefore, important when dealing with the Islamic perspective on any topic that an attempt should be made to draw a clear distinction between the normative teachings of Islam and the diverse cultural practices among Muslims, which may or may not be consistent with Islamic teachings.   In most cases, however, culture and religion are so intertwined that it is almost impossible to make such distinctions.

3.2.1   The main schools of thought in Islam

There are many different schools of thought in Islam. However, for the purposes of this literature review, we shall discuss only the two main categories of Islamic interpretation, which are the traditional and liberal schools of thought. Sachedina (2006) opines that traditional Islam has a longer history than liberal Islam, dating back to the 9th century, almost two centuries after the death of the Prophet Mohammed.[9] Traditional Islam has an authoritative hold on the interpretation of the religion in the Islamic world, particularly in the Middle East. This position is supported by Moaddel (2005), who argues that it is only recently that a group of Islamic intellectuals have begun to challenge the interpretations of the Qur'an associated with traditional Islam, and have proposed alternative perspectives and interpretations of the text. Badawi (1982) notes the differences between traditional and liberal Muslims tend to be wide and deep, suggesting that, while traditionalists look at religion jurisprudically, the liberals have a more fluid understanding of the faith. For instance traditional Muslims believe that the rituals associated with Islam are essential and must be observed by adherents, while liberal Muslims dispute this interpretation.

Zayd (2006) contends that the traditionalists believe that rights are given by God, and that God communicates with man only through the theologians' interpretation of His will and purpose for humankind. As a result, traditional Muslims expect religious adherents to surrender completely and without question to the teachings of Islamic theologians and religious jurists, because in doing so, they surrender to the will of God.   Because traditional Muslims argue that God is holy, His word is also holy, and so it follows that those who interpret His word are holy. As a result of the unchanging nature of the Qur'an and the weight placed on religious teaching, Muslims conclude that every interpretation of the Qur'an given by Islamic religious teachers is holy and unquestionable.   Ragab (1980) asserts that, in

the view of a traditional Muslim, being a good Muslim implies a commitment to obey God in every respect. The author argues that this tends to be interpreted to include an obligation to conduct rituals as advised or ordered by Islamic theologians. Sachedina (2006) adds that, although these schools of thought believe that God is the final judge, in practice, it is the public opinions of the relevant learned community that provides guidance and sanctions to religious adherents. Contrary to the views of traditional Muslims, liberal Muslims contend that religion can be distinguished from religious understanding, interpretations and teaching (Balchin, 2003). They argue further that, even though the Qur'an is holy, the same cannot be said about religious leaders and their interpretations. They argue that, while God is infallible, religious teachers are fallible and as a result their interpretation of the Qur'an is subject to misinterpretation and mistakes.

Some Islamic scholars and religious leaders argue that, just as culture is dynamic and changes, the Muslim religion, including the interpretation of the Qur'an, has also evolved over the years (Badawi, 1982; Sachedina, 2006). Other scholars counteract this argument, saying that although culture may change, the Qur'an is unchangeable, and adherents must therefore obey every interpretation strictly (Alamdari, 2004 cited in Moaddel, 2005).   In spite of the differences that exist between the various schools of thought, all accept the Qur'an as the unequivocal word of God and are united by the major principles that underpin the religion. It is evident that Islamic teachings, whether traditional or liberal, shape the worldview of adherents and their perspectives on development issues.

3.2.3   The teachings of Islam

In identifying what is 'Islamic', it is necessary to be knowledgeable about the primary sources of Islam, and to distinguish these from the legal opinions of scholars on specific issues, which may vary and be influenced by their times, circumstances and cultures. The first and predominant source of teaching in Islam is the Qur'an, which patterns and conditions Islamic behaviour and moral codes (Zayd, 2006).[10] There are three other religious sources that guide the Islamic religion: the Prophet's sayings, known as the Hadiths; the Prophet's actions, written down in the Sunnah, and jurists' decisions, the Shari'ah (Moaddel, 2005).   Fundamental beliefs include beliefs in One God, Allah, all of God's messengers, the Prophet Muhammad as God's last messenger and in all the books sent down to His prophets. In Islam God is seen as the omnipotent, the omniscient, the eternal and the absolute, who created the world and man. Muslims, therefore, believe that total authenticity rests with God (Badawi,

1982).   Sachedina (2006) notes that in Islam, the name *Allah* in Arabic is considered the personal name of God, and that it has no plural or gender.[11] This shows its uniqueness when compared with the word god, which can be made plural (gods) or feminine (goddess).

Each Muslim community has Islamic scholars and community leaders who are assigned the responsibility of imparting religious knowledge and interpreting and judging how the Qur'an applies to social and personal issues. Another leader, called an Imam, leads daily prayers, gives sermons, officiates at marriages, and performs other clerical duties.

Ryan (1995) notes that Islam preaches that man is God's vice-regent on earth, that human beings are set high above all other creatures, and that humans do not have an evil quality, as believed by Christians. Moaddel (2005) states that, as a focal point for Islam and any other religion for that matter, God plays a pivotal role in adherents' understanding of humans and the world around them. Muslims believe that without an external absolute point of reference, humans cannot realistically aspire to build a better and more secure life in this world, arguing therefore that reason and conscience cannot replace God.

Islamic scholars assert that Muslims everywhere share a core of basic principles, which are referred to as the "five pillars" of Islam (Zayd, 2006). The first is the profession of faith or *imam* in Arabic and includes belief in the oneness of God and the finality of the prophethood of Muhammad. This declaration of faith is called the *shahadah*, and is referred to as the central theme of Islam because all Muslims are required to repeat it, in Arabic, several times a day to remind them of God's central position in their lives (Rosen, 2007). The second pillar of Islam is the establishment of daily prayers or ritual worship, known as *salah*.[12] Muslims are required to pray formally five times a day; at dawn, midday, afternoon, evening and night. They may pray alone or in a group as long as they face the Saudi Arabian city of Mecca, which was the Prophet Muhammad's birthplace and is also the holiest city of Islam (Moaddel, 2005). Muslims regard *salah* as the second most important pillar of Islam after *iman*. It is seen as a source of strength and patience and regarded as essential for receiving guidance from the Qur'an. The third pillar is almsgiving, called *zakah* in Arabic.[13] The fourth pillar is self-purification through fasting, or *sawm*, during the month of Ramadan.[14] The fifth is the *hajj* or pilgrimage to Mecca (Zayd, 2006). Islam requires that every believer who is physically and financially capable must make at least one visit to Mecca in a lifetime.[15]   Badawi (1982) opines that Islam is not

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only a religion, but also a way of life for adherents. Some Islamic scholars argue that this means that Muslims should follow the "golden middle path" in everything that they do and should not become extremists (Ragab, 1980). However, evidence shows that extremism exists in Islam as it does in other religions. Some scholars argue that this situation is brought about when adherents feel threatened. In Rosen's view (2007), in such situations, some Islamic adherents tend to ignore religious teachings, instead interpreting the Qur'an to serve their own 'political' purposes.

3.2.4   Islamic teachings on morality and ethics

Parrinder (1972) argues that Islam presents itself as the only way of life for people to achieve salvation in the after-life, teaches its followers to live up to high moral and ethical standards, and also requires them to live in harmony with other people, regardless of their religion, ethnicity, race, language or culture. He adds that Islam has laid down some universal fundamental rights for humanity as a whole, which are to be observed and respected under all circumstances. To achieve these rights, Islam provides not only legal safeguards, but also a very effective moral system. Moaddel (2005) considers that the basic tenet of morality in Islam is that whatever leads to the greater welfare of the individual or society is morally good and whatever is injurious is morally bad. This is the standard by which a particular mode of conduct is to be judged and classified as good or bad. Rosen (2007) asserts that the rule of good religious conduct is underpinned by four principles: that a Muslim's faith should be true and sincere; he/she must be prepared to show it in deeds of charity; he/she must be a good citizen, supporting social organizations; and that his/her soul must be firm and unshaken in all circumstances. This standard of judgment provides the nucleus around which the whole moral conduct of Muslims is intended to revolve.

Assimeng (1989) notes that Muslims believe that, through belief in God and the Day of Judgment an individual is given an inner force which enables him or her to earnestly and sincerely adopt a good moral conduct. Zayd (2006) contends that by setting God's pleasure as the objective of man's life, Islam has furnished the highest possible standard of morality, which moral standards will be complied with in the absence of external pressure because they are based on the love and fear of God. Some Islamic theologians, such as Moaddel (2005), further argue that the purpose of the moral code is to widen the scope of people's individual and collective life to include their domestic associations, civic conduct, and activities in the political, economic, legal, educational and social realms. It is evident that

the principles underpinning Islam are meant to ensure optimum development of the individual as well as a world of peace and harmony. However, as is the case with all religions, the rhetoric can be far different from the reality. Some of the differences between the ideal and reality in Islam can be attributed to the different interpretations that are given to the texts by different schools of thought and in various socio-cultural contexts.

3.3   Hinduism

Hinduism is doctrinally less clear-cut than Christianity, and politically less determined than Islam.[16] Karkar (1982) asserts that almost all Hindus believe in the three-in-one god known as 'Brahman'," which is composed of: Brahma (the creator), Vishnu (the Preserver), and Shiva (the Destroyer); the caste system; *karma*, which states that good begets good, and bad begets bad; and acceptance of the Veda as the most sacred scriptures, which serve as a framework for the conduct of Hindus. [17] Reynolds and Mallisey (1987) argue that Hinduism is not only a religion, but also a way of life, a philosophy and a guiding principle for the religious adherent. For the millions of people who practise this religion, it is indeed a way of life that encompasses family, society, politics, business, art and health behaviours. The authors note also that Hinduism is composed of innumerable sects and has no well-defined ecclesiastical organization. Additionally, there is variation in local practices and the worship of particular deities.   However Parrinder (1972) argues that in spite of these differences, there are several principles that are shared among the various sects in Hinduism. Hefner (1998) notes that these principles and general features combine to form the core of Hinduism, unifying it as a single religion.

3.3.1   Teachings and practices of Hinduism

The sacred scriptures of Hinduism, known as the Vedic scriptures, contain instructions on all aspects of life. They teach good morals and prohibit murder, theft, adultery and the consumption of alcohol. The religion also promotes kindness to others, respect for all life, vegetarianism and, importantly, respect for elders (Reynolds and Mallisey, 1987). Thus for Hindus, there are four goals in life, which are enjoyment (*kama*), material wealth/prosperity (*artha*), the path/duty (*dharma*) and spiritual liberation/release from reincarnation (*moksha*).   Parrinder (1972) notes that *dharma* is based on sympathy, fairness, and self-restraint, while sin is defined as an act of selfishness. Hefner (1998) adds that Hindus are encouraged to aspire to equanimity and a sense of calmness (*shama*), and

asceticism, which implies the renunciation of physical pleasure, a path taken by only a very small minority of Hindus. Piety, performance of religious worship and pilgrimage are also considered important. A desire for the wellbeing of all humans, earnest kindness and tolerance in all human relations, along with a commitment to non-violence, influence the lives of Hindus.   Benevolence in the form of almsgiving is encouraged, especially when done with no expectation of rewards in this life (Erndl, 1993). Thus the goal for many Hindus is an equilibrium between social and ritual duties and maintenance of the stability of the cosmos.

Hinduism is said to be a philosophy that appeals to reason, love, tolerance, harmony, unity and truth. It is argued that it prompts believers to live life to the fullest, and to realize their goals (Reynolds and Mallisey, 1987). Although the teachings, values and beliefs of Hinduism are positive, it is alleged that over time, some of these values and principles have become corrupted.   Since the 19th century, there has been increased recognition of social abuse, which has promoted ideas of reform within Hinduism. Some reformers reject some of the original teachings and practices as outdated and superstitious (Hefner, 1998). Others acknowledge the potential viability of ancient principles and practices that, they argue, have become intertwined with the culture, such that it is difficult to distinguish the difference. The Vedic ideals, for example, suggest that women must be valued and protected. However, there are clear indications that many Hindu women are abused and maltreated, especially in India. It is evident from the literature that there are some shortfalls between the ideal and practice of the Hindu religion.

3.3.2   Class and caste

One of the oldest components of Hinduism is the caste system, which is an integral part of the religion, although it is as much a social construct as it is religious.   Parrinder (1972) notes that according to Hindu teaching, there are four *varnas*, basic castes or social classes, into which people are borne and which determine their occupation. Each caste has its own rules and obligations for living. The elite caste is the Brahmin, or priest caste. The second ranked caste is the Kshatriyas, or warriors and nobles. The third is the Vaishyas, or merchants and farmers.   Finally, the fourth caste is the Shudras, who are servants or laborers. Outside the caste system are the untouchables, who are perceived as the outcasts of Hindu society (Hefner, 1998).   The belief that one's *karma* determines one's birth in the next life has supported the structure of the caste system in India. Erndl (1993) argues that, although the former colonial government officially abolished the caste system and

implemented affirmative action policies to rectify imbalances in wealth and education, it persists and there are still socio-economic advantages to belonging to a higher caste. The untouchables (Dalits) are also still a very real part of Indian society.

3.4 A brief overview of Buddhism

Buddhism is considered the fourth largest organized religion in the world, with an estimated 300 million adherents (Tomalin, 2007c). Tomalin notes that the elements of Buddhism seem to have been taken from already existing ideas in India. As it developed and spread to different regions of the world, different schools of thought emerged. Today there are three main systems of thought within Buddhism, which are geographically and philosophically separate. These are the Theravada, Mahayana and Vajrayana schools (Harvey, 2000).[18] Faure (2003) adds that, in practice, many religious adherents have combined the teachings of the Buddha with local religious rituals, beliefs and customs, as is the case for Christianity, Islam and Hinduism, as noted earlier. Thus, since culture is dynamic and changes over time, the Buddhist religion has also been affected by various cultural trends over time. Cabezon (1992) notes that, just like Hinduism, Buddhism has spread to the West much more recently, undergoing a transformation during its transmission.[19] When Indian missionaries brought Buddhism to other parts of the world, they also took with them the culture and civilization of Buddhist India. As a result, almost all Buddhist rites, ceremonies, festivals and observances in other parts of the world have been modified. Nevertheless, according to Moran (2004), there was a tendency to emphasize the texts over the tradition as it was lived and practised in Asia. By so doing, the teaching imposed a "rational order on what had hitherto been perceived as unrelated, thus creating the prototype of the European concept of Buddhism"[20] Some scholars, such as Tomalin (2007c), refer to this as Protestant Buddhism, while others refer to it as Engaged Buddhism.

There is a continuing debate as to whether Buddhism is a religion (Reynolds and Mallisey, 1987). One school of thought believes that it is, while the other believes that it is a way of life (Harvey, 2000). This discussion is outside the scope of this literature review. However, a brief review of some of the basic teachings that are meant to guide the lives of all Buddhists will be provided below.

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3.4.1 Principles and teachings of Buddhism

In a comprehensive review of the literature on Buddhism, Tomalin (2007c) notes that the fundamentals of Buddhist belief system lie in the spiritual enlightenment of followers through spiritual cultivation, religious practices and meditation. The teachings of Buddhism are guided by the Eightfold Path, which is contained within the Four Noble truths. These are considered the first statement of Gautama Buddha following his enlightenment. They are regarded as deeply insightful, based on a well laid out cognitive methodology and not simply a theological perspective. Cabezon (1992) argues that these truths are among the most fundamental of the Buddhist teachings and are at the core of the enlightenment experience. Buddhism teaches that freedom from suffering is possible by practising the truth of the Eightfold Ariya Path, which consists of the following; right undwerstanding, thinking, speech, conduct, livelihood, effort, mindfulness and concentration or contemplation (Sacks, 2006). According to Blackstone (1998), the Eightfold Path, therefore, forms the central beliefs as well as the three main goals of Buddhism, which are to face life objectively, to live kindly, and to cultivate inner peace.

3.5 African Traditional Religion

In a review of the literature on African Traditional Religion (ATR), Alhassan Alolo (2007) notes that there are a variety of cultures, customs and therefore different world views in Africa. These are shaped by many factors, especially ATR and the beliefs and values inherent in its various expressions. [21] There is considerable controversy over whether the diverse local belief systems that are grouped under the heading of ATR should be considered the equivalent of the main world religions and indeed whether they have sufficient in common to be grouped under a single heading. Alhassan Alolo concludes that they have sufficient basic beliefs in common that they can be usefully discussed together. In exploring African traditional thought, Idowu (1973) suggests that prior to the advent and spread of external forces of change, such as commerce, colonialism, the spread of Islam and Christian missionary campaigns, most people in sub-Saharan Africa lived in stable, largely small-scale and homogenous groups. The author contends that traditional religion was the only religion known to Africans and that it formed an integral part of the socio-cultural system. Adewale (1994) adds that ATR underpinned every facet of life, was particularly significant in inculcating and promoting certain key values and it provided a world-view within which people explained, predicted and attempted to control events.

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The role and importance of ATR in Africa has changed over the years. According to Mbiti (1990), the experience of colonialism, Christian missionary activities and Islamic religious campaigns have given rise to radical socio-political and religious changes in Africa. Colonialism created a new social and political order, creating, in Assimeng's view (1989), modern nations by pulling together traditional groups with diverse languages and cultural identities. Ikenga-Metuh (1981) asserts that, while it is true that the ATR still has considerable influence in the life and culture of many African peoples, it no longer enjoys exclusive dominance and control over the lives of the vast majority of the population. In his view, the social change occurring on the African continent has far-reaching implications for the inculcation of values and the well-being of society. The changes occurring within ATR, it is asserted, have left wide gaps in the social structure, particularly in the beliefs and values of most societies in Africa. The forces that have precipitated these changes, such as Christianity and Islam, are providing a new framework for people's beliefs and values and their attitudes to development.

3.5.1   ATR and culture

In his classic work on African traditions and philosophy, Mbiti (1990) underscores the importance of religion in Africa by arguing that it permeates all aspects of life. Ejisu (2008) echoes this sentiment by affirming that religion infuses the socio-economic and political dimensions of African people's lives with meaning and significance. The assertion that religion plays a central role in the lives of most Africans is exemplified by the overtly religious content of many of the slogans on vehicles, market stalls and businesses. Appiah-Kubi (1981) adds that most Africans make little or no distinction between ATR and their local culture, because the religion tends to enshrine the religious and cultural identity of the people. This sentiment is echoed by Shorter (1975), who argues that religion and culture are intertwined and inseparable, together shaping the worldview of ATR practitioners.

Adewale (1994) suggests that it is very difficult for the average African Christian or Muslim to completely sever his or her ties with ATR, because this is the basis for local culture.   While many people have converted either partially or completely to Christianity or Islam, and some choose to practice 'pure' versions of these religions, others maintain a judicious mix of the world religion and ATR, in order to ensure their wellbeing in specific situations (Assimeng, 1989). This situation exists in Nigeria and Tanzania, where members of the same families may have different and mixed religious affiliations. However, the level of influence of ATR varies. For example, in Nigeria it is more influential in

the South than the mainly Muslim North. The question for this research is whether differences in the practice of ATR vis-à-vis Christianity and Islam creates differences in values and perspectives towards concepts of development.

3.5.2 Beliefs and practices of ATR

Some fundamental principles underpin the values and practices of ATR. Ejizu (2008) asserts that the most fundamental value is a widespread belief in a supreme god, who is considered unique and transcendent, and a belief in ancestors. Adegbola (1983) opines that the belief in ancestors and the supernatural order provides ATR practitioners with a useful over-arching system, which helps them organize reality and impose divine authority on their lives. Mbiti (1990) argues that, from early childhood through adolescence to full adulthood, ATR practitioners hold tenaciously to a belief in their ancestors, revering them as powerful and benevolent members of the community, although in a mystical rather than physical sense. In Assimeng's view (1989), the ancestors are held up as models to be copied in an effort to strictly adhere, preserve and transmit the traditions and norms of the society – thus ethical norms have an essentially social base (Idowu, 1973). Traditional prayers play an important role in the promotion of values, because most are intensely value-laden in their content and orientation. Armstrong (1975) contends that, like typical oral texts, ATR prayers are very contextual because they represent the needs, aspirations, values and life-situations of the people making the intercession. Ejizu (2008) argues that the ATR adherent is, therefore, psychologically fully equipped and motivated to promote the delicate balance and equilibrium that is believed to exist in the universe, through ensuring harmony in relationships with the invisible world and among members of the community.

Rites marking the transition of individuals and groups from one significant stage of life to another abound in the religion. One significant group are initiation rites, which have far-reaching implications for the lives of individuals and the community at large. Similar rites of passage are found in several parts of the world, but as Ikenga-Metuh (1987) points out, rites of passage tend to reach their maximal expression in small-scale relatively stable societies like many of those in Africa. Adegbola (1983) opines that, prior to the introduction of schools, initiation rituals provided an effective avenue for socialization and transmission of key community beliefs, values and ideas to successive generations. Traditional African societies had an oral tradition, relying on oral media or speech-forms, such as

song, dance, proverbs, wise-sayings, dramatic performances and ritual symbolic forms (as well as ritual objects and sculpture) to preserve and communicate and their important ideas, beliefs and values to members of the community (Mbiti, 1990). The initiation rites involve different aspects of life, including the psychological, social, economic and political. The religious dimension of initiation rites is clearly important because ATR adherents rely on the supernatural power and divine authority of the ancestors, as well as other spiritual patrons, to validate their activities and ensure the lasting success of their initiation events.

Another important way in which values are transmitted in ATR are public shrines. Shrines are specifically for religious worship. Ejizu (2008) opines that these are seen as sacred institutions that contribute significantly to promoting a sense of community. However, there is usually an adjoining open space that is used for meetings, economic transactions, and staging festivals and other public performances. In Ikenga-Metuh's view (1987), for ATR practitioners, shrines and adjoining public squares symbolically signify the mystical meeting point of the invisible world of spiritual beings and the visible world of the community. Alhassan Alolo (2007) also suggests that ATR practitioners believe that spiritual beings, especially ancestral spirits, uphold and legitimize an ethical code (Mbiti, 1991a). Ray (1976) notes that the ethical code associated with ATR is passed down orally from one generation to the next by fetish priests and elders.

ATR in the past was regarded as providing the ultimate source of supernatural power and authority, which sanctions and reinforces public morality. It has been changed and its influence eroded by the inroads of two world religions, although there is, as noted above, a great deal of syncretism. Under the influence of Christians and Muslims, ATR has come to have a negative public image, being associated with backwardness. Undoubtedly, ATR has some negative aspects. For example, Ray (1976) mentions that in some circumstances sacrifice may be demanded in return for wealth and the fulfilment of other 'worldly' requests, and these may occasionally involve human sacrifices. Other negative practices include sorcery and witchcraft. In contrast, Mbiti (1991b), for example, contends that ATR encourages practitioners to work hard and adhere to the customs and traditional moral norms of the community.   It is evident from the preceding discussion that the beliefs of ATR and the function of associated rituals in transmitting values are relevant because of their potential as effective means of communication in an oral cultural background, as well as their prominence in the socio-cultural and religious dynamics of life in Africa.

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4 The linkages between religious teaching and selected development concepts

As indicated earlier in this paper, there is an emerging literature on individual religious subjects and development issues (Appiah-Kubi, 1981; Ikenga-Metuh, 1981; Agarwal, 1990; Razavi, 1998;). However, only a limited number of scholars have attempted to explore relationships between the two phenomena (Beckford, 2003; Roy, 2003; Marshall, 2005). Some observers hold the view that no tangible relationship exists between religion and development, others contend that religious teachings and practices have particularly beneficial effects on development, while still others opine that religious teachings have a negative impact on the achievement of development objectives (Idowu, 1973; Alkire, 2002a; Ter Haar and Ellis, 2006). The question that arises from recent academic debates on the connection between religious faith and development practice (Marshall and Keogh, 2004; Haynes, 2007; Rakodi, 2007) is how the values that underpin religion relate to everyday life and the activities of religious organizations, in particular when they are challenged to deal with practical issues of social and economic development. In this section, the relevance of religious teachings discussed earlier to some important development concepts and practices will be considered. Central to the concept of 'development' are ideas about economic, social and political change and progress, underpinned by certain values, such as justice and equality. Clearly development discourse and policy has emerged much more recently than religious teaching and discourse. The latter has ancient origins and does not necessarily use the concepts or idiom of contemporary development debates. Nevertheless, issues central to development objectives have always been amongst the concerns of the main religious traditions. These include ideas about poverty and wealth, legitimate livelihoods (including the role of credit and debt), beliefs about command over knowledge and the transmission of values (and thus access to education) and ideas about gender roles and equality. Gender will be considered in Section 5 and the remaining issues below for each faith tradition in turn.

4.1 Christian attitudes to key aspects of development

There is a wide divergence between the theology and social practice of Christian churches in different parts of the world. Bradley (2007) argues that this divergence is partly the result of differences in denominational teachings, partly due to the emergence of various trans-denominational movements, and also largely because local cultures have an important role in shaping interpretations of the Bible and religious teachings. However, despite the variety of Christian denominations today, it is possible to make a few general observations about Christian teachings and their influence on Christians' perceptions of some key concepts associated with 'development', such as poverty and wealth

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(Gerhart and Udoh, 2007). Kim (2007) asserts that one of the most important beliefs that underpin all Christian teaching is the Biblical value that God is concerned about the welfare of the individual. Some churches interpret this to mean holistic welfare (spiritual, economic and physical), while others interpret it narrowly to mean only spiritual welfare. It is evident from the literature that, although most churches are committed to improving the wellbeing of people, others perceive 'poverty' as a virtue. The research will explore how Christians interpret the religious teaching they hear, and whether they share the visions imparted by the religious teaching. It will also investigate whether and how Christians engage with the term 'development'.

There are different views on the concept of poverty within the Christian faith tradition (Glaizer, 2003; Allsopp, 2005). The most predominant teachings today on wealth and poverty encourages Christians to create wealth and be comfortable, and if possible, rich. These are referred to as 'prosperity messages' and are promoted in Pentecostal churches, who also demand ten per cent of people's wealth as a tithe for the church (Kim, 2007).   These religious teachings see personal wealth as a sign of God's blessing, or even as a reward for faith and commitment. In the light of this interpretation and conviction, some Protestant and Pentecostal churches see poverty as an evil to be eradicated (Armstrong, 2000). It is, however, the observation of the writer that there is very little difference between 'prosperity messages' and encouraging covetousness. As the opposite extreme, Allsopp (2005) notes that some Christians of other persuasions, such as the Calvinists, regard poverty as a virtue. This is because renunciation is seen as a recurrent theme in the teaching of Jesus Christ. This doctrine teaches adherents to accept poverty as their station in life. Christians of this persuasion consider wealth as ill-gotten, believing that an individual can only accumulate wealth through selfish and corrupt practices (Gerhart and Udoh, 2007).[22] More commonly, the basic principle that underpins Christian teachings regarding poverty and wealth creation is that of wisdom. The Bible teaches Christians to apply wisdom in every decision they make. This teaching is similar across many denominations. However, as is the case with most teachings, local interpretations of the Bible tend to differ, depending on the orientation of the religious teachers.

Christian teachings encourage hard work and saving, with the Bible using the example of the hardworking ant as a guide for Christians. Christians are urged to avoid debt, but in situations where a person incurs debt, s/he is asked to use wisdom and to repay the lender as early as possible. Kim (2007) observes that Christianity also encourages credit, provided it is used for investment or

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meaningful ventures or in emergency situations. Creditors are encouraged to be fair to their debtors, not to charge excessive interest (usury) and to forgive loans where possible. Tyndale (2006) contends that, although the Christian tradition has not been the main inspiration behind cooperatives and savings and credit institutions, some Christian agencies, for instance Christian Aid, welcome and use micro-credit as a strategy for development.

Education has been an integral part of Christian missionary work for decades. Churches established schools as part of overseas missionary work.   Kim (2007) argues that the main purpose of establishing schools was to teach people to read the Bible and to train church workers. An additional reason, however, was for people to use education to improve their standard of living. Ejizu (2008) argues that the training provided in mission schools was also intended to influence the values and beliefs of those who would work for the colonial government, become the future leaders of newly independent countries and work in industries and offices as part of the economic development process.   The author adds that as a result of this motivation, some missionary schools have tended to be elitist, and not of great benefit to the poor. Razavi (1998) counteracts this argument by stating that while this is true of some educational institutions, a greater number are cheaper than private schools and thus affordable for the poor. The author adds that due to the increasing demand, mission schools were established in many towns and villages, where many became known as 'public' schools as a result of their affordability and accessibility to all.   Following a period between the 1960s and 1980s when many mission schools were nationalized, today they continue to play a major role in developing countries, especially in Africa, and also in parts of Asia (Goulet, 1989). Today, however, many focus less on religion than on teaching the government approved curriculum. The implications of their changed status for their role in transmitting religious teaching need further exploration.

4.2   Muslim attitudes to development

A fundamental concept that is paramount in Islam, and which underpins every discourse that engages with Islam and development, is social justice. Badawi (1982) observes that this is seen as being comprised of three main components: a fair and equitable distribution of wealth, provision of the basic necessities of life to the poor and needy, and protection of the weak against economic exploitation by the strong. Advocacy for social justice and equitable living involves a struggle against any form of societal injustice and inequality, with Ryan (1995) noting that the Qur'an commands Muslims to stand

firm for a fair and equitable distribution of wealth. How this concept is interpreted in religious teaching and related to development aims and practices in particular contexts will be explored in the research

Islam encourages legitimate commerce, trade and wealth creation but only on the basis of equitable risk sharing (Sachedina, 2006), and contains strict rules and regulations regarding credit and debt (Rosen, 2007).   The core belief in Islamic finance is that money in and of itself should not be an earning asset. As a result, Islam prohibits any and all forms of interest.[23] Moaddel (2005) asserts that Islam encourages investment and the use of credit, but discourages interest or *riba* because the lender is assured a return without doing any work or sharing in the business risk. Islam teaches that if a borrower's investment is unsuccessful through no fault of his or her own, it is unfair for the lender to demand repayment of both capital and interest (Badawi, 1982). The prohibition of interest is, therefore, seen as a mechanism to establish justice between the lender and borrower. Zayd (2006) notes that the Islamic principle that commands adherents to share financial risk and refrain from charging interest seeks to avoid the concentration of wealth among the already wealthy and prevent the economic exploitation of the weak. Various financial institutions, especially in Islamic countries, offer different types of investment product that are free of interest, usually involving the pooling of resources by a number of people, and the money in turn being invested in an Islamically acceptable manner.[24]

Indebtedness is, however, discouraged, according to Moaddel (2005), because it is considered to have the potential to affect a Muslim's belief or value system, leading to harmful behavioural consequences. However, if debt is unavoidable, then Islam teaches that debts must be incurred responsibly, and there must be prompt and full repayment.[25]   Sachedina (2006) argues that the injunction to refrain from debt is meant to prevent exploitative situations, inequality and poverty (see also Rosen, 2007).

Islam advocates the sharing of wealth among Muslims. In particular *zakah* (almsgiving) is considered an obligation, with the intention of promoting equity by redistributing wealth from the rich to the poor, as well as keeping wealth clear of greed and selfishness. In addition to the compulsory payment of *zakah*, Muslims are encouraged to make voluntary contributions, or *sadaqah*, to help the poor and needy, as well as for other social welfare purposes. According to Islamic teachings, if creditors fail to alleviate the burden of debt, then debtors are eligible for *zakah* (Guiso et al., 2003; Sachedina, 2006). Through *zakah*, Muslims are exhorted to assist the poor and indebted, as well as other potentially vulnerable

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groups such as orphans and travellers. Badawi (1982) observes that *zakah* is undertaken on a large scale by Muslims in many parts of the world, and that its role in development has received some consideration.

Two main sources of education (formal and informal) exist in both Islamic and non-Islamic countries. However, non-formal education tends to be more important in some Islamic communities than others (Moaddel, 2005). Formal education is provided by schools, colleges, *madrasas* (Islamic community schools), universities and other institutions. Non-formal education is provided outside the normal institutional curriculum by both government and non-governmental organizations, especially for girls and adult learners (Ragab, 1980). Sachedina (2006) argues that non-formal education is simpler and more flexible, capable of being delivered in any location. As a result, in his view, it tends to be more convenient for learners. Informal education is also received through the teaching of religious beliefs and practices, engagement in daily livelihoods, and transmission of indigenous knowledge (Moaddel, 2005). In many countries, whether Islamic or non-Islamic, Muslims have resisted education (especially where it is provided by mission schools) for fear of being converted to another religion, particularly Christianity.[26] For this reason, amongst others, large numbers of Muslims are uneducated and illiterate. Regarding the education of women, Sachedina (2006) argues that the degree to which women have access to education varies. While most Muslim countries do not have any written laws or policies that prohibit women from seeking education, many governments and individuals are ambivalent and do not encourage women to seek extensive education for women, others allow and actively encourage women's education (Nolan, 2005). Zayd (2006) argues that the bans on women's education and participation in development in countries such as Afghanistan and Saudi Arabia reflect the interpretations of particular religious leaders rather than religious teachings.

4.3 Hindu perspectives on poverty and education

Poverty is a common social problem in India, a situation that brings it into the Hindu consciousness. Reynolds and Mallisey (1987) note that in Hinduism poverty is seen as not only a lack of economic resources, but also a lack of empowerment, knowledge and opportunity. Hinduism, however, is full of variations, so that what is said of Hinduism may be true for some groups but not for others. Hindus traditionally considered it virtuous to voluntarily accept an uncomplicated life for spiritual purposes. However, Karkar (1982) opines that many of the beliefs Hindus held a few centuries ago have been

altered or even removed altogether. This can be attributed to the dynamism of Indian culture, as well as colonialism and globalization, which have brought the religion into contact with a wide range of other cultures and religions. The general perception is that the Hindu scriptures blame the poor for their poverty, because the caste into which individuals are borne reflects their past lives.   Caste limits the jobs open to a Hindu, trapping members of certain castes in poorly paid occupations and giving others privileged access to well paid employment and economic opportunities. In recent times, however, especially in the cities, these attitudes have been breaking down, allowing members of lower castes to occupy positions that used to be filled by people from higher castes. Government policies are also playing an important role in breaking down the links between caste and occupation/prosperity.

In many societies, the difference between social classes causes many problems due to the exploitation and discontent of the poor. However, (Reynolds and Mallisey, 1987) observe that in Hinduism this problem is limited by the religious teaching that promises reincarnation into a higher social status if an individual accepts his or her current station in life without complaining. The author notes that Hinduism teaches adherents to work hard to earn a living, and if possible, to gain wealth and prosperity. It is a Hindu principle that to be employed is more acceptable than being dependent on charity. As a result of this teaching, a lot of poor people who are Hindus seek employment as servants (Das, 1995). Recent influences on old Hindu beliefs include the teaching of Mahatma Gandhi, who taught that everyone is a part of God and service to others is the best way to find God. This teaching has contributed to improved treatment for the low castes and resulted in the establishment of many charitable and religious organizations that provide various services to the poor (Karkar, 1982).

Hindu education has evolved over the years, maintaining traditional principles and values while engaging Hindu culture with modernity. Hinduism sees the development of values and moral education as an indispensable part of education and regards it as central to building a progressive society (Reynolds and Mallisey, 1987). The relationship between Hinduism and education, is, however, governed by the socio-economic circumstances of the country within which the religion is practised. In early Hindi education, all students were males, who shared a common life under a common teacher. Although today education is more available to all sectors of society, in some countries the poor, who consist disproportionately of women, socially disadvantaged groups, the physically disabled and people in remote regions are deprived of basic education (Bynum, 1986).   This means that

choices have to be made, and the choice is often to drop out of school or, worse yet, to deny schooling to girls while enrolling boys. This contributes to higher illiteracy, lack of access to employment and continued inferior status for women.

4.4   Buddhist teachings on poverty and education

Buddhist scholars note that the teaching of Buddhism classifies poor people into two categories: the financially and spiritually poor. The first category consists of people who lack sufficient financial means to live a basic life, and the second group are the unrighteous, those who lack remorse, and fail to practise merit-making (Lopez, 2005).   Cabezon (1992) observes that poverty, as ordinarily understood in early Buddhism, is when an individual lacks the basic material requirements for leading a decent life, free from hunger, and disease. He adds that, in Buddhist teachings, poverty is presented as a root cause of immoral behaviour such as theft, violence and falsehood. According to Buddhist teachings, poverty is bad because it involves *dukka*.[27] As a philosophy and way of life which advocates eliminating *dukka* (ill-being), Buddhism does not value poverty. However, the religion values non-attachment to material goods, promotes the virtue of having few wants, and teaches that the greatest wealth is contentment. Adherents are, therefore, taught to be frugal.   Some scholars argue that Buddhism is sensitive to poverty, while others believe that Buddhism challenges the current understanding of poverty by contextualizing the problem differently (Tomalin, 2007c). Blackstone (1998) observes that Buddhism teaches that if people work hard, they can become financially self-sufficient.[28] Cabezon (1992) notes that Buddhism teaches that wealth should not be acquired by exploitation, but rather through effort and in a morally sound manner.   Moreover, the religion teaches that wealth should be saved and protected as an investment and used to support human development (Blackstone, 1998). Lopez (2005) sums up the teachings by saying that Buddhism stresses that the relationship of adherents with wealth should be guided by wisdom and a clear understanding of the true value of wealth. Thus according to these principles, an individual is a steward of his or her financial resources and any wealth accumulated must be used in ways that are beneficial to the whole society.

Some Buddhist scholars working on religion and education opine that education has been an integral part of Buddhism since the inception of the religion, as evident in its monasteries, some of which continue to serve as centres of education (Cabezon, 1992).[29] Lopez (2005) describes how students

were allowed to attend temple schools at the age of seven regardless of their caste. Students in this age group were considered to be ideally suited and receptive to learning and obeying the guru's instructions. Roy (2003) adds that, unlike the age-old Buddhist oral tradition of learning, wherein attentive listening, memorizing and reproduction were everything, a new Buddhist system of education developed over the years, which emphasized writing and literary education. In addition, Buddhist education has evolved to include the secular education curriculum of each country in which the religion is practised. Today, after mastering the alphabet, students are taught grammar, arithmetic and elements of a skilled profession (Lopez, 2005). Although Buddhism declined in most countries after the 12th century, the strong educational foundation it left behind continued to thrive, and underscores the values and practice of Buddhism today.

4.5   ATR and concepts of development

One of the most highly cherished values in ATR, which underpins people's perceptions and behaviour, is kinship. Africans see community as much more than simply the grouping of people who are bound together by reasons of natural origin and common interests and values. Adegbola (1983) observes that the network of relationships among people in Africa is remarkably extended and deep, with the result that the words family, brother or sister are said to provide a deeper meaning for Africans than for the average European or North American today (Ejizu, 2008). The extended family system is the model in Africa. Nuclear families have become more common in recent decades due to rural-urban and international migration, but Idowu (1973) argues that it is seen as a foreign concept and considered inimical to the traditional value of the African community. Social and spiritual solidarity is maintained through interaction with the kin group and the community as a whole. John Mbiti (1990, p.106) underscores the important belief in and sense of community among Africans by arguing that in traditional Africa, an individual does not and cannot exist alone. Even for residents in modern African urban areas, the primary community loyalties tend to be to one's extended family and village. Thus people generally return to their villages from their residence in the cities to join members of their village community to celebrate important traditional rituals and cultural events like initiation, funerals or festivals. They also send remittances to their rural home communities to support various development projects like the provision of electricity and pipe-borne water, or building of educational institutions (Alhassan Alolo, 2007).

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It was noted earlier that the promotion and enhancement of life is the central principle of ATR. Assimeng (1989) argues that the average ATR practitioner considers prosperity in life to be linked with one's ability to live an upright life and work hard.   Ray (1976) notes that if an individual possesses all the basic things that are considered essential to life in an African society (like good health, a wife or husband, children and a means of sustenance for one's family) but does not maintain a good relationship with members of the extended family or community (living or dead), one cannot be said to be progressing. Knowledge of the importance of community and family ties is thus crucial to understanding religious beliefs and values and their implications for attitudes and behaviour.

5   The teachings of world religions on gender

There is a reasonable amount of literature that explores gender and development from a policy perspective. However, there is relatively little that records women's experiences of development, and even more limited material that considers women's religious lives and how they shape women's views about development. Feminist scholars of religion argue that all the major world religions are based on patriarchy, a system of male privilege and power (Goulet, 1989; Balchin, 2003). In addition, many customs, beliefs and traditions that discriminate against women have been perpetuated by religion. Only relatively recently have women had enough of a voice to start protesting against this entrenched gender bias that, giving rise to a separate literature on women and religion. Equally recently, development scholars and practitioners have begun to record women's voices, although typically without reference to religion (Para-Mallam, 2006).   When women's views are recorded independently from men's, different concerns emerge, because women and men think about and experience both religion and development differently. In this section, the teachings of the main world religions on gender will be briefly reviewed.

5.1   Christianity, gender and equality

Although there is a wide spectrum of views on women's status and roles within the churches, most Christian traditions are conservative with regard to gender roles and equality.   Goldewijk (2007) observes that sects and denominations limit or prohibit women from leadership roles. Women form the majority of members in churches, yet they rarely play a part in decision-making or the management of funds. Often, it is alleged, the funds they raise are misappropriated by men. Abuom (2007) argues that men take on intellectual roles, engaging in scholarship, scriptural study and interpretation, theology and dogma. Women, on the other hand, tend to participate in positions that draw on their emotions, in particular their job being seen as to mourn the dead and celebrate life. Men tend to receive paid jobs in religious organizations, while women are volunteers and therefore receive no compensation. Thus even in religious organizations there has been a sexual division of labour. Kim (2007) observes that Christian missionaries taught that women should be subservient to their husbands, and suggests that the notion of women's empowerment is seen by some Christians as sinful. As a result, many women accept their low status in society and the church as the will of God, although

5.2   Islam and gender

In Muslim societies, women and men are expected to behave in accordance with specific socio-cultural and/or religious codes of conduct. Balchin (2003) argues that these codes were created to distinguish between what, within Qura'anic interpretation, are considered to be acceptable 'male and 'female' gender roles.   In practice, however, the status of Muslim women varies from one country to another. Zayd (2006), for example, observes that in many cases differences in the status of Muslim women are based on cultural practices and gender roles within a particular socio-cultural context, which are also influenced by factors such as education and economics. Some of the cultural practices are so intertwined with religious practices that it is almost impossible to distinguish them. For example, wearing a veil is considered by many to be religiously mandated, while other scholars argue that the wearing of a veil is not explicitly stated in the Qur'an. Instead, they suggest, while Islam requires women to dress modestly, the veil is part of the local culture in some countries (Moaddel, 2005; Rosen, 2007).

Islamic scholars such as Agarwal (1990) argue that the Qur'an views women and men to be equal in human dignity. Islamic historians note that, before the rise of Islamic culture in the 7th century, women in much of the world had few rights and were considered little more than chattels (Badawi, 1982). Against that background, the Qur'an and Islamic tradition were positively revolutionary in teaching that men and women are spiritually equal, and that women have the right to own and inherit property, seek divorce, gain an education, retain one's family name after marriage and vote.[30]   In practice, some Muslim feminists claim that the intention of early Qur'anic teachers to grant the same rights and privileges to men and women has not been realized and that spiritual or ethical equality is not reflected in most Muslim laws. For example, Baker (2007) argues that, in practice, women do not have equal rights to make independent decisions in relation to their choice of (marriage) partner, obtaining a divorce, or custody of their children. Zayd (2006) adds that societal status based on gender tend to affect women adversely, impeding their self determination in areas such as their socio-economic development, position within the family, health, life expectancy, independence, freedom and rights. Muslim feminists continue to challenge the constraints placed on women rights and lack of control over their own lives by Muslim laws (Ragab, 1980).

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5.3   Hindu teachings on gender

Some authors argue that Hindu women have been empowered as well as subjugated by their religious structures (Kapur, 2007). However, it is generally accepted that Hindu culture, like most religious institutions and social structures, is patriarchal and that the status of women in countries that practise Hinduism is low (Reynolds and Mallisey, 1987). Agarwal (1990), for example, argues that most of the negative behaviour towards women and girls in countries such as India can be attributed to the practices of Hindus. In Hinduism, women are considered to be of a lower rebirth than men, and to have a specific role to play as a wife and mother, in addition to the individual's caste-specific *dharma* or duty (Karkar, 1982). This is evident in cultural norms, received ideologies and religious legal texts and highlighted in the Code of Manu, which is accepted by most Hindus as the most complete expression of Hindu sacred law and (Bynum, 1986). The practice of dowry and infanticide are important issues. When Hindus marry, the bride's family is required to pay the husband a dowry. Because of the expense and despite being prohibited, female infanticide or (more recently) selective abortion has and continues to be widespread.

5.4   Buddhism and gender

Tomalin (2007c) argues that Buddhism in and of itself teaches equality between men and women. This teaching is, however, interpreted differently within each socio-cultural context. As is the case with most religions, Buddhist religious ideas about gender roles and the position of women reflect not only religious values but also values and constructions in the cultural systems in the societies in which the religion is practised (Tomalin, 2007c).   Generally, women are subordinate to men within Asian culture and this gender socialization is reflected in the Buddhist religion. In the widely taught rules for women, known as the *cchap srey*, girls are instructed to revere their husbands and to serve them as "Lord" (Faure, 2003).[31] Women willingly obey the gendered expectations of their culture because, in doing so, they gain prestige in a system defined by men. However women's life chances are diminished because of their relatively low social status, being more likely go to hungry, be uneducated, and lack medical care in times of illness (Moran, 2004).   Lopez (2005) asserts that the gender expectations which privilege men and subordinate women are promulgated by men with religious authority. For example, in Buddhism, women cannot become monks, a position which is considered the most highly valued in the religion. Traditional Buddhism suffers from the sexism prevalent then and now in India, China and elsewhere.   It is clear that, as is the case with other major world religions, the rhetoric is far different from what is taught and practised.

6   Conclusion

The dominant academic and political discourse maintains that religion is a divisive force in society, and the phenomenon has traditionally been seen by development agencies as being outside conventional development models. While in the view of many, religion has the potential to play a positive role in development, it also has the potential for fuelling conflict and violence.   Ragab (1980), for example, contends that some conflict is caused by religious groups, whose interpretations of religious texts hinder the promotion of human rights and represent a huge obstacle to development. Haynes (2007) observes that, in the face of the social upheaval caused by economic and cultural globalization, conflict and massive migration and dislocation of people, religious tensions and extremism have also grown. Acts of violence and injustice are often justified with an appeal to religious beliefs and sacred texts. Given that conflict both causes and exacerbates poverty and interrupts development, careful attention needs to be paid to the possible negative consequences of religious growth (Armstrong, 2000). This implies that all stakeholders must take responsibility for condemning and preventing the influence of religiously inspired and motivated violence.

A growing body of evidence suggests that development projects, perhaps most particularly in Africa, fail because practitioners and policymakers have neglected to engage with people's deep religious, cultural and spiritual beliefs (Marshall and Keough, 2004).   Studies undertaken by Barro and McCleary (2003) show that, while there is no tangible evidence that spirituality leads to economic success, it can be argued that genuine faith transforms people into becoming more honest and better stewards of resources, leading to a degree of social wellbeing in the long run. It is therefore appropriate to pay more attention to identifying and strengthening those values within the faith traditions that enhance development, particularly those related to wealth creation. For some cultures and religions this may imply changes in their mindset regarding time and their attitudes towards the future, the use of resources and risk-taking (Inglehart et al., 1998). A review of the literature shows that various aspects of religion are capable of contributing significantly to efforts to promote development. It is also evident, however, that despite their world presence and positive values, most religions face challenges and dilemmas in their interactions with development discourse and policy. Many development actors are searching for models of development which encourage grass roots participation of people in the events and processes that shape their lives, because for most people, the purpose of development must be to increase the options and opportunities available to them, to enable them compete on an equal footing. By exploring the roots of development and its interrelationships with religion, it will be possible to recognize the social significance of religion and handle it in a constructive manner.

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In recent years, development strategies have increasingly been based on strategic partnerships, including those between religious groupings and other development actors. Marshall (2005) argues that this is a result of the realization that in order to achieve sustainable development, a holistic, multi-actor approach based on effective working partnerships is essential. To provide a sound basis for such approaches, improved awareness is needed of people's values and aspirations, how they are evolving in different contexts, and their implications for the social, economic and political changes needed to increase prosperity and wellbeing. This research is examining the core teachings, beliefs and practices of the world religions, how these are interpreted by local religious teachers and how they influence the perspectives of religious adherents towards various development concerns. The roles of both religious and secular organizations and processes in transmitting values will be considered, and the enquiry is gender-centred because gender relationships provide an important way of identifying different experiences of development and analysing the intersection between religion and culture.

Notes

1   It is evident from the literature that, all over the world, people of all castes, colours, creeds, races and nationalities practice one religion or another, with the intention of giving meaning and purpose to their lives (Zayd, 2007).

2   This occurs through the medium of the human spirit, which is believed to be an integral part of every person.

3   Within the social sciences, the concept of values is used interchangeably with social norms and customs (Quinn, 1978). However, moral values from a social science perspective and the nature of values from a philosophical perspective are very different. There are philosophical understandings of the nature of moral values, but these are beyond the scope of this literature review.

4   Some of the values and beliefs taught may be lost, while new discoveries are constantly being made.

5   This argument is applicable to all the major world religions covered by this literature review.

6   Moreover, the family determines a child's exposure to subsequent socialization agents, including religion, and   interprets the meaning of these secondary influences.

7   This discussion makes it clear that all the world religions see human activities as encompassed by a divine or eternal order.

8   The Bible testifies to Jesus Christ, but some Christians believe that there are other ways that Jesus Christ may be encountered.

9   The Prophet Muhammad was born in Makkah/Mecca, a city in present-day Saudi Arabia, in 570 C.E. (the seventh century of the Christian era) He is believed to have received divine revelations (The Holy Qur'an) over a period of 23 years. Muslims believe that he is the last Messenger sent by God for the guidance of mankind until the Day of Judgment. They regard him as the model for humanity of all walks of life to follow until the Last Hour.

10   The Qur'an is considered to be the literal word of God, dictated by the angel Gabriel in some miraculous way to Muhammad. Muhammad was illiterate, but it is believed that his followers memorized the revelations and scribes set them down in writing.

11   Muslims believe that the Prophet Muhammad was asked by his contemporaries about Allah; the answer came directly from God Himself in the form of a short chapter of the Qur'an, which is considered the essence of monotheism.

12   The word *salah* means attending to, praying to, or seeking nearness to God. It is common in many predominantly Islamic countries to see Muslims performing the *salah* wherever they happen to be at the appropriate time.   After repeating the prescribed prayer, individuals sometimes add a personal prayer.

13   Muslims pay a specified amount of money, typically 2.5 percent of accumulated wealth each year, to assist the poor and sick. The money is not to support the mosque or Islamic leaders. In some Muslim countries, it is voluntary, while in others, the government enforces it.

14   Islam uses a lunar calendar, and so its year is 11 days shorter than that of the solar calendar governing most worldly affairs. As a result, Ramadan comes 11 days earlier each year. The month is sacred because, as Muslims believe, God first revealed verses of the Quran to Muhammad during Ramadan. Between dawn and sunset during this period, Muslims are to refrain from eating, drinking, smoking and sex. Typically during Ramadan, they have breakfast before dawn and do not eat again until after sunset.

15   The hajj commemorates the sacrifices, faith and obedience of Abraham; his second wife, Hagar; and their son, Ishmael, at Mecca. It is estimated to be the largest, regularly scheduled international gathering on earth. When the pilgrims arrive, they wear special clothing. Men wear two seamless white sheets, while women usually wear a modest white dress and are prohibited from wearing a veil or gloves. In this uniform attire, the pilgrims feel that they are equal before the eyes of God and

that only virtue and devotion will set one apart from others. At various points, worshippers must make a ritual trek, pray from noon through the following morning and stand in prayer for hours at a time.

16 It is generally believed that Hinduism originated in the Indus valley in present day Pakistan. Hindu scholars believe that an old civilization and religion that bore a close relationship to Hinduism flourished near the river Indus in the Indus Valley around 3200 B.C.-1600 B.C. Later, this religion is said to have been influenced by the combined religious practices of the southern Dravidians and the Aryan invaders who arrived in the north of India around 1500 BC (Parrinder, 1972). Other scholars argue that Hinduism is an orientalist construction. Tomalin (2007b) asserts that, in making the claim that Hinduism is an "orientalist" construction, the aim is to draw attention to the ways in which the colonial orientalist scholars, missionaries and administrators gave a name (Hinduism) to the totality of diverse practices followed by the majority of the population in India.

17 With good *karma*, it is believed that a person can be reborn into a higher caste, or even to godhood. Bad karma can relegate him or her to a lower caste, or even to life as an animal in the next life. The last karma is *nirvana*, which is the goal of the Hindu. *Nirvana* is the release of the soul from the seemingly endless cycle of rebirths.

19 Buddhism is said to have been 'discovered' by colonial orientalists such as Sir William Jones, who established the Asiatic Society of Bengal in 1784. Sir EdwinArnold published a famous book on the religion, *The Light of Asia*, thereby popularising Buddhism to a Western audience.

18 Followers of the Theravada branch describe themselves as imperfect beings who have a temporary stay on this earth. It is believed that when an individual understands the nature of existence in this way, they find nothing valuable in this world.

20 Baumann (1995) p. 56, cited in Tomalin (2007, p. 5).

21 Although African Traditional Religious systems are unique to the African continent, variations can be found among indigenous populations in Latin America and the Caribbean states, for example, Brazil and Haiti (Adegbola, 1983).

22 Many Christians refer to the story of Job in the book in the Bible by the same name, to validate their claims.

23 There are several passages in the Qur'an which clearly condemn the practice of interest (referred to in Arabic as *riba*):"Those who devour interest will not stand except as he stands who has been driven to madness by the touch of Satan… Allah has permitted trade and forbidden interest... Allah will deprive interest of all blessing" (2:275-6).

24 Investment funds have been defined by the Accounting and Auditing Organisation of Islamic Financial Institutions (AAOIFI) as "investment vehicles, which are financially independent of the institutions that establish them. Funds take the form of equal participating shares/units, which represent the shareholders'/unitholders' share of the assets, and entitlement to profits or losses. The funds are managed on the basis of either mudaraba or agency contract."

25 Debtors are encouraged to seek every means possible to reduce payment of interest on debt.

26 Some Muslims believe that nonformal education, which is learning from nature and practical experience, is the best form of education. They say that the Prophet Mohammad, Moses, Jesus and Buddha did not have formal education, instead receiving their education from nature while grazing sheep or cows in the fields.

27 The Pali term *dukkha* is arguably the most fundamental concept in Buddhism, yet it is often misunderstood. The usual English translations are "suffering, frustration, dissatisfaction" but "ill-being" is perhaps the best in this context.

28 This principle of the hardworking colony of bees, with the queen meticulously planning for the winter, is taught in the Bible as well.

29 Since *vaharas* were centres of learning where monks as well as commoners received instruction, some scholars argue that the Buddhist system of education prevailed until the 11th century.

30 But one wonders how a woman could be qualified to attend to domestic family affairs or the rearing of children in a satisfactory manner without being herself versed, through education or experience, in the moral and functional culture of the wider society. This is a question that only Muslim women can adequately answer.

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