

# An Inquiry on the Role of Religion in Wealth and Poverty

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## Abstract

In theory, the spirit of all Faiths is upholding the well-being of all people, believers and non-believers, and therefore a coherence of material and spiritual development is prescribed in all Holy Scriptures. The presentation will identify possible areas where religion has contributed to the debate on wealth creation and poverty eradication. Finally, it will conclude that the effective partnership of the two disciplines of religion as a spiritual realm and economics as a social science, although different entities, fosters human well-being. Care must be taken that wealth creation and poverty eradication have many facets and cannot be dealt with solely from a religious perspective. Therefore, this presentation is not a purely theological exercise to judge the correctness or validity of any religious position, but rather a neutral study of social, cultural, economic, historical, and religious exploration.

## **Introduction**

The concept of wealth is difficult to define or measure because it is mainly a stock of assets such as house, land or personal possessions and accumulated money; therefore, it is different from income. Income is a flow while wealth is a stock. If we define wealth as the abundance of valuable possessions and assets, then it is difficult to measure because they can be appreciated or depreciated. The question is how income and wealth affect well-being, standard of living, and the creation of a happy life. Currently, Gross Domestic Product (or GDP) measures standard of living and economic growth in a country. This measurement is based solely on the monetary value of goods and services and ignores for example negative externalities such as the production of those unnecessary and damaging products affecting the life of humans, animals, and the environment. A 'happy life' could not be measured in terms of monetary values alone but rather in terms of well-being; income being one of the features. With 'well-being' the all-encompassing levels of deprivation need to be addressed. For example, a good society should be measured in terms of how human rights is respected and practiced, or in terms of how women and girls are treated. Hence, those values applied in current socio-political-economic systems need to be revised. Religion can suggest values that can redirect attention away from selfish greed and the need to own and consume. Values such as honesty, trustworthiness, compassion, cooperation and fairness are moral resources and should become part of an economic system.

## **Wealth accumulation**

According to economist Thomas Piketty, "The distribution of wealth is one of today's most widely discussed and controversial issues."<sup>1</sup> Piketty is concerned about the long-term evolution of wealth. He raises questions such as: do the dynamics of private capital accumulation inevitably lead to the

concentration of wealth in ever fewer hands? The problem of wealth accumulation and its concentration in the hands of a few is expanding and keeps growing locally, nationally, and globally. As the economy grows, concentration of private wealth gets worse. Exploring this view, Oxfam has been giving depressing updates on wealth concentration each year. For example, they have reported that in 2010, 388 richest people in the world owned more wealth than that owned by the bottom half of the world population. In 2014, 85 richest people were in the same position. In 2015 the number reduced to 80 people. This year (2016) Oxfam predicted that 62 richest people own more wealth than the total wealth of the bottom half of world population. Sadly, the private wealth concentration is getting worse and worse each year.

This kind of wealth accumulation and its concentration in the hands of few is dangerous because it causes imbalance in the market and economic activities including shortages and surpluses of products and hence wastage of valuable rare earth resources. Concentration of wealth also means concentration of social and political power, and concentration of privileges, and opportunities. This may cause destroying harmony and democracy, and pushes the world towards social explosions. The reverse is also true, if we do not have any wealth, we have no power, no privileges, and no opportunities. The bottom 50% of the world population who own only a small fraction of 1% of the global wealth, belong to this category. Concentration of wealth was observed by ‘Abdu’l-Bahá, He said if “...*some are accumulating exorbitant wealth and others are in dire want – under such a system it is impossible for man to be happy.*” [FWU 39]

Concentration of wealth is an ongoing non-stop process under the present economic system. A current economic assumption is that human happiness can be achieved merely by increasing the wealth of the individual members of society. The underlying assumption is that all human beings are motivated by self-interest, selfishness and greed and that the more any particular economic policy caters for these base motivations,

the more successful it will be. The self is primarily seen seeking to maximize his or her own utility, often through maximization of consumption opportunity. The root idea flowing from self-interest is consumer sovereignty and utility maximisation. The rationale is that consumers know their interests best and can act to advance them through exchange. For many, prosperity lies in increasing consumption and each consumer will pursue his or her opportunities until the marginal cost of a transaction exceeds the benefits of it. Each person maximizes utility or happiness subject to a number of constraints, including income. Thus, the economic theory considers mainly monetary aspects of life and ignores other factors, such as those values that are essential for creating interactions among people, and those necessary values for protecting the environment, and respecting the future generation.

Let us draw our attention to the point that the richest people are not necessarily immoral people, as popularly imagined; it is partly the systems that allow them to behave immoral. Since 1776 with the publication of *The Wealth of Nations* by Adam Smith, that the modern economic system or the free market economy has been in operation, those in power and perhaps with good intentions have tried to bring a better life for the generality of the population, but the manipulation, mismanagement and abuse of systems has created a condition which led to widening of the gap between the rich and the poor. Shoghi Effendi in 1927 perceived the need for a system that "...prevents among others the gradual control of wealth in the hands of a few and the resulting state of both extremes, wealth and poverty."<sup>2</sup> It can also be said that wealthy people have enormous political power and influence and do not allow decision-makers to prevent them from becoming even wealthier. The current free market system is out of control and does not convey the original message advocated by its founder, Adam Smith, in his second book *The Theory of Moral Sentiments*. In this book, Smith discusses the position of philosophers and those in charge of the society. He argues that

it would be contradictory and unjust for them just to think about their own self-interest. Instead they should cultivate a sense of public duty in order to be any good at helping to solve the world's most pressing problems. Disappointingly, this vital and critical idea of the founder of the free market system is forgotten. There is a need for a new way of thinking to change the economic structure of the whole society. The Universal House of Justice believe that "A fresh look at the problem is required..."<sup>3</sup> And in a more recent statement it is stated "With prevailing modes of thought found to be badly wanting, the world is in desperate need of a shared ethic, a sure framework for addressing the crises that gather like storm clouds."<sup>4</sup> In reference to capitalism, in a letter written on behalf of Shoghi Effendi, it is stated: "There is nothing in the teachings against some kind of capitalism; its present form, though, would require adjustments to be made."<sup>5</sup>

Concerning the issue of poverty, the current process of globalization, although defective in many ways, is one way for poverty reduction. According to the World Bank, the number of people who have come out of absolute poverty in last three decades has fallen from 1.2 billion to 700 million.<sup>6</sup> The concern, however, is that the poverty reduction has not occurred evenly across the globe. Supporting this view, the Noble Memorial of Economic Science 2001, Joseph Stiglitz writes:

The current process of globalization is generating unbalanced outcomes, both between and within countries. Wealth is being created, but too many countries and people are not sharing in its benefits. They also have little or no voice in shaping the process. Seen through the eyes of the vast majority of women and men, globalization has not met their simple and legitimate aspirations for decent jobs and a better future for their children. Many of them live in the limbo of the informal economy without formal rights and in a swathe of poor countries that subsist precariously on

the margins of the global economy. Even in economically successful countries some workers and communities have been adversely affected by globalization. Meanwhile the revolution in global communications heightens awareness of these disparities... these global imbalances are morally unacceptable and politically unsustainable.<sup>7</sup>

Another worrying condition of current process of globalization is that increasing the wealth of the rich is much steeper than the decline of the poverty level, and this is exactly the concern in the Bahá'í writings, and hence advocating the role of government in elimination of extremes of wealth and poverty. According to 'Abdu'l-Bahá, "*The government of the countries should conform to the Divine Law which gives equal justice to all. This is the only way in which the deplorable superfluity of great wealth and miserable, demoralizing, degrading poverty can be abolished*" [PT 159]. He, elsewhere emphasizes the important role of government in balancing the economic power:

*There must be special laws made, dealing with these extremes of riches and of want. The members of the Government should consider the laws of God when they are framing plans for the ruling of the people. The general rights of mankind must be guarded and preserved.* [PT 159]

## The role of religion

For a discussion of the role and function of religion and its connection with wealth and poverty we need to understand and be clear about the claims of the Founders of Faiths and the nature of the contents of Holy Scriptures and the ways they can be interpreted. Did for example, Muḥammad, Jesus, Moses, Bahá'u'lláh and other Prophets of God appear to solve our economic problems? Did anyone of these Prophets claim to be

experts in wealth creation and poverty eradication? Are the Holy Scriptures academic textbooks containing materials on the subject of wealth and poverty? The Bahá'í Writings maintain the view that these prophets are divine educators, and Holy Scriptures are guidance for better living and creating love, fellowship and unity amongst people. Bahá'u'lláh states: "*The Prophets and Messengers of God have been sent down for the sole purpose of guiding mankind to the straight Path of Truth*" [GWB 156-157]. However, religions also have expressed views on how the poor and the rich should be treated. There are principle guidelines, recommendations and commandments about what should be consumed, what should be produced, and the way resources should be distributed. These instructions are mainly with moral and spiritual foundation affecting human behaviours. These guidelines help experts in different fields to device programs, models and systems with a moral and ethical approach.

The main functions of religion in relation to wealth and poverty can be summarized as follows: *First*, religion can redirect human thought to spiritual concerns, focusing on spiritual aspect of wealth and poverty, and remind them of the duty to care for other human beings. It can be argued that alleviating poverty is about restoring the caring attitude. A number of spiritual principles supports this claim, for example, the Christian command "Love your neighbor as yourself,"<sup>8</sup> the Islamic command of Muslim brotherhood which states "without doubt believers are brothers of one another,"<sup>9</sup> the Jewish appreciation of Jewish community solidarity, and Bahá'u'lláh's exhortations to the Bahá'ís: "*Consort with the followers of all religions in a spirit of friendliness and fellowship*" [GWB 95]. These statements are clearly reflecting upon relationship and interdependence by way of love, a condition necessary to appropriate wealth creation and poverty alleviation. The true spirit of all the Faiths can influence this aspect of human affairs. *Second*, religion can provide the ethical function. Altruism is a human quality, which emphasises the human

responsibility towards others. Religion reminds people of this condition of human nature, to seek selflessly to benefit others. *Third*, religion teaches society proper values and principles to be applied in a given socio-political-economic system. Wealth, fame and power are now considered synonymous in many societies. Those with wealth have the power to control the lives of the poor. The current capitalistic value system maintains differences between the poor and the rich. Greed is an unacceptable quality, but it is one of the features of capitalistic system. It would be more appropriate if a socio-political-economic system were based on fair values, enabling survival of all the people rather than survival of the wealthy. Currently none of the existing systems satisfy this condition. Shoghi Effendi states: “Every system, short of the unification of the human race, has been tried, repeatedly tried, and been found wanting...crisis has succeeded crisis” [WOB 190]. There is a need for an economic system that is fair, flexible, and universal, and based on human values. Religion is the source of human values, and provides hope for the vast majority of the planet’s inhabitants. Therefore, according to the Bahá’í International Community, it is “...inconceivable that a peaceful and prosperous global society, a society which nourishes a spectacular diversity of cultures and nations, can be established and sustained without directly and substantively involving the world’s great religions in its design and support.”<sup>10</sup>

## **A survey of religion on wealth and poverty**

Religiosity is a growing phenomenon, especially among the poorer societies. Claims are made by a number of researchers that poverty is a cause of religiosity, or the poor people are more spiritual. Jacob Olupona, an expert in African spirituality confirms that in Africa the most impoverished people tend to be deeply spiritual.<sup>11</sup> Also, research carried out by two political scientists, Pippa Norris and Ronald Inglehart, indicate how religion is growing, especially amongst poor and oppressed communities. A feeling of insecurity, lack of food and fight for



survival for example, create the seedbed for religious dependency. A need for dependence amongst the oppressed and the poor, therefore, strengthens religious belief. These experts found close correlation between poverty and religiosity in eighty societies, covering most of the world's major Faiths. Based on their research, it is argued that religious dependency persists most strongly among vulnerable populations, especially those in the poorer nations and in failed states, facing personal survival-threatening risks. The researcher's claim is that exposure to physical, societal and personal risks drive religiosity. Conversely, a systematic erosion of traditional religious practices, values and beliefs appear to have occurred among the more prosperous strata in the rich nations. At the same time, a growing proportion of the population – in both rich and poor nations – spend time thinking about the meaning and purpose of life. It is argued that in developed countries, the established churches are losing their ability to tell people how to live their lives, but spiritual concerns, broadly defined, may be becoming increasingly important.<sup>12</sup>

Poverty has many faces. It can be material, social, cultural, or spiritual. The causes of poverty can be man-made or through natural disasters such as: shortage of physical and human resources; political instability; internal conflict; national debt crisis; human rights issues including discrimination and social inequality; poor health-care system; unemployment; weak and unrecognized currency in the international market; social exclusion; natural disasters such as earthquakes, tsunamis and hurricanes. Also, the poor have little opportunity for adequate education and gaining skills or having access to necessary resources for wealth creation.

Furthermore, the presence of certain values in the current economic and market condition upholds poverty. For instance, through effective advertisement, the need is created to consume; also, excessive availability of credit makes it easier to buy and fall into debt; and social status is constructed in terms of what one possesses. Therefore, the more one possess, the

higher their social standing. The consumption driven economy urges cheap production in order to participate in a competitive market. The result is the exploitation of labour and resources. These values stimulate consumption and they create the illusion that poverty can only be alleviated by increased consumption and a proper life is a life of consuming more goods. The more one has, the richer she/he appears: while, in fact, in trying to possess more one become poorer.

## **A comparative study of religion, wealth and poverty**

In modern time, due to creativity, innovation, improved transportation, and increased human and technological capabilities, the wealth of nations has increased significantly. The question is whether the balancing forces of growth, competition and technological progress would lead to reduced inequality and create greater harmony among the classes? The challenge, therefore, is not increasing the wealth but how it is created rightfully and distributed fairly. The aspect of wealth redistribution and its accumulation in the hands of a few have been the concern of Holy Scriptures and hence laws are set for its just distribution. The phrase “poverty” can be interpreted as either spiritual or material poverty. However, the spirit of the teachings of all Faiths encourages earning through integrity and hard works to support own self, one’s own family, helping others, and contributing for social progress. In practice there is variation about the two concepts of wealth and poverty among the different Faiths and within a particular Faith. Here a brief description of wealth and poverty is provided from perspective of Judaism, Christianity, Islam, and the Bahá’í Faith. It is worth noting that given centuries of divergent interpretations of Scriptures and a huge range of practice within each, attempting to summarize Faith’s perspective on wealth and poverty in few pages would not be justified, but some salient lines of thought in each could be identified.

## *Judaism*

Judaism sees no merit in poverty. It is stated, “We are on earth to experience and enjoy this life within the constraints of the law.”<sup>13</sup> These rules include a very strong responsibility to support those in need. According to the Jewish view “poverty is an unmitigated evil.”<sup>14</sup> Jews see no virtue in poverty, poverty is pointless suffering, and hence it is not admired. The Jewish attitude towards wealth is quite positive. In fact, wealth, peace, and/or long life are rewards from God for obeying God’s laws.<sup>15</sup> God will bless those that use their wealth to help the poor.<sup>16</sup> Jewish view on wealth is very much related to charity. Hence, acquiring wealth is praiseworthy, because it allows them to contribute generously to charity and to help the poor regardless of their background. It is clear that Judaism sees nothing wrong with wealth as long as it is obtained honestly and used to help the poor. In other words, wealthy people should not live in luxury, and wasting their wealth on unnecessary things. Asceticism and becoming financially a burden on others, on the other hand, was opposed by many of the Jewish scholars and philosophers. According to Jewish scholar Joseph Isaac Lifshitz, Jewish law calls upon Jews to do everything in their power to avoid becoming a burden on others. They are to be responsible for their own welfare and not to rely on the community to provide for them.<sup>17</sup>

## *Christianity*

In Christianity, poverty and a humble life help bring individuals closer to God. Wealth is not inherently evil, but greed causes people to act in their own self-interest and distracts believers from helping others. In the New Testament, it is stated, “*Blessed are you who are poor, for yours is the kingdom of God*” [Luke 6:20]. The term ‘poor’ may be interpreted as detachment from material things; one should have a humble life and not be possessed by material wealth. ‘Abdu’l-Bahá states:

*When Christ came upon the earth, those who believed in Him and followed Him were the poor and lowly, showing that the poor were near to God. When a rich man believes and follows the Manifestation of God, it is a proof that his wealth is not an obstacle and does not prevent him from attaining the pathway of salvation. [PUP 216]*

Christ says to His Disciples, “Blessed are the poor.” For those who struggle in difficult times, such as material poverty, this would bring them comfort and hope. Struggles during difficult times give people an opportunity to try for improvement while placing trust in Christ and let Him be the source of hope, strength and security. In the *Hidden Words*, Bahá’u’lláh states:

*O Son of My Handmaid! Be not troubled in poverty nor confident in riches, for poverty is followed by riches, and riches are followed by poverty. Yet to be poor in all save God is a wondrous gift, belittle not the value thereof, for in the end it will make thee rich in God, and thus thou shalt know the meaning of the utterance, ‘In truth ye are the poor’... [HW Persian #51]*

Also, Jesus rejects the possibility of dual service. He said: “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and wealth” [Matthew 6:24]. For an understanding of this verse, we look at the Saint Paul’s interpretation. According to Saint Paul, “The love of money is a root of all kinds of evil” [Timothy 6:10]. Consequently, wealth is looked at negatively if a person places it above spirituality. Therefore, it is not about whether or not one saves up money or accumulates wealth. It is about one’s motives for doing so. Looking at this from a different perspective, it would be possible to consider ‘poverty’ as having a humble and simple life, and being content and satisfied, which are in agreement with the spirit of Christian Faith. And since the main message

of Christ is love and fellowship, then association with others will be more effective if a person has enough material possession to be able to give a part of it generously to those in need, rather than asking for help or to beg.

The following statement from ‘Abdu’l-Bahá suggests that references in the Bible to poverty and wealth may also have a literal meaning:

*And the seventh question: Bahá’u’lláh hath been made manifest to all mankind and He hath invited all to the table of God, the banquet of Divine bounty. Today, however, most of those who sit at that table are the poor, and this is why Christ hath said blessed are the poor, for riches do prevent the rich from entering the Kingdom; and again, He saith, ‘It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the Kingdom of God.’ [Matthew 19:24; Mark 10:25] If, however, the wealth of this world, and worldly glory and repute, do not block his entry therein, that rich man will be favoured at the Holy Threshold and accepted by the Lord of the Kingdom. [SWAB 195]*

The interpretation of wealth, particularly from Protestant<sup>18</sup> point of view is that the pursuit of wealth is not only acceptable but it is an outcome of faith and a religious duty. This perspective is generally attributed to Calvinist, associated to John Calvin<sup>19</sup>. Calvinism as a school of thought set the stage for the later development of capitalism in northern Europe. In this view, elements of Calvinism represented a revolt against the medieval condemnation of profit earning and wealth accumulation in general. The view considers hard work and good and healthy lifestyles as spiritual acts. The supporters are strong advocates of wealth creation, and to avoid wealth becoming an obstacle to faith. Among those who view wealth as an outcome of faith are the supporters of prosperity theology, viewing that God promises wealth and abundance to those who will believe in him and follow his laws.

Max Weber<sup>20</sup> in 1904-1905 submitted a thesis and argued that Reformed Calvinist and Protestantism have led to modern capitalism. The English translation of his work, which was in German, was published in book form in 1930 as *The Protestant Ethic and the Spirit of Capitalism*. Weber argued that capitalism in northern Europe evolved because the Protestant, particularly Calvinist ethic influenced large numbers of people to engage in work in the secular world, developing their own enterprises and engaging in trade and the accumulation of wealth for investment. Weber's work focused scholars on the question of the uniqueness of Western civilization and the nature of its economic and social development. Scholars have sought to explain the fact that economic growth has been much more rapid in Northern and Western Europe and its overseas offshoots than in other parts of the world including those Catholic and Orthodox churches that have been dominant over Protestantism.

### *Islam*

In Islam, the Prophet's Hadíths indicate that poverty is a danger and threat for both individuals and societies. It is an unwanted situation from which every Muslim should protect himself. He Himself prayed "O My Allah, I refuge to you from the evils of poverty"<sup>21</sup>, and He advised the following prayer for His friends: "Refuge to Allah from the evils of poverty, famine, degradation, oppressing and oppressed."<sup>22</sup> Indeed a devoted Muslim is one who has adequate wealth, but never puts it into his/her heart. Hence, wealth is good as long as it does not become a source of pride, arrogance and oppression or cause people to be enslaved to it. Furthermore, Islam considers that struggling to make a living by producing something through commerce is a meritorious act. In order to sustain a good life in this world, working and having enough property is imperative for everyone in Islam. Moreover, working to obtain property and maintain a good life is accepted as a valuable effort and worship. It is stated in the Qur'an that while the night is

created for rest, the day is created for the maintenance of life [Qur'an 28:73].

The holy Qur'an provides two levels of poverty: (1) those living at or below the poverty level defined as the poor (*al-fuqara*). These are the persons who lack material means, possessions or income to support them.<sup>23</sup> And (2) those living very much below it, defined as the destitute (*al-masakin*). The destitute (*miskin*) is in misery, dependent on others, either unable to work or not earning enough to maintain himself and his family. As compared to the poor (*fakir*), he is in a worse economic condition, well below the poverty level. Hence, there is a distinction between the poor, the destitute, and a person who uses begging as a profession.

The guidance from the verses of the Qur'an refers to charity as an important approach to reduce poverty. Charity-based Islamic models are financially and socially sustainable because they are based on the concepts of brotherhood, local philanthropy, and volunteer services. These can broadly target the economic and social needs of the poor.

Another important measure for poverty eradication in Islam is Zakah. It is a mandatory duty for the wealthy to perform. Zakah is an important means for poverty alleviation if work is not available or its return is not sufficient to meet the individual's basic needs in life. Every wealthy Muslim must pay Zakah to complete his worship to God.<sup>24</sup> Being wealthy means having "Nisab" which is a given level of monetary or in-kind wealth exceeding one's needs and that of his family. Zakah is a religious duty calculated as a fixed percentage on each form of wealth. It is calculated as 2.5% of most physical and financial assets, 5% of agricultural products from artificially irrigated land and 10% for naturally irrigated land; for cattle not used for land work it is levied in-kind after a minimum number for each kind. Zakah is to be paid at the end of each lunar year; only Zakah of the agricultural products is to be paid, mostly in-kind, at the harvesting time.<sup>25</sup>

There is, however, the need for clarification when discussing wealth creation and wealth redistribution from Judaism, Christianity and Islamic perspective. They do indeed have a great deal to say about the poor, about work, and about social justice. But their teachings are revealed for another age and a relatively primitive economy. It should be noted that economic ideas are always and closely a product of their own time and place. The exploration of the Bahá'í teachings on economics has occupied an important place in the Bahá'í Writings because Bahá'u'lláh has appeared at a time of global economic integration and interdependency of nations. The economic teachings have a vital effect on the Bahá'í community and on the wider society.

### *The Bahá'í view on wealth and poverty*

In the Bahá'í writings the acquisition of wealth is not condemned, but 'true wealth' has been interpreted differently. The notion of true wealth consists of faith and building moral character and wisdom. The Writings consider the dual nature of human beings. This unique perspective connects material and spiritual well-being. The view is that human beings are spiritual in nature and thus, material well-being alone cannot guarantee human happiness. Bahá'ís are directed that they would be happier if the spiritual aspects of their lives are fulfilled and developed alongside the material; it is stated that "*...only when material and spiritual civilization are linked and coordinated will happiness be assured*" [PUP 110]. Abdu'l-Bahá refers to concepts of spirituality and wealth as two different things. Consequently, there is no need for a complete rejection of one for total acceptance of the other. Confirming this 'Abdu'l-Bahá says "*Material progress and spiritual progress are two very different things, and that only if material progress goes hand in hand with spirituality can any real progress come about*" [PT 107].

Wealth is regarded positively in the Bahá'í Writings. For example, Bahá'u'lláh approves the need for wealth after the



stage of maturity. Moreover, wealth is appreciated if it is acquired legitimately through honest work, and is spent sensibly. In the following statement, Bahá'u'lláh describes the attainment of wealth by one's own efforts and hard work as desirable after reaching the stage of maturity:

*...man should know his own self and recognize that which leadeth unto loftiness or lowliness, glory or abasement, wealth or poverty. Having attained the stage of fulfilment and reached his maturity, man standeth in need of wealth, and such wealth as he acquireth through crafts or professions is commendable and praiseworthy in the estimation of men of wisdom, and especially in the eyes of servants who dedicate themselves to the education of the world and to the edification of its peoples. [TB 34]*

The stage of fulfilment and reaching maturity in the light of this discussion can be described as attaining a high level of human consciousness where the acquisition of wealth becomes worthy, if achieved through appropriate means and expended for an appropriate ends. Similarly, 'Abdu'l-Bahá describes how wealth should be acquired and spent. He said, "*Wealth is praiseworthy in the highest degree, if it is acquired by an individual's own efforts and the grace of God, in commerce, agriculture, art and industry, and if it be expended for philanthropic purposes*" [SDC 4]. According to this passage, the first condition for acquiring wealth is that it must be earned by one's own efforts. This emphasises the need to work and be a productive member of the society. The second condition is that the income earned be spent on charitable and philanthropic activities, thereby directing the Bahá'í community towards a culture of philanthropic, humanitarian and benevolent acts. The understanding is that one should not be possessed by the love of wealth but being detached. In the following statement attributed to 'Abdu'l-Bahá explains the meaning and implication of material detachment:

*Detachment does not consist in setting fire to one's house, or becoming bankrupt or throwing one's fortune out of the window, or even giving away all of one's possessions. Detachment consists in refraining from letting our possessions possess us. A prosperous merchant who is not absorbed in his business knows severance. A banker whose occupation does not prevent him from serving humanity is severed. A poor man can be attached to a small thing. [ADP 135]*

For further analysis of wealth creation and redistribution there is a need to make a distinction between ‘means’ and ‘ends’, otherwise what is a mere instrument could become the main goal of an individual in life. Reminding His followers of the importance of reliance in God while engaging in an occupation, Bahá’u’lláh said: “*It is incumbent upon each one of you to engage in some occupation ... Hold ye fast unto the cord of means and place your trust in God, the Provider of all means*” [KA para#30]. The affirmation is that the money earned is a ‘means’, not an ‘end’ and that God is ‘the provider of all means.’ These ‘means’ are those that are befitting human dignity. The indication is that our economic models cannot reduce all values to money or what is known as ‘commoditization’<sup>26</sup> in a competitive market.

Expounding on the same subject, the Universal House of Justice, addressing the Bahá’í community, stresses that the acquisition of wealth as a ‘means’ for achieving higher ‘ends’ such as meeting one’s basic needs, promoting the welfare of society, and contributing to the establishment of a world civilisation is praiseworthy.<sup>27</sup> Exploring the concept of wealth and the justification for acquiring it, the Universal House of Justice states: “However constructive and noble the goal, however significant to one’s life or to the welfare of one’s family [wealth] must not be attained through improper means.”<sup>28</sup> Examples of “improper means” might include using child labor, paying low wages for reducing cost to increase

profit, unfair trade through aggressive competition, or any activities that lead to the destruction of the environment. Furthermore, policies, which internalise ‘negative externalities’, should be carefully evaluated so as not to foster attitudes of self-satisfaction and selfishness. Negative externalities are where the actions of an individual or a firm has an impact on others for which they do not pay, such as the cost of damaging roads and polluting the air by driving a car. Internalising negative externality means that in this example car drivers are responsible to pay the cost of road maintenance and pollution.<sup>29</sup> In a similar fashion it should be noted how economic theory with its self-interest utilitarianism has reduced everything to commodities. To avoid these difficulties, there is much guidance as to how to carefully weigh the difference between gaining wealth in fields such as agriculture, commerce, the arts and industry, and in obtaining it without effort or through improper means.

Economist and philosopher Amartya Sen has commented on the two elements of ‘means’ and ‘ends’. He is establishing an association between the two in relation to commodities and a level of ‘functioning’ in life. The commodities over which a person had command were, after all, only a means to an end, and that end was a level of functioning in life, being able to live the kind of life that one values. This ‘functioning’ was subject to objective measurement as well, such as: life expectancy, infant mortality, literacy, morbidity, political participation and so on.<sup>30</sup> Sen was concerned that the average longevity of a resident of a poor neighborhood in New York is less than that of a resident of Dhaka in Bangladesh, despite the fact that not only incomes, but real incomes, are many times higher in some parts of New York than in Dhaka.<sup>31</sup> Sen’s view helps to better understand the legitimacy of how wealth is obtained and how it is spent in relation to ‘means’ and ‘ends’.

Reflecting on the following verse from the Bible “*You cannot serve both God and wealth*” [Matthew 6:24] one can view it in the light of the two concepts of ‘ends’ and ‘means’. That is,

God is the 'ends' and money or wealth is the 'means'. As the human being is spiritual in nature, material means can be used to serve spiritual ends.

On the issue of poverty, the question can indeed be asked whether the concepts of religion and poverty belong together? One may argue that poverty is a material condition related to food, housing, clothing, and other necessities for living; and religion is a spiritual entity related to transcendental. Therefore, these two do not belong to each other. However, studying religious scriptures, we can maintain that religion has positive effects on poverty reduction. For example, religion supports the production of those goods and services that are befitting human dignity, hence avoiding the production of commodities that are destructive and damaging to human life and to the environment. Religion encourages moderation, and inspires believers to work and be productive members of the society. Religion focuses on the importance of education. Education, also leading to the emancipation and empowerment of women, inspiring them to participate at all levels of society resulting in an increase in the wealth of a nation. The positive opportunities and accomplishments achieved through spiritual education will create the necessary conditions for activities resulting in acquiring wealth and a smoother process of attaining well-being.

The role of religion when it comes to poverty can never be reduced to merely sympathy and well-wishing, nor empty words of comfort by emphasising a better future still to come. 'Abdu'l-Bahá is talking about the real need of the poor which are food, cloths, housing, good health, and education. People with different religious affiliations need to play an active role in attempting to alleviate poverty. Religion, therefore, creates an awareness of the problem of poverty by redirecting the attention to a higher spiritual existence, devoid of material needs, but does not change the existential effects of poverty.

Monetary instruments such as money and wealth are ‘means’ and in some sense determine the way we can relate to others, particularly to those in need. In this dispensation, the rich are given the responsibility to take care of the poor. This is confirmed in numerous Writings of the Founder of this Faith:

- *“Blessed is ... the rich one who careth for the poor...”* [TB 70]
- *“O children of Dust! Tell the rich of the midnight sighing of the poor...”* [HW Persian #49]
- *“O ye rich ones on earth! The poor in your midst are My trust, guard ye My trust, and be not intent only on your own ease.”* [HW Persian #54]
- *“They who are possessed of riches, however, must have the utmost regard for the poor...”* [GWB 202]
- *“O ye rich ones of the earth! Flee not from the face of the poor that lieth in the dust...”* [GWB 314]
- *“The beginning of magnanimity is when man expendeth his wealth on himself, on his family and on the poor among his brethren in his Faith.”* [TB 156]

It requires a great deal of material sacrifice and spiritual enrichment by the rich to guard the poor. However, the wealthy Bahá’ís taking responsibility for the poor does not exclude the poor from taking responsibility for their own lives. Bahá’u’lláh states: *“...the poor may exert themselves and strive to earn the means of livelihood. This is a duty which, in this most great Revelation, hath been prescribed unto every one, and is accounted in the sight of God as a goodly deed”* [GWB 202]. Shoghi Effendi states that: *“Every individual, no matter how handicapped and limited he may be, is under the obligation of engaging in some work or profession...”* [DG 47]. The term handicapped may raise a question as to how would one expect a handicapped person to work and whether this refers to someone with physical or mental disability, while knowing that begging is forbidden. It may be said that the effectiveness of a disabled

individual's work depends on the availability of social and medical services along with technological advancement to support such people to be engaged in work that they can perform. In developed countries, more attention is paid to ensure that people with physical and mental disabilities receive appropriate support to engage in some form of profession, which improves their sense of well-being, as well as allows them to be more productive members of the society. Good planning by governments and on the part of institutions, and of course individual self-initiative are partly responsible for such provisions.

As the Bahá'í community evolves and principles such as work as worship, compulsory education, participation of women in social and economic activities are applied, absolute poverty shall disappear and there will not be any need for individuals to remain in absolute poverty. However, it is not reasonable to think that the individuals' generosity is the only way of dealing with the challenges of poverty. The role of the government and good governance through legislation and other methods such as social welfare programs is crucial in its eradication. Therefore, when expressing concern about poverty, the Bahá'í Writings suggest a holistic approach, keeping all needs of humans in mind by creating a balance in human life.

## Conclusion

This paper maintained the view that religion is able to have positive effects on wealth creation and poverty alleviation. The view presented that Holy Scriptures emphasise the production of those goods and services that are befitting human dignity. Religion has traditionally defined human nature, and our relationship with each other and with respect to the environment. Religion is "*the cause of development and the animating impulse of all human advancement*" [PUP 361]. All Faiths encourage the practice of moderation, which may result in avoidance of shortages and surpluses of commodities in the market and hence the efficient use of valuable resources.

Religion also encourages sharing and caring and hence influences improved wealth redistribution. Many of the important decisions about family, work and savings have been rooted in religious beliefs. Religion focuses on the importance of education and training for the development of human resource that constitutes the ultimate basis for wealth of nations. The positive opportunities and accomplishments achieved through education will create the necessary conditions for well-being. Work done in a spirit of service is considered as worship, and this spiritual principle inspires believers to be productive members of the society. Religion reveals to us principles that are neither invention of the human mind nor social conventions, rather, insights into reality. Science helps us apply these principles to the social reality in which we are immersed. The proposition is that there is economic poverty but there is also spiritual and moral impoverishment. It is this latter form of poverty that has a direct impact on economic poverty because it prohibits a person from living and functioning to his or her full potential. The perception, therefore, is that the two disciplines of religion as a spiritual realm and a source for moral regeneration, and economics as a social science, although different entities, the effective partnership of the two fosters human well-being through right channels of wealth creation, and wealth redistribution. Hence, there is no need for the complete rejection of one, and the total acceptance of the other, it is with the partnership of material advancement and spirituality that any real progress come about.

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- See Noris, P. and Inglehart, R. *Sacred and Secular: Religion and Politics Worldwide* (2011).
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## NOTES

- <sup>1</sup> Piketty, Thomas. *Capital in the Twenty-First Century*, London: The Belknap Press of Harvard University, 2014, p. 1.
- <sup>2</sup> Shoghi Effendi. Letter dated 28 October 1927. In Helen Hornby, *Lights of Guidance*, New Delhi, Bahá'í Publishing Trust, 1983, p. 548, no. 1860.
- <sup>3</sup> Universal House of Justice, *The Promise of World Peace*, p. 10, Haifa, Bahá'í World Centre Publication, 1985.
- <sup>4</sup> *Ibid.*, letter dated 1 March 2017.
- <sup>5</sup> Shoghi Effendi, letter dated 19 November 1945. *Lights of Guidance*, p. 550, no. 1869.
- <sup>6</sup> The World Bank projects that global poverty will have fallen from 902 million people or 12.8 per cent of the global population in 2012 to 702 million people, or 9.6 per cent of the global population, this year. Source: [www.worldbank.org/en/news/press-release/2015/10/04/world-bank-forecasts-global-poverty-to-fall-below-10-for-first-time-major-hurdles-remain-in-goal-to-end-poverty-by-2030](http://www.worldbank.org/en/news/press-release/2015/10/04/world-bank-forecasts-global-poverty-to-fall-below-10-for-first-time-major-hurdles-remain-in-goal-to-end-poverty-by-2030)
- <sup>7</sup> Stiglitz, Joseph. *Making Globalisation Work*, London: Penguin Books, 2006 p. 269.
- <sup>8</sup> Luke 19:18; Matthew 22:39.
- <sup>9</sup> Qur'an, Surat al-Hujurat, "إِخْوَةُ الْمُؤْمِنُونَ إِنَّمَا" 49:10.



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- <sup>10</sup> Bahá'í International Community. 'Statement on Sustainable Development,' World Summit on Sustainable Development, Johannesburg, South Africa, August 26, 2002.
- <sup>11</sup> Olupona, Jacob. (2009:xvi). *Spirituality in Africa*, HARVARD gazette, ([news.harvard.edu/gazette/story/2015/10/the-spirituality-of-africa/](http://news.harvard.edu/gazette/story/2015/10/the-spirituality-of-africa/))
- <sup>12</sup> See Noris, P. and Inglehart, R. *Sacred and Secular: Religion and Politics Worldwide*, 2011.
- <sup>13</sup> See: 613 mitzvot (commandments).
- <sup>14</sup> Sacks, Jonathan. *Wealth and Poverty: A Jewish Analysis*, The Social Affairs Unit 1985. [socialaffairsunit.org.uk/digipub/index2.php?option=content&do\\_pdf=1&id=16](http://socialaffairsunit.org.uk/digipub/index2.php?option=content&do_pdf=1&id=16)
- <sup>15</sup> See: Leviticus 26: 3-13; Deuteronomy 11: 13-16; Deuteronomy 25:15; Proverbs 22:4.
- <sup>16</sup> See: Deuteronomy 15:10; Isaiah 1:17-19; Proverbs 19:17.
- <sup>17</sup> See: Lifshitz, Joseph Isaac (2008). *Markets, morals and religion*, Transaction Publishers. p. 123.
- <sup>18</sup> Protestantism, movement that began in northern Europe in the early 16th century as a reaction to medieval Roman Catholic doctrines and practices. Along with Roman Catholicism and Eastern Orthodoxy, Protestantism became one of three major forces in Christianity. After a series of European religious wars in the 16th and 17th centuries, and especially in the 19th century, it spread throughout the world. Wherever Protestantism gained a foothold, it influenced the social, economic, political, and cultural life of the area. The name was attached not only to the disciples of Martin Luther (c. 1483-1546) but also to the Swiss disciples of Huldrych Zwingli (1484-1531) and later of John Valvin (1509-64). The Swiss reformers and their followers in Holland, England, and Scotland, especially after the 17th century, preferred the name Reformed. See [www.britannica.com/topic/Protestantism](http://www.britannica.com/topic/Protestantism)
- <sup>19</sup> John Calvin, French Jean Calvin, or Calvin (born July 10, 1509, Noyon, Picardy, France – died May 27, 1564, Geneva, Switzerland) theologian and ecclesiastical statesman. He was the leading French Protestant Reformer. His interpretation of Christianity, advanced above all in his *Institution Christiane* religionist (1536 but elaborated in later editions), and the institutional and social patterns he worked out for Geneva deeply influenced Protestantism elsewhere in Europe and in North America. The Calvinist form of Protestantism is widely thought to have had a major impact on the formation of the modern world. See: [www.britannica.com/biography/John-Calvin](http://www.britannica.com/biography/John-Calvin)
- <sup>20</sup> Max Weber, (born April 21, 1864, Erfurt, Prussia, [now Germany] – died June 14, 1920, Munich, Germany) German sociologist and political economist best known for his thesis of the “Protestant ethic,” relating

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Protestantism to Capitalism, and for his ideas on bureaucracy. Weber's profound influence on sociological theory stems from his demand for objectivity in scholarship and from his analysis of the motives behind human action. See: [www.britannica.com/biography/Max-Weber-German-sociologist](http://www.britannica.com/biography/Max-Weber-German-sociologist)

<sup>21</sup> See: Ibn Hanbal, 1953.

<sup>22</sup> Ibid.

<sup>23</sup> See: Ul-Haq, 1996.

<sup>24</sup> Qur'an 107: 1-7; 21:73; 19:31; 19:55.

<sup>25</sup> See: Al Qaradawi, 1981.

<sup>26</sup> John Sloman. *Economics*, 6<sup>th</sup> ed., London: Pearson Education, 2006, p. 157.

<sup>27</sup> Universal House of Justice. Letter dated 2 April 2010, Haifa, 2010.

<sup>28</sup> Ibid.

<sup>29</sup> For 'Negative externalities,' See: Begg, Fischer, and Dornbusch, *Economics*, pp. 304-305.

<sup>30</sup> Amartya Sen. *Equality of What*, S. McMurrin (ed.), Cambridge: Cambridge University Press, 1980, P. 37.

<sup>31</sup> Ibid.