

Values, norms and poverty
A CONSULTATION ON WDR 2000/1: POVERTY AND DEVELOPMENT
Johannesburg, South Africa

January 12-14, 1999

SOCIAL NORMS AND SOCIAL EXCLUSION
REACHING THE POOR: PROGRAMS OF THE AGA KHAN
DEVELOPMENT NETWORK

Prepared by The Institute of Ismaili Studies, London and the Aga Khan
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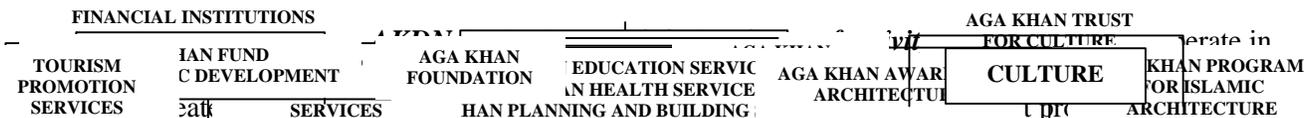
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The Aga Khan Development Network (AKDN) is a contemporary endeavour of the Ismaili Imamate to realise the social conscience of Islam through institutional action. The AKDN brings together a number of institutions and programmes, built up over the last four decades, sometimes earlier. Their mandate is to improve living conditions and opportunities and to help relieve society of ignorance, disease and deprivation without regard to the faith, origin or gender of people whom they serve. Their primary areas of concern are some of the poorest peoples of Asia and Africa.

Social conscience and respect for human dignity: guiding ethics of the AKDN - The impulse which underpins AKDN institutions is the Muslim ethic of compassion for the vulnerable in society and the duty, guided by the ethics of the faith, to contribute to improving human quality of life. An exposition of the ethical ideal of Islam, that governs AKDN activities, has been published, among other faith papers by the World Faiths Development Dialogue. A pivotal notion of this ideal is human dignity, and thus the duty of respect and support for God's greatest creation, Man. At the heart of AKDN's vision is the ethic of care of the weak and restraint in their sway by the rich and powerful. The pious are the socially conscious who recognise in their wealth, be this personal talent or material wherewithal, an element of trust for the indigent and deprived. But while those at the margin of existence have a moral right to society's compassion, the Muslim ethic discourages a culture of dependency since it undermines a person's dignity, preservation of which is emphatically urged in Muslim scripture. From the time of the Prophet, therefore, the greater emphasis of the charitable impulse has been to help the needy to help themselves. The key to a dignified life that Islam espouses is an enlightened mind symbolised in the Quran's metaphor of creation, including one's self, as an object of rational quest. "My Lord! Increase me in knowledge" is a cherished prayer that the Quran urges upon the believers, men and women alike. Like education, good health is also a precious asset for a life of dignity since the body is the repository of the divine spark. This spark, which bestows individuality and true nobility on the human soul, also bonds individuals in a common humanity. Humankind, says the Quran, has been created from a single soul, as male nations, so that people may know one another. It invites people to strive

HISTORIC CITIES SUPPORT PROGRAM 1



institutions pursue specific mandates in their respective fields, they work together within a framework of the Aga Khan Development Network so that their different pursuits can be reinforcing one another. Their common goal is to help poor people to a level of self-reliance where they are able to plan their own livelihoods and help those weaker than themselves, building permanent capacities to sustain development. A central feature of the development strategy is to design and implement multi-input programmes, in which its different agencies participate.

Partnership and Inter-dependence - The AKDN, an independent self-governing system of agencies, institutions and programmes, works closely with the world's major national and international aid and development agencies. Its main source of support is the Ismaili community with its tradition of philanthropy, voluntary service and self-reliance, and the leadership, resources and material underwriting of the Imam. His Highness the Aga Khan is the current and 49th hereditary Imam of the Ismaili Muslims. To implement their mandates, the AKDN institutions rely on the energy, dedication and skills of volunteers and remunerated professionals, drawing upon the talents of people of all faiths. The experience of the past four decades of development effort shows that even when government, non-government and commercial organisations as well as international agencies work together, they are not able to meet most, let alone all, of the needs for shelter, health and sustenance of the world's populations. Developing this theme at the inauguration of the restored Baltit Fort in northern Pakistan in 1996, the Aga Khan put forward the proposition that only when these organisations come together *in, and especially, with* a community, that the necessary resources can be generated and change can be sustained. "This is a guiding principle for the work of the AKDN"

institutions.....Sustainable development requires village [or community] organisations, the empowerment of those organisations, and the creation of partnerships between them and the government, local and international non-governmental organisations, and experts from the leading centres of research and teaching around the world.” The underlying AKDN development philosophy is that the satisfaction of the needs for food, housing, education, and medicine is not enough for the health of any community or society. Values and ideals, which shape people’s identities, give direction and points of reference in the face of rapid global change. Successful development that requires community engagement and mobilisation also needs to occur in a cultural context which preserves individual and community values and ideals.

THE ETHIC OF INCLUSION AND COMPASSION FOR THOSE MOST DISADVANTAGED

The priority concern of AKDN institutions is to reach vulnerable people who find themselves at the margin of existence, more or less excluded even from the meagre provision of basic social services available to their neighbours. In planning and targeting their efforts, the AKDN institutions take into account the varied phenomenon of social exclusion, seeking to identify where it exists and the causes of its entrenchment which may range from an inclement physical terrain and geographical isolation to social, political and economic prejudice. Conflicts and civil wars impose their own brutal exclusion. The following are some of the cases of AKDN interventions, in diverse ethnic, cultural and religious contexts, which illustrate its aim to address the problems of exclusion.

Creating stability and a better environment - Persistence of rural poverty in drought-prone areas in India is a familiar outcome of the vicious circle of a poorly endowed environment and the inefficient use and over-exploitation of severely limited natural resources by a rising population struggling for survival. The cycle leads to further degradation of the environment, increased rural poverty, accelerated landlessness and distress migration to cities. In the light of an economic study by a prominent economist (I.G.Patel, a former Director of the London School of Economics), the AKDN identified three districts in Gujerat State as being amongst the poorest and most disadvantaged - Bharuch, Surendranagar and Junagadh. The situation was much more dire for people who belong to what are formally classified as “scheduled tribes” and “backward” castes. Historically the most “excluded” of all groups in India, and at the bottom rung of the Hindu caste system, they constitute 85% of the beneficiaries of the AKDN interventions that respond to the problems identified. The remaining 15% include higher caste Hindus and Muslims, a minority of the latter being Ismailis. The AKDN has become involved in programmes to break this poverty cycle, through its own India-based agencies, principally the Aga Khan Rural Support Programme (AKRSP), as well as through independent NGO’s, the most prominent being the Sadguru Water and Development Foundation. The latter works in the Dahod district of Gujerat and in neighbouring areas in the states of Rajasthan and Madhya Pradesh.

Emphasis is put on establishing the institutional capacity of village-based organisations to build and maintain their natural resources in a sustainable and productive manner, to improve income-earning opportunities and arrest environmental degradation. Village institutions have been established in over 400 villages, and villagers have helped to construct over 150 small dams, hundreds of other water control structures and 75 community-managed irrigation projects to increase their agricultural production. Watershed and land-development structures to reduce soil erosion have helped to treat some 15,000 hectares of degraded land, and tens of millions of trees planted. With increasing opportunities, seasonal distress migration, once almost universal in some of the areas, has been reduced to a trickle.

Improving equity of access to formal education - In pre-independence East Africa, the colonial education policy was racially based, with separate authorities for European, Asian and African education. Historically, the indigenous Muslims, who belong to the Sunni branch of Islam, have been at a serious disadvantage in comparison with Christian Africans who have long had access to education facilities provided by the European Christian Missions. The educational backwardness of the African Muslim children has traditionally been a serious impediment to their social development. They are among the most marginalised citizens. In the mid-1980’s, Muslim leaders from Kenya’s coastal region, directly and through the East African Muslim Welfare Society, requested His Highness the Aga Khan for assistance in improving the overall educational attainments of their youth. In response, several studies were carried out which revealed that the problem of access to education began in the early years. The lack of adequate pre-school preparation

made it difficult for children to gain access to formal schooling and to perform satisfactorily if they were admitted to primary school. Given the nature and scope of the problem, admission to multi-racial, multi-faiths schools run by the Aga Khan Education Service (AKES) would not have been an appropriate solution. The community leaders welcomed the Aga Khan Foundation's suggestion that a distinct programme of appropriate early childhood education might be the key, even though the concept of pre-school was not familiar among the poorer coastal communities. The aspirations of parents and the communities were for a mode of early education that teaches their children about religion and culture as well as prepares them for primary and subsequent education.

The Madrasa Pre-School Programme in East Africa evolved with the participation of the communities, their leaders, as well as local and national educators. The concept is simple: it builds on the traditional model of religious education by incorporating in it complementary educational activities so as to improve children's access to, and success in, primary schooling. The children from these communities also now stand to benefit from the School Improvement Programme for primary schools in East Africa, particularly that in the coastal region. This programme is an AKES initiative, and benefits children of all faiths and races. These initiatives are designed to improve and strengthen the public sector education systems at the primary level. The Kenya Institute of Education has also played a pivotal role. Staffed by dedicated women educators, the regional Madrasa Resource Centres (MRCs) train teachers, and develop training methodologies, teaching programmes and manuals that make the best of what is already known internationally about successful pedagogies. At the same time, the emphasis is on the use of low-cost, locally available indigenous material and activities that integrate motifs and narratives from scriptural as well as oral traditions. The MRCs in Kenya, Uganda and Tanzania are expected to provide support to up to 200 poor communities from deprived areas. By 1997 over 2,000 pupils had already benefited. By the year 2000, the programme targets to benefit 5,400 children in Kampala, 18,000 in Zanzibar, 18,000 in Mombasa. A corresponding number of women teachers will have been trained by then.

Self - reliance: Helping the poorest of people to help themselves - The Roof of the World in northern Pakistan, lying at the intersection of four of the world's highest mountain ranges, is one of the poorest areas on earth. In this mountain desert ecosystem, much of it above 1,200 metres, inhabitants try to eke out a living by farming small holdings, an average farm being one hectare, relying on irrigation from streams and rivers fed by melting snows. Pakistan, which ranks among the world's poorest countries, has paid most attention to challenges "down country" where its population of 120 million is concentrated. Isolated and bypassed, the northern areas have suffered depressed standards of living, trailing far behind poor national averages. An AKDN commissioned analysis revealed the familiar array of self-perpetuating problems: low production, low prices, low incomes, little savings, much underemployment, leading to deeper debt and destitution. The farmers lack the means to lift themselves out of the poverty cycle; even locked out of access to special government credit schemes, unable to persuade the banks running the schemes to loan them paltry sums to buy one or two bags of fertilisers. The sums are too small for the banks to handle.

The people live in two thousand, tiny villages spread across the northern regions of Chitral, Gilgit and Baltistan. Nestled high in the valleys and on mountain sides, villages are separated from each other. Many villages are entirely Sunni Muslim, many are entirely Ithna Ashari Shia, many are entirely Ismaili Shia, and many have inhabitants who are Nurbukshi. In the villages, people have been mostly concerned about their own individual, not collective, survival. The challenge for the AKDN was to create a sustainable, inclusive, pluralistic process of development in which the different communities, representing a rich linguistic, cultural and economic diversity, could participate. In partnership with national and international development agencies, the AKDN has sought to respond to the above challenges through multi-input strategies to improve opportunities in income generation, education, health, housing, sanitation as well as cultural awareness.

In these areas, local incomes in 1983 were half the national average. They doubled in real terms in the decade ended 1993. The programme remains on target to bring the incomes in the region into line with those of the rest of the country within the next five years. Concrete outcomes at the end of 1997 included: formation of 3,260 village organisations (1,080 for women), with a total membership of 123,000; 355 million rupees (US\$ 10 m) saved by members of village organisations who also made use of 470 million rupees in credit from the Aga Khan Rural Support Programme; over 20,000 hectares of additional agricultural land developed; 20 million forest trees and 2.5 million fruit trees planted; about 15,000 village specialists trained in a variety of relevant skills; 1,200 infrastructure projects completed, with 200 more under construction, including 700 irrigation canals and 300 link roads.

Education and health programmes run in parallel. The Aga Khan Education Services, Pakistan (AKES(P)) operates 175 schools, with nearly 20,000 students, more than half of whom are girls. In districts where AKES is active, female primary enrolment had reached nearly 50% by 1994, whereas it was below 20% in neighbouring districts. At middle school level (grades 6-8), the difference is starker: 30% female enrolment as opposed to between 4-8% elsewhere. A five-year grant from the European Commission in 1997, will help AKES(P) to further improve access and retention rates, particularly for girls, raise education quality, and move towards self-sustainability by expanding the role of local communities in financing and managing schools. The Aga Khan Health Services, Pakistan (AKHS(P)) operates an extensive programme of primary health care through some fifty health centres and hundreds of trained para-professionals drawn from the local communities. Infant mortality has fallen from 150 per 1000 live births to less than 50 in the last decade. AKHS(P) health programmes have progressed well towards financial sustainability. The communities are also reaping the benefits from improvements in water, sanitation and housing facilities.

Acknowledgement of diversity and plurality – culturally sensitive replication - The civil conflicts in Tajikistan and the collapse of the Soviet Union in 1991, resulted not only in the breakdown of food supplies but severely damaged the country's physical infrastructure. The AKDN has responded through humanitarian assistance and long-term development programmes in Gorno Badakhshan and Garm regions. The latter is a predominantly Sunni Muslim area. In the former, while Ismailis are the majority, there are also large sections of Sunnis. The programmes cater for all communities. The experience in Tajikistan shows the need for flexible programming to address a different situation: collapsed food supplies and a ravaged economy. An area that has suffered most heavily is the Gorno Badakhshan Autonomous Oblast. AKDN has initiated an Agricultural Reform Programme through the Mountain Societies Development Support Programme, a local NGO. Nearly 10,000 farmers have signed agreements with it for the private management of over 3,800 hectares of the former collectivist land. The programme provides the farmers with technical assistance and funding for the construction of irrigation channels to bring new land into production and supports them in their negotiations for land. It trains them in basic farming methods and supplies inputs such as high yield varieties of seeds and fertilisers on a credit basis. The increased agricultural productivity is expected to allow the region (200,000 people) to become self-sufficient in food supplies by the year 2001. By 1997, the average yield of wheat on private land was 3 tons per hectare compared to 1.4 tons on sovkhos land. Projected wheat production in 1997 was more than 2.5 times that in 1995, and potato 80% higher. The cash economy that the programme promotes is encouraging the development of trade in food and agricultural produce, favouring the development of the whole region.

Due to its success, in 1996 the programme was extended to the Garm Region of Tajikistan which has a population of some 250,000. Regarded until recently as the heartland of the armed opposition to the government, its physical infrastructure (schools, clinics, irrigation channels, roads and bridges) has been seriously damaged by widespread fighting over the past six years. Many people have been killed and many others displaced. While mountainous, the Garm Region has much higher agriculture potential than Gorno-Badakhshan, and also enjoys better access to the rest of the country. With the inclusion of the Garm Region, the AKDN presence in Tajikistan covers significantly more than half of the country's territory. Its principal concern is to contribute to regional stability through selected and targeted interventions which include: rehabilitation of key infrastructure such as schools, hospitals and bridges; seed multiplication for local potato and wheat production; privatisation of land use; provision of agricultural inputs to private farmers; provision of basic medicines, school supplies, stoves and coal; and support to small businesses.

Joint work between institutions to address multiple causes of poverty - Kwale district on the Kenyan coast suffers from low rainfall and dry sandy soils resulting in a cracked, parched landscape. The Kwale Rural Support Programme began when AKF realised that it would be virtually impossible to meet the objectives of its primary healthcare project in the area without addressing the problem of lack of water, inadequate food and low incomes. Initiated in December 1996, the Kwale programme is an attempt to adapt the lessons learned from the successes of the AKRSP and other similar efforts in Asia to an African context. By helping to create or strengthen institutional structures at village level, the Kwale programme aims to double the income of the poorest 60% of families, living in the target area, over a period of ten years through such means as higher agricultural productivity, improved productive physical infrastructure, a saving and credit scheme, natural resource management, and human resource development.

Reaching the urban poor - Social exclusion is not only a rural phenomenon. The deprivation suffered by the so-called inner city underclass, made up largely of slum dwellers whose ranks continue to swell by distress rural-urban migration, is just as much of a challenge to society's collective conscience. In planning their urban interventions, the AKDN agencies pay particular attention to the plight of city slum dwellers who are denied access to basic social services. One such example is the delivery of primary health care to residents of Karachi's *katchi abadis* or shantytowns, most of whose dwellers are Sunni Muslims. The main delivery agency is the Department of Community Health Services of the Aga Khan University, which works closely with local grassroots, encouraging emergence of community health management teams who help in determining strategies to overcome overall community health problems. The second example is based in Jaipur, Rajasthan, India. In the mid-1980's, *Bodh Shiksha Samiti*, a local organisation, began to provide primary school education to children in the slums. It now caters for the children of seven slums. As younger children began to accompany their school-going siblings, the need arose for a pre-school programme which, in 1993, drew in the participation of AKF India. *Bodh's* educational programme is part of its vision of social change that is community centred, community determined, reflects aspirations of slum dwellers, respects the dignity of their children and makes creative educational use of children's dialect, their traditional stories, games, songs and customs. Local women's groups meet daily to discuss their children's education, hygiene, health and nutrition. Of the families who benefit, 90% are distress migrants. Three-quarters of the target families are from Hindu communities, 80% of whom belong to backward tribes and scheduled castes. Muslims and Sikhs make up 15% and 10% respectively.

Cultural development : tackling another dimension of poverty - A broader approach is taken by the Historical Cities Support Programme (HCSP), one of the activities of the Aga Khan Trust for Culture. HCSP focuses on developing projects that provide models for addressing the deterioration of the core areas of the cities of the Muslim world, most of which are full of buildings and monuments of deep historical and cultural importance. These city centres are often settled by poor and marginalised populations, without either the financial or the political resources to influence the conditions in which they live and work. Projects in such diverse settings as the small town of Karimabad in the mountains of Northern Pakistan, Zanzibar, Cairo, Samarkand and Mostar seek to develop processes whereby neighbourhood rehabilitation projects carried out by residents and trained teams of local artisans use traditional skills and materials to stabilise houses and shops. This is undertaken in conjunction with the conservation of monuments, buildings and public spaces that can be reused to stimulate the social and economic revival of the area. In this manner city centres can be redeveloped for contemporary needs, as tourist destinations, while also benefiting the urban poor who are all too often displaced by the process of normal commercial development.

CRITICAL SUCCESS FACTORS IN EMPOWERMENT AND OPPORTUNITY

The AKDN programmes combine a set of common development principles with the flexibility to respond to specific contexts and needs, described in the sections which follow.

Understanding and addressing the complex mix of causes of poverty and exclusion - Programmes to address poverty typically incorporate a number of elements – primary health care and education, rural savings and credit, natural resource management, development of physical and productive infrastructure, increased agricultural productivity and development of human skills – linked by a central concern for community-level participation and decision-making control. The ultimate goal is for people in the

participating communities to have the confidence and competence to make informed choices from a range of appropriate and available options for sustainable, equitable development, to be able to influence their own futures. The AKDN experience, however, has been that it is most effective to organise communities in a sustainable manner around *economic* activities. These respond to the *higher priority* needs of poor people, and also provide a constant stream of benefits that encourage people to remain organised. Income generation activities also contribute towards the provision of health and education services, thus helping communities towards sustainability in their provision. Although these fragile economies are predominantly poor even by their own national standards, there are also variations in incomes and living standards within these areas.

Participatory Management: An Ethic of the Faith and Cornerstone of Development - Putting into practice the Quranic ethic of fraternal bonds and mutual consultation, participatory social organisation is an important, contributory element of success. It helps to represent the interests of all members within the community, particularly the poor or otherwise disenfranchised. Participatory institutions can successfully take many forms. Broad-based organisations which represent the majority of community members in a single forum have the advantage of being able to promote a wide range of development interventions, to co-ordinate these in a way which best reflects the needs of the community, and to be effective in promoting broad participation in development. However, such organisations often take a long time to establish and take root, can be difficult to sustain and risk being captured to serve the interests of a powerful elite. These difficulties are particularly apparent where communities are highly heterogeneous, and where there are major competing interests within the community over the use or access to common resources. Interest-specific village-level organisations, such as water user groups, or savings and credit groups, are generally more successful in such circumstances, although their benefits are narrower. In most cases, a mix of broad-based and interest-specific groups best serves the cause of harnessing social goodwill and energy at the community level. The quality of the integration and linkages of such civil-society groups with other development actors in the public and private sectors is also an important determinant of their effectiveness.

Renewable resources : The ethic of stewardship - In resource-poor areas with high levels of poverty, the paucity of natural capital (for example, reliable rainfall, irrigation water, and fertile arable land) is often the key constraint on people's livelihood. Likewise, in remote areas, or areas that have been largely bypassed by significant public or private investment, basic physical infrastructure is also commonly lacking. Consequently, AKDN's poverty-reduction programmes frequently aim to build these physical and natural assets through community-based management of natural resources, such as water storage facilities, irrigation infrastructure, soil conservation or forestry initiatives, or by community involvement in the construction of basic economic infrastructure such as rural roads, drinking water and sanitation facilities or agriculture storage facilities. Increasing populations in such areas not only put greater pressure on the use of the existing natural resources, but often contribute to their degradation, as usage patterns are increasingly dictated by the short-term needs of survival at the cost of long-term preservation of the resources. Management of natural resources therefore requires a delicate balance between harnessing individual enterprise and self-interest, and managing the resource base in the interests of the community as a whole, and the interests of future generations. Effective participation of all stakeholders in both management decisions, implementation and maintenance is crucial to the successful achievement of this balance. It helps that this notion of sustainable development is firmly rooted in tradition. Addressing the World Congress of Architects in June 1993, the Aga Khan explained: "*Indeed it is my very faith – Islam- which articulates that concept – God has entrusted His world to the living, in order that they may improve it from generation to generation. Thus, our spiritual, cultural and institutional capacity, as well as the earth's physical and natural resources become our legacy in fact, and in ethic, to our children, and their children*".

Interventions to help develop individual enterprise - More direct interventions are also needed to provide opportunities for the poor to increase their cash incomes and financial assets. In most rural areas, agricultural activities remain the cornerstone of the economy. Increasing agricultural productivity is, therefore, central to the growth of the rural economy and to individual households' incomes and food security. AKDN programmes have most frequently attempted to address this through the promotion of improved agricultural methods, introduction of proven technological improvements (notably seeds), land development and management reform, or improved input supply and better access to output markets. Broad access to financial services has been demonstrated to have a significant impact on poverty reduction.

Enabling poorer clients to have access to credit facilities on a sustainable basis is an important objective of most of AKDN's rural support programmes. This is done through vigorous promotion of savings to mobilise local capital and development of efficient financial services. However, the challenges of providing sustainable financial services at the same time as providing benefits to the very poor are particularly acute in remote and resource-poor rural regions. It is at this frontier of the micro-finance field where many of AKDN programmes are currently working.

Development of motivation, confidence and competence - These strategies are supported through human resource development to build up the skills base of villagers. For example, village organisation leaders receive organisation and financial management training to support the effectiveness and sustainability of the village-level institutions, and key resource people are provided with technical skills to plan, implement and maintain the development activities outlined above. At a more basic level, the programmes also emphasise investments in education and health, converging in the thematic concern for young children and family. Basic literacy and women's access to educational opportunities is certainly critical factors in any poverty alleviation effort. Hand in hand with efforts in education goes the need to find ways to improve medical facilities, to provide affordable medical care and to strengthen the knowledge poor people have to prevent common health problems from occurring.

Independent Evaluation - In its assessment of AKRSP, the World Bank's Operations Evaluation Department observed: "*Evaluation of the successful implementation record of AKRSP invites comparison with less successful rural development projects assisted by other agencies. First, the program is directly implemented by an independent company associated with the sponsoring agency which was also the original donor. This is rare in rural development. AKRSP can conduct its routine affairs without recourse to government authorisations by distant officials or the uncertainty of annual budget approvals. It can react flexibly to problems as they arise. It has staff familiar with the area who speak the local languages. It can attract high calibre staff. It can spend much more time in the field and less in reporting upwards, than any government program. Some of these characteristics may be attainable in semi-autonomous project entities, but few now in operation can compare with the effectiveness of AKRSP. Government agencies cannot function with the same flexibility or single-minded effort. Second, the order of priorities and phasing of AKRSP is unique. The institutional model is well honed, and the early and almost exclusive emphasis on institution-building deserves special attention. In some respects the first four years of AKRSP correspond to the missing years in many "delayed" rural development schemes. The program horizon of 10 to 15 years is much longer than the typical five to six-year cut-off of most projects. Third, village programs supported by AKRSP are planned from the bottom up. Infrastructure projects are selected by the villagers themselves. Later developments are similarly the village's choice. This is in contrast to most projects where standard packages are prepared and offered to rural communities with little if any prior consultation. Given a little insight into human motivation, it is not surprising that the AKRSP approach has been more successful.*"

CONCLUSIONS: ETHICS, VALUES AND ACTION CONDUCTIVE TO SOCIAL INCLUSION

The models discussed above require substantial time to succeed and to enable local communities to take on full responsibility for their own future development. The AKDN agencies, therefore, make a long-term commitment to the areas in which they work, guided by the philosophy that a humane, sustainable environment must reflect the choices made by people themselves of how they live and wish to improve their prospects in harmony with their environment. Sustainability is, thus, a central consideration from the outset: promoting activities that deliver lasting benefits to the target communities; promoting the capacity of communities to sustain the processes and trends initiated in concert with other local government, private sector and development organisations; to embed that capacity in values and ideals which relate to, and shape, the identities of the communities concerned so that they are able to understand and manage forces of change; and building community, non-government and for-profit institutions that have a basis for organisational and financial stability beyond the involvement of AKDN agencies. The evidence shows that this patient, participatory philosophy is beginning to yield its fruits. Efforts of participating communities to improve services and incomes have enabled them in some of these regions to accumulate unprecedented cash savings to provide the capital and knowledge for their own development. They can now take measures to protect their environment; to establish schools and operate medical facilities largely paid for by themselves. Local

communities in different parts of the world are also beginning to appreciate and safeguard their cultural heritage and values as irreplaceable assets that must not be allowed to be eroded.

The universal ethic behind these endeavours, as explained by the Aga Khan when inaugurating a low cost housing project in India “ *is the refusal of an honest conscience to sit back, oblivious of the plight of those who enter the world in such poverty that they are deprived of both the means and the motivation to improve their lot. Unless they can be touched with the spark which ignites the spirit of individual enterprise and determination, they will sink back into renewed apathy, degradation and despair. It is for us, who are more fortunate, to provide that spark.....*” This paper has sought to demonstrate, through actual experience of the Ismaili Muslim community and the Aga Khan Development Network, how faith based ethics and values can be a motivating force and help to create circumstances conducive to social inclusion and sustainable reduction of poverty. Some of AKDN’s work has been adapted and replicated by others. AKRSP’s experience in Northern Pakistan, sustaining all the communities in an area larger than Ireland, has now been replicated by the Government throughout the country. In India, AKRSP’s participatory approach to irrigation has been adopted by the State Government of Gujarat, and has also helped to shape the national watershed development programme of the Government of India. In Tajikistan, the Mountain Societies Support Programme is the largest Non-Governmental Organisation in the country, and now impacts significantly more than half its land area, and all the people who live in this remote and poor region of Central Asia.