

GIVE THEM A FISH, TEACH THEM TO FISH, OR ORGANIZE A FISHING CLUB? NGOs, CIVIL SOCIETY AND ECONOMIC DEVELOPMENT

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The 1997 *World Development Report* points out that development theories and plans have gone through a series of emphases, beginning with natural resources and progressing through stages in which industrialization, technology transfer, human capital, and sound economic policies were emphasized. Throughout these stages, occurring in loosely overlapping ten-year periods since WWII, some countries have managed to make significant gains in standard development indicators, while others, in spite of being subjects of the same sorts of development efforts, have languished. The 1997 *Report* goes on to identify “yet another shift of focus, to the quality of a country’s institutions,” thus bringing the World Bank into the conversation about good governance and the role of civil society in development. Since the end of the Cold War in 1989, the intensity of this conversation has increased, and many theorists now tout civil society as the key to promoting development: a grand claim to be sure, and one that deserves careful attention. Because of the importance of this debate for our understanding of human development and for the way we do development work, Christians must also engage these issues.

As a Christian economist assessing the new interest in civil society, I would like first to introduce civil society as a concept, and then make three points. The first is that Christians already have been thinking about civil society for a long time and have some important contributions to make to the conversation. The second point is that the inclusion of civil society has some important implications for the way economists think about development, particularly in the area of seeing our discipline and the economy itself in a more holistic way than we traditionally tend to do. Third, I

argue that Christian non-governmental organizations (NGOs) involved in development work should take account of the importance of civil society and consciously structure their programs to promote it.

Defining Civil Society and its Relevance for Development

As the conversation about civil society and development has spread through the social science literature, one of the central issues has been to define precisely what the term means. In development circles today the commonly understood meaning is that civil society is the set of private, voluntarily formed, non-profit oriented organizations that serve some private or public purpose as determined by its members (Fowler 1997). Some see it as a third sector, joining the state and private business in a triangular system of mutual reinforcement and accountability.¹ The commonly understood connection between civil society and development is that, *ceteris paribus*, the more well developed a nation’s civil society, the more improvement there will be in virtually all of the traditional development indicators. The basic line of reasoning is as follows: 1) civil society provides the context in which society’s members can *participate* in decisions affecting social well-being; 2) by so doing they can hold other members of society *accountable* to community standards of behavior; and 3) through dialogue, consensus-building, and conflict resolution, society will be led through a process of *peaceable change*.

By way of highlighting the importance of the connection between civil society and development, consider the following observations by Lowell Ewert (from the Introduc-

tion of Rose and Ewert, 1998):

- *Famines* do not occur in societies that have a vigorous civil society and in which civil human rights are respected.
- The effects of *natural disasters* seem to be exacerbated by violations of human rights and the absence of civil society.
- Growing evidence suggests that *disease* spreads faster in contexts in which the hallmarks of a civil society are absent.
- *Refugees and displaced persons* are largely a result of the absence or breakdown of civil society.
- Most *wars* are caused in significant part by the denial of the rights of the citizenry to participate meaningfully in the life of their country.
- *Discrimination*, a consequence of the failure of effective civil society, is seen as the cause of the early deaths of 100 million women (Sen 1996).
- True *peace* is not possible without effective civil structures. Virtually every peace agreement in recent times has contained important provisions designed to institutionalize civil society within the context of human rights.
- Sustained and equitable *economic growth* seems closely correlated with the presence of civil society.
- The *restoration of environmental degradation* is likely to be more effective if done in the context of civil society.

Because of these newly observed relationships between civil society and development, academics and practitioners have begun to pay close attention to what civil society is and how to promote it. What has become evident is that the concept of “civil society” means different things to different people, because one’s understanding of civil society depends heavily on cultural, political, and philosophical orientations. In the following passage, G.B. Madison points to some underlying reasons for these differences:

in order to fully explicate (“civil society”), one would have to explore...the relations between the private and public realms; the place of the family in civil society; the relation between the public realm and the state; the role of the state in society; the role of volunteer and professional associations, social movements, and political parties; the role of the market economy in civil society; the role of the state in a civil market economy; multiculturalism and minority rights; individual versus group rights; communitarianism versus liberalism; social trust and solidarity; the concept of spontaneous orders and social synergy; the relation between private interests and the public good; the notion of economic rights; social justice; civil society versus the welfare state, civil society and the struggle for democracy in the third world; international justice and the role of non-governmental organization in inter-

national democratization and development, as well as the link, if any between democratization and development (1998).

Madison wryly concludes that “this is by no means an exhaustive list.”

What Madison leads us to see is that the commonly understood meaning of civil society may well mask some of the deeper, yet important, issues lying beneath the surface, like what kinds of organizations belong in civil society, what motivates citizens to join, what purposes are legitimate, what civil society would look like in different cultures, what the role of religion is, and so on. In other words, we need to talk about the perspective from which one thinks about and analyzes the character and role of civil society. Such an opening offers Christian academics, economists included, an excellent opportunity to join the debate and introduce some insights from a Christian point of view. As I will show, Christians have much to contribute to a proper understanding of civil society, as well as to its actual promotion throughout the world.

What Contribution Can Christians Make?

It is worth noting at the outset that the idea of civil society has deep roots in Christian thought. Adam Seligman (1992) points out that it was in the era of the 16th century Reformation that the term “civil society” first came to be used. According to Seligman, it was Calvinist theology that contributed a great deal to our understanding of the moral agency of each individual, of the freedom and responsibility God gives to each of his image-bearers, and of the value of serving God and neighbor in all arenas of life, political, economic, and social, as well as ecclesiastic. In these early understandings of civil society, free individuals in all stations of life enjoyed rights and were worthy of respect, but they also had obligations toward other individuals and toward their society. Individuals were free, but conscious also of the transcendent purpose that God had assigned to them.

Seligman then tells the story of how the Modern age, beginning with the Enlightenment, and proceeding especially through the contributions of the Scottish philosophers, has gradually released these free moral agents from their transcendent purpose and its accompanying requirement of faithful stewardship. Over time, modern and post-modern philosophies have come to see individuals as ethically autonomous agents, responsible to no one but themselves. One result of this thinking has been much talk about people’s rights, but only groping attempts to link rights with responsibilities. In the contemporary philosophical climate, Seligman is justifiably suspicious of all the grandiose talk of *rebuilding* civil society (referring to the US) or *building* civil society (referring to the Third World). For as Seligman

argues, our modern day understandings of the autonomous, even self-interested, individual do not provide a foundation upon which one can credibly build a truly civil society. Amitai Etzioni, for example, the father of the contemporary communitarian movement, has wrestled thoughtfully with the relationship between individual autonomy and community responsibility. Etzioni has observed that “communities and individuals do best” when the forces of community responsibility and individual freedom are in balance (1995), but his argument hangs heavily on the instrumental value of responsibility in the service of individual interests, which Seligman argues is not ultimately enough.

Apparently unaware of the subtleties found in the communitarian conversation about the individual-community relationship, many voices in development circles today, the World Bank for example, are promoting civil society because it seems to be a tool that leads to greater economic efficiency, or higher economic growth. Nothing is seen to be inherently good about civil society *per se*. It is just another lever to pull, another button to push. Development theorists can observe that civil society is important, but their insights into why it works, or into how or why civil society arises, are left unexplored. Christians, on the other hand, having deeper insights into the nature of the human condition and never having lost sight of our responsibility and purpose, can provide a richer and truer perspective on the nature and role of civil society.

In both neo-Calvinist and contemporary Roman Catholic social thought, for example, individuals are to be respected as God’s image bearers, created and creative beings with inherent dignity and rights, but also with transcendently defined individual and social purposes. Among Roman Catholics, Michael Novak (1992) calls this “ordered liberty.” Both views have an organic, holistic conception of society in which individuals participate in the development of different spheres of life (what the Roman Catholics call subsidiarity and what neo-Calvinists often call sphere sovereignty) to bring about God’s purposes in them. Roman Catholics refer to this purpose as bringing about human solidarity and the common good. Kuyperians refer to this as working for shalom. These spheres, or communities, interact with each other in a variety of ways, partly to mutually reinforce each other, but also to hold each other accountable, and to ensure that one area of life, the economic for example, does not overtake or unfairly encroach upon another legitimate area of life (Tiemstra 1999). Underlying values in both formulations include freedom, creativity, participation, respect for others, responsibility, justice, and involvement, all of which are central to contemporary notions of civil society. The big difference is that secular views of civil society see the value of these values in terms

of the ends they achieve, but do not acknowledge their transcendent source.

In light of modernist and postmodernist thought, contemporary civil society theorists struggle with how individual freedom, generally linked in a one-on-one correspondence with self-interest, can generate a good society that continually develops in sustainable ways. Political theorists like Robert Putnam (1993) argue that it is in people’s self-interest to cooperate and to behave responsibly. And while this is no doubt true, it does not help very much. It fails, for example, to solve the well-known free rider problem in any convincing way. Christians, on the

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other hand, while recognizing the legitimate role of self-interest, also have a sense of where responsible self-interest crosses the line into irresponsible selfishness. Unlike many civil society theorists, Christians have a grounded understanding of right and wrong actions, of faithful versus sinful choices. They understand the reality of fallen human nature; created in God’s image and capable of great good, but fallen and subject to temptation as well. This anthropology tells us why we must respect each other’s freedom and dignity even as it warns us that we need to hold each other accountable. It also helps explain why Christians find civil society appealing, for civil society organizations provide people with a means of using their creative potential, providing at the same time an institutional mechanism for holding accountable those who act in the public sphere.

In addition to the theoretical contributions Christians can make to our understanding of civil society, there is also a practical side of great interest to Christians. As citizens, and as members of the Church and of churches, as well as para-church organizations, we form part of civil society ourselves and can contribute to society’s development through these institutions. Some theorists, however, (e.g. Walzer 1991), dismiss the Church and other religious organizations as dangerous institutions, more inclined to foment fundamentalist and absolutist patterns of thought and behavior than to nurture the values and norms that motivate civil society. While admitting that such unfortunate tendencies are present in some segments of the Christian community, Christian theorists nevertheless see the churches and other faith based organizations as vital to social well-being. In a study of the work of local NGOs, Mary Lean (1995) tells the story of how a number of highly

successful organizations were very much in touch with the faith that gave them a sense of purpose and mission. Most of the organizations Lean studied are Christian.

Relevance of Civil Society for (Christian) Economists

For economists the conversation about civil society has special interest because of the links that are showing up between civil society and economic performance. The basic argument is that civil society, with its foundations in grassroots communities and local organizations, builds and nurtures those values and norms, those bonds of trust, the social capital of intersecting networks of reciprocal responsibilities, that lead to the adoption and maintenance of institutions that allow the economy to function well. It nurtures the values that allow people to work together productively even as it produces the mechanisms for holding others accountable. Without an underpinning civil society, economic and political institutions will not work in the interest of society as a whole. People taking up positions in business and political sectors will not likely have developed values that will lead them to be good stewards of the resources they control, nor will the institutions exist to call them to account when they abuse their power. To illustrate the relationship between civil society and economic affairs, I would like to consider two controversial topics from the contemporary Third World economic environment, those being foreign aid and structural adjustment programs.

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With respect to foreign aid, development theorists on the extreme right and the extreme left have generally agreed, but for different reasons, that foreign aid is more harmful than helpful. For those on the left, like Lappé (1980) and Lappé and Collins (1986), the purpose of aid is to shore up the structures that protect the already privileged and powerful, thus preventing the necessary internal revolution in Third World countries. On the right, people like P.T. Bauer (1984) make surprisingly similar arguments, except that the people supported by aid are not seen as fat-cat capitalists, but power-hungry, big-government supporting, leftist political leaders. Far from worrying about forestalling socialist revolution, they argue that aid prevents market forces from working and forestalls reform to a more market based economy. Christians leaning left, like Ron Sider (1997), have been torn between the thinking of people like Lappé and their own biblical sense that the rich should transfer some, even much, of their wealth to the poor. Christians leaning right, like E. Calvin Beisner (1988) and Herbert Schlossberg (1988) believe that a true love for the poor will push us more to a Bauer-like position, for it is a market

system that best serves the interests of the poor.

Moderate observers have continued to support foreign aid, through private, government, and multilateral channels, but they have continually had to work at ensuring that the aid was actually doing some good, which seemed in doubt in too many cases. What insights does a civil society focus add to the debate about foreign aid?

Sounding a chord resonant with the left, civil society theorists speak of empowering the poor and oppressed, though this does not mean that civil society theorists are friends of leftist revolutions, for revolutionary governments have been as prone to squelch civil society as rightist authoritarian governments. Bringing in a theme from the right, civil society proponents actually support market activity and a lighter government rein on business. But they are not market purists, for market activity needs to be held in check by moral norms that are nurtured in civil society and by oversight groups that keep an eye on both government and business. Neither are they pure pragmatists, as moderates have tended to be. Civil society theorists do not see lowering poverty, transferring technology, improving nutrition, improving infrastructure as their primary targets. They do not emphasize *what people have*, but *how a community (or nation) is organized*.

Civil society theorists typically agree with the critiques of aid coming from left and right that aid inevitably confers power and status on national leaders controlling the aid flows. In a recent study of World Bank programs in southern Mexico, for example, Jonathan Fox (1997) points out that Bank assistance aimed at reducing poverty and ameliorating political unrest, is necessarily channeled through the government. It thus strengthens the hand of anti-democratic governing authorities and slows the democratization process contributing perhaps to some short run gains, but undercutting necessary changes for long run sustainable development. Many short run solutions, like those sought by the World Bank Program in southern Mexico, prove to be counterproductive in the long run, because the hard work of building local ownership, an environment favorable to constructive civic action, and responsible institutions, has been avoided.

Two analyses of African nations provide similar conclusions. Bratton and Van De Walle (1994) argue that many African nations are "neopatrimonialist" in character, meaning that "the chief executive maintains authority through personal patronage, rather than through ideology or law." An important unintended function of aid is to extend the executive's power, not by using the aid for development, but for expanding patronage connections. Others point out how such governments also manage to coopt the local NGO sector, preventing the development of independent voices (Ndegwa 1994, Gary 1996). Recognizing that African nations are in dire need of internal reform, Monga (1996)

makes the case that governments with greater degrees of legitimacy (i.e. support of the people) are also more capable of enacting reforms. But the greater the aid flows, the lower is the legitimacy of the government and the lower the capacity for reform. Foreign aid thus prevents the structural transformation necessary for improved economic performance.

In spite of such problems with foreign aid, civil society theorists are still believers in the possibility of foreign assistance. It just has to be in the right package. A constructive aid package would embody the following principles:

- Aid should focus on building up local civil society.
- Aid should empower groups of people traditionally disempowered.
- Emphasis should be on organization rather than on traditional development indicators (e.g. nutrition, income, health).
- The direct transfer of money or goods should be de-emphasized.
- Aid should not be donor-driven, but respond to needs and plans defined through participatory mechanism of the recipients.
- Aid channeled through governments should be limited to those governments that are actually supporting civil society, and enacting projects, building institutions, and changing rules that actually benefit the poor (Lipton 1994).
- To the extent that economic transfers and project assistance actually do occur, they should be channeled through the local civil society sector.
- Referring to the title of this paper, don't give a fish; don't even teach to fish. Organize fishing clubs.

Let us look now at Structural Adjustment Programs (SAPs), the analysis of which bears some similarity to that of foreign aid. As with foreign aid, SAPs also include grants of financial and development assistance. They differ, however, because they do not come to build something new, but rather to restore or set right a situation that has gotten out of hand. Promoted by the IMF, SAPs tend to be controlled by neoclassical economists with all their cold and calculating (and, I might add, largely correct) views about macroeconomic management, and arrive in loan packages that include conditions for adjusting the internal management of the economy. The IMF hopes that under these remedial programs economic stability will be achieved and future crises will be prevented. Because SAPs are heavily freighted with conditions that assume and promote market viability, they have been accused of transmitting and promoting a whole political/economic/social philosophy that has come to be called neoliberalism.

Considering the issue of SAPs from a civil society perspective again gives us some new insights. First, many believe that SAPs have been harmful to Third World countries, especially to the poor, as government budgets tighten

and government services are cut. Taking the side of the poor, some people work through civil society organizations to defend against the harmful effects of neoliberalism (e.g. Korten 1991, MacLean and Shaw 1997). This might occur in two ways. First, those ideologically opposed to a neoliberal society might fight to fend it off entirely. Second, those who find neoliberal ideas theoretically acceptable, might nevertheless see SAPs as an opportunity for the rich and powerful in the nation to balance the budget by cutting social programs and services to the poor (e.g. health and education expenses) instead of raising taxes on themselves. Depending on one's view of neoliberalism, civil action might occur either as advocacy against the IMF programs, or as local political advocacy that promotes just policies within a particular Third World country.²

Taking a more long run view of the impact of SAPs, some recognize that the poor are, in fact, generally hurt by SAPs in the short run, but only as slaves might be harmed if their immediate, though meager, supply lines to their overseers and owners were cut off. Sustainable long run development cannot occur until these bonds of slavery are broken, which very likely will entail some short run pain. This analysis, coming primarily out of an African context, sees SAPs not as saviors because of their neoliberalism, but as foreign imposed programs that undercut post-colonial systems of patronage and power in African states. As the power of the state to dispense patronage diminishes, so too does the loyalty of the clients, who may begin to gather in new and independent organizations. The new civil society organizations might begin to carry out services the government can no longer provide, or they might lobby and agitate for constructive change in the political system. Those concerned for the poor take note. On this view, doing away with SAP conditionality will have the unintended consequence of maintaining traditional patronage systems and thus prevent necessary long-term change. In the African context, SAPs have in some cases been the mechanism that has led to the rise of local civil society, offering greater hope for the future (Gary 1996, Monga 1996, Bratton and Van De Walle 1994).

A third approach to SAPs takes to task the IMF's apparent underpinning assumption that the role of the state must be diminished (notice how this assumption led to the IMF's mistakes in reacting to the East Asian crisis). Gordon (1996) and Tendler (1997) make the point that the key issue is the character of the state, not the size of the state. The role of the state is to provide a structured set of rules and institutions in which civil society can thrive and in which business is both fostered and controlled. SAP conditions therefore should pay more attention to the proper role of the state and also to the development and inclusion of civil society in the decisions that affect the nation. The World Bank's *World Development Report 1997*, recent IMF pub-

lications (Scholte 1998), and even recent program emphases in US AID give evidence that the “Washington Consensus” institutions are beginning to pay more attention to a nation’s political and civic cultures.

There is a strong sense that the rise of civil society is both a true indicator of development as well as a precursor to a long-run improvement in many traditional development indicators like equitable economic growth, literacy, health, and so on. An obvious question, then, is how can international development organizations act to strengthen civil society? Because the development of civil society is so inherently an internal and local affair, large official organizations like US AID, the World Bank, and the IMF cannot

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hope to build civil society directly, for the foundations of civil society must arise out of the local people themselves. Still, official aid agencies can help foster the conditions in which civil society might develop and flourish. They can also work through international NGOs, which are closer to the grassroots, and can play an important intermediary role in promoting the development of civil society in the Third World.

An Increasing Role for (Christian) NGOs

NGOs have played a critical role in international development since the early 1920s (Clark 1991), but in recent years they have grown prodigiously in number, size, and the attention they are receiving (Edwards and Hulme 1996). Since the 1970s, many official aid organizations, like the World Bank and US AID, have increasingly channeled funds through NGOs, including many religiously oriented ones. Originally, this channeling owed to the supposed advantages NGOs had over the large aid organizations in the delivery of a product or service. Among these are 1) the focus of their efforts on the poorest of the poor, 2) their tendency to encourage true participation among the target population, 3) their ability to innovate quickly in response to needs, 4) their small-scale community approach, 5) the exceptional commitment of their staff, and 6) their relatively low cost of service provision. More recently, the emphasis has shifted to 7) their focus on strengthening local institutions (Clark 1991, Marcussen 1996). In a recent book on NGOs, Julie Fisher argues that “NGOs, because of their rapid proliferation, are the vanguard of civil society in most of the Third World” (1998). What role do NGOs play in the development of civil society, and what special role is there for NGOs that are explicitly Christian?

The way NGOs view their own work has changed

considerably over the years as our understanding of development has evolved. In a well-known analysis, Korten argues that foreign assistance has passed through three stages and is now entering a fourth. The first generation of aid was *relief and welfare assistance* (give a fish), the second was *community development* (train people to fish), the third was sustainable systems (form fishing clubs), and the fourth he refers to as *people’s movements* (build national and international networks of fishing clubs). In the third generation, northern NGOs began taking on important civil society functions by building local organizations, and many adopted a focus of creating and strengthening local partners for ongoing development work after the northern NGOs would leave. In Korten’s fourth generation, local civil society is envisioned to be locally independent, but to form partnership networks with civil society organizations throughout the world, thus maintaining a vigilant eye on global (e.g. the viability of world fisheries) and local (e.g. government policy on fishing regulations) issues of mutual interest.

Fisher (1998) lists five ways that northern NGOs can promote civil society in the work they do: 1) they contribute to democratizing development by establishing organizational pluralism; 2) they create a vested interest among the poor, especially via microenterprise programs; 3) they promote political rights and civil liberties through education and advocacy work; 4) they focus on bottom-up democratization, especially in regimes unfriendly to democratic forces; and 5) they influence other voluntary organizations and thus provide networking strength at the grassroots.

Of particular interest to economists is Fisher’s second point on the development of microenterprise, an approach to development that has gained rave reviews now for some fifteen years. I would like to submit that the reason microenterprise programs have been so successful around the world, and the reason they keep spreading, is that they are more than lending programs for poor people. Lending programs of many sorts had been tried for years, and they failed so badly that many organizations swore off them entirely. The key difference in microenterprise programs of recent years is that, in addition to sound business principles, they incorporate many of the principles of civil society. In the community bank model, for example, group members voluntarily join, and then become accountable to each other even as they learn to cooperate with each other and care for each other. Skill development in leadership, negotiation and compromise, and democratic decision making are as much mainstays of community banks as is training in business management. As the banks grow economically and organizationally, they start taking more of an interest in the broader well being of the communities, including the government of their communities, often becoming important voices in community affairs. Many of the banks also

make a conscious effort to nurture values and practices consistent with socially conscious business behavior and try to influence the larger world of private business with these values (Yunus 1997). One of the most important aspects of microenterprise programs is that there are no direct handouts. Initial loans by NGO organizations are all recovered with interest. An initial contribution of the NGO is the start-up capital, but the more lasting contribution is the nurturing of a sustainable institution and a new way of life.

Civil society principles, like those described above, are being incorporated into the work of many NGOs, including Christian ones. Organizations like MEDA and Opportunity International promote effective microenterprise programs. Some Christian NGOs, especially those in the Mennonite tradition, engage in peace, human rights, and reconciliation work (e.g. MCC and Mercy Corps, International). World Vision, Food for the Hungry, and the Christian Reformed World Relief Committee work to build organizational capacities of their national partners in Third World countries. Christian NGOs like Bread for the World and Church World Service work in advocacy and education in North America. This is all to the good, for Christian NGOs should adopt those strategies that promote long run sustainable development. One wonders, however, if there is anything distinctive in the work done by the Christian NGO community.

Conclusion

I have argued that the modern day discussion of civil society began in the 16th century Reformation climate, and that contemporary Christian thought in both Reformed and Roman Catholic traditions has anticipated and informed the current world-wide conversation about civil society and the central role it is playing in development strategies throughout the world. I went on to explain why an inclusion of the idea of civil society in affairs typically understood as “economic,” like foreign aid and structural adjustment, provides a much fuller and richer understanding of these issues. I then brought NGOs into the picture, especially northern ones, and addressed the issue, using microenterprise programs as an example, of how NGOs can promote civil society in Third World contexts. Finally, I suggested that Christian NGOs should incorporate the principles of civil society into their own work.

I would like to make one final point. In addition to doing good development work, Christian NGOs are entrusted with a special task, and that is to offer a sense of purpose and meaning, an understanding of why it makes sense to work in groups, to hold each other accountable, to be responsible, to care for one’s community, one’s nation, one’s environment. Christian NGOs must not only be good development organizations, building civil society in line with the best practices of all NGOs; they must also be Christian. Like any perceptive observer, Christians can see if and when a policy

or a particular strategy actually works. What the Christian has that others do not is also a sense of why it works. When the going gets tough and “civil society” doesn’t seem to be working, local organizations with no clear picture of ultimate meaning will be tempted to throw in the towel and revert to values that promote their interest of the moment. On the other hand, organizations imbued with a deeper sense of their place and role in God’s world, with a belief in the fundamentally moral character of the values that underpin civil society, will be able to stick it out, trusting in God and living by faith. Building civil society with that deep sense of purpose and meaning is the special task of the Christian NGOs.

Endnotes

- 1 The similarity to Michael Novak’s triangular division of society into political, economic, and moral cultural sectors is readily apparent here (e.g. Novak 1992). But though many of the same themes are present in both schemas (e.g. moral responsibility and the need for checks and balances), there are important differences too. For example, civil society organizations might be active in any of Novak’s three sectors.
- 2 See the study I did with Noemi Espinoza Madrid (1997) on the way Christian NGOs responded to SAPs in Honduras and Guatemala, and to what they viewed as the pressure on their countries to adopt neoliberal ways of life.

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