
Closing Summary

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We are coming close to the end of our time together, and I want to call on Peter Oberlander for the closing remarks. Please join me in expressing our thanks to the panelists for having shared some of their ideas and thoughts with us.

Many things have been said tonight, and I do not think we should summarize them. But I do have one or two observations that I would like to add. One is poetry versus economics. This phrase captured my imagination. Do not demonize economics, do not demonize technology—they are here and a part of us. We created them because we need them, and they respond to some of our needs. But like so many things that we have done, we are sometimes alienated by our handiwork, and I think that it does not serve to set up straw men or for that matter to set up bogey men. We need to rise beyond that and live the faith, live the principles that we have been hearing tonight.

I want to say one thing that was not brought up, but that does bring up the issue that Yolanda Kakabadse talked about: the issue of the solidarity of the poor. It is true, as Dr. Das mentioned, that there is violence, there is uncertainty, there is risk in the lives of the poor—but it is also true that there can be a remarkable solidarity among the poor. This is highly observable in the issue of microcredit, where we have seen enormously successful repayment rates, schemes that exceed 98 percent among the poorest people in the world. The virtue of the microcredit schemes is

that this instrument, which both creates solidarity and transforms the lives of the people, is an instrument of empowerment. Yet it is also an economic instrument: it works with real positive interest rates, and it avoids subsidies—all the issues that the development economists talk about.

So here we have cases where the social and the economic are not diverse from each other. Partha Dasgupta, who is sitting there, is one of the leading economists doing some serious thinking about issues of social capital and how trust is an essential underpinning for economic transactions. I remember a phrase that he used. He said, “just imagine what society would be like without trust. It would be a society of itinerant hustlers.” In a society of itinerant hustlers there would be no way of recreating and reinforcing the predictability that people were talking about earlier on; one wouldn’t be able to count on the expected behaviors that come from the existence of social capital and social solidarity. Human settlements are the crucibles within which people’s experience of people is created and transformed. We create our own settlements, and they create us.

But surely there is no dichotomy between the spiritual and the material. They are complementary. None of us would consider himself whole if he had to give up one or the other. We need both to exist. And there is something else peculiar to the human condition: as human beings we need to be free, to think as individu-

als, but we cannot manage without bouncing our thoughts off other human beings. We cannot imagine being away from other human beings. In fact it is considered cruel and inhuman punishment to keep people in solitary confinement. This is one way in which people are not strictly individualistic. We need others with whom to interact, and yet we need to have the space to be ourselves. So we should ask about human settlements that we crave, will they be the kinds of settlements that will allow for that duality, that will create both a sense of community and a sense of liberation?

Will they be exhilarating expressions of what is best in all of us, or will they be nightmarish jungles where we would have to pick and scrape

to find our way? It is really very much up to us. In spite of what may be said about the problems we now face in our cities, there is hope. If we look at the indicators, whether it is life expectancy, the number of people educated, infant mortality, nutritional levels—almost everything has, on average, improved.

What we have to address is the bonds of community that are being threatened and destroyed by levels of inequality that are unacceptable by any standard of human decency. It is a big challenge, for which we must summon the wisdom of the great traditions: love thy neighbor, the golden rules. And we must transform the best practices of the few into the standard practices of all.