Review work UDK 338.124.4:339.9 DOI 10.7251/SVR1510009V

MATERIAL DISINTEGRATION AS STAGE OF DEVELOPMENT

Professor Simeun D. Vilendečić PhD1

Business School Dositej, Banja Luka

Jovo S. Vilendečić²

Sberbank ad Banja Luka

Abstract: Material inequalities are getting more expressed. The relation between labor and capital as drivers and basisof material, and spiritual development is drastically compromised by the labor expenses. The increasing difference in the material conditions between small number of rich and vastnumber of poor, with a permanent tendency for difference expansion, enables growing power of the richest. The moral aspect of human existence is completely ignored and intellectual life expressed through scientific views and the thesis is completely distorted. Today, it is not the world in crisis, but the rule of capital and its democracy, or tyranny. Capital has become a tyrant. Today's capitalism generates extreme imbalance of wealth around the world which is increasingly resulting in social chaos. The material conception of human life is increasingly becoming a potential cause of new forms of instability, crisis and conflicts. Changes are needed, but radical and long lasting change of consciousness.

Key words: *development, inequality, materialism, education*

INTRODUCTION

There is an old saying: Everyone has a place under the sun, but it seems to be losing its strength today. Judging by the events under that same sun that are happening right now and were happening in the past, it could be concluded that there is much of the turmoil and unrest that disrupts the possibility of finding the place for each of us.

For easier understanding of the concept of materialism, which usually boils down to money, we will give some quotes of famous historical minds or personalities.

"A really poor man is not the one who has too little, but the one who always craves for more." Seneca, a Roman philosopher.

¹ Professor at Business School Dositej, Banja Luka

² Dipl. Ecc, internal auditor in Sberbank ad Banja Luka

"The rich outsmarted the intellectuals, solely because they understood the power of money, a subject not taught in schools" – Rober Kiyosaki, American financial and marketing adviser.

"Nature has no idea of money, otherwise dollars would have been growing on the trees - money is a pure invention of man - useful, but dangerous too."—Osho, Indian philosopher and guru.

Regardless of time difference when they arose, or the professional views of the authors or causes that created them, each of these sayings has its deep meaning, but also similarities in their communion, in materialism.

Materialism is the understanding which considers that the material is the only substance of the world and the essence of all things, and even the physical and mental phenomena are only in function of the material.

By accepting materialism as the only correct view of the world and its existence and functioning, man has created a very strong system of value. In this system, personal system of value is violated and replaced by a system of defined measures. By limiting human consciousness with strict limits and reducing the meaning of life solely to meet the physiological needs and needs of a material nature only, conditions are created for the systematic violation of the same consciousness.

This damages the personal system of values and creates a system that subtracts the biggest man's wealth, and it is his reasoning ability, his intellect and consciousness. *It could be said that a new system is created in which man is the object rather than the subject*. He is rather a machine, only one screw inthe system. The human race is thereby reduced to an animal level.

Material, that is the money, is the only principle of creating awareness and thus the greatest weapon for manipulation. Money is the only principle of Money determines position of a man, his status, value, even his spiritual state. Because of the money people get employed, people work, get married, play football or tennis, for the money people cheat, betray, kill, they will do everything



and they will endure anything for the money. Money has evolved into a master.It became a king, instead of a servant. During the neo-liberalism, it dominated the life, body and soul of man. The era of neoliberal capitalism will be remembered as an era of tyranny of money. In such a world, the principles of feelings grow into the principles of interests.

In contrast to this notion, let us recall the meaning and the origin of the word of anarchism. To the majority of people, it invokes association of the lawlessness, disorder and chaos. However, anarchy or anarchism comes from the Greek words: an meaning opposite and archos meaning the authority or power. So anarchy means: contrary to the authority, or without authority. Most people still insist that it is normal that their life is under the watchful eye of one or more authorities (President, courts, and places of worship) expecting them to solve the problems in their communities, rather than to take over the initiative and responsibility. The essence of anarchism is in taking the responsibility of each individual and his self-organization. This also means that everyone is architect of his own fortune, or that people themselves are to be blamed for the situation in the world and the outcome of their lives that led them into misery. Anarchism would therefore be a society without power, authority and compulsion.

SOME INDICATORS OF MATERIAL INEQUALITY'S NEGATIVE CONSEQUENCES

"Earth provides enough to satisfy every man's need, but not every man's greed", Ghandi.

According to many indicators, human civilization is by far at the highest technical and technological level of development, but yet primitive. The best indicator of this primitivism is the existence of world hunger. Natural resources and technological advances certainly allow that all seven billion inhabitants of this planet are not hungry. There is enough food in the world for every man to get at least two pounds of food daily with ingredients necessary for the survival and development. How else to describe the civilization in which people mutually denying food to another people, justifying this by economic systems and doctrines as if they were natural laws that cannot be changed? Humanity is lost or stacked in the wilderness of money, profits and free markets, but cannoteven come up at the first step of global social development which would mean the satisfaction of basic human needs preservation of physical existence through food or water. According to some analysts, the main reason for hunger in the world is overpopulation. Looking at some individual countries, it seems so, and it could be concluded by observing the state of the planet globally, even despite limited resources, the main reason for hunger is still unequal distribution. A system that puts economic benefits in front of all other human needs and which does not give equal opportunities toeveryone at the beginning, is the main reason for today's situation.

Disputing the rights or not offering the chance for biological survival to another man, (while his own survival is not in question at all) means that a man is not just a wolf to another man, but worse than a wolf. Because when wolf gets fed up, it does not collect food for life, while man does, accumulating stocks of everything out of fear for their survival and greed as a mental illness. This state of mind and spirit of man can be interpreted only by high egoism and tragic domination desire for over others (things and beings).

Today, there are about 900 millions of hungry people in the world and huge part of humanity suffers from lack of nourishment. The uneven distribution of food in the world has led to a growing number of humanity struggling with obesity, while at the same time others are dying of hunger and malnutrition.

According to the UNDP's findings in the Annual Report on Human Development³today's picture of the world development (data analyzed for 173 countries) is characterized by:

- invaluable wealth in a small part of the world,
- very difficult to express poverty in most parts of the world,
- so far the unprecedented technological, economic and scientific achievements.
- chronicle hunger,
- illiteracy,
- abuse, infections and extermination of women.

The Living Report 2012⁴ indicates that planet itself is sick too. The greatest dangers to our planet are:

- excessive consumption,
- > excessive exploitation of natural resources and
- the growing population.

In recent years, almost all analysts and politicians are competing in their statements about what it is the underlying cause of the current crisis in the world. Economists usually argue that it is insufficient demand, excessive consumption, excessive borrowing, etc. Others again interprets that the main cause of the crisis is misuse of the dollar as the world reserve currency. According to this point of view, the United States could impose massive use of dollar worldwide by using their economic, political and military power after the abolition of its convertibility for gold in 1971. It seems that magic formula was found for the alchemists' failed attempts to create a fortune from nothing. Paper has replaced the gold and the greatest world power provided a unique privilege to acquire vast material goods by simply "printing" dollars, which is at the same time unlimited and not controlled by anyone.

A list describing material and spiritual poverty of modern human civilization is far too long. In some areas or countries the situation and the living conditions are so bad that it is difficult to express it by words. However, most analysts agree that the biggest threats and barriers to better living in most of the countries are:

- distorted understanding of the powerful people who decide of global developments on the planet,
- wars
- bad ruling and absolutist regimes,
- distorted religious principles, particularly in relation to women,
- infectious diseases.
- ethnic and religious differences,
- organized crime.

³ Human Development Reports, hdr.undp.org

⁴ Living Planet Report 2012., World Wide Fund for Nature, www.wwf.org

In fact today's mankind is infected by: greed, ethnic tensions, civil wars, foreign aggression, AIDS and poverty. It is quite clear that this is a very serious condition that requires a long time recovery. We should learn about all

the hardship in the world, analyze it and by doing so seek forthe methods and measures to eliminate it or at least to mitigate the negative consequences.

Whenit became clear in December 1930 that the United States are in a serious recession, John Maynard Keynes, trying to explain the causes of such situation, said: "We



have a problem with the ignition." It was a call to the state to push the economy to kick off. You should regulate the financial system (starter) for starting upmachines. Keynes was conservative and believed that capitalism should help the state and that it'll be able to get away from the troubles it had fallen in, and a great number of intellectuals believed that capitalism has failed and that we should introduce a centralized planned economy.

The situation is much clearer today. It is obvious todaythat economic machine failed. Human reality is corrupted. Inequality in the distribution today is so much expressed that it become a real threat to survival. The worst fact in such system is that the profit is ownership of minorities (the rich and powerful) and risk is falling over vast majority (weak and poor). Huge private gains are generated as a result of public losses, which mean that the profit is privatized, while the losses are socialized. The new value has not been created, only redistribution of already created value is done. The best indicator for this conclusion is the privatization of state capital in the former socialist-blockcountries by the end of the last and beginning of this century. A similar situation alsooccurred just before the Second World War, but now the outbreak of the global proportions conflict and mass destruction is unlikely.

General economic and social development in the world for the past decades shows that the socialist systems collapsed, and the capitalist systemsare collapsing as well. Socialism as a system collapsed in the late twentieth century. Capitalism as a ruling system of capital exhale at its last breath at the beginning of this century. The world needs a completely new machine. The situation that humanity is facing today shows that no ignition and pushing are helping anymore to worn out and disrupted machines. Changes of everything are required, discarding existing systems irrevocably. The world is in a crisis with overproduction on one side and the enormous poverty on the other side. Old therapies such as savings or encouraging consumption can no longer apply. New medicaments are needed. The only cure is far more equitable distribution of world resources, production and

wealth. Perhaps this new system could be called workers' capitalism. Maybe this could be a new system in which capital and labor would be equal. The moral aspect of human existence is ignored and intellectual life expressed through scientific views and the thesis is completely warped.

The rich are distancing themselves from the rest of society - they live in elite areas that instead of a regular police are guarded by private security guards and bodyguards; instead of the public parks, swimming pools and other sports facilities they have their own or visit a luxury private clubs with these facilities; children are not sent to the state but private elite schools and universities; they are not treated in public hospitals but in private clinics; they do not travel by public transportation in a crowded buses and subways, etc. In a word, being rich means having enough money not to mix with those who are not rich. One percent of Americans have the best houses, the best education, the best doctors and the best lifestyles, but, it seems, there is one thing that money did not buy: the notion that their destiny is tied to how the other 99% live. History has shown that this means something and that 1% learns it at the end – when it is too late⁵. On the other hand, too much material wealth in the life brings, for the greatest part of mankind, a bleak gray of uneven life content that is mainly down to the work clothing, pajamas, TV screen, a Coca Cola and a sandwich. It boils down to a way of life that is totally in a contrary to the nature of man as a creature. A man becomes a machine for profit production.

Large stratification and inequality is unacceptable not only from a moral standpoint, but also because a lot of layers and inequality hide within and is a major economic and political risk. Economic risk exists because of higher inequality in the distribution and concentration of wealth within a small circle of people. There is less demand for goods and services than it would be in a case if we have a more equitable distribution and less stratification in wealth, which inevitably leads to slowing the rate of economic growth and employment. When inequality reaches a critical point it leads to the serious economic crisis. It is no coincidence that in the years before the outbreak of major crises (1928 and 2007) one fourth of the total income of the United States went into the hands of only 1% of richest Americans. Extremely wealthy people, as a rule, do not spend all the money they received or spent it on excessive and uncontrolled luxury, pleasures and other unnecessary (and even harmful) purposes that do not contribute to the growth and development of the individuals or society⁶.

⁵ It is very interesting observation of science itself about the problem of inequality and abundance. During the occasion of one of the Nobel awards in Stockholm, at the grand ball there was served dinner with 7,000 silver plates and 11 kilograms of gold decorative papers. And how much is spent only for champagne and specially embellished food? Money, therefore, regardless of where it is, in enormous quantities completely blocks the rational, not to mention human thinking. By blocking the reason, a sense for humanity for the people is completely blocked.

⁶ Richard Fuld, the first man in Lehman Brothers Bank, which went bankrupt in 2008, received in 2007 (it is hard to say earned) \$ 500 million. To spend this wage, Fuld should have had spend every day 1.37 million dollars, and for that he had neither enough time nor motivation. If this money is allocated only \$ 4 a day to those who either do not have enough bread, over 340 thousand people would be fedevery day.

In addition to the pure economic there is also political danger of rapid growth in inequality. Namely, at a concentration of wealth within a small circle of people, the confidence in the government and politics of the country is lost. The population is increasingly thought that there was an agreement between the political and business elite in the country. The government becomes corrupted and cannot influence the greed of the rich, but decisions are made in the interests of the wealthiest and narrowed layer of the population, on the great mass of ordinary citizens' expense. Democracy is reduced to useless voting without right choice, and the effect is reduced to fight against one-party, the "business party" ruling, by the words of Professor N. Chomsky.

The world is at some stage of liberty, democracy, inventiveness and everything else that promotes its development, but under very strict limitations. These limits are given by the system of capitalist rule. Many authors all over the world believe that fascism is a direct and necessary product of liberal capitalism. A society in which profit and capital become goals for themselves, a man is reduced to work as a commodity, like all the other factors of production (raw materials). Significant layering, brutal rejection, fear and hopelessness, steadily increasing mental instability results in dissatisfaction, unrest and violence. In terms of falling of living standards and rising inequality in society over a long period of time, people are starting to look for a "leader" who will infuse faith and greater justice in society. Hitler came to power under the slogan: "The main mission of our movement is to uphold the lost and troubled masses a new hard faith; faith that will not leave them in these days of chaos; faith that they will embrace and which will enable their tired hearts to find peace." Today, human consciousness is hampered with cruelty of materialism.

The material disintegration deepens also the problem of ecosystem's health. The coefficient of "biodiversity" (measure of ecosystem's health) has declined worldwide by 30 percent between 1970 and 2008. The situation is even more serious with steady growth of demands for natural resources. In the same period of time, demands havedoubled so today the Planet uses 1.5 times more. In highly developed countries, where the concentration of material wealth is high, the equivalent of use is a five times higher than in underdeveloped (poor) countries. "We can reduce footprint by producing more with less, and spending better, wiser and less. By doing so we'd live in harmony with nature."

The topic discussed in this paper gives us the possibility to remindus on some forgotten claims. In his most important work "Capital" Carl Marx has, by developing the theory of surplus value being appropriated to capitalists, he drew the conclusion that "centralization of production means and socialization of labor reach a point where they can no longer tolerate the capitalist shell and gets broken." The three main weaknesses of the capitalist system that Marx pointed out are particularly pronounced today. It is certainly the most conspicuous fact that capitalism inevitably leads to extremely unequal and unfair distribution of income, and no lessinteresting point is its affinity for

_

⁷ WWF, Living Planet Report 2012.

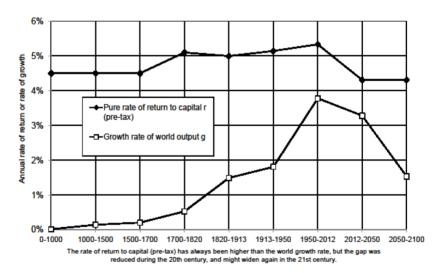
⁸ Marx K., "Capital", Cultura, Zagreb, 1947, page 684

cyclical crises and mass unemployment, as well as unstoppable concentration of capital and the creation of all-powerful monopoly.

The human nature concept based on the investments andon the creation and increase of wealth is simple. The best proof of this is given by the phase of neo-liberal capitalism in terms of IT revolution that inevitably leads to greater material polarization between the rich and the poor in a way that capital is mainly generated, or better to say created, in financial sphere. Financial flows and transactions dominate the real economy.

However, proponents of neo-liberalism, which promises prosperity for all, did not accept the fact indicating that exactly this system is just one of the biggest causes of material stratification. Instead of intensification of the global economy after 80's in 20-tieth century (when the era of neo-liberalism started), that was promised by its theorists, in practice exactly opposite happened. The annual rate of growth of the world economy in the 1970s was 2.4% in the 80's 1.4% in the 90's 1.1%, and in the first decade of this century resulted in the global economic crisis that has led to a large decline of economic activity and rising of unemployment. So neo-liberalism, in addition to being socially irresponsible and morally insensitive, proved to be economically inefficient as well. There is no economic justification for the system, which contributes to improve financial situation of minorities at the expense of the majority, leading to a slowdown in the overall pace of development.





Source: Piketty T. (2015) Capital in the Twenty-First Century, Academic books, Novi Sad, page. 381

This is expressed selfishness and sordidness, although they are not the only meaning of human activity and life. The vast majority of people feel the need for other values that go beyond material pleasures. Many people care about the affection, love, compassion, peace, security, justice, culture, and especially to the spiritual values that cannot be measured.

Excellent analysis of the relationship between capital income and global inequalities and the distribution of income and wealth is in the interesting work of Thomas Piketty⁹ "Capital in the Twenty-First Century," in which this phenomenon is analyzed and documented into details. By using the estimated and observed data there are significant differences in appropriations based on capital and those based on income through time.

More dramatic conclusion can be drawn from the following chart:

Corporate profits and wages of US (% GDP) during 1960 - 2012



Source: www:businessinsider.com

REFLECTIONS ON POSSIBLE MEASURES TO MITIGATE THE ADVERSE EFFECTS OF MATERIAL INEQUALITY

Differences are always good, desirable and even appear as the cause of progress and development. However, excessive differences or inequalities that now exist in the material world are becoming an obstacle that needs to be removed. The negative consequences of this imbalance are very difficult, but at the same time they are also a phase of the development. They clearly indicate that the situation can not last forever, and that changes are inevitable.

If we tried to find ways to manage these differences we would certainly face many obstacles. However at this moment it seems this kind of thinking could go in two directions:

- Compulsive redistribution and
- Designed education.

Nature of these activities is determined by the timeframe. Certain measures effects would certainly be able to provide activities that would generally implement bodies and institutions mainly related to finance.

_

⁹ Thomas Piketty, Professor at Paris School of Economy

However, mitigating the negative effects of inequality and thus the elimination of materialism as obstacles to development can be only achieved by changing consciousness, which requires newly designed education.

Among the measures that would surely give certain results, although with limited action, and would belong to the field of forced redistribution, we could consider:

- The closure of tax havens¹⁰;
- Setting uniform and low rate of corporate income tax;
- Alignment of wage growth with companies profit growth;
- Increase investment in free public services;
- Greater and more effective investment in social protection programs;
- Taxation of all types of assets, primarily fixed assets with high rates and progressive system;
- Radical changes in tax rates in terms of introducing minimum or zero taxation on production, trade and services in purpose of biological survival of the population;
- Abolish all forms of taxes on profits and increase tax rates on capital, dividends and assets;
- Progressive taxation of all forms of luxury consumption and use of products and services such as: gold, yachts, coffee, cars, and so on:
- High tax rates on all types of products and services which pollutethe human body and the environment;
- Direct transfers of budgetary resources to materially disadvantaged persons;
- Introducing the non-taxable portion of wages for the existential minimum:
- Allowing borrowing conditions for materially weaker loan borrowers from financial institution;
- The introduction of the performance measurements in the out of material sphere to achieved results in the production area;
- Discouraging of employment and activities in areas that do not provide socially beneficial effects, but are individually oriented,
- By encouraging companies to develop a system of free management¹¹, which encourages the construction and development of the company and not the owner;
- Introduction of a free laborsystem for life for the most serious forms of gaining wealth through corruption and crime;
- Abolition of private ownership over natural resources (land, forests, water, ores, etc.);

¹⁰ It is estimated that these shelters hold a third of the world's wealth (32 threebillion) and that their closure would acquitted additional 189 billion dollars

¹¹ The best example is Steve Jobs who in the early years of the development of Apple had a salary of one dollar.

- Introduction of a new motivation in the companies' business such as developing a sense of socially beneficial work;
- Introducing a new indicators on companies performances such as participation of companies in giving to the poor, number of opened kindergartens for children or homes for the elderly people;

There are a variety of measures and activities that could be undertaken, both by state authorities, and by the individuals themselves, in order to reduce social inequalities, particularly for fighting the poverty. However, no activity other than proper education can reduce or at least mitigate material disintegration. The material disintegrations obstacle to development can be eased, and then removes only a changes of consciousness. Only a different consciousness can remove the barriers to the development. It is necessary to break the perception that only the profit is a motive and goal of business operations. In a certain sense, the profit can be seen as important, or even the most important reason for the growth and development, but not the only one. Education may create new understandings and new comprehensions of both production and distribution. Certainly a basic precondition for this is a firmly committed and competent authorities and a smaller part of mankind which owns the largest part of the world's wealth. Of course it is very difficult to achieve this. Materially rich person does not understand the poor person. Therefore, such change takes time. And in the meantime it is necessary to create the conditions for a completely new system of education that will produce new innovators, entrepreneurs, investors, managers, employees, owners...

Education is the most effective way to fight, and later to prevent negative consequences of excessive material wealth and inequality among citizens. An educated person must be able to distinguish between current and relevant, permanent and transient. Knowledge is the value that brings new value. It is indestructible value. Even today, as always was anything can be achieved by education. Just think of an educated young person who armed with knowledge goes into action for ideals imposed to him, and thereby include himself and the specific group of people.

Ignorance rules the mankind. Today people usually blame the state, government, directors, neighbor, time, ... for everything that happens, but never asks themselves for their role in all of that. The basic definition of stupidity is to do same thing over and over again, and at the same time, still to expect a different result. The desire to change should be viewed primarily as combing in front of the mirror: it is impossible to change the reflection in the mirror by combing the mirror. The only true change is to change ourselves.

To begin our thinking about the changes we will quote two great minds.

"If each of us would fix the water tap in our home or at least a tooth in the head, the world would be much prettier." 12

_

¹² Duško Radović, 1922-1984, Serbian poet, writer, journalist

"You'll never change things by fighting against the existing reality. To change something you have to create a new model, which will make the existing model obsolete." ¹³

The best recipe for a change is a change of consciousness, respectively of ourselves. Today's society is a society of slaves who live inimposed illusion of liberty, the illusion of thoughts, beliefs, norms, laws, religions, governments, dogmas, happiness, death ... but a society which is asleep. Such kind of society cannot make changes. Change is difficult to achieve at this level of consciousness. By changing the consciousness we change ourselves and the world around us.

The main tool for suppressing changes in the world and consciousness is fear -the fear of the new and the unknown, or fear of losing the old, the well-known. World powers know this well and over the material dependence holds the largest part of humanity in fear. Throughout the history, and even today, with modern methods the greatest weapon – information is hold and served in doses. The reason is simple; the information creates knowledge, knowledge rise and develops the world, as well as awareness of judgment and choice abilities. Therefore, in addition to activities that can be undertaken in the economic and social sphere, it is important to consider the particular field of education for new generations.

In order to achieve something this way we might start with somewhat less radical changes in the education system. We believe that in the first few decades we should begin with:

- The development of philanthropic feelings withinmaterially rich people who would donate at their own will part of their wealth to those who need it most;
- Linking the donation activities and trying to introduce a system of organized actions of such kind;
- Abolishing the existing system of education that turns the man and the worker into goods (such as Bologna);
- Creating a new system of education which will enable the
 education of young people as active entities that operate not only
 by their body and brain, but also their consciousness and soul, the
 systems whose primary goal is the quality of personnel, not their
 mass;
- By removing sonorous titles subjects from educational programs and useless knowledge;
- Reducing formalisms and administration of educational institutions:
- Release the scientific processes and scientific papers from prescribed unification and useless templates;
- Introduction and elaboration of life important areas of research through education in the new system, such as ecology, psychology, moral principles, spirituality (not religion);

¹³Richard Buckminster "Bucky" Fuller (1895-1983) was American architect, philosopher, designer and writer.

- Introduce of compulsory and free education up to completion of secondary level;
- Devise a system of lifelong education in the service of the continuous development of personality;
- The development of freedom of expression, participation and proposing participants for the educational processes.

It is clear that each of these reflections deserve wide and argument elaboration, but for this opportunity it is enoughjust to enumerate them. The essence is contained in a necessary change of consciousness, which is very difficult and time consuming process. That does not mean thatone should not start. Only a change of consciousness can resist the negative effects of material inequality. For that, responsibility lies on all participants.

Prerequisite for a change of the worldis change of consciousness. This change involves primarily the change of individual consciousness, and then the collective consciousness. Only in this way the material inequality will not be an obstacle for development, but the phase in the development.

MATERIJALNO RASLOJAVANJE KAO FAZA RAZVOJA

Prof. dr Simeun D. Vilendečić, Jovo S. Vilendečić

Apstrakt: Materijalne nejednakosti su sve izraženije. Odnos između rada i kapitala kao pokretača i osnove materijalnog, pa i duhovnog razvoja je drastično narušen na štetu rada. Sve veća razlika u materijalnom stanju između malog broja bogatih i velikog broja siromašnih sa stalnom tendencijom proširenja te razlike, omogućava i rastuću moć najbogatijima. Moralni aspekt ljudskog postojanja je potpuno zanemaren, a intelektualni život izražen kroz naučne poglede i teze je potpuno izvitoperen. Danas u krizi nije svijet nego vladavina kapitala i njegova demokratija, odnosno tiranija. Kapital je postao tiranin. Današnji kapitalizam generiše ekstremnu neravnotežu bogatstva širom svijeta koja sve više rezultira socijalnim haosom. Materijalno poimanje ljudskog života sve više postaje potencijalni uzrok novih vidova nestabilnosti, kriza i sukoba. Potrebne su promjene, ali radikalne i dugotrajne promjene svijesti.

Ključne riječi:razvoj, nejednakost, materijalizam, obrazovanje

REFERENCES

- 1. Human Development Reports, hdr.undp.org
- 2. Living Planet Report (2012): World Wide Fund for Nature, www.wwf.org
- 3. Marks K. (1947): Capital, Kultura, Zagreb, page 684
- 4. Piketty T. (2015): Academic books, Novi Sad
- 5. Annual growth overview for 2015 (2014), European Commission, Brussels
- 6. Piketty T., Zukman G. (2014): Capital is Back: Wealth-Income ratios in Rich Countries 1700-2010