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Economical responsibility towards the other: A pastoral study.



by

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Abstract

The following research study investigated economic responsibility towards the other from a pastoral theological point of view. The study's theoretical framework is shaped by the dialogical Intergenerational pastoral process (DIPP). The DIPP is a theory advocated within practical theology and pastoral care that allows for a better understanding of the complexities in relationships within families and communities. The DIPP puts a strong emphasis on the intergenerational connectedness of future, present and past generations. The research methodology that guided this study was Richard Osmer's four tasks of practical theology. This approach to practical theology gives structure and serves as a clear reminder of how important the field of practical theology and pastoral care can be, especially in the challenging times we live in. Osmer's approach guides researchers with the four core tasks namely, i) the Descriptive-empirical task, ii) the Interpretive task iii), the Normative task and iv) the Pragmatic task. These core tasks will fittingly guide the different research aspects within the study.

This study was inspired by an article Hanneke Meulink-Korf & Wim Noorlander wrote in 2012 in the aftermath of the 2008 economic recession. The title of the article is '*Resourcing Trust in a Fragmented World – The Social-Economical Dimension and Relational Ethics in the Track of Boszormenyi-Nagy.*' This article inspired the researcher to explore how the DIPP can be applied to a socio-economic crisis. The two main concepts used from the DIPP to approach the economic challenge of debt within the study was responsibility and hope. The Biblical jubilee was used as a supportive theological lens towards the DIPP. The goal of the research was not to solve the debt crisis or to predict a hypothesis. The purpose of the study was to explore how economic responsibility towards the other and a realistic perspective of hope might look like in the 21st century amidst all the challenges we face. The pastoral theological study took the risk to enter the field of economics and therefore attempted to stand on the bridge between the fields of theology and economics. The final aim was to assist pastoral caregivers with a fresh imagination to approach a socio-economic problem like the debt crisis.

Abstrak

Hierdie navorsing studie het gekyk na ekonomiese verantwoordelikheid teenoor die ander vanuit 'n pastorale hoek. Die studie se teoretiese raamwerk was gevorm deur die dialogiese intergenerasionele pastorale proses (DIPP). Die DIPP is 'n teorie wat binne die veld van praktiese teologie en pastorale sorg soek na 'n beter verstaan van die kompleksiteit binne verhoudinge in gemeenskappe en families. Die DIPP plaas 'n sterk klem op die intergenerasionele verbintenis tussen toekomstige, huidige en generasies vanuit die verlede. Die navorsing metodologie wat gebruik was, was Richard Osmer se vier kern take van praktiese teologie. Hierdie metodologie gee struktuur en dien as 'n herinnering oor die belangrikheid van teologiese interpretasie en pastorale sorg in die uitdagende tye waarin ons lewe. Osmer se benadering lei navorsers met vier kern take naamlik die i) deskriptiewe-empiriese taak, ii) die interpretasie taak, iii) die normatiewe taak, en iv) die pragmatiese taak. Die vier take het gepas die verskillende aspekte van die navorsing begelei.

Hierdie studie was geïnspireer deur 'n artikel van Hanneke Meulink-Korf & Wim Noorlander wat in 2012 geskryf was na afloop van die 2008 ekonomiese resessie. Die titel van die artikel is *'Resourcing Trust in a Fragmented World – The Social-Economical Dimension and Relational Ethics in the Track of Boszormenyi-Nagy.'* Hierdie artikel het die navorser geïnspireer om ondersoek in te stel oor die DIPP se toepaslikheid tot sosio-ekonomiese uitdagings. Die twee fokus konsepte wat gebruik was vanuit die DIPP om die ekonomiese krisis van skuld te benader was verantwoordelikheid en hoop. Die Bybelse jubeljaar was gebruik as 'n ondersteunende teologiese bril tot die DIPP. Die doel van die studie was nie om die skuld krisis op te los of om 'n hipotese te voorspel nie. Die doel van die studie was om ondersoek in te stel oor hoe ekonomiese verantwoordelikheid teenoor die ander en 'n realistiese perspektief van hoop kan lyk in die 21ste eeu te midde van al die uitdagings wat ons in die gesig staar. Die pastorale studie het die risiko geneem om op die brug tussen die velde van teologie en ekonomie te staan. Die finale doel was om pastorale versorgers tot vars verbeelding te begelei rondom sosio-ekonomiese probleme soos die skuld krisis.

Dedication

I dedicate this study to the future generations of the Bester and Pieterse families. May you live in a world where economic responsibility towards the other create more harmony. May you live in a world where there is more harmony between fellow brothers and sisters. May you help to create a world where there are more opportunities for fellow brothers and sisters. May you live in a world where there is more access to resources for all.

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Chapter 1 - Setting the stage

1.1 Introduction and motivation

In 2008 a serious economic downturn brought the world economy to its knees. Back then I was in the middle of High School and the economic crisis seemed very distant. My biggest responsibilities in 2008 were being on time for school and giving our dog food in the morning. Just over a decade later the Covid-19 virus has brought the world and the global economy to its knees again. This time however it has become a personal affair for me with far more personal and collective responsibility. Economist Tobias Adrian and Fabio Natalucci (2020) wrote an article on the International Monetary Fund's website where they alerted that the Covid-19 pandemic has caused an "*unprecedented human and health crisis.*" They further stated that there is great uncertainty about the length and severity of the economic downturn.

Hanneke Meulink-Korf and Wim Noorlander (2012:1) wrote an article in the aftermath of the 2008 economic crisis where they emphasized the connectedness and relevance of the crisis for social work, therapeutic help, mental health care and solidarity with several generations. This connectedness and relevance will have an influence on those not born yet and those who will come after us. The Covid-19 pandemic is no different in this regard and this study would like to emphasize the interconnectedness of the economic crisis, pastoral care and our collective responsibility towards the future. The impact of the Covid-19 pandemic and the economic recession it caused is significant. This study would like to narrow its focus on the socio-economic challenges created by debt. Debt is intricately linked to the economic challenges we face today.

When hearing that many developing countries and lower to middle class households struggle to deal with debt, one might think that debt is a cruel invention. An invention that encourages

nations and people to spend and live far beyond their means. Anthropologist David Graeber, the author of the book *“Debt: The First 5,000 Years”* argues quite contrary. He is of opinion that if you go far enough back in history, you find that societies have been dealing with debt far longer than they have been using hard cash or money as means of trading. Debt has been integral in governing economic life for five millennia (Boylan, 2011). Debt has empowered many households and nations through the ages, but similarly it has created major challenges for nations and households. Debt is not a modern invention and the challenges around debt are not necessarily new. Debt plays an integral part in modern day economic progress. Nations take on debt to build infrastructure, fund economic development and create jobs. Debt is mostly made by nations because the taxes that citizens pay rarely covers the public spending of the government. When a nation takes on too much debt it has the potential to harm the future generations of a country as the repayments of debt tends to get more expensive over years because of compound interest (Miner, 2013:1).

The South-African government owns debt that amounts to R4 trillion (R 4 000 000 000 000). These debts are owed externally to other countries, international banks and private lenders. Internally they are owed by municipalities and state-owned enterprises like Eskom and South-African Airways to the South-African national government. On 28 October 2020 South Africa’s debt stood at around 81% of our country’s Gross Domestic Product (GDP). This means that 81% of the profits made by our countries products and services that contribute to our economy must be used to service the internal and external debts of South-Africa (Davis, 2020). The South-African government is paying one Billion rand per day in debt owed to the IMF and World Bank. This is the biggest expenditure on the entire books of our country (Naude, 2019). When debt is used by governments to build new schools, universities and hospitals the current and future generations stand in the line to reap the rewards. However, when debt is used by governments to fuel consumption, pay salaries, fund luxury trips and build private houses, then it only holds present advantages for the current generation (Investopedia, 2019). This does not spell good fortune for the generations coming as compound interest on loans tend to grow and our economy that needs to pay those loans is growing in a negative direction (Naude, 2019).

Debts made by households and families are also not a recent innovation. Ordinary households in South-Africa acquire loans that enable them to buy homes, fund university fees and help them to buy motor vehicles. There are currently 25 million active credit consumers in South-Africa and 10 million of these consumers are behind on their payments. The average South-African has three and a half accounts which means that the average consumer are behind with their payments in at least one of their accounts (Ngalonkulu, 2019). These statistics are a small reminder of our country's debt challenges on a national and household level.

The growing challenges around household and national debt has the potential to crumble trust between individuals and communities in South-Africa. The growing debt challenge has the potential to harm the generations coming after us. Trust and responsibility call on the human need for justice and fairness, the search for mutual recognition of obligations and rights in restoring relationships between fellow human beings. Trust in this regard is never a given and can be seen as the moral glue that keeps societies together (Boszormenyi-Nagy & Krasner, 1986:422). The Philosopher Emanuel Levinas argued that man is invested with responsibility even when he/she does not call for it and even when there is no contract (Levinas, 1985:96). The debt crisis in South-Africa calls us to respond and this responsibility has to do with the legacy we will leave for the generations coming after us.

As citizens of the 21st century we have information and history to learn from. Debt relief is a concept that might sound strange today, but the practise of debt relief has played major parts throughout history. The socio-economic principle of debt relief dates back as far as the Babylonian period around 2000 B.C. (Miner, 2013:1). The phenomenon of debt relief also grew over years, and the tradition was carried over to the Ancient Near East through to Israel

and the Biblical jubilee, to the Neo-Assyrian period right through to South Africa's Debt Intervention Bill of 2019.¹

The Biblical jubilee is one of the Old-Testament institutions which have captured the human mind and imagination for centuries (North, 1954:1). The Biblical jubilee as understood from the Old-Testament book of Leviticus was an institution that called the Israelites towards an ethical reset every 7 and 50 years. The institution and measures had a strong socio-economic focus, and this study will focus on the specific institution of debt forgiveness that were part of the Biblical jubilee. Economic historian Michael Hudson (2018:270) is of opinion that the values of the Biblical jubilee are more relevant today than ever. He is of opinion (2018:270) that most theological training throughout the world makes the Biblical laws of the Jubilee and debt forgiveness as merely and utopian dream that functioned in history. This study would want to argue that debt relief and specifically the Biblical jubilee's principles and practices can guide us towards a fresh imagination within the challenging times we live in. On a macro level the practices can be of value for governments in policy formation. On a micro level the practices can be of value to inspire individuals into a new mode of economic responsibility towards fellow sisters and brothers.

This study will make use of the Dialogical Intergenerational Pastoral Process (DIPP) as theoretical framework to build a bridge between the economic challenges around debt and the theological arguments about responsibility and hope in debt relief. In the midst of the instability and social injustice around debt the question that the Dialogical Intergenerational Pastoral Process (DIPP) helps to ask is one of relational responsibility and how a realistic perspective of hope might look like in these challenging times. The DIPP is interested in pastoral care about families, but it cannot be limited to families as it is also concerned and

¹ The National Credit Amendment Bill officially signed in the 15th of August 2019. The Debt Intervention Bill is an amendment to the National Credit Act. The main goal of the Debt Intervention Bill is to provide relief for the most vulnerable and financially distressed South-African consumers.

applicable to individuals and communities. The DIPP is also of significance for conflict resolving and facilitating greater understanding between cultures and people. The aim of the DIPP is to restore trust in human relations damaged by isolation, hurt and separation caused by conflict and injustice. Within the DIPP hope becomes one of the key words (Thesnaar, 2018). The DIPP allows for a deeper understanding of responsibility and help to search for a realistic perspective of hope.

1.2. Research problem statement

From the earliest days of human existence till today, debt has been one of the major realities of everyday life. Christian theological reflection has engaged debt and has been influenced by debt for ages. Many of the challenges we face today works across generations. There seems to be a legacy towards certain problems as they come up generation after generation. When looking at legacy through the lens of the DIPP, this also implies sifting what you inherit in order to hand something better down to the next generation (Meulink-Korf & Van Rhijn, 2016:25). The Covid-19 realities and the uncertainty of what life will look after the crisis creates even more tension on the South-African debt crisis. These factors have the potential to give coming generations a very unfair hand to deal with. The economic crisis around our current recession and the dominant economy behind it has the potential to leave big debts behind for the generations to come. There have not been many pastoral theological perspectives on the South-African debt crisis. The primary aim of this study is therefore to investigate if responsibility as understood through the lens of the DIPP and Biblical jubilee can be of any value when engaging a debt crisis in the 21st century.

There is a tangible gap in research pertaining debt relief, especially research including the Biblical jubilee. Working within a congregation during the covid-19 pandemic made me aware of the deep need for pastoral caregivers to better understand the social psychology and social networks regarding the economic recession and the debt crisis of South-Africa. These realities play out in pastoral conversations as congregation members and clients suffer economic consequences due to the Covid-19 pandemic. This pastoral study aims to contribute by searching for a realistic perspective of hope in these challenging times. One

cannot assume any simple solution to the major challenges around debt that has been with humanity for a long time. Although the study may emphasize that the DIPP and the Jubilee principles may be of some use, there still exist so much variation of the problems around debt in South-Africa and around the world.

Economic ideology plays the role today that religious morality played in the past few decades (Hudson, 2018:270). As theologians and pastoral caregivers, we need to engage economic ideologies. One of the desired outcomes of the research in this regard is to determine if the DIPP and the Jubilee principles can contribute towards the socio-economic challenges of the debt crisis in a meaningful way. This study has in this regard the potential to attain a broader and more thorough understanding of the kind of praxis that will be needed to address the issues around the debt crisis from a theological point of view. This research will be based on the premise and assumption that there is a need for theological engagement around the socio-economic issue of debt within South-Africa. The main theological themes will be economic responsibility towards the other and the search for a realistic perspective of hope. New and authentic praxis regarding debt-relief can help our country and the future generations to live in trustworthy harmony with each other.

1.3. Research question

The study will be guided by the following research questions:

Primary:

- How can the DIPP and Jubilee principles of responsibility and hope assist in encouraging economic responsibility towards the other?

Secondary:

- Can debt relief as understood from the Biblical jubilee be of any value in embracing economic responsibility towards the other in the 21st century?

- How can the DIPP assist in an improved understanding of economic responsibility towards the other and help to create a realistic perspective of hope?

1.4. Aim and objectives

- The study aims to explore the economic debt crisis from a pastoral theological lens by using the DIPP and Biblical jubilee as vantage points.
- The study further aims to reflect on whether responsibility and a realistic perspective of hope as interpreted from the DIPP and Biblical jubilee can be of any value in the 21st century.
- The broad ranging objective of the study is to build a bridge between an economic crisis and theological engagement.
- A further objective of the study will be to assist pastoral caregivers in theological reflection on the socio-economic challenges around debt.
- The final objective will be to assist pastoral caregivers with a realistic perspective of hope that can be of help and serve as fresh imagination when dealing with socio-economic challenges like the debt crisis.

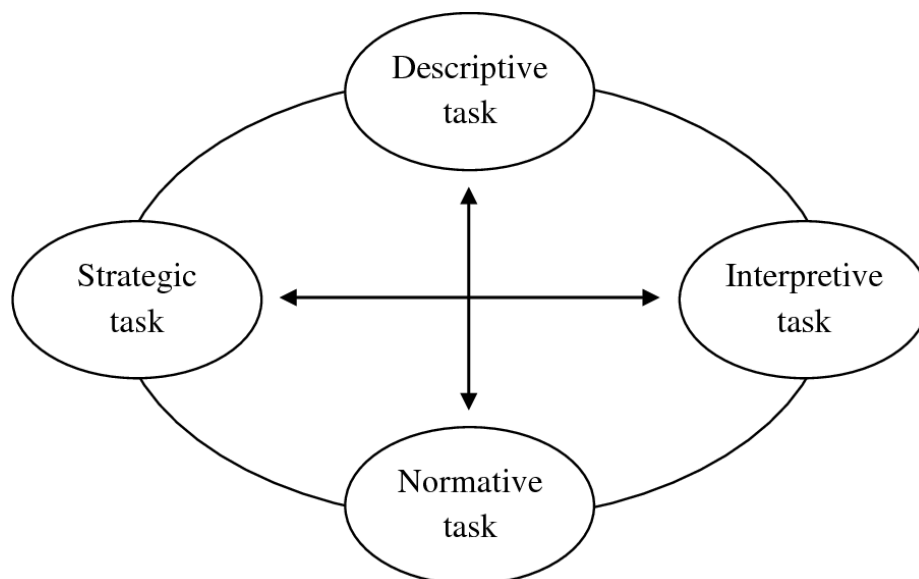
1.5. Methodology

This is a practical theological study and is therefore a theological endeavor in search of theological understanding. Practical theology is a comprehensive understanding of applied theology that attempts to apply faith in Christ through thoughtful engagement of real-life situations. Practical theology can be applied to all forms of contemporary context with the goal to transform communities into the image of Jesus Christ (Roots, 2014:4). Economic responsibility towards the other as a practical theological study with a pastoral approach must therefore be supplemented by a Biblical understanding of debt-relief, responsibility and hope (Osmer, 2008:4). This will attempt to establish a normative reflection to interpret the specific context, situations and episodes around debt and the theological reflection will be guided by ethical norms as found through the DIPP and the Biblical jubilee.

Richard Osmer is a leading scholar in the field of practical theology. His methodology of Practical Theological Interpretation gives clear definition and handles to prevent misinterpretation. In this study it would present itself that practical theology is informed by other disciplines such as sociology, psychology, anthropology and economics. Osmer's hermeneutical approach to practical theology was inspired by the empirical contribution of A van der Ven and the hermeneutical work and approach of Don. S Browning (Osmer, 2008: viii). Richard Osmer's approach to practical theology is having a great influence on the work of contemporary practical theologians in South-Africa (Pieterse, 2017). This study would therefore want to lean on the four core tasks of Practical Theological Interpretation as structured by Osmer to offer clarity on this practical theological study (Osmer, 2008:18).

Osmer (2008:4-12) works with four core tasks in practical theology. These four core tasks put together what practical theology is all about. These four-core tasks will ground this study to not become a study in the field of economics, although a large proportion of the information is borrowed from economics. Osmer's methodology will keep this study rooted in its theological identity, while allowing the study to be flexible and borrow perspectives from other fields of study (Osmer, 2008:12). This rootedness in practical theology will specifically focus on pastoral care. The four-core tasks can be summarized by Figure 1:

Figure 1.1



1.5.1. The descriptive-empirical task

“Gathering information that helps us discern patterns and dynamics is the descriptive-empirical task of practical theological interpretation.” – Richard Osmer (2008:4)

The first task of practical theological interpretation is the descriptive-empirical task. In this task the question is *“What is going on?”* The purpose of this task is to gather information about the situation before making easy and quick conclusions. This task makes sure that the researcher gathers enough information before making careless conclusions. Enough facts give us the ability to attempt to interpret what is going on. In the second chapter the researcher will look at the current state of the South-African economy with a specific focus on the collective and personal debt situation of our country.

1.5.2. The Interpretive Task

The second task of practical theological interpretation asks the question *“Why is this going on?”* Osmer is of opinion (2008:4) that understanding the “why” of a given situation enables the researcher to better understand what is happening under the surface. This is the dirty phase of the process as the researcher will need time, patience, energy and will need to listen to others. This will ask of the researcher to study aspects within the field of economics. This transdisciplinary focus will broaden the horizon of the question asked in the descriptive-empirical phase even further.

1.5.3. The normative task

The third task of practical theological interpretation asks the question *“What ought to be going on?”* This task seeks to look at the situation from an ethical and theological perspective. Although this study attempts to engage the social sphere of the economy it remains a theological study that is grounded in our faith that every living creature belongs to God. In this phase of the study, the researcher will make use of the DIPP and the Biblical jubilees perspectives on economic responsibility and what a realistic perspective of hope might entail.

1.5.4. The pragmatic/strategic task

The fourth task of practical theological interpretation asks the question “*How might we respond?*” This task can only be completed when the other three tasks have been tackled in depth. This chapter is therefore a product of the work done in the previous chapters (Osmer, 2008:4). Without the perspectives gathered in previous chapters on economic responsibility and a realistic perspective of hope this chapter would not be possible to offer any recommendations. This phase looks at what could be done regarding the current situation around debt in order to move forward and create a better world for the following generations. In this phase of the study there will be a couple of suggestions around strategies of action that may help the conversation around debt. In this phase I will be searching for small jewels of hope that might be of value for the future. I believe that the *Elevare Olive Initiative* might have some valuable lessons on economic responsibility and a realistic perspective of hope for the 21st century in South-Africa.

1.5.5. The design

The four-core tasks of practical theological interpretation as set out by Osmer can therefore be seen as four branches from the same tree that comes out of the same roots. The root is theological interpretation and the four-core tasks often circles back and forth reintegrating what have already been explored, while still being open as new insights may emerge. These four-core tasks are connected and interrelated. The interaction that happens between the phases is what distinguishes practical theology from other fields (Osmer, 2008: 11). Osmer (2008:4) is of opinion that the four-core tasks of practical theological interpretation would not necessarily guarantee solutions for every problem. The methodology should therefore be considered as guiding principles that leads towards meaningful and helpful interpretation and this has the potential to lead to various solutions.

This will be a qualitative study that makes use of secondary sources. Secondary sources will be used for information on religious, political, economic and social perspectives relevant for the South-African context.

1.6. Theoretical framework

Ivan Boszormenyi-Nagy was the father of the Contextual Approach that forms the base for the DIPP. The unarticulated motivation for Nagy's search for an appropriate theory for healing, helping and caring, was the quest for an anthropology that deals with the improvement in the quality of our human being. Justice within relational and ethical engagements was one of the strong drives within this search of Nagy (Van Rhijn & Meulink-Korf, 2019:81). Debt creates challenges around justice, and I believe the lens created by the DIPP encourages responsibility that motivates a life towards a world where there is more justice, fairness and harmony.

The DIPP infuses pastoral caregivers through the process to embrace and address relationships by also making use of theological perspectives grounded on scripture. One of the central themes of the process is trust between people and the encouragement of dialogue with the hope to make healing and future growth possible. The DIPP takes the relational network of individuals and communities serious and therefore understand reality in a contextual way. The intergenerational relationships of give and receive in families and communities are of central importance in the process. The process of give and receive refers to responsibility, trust, loyalty and care that is often formed over a period of time (Meulink-Korf & Van Rhijn, 2016:6). The DIPP emphasize ways in which different generations are inherently bound to each other, while also looking at the intergenerational realities that includes the interpersonal and intrapsychic elements. The process stands in firm belief that people cannot be removed from their generational and intergenerational rootedness. In this rootedness all individuals bring loyalties to the table that extends across generations (Stivers, 2015).

The DIPP helps us in the process of understanding our responsibility in relationship towards humanity and God. The pastoral care lens will be used to investigate the research problem on economic responsibility with the specific focus of debt and the crisis around debt. Debt creates a problem that works across generations and it is in this junction that I believe the DIPP can have a meaningful lens towards the debt crisis. The pastoral lens will especially be

used to create language and to open up our imagination. The chief aim of DIPP is to restore trust in human relations damaged by some sort of separation. Within this context responsibility and hope becomes central. The DIPP will be the theoretical framework that will guide the study in search of small jewels of hope in crisis times.

1.7. Key words and definitions

Year of Jubilee: The Jubilee year is an Old Testament institution that occurred at the end of seven cycles of 7 years. In the 50th year the trumpet was sounded, and the Jubilee year would be announced. Economic reform through the Jubilee was not a civil or secular task but was seen as a form of worship (North, 1954:231).

The dialogical intergenerational pastoral process (DIPP): A pastoral process that includes facts, psychology, systems and the ethical dimension. This process searches for the small jewels of hope within especially the ethical dimension that opens the future in a seemingly closed situation (Botha, 2014:2).

Responsibility: Emmanuel Levinas was of meaning that the face of the other calls me to respond. For Martin Buber, responsibility is the acting, which involves the whole person. This relation is exclusive and direct. If man does not have enough courage and does not step with his whole being into the relation, he will betray it (Jewula, 2013).

Hope: Hope is more than wish-filled thinking, as no one has ever been satisfied by mere wishing. Hope is a firm assurance about the things that we cannot see yet about the things that are still in progress, about things that is in the near future or even far future (Steyn & Masango, 2012:2).

Trust/Trustworthiness: Happens on the side of the reliable, responsible and considerate partner that deserved trust over a period of time (Nagy & Krasner, 1986:422). Trustworthiness can be seen as the spider web and glue for fair relationships. Mistrust in relationship is like the human hand wrecking the sticky spider web (Nagy & Krasner, 1986:74).

1.8. Outline of chapters

Chapter 1: Setting the stage: This chapter includes an introduction and motivation, problem statement, research questions, aims & objectives, methodology, theoretical framework as well as key concepts and themes. This chapter is the guide for the reader to familiarize themselves with the rest of the content within this research study.

Chapter 2: Covid-19 and economic recession – looking at the debt crisis: This chapter will attempt to gather information that can help discern dynamics and patterns (Osmer, 2008:4). The question this chapter wants to ask is “*What is going on?*” The purpose of this task is to gather information about the situation before making easy and quick conclusions. This chapter will focus on the South-African economy with a specific lens on the collective and personal debt situation.

Chapter 3: A transdisciplinary look at economic responsibility with a specific focus on debt relief: The question this chapter would like to approach is “*Why is this going on?*” Osmer is of opinion that understanding the “*why*” of a given situation enables the researcher to better understand what is happening under the surface. This chapter will make use of the disciplines of economics, anthropology and history to discover systems and movements of debt relief and economic responsibility.

Chapter 4: The Biblical jubilee and DIPP as lens on economic responsibility and hope: The question this chapter would like to approach is “*What ought to be going on?*” The theological concepts of economic responsibility and a realistic perspective of hope will be approached through the DIPP and Biblical jubilee. The context around the Jubilee will be unpacked before moving onto the second phase of the chapter that will have a strong focus on responsibility.

Chapter 5: A hopeful model of economic responsibility: This chapter imparts a discussion on the findings made by trying to answer the original research question. The question this chapter would like to approach is “*How might we respond?*” This chapter will integrate the previous chapters in order to reach practical contributions and

recommendations. Finally, the Elevare Olive Initiative will serve as a practical model encouraging economic responsibility and a realistic perspective of hope.

Chapter 6: Conclusion: This chapter will provide a summary of the study. A couple of recommendations will be made. This chapter will also provide the limitations of the study.

Chapter 2

Covid-19 and economic recession – looking at the debt crisis

2.1. Introduction

Chapter one gave an overview of the research study and sets the stage for what can be expected to come in the rest of the study. Chapter two will move on to discuss the broader context of the study through literature and data. This chapter will undertake the first task of practical theological interpretation as Osmer sets it out, namely the descriptive-empirical task. This task sets out to attend to priestly listening in order to form support and care. This is an important task in church ministry, pastoral care, and the workplace. In the context of this research study this task is equally important as it attempts to investigate context and circumstances in more formal academic ways (Osmer, 2008:31). This chapter attempts a disciplined means of attending to the question “*what is going on?*”

The purpose of this chapter is to direct a literature study in order to understand the broader context and situation around the debt crisis with a specific focus on the South-African context. This chapter attempts to bring focus to many elements and factors that may contribute to the debt crisis. These many elements and factors will hopefully show that South-Africa is a complex country with a difficult and challenging history. The perspectives on debt will also try to show that challenges around debt have been around for thousands of years.

This chapter will start by looking at the importance of a theological study responding to a debt crisis, then there will be a focus on the historical roots of debt and the main argument of the chapter will close by looking at the South-African debt situation.

2.2. The debt crisis – a complex burden and responsibility?

In 2008 there was a worldwide economic recession and crisis that some regarded as the worst since the Great Depression years of 1929. Meulink-Korf and Noorlander (2012:2) initially felt that the financial crisis did not connect to them in the places they worked and stayed. At first, they tried to ignore the challenges and problems surrounding the financial crisis as the complexities around the 2008 financial crisis was just too much to grasp (Meulink-Korf & Noorlander, 2012:2). Soon they felt a burden and responsibility to respond towards the financial crisis. They realized that the 2008 financial crisis was much broader than only an economic issue. In 2020, 12 years later the Covid-19 pandemic has caused major challenges around the globe. At first, we might have felt that the complexities around Covid-19 were too much of a burden. As theologians and pastoral caregivers, we have the responsibility to respond.

2.2.1 Uneasiness with socio-economic realities

Meulink-Korf & Noorlander (2012:1) wrote an article inspired by the 2008 financial crises with the title *'Resourcing trust in a fragmenting world – The social-economical dimension and relational ethics in the track of Boszormenyi-Nagy'*. This inspirational article points to a broader understanding of the financial crisis while at the same time searching for small jewels of hope on a relational level in a bizarre situation (Meulink-Korf & Noorlander, 2012:1). Meulink-Korf and Noorlander (2012:2) made use of the term *'uneasiness in culture'* in this article. The term is a direct translation of the German title of Sigmund Freud's 1930 book *'Civilization And its Discontents.'* Their reference to Freud's book title is rooted in feelings of distrust and skepticism towards leaders, while also challenging social realities in society (Meulink-Korf & Noorlander, 2012:2). A South-African example of this sort of distrust and skepticism could be the recent Fallist movement². There is certainly a feeling of

² The Fallist movement is a collective word for a series of protest that happened around 2015.

uneasiness in society at large. This uneasiness is guided by instability and social injustice in South-Africa. The debt crisis is an intergenerational burden that contributes to this uneasiness on different levels.

In South-Africa there is a new generation, the born-free generation who grew up after the end of apartheid in 1994. This generation are not afraid to challenge the lack of transformation in our country on various platforms. The Fallist movement was one of the ways in which the born-free generation stood up against the lack of transformation. One of the major protests was a nationwide movement driven by students that focused on student debt and fees. This campaign was called the #FeesMustFall movement. This movement called for lowering and even the cancellation of student fees and student debt. The movement was an exclamation of the disillusionment among young South-Africans who were tired of empty promises about freedom for all in the post 1994 South-Africa (Thesnaar, 2019:3).

One of the major points the Fallist movement challenged was our countries failure to establish a socio-economic settlement where all South-Africans could benefit and take part in economic activities. Rising poverty, inequality and our countries 30,1% unemployment rate are some indicators that motivates the born-free generations frustration (Maluleke, 2020). Adding to the poverty, inequality and unemployment is the fact that most South-African working-class people are debt ridden and struggling to survive. Most of the countries poor and working class are struggling with debt. South-Africa currently has 25 million active credit consumers and 10 million of the consumers are behind on their payments. The average South-African has three and a half accounts, which means that the average consumer are behind with their payments in at least one of their accounts (Ngalonkulu, 2019).

The legacy we are currently leaving posterity with regards to debt does not look rose colored. The South-African government is paying one Billion rand per day in debt owed to the IMF and World Bank. This is the biggest expenditure on the entire books of our country. This does not spell good fortune for the coming generations as compound interest on loans tend to grow and our economy that needs to pay those loans is not growing in the right direction (Naude, 2019).

2.2.2. Covid-19 more than a health crisis

In the wake of the 2020 Covid-19 pandemic African countries, like many others around the world are contending with an unprecedented shock. This calls for financial assistance in a region that is already facing a deep crisis. Most African governments are overstretched at health, economic and social levels. Economic performance for 2020 on the African continent is measured to be at a 30-year low. The health crisis is morphing into a full-blown economic, financial, and food crises (Okonjo-Iweala, Coulibaly, Thiam, Kaberuka, Songwe, Masiyiwa, Mushikiwabo, Manuel, 2020).

Leading African Union members are calling for a two-year standstill on external debt repayments. Their call has a strong focus on African countries' debt sustainability. The call comes amidst severe economic challenges. They argue that the benefits of debt relief can empower African governments to focus on protecting vulnerable populations. This includes private sector businesses that find themselves in an economic crisis. Their call is underlined to preserve jobs, but also much larger. The call is to stop an unprecedented human and economic catastrophe that can cause social and political instability (Okonjo-Iweala, Coulibaly, Thiam, Kaberuka, Songwe, Masiyiwa, Mushikiwabo, Duarte, 2020).

The Covid-19 pandemic revealed the interconnectedness of human beings and countries. In this regard the global health system is only as strong as the weakest country. Combatting the virus in one country will be short lived if not combatted on other countries. The proverbial light at the end of the Covid-19 pandemic seems to be the race to vaccinate people around the globe. Countries must prepare now for the largest simultaneous global public-health initiative ever undertaken Most countries around the world are unprepared to deliver vaccinations on the scale that is currently needed. Many African countries are struggling to provide sufficient funding to deliver in these challenging times. The vaccination race is a showcase of how the Covid-19 pandemic has become far more than only a healthcare problem. Most countries will face infrastructure problems, not having sufficient buildings where citizens can receive the vaccinations and where these vaccinations can be kept in cooling facilities. Health-care systems will need training as most nurses will become project

managers in the vaccination process as the logistical effort will call for a major effort. There will need to be an education strategy as conspiracy theories about the vaccination makes many citizens skeptic about the process. This will all be done while most poorer countries will search for money to fund the process of vaccination (Agrawal, Ahmad, Holt, Suresh, Van der Veken, 2020:5).

Global inequality will be shaping the way in which vaccines will be rolled out. The best chance that some of the African countries have to be first in line is to be part of the clinical trial process. These countries that will help manufacture the vaccines and whose citizens have enrolled for clinical trials will see all the first vaccine orders be shipped off to Western countries who pre-ordered them by the millions. A country like South-Africa is in deep trouble again as we cannot hope for charity as the country is considered too rich to qualify for international vaccine donations. South-Africa is considered too rich although the country is close to insolvency (Apuzzo & Gebrekidan, 2020). Beyond the Covid-19 pandemic and the worldwide economic crisis this is a timely reality check into the debt crisis facing many African countries.

2.3. Debt: A long and complex history

The debt crisis we are currently facing is not something new. Debt has empowered economies throughout the ages. Debt has also been the cause of many conflicts throughout history. Debt has a long history and has been with us since the beginning of civilization. The first recorded debt system that was found in Sumer in the Ancient Near East dates back to 3500 B.C. Some of the earliest forms of written language that is found on the Cuneiform tablets relate to debt. People have experienced problems with debt for just as long. Blaming between debtors and creditors have swung throughout history (DSC group, 2020). The history around debt has interesting turns and the context around debt has had a major influence in shaping the systems in which we live and operate today.

2.3.1. The linguistic roots of debt

On Tuesday's I work at a local High School where I form part of the school's emotional support team. On my way to school, I usually stop for coffee at a local barista standing on the corner in the main road. He is a very friendly man, and the conversations is always fun. When the friendly barista gives me my coffee in the morning, I have some options. The first is I pay for the coffee with cash, the second is that I pay with digital currency and the third is I take my coffee and run. The third would not be a good option as this will end my relationship with the friendly barista and open a possible encounter with the rule of law.

Money is the standardized means of paying for coffee. Not only for coffee. Money is the standardized means of payment for most things in the 21st century. Looking at the Indo-European vocabulary shows that the earliest payments were fines for personal injury, and interestingly not so much coffee or a trolley of groceries at the local supermarket. The English verb "*pay*" derives from the French word "*payer*" that in turn derives from the Latin word "*pacare*". The Latin word "*pacare*" means to make peace (Hudson, 2018:38).

Although my coffee payment happens in peace, there was much more to the word "*pay*" in the 2nd Millennium under the Hittites. Before money became a means of peace and restitution it was the order of the day to take vengeance. Among the Hittites in the 2nd Millennium BC there were often family and clan feuds. When a member of the certain family was killed, it would be the patriarch of that family's responsibility to become the owner of the blood and call for vengeance towards the family that caused the murder. The vengeance towards the other family would be seen as the redemption of the debt caused by the murder. Much later in history the Germanic tribes of the first century AD would impose restitution debts. These restitution debts were called "*wergild*" or "*man price*" in Anglo Saxon usage (Hudson, 2018:40). Instead of family vengeance and more blood being shed, the families could settle by putting a price on the life lost. The standards of this price were based on objects that had value and that a family possessed (Hudson, 2018:40). If the family that caused the debt farmed with cattle, they would probably have paid in cattle rather than losing one of their

family members to more violence. By paying a form of restitution the indebted family that caused the bloodshed was acting on their public responsibility (Hudson, 2018:40).

Debt terminology originating from the Indo-European languages has a strong association and legacy with guilt and restitution. Guilt in the sense of sin or offense with the liability to make restitution by paying a fine. A history of the word '*skhal*' found in Sanscrit, one of the three ancient root languages show the following:

<u>Language</u>	<u>Word</u>	<u>Meaning</u>
Sanscrit	skhal	To stumble
German	schuld	Sin, obligation, debt, fine

In Afrikaans, the word money can be translated with '*geld*' that probably comes from German roots. The ancient East German Gothic language also used the word "*gild*", that meant tax as we understand it today. The '*Old Nirse*' was a Northern German dialect and used the word '*gjald*' that meant to recompense to someone for a harm that occurred. There is a strong link between money or '*gjald*' and the restitution of guilt. In the societies in which these verbs originated to stumble or to stray from the moral and legal good path called offenders to pay a fine. These words indicate that long before debt terminology was applied to banks, markets, and home loans they originated as moral legal debts. The line of action would call those who caused injury to compensate by making payments (Hudson, 2018:40). The debt obligation was a moral responsibility towards a community or family.

In his argument Hudson (2018:41) tries to show that credit and commodity exchange adopted words used in prior forms of legal obligations. They done this as it was a path of least resistance to use appropriate pre-existing words to describe evolving financial practice.

Modern preconceptions about debt work in a different way. Today it is morally wrong to not pay what one owes. It would be morally wrong of me not to pay for the cup of coffee. Yet most of today's debts are not owed because of family feuds or for committing an offense against the community. Most of the debts today are owed to banks and financial creditors for loans. David Greaber (2011:334) is of opinion that the acceptance of the moral premise that all debts should be paid are paved in rules that is drawn up by creditors. In this regard it happens that debtors become victims who suffer injury at the hands of creditors, not the other way around as was the case when families paid their debts because of personal injury caused (Hudson, 2018:42).

Since the 17th century the traditional understanding of debt as a moral obligation changed radically. This implied that individuals started to see themselves as independent workers and contractors. This meant that individuals were able to use their skills and rent them out to services for fellow citizens. Individuals started to face each other as equals. The challenge of these developments was that we ended up enslaving ourselves by imagining and thinking we are fully autonomous (Meaney, 2011).

2.3.2. Interest bearing debt

Debt is everywhere today and has been present throughout history. Through the ages there has been difficult realities around debt. A very recent example was in 2008 during the economic recession when some governments around the world bailed out the debt of banks, but not the debt of student and home loan owners. Keith Hart (2016:416) is of opinion that the very word debt speaks of unequal power. In his opinion this unequal power has been exposed after the 2008 economic recession and most probably this unequal power Hart refers to would come to the table after the Covid-19 pandemic.

Anthropology Professor at the London School of Economics, David Greaber makes the point in his book '*Debt: The first 5000 years*', that understanding debt is the guide to understand the history of money, the economy and the fate of the human species (Hann, 2012). Greaber describes debt as an obligation with a figure attached. This makes that debt is inseparable of

money (Hart, 2016:416). Throughout history states and markets played a role in the creation of money, but the form in which this money has existed has fluctuated. There have been times of virtual credit, times of metal and paper currency (Hart, 2016:416).

Greaber (2011:4) is of opinion that nobody seems to know what debt is and how to deal with it. Debt is a very flexible word and that is what gives it power. Greaber is opinion that the first interest-bearing loans known to humans originated in ancient Mesopotamia. Poor farmers went to borrow from officials or merchants, then it ended up in debt arrears. If they were not able to service these debt payments, their livestock and farms were seized and eventually their families would be taken as debt peons. The Babylonian and Sumerian kings realized that there was a social problem about to happen and therefore announced declarations of debt or as we know it from the Bible, Jubilee years. These debt declarations cancelled all the debts that was more than seven years old. The Suerian word to describe these debt declerations was '*amargi*', literally meaning freedom. The word '*amargi*' can also be translated as '*return to mother*'. This presumably applied that the children who served as debt peons were free to go home (Meaney, 2011).

In modern economic thought it seems natural to pay interest on whatever debts is owed. The idea of charging interest at mathematical stipulated rates is not something that just came about. It had to be invented and must have been compatible with what is fair in the traditions of the time. Charging interest must have played a productive and social economic role and was certainly not invented to impoverish a population at large (Hudson, 2018:55). According to Hudson (2018:55) interest bearing debt originated in the area we know today as Syria and Iraq. For hundreds and thousands of years communities around the Euphrates and Tigris rivers washed rich alluvial soil from the surrounding mountains down into the Sumerian land. This process called for heavy labor to manage water and transport in order to work the land. The soil in this area did not contain stone, metal or any hardwood that was necessary for tools and building infrastructure. These raw materials had to be imported from far away. This resource dependency made trade necessary on a wide scale. These trades were much bigger that gift exchange that happened during these times (Hudson, 2018:58).

Temples were the centers of accounting practices and the place where innovation happened because of the role the temple played in organizing and mobilizing labor. Temples developed account keeping as a planning tool to weigh and measure goods to rationalize production and to distribute commodities towards their labor force. These practices date back to 6000 B.C. (Hudson, 2018:59). This asked the temple to allocate materials, required detailed forward planning and in turn asked that the accounts had to be detailed. The temples' role was underlined as they were the main repositories for the wider community's savings like grain and precious metals like silver. One of the common denominators before region wide standardization began was the Sexagesimal or 60-based accounting system. This system created a 360-day administrative calendar that was divided into 12-months with 30-days. This helped the distribution of key commodities and food on a monthly basis (Hudson, 2018:59).

By the end of the third millennium BC caravans set of carrying textiles, tin and other goods needed to build infrastructure up the Euphrates and surrounding areas. Commercial credit was needed to fund these trips as the temple, palace, families and merchants' takings these trips all took gain out of these pioneering journeys. Interest on these debts were paid by traders working for their own gain while on the other hand these traders supplied the temples and large institutions with imported materials and products on their return trips (Hudson, 2018:59). The investors would fund the trips and products the traders moved with them and then charge an interest on their investment. Charging interest in this way was a way in which the temples could make a gain and recover foreign trade (Hudson, 2018:60).

Back home in South-Africa there is also a history of debt transactions. Fourie and Swanepoel (2018:1) wrote an article in which they showed through 4160 probate inventories that listed 25 217 credit and debit transactions that the main reason for borrowing in the Cape Colony in South Africa in the 1800's was long term capital investment in land and slave ownership. Although the rich benefitted from these loans, credit also provided poor farmers the opportunity to consolidate and build up their wealth (Fourie & Swanepoel, 2018:25).

Interest on debts or investments have over the ages been used in the same way. Compound interest is the major leverage that makes creditors rich and put money lenders often further in debt. Fernando (2021) explains the formula to calculate future value (FV) can be used in the following way:

$$FV = PV (1 + i)^n$$

The future value of R 10 000 compounded at 5% annually for three years would look as follow:

$$= R10,000 (1 + 0.05)^3$$

$$= R10,000 (1.157625)$$

$$= R11,576.25$$

Figure 2.1 shows how compound interest tends to grow over years:

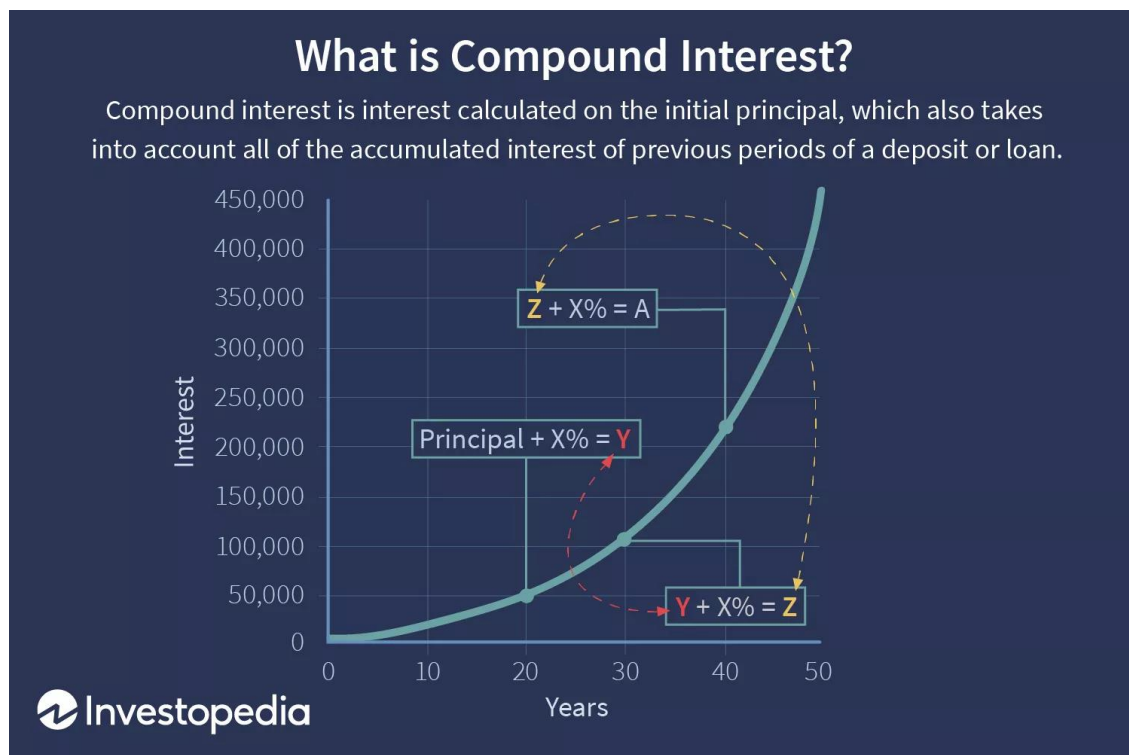


Figure 2.1. (Fernando, 2021).

Although debt can enable growth as happened in the Cape Colony and along the Euphrates, there is also dangers to interest-bearing debt, as they tend to grow over years. Too much debt is the problem, and this happens when a person, company or government owns debts beyond the ability to be paid. Michael Hudson (2020) is of the opinion that compound interest creates the unfortunate situation where most interest-bearing debts comes to a point where it is difficult to pay back.

2.3.3. Debt as a moral concept

Money has always been a debt token and a commodity. This gave rise to much of the moral and political disputes over centuries, especially in the ancient world. Graeber is of opinion (2016:417) that money introduced a level of unequal relations between buyer and seller, debtor and creditor. Greaber locates slavery, organized violence and human bondage at the center of these unequal relations. These unequal relations and the contradictions of indebtedness fed by markets and money led the early religions to articulate notions of freedom and redemption that gave life to the calling for debt cancellation.

There is no simple theory to debt and debt forgiveness. One of the most extreme forms of debt through the ages has been slavery. The kind of slavery where a human being's life and possibly that of their children belonged to someone else. Pikety is of opinion (2014:151) that the abolition of slavery has been one of the greatest advancements of civilization. In our modern world and economy there has however been a shift from the intergenerational transmission of debt that slavery used to embody towards a modern form in the growth of public debt (Greaber & Pikety, 2014:151). The growing public debt causes the transfer of one generations indebtedness towards the next. The extreme scenario would be where a generation grows and have to pay all the production and wealth of one nation towards another nation owning the credit. Countries like Zimbabwe and Mozambique are close to these equations (Greaber & Pikety 2014:151). Creditor and debtor tension are not something new and was there since Babylonian times. Orthodoxy as Skidelsky (2014) calls it, has always been upheld as the sacred right of the creditor. Political situations have often called for and

demanded debt relief. The political situation was often won by the extent of the debt distress and the strength of the opposing debtor or creditor coalitions (Skidelsky, 2014).

Hammurabi was a Babylonian king, who reigned from 1792 to 1750 B.C. The Hammurabi code of laws was 282 rules that organized life and commercial interactions in the time he reigned. Law nr. 103 states that if a ship was raided by pirates or got lost at sea, debt did not have to be paid. When a caravan got robbed on a foreign trade journey the debt was also not paid. Therefore, it is interesting that interest-bearing debt was not initiated in the ancient near east to polarize society. Over the ages however this is what happened, interest-bearing debt caused extreme economic polarization between rich and poor, creditor and debtor (Hudson, 2018:62). There is a subconscious moral fiber that calls on individuals to pay the debt they owe no matter what the circumstances. During the Covid-19 pandemic most South-African banks gave debtors a holiday or freeze period where their debts could wait for a month or two. These debts were not forgotten as they were calculated into future payments, and this underlines our moral stance towards debt in the age we live. Creditors assert the rules and the rules state that all debts need to be paid in full. Many legal and political obstacles was created over the years to punish borrowers who could not pay. Morality has luckily not been entirely on the side of the creditors throughout history. Reading the New-Testament there is a Greek word carrying strong moral connections.

12) And forgive us our debts, as we also have forgiven our debtors. (NIV)

The word *ὀφείλημα* as we read in the Lord's prayer in Matthew 6:12 can also mean *'debts'*. It could be interpreted that it is sinful to go into debt, but there is more to the word. The verse can be translated "*Forgive us our debts, as we also have forgiven our debtors.*" The Law of morality regarding debt is not set-in stone. It is and has been a social relationship over the ages that must always be negotiated. Historically when an era of expensive credit began there has been overarching policy to protect debtors. Measures and policies used as mechanisms to contain the power of creditors have taken many forms over the ages. Greaber (2014:154) refers to examples of these overarching measures and policies as the Biblical

jubilee that we will further unpack in the chapters to come, the medieval Canon law³ and Confucianism⁴.

These moral structures were set in place to protect the social fabric of society and especially the relationship between creditor and debtor. Greaber (2014:154) argues that we also have similar over-arching policies today, but these moral structures tend to work in an opposite way than a structure like the Biblical jubilee. Neo-Liberalism that favors free-market capitalism has almost become a religion. In his view our modern-day overarching policies favors and protects the creditors (Greaber and Pikety, 2014).

2.4. A magnifying glass on South Africa's debt situation

As pointed earlier, debt has been with us for many years and will be here for as long as humans live on planet earth. Taking a magnifying glass to look at South Africa's debt situation from a global and local perspective will show that our country's situation is not unique. When looking at the way our countries debts are growing, there is alarm lights going off that could harm future generations.

2.4.1 The developing world and South-Africa

According to most standards South Africa falls in the category of the developing world. Developing-world debt or Third-world debt is the debt accumulated by developing countries. Most of the time the term refers to external debt a country owes to foreign creditors. This includes debt owed to foreign governments, foreign corporations or

³ The Canon Law was a body of laws mad by the lawful ecclesiastical authority within certain Christian churches (Roman Catholic, Eastern Orthodox, independent churches of Eastern Christianity, and the Anglican Communion). These laws protected and guided the whole church and individuals in terms of behavior and action (Shoemaker, 2018).

⁴ Confucianism is a belief system and philosophy from ancient China. This belief system dominated Chinese culture and formed the base for ethics, good behavior and moral character. The belief system and philosophy came out of the teaching and philosophy of Confucius who lived from 551-479 BCE (Berling, 2020)

international banks. This also includes debts owed internally by municipalities and state-owned enterprises towards the national government. Debt is not necessarily bad as the money borrowed could be used to build hospitals, roads and schools. Debt is certainly not unique to the developing world, as most countries and businesses make debt to expand and grow. Debt only becomes a challenge when the borrower struggles to generate the necessary funds to meet the repayments. The unfortunate reality is that most developing countries, including South-Africa are struggling to generate the necessary funds to meet the repayments owed to foreign governments, corporations and banks (Hurt, 2019).

There is however a very recent history of developing countries being unable to pay back their debts. In the early 1980's the rapid growth in external debt of developing countries became a crisis. In August of 1982, the challenge of debt repayments took on a new shirt as Mexico declared that they were not able to make the repayments on their external debt in the allocated timeframe. This persisted into the 21st century and many developing countries and even some developed countries walked into the same challenge as Mexico. Writers and economist used the term debt crisis to describe the situation where a country was not able to service their external debt repayments. Many countries around the world, including South-Africa had to make sacrifices in their budget around public spending to service their debts. The World Bank and the International Monetary Fund (IMF) have taken in a position to help countries by offering them conditional loans and advice to help restructure and manage the debt they owe (Hurt, 2019). Maybe this has helped in the 1980's and 1990's, but from my perspective the new statistics around world debt are genuinely concerning.

The Jubilee 2000 campaign was started in 1999 by Ann Pettifor⁵. The Jubilee 2000 campaign build pressure on the developed and rich world countries to write of more than \$100 billion of debt. The amount of \$100 billion of debt belonged to the world's 42 poorest nations. South

⁵ Ann Pettifor is a political economist, public speaker and author of books and articles. Her focus is on global financial and economic systems and she was the driving force behind the Jubilee 2000 campaign (Pettifor, 2008).

Africa joined the campaign and more than 60 civil organizations formed part on a national level (Holman & Goldman, 2013). Pettifor was an inspirational leader and used her communication skills and energy to put this ethical and noble idea into political reality. She started a worldwide petition that got 24 million signatures in support of the Jubilee 2000 campaign. She also built a big umbrella network to support the campaign that included leaders such as the Pope, the Dalai Lama, Bill Clinton, Mohammed Ali, Bono and Gerhard Schröder. The Jubilee 2000 campaign forced big change that led to a write-off of \$100 billion of debt that belonged to the poorest countries in the world (Holman & Goldman, 2013). The Jubilee 2000 campaign will further be unpacked in the next chapter. The Jubilee 2000 campaign was a great initiative, but the challenge is that 21 years on we sit with similar challenges. Will we need another Jubilee 2000 campaign in order to bring the debts down of developing and poor countries?

Although this changed the way the World Bank and the IMF operated to some extent this only brought new players to the party. Developing countries has long been debtors to bigger countries and major international banks and funds. Between 2007 and 2016 there has been a shift in especially the loans low-income countries make. Most of these countries have recently approached new lenders such as India, China and private institutions or creditors. In developing countries, the percentage of money owed to private creditors rose from around 40% of total debt in 2000 to 60% of the total debt owed in 2016 (Berensmann, 2019:1).

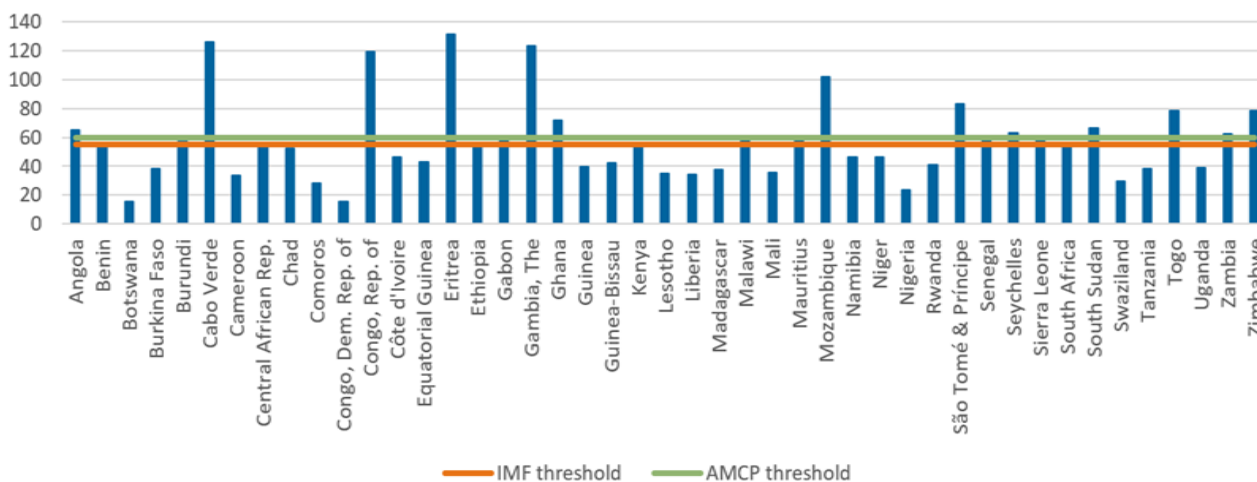
Organizations like the IMF and World Bank offered conditional loans and advice to help restructure and manage the debt of developing countries in order to bring some help. I am concerned that new lenders and especially private creditors will not necessarily give advice and help to restructure debt. This will only add challenges to an already difficult situation. Berensmann is of opinion (2019:1) that there is a need for good debt management measures. There is also a need for engagement on a broader scale to create an awareness of what the implications may be for future generations.

Currently the topic of debt is left for the banks, governments and economist to discuss. There needs to be an open-sourced look to the issue that can inform people from grassroot level as to what the effect of bad and harmful debt can be for future generations.

2.4.2. How does the South-African situation look?

The African Monetary Co-operation Program (AMCP) is of opinion that if a country uses more than 60% of their Gross Domestic Product (GDP) to pay off debt they are in difficulty. In 2017 there were 19 African countries who exceeded this amount. Where the AMCP puts the threshold on 60%, the International Monetary Fund (IMF) puts their threshold on 55% of a countries GDP. Another 24 African countries exceeded the 55% debt to GDP ratio by the standards of the IMF (Onyekwena & Ekeruche, 2019). These statistics would probably look much different at the end of 2021 with the Covid-19 pandemic's effects starting to play out. When surpassing these barriers or thresholds the AMCP and IMF puts in place a country is highly vulnerable to economic changes. Exceeding these barriers also has a damaging effect on the government's ability to provide support for their own people, businesses and infrastructure (Onyekwena & Ekeruche, 2019). Figure 1.2 by Onyekwena and Ekeruche (2019) shows how many African countries operate on the dangerous threshold where they use 55-60% of their GDP to pay off debt.

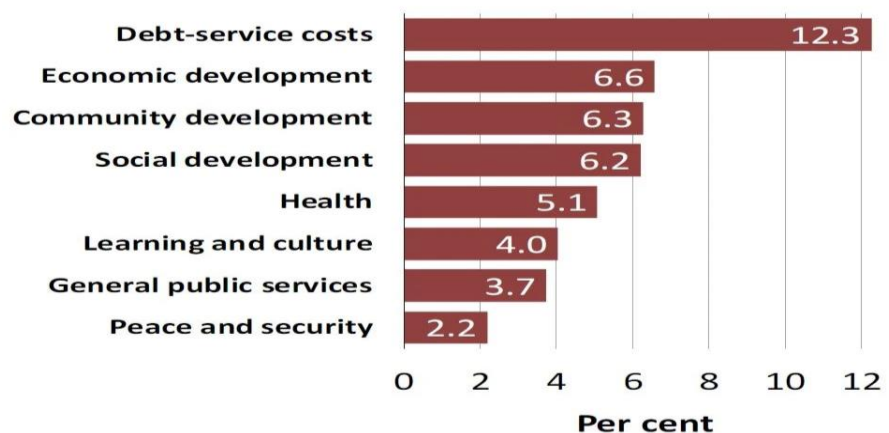
Figure 2 .2 - Percentage of GDP to debt ratio



Covid-19 will certainly influence these alarming statistics in a negative manner. In a recent article by the United Nations there is new data showing that our neighboring country Mozambique's debt to GDP ratio ballooned to 130%. The Covid-19 pandemic is just the latest of Mozambique and many other African countries woes. Like Mozambique, many indebted African countries such as Congo, Egypt, Angola and Cabo Verde all have higher than 100% external debt-to-GDP ratio and must now amid the pandemic navigate significant financial challenges (Sallent, 2020). The Jubilee 2000 campaign was a great initiative that brought about good and necessary change. The above figures however show that a large part of our continent is debt stuck and this will have a major effect on the generations coming after us. But how does the situation look in South-Africa?

As on 29 October 2019 a percentage of 57.94% of our countries GDP was spent to service the debt our country owes. The national debt of South Africa is the money that our country's federal government, based in Pretoria owes to the IMF, World Bank and other countries. Our country's debt has been rising as a proportion of the GDP for some years now. The South-African government owes around R4 trillion to other countries and institutions. That is R4 000 000 000 000 owed. On 28 October 2020 South Africa's debt stood at around 81% percentage of our country's GDP (Davis, 2020). A recent article in the Business Insider (2020) showed how much of our current state budget goes into the service of debts.

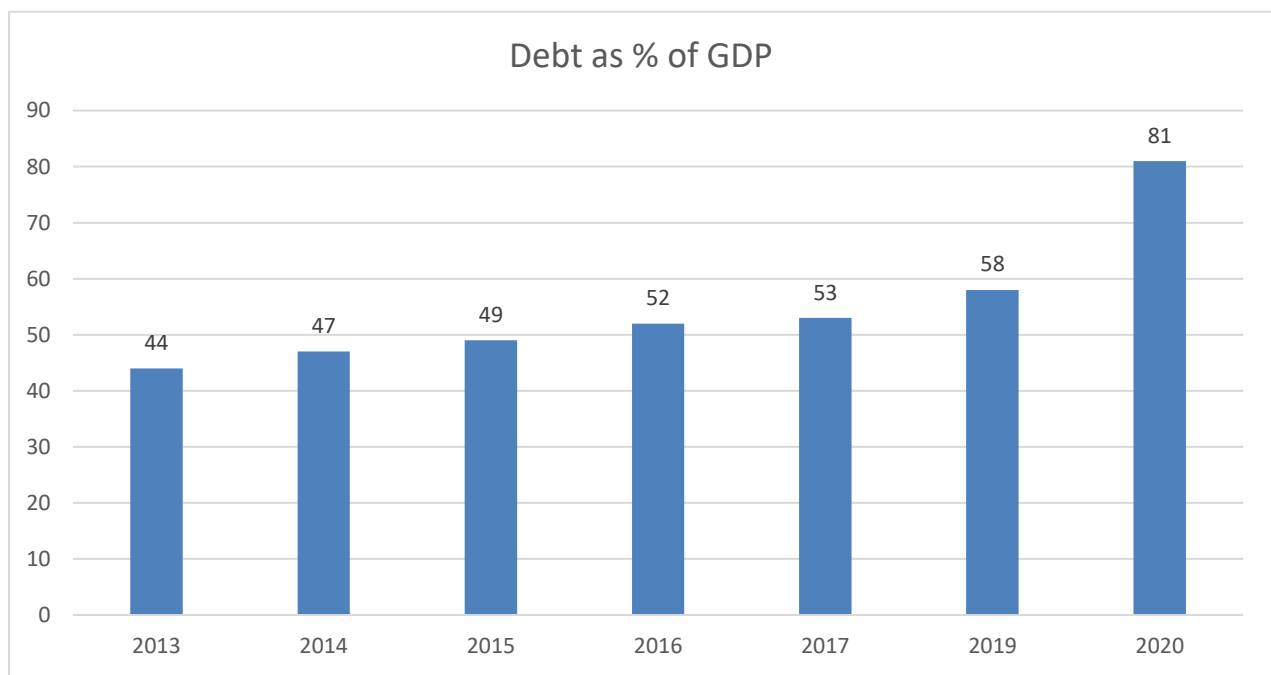
Figure 2.3. The average nominal growth spending for South-Africa's 2020/21-2022/23 budget



“Since 2009, the two fastest-growing expenditure items in the government budget have been debt service costs and public sector payrolls, both of which have grown much faster than the economy.” - Centre for Development and Enterprise

Since 2017 the national issue of debt has become a hot topic in parliament and the newspapers, especially the financial articles. Figure 2.4. shows why this has been such a relevant topic (Horne, 2020).

Figure 2.4. South-African debt as % of GDP



This is an alarming picture and on a national level we need to put a stick in the wheel. Debt is the fastest growing government expenditure on South-Africa's books. For every 1 rand the government gets in, 21 cents are used to pay for debts owed (Horne, 2020). Figure 2.5. by Trading Economics (2019) expands on the growth in national debt over the last 16 years.

Figure 2.5. South-African external debt

The debt crisis is not only on a national level. On an individual or household level we have 24 million credit active consumers in South Africa. Of these 24 million consumers a massive 40% of them are in some form of financial distress at this stage. This means that around 9.6 million South-African citizens have at least one account at a bank, shop, school or government institution outstanding. An outstanding account can include the inability to pay a specific account for three months or one account that has some form of court judgement or default on them. The Covid-19 pandemic had a major financial impact on most South-African families. Trans Union did a recent study and interviewed 1100 South-African adults. Of the group they interviewed, only 11% of consumers indicated that their household finances are going as planned through the turbulent 2020 (BusinessTech, 2020). Figure 2.6 (2020) shows that there are an estimated 7,2 million individual credit cards in South-Africa and the average amount a single cardholder owes to the bank is R18 292.

Figure 2.6. Credit card metrics in South-Africa

CREDIT CARD METRICS	Q2 2020	QoQ change	YoY change
Number of accounts	7.2M	-1.8%	1.9%
Outstanding balance	R131B	-2.2%	2.0%
Total credit lines	R249B	2.6%	12.2%
Average balance (per account)	R18,292	-0.4%	-0.1%

Adding on to the struggle of many South-African households being stuck in debt is the fact that there are not many debt counsellors to give assistance and advice on a personal level. Since 2011 there has been a cap on the fee's debt counsellors can ask. This meant that while inflation was rising these practitioners could not increase their fees. With inflation going up by around 6% every year, this cap creates challenges to keep a business profitable for debt counsellors. The cap unfortunately had to happen because the debt counselling industry got a bad name due to individuals misusing their power and charging absurd fees. Because of this cap many of the debt counsellors has left the industry. Of the 3000 registered debt councilors more than 2000 of them left the industry since 2011. This has left thousands of customers that need direction stranded (Moneyweb, 2019).

The focus of the study is to show that we are in a current debt crisis, but with South-Africa's apartheid past there is many sides of the debt crisis that this study will not be able to cover. Alan Hirsch (1989:32) helps to understand that South-Africa has over the past century always experienced an excess of imports over exports. This is mainly because of our developing economy being dependent on machinery, technology, oils and chemicals. This trade account deficit has to be financed through capital that often end up in debt payments. The history of debt in South-Africa can be dated many years back, but the focus of this study is not to write about the history of the South-African debt crisis. Undoubtedly there is an intergenerational reality towards debt that we will also have to give account for towards our children and grandchildren.

The debt issue is contributing on different levels towards the uneasiness in society. As a collective and as individuals, our country is building up debt that will be challenging to service in the future. The debt crisis is a major burden and certainly calls us to engage the issue on a responsible and ethical manner. The Economist of Wits University Jannie Rossouw is of opinion (2021) that government debt is nothing else than borrowing from our children that will live in the generations coming. He goes further by saying that the only way to justify the following generations having to pay debts is by leaving them something better to work from. In his opinion this includes building infrastructure like schools, universities and hospitals (Horne, 2021). The question that remains, are we leaving something better behind for the generations coming after us?

2.5. Conclusion

The rules around debt have been a social relationship that has always been negotiated through the ages. When credit became too expensive there has been policy to protect the debtors. These policies that shapes our morality around debt now has the potential to create a more and more individualistic world. A world where the repayment of debt has more value than human suffering. A world where the service of debt has more value than the face of the other. As pastoral caregivers our gift is that we work with individuals, human beings with faces and stories. It is here where I feel the DIPP and the Jubilee year can help us challenge the way debt creates a world where everything and everyone is measured by numbers.

Personally, this chapter made me wonder about the future of my children in South-Africa. Will they live in a country that owns all its wealth to rich countries that borrowed them money or will there be another story written? Will they live in a country where most families are crippled in personal debt?

The next chapter will be approached from a transdisciplinary perspective in order to be more descriptive about the challenges around the South-African debt crisis and how economic responsibility towards the other could look like in these complex situations. The

transdisciplinary approach will attempt to look at the debt crisis from different angles and try to show what small pockets of hope there is in the challenging situation.

Chapter 3

A transdisciplinary look at economic responsibility with a specific focus on debt relief

Chapter two gave an introduction towards the broader theme of this study by using data and literature. The previous chapter was an attempt to understand what is going on with regards to the debt crisis in South-Africa. The Interpretive task of practical theological interpretation poses the question *“why is this going on?”*

Osmer (2008:4) is of opinion that understanding the *‘why’* of a given situation enables the researcher to better understand what is happening under the surface. This chapter will enter dialogue with economic and other social sciences to interpret and explain certain patterns. The interpretive task looks at the reasons for the phenomena observed in the previous chapter that focused on the descriptive-empirical task. The interpretive task further emphasizes theoretical knowledge and interpretation that draws on theories of the arts and sciences to understand and respond to situations, episodes and context (Osmer, 2008:83).

The task of interpreting from various perspectives can be viewed as a map that guides the researcher when reflecting on the information that has been gathered (Osmer, 2008:61). Chapter 3 will have a transdisciplinary focus and use the perspectives of the Jubilee 2000 and Occupy Wall Street campaigns, the works of historian Walter Scheidel, anthropologist David Greaber, economist Johan Fourie and finally perspectives on economic terms as interpreted from the Biblical context. This will be done to gain an understanding of economic responsibility towards the other with a specific focus on debt relief and debt forgiveness.

3.1. Introduction

In 2016 I was invited to be part of the University of Stellenbosch's Think Tank. This transdisciplinary think tank was made up by 15 Stellenbosch students and 15 KU Leuven students from Belgium who came from various disciplines and faculties. Among the 30 students involved there were future engineers, doctors, scientists, architects, economists, accountants, farmers, computer scientists, actuaries, lawyers, psychologists and theologians. The theme of the think tank was '*A brave new world: challenges, threats and opportunities for merging technology and society*'. The theme was grounded in the world-famous book of Aldous Huxley '*A Brave New World*' that was written in 1931. The think tank built up to a final presentation that generated stimulating conversations and solutions to challenging questions. The transdisciplinary approach made me aware of the gift that various opinions and scientific approaches can bring to the table in working towards possible solutions for problems. When approaching a difficult problem like the debt crises I believe transdisciplinary perspectives can be of real value.

3.1.1. Why transdisciplinary perspectives?

Loubser (2015:5) argues that empathy or mutual understanding is at the heart of responsible interpretation. Empathy and mutual understanding are at the heart of hermeneutics. The development of empathic skills and listening to other disciplines is applicable to all researchers and not only to the discipline of theology. In this respect there is not any divide between natural scientists, engineers and disciplines in the humanities. Empathy and mutual understanding connect researchers in the common pursuit of knowledge. Transdisciplinary theologians can engage in this conversation because of the training they get in engaging faith, religion and spirituality. Transdisciplinary theologians can also engage much broader by acknowledging the validity and importance of the knowledge that is generated in other disciplines and drawing on this knowledge in their specific context. Transdisciplinary research challenges the boundaries and paradigms of

theology through engagement with the work and relationships with researchers from other disciplines (Loubser, 2015:8).

Loubser (2015:9) is of opinion that transdisciplinary theologians acknowledge that issues regarding spirituality, faith and religion is complex and therefore require solutions that come from more than one discipline. The solutions require more than one discipline because religion, faith and spirituality are dynamic realities that are influenced and influence personal, economic, intellectual, emotional, political and ecological aspects of people's lives. Religions, spirituality and faith are embedded in people's lives and living in the 21st century is a complex matter. Transdisciplinary theologians attempt to discover knowledge that will help us understand situations optimally (Loubser, 2015:9). This understanding has the potential to construct and discover better explanations and theories of situations like the debt crisis.

This chapter would like to highlight the value of transdisciplinary perspectives on the complex issue of debt and specifically debt relief. Working in the discipline of theology, we cannot wash our hands in innocence as the debt crisis has the potential to harm future generations. Hudson makes a strong point when he mentions that economic ideology plays the role today that religious morality played in past few decades (Hudson, 2018:270). As theologians and therapist, we need to engage economic ideologies.

3.1.2. The dominating sphere in the 21st century

"Economist don't talk about religion or society, or anything about how to trade in a market, and theologians act as if religion is all about religion and heaven and sex. And debt is left out." – Michael Hudson

In the 18th century economy became an autonomous empirical discipline with its own rules. This created a gap between economy as autonomous science and theology (Naude, 2019). There are two stories that opened my own eyes to the reality of this gap between the disciplines. The first is the story about Adam Smith who is also known as the '*Father of Economics*' or the '*Father of Capitalism*'. The Scotsman who lived in the 18th century went to

the University of Glasgow at age 14. He studied social philosophy, later tutored and gave classes in moral philosophy. He became world-famous for his work titled '*Wealth of Nations*'. This book changed the way people thought about economics in the 18th century and the times that came thereafter. The interesting part of his life is that he is today known as one of the best economists of our age. Interestingly, his first works was based on moral sentiments and philosophy (Sharma, 2019). This shows how the world and academia forces us to think into a silo mentality with a specific focus in one discipline.

The second story is a more personal one. During my undergraduate years as a theological student at the University of Stellenbosch, I can only remember two classes where we specifically focused on economic challenges. Although we learned about responsible hermeneutics and interpretations, we never really learned how to engage the discipline of economy other than being critical about the discipline. In 2015 the Stellenbosch University Economics department building burned down. This forced the 4th year accounting students to move to the main hall of the theology building for the remainder of the year. For the whole year there was a joke going around the theology faculty that on the one side of the faculty's students was learning to follow God, while on the other side of the faculty, students were learning how to follow mammon (the god of money). I must admit that the transdisciplinary conversations during break time with the students of mammon were remarkably interesting.

As church, theologians and pastoral caregivers we cannot ignore economics as a scientific discipline and day to day reality. Our salaries are paid by a surplus of cash that was somewhere generated in the economy. There are very few churches that can generate money on its own. Most churches are dependent on members giving their monthly and yearly offers. The church and seminaries are also a major partaker in the economy by buying groceries, cleaning products, furniture, security services and hiring contractors. The church and its employees also pay tax to the state. By looking at the church in an empirical way we cannot deny that the church forms part of the economy (Naude, 2019).

Niklas Luhmann the German sociologist is of opinion that modern day society can be identified as a compilation of different social spheres. The different social spheres he

mentions include religion, economy, culture, recreation, sport, media, education, music and family life. In a pluralistic society these different social spheres stand in a dynamic relation, but society operates functionally and stand in good balance when these social spheres hold onto their own internal logic (Luhmann, 2013:91) (Naude, 2019). A father of a family who is also the owner of a major international company will have a different role to fulfill at home than in the board room. The internal logic of family dynamics and the internal logic of economic dynamics therefore operate in a fundamentally different way.

Luhmann is of opinion (2013:92) that throughout history there has been times when one of these social spheres dominate and overwhelm all the other social spheres. The way one thinks and operates in the dominating system flows through and infiltrates the way one thinks and operates in all the other social systems. The theologian and former director of the Stellenbosch University Business School, Piet Naude is of opinion that the social sphere of the economy is undoubtedly the system dominating and infiltrating all social spheres in the 21st century (Naude, 2019). This can be seen in the way that everything is tied to a price and in the fact that religion, education and sport have been commodified.

Naude is of opinion (2019) that if the church, if theology and for the matter of this study if the DIPP cannot speak into the social sphere of the economy, we miss a major part of 21st century life. Luhmann's theory can be proven by the way many churches struggled economically to get through the Covid-19 pandemic. As many other industries, churches had to think creatively to survive on the one hand, while also attempting to the needs of many congregants and community members struggling because of the pandemic. The sociological perspective of Luhmann encourages transdisciplinary engagement. The social sphere that is dominating now is that of economics and this calls for engagement from different disciplines. While attempting to understand the reason behind the debt crisis, the rest of this chapter will make use of events and theories from more than one discipline to try and paint a bigger picture around the debt crisis.

3.2. The Jubilee 2000 Campaign

One of the movements that attempted to tackle the debt crisis in a transdisciplinary way was the Jubilee 2000 campaign. The Jubilee 2000 campaign gave a fresh theological reflection that was overlooked for centuries. The campaign gathered a worldwide following, calling for the debts of millions to be cancelled. Inspired by scripture and many faith traditions there came a call to stop the structural causes of poverty and the solution was the cancellation of debt for poor countries around the world (LeCompte, 2020). Not many years later the financial crisis of 2008 also brought a fresh awareness of what effect poorly regulated credit and debt can have on any economic system (Long, 2010:1). The Jubilee 2000 campaign was a movement that brought about major change, but also big debates.

3.2.1. The roots of the campaign

In the 1990's many of the world's poorest countries were paying more on debt payments than they were paying for healthcare and education. There were children dying from starvation while these struggling governments of poor countries paid the principal of the loan's multiple times over (LeCompte, 2020). On the 16th of May 1998 around 70,000 people took the streets of Birmingham. The group formed a human chain around the city which was hosting the G8 global summit attended by world leaders. The human chain symbolized the bonds of debt repayment belonging to the poor countries of the world. The crowds of people were advocating for the cancellation of third world debt that grew beyond the ability to be paid back (Holman & Goldman, 2013). The bigger movement was mainly driven by Ann Pettifor. The Jubilee 2000 campaign build pressure on the developed and rich world countries to write off debt that accounted to \$100 billion, and mainly belonged to poorer countries. The campaign focused on 52 countries of which 37 were African countries. The debt of these 52 countries was judged to be of great urgency. The campaign did not only want to reduce debt levels of these countries, but they wanted to remove debt in one stroke (Long, 2010:49). The campaign wanted to create a sustainable approach towards the problem of third world debt. Pettifor (2000:140) wrote the following:

“Debt and financial crises will recur unless the system of international lending and borrowing is subject to the discipline of the law and the market. The reality is that there will never be an orderly and full workout of poor country debt, as long as creditors remain in the driving seat... We in Jubilee 2000 propose an independent framework for arbitration when debts become unpayable. “ A major achievement of the international Jubilee 2000 movement has been to expose the injustice, double standards, and hypocrisy of relationships between debtor nations and their creditors.”

Pettifor was a great leader and was the main driving force behind the campaign. She built a big umbrella network to support the campaign that included leaders such as the Pope, the Dalai Lama, Bill Clinton, Mohammed Ali, Bono and Gerhard Schröder (Holman & Goldman, 2013). The Jubilee 2000 campaign was one of the biggest global campaigns of our age holding a record for the biggest number of signatories to a single petition. The campaign that started in the United Kingdom exploded throughout the world, inspiring national campaigns throughout the globe. The campaign succeeded in its main objective in cancelling the debts of the poorest countries. The campaign was rooted in Christian inspired practice and reflection using the Biblical symbol of the Jubilee and relying on support from Christian-based development agencies and churches (Long, 2010:2). One of the major backbones of the campaign to promote debt cancelations was the advocacy of Sabbath Economics. Sabbath Economics is a collaborative network that operates out of a sense that there is enough for everyone. The forgiveness of debts is central in living out of Sabbath Economics and they believe it is more than just a good idea. The approach of Sabbath Economics is grounded in the search for justice in narrowing the divide between the few wealthy and the masses who are poor. Sabbath Economics believes we all consume, interact, produce and exchange with the resources of creation within human community. The collaborative network sees economic practise as fundamental to human flourishing and survival (LeCompte, 2020).

The Jubilee 2000 campaign's focused to cut unpayable third world debt much relayed on the theme of the Jubilee. Long (2010:193) argues that one of the strengths of the campaign was the unity the concept of the Jubilee brought about in different church denominations and other organizations. The campaign did not understand the Jubilee theme in a literal way. It

was mostly understood as an image, metaphor, vision and principle that gave guidance, inspiration and hope. The Jubilee image created inspiration, encouragement and hope for the campaign and the image also carried hope for a new beginning. Rather than focusing on the detail of the Leviticus legislation, the Jubilee 2000 campaigners were inspired by imagery created through the Jubilee. Throughout the campaign they had to acknowledge that there was historical uncertainty about the practice of the Jubilee, but they emphasized and embraced the principles underlying the Jubilee. These principles included the release from bondage that was also central to the message and life of Jesus (Long, 2010:193). The campaigners saw the period of the 1990's to 2000 as a crucial time for debt relief and the Jubilee image created a vision for a new and fresh beginning. The image of a new beginning was one of the powerful instruments that the campaign used to build a resonance between the Biblical tradition and millions of the world's poorest countries struggling with a debt burden (Long 2010:194).

3.2.2. The different perspectives between North and South

The Jubilee 2000 campaign had to take a different approach in the United States as the campaign received an indifferent response from the public. The campaign lacked profile in the USA and there was not a lot of time left towards the year 2000 deadline. The campaign turned towards sympathetic-celebrities and Bono was one of the main campaigners in this regard. He had a strong sympathy for the underprivileged and poor (Long, 2010:54).

Trough Bono and other key figures the campaign reached the World Bank and major US financial institutions. Tension broke out in the campaign when the USA coalition that supported the Jubilee 2000 campaign favored a bill of the US congress proposed by Jim Leach. The bill advocated for greater debt relief but there was no space to remove all the adjustment programs (Long, 2010:54). The USA therefore supported debt relief, but not debt write-off and this made the countries of the South that were mainly Southern-African countries suspicious. The campaign suffered a division between the "North" of the campaign that mainly consisted of first world countries to which the debt belonged and the "South" that were mainly poorer countries who owned the debt. The Jubilee South campaign took on

its own form after a consultation in November 1999 near Johannesburg where they discussed policy differences between the North and South. The South strongly criticized the North's stance:

"Our brothers and sisters in the North have applied the Jubilee concept in a reductionist way, which limits it to what they have call [sic] "unpayable debt". One tries to understand the meaning of "unpayable debt", and one comes out with a confusion of defining which debt is unpayable and which one is payable. A question rises in my mind. Who decides/defines what is unpayable? The obvious answer will be the creditor and not the debtor. The North and not the South. And this being the case, we will never see the benefits in the South of debt relief. " (Jubilee South, 1999b: section 6)

The South campaign proposed a much more radical stance towards debt relief than that which the IMF and World Bank and the whole architecture of International loans. In the years after the 2000 campaign very few Southern countries enjoyed grassroots support and the movement is not active at the moment (Long, 2010:56). The campaign was terminated at the end of 2000 and although the campaign had success many argue that the movement would have fragmented if it went on for longer (Long, 2010:60). One of the major differences between the North and South campaigns was the intended goals. The North mainly focused restructuring or partial cancelation of debt. The campaigns in Britain and the US were more cautious towards radical restructuring of debt. The South called for a whole new economic order where debt would be cancelled and would not recur and where reparations would be made (Long, 2010:61).

3.2.3. The success of the campaign

One of the major successes of the campaign was that there was the debt cancelation of \$100 Billion. According to the World Bank the debt was owned by more than 35 of the world's poorest countries. One of the other success stories was the campaigns ability to generate worldwide solidarity. The campaign gathered 21 million signatures in support of the campaign goal (Holman & Goldman, 2013). The campaign is a showcase of the history of the

debt crisis and the way in which people, countries and movements understand the solutions towards debt relief. The solution towards debt relief differs rapidly between politicians, economist and debt campaigners. One of the most significant features of the 2000 Jubilee campaign according to Long (2010:61), was the paradigm shift among campaigners from advocacy of partial debt cancelation towards a much more comprehensive campaign. Another significant feature was the way in which the principle of the Jubilee and the network of churches formed an International network that campaigned for practical change towards a challenging problem. The tactic to target politicians were also a success as they used the Jubilee 2000 campaign to make political capital (Evans, 1999: 276).

3.3. The four horsemen of history

In the process of painting a bigger picture around why there seems to be a debt crisis, one can read interesting views, theories and opinions. Some of these views can be confrontational. As pastoral caregivers we are guided by mutual respect and understanding, but that is not how world history always happened. Are mass violence and catastrophes the only forces that can seriously decrease economic inequality and stabilize the debt crisis?

The historian Walter Scheidel wrote *"The Great Leveler: Violence and the History of Inequality from the Stone Age to the Twenty-First Century"* in 2017. He took a historical perspective towards the inequality crisis and searched for ways inequality was narrowed throughout the ages.

3.3.1. Debt as creator of inequality

When engaging the topic of debt, the ultimate vision will be to redistribute wealth in a way that will benefit the most vulnerable in society. When debt levels grow to a point where they are unable to pay, this inherently implies that there exists a great level of inequality between creditor and debtor. How do we solve a problem like inequality? Economist and policy makers have been grappling with this difficult question for ages. There seems to be an increasing seriousness towards the question as inequality has been rising since the 1980's

and have reached historic highs recently (Nelson, 2017). In his book *'The Great Leveler'* the historian Walter Scheidel argues that suppression and inequality only brought forth sorrow in history. High levels of debt have throughout the ages caused inequality and suppression. Scheidel further argues that economic inequalities are most of the time narrowed as the result of devastating events (Mason, 2017).

After Scheidel studied thousands of years of human history he identified four indisputable ways inequality was reduced throughout history. War, revolution, deadly pandemics and state collapse is the four horsemen as Scheidels refers to. In his book he unpacks these horsemen and argues that these four horsemen have proven to be more effective at reversing inequality than other peaceful efforts like the improvement of education and non-violent protest (Nelson, 2017). He explores the relationships between the four horsemen and investigates the emergence of mechanisms that have had a significant impact of the redistribution of wealth. These four horsemen also had to wear certain clothes in history to be hugely successful. Wars had to be total and comprehensive, and the failure of the state had to be so bad that it led to major violence (Mason, 2017).

3.3.2. The clothes of the horsemen

The first horseman is war. Mass mobilization warfare like World War I and World War II drafted big portions of the population into military service. This caused the civilian workforce to be mobilized for the war and a strong nation state was needed to organize the war. This caused tax rates to climb, and the wealthy had to pay up to 90% tax at stages of the war. The war also caused capital to lose value because of physical destruction and government interventions. The Government had to offer people something in return and this meant massive redistribution to workers, voting rights, membership in trade unions etc. (Nelson, 2017). These redistributive measures caused more equality and the world therefore operated differently after the war.

The second horsemen are transformative revolutions. Russia and China are examples where mass revolution meant the ruling class was expropriated and the rich was often killed in the

process. This was done at the cost of nationalizing everything. The nationalization meant that the government could set all the prices and wages. This is an invasive process and if the main goal is equality, it is a quick way of doing it (Nelson, 2017).

The third horsemen are state collapse. The collapse of the state was throughout the ages a less desirable way of leveling and redistributing. State collapse means that all the citizens of a specific country tend to become objectively poorer (Nelson, 2017). Our neighboring country Zimbabwe is a good example of recent state collapse.

The fourth horsemen are pandemics. Massive pandemics have throughout history killed large portions of a population. The Black Death in medieval Europe is an example of a pandemic that had a redistributive role on society. This process does not destroy infrastructure, capital or land and there seems to be a fundamental reset in the value of labor. The employers and landowners tend to lose asset value while the workers can ask for higher wages (Nelson, 2017). It will be interesting to see if this will be the case after the Covid-19 pandemic as we are also on the brink of a fourth industrial revolution where machines will start to compete with humans for most jobs.

3.3.3. We need more than the horsemen

Scheidel (2017) is of opinion that marketized industrial societies as most of the world are currently operating in, will rarely if ever experience these kinds of war, revolution or catastrophe. This implies that the high levels of inequality and the unpayable debt will today rarely be wiped out by one of the four horsemen that functioned well in the past. Scheidel argues that these four horsemen are therefore gone for now and they will not return soon (Mason, 2017). This brings doubt about the future of levelling inequality. This also brings doubt about the future of debt as the current trend is that debt tends to increase over time because of compound interest on which debt is built.

Although Scheidel's theory is intriguing and his sources come from way back in the stone age, economist Michael Hudson is of opinion that Scheidel denies the role of government policy. Hudson (2018:259) believes that government policy can constrain large scale

concentration of wealth and therefore control debt. Inequality therefore has the ability to be substantially reduced by other factors than only that of the four horsemen Scheidel refers to. The factors that can substantially reduce inequality is according to Hudson debt write-offs, progressive tax policies and the return of land to smallholders as means of preventing the concentration of wealth towards the rich in absence of the four horsemen (Hudson, 2018:260).

When looking at the culture of strikes and looting in South-Africa it makes one feel that the only way to get something done is by jumping on or hoping for one of the four horsemen to come by. The opinion of Hudson however paints a starkly different picture. The interesting fact is that Hudson base his argument on the principles of the Jubilee. In chapter four we will further discuss why debt write-offs, progressive tax policies and the return of land to smallholders as means of preventing the concentration of wealth towards the rich is a much more sustainable route to take than to wish for one of the four horsemen to come by.

3.4. Occupy Wall Street

Technology made large populations possible; large populations now make technology indispensable. - Joseph Krutch

We live in a technological and information age where it is possible to gather momentum for movements with one news article or video posted online. Campaigns and movements are much more accessible today than a few years back. One of the ways in which debt can be addressed is through campaigns and movements. The most recent economic recession before the Covid-19 pandemic came in 2008. Most of the world felt the shocks of the recession. The Occupy Wall Street movement came after the 2008 economic recession and was a movement with the aim to stop financial injustices.

3.4.1. A movement of occupation

In 2008 there was a global financial crisis. During this crisis major financial institutions reaped profits and executives got paid fantastic bonuses. Somewhat surprisingly there was

no major protest in 2008. The dubious and often fraudulent practices that led to the 2008 crash did not create any immediate revolt. There were not even uprising when public money was used to bail out major banks and reward the elites of these financial institutions. This happened while ordinary citizens lost their jobs and homes (Calhoun, 2013: 33).

Mass mobilization only happened in 2010 in European countries like Greece, Portugal and Spain. In all these countries the protest was marked by the occupation of prominent public spaces. This led to international protest and the Occupy Wall Street movement was part of this stream (Calhoun, 2013:33). The immediate target of these protests was often the governments, especially when the government seemed to save financial institutions at the expense of citizens. There was also an outrage towards ratings agencies as most countries saw them as agencies of the USA more than representatives of the global bond markets and towards measures of the European Union (Calhoun, 2013:33).

Occupy Wall Street was a protest movement that started on the 17th of September 2011 in New-York's Wall Street area. The movement was driven by the fight against economic inequality (Calhoun, 2013:37). The Occupy movement made use of a lateral leadership system that had a strong focus on networking rather than hierarchy. The movement had a strong democratic focus where every citizen counted equally (Calhoun, 2013:37). The movement that began in Zuccotti Park did not disappear, it just splintered and regrouped around a variety of focused causes (Levitin, 2015).

3.4.2. The success of the campaign

One of Occupy Wall Street's victories that went unrecognized was the momentum it built for a higher minimum wage. The Occupy protest inspired and motivated fast-food workers in New-York to stop their work in November 2012 and this led to a national worker-led movement. One of the victories of the movement was that it helped to set a new economic bar that helped low-income workers (Levitin, 2015). The tidal wave was inspired by fast-food and Walmart employees who rode on the energy of Occupy Wall Street that ended in a US labor movement. One of the visible signs was when tens of thousands of workers marched

in cities all over the United States to demand better pay and conditions on April 15, 2015. This sparked the minimum wage to go up to 15\$ per hour (Levitin, 2015).

Occupy Wall Street also played a significant role in the United States-environmental movement that took shape around 2011. In 2011, 1200 people were arrested for protesting against the development of the Keystone XL pipeline. This protest and movement escalated into a fight against climate change. This moved to university and college campus' around the United States and a divestment movement started that rid more than \$50 billion in fossil-fuel assets from universities and institutional investment funds worldwide. The Occupy campaign prompted an anti-fracking movement that pushed states, counties and cities to ban controversial drilling processes. There also came a 2014 march in New-York city where 400 000 people demanded robust cuts in emissions and investments in renewable energy (Levitin, 2015).

One of the other areas where the Occupy Wall Street movement made a major impact was the student debt crisis. Out of the Occupy Wall Street movement came offshoot movements like Strike Debt, Rolling Jubilee, and Debt Collective. These movements aimed to tackle the \$1.3 trillion American college-debt conundrum. These movements attempted to buy back student debts and forgiving it. These movements started a rebellion against student debtors and especially the Corinthian College chain for their profit driven focus that used deceptive marketing and steered students into high-cost loans. In January 2015 President Obama introduced a two-year free community college study program (Levitin, 2015).

3.4.3. More a moment than a movement

Occupy Wall Street wrestled with the ruling financial elites, and this will be an ongoing challenge in the future. Business as usual however must change as Mother Nature and our planet cannot wait. One of the diagnoses that Occupy Wall Street got right was the change in the course on concrete legislative reform (Levitin, 2015).

Occupy Wall Street made innovation and invention possible. This was done in an unconventional way and could be described as a dramatic performance more than an

organizational movement. This however shapes the platform for movements to build on with action and innovation. In a sense the reset button of Covid-19 has the potential to create innovation and implementation that could create similar momentum to what the Occupy Wall Street movement created in tackling inequality and the debt crisis.

3.5. Debt and economic growth

All modern-day economies are built on deficit spending where a country like South-Africa spend far more than the revenue we make. Debt has become a central part of international politics. There are many ways to view debt. Certainly, debt can be an enabler towards growth, but debt can also be a heavy burden. The way we view debt often depends on what vantage point we take.

3.5.1. Debt as faith in the future

For most of history the size of the world economy stayed the same. Although global production increased through the ages it was mainly because of demographic expansion and the settlements of new lands. Per capita production did not really move dramatically in a direction. Around 1500 the global production of services and goods was equal to about \$250 billion. Today this amount is \$60 trillion. In 1500 the annual per capita production was around \$550 per capita per year, whereas today the per capita production is around \$8800 per year (Harari, 2011:343). This growth can be contributed to many factors, but one of the main enablers is debt. Individuals, farmers, companies and governments taking out loans in order to grow production.

Back in the Ancient Near East where interest bearing debt originated people also used debt to enable growth, but on a much smaller scale. People seldom wanted to take on too much debt because they did not trust that the future would be better than the present (Harari 2011:344). Throughout most of history there was a belief that times in the past has been better than their own times and that the future would be worse or at best the same as today. In economic terms they believed that the total amount of wealth was limited. The profits of

one bakery would rise, but only at the expense of another bakery. Cape-Town might flourish only by impoverishing Bloemfontein. If the economic pie is static, the only way forward is to take somebody else's slice (Harari, 2011:345). Therefore, it was hard on the premodern world to get a loan and if you got one it was short term, small and subject to high interest rates.

Credit and debt are the difference between today's economic pie and tomorrow's pie. The scientific revolution and the idea of progress was a strong enabler of credit and debt. In 1776 the Scottish economist Adam Smith published "*The Wealth of Nations*". Harari (2011:348) is of opinion that this document is probably the most important economic manifesto of all time. In chapter eight Smith made the following remark:

"when a landlord a weaver or a shoemaker has greater profits than he needs to maintain his own family, he uses the surplus to employ more assistants, in order to further increase his profits. The more profits he has, the more assistants he can employ. It follows that an increase in the profits of private entrepreneurs is the basis for the increase in collective wealth and prosperity." (Smith, 1776).

In Smith's view people became wealthy not by exploiting their neighbours, but by increasing the overall size of the pie. In this view when the pie grows, everybody wins. All this however depends on the investment in the future that is grounded in faith that the future would be better than the current reality (Harari, 2011:368).

Johan Fourie Stellenbosch University Economics Professor did research on the lives of the 18th century Cape Colony Settlers. In his research he showed that farmers in the Cape used debt to buy new equipment to fund new investments but also disturbingly to buy slaves (Fourie, 2019). When asked the question whether debt is good or bad, Fourie is of the meaning that there are two critical questions that need to be asked. The first is what the cost of the debt is and that is measured by the interest rate. The second is then what you can get in return for the money that was borrowed. If money is borrowed at a decent rate to build a university where students can study, it sounds ethical and under professionally managed circumstances would bring fruits to the debt made. However, when money is borrowed to

constantly bail out state-owned enterprises like South-African Airways and Eskom, there can be question marks about sustainability and whether the money borrowed could have been spent on something that could potentially bear more fruit in future.

If a country's income is rising faster than the interest rate of the debt or in other words the cost of the debt, then it makes sense to increase debt as it will imply that you would be able to repay without difficulty (Fourie, 2019). If the income of a country is declining and the interest rate is inclining, then we find ourselves in difficulty as in our current situation in South-Africa. Fourie (2019) is of opinion that the example of the early farmers in the Cape who made debt and used it as a tool for upward social mobility is also true for governments like South-Africa today. The question then is should South-Africa borrow more money and risk the already shaky percentage of debt to GDP ratio as seen in the previous chapter? Should we borrow money to build new universities, build schools, clinics new roads and renewable energy plants?

The conventional answer according to Fourie is no. More debt would raise taxes to pay the higher interest rates of debt. If our country does not raise taxes but rather borrow more money to repay the interest on previous loans we would end up in a debt-interest spiral that would somewhere along the lines make our country insolvent and leave the following generation with even more problems (Fourie, 2019). Fourie (2019) is of opinion that if we would look at debt as enabling in South Africa, there needs to be two starting points. The first is money would need to be used for infrastructure that could benefit us in the future rather than on salaries and pension funds. The second is that our country urgently needs economic growth and investment from abroad to improve productivity.

“What do I want you to go away with? Not the notion that debt is good. But debt might not be so bad.” Said Blanchard

The reality is that in order to grow as a country or business you need money. As a developing country we have potential, but not necessarily the financial means to unlock this potential. As a country we can grow and become a much stronger nation. We unfortunately need an

urgent wake up call to manage our current debt in a more responsible manner for future generations to live with freedom.

3.5.2. The role of the free market

Two empires broke down in the 20th century. The first was Nazism and the second Stalinism. The current empire controlling the world is the free-market economy that is also called flexible capitalism. This system functions as an autonomous self-justifying process. The guiding principle of free trade between countries is not necessarily bad, but there needs to be a strong governmental and civil control. This control needs to empower wealth and power in a manner that also benefits the least in society. Meulink-Korf and Noorlander (2012:5) is of opinion that governments have forfeited their power, and this has weakened social groups including families, religious groups and employee relations.

The utopian dream that free trade economics between countries create more opportunities that will lead to more equality is according to the Korean-British economist Ha-Joon Chang very debatable. In his book *"23 Things They Don't Tell You About Capitalism"* he paints a picture that global free trade does not create better living standards everywhere. He argues the belief and assumption that free trade creates more equality is supported by complicated mathematical and economical models that only economist understand. He is of opinion (2016:66) that there is indeed a need for good economic principles, but these principles and policies must be based on common sense rather than complicates systems only economist can understand.

Chang is of opinion (2016:250) that free market or free trade economics and policies have rarely if ever worked in the history. He points out that most developed countries did not use the policies of free trade when they once were developing countries. Most of the developed countries got their wealth from strict regulations that favored them in trade deals. He argues that free trade increased income inequality and slowed economic growth in developing countries. Chang is of opinion that the private sector is not capable of ruling the free trade market in the world. Most of the successful firms, governments and countries are the ones

that do not take a simplistic stance towards the free market, but a much more nuanced stance (Chang, 2016:250).

In this more nuanced stance within free-market economics, the model needs assistance and transparency by a strong government power and other institutions in the midfield regulating what happens in the free market. Otherwise, this model leads to increasingly unfair distribution of wealth, power and especially debt (Chang, 2016:250). It cannot solely be blamed on free-market economics, but what happened in the last 30 years of dominating free market economics is that governmental power has evaporated, extended families grew farther from each other and religious institutions have weakened. In countries like South-Africa and Chile the free-market economy has created a major gap between rich and poor (Chang, 2016:250). The debt crisis increases the load on an already very unequal South-Africa. According to Chang the current free trade economic system is also not extremely helpful towards our country.

3.6. Economy and ethics

Having the correct approach towards one of the biggest problems of our age is of utmost importance. When approaching the growing challenges around inequality, poverty, climate change and the growing debt crisis there need to be constructive engagement from more than one discipline (Goudzwaard, 1997:1). If we take Niklas Luhmann's theory about the different social spheres in life and embrace the reality that the economic sphere is dominating 21st century life, there need to be a strong relationship between ethics and economics. The previous point showed that there is a deep need for a safety net that keeps the social relationship between debtor and creditor intact. This ethical relationship has deep roots in theology.

3.6.1. The sabbath infusing economics.

Ethics and economics are both important disciplines when approaching the debt crisis, but their tasks are inherently different. When economist look at the field of ethics, they may find

a science where value judgements focus on the behaviour of people. When ethicists look at the science of economists, they may find that economists want to analyse and declare, but often shy away from judgements about the behaviour of people (Goudzwaard, 1997:1). In his book *Casualty and Economics* (1980:7), the author John Hicks makes the point that:

“Explanation and approval are separate issues...Casualty is a matter of explanation; but when economists explain, we do not necessarily praise or condemn.”

The challenge becomes when economists disagree on the analysing and declaration within the discipline of economics. This is where the task of economics and ethics comes to light. HM De Lange (1989:138) is of opinion that the way in which economists value is not necessarily wrong, but he does not agree with the way in which they analyse. De Lange would like to see a process of reviewing the presuppositions with which economists make conclusions as he is of opinion that these conclusions do not help to solve the great economic challenges of our age (De Lange, 1989:147). Goudzwaard (1997:2) expands on this point by illustrating two worldviews that challenge the process of analysing with which the economy works.

The first has to do with the Sabbath motive as found in the Bible. We live in a day and age where rest is seen as weakness. We live in an economic environment where it is commonly agreed upon that human happiness depends on the expansion of your own empire by working harder and grinding through life. The order would be work, then expand and then your own time. Rest is dependent on our human ability to work hard (Goudzwaard, 1997:2). The Biblical understanding of the Sabbath challenges this view. The Sabbath asks of us to work from out of our rest. Our work and deeds are dependent on our rest. The Sabbath day was a day when tools were put down and a day to think about the burden of being connected with fellow human beings, nature and God. Goudzwaard (1997:3) is of opinion it is only from out of the tradition of the Sabbath that we can be the boss of material things, instead of materialism drowning our human behaviour. The Jubilee principles of rest of the land also challenge the industrial age we live in where machines work 7 days a week. The Sabbath

and Jubilee principles reminds us that we are part of Mother Nature's rhythms and an ecosystem that has limits and often calls for rest (Goudzwaard, 1997:3).

"We don't live in order to labour. We labour in order to live. And the Sabbath is the day we stand still and just live and let all the blessings we have accumulated catch up with us." – Johnathan Sacks

Relationships between human beings take time and Johnathan Sacks (1995:133) is of opinion the Jews saw the Sabbath as the day in which relationships got time. Peace in the home is where world peace begins, and the Sabbath day was a practise of this peace at home. There is a story about Rabbi Levi Yitzhak who was looking out of his window when a man came running by. He leaned out and asked, "Why are you running?" The man then replied, "I am running to work to make a living." The rabbi then asked the man, "Are you sure that your livelihood is running away from you, and you have to run to catch it up? Perhaps it is running toward you, and all you must do is stand still and let it catch up with you" (Sacks, 1995:133).

The rabbi tried to imply that we work so hard, that we sometimes forget why we work at all (Sacks 1995:134). The Sabbath remains a revolutionary idea. The Sabbath and Jubilee principles reminds us that we are not slaves of the production cycle where growth and profit are the only way to analyse. The Sabbath motive does not say that all humans must rest and be lazy, but it challenges the economic system into a balance between fellow human beings God and nature. Goudzwaard (1997:4) is of opinion it is within the Sabbath motive that he realized ethics must infuse economics to create a more just system for human beings.

The second has to do with the Biblical worldview of economics in the time most of the New-Testament was written. The Greek word for economy is *'oikonomia'* and it is used 9 times in the New-Testament. One of the central texts where the word is used can be found in Luke 16 where the parable of the unfair manager is being told:

Luke 16: 1) Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. 2) So, he called him in and asked him, 'What is this I hear

about you? Give an account of your management (oikonomia) because you cannot be manager any longer (oikonomos).' (NIV)

What is striking in the parable where the word '*oikonomos*' is used twice in the same sentence, is the New-Testament understanding of the word economy and economist. It is interesting that the word economist or economy is never used in a singular or individualistic understanding. The word economy and economist are only used in the New-Testament within the context where goods and services are used and when a certain accountability is asked for. On the background of owning goods or services there is always a grand master asking our accountability in how the goods and services are being used (Goudzwaard, 1997:4).

The word use of '*oikonomos*' further implies that there are certain moral rules that calls for a certain behaviour. The core of these morals or rules is found in the assignment that the economist must carefully use that which is granted to him or her, as this is part of the law (*nomos*) of the house (*oikos*) (Goudzwaard, 1997:4). The land, harvest, workers, goods and services all belonged to the household. The central aim of the word '*oikonomos*' is therefore not profit and growth as we understand it today, but the optimal care of all people within the household of God. The care of the household of God is central as there will be a day of reckoning where all will have to give account of how we used what was given to us.

It is certainly far-fetched to compare the Greek word used more than 2000 years ago with and modern understanding of economy that has a different meaning today. What I do miss about the use of the word economy today is the strong sense of responsibility and accountability that the New-Testament understanding had and the focus on the communal rather than the individual.

3.6.2. Grace and economics

Peter Selby is a retired bishop of the Anglican church. He was one of the central figures in the Jubilee 2000 campaign. He is also the author of the book '*Grace and Mortgage*' that came out in 1997. His books are according to Long (2010:242) one of the most articulate

conversations and theological engagements around the issue of debt. Selby has for a long time been fascinated by the nature of money and the changing nature in which it operates. In his book he does not argue for a world without debt as this would be impossible. He rather envisions a world where the experience of being in debt is not one of domination, but one of freedom and thankfulness for all. He envisions a world that can be characterized by reciprocity and grace in which debts can be opportunities of thankfulness and delight rather than a means of enslavement and degradation (Long, 2010:242).

In his work Selby uses a framework shaped by the writings of theologian Dietrich Bonhoeffer. The two key foundations of his framework are the need for responsible Christian apologetics in the secular world and secondly the call for the gospel of Jesus Christ to address humanity and its points of strength rather than weaknesses. When he refers to address in the second point, he does not necessarily mean contemporary or cultural relevance, but rather searching and identifying points of connection where society are in need of the gospel message. Selby is of opinion that one area of strength in this regard is that of the international finance community. He specifically refers to debt and the shared language of the gospel and international finance community in this regard. In this playing field the objective is not so much that speaking about Christ and speaking about secular economics in the workplace will have equal regards. Much rather the point is that theological insight needs to make meaningful connections in the secular economic world (Long, 2010:242). This does not mean that prophecy or dialogue is excluded in the conversation. With debt as starting point, Selby believes he has found a challenge that both the secular economic world and the faith community share and that a resolution to this challenge can be found in the gospel of Jesus Christ (Long, 2010:243).

Selby is critical about unequal power relations that some forms of debt create and where it gives major benefits to the creditors. What happens most of the time is that the debtor is the weaker party. Selby does not have a problem if the credit is issued on an equal and voluntary way. One of the factors that creates an imbalance is poverty. Poverty brings people into desperation and in these situations, they underestimate the nature and true value of debt. He therefore draws a line between debts that causes misery and debts that can bring positive

outcomes. He is of opinion that Jesus Christ is the way and means to see the difference. Debts that could have positive outcomes are most of the time underlined with friendship, support and not always financial. Underlying this positive outcome, debts is the vision of freedom that Christ offers and embodies. Selby is of opinion that financial debts tend to be constraining as they bind and blinds us to the future. The debtor's choices become restricted by repayments and conditions (Long, 2010:247).

Selby uses the biblical idea of regulation to stop widespread poverty. The root of this regulation was formed by the experience of agrarian debt caused by the Israelites being in slavery. This regulation was shaped by an agrarian economic order where the economy was cyclical rather than linear (Long, 2010:248). Selby refers to the grace economy that is linked to the divine economy which St Paul refers to when he writes in Romans 13:7. It is in the superabundance of God's generosity that Selby believes human generosity returns (Long 2010:250).

Romans 13:7) Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. (NIV)

One of the challenges of Selby's work is that it provides a great means for the Christian community to engage the issue of debt, but the practical goals and strategies are left stranded. His vision of a grace economy is like the utopian ideal of the Jubilee year that does not really provide a roadmap for walking the road ahead (Long, 2010:253).

3.7. Conclusion

The practical examples of the Jubilee and Occupy Wall Street campaigns showed the need for urgent action on an international scale. Both campaigns showed how difficult the sustainability is of these wonderful initiatives can be. The change these initiatives made had a major impact on the world. The four-horsemen as Scheidel calls them is a great reality check of what happened in the past if the social relationship between debtor and creditor grew out of proportion. When trying to put a stick in the wheel of a system there is no handbook, and the campaigns and movements that was used in this chapter is witness to

this. In this chapter the transdisciplinary approach attempted to show the need and communal responsibility that we all have in finding solutions towards the complex debt problem. The debt crisis will not end overnight and many interventions from a variety of angles will be needed. The opinion of Fourie also showed that not all debt is bad, and that debt can be used responsibly to empower development.

The last part of this chapter was used as a reminder of the need for theologians, pastoral caregivers and faith communities to engage the sphere of the economy and specifically the debt crisis. The next chapter will go deeper into this conversation and the main theological themes that will be discussed will be responsibility and hope.

Chapter 4

The Biblical jubilee and DIPP as lens on economic responsibility and hope

Chapter 3 focused on Osmer's second task of interpretation and reflected from a transdisciplinary point of view in order to gain a better understanding of how responsibility and a realistic perspective of hope might look amidst the debt crisis. Chapter 4 will focus on the normative task of practical theological interpretation. The normative task asks the question "What ought to be going on?"

The normative task will focus on prophetic discernment guided by theological and ethical interpretation. The goal of the theological and ethical interpretation is to discern which ethical norms have the ability to shape good practise and guide hopeful responses (Osmer, 2008:93). Although this study attempts to engage the social sphere of the economy it remains a theological study that is grounded in our faith that every living creature belongs to God. In this chapter of the study, the researcher will make use of the ethical framework created through the DIPP and Biblical jubilee. This will be done in order to gain a theological understanding of economic responsibility towards the other and the search for pockets of hope for the future.

The researcher is of belief that the imagination created by the ethical web of the Biblical jubilee and the pastoral theological imagination the DIPP has strong connection points. The purpose of this chapter is to use the imagination that the DIPP and Biblical jubilee creates to look at the debt crisis. In order to do this a broad understanding of the Jubilee and the DIPP will be needed.

4.1. Introduction

The DIPP is an exciting and fresh approach that can guide pastoral caregivers in the complex times we live in. The approach has strong roots in the works of Ivan Boszormenyi-Nagy. Nagy had a strong focus on the connectedness of human beings within a network of relations. When approaching possibilities around economic responsibility towards the other and the search realistic perspective of hope through the DIPP, one of the major starting points must be the perspective and work of Nagy.

4.1.1. Life as a relational network

We live in an information age where data are freely accessible to everybody who has access to the internet. In this age we are more aware than ever of different models and methods that exist in therapy, counselling, and pastoral care. These models are distinguished by different theories and assumptions. The DIPP is one these developing approaches that came to life through Ivan Boszormenyi-Nagy and his associates in the field of family therapy (Van der Meiden, Noordegraaf & Van Ewijk, 2017:499).

Ivan Boszormenyi-Nagy was the father of the Contextual Approach that forms the base for the DIPP. Nagy was born in Hungary in 1920 in a time and country where strong family ties played a significant role. His parents were liberal Roman Catholics, and his extended family had a legacy of practicing law (Meulink-Korf & van Rhijn, 2005:10). A common thread that ran through his life was intergenerational connectedness (Van Doorn, 1996:5). The family conversations around the dinner table had a strong sense of justice and rights that shaped Nagy's thinking from a young age. The sense of justice and rights even motivated a young and youthful Nagy to start a gang that stood up for righteousness (Stauffer, 2018).

Nagy studied medicine and psychiatry and was particularly interested in the diagnosis of patients suffering from schizophrenia. He wanted his research to be of impact on the suffering these patients endured. Nagy particularly paid attention to the relationships in which these patients found themselves in. Nagy and some of his colleagues worked on the

development of the notion of community health (Botha, 2014:2). In the post-Freudian era, there was an increasing focus on the therapeutic value in the connectedness between one individual and another. Nagy was one of the first to put a strong emphasis on the influence that interpersonal relationships had on the nuclear family. He realized that there was strong links between previous generations and that these links had a major impact on the patient. This created the space where the notion of extended family therapy over multiple generations took shape (Botha, 2014:2). His focus on connectedness rings an important alarm in the individualist 21st century society. No person is an island, and all people stand in relationship with generations from the future, present and past.

Nagy followed a different route than most other models that had an individualized focus on problems and pathology. He was convinced that effective therapy should consist of an integrative approach using systematic models and individual based approaches (Van der Meiden, Noordegraaf & Van Ewijk, 2017:499). Nagy was in search of the narrow ridge or middle way *“between the quicksand of encyclopedic all-inclusiveness and the thin ice of monolithic reductionism”* in therapy (Meulink-Korf & Van Rhijn, 2016:9). Nagy was not necessarily interested in what makes a system or person sick. He does not try to identify the scapegoats or victims. His focus is on the sources of trust that are received and given within relationships (Botha, 2014:2).

Nagy’s focus was on the family system, but also much larger than the family. He searched for small jewels of hope that opened the future. He was interested in human and especially family relationships that focused more on present relational resources and less on individual pathology. The focus on present relational resources had the aim to evoke the innate tendency to care about other people (Boszormenyi-Nagy & Krasner 1986:78). He was in search of the motivational thread that inspired individuals to break free from oppressive situations which was against his or her self-interest. Nagy argued that there was an intrinsic justice in this kind of sources of trust that enables individuals to act justly. The motivational thread is underlined within a balance of giving and receiving that is very important in relationships (Meulink-Korf & Van Rhijn, 2016:14). Within this framework every person can

make free and responsible choices to some degree and no individual are confined to predictable outcomes and closed systems (Botha, 2014:5).

4.1.2. The strong focus on ethics

In High School I had a passionate Biology teacher who loved her job. I found most of her classes' intriguing. The practical classes where we did experiments where very interesting. Once a week we had a practical experiment and during this class she would use the following phrase over and over: "*If all else fails, read the instructions.*" The teacher overused this phrase and created a habit in us to first understand the central paradigm of what we were about to do and why we were doing it. The central paradigm of the DIPP has a strong focus on ethics. The focus on ethics is rooted in intergenerational connectedness and reciprocal care. Like others in the therapeutic field, Nagy listened to facts, emotions, situations and connections. He believed that all these aspects were important, but that an ethical dimension was also needed to search for balance and hope for the future (Botha, 2014:3).

Nagy's understanding of ethics takes root in the ontology of the rhythm in nature. The rhythm that all living creatures form part of. Life is received from the forbears and then conveyed to posterity. He refers to life in this regard as a chain of interlocking consequences that is linked to the interdependence of parent and child generations. Ethics require of human beings to take responsibility for consequences of being interdependent on other human beings. These consequences tend to be an unavoidable existential reality (Boszormenyi-Nagy & Krasner, 1986:420). Nagy was helped by Martin Buber's term '*the justice of the order of being*'. The ethical in this regard is what profoundly motivates people amidst interactions, feelings, passions and facts (Meulink-Korf & Van Rhijn, 2016:13).

Nagy used ethics as common denominator for individual, familial and societal dynamics (Nagy & Spark, 1984:54). For Nagy then, ethics is not another ingredient to put into the pot of soup. Ethics is the water that manifests itself in the whole process of making soup. The main ingredient that is visible or invisible in all the other ingredients as well. Ethics is not something added on, it is fundamentally present. He saw ethics as a universal human given

that is based on a sharing and division of responsibilities and rights in the dynamic and ever-changing movement between people (Botha, 2014:2).

Nagy discovered that during his therapy sessions with families there was an ontic dependence between people closely related to each other. This ontic dependence and the need for reciprocity, fairness and justice between humans leads to the obligation to give and the right to receive (Nagy & Spark, 1984:53). The right to receive and obligation to give are based and founded on a natural or innate sense of justice. This sense of justice is what initiates the foundation of family and other close relationships (Boszormenyi-Nagy & Krasner, 1986:78). Nagy is not interested in quick solutions on an individual level, but rather searches for the gaps that opens in a seemingly closed situation. The gaps that open in these seemingly closed encounters could be interpreted as hope. Nagy referred to this gap that opens as the relational ethic. Relational ethics is not some kind of moralistic approach to life that is forced from the outside, but rather an intrinsic justice that is determined by a dynamic balance of give and receive within relationships (Botha, 2014:6).

Relational ethics therefore becomes visible in the dynamic balance between give and receive in relationships between people. This dynamic balance is considered to be the gauge for measuring the quality of relationships (Van der Meiden, Noordegraaf & Van Ewijk, 2017:500). Relational ethics does not lend itself to predictions as the balance is always in motion. Whether and how these balances are settled varies but is not measured among *'I give therefore I receive'*. Nagy rather makes use of Paul Ricours *'do quia mihi datum est'*, meaning *'I give because it was given to me'* (Meulink-Korf & Van Rhijn, 2016:15).

In the DIPP there is a strong motivation towards responsibility because *"it was given to me"*. The pastoral care approach is therefore not only interested in individual souls, but also on systems and especially family systems. The strong ethical approach of the pastoral care process lends itself towards intergenerational issues such as debt, as the challenge around debt has the potential to harm generations coming after us.

4.1.3. Responsible for more than myself

Alejandro Toledo was a shoeshine boy from a poor provincial town in Peru. A few doors opened for him, and he later got a scholarship and went to Stanford University in the United States of America where he earned his Doctoral degree. After his studies he returned to Peru and later became the president of the country (Chang, 2016:219). Toledo is one of the success stories and we see many of these exceptional stories on social media platforms and sometimes in the newspapers. What we do not read about is the millions of children in Peru who also grew up in small provincial towns and did not make it to university.

The biggest danger in this multi-layered problem around debt is not that it leads to violence, strikes and abuse between human beings. The biggest danger is that because of the way we look at the economy and debt, we think that we can create an exclusive life for ourselves without the other. A world where we only focus on our slice of the pie at the expense of my neighbor. The other then becomes an object to serve my world. In this regard we measure our relations and good life according to the expectations we have. Examples of this is where I strive to be recognized and affirmed by all cost at the expense of the other (Thesnaar, 2019:2). Using the story of Toledo, this implies that we strive to tell these exceptional stories at the cost of millions of children who did not get the opportunities he did.

Nagy and Krasner (1986:420) use the phrase *“people use each other, and are used by each other, and accept or fight against particular usages of each other.”* We can also say that we destroy the other to be better as we are not fine with just being equal to the other. Thesnaar (2019:3) is of opinion that the increasing development to build an exclusive life for ourselves without the other, could be related to an individualist understanding of relationships. Thesnaar uses the work of Van Riesen and Krznaric to explain that our complex brains are wired for both empathy and individualism. Van Riesen uses the work of Krznaric (2018:52) to explain that our individualistic side of the brain has been overused in the past three centuries. This overused individualistic usage of the brain is based on a particular assumption that we measure the quality of our relationships with a certain framework. This framework includes the expectations we have and the amount of comfort that we would like

to live with. This individualistic usage then makes that our homes and churches become comfortable spaces where we meet and engage with people looking, talking and acting in very similar ways as that of our own. This framework by which we choose to live makes that we create a world in which we only engage with people sharing our ideas, language and beliefs (Thesnaar, 2019:4).

The framework and motivation to create a comfortable world for ourselves often blinds us. It makes us especially blind towards the discomfort and challenges the people around us face. It makes us blind for the millions of children who did not go to university or finish high school in Peru. It makes our eyes and ears closed for the pain of others. The more comfortable we become in our frameworks, the easier it becomes to exclude according to gender, race and economic status (Thesnaar, 2019:4). The big danger of living in a country with so many challenges and dualism where debt is only one of the major challenges, is that we become blind for the cry of a sister and a brother.

The philosopher Emmanuel Levinas uses the terms “I” and “Other” when he refers to the relationship between human beings. Levinas was of opinion (1985:86) that ethics starts when the other person appears before you. The other in this regard often refers to the physical face of the other person that includes facial expression, history, character and social status. The danger is that we define the other too quickly and too comprehensively. The other can in this regard never fully be summarized by anyone by what you see in front of you. There will always be a certain magic secret that you do not fully know about the other.

Between the individual and the other the future of the world is always present. It is in this space where hope and responsibility come to play. Most of the time there is something on the agenda between people. The future of our country, our world and the other person is on the agenda. The future has a way to direct the present. The other is not only someone that makes me feel responsible. The other is my responsibility (Botha, 2014:5). One of the biggest mistakes we can make according to Levinas is to think that we fully understand the other (Burggraeve, 1999:29). When we think we truly know and understand the other it easily happens that we place the other in a specific framework that suits our agenda. The other

then becomes an object that can also be referred to as “it”. This framework and agenda can influence the way we handle the other in a negative way (Burggraeve, 1999:30). The objectivation of the other can lead to violence. The root of all violence can be found in the objectivation of the other to something less than ourselves. This usually happens when we only see the other as an object coming from a certain history, culture, tradition or personal story (Burggraeve, 1999:35).

The face of the other calls us to responsibility. The biggest danger of the debt crisis is that we see it as something far away and not as something that will impact the future generation. The face of the other, the challenges around debt in our country calls us to responsibility.

4.1.4. The Jubilee as an ethical-web of responsibility towards the other

There is a deep need for ethics that bring hope in the times we are living in. Ethics that creates hope and motivates people to repair the hurt human justice for trustworthiness. Sometimes this calling is not heard, because the ears are too busy or closed due to pain caused by previous experience of injustice. Other times the calling is heard, but the other is just too burdened with voices claiming his or her loyalty. It is therefore unrealistic to expect trust creating hope exclusively of individuals. A society at large cannot infinitely draw on the reserves of the individual. This is not fair for individuals and their relationships (Meulink-Korf & Noorlander, 2012:19).

Nagy’s search for an appropriate theory for care, helping and healing was a quest for an anthropology that deals with core elements that promoted the quality of our human being. Justice within the interaction of social dynamics is central in Nagy’s basic publications. The emphasis on ethics deals with the balance and imbalance in relationships. This constant interplay in relationships articulates the complexity of justice as a key factor for being human (Van Rhijn & Meulink-Korf, 2019:82). The notion that “*I give because it was given to me*” is a great gauge that fosters life on earth. The challenge in a country like South-Africa and most third world countries however is that there is a social justice perspective that makes ethics,

responsibility and hope for the future challenging. This notion has to do with debt. Not debt in the sense that I looked after my sister's busy children while she was at a work function. Debt in the foundational and economic sense of the word. My concern therefore is that the intrinsic justice that is determined by a dynamic balance of give and receive in relationships are being captured and challenged by a growing reality of debt. This growing reality of debt that grew on a household and national level in the challenging times of Covid-19. This reality and the fact that compound interest will only make the following generations of a country like South-Africa debt stuck.

The challenges around debt being influenced on an external way by a small percentage of the world owning and controlling the majority. The way the current economic view forces us to look at creditors and debtors makes that individual becomes an object. The unequal balance that the power relations between creditors and debtors creates gives major benefit for the creditors and makes that these creditors objectify debtors. What happens most of the time is that the debtor is the weaker party in a relationship. This creates an imbalance in the way the other is perceived. Today's legal system in South-Africa and most of the world is based on the Roman Empire's legal philosophy that upholds the sanctity of debt and not the cancellation thereof. Instead of protecting debtors from losing their property, the main concern of the legal system is to protect the creditors from loss of profit, as this is a prerequisite for economic growth and stability (Hudson, 2018:xiv). When debts cannot be paid on a widespread basis something has to give in. The volume of debt tends to increase exponentially, to the point where it creates a crisis. If debts are not cancelled or written down, they become a lever for creditors to pray away income and land from an indebted economy at large. Hudson (2018:xiv) is of opinion that this is why debt cancellations, that saved rural economies from insolvency were deemed sacred from Sumer and Babylonia through to the Biblical jubilee.

The obligation to give and the right to receive are according to Nagy based on a natural or innate sense of justice and is the foundation for close relationships. Close relationships will continue to be influenced in a negative way, because of the way we look at debt. My concern is that the current view on our economy and specifically debt will continue to impact current

and future generations if we do not put a stick in the wheel. Tackling the debt crisis will call for collective action and responsibility. This chapter will attempt to show that the Jubilee can awaken an ethical imagination that has the potential to create a safety net of responsibility and hope where debt can be managed in more fair ways.

4.2. Biblical notions on responsibility and hope

Boszormenyi-Nagy never referred to Biblical principles and did not necessarily promote his religious views. One cannot suppress the feeling that the DIPP drinks from the same well as some central ethical notions found in the Old and New Testament (Meulink-Korf & Noorlander, 2012:20). The law of forgiveness in the New-Testament and the principles around the Jubilee are some of the examples.

The DIPP has a special focus on the vulnerability of the youngest living generations. The lives of the younger generations are shaped by the consequences of present generations living. Giving the necessary care to the younger generations living, is the current generation's way of paying them inherent generosity. This view is closely linked to the Biblical concepts and narratives about kinship and responsibility. This speaks of a loyalty between children, parents and grandparents that consist of ethical entanglements. This forces us to try and understand the justice that operates within community and family context that is the womb of humanity (Meulink-Korf & Noorlander, 2012:17).

As theologian and pastoral caregiver, I feel invited to be open towards religious experiences and sources. The Bible is a book full of practical wisdom on relating with the other. In a country like South-Africa where 80% or more of people associate themselves with the Christian religion, Biblical principles can be of great value when tackling a communal issue like debt. I would like to investigate the principles of the Biblical jubilee and look how it can possibly give a broader understanding of responsibility and hope with regards to the debt crisis.

4.2.1. The surrounding context of the jubilee legislation

The Jubilee year and the way in which the Israelites intended to institute the commandments has to do with the way in which God intended the socio-economic life on earth (Bouwer, 1999:1). Today we see extreme poverty, social injustice and a rising debt crisis around the world. These realities seem to be contrary to the way in which God intended life of earth.

One of the major works to understand the Jubilee is the book called '*Sociology of the Biblical Jubilee*' that was written in 1954 by Robert North. The work of North is more than 60 years old and is still highly regarded by most scholars. North (1954:187) is of opinion that the Jubilee was not a national or universal event that happened on the same time, but rather a marked off period from the taking out of a debt. He is of opinion that the origins of the Jubilee can be found in the Sabbath and the extension of the seven-year Jubilee cycle. This extension implied the promotion of the seven-year Jubilee towards the Jubilee year happening every 50 years. The reason the 7-year cycle was promoted to a 50-year cycle was due to economic circumstances. The 7-year Jubilee period was often too short to promote enough prosperity through debts and farming. The 7-year period was therefore too short to effect meaningful socio-economic change (North, 1954: 188). The focus of the extension to a 50-year cycle was for debts to not be passed on to the next generation and that the original owners of the property might be given a fresh start (North, 1954:188).

It is estimated that the maximum population Israel reached in Biblical times was about one million people. These people mainly lived in small towns and villages of about 400-600 people. There was little economic differentiation in those days, and it could be assumed that most of the economic activity was agriculturally based with a few special hand-crafted items that boosted trade. There were very few middlemen in the economy as we know it today as goods were often traded in a private and local manner (Bouwer, 1999:13).

In his interesting work '*...and forgive them their debts: Lending, Foreclosure and Redemption from Bronze Age Finance to the Jubilee Year*' the economist Michael Hudson (2018:1) points out that the origins of the Jubilee and Sabbath are closely linked to the world of the Ancient

Near East. Although the concept of the Jubilee year is well understood by most people reading the Bible today, the origin of the underlying principles traces back far longer than the days when the Bible was written. There is a long tradition of debt Jubilees in Ancient Near Eastern proclamations that Archeologist and Assyriologist traced down. Some of these documents' dates to the mid-third millennium BC. Hudson (2018:x) point out that instead of causing economic havoc and crisis as most modern-day economist thinks, these debt Jubilees enabled a stability in most Ancient Near Eastern societies. Economic bondage and collapse occurred when these debt jubilees started to disappear in Ancient Near Eastern societies (Hudson 2018:x).

The meaning of the word Jubilee is intricately linked to liberty and release as we understand these words today. The term Jubilee was rendered from the Hebrew word '*děror*' that probably came from the East Semitic language Akkadian. The Akkadian language was spoken in the Mesopotamia region from the third millennium BC (North, 1954:108). Hudson (2018:9) is of opinion that recent discoveries around the understanding of the Jubilee year started with the derivation of the Hebrew word '*děror*' and is central towards the understanding of passages in the Old and New Testament around the Jubilee year. The Hebrew word for Jubilee year, '*děror*' is connected to the Babylonian word '*andurārem*'. The principle of the '*andurārem*' was the cancelling of personal debts and giving back the land that were forfeited to creditors (Hudson, 2018:9).

As much as the early church made debt forgiveness the test of one's personal righteousness, purity of soul and ticket to heaven, the '*děror*' tradition gives a key understanding towards Israel's views on damnation and salvation. The biggest part of the Old-Testament in the Bible was written by a Judean crowd that returned from the Babylonian exile⁶. One of the practices that the returnees of the exile brought back from Babylon was that of the Jubilee year,

⁶ In 587 BCE the Israelites were capture by the Babylonians after the temple and city walls were destructed. Many of them were moved to Babylon. The period ended around 539 BCE when the Persians defeated the Babylonians. After this the Israelites returned to their land in waves not all at the same time (Becking, 2018)

grounded in the '*děror*' tradition that were practiced in Mesopotamia region. The '*děror*' tradition were one of the practices that the Israelites brought back from Babylon. The Bible and especially the Old-Testament emphasizes a struggle between those in power, and those who must adhere to this power. We read in the Old-Testament that there were a few good kings, but most of them were overwhelmed by bad kings who misused power, taxed the lands and allowed creditors to prey on poor people. Most of the kings in the Old-Testament could not stop the wealthy from keeping the poor in bondage. In the 7th and 8th century B.C. however there was a few good rulers such as Josiah and Nehemiah who tried to counter the arrogance of the rich. By doing so they tried to elevate the idea of social justice to the center of the religion (Hudson, 2018:181). The Jewish solution was to take the debt cancelation right out of the hands of the kings at put it right in the center of their religion (Hedges, 2018).

Hudson (2018) is of the opinion that when Jesus came to earth his teaching on debt was grounded in the Mosaic law. The Mosaic law was more and more under pressure in these times as many Jews got wealthier. The Jewish groupings of the Pharisees and Sadducees seemed to oppose the idea of debt cancelation as that would have had a major impact on their generated wealth. It is interesting to note that the only violent act in Jesus' ministry was when he turned over the tables of the Pharisees at the temple because of their greed for the money of poorer people (Hedges, 2018).

One of the major differences between the age where the Jubilee was used in practice and our current realities is the understanding of time. In the Ancient Near East when the debt Jubilee was used time was understood in a cyclical way. It would renew every 50 years and the order would be set back in motion. The society we live in today think of time in a linear way. The years build on each other into the future with no real reset (Hudson, 2018:271). Part of the meaningful way in which the Jubilee and Sabbath commandments took character was that God took known concepts and combined them into a pattern of Israelite life that would encourage debt release, restoration of property ownership and the liberation of slaves in a cyclical manner. In this way restoration and liberation was built into the Israelite society. The oppressed and poor had the hope that their debts would be cancelled every seven years, they would be released as slaves after seven years, and their children would restore their

inheritance after 50 years. The poor would therefore not only pin their hopes on a particular king or ruler for their fate. Freedom through the Jubilee and Sabbath had a strong link with economic restoration for maintaining freedom (Bouwer, 1999:12).

4.2.2. The Jubilee as balancing act

Until 1600 B.C in the Ancient Near East, agrarian debts were subject to royal amnesties, clean sheets, or Jubilee years. This happened when new rulers took the throne or when crops failed because of natural disaster, or when existing rulers reshaped and consolidated society after a military victory. These clean slates survived into the Neo-Assyrian (911-609 BC) and Neo-Babylonian (626-539 BC) empires. These clean slates kept on going for long enough to inspire the debt Jubilee proclaimed in Leviticus 25 as the book was written somewhere between 538-332 BCE (Hudson, 2018:268)

What the Judean community saw in Babylon was that whenever a new ruler would go to the throne, one of the ruler's first actions would be an economic liberty act. The economic liberty act tended to be a debt Jubilee and the chief aim was to create a stabilizing order. One of the major reasons for this was because most of the debts that were owed were tax arrears or taxes owed to the government or palace. In this regard it was easy for the new rulers because they were cancelling debts belonging to their own palace or government. By cancelling the debts, the palace was preserving the economy from being run by the financial elite controlling the economy. The rulers realized that debts had the ability and tended to build up beyond the system's ability to pay them back (Hudson, 2018:x)(Hedges, 2018).

Hudson (2018:xiv) is of opinion that something had to give when debts could not be paid. The reality is and was that debts tend to grow exponentially because of compound interest. The compound interest of the debts tends to grow to a place where it creates a crisis. If debts are not paid or cancelled, they expand and grow. This gives creditors a lever to take income and land from the bigger part of an indebted economy. This is why the Jubilee year was seen as sacred, because it saved rural economies from insolvency (Hudson, 2018:xiv).

The Jubilee happened to create a balance. Hudson (2018:8) is of opinion that there was a belief in the Ancient Near Eastern world that debt Jubilees prevented a polarization between a rich minority and a poor majority. This polarization between creditors and debtors entailed that the rich minority or creditors would eventually capture the economy, land, government and religion. When this polarization happened, the minority would rewrite law, history and religion in the way that would give them the most benefit (Hudson, 2018:9).

The primary economic aim of the Jubilee year was to restore solvency to the population. The purpose was more than just economic, it was also a political and ideological attempt to create a more fair and equitable society. The Jubilee year did not necessarily make society egalitarian, it merely tried to provide citizens with the basic minimum standard to be self-sustaining. The accumulation of wealth was permitted and even applauded as long as it did not disrupt the functioning of the broader society at large (Hudson, 2018:xi).

The act of debt Jubilees was not a utopian ideal, but in contrast a very practical act. The rulers called these debt Jubilees to restore military and economic stability. The rulers realized that their economic system was built on the premise that whatever crops are on the land, must pay for the debts made. The rulers realized that these debts had the ability to get to a level where it would endanger the whole financial system. This is also why the temple or palace would cancel agrarian debts in times of drought, flood or war, as this was times when crops often failed. Debt Jubilees were announced to preserve the economy in order for citizens to cater for their family's needs. The preservation also made that these citizens and families paid taxes towards the temple or palace. The preservation also encouraged citizens to serve in the army and the labor force of the palace of temple (Hudson, 2018:x).

4.2.3. The Biblical roots of the Jubilee

The starting point to understand the institution of the Jubilee year from a theological point of view is Leviticus 25. The institution of the Jubilee year is closely linked to that of the Sabbatical year that can be found in Leviticus 25:1-7, Exodus 23:10-11 and Deuteronomy 15:1-11. The reading of Isaiah 61 will also call scholars to discern some aspects of the Jubilee.

The teachings of Jesus with the focus on his sermon in his hometown of Galilea in Luke 4:16-21 is the central text in the New-Testament referring to the Jubilee year (Long, 2010:196). The author of Leviticus emphasizes the Jubilee commandments and principles in the covenant code as laws that were given at Mount Sinai:

Leviticus 25:17) Do not take advantage of each other but fear your God. I am the Lord your God. 18) "Follow my decrees and be careful to obey my laws, and you will live safely in the land. 19) Then the land will yield its fruit, and you will eat your fill and live there in safety." (NIV)

The Jubilee and the related socio-economic commandments focused on how to treat land and how to relate to each other within the framework and context of being called as people of God (Bouwer, 1999:3). The Jubilee institution can be understood in the light of God's covenant with his people. The author of Leviticus made a point of reminding the readers that the Jubilee commandments were part of the covenant relationship. The requirement for observing the Jubilee was in direct correlation with the people of Israel's relationship with God and this becomes more evident when the announcement of the Jubilee was on the Day of Atonement. On the Day of Atonement, the high priest would perform an annual ritual in which all of the sins of the people that had not been atoned by the rituals through the previous year would be expiated. The Day of Atonement was a culmination of all the laws of purification and sacrifice. The central purpose was the cleansing of Israel's sin and preparing the path towards fellowship with God. Fellowship with God could therefore come through obedience towards the covenant and this directly implied following the Jubilee provisions. The liberation through the year of Jubilee and expiation of sin were closely linked to fellowship with God in the life of the new nation of Israel (Bouwer, 1997:11). Bouwer (1999:7) is of opinion that there are two principles of the Jubilee that dealt with the relationship between God, people and land:

Leviticus 25:23 "The land must not be sold permanently, because the land is mine and you reside in my land as foreigners and strangers." (NIV)

The first has to do with the strong term's stranger, foreigner and sojourner as used in other translations. A stranger can be understood as a person who travelled through a country that was not his or her native country. A sojourner could be understood as a person who settled in a foreign country. The sojourner enjoyed most protection of the laws of a country but could not own hereditary land.

Leviticus 26:11) "I will put my dwelling place among you, and I will not abhor you. 12) I will walk among you and be your God, and you will be my people." (NIV)

As sojourners and strangers, the people of Israel were allowed to live in the land as long as they kept God's covenant with them. God also promised his people that he would come close to them if they kept the covenant. This message was conveyed so that they would not be strangers and sojourners forever but reconciled with God.

Leviticus 25:42) "Because the Israelites are my servants, whom I brought out of Egypt, they must not be sold as slaves. 43Do not rule over them ruthlessly, but fear your God." (NIV)

The second was what all Israelites were God's servants whom he had freed, and this implied that no person was to treat a fellow Israelite as a slave. Economic conditions had the potential that an Israelite could sell him or herself into bondage, but the Jubilee covenant ensured that this bondage was always temporary (Bouwer 1999:8).

4.2.4. The operation of the Jubilee year

The technical operation of the year of Jubilee that is introduced in Leviticus 25 start of by describing the Sabbath regulations. Every seven years the land would enjoy a Sabbath, where the owner did not do any work on the land and the crops that grew in that year would be left for the poor and the wild animals (Exodus 23:11). During this year no reaping, ploughing or sowing was permitted. In this sabbatical year where the land rested communities would pray for providence of God or they would rely on foreign produce from neighbors (Long, 2010:197). God assured the landowners that the sixth year would provide enough for the

needs of the Sabbath year (Bouwer, 1999:8). The practice of the weekly Sabbath day has had a major influence on Judaism and Christianity since ancient times. Related to the Sabbath year was the year of remission of debts and the obligation to set slaves at liberty. The remission of debts cancelled all debts that had been built up between fellow Israelites. Slaves were to be treated as hired servants and they were released after seven years of service. The Sabbath year and year of remission generally coincided and were to be regular cyclical events (Bouwer 1999:8).

Rooted in the tradition of Leviticus 25 the tradition instructs the Israelites to celebrate the Jubilee year by counting off seven Sabbath years (seven time seven years) that accumulates to 49 years. The trumpet had to sound everywhere on the 19th day of the seventh month throughout the land on the Day of Atonement. This public proclamation can be explained as an ancient oriental law code that functioned as a kind of registration formality preconditioned to the exchange of property administration (North 1954:193). The 50th year was known as the year of Jubilee and the following provisions were made:

- Israelites hired, pledged, or sold into slavery whether to foreigners or Israelites were to be granted complete freedom upon the sounding of the trumpet.
- All lands which had been sold or transferred to others during the 50 years would return to the families who had ancestral rights.
- All the lands would rest, and no work would be done on the fields during the jubilee year.
- In towns houses could be leased, but the property would be reverted to the ancestral family in the year of jubilee (Bouwer 1999:8).
- The lands could not be sold outright and therefore the price of property transfers were determined by the number of harvests remaining until the next Jubilee year. The lease agreement could be done in three ways:
 - 1) The lease would terminate at the next Jubilee when the property was reverted to the ancestral family.
 - 2) The ancestral family could buy back the lease at a fixed price determined by the number of harvests remaining until the next year of Jubilee.

- 3) The redeemer of goal of the ancestral user could buy back the lease on behalf of the ancestral family by paying a fixed price determined by the number of harvests remaining until the next year of Jubilee (Bouwer 1999:9).

In the seventh-year debts were also cancelled between fellow Israelites and slaves were encouraged to claim freedom. Some slaves opted for a lifetime of servitude under an owner, but the claiming of freedom is rooted in Deuteronomy 15:13-14. The root for this claim to freedom is found in Israel's slavery history in Egypt and the belief that they were not redeemed out of Egypt to become slaves of one another (Long, 2010:198).

The legislation found in Leviticus around the Jubilee is focused on clearing of debt, restitution of land and the redemption of slaves. The big difference between the Deuteronomic seven-year cycles is that Leviticus calls for a Jubilee year every forty-nine of fifty years. It indicates the initiative of God over the whole of creation to be in balance. This includes the cancellation of debts, freedom from slavery and providence to stop economic exploitation. The Leviticus legislation provides a platform through which God authorizes a periodic new beginning by forcing people to return to their socio-economic and ancestral origins. It is interesting reading the Leviticus legislation as most commands ends with a theological justification (Long, 2010:197). The jubilee legislation had three main elements:

- 1) **Agrarian debts** – The first element was to cancel all the debts owed by the society at large. These debts were mainly taxes owed to the king or temple. Most of the personal debts people owed were not caused by loans. It was caused by the accumulation of interest of unpaid taxes and agrarian fees owed to the temple or palace. The debts that were between entrepreneurs and business owners were left in place. The debts between entrepreneurs were also called silver debts and were not subject to debt Jubilees. The silver loans were seen by the king or protector of the palace as productive business loans that provided resources to the borrower that enabled them to pay back with interest (Hudson, 2018:x).
- 2) **Liberate bondservants** – Slaves working for other families were set free by the debt Jubilees. When loans were made in the days of Leviticus 25, part of the deal was that a family

member would be pledged to the creditors. The family member was usually a daughter, wife or son. When the debt Jubilees were announced these family members would be able to return home (Hudson, 2018:x).

3) **Return of the land or crop rights** – The third and major part of debt Jubilees were that the land or crop rights were returned. This implied that debtors who had to pledge their land or crops to creditors got their property back (Hudson, 2018:x). The year of Jubilee was a sign of modesty and consideration against a culture of selfishness and greed. In this kind of leasehold system, the price of land was determined by the number of years until the next Jubilee that was held every 50 years. Although the crops on the land could be sold, no land could be sold outright. The price of land was fixed as the field was the value of the crops to the next Jubilee. On the next Jubilee the land would automatically revert to the owner without further payment (Thompson, 1986:213).

4.2.5. Practical issues around debt jubilees

Israel could not keep the covenant and the Jubilee provisions and true liberation did not become part of their life. In his prophecy about the coming Christ the prophet Isaiah proclaimed:

Isaiah 61:1 "The Spirit of the Sovereign Lord is on me, because the Lord has anointed me to proclaim good news to the poor. He has sent me to bind up the brokenhearted, to proclaim freedom for the captives and release from darkness for the prisoners, 2) to proclaim the year of the Lord's favor and the day of vengeance of our God, to comfort all who mourn." (NIV)

When Jesus was reading this same scripture from a scroll while he was teaching in the synagogue He said:

Luke 4:21 "He began by saying to them, "Today this scripture is fulfilled in your hearing."

Israel failed to keep the commandments and the Jubilee provisions, but through the life and ministry of Jesus there came liberty (Bouwer, 1999:11). The fact that the Jubilee year was never really practiced is not necessarily problematic. The modern proponents of the Jubilee year are much less after the historical reality of the and much more behind its symbolism. Much less searching for a how to guide and much rather behind the Jubilee years intention to protect those suffering from economic failure or natural disaster. The DIPP can be used as a lens to help and build a bridge between the magical symbolism of the Jubilee year and the debt crisis in South-Africa. The one challenge of the Jubilee is that its historicity remains debated and this can create tension. When using the debt Jubilee as a theological lens there are a few practical challenges that comes to mind:

The first one has to do with the legal records. There has been a constant dynamic throughout the ages by the wealthy of a country or region to centralize control in their own hands. By doing this they can manage the economy in predatory ways. The idea of a clean slate, liberty act or year of Jubilee was implied to prevent or stop this dynamic and especially protect the poor. The challenge when talking about debt from a theological point of view is that in contrast to Bronze Age debt cancellations where there are confirmed legal records, the Biblical reference seems mainly like a utopian ideal being at the center of the Jewish religion. There are very few if any legal records found by archeologist about debt Jubilees in the Biblical context (Hudson, 2018: 181)

The second has to do with the question of foreign interest and a nationalist agenda. Debt Jubilees tend to happen in an unsystematic way and was very infrequently and dependent on the power relations within the society (Bouwer, 1999:11). One of the critiques against debt Jubilees is that the legislation was not so much the prevention of the gap between rich and poor, but much rather to keep the status quo intact. This argument puts focus on the Leviticus 25 context where the original owners would always remain Israelites or Canaanites. This implied that land could never be sold outside of the local clan. The title deeds of land belonged mainly to local peasants rather than foreigners (Long, 2010:207). The Jubilee legislation clearly had the wellbeing of the nation in mind with the promise of social stability. The stability weighed more than constant legal battles over land ownership.

The Jubilee legislation could be viewed as conservative in this regard and this places the Jubilees concept of justice in an historical frame of mind. The abstract equality of all humans and generations coming might not be included in this view of justice (Long, 2010:208).

The third critique is focused on whether a debt Jubilee ever happened. There is widespread opinions and disagreements on whether the Jubilee or Sabbatical years actually happened and whether they were observed. While there is evidence by Archeologist and Assyriologist of debt release Jubilees happening in other parts of the Ancient Near East, there is no clear evidence of historical instances of the Jubilee year happening in Israel. The Old and New Testament are silent on the practical occurrences of the Jubilee year. Nehemiah 5 and Jeremiah 34 may hint to some practical realization of the Jubilee year (Long, 2019:208). Around the precise nature of the origins of the Jubilee there will always be debate, but on interpreting the Jubilee legislation it would always favor returnees out of Babylon. These returnees were kept intact by the priestly elite who were shaping the understanding that the Babylonian exile was because of Israel's disobedience to God. The return to ways of strict obedience would therefore imply that horror events like the exile in Babylon would not happen to Israel again (Long, 2010:206).

The fourth issue has to do with some part of the debt Jubilee implementation. According to Long (2010:214) one of the most significant developments of the Jubilee legislation in the history of Israel was the invention of the '*prosbul*' by Hillel. Hillel was a Jewish religious leader who lived from 110 BC -10BC. The '*prosbul*' was a technical legal clause that attempted to avoid problems that was created as the Sabbatical year approached. This does not necessarily mean that the Jubilee in the Biblical context ever occurred, but it does not disregard that some observance of the Jubilee regulations was performed through history (Long, 2010:213). Hillel realized that few people would want to buy land or borrow money near the time of the Sabbatical year as there would be little chance to make their money back. The '*prosbul*' was a legal clause and mechanism that made the contract between the debtor and a special court that authorized the eventual repayment of debt. The word in itself means '*for the court*' (North, 1954:91). The Jubilee legislation was deemed irrelevant in such procedures as the court would represent the interest of the creditor in collecting the debt in

the arranged period. The rabbis had the authority to perform such acts (Long, 2010:213). The *'prosbul'* could have been beneficial to the poor as it protected them from an external loan sharks who were probably not Israelites as the rabbis would be certain to ensure fair credit rates in face of starvation and hunger (Long, 2010:214). Hudson (2018:68) is of opinion that the initiation of the *'prosbul'* in the period between 110-10 BC was an indication of how big a problem the irreversible forfeiture of land and the personal liberties of letting slaves free have become for the rich creditors. In his opinion the *'prosbul'* was an attempt to weaken the form of Biblical debt Jubilees. The *'prosbul'* was a legalistic ploy that tried to make land irreversibly alienable (Hudson, 2018:148).

4.3. The implications of the Jubilee as ethical web

The Biblical Jubilee's historicity could be debated, but the imagination that it creates around responsibility and hope is no sideline matter. The recent Jubilee 2000 campaign is an example of how the imagination created by the Jubilee can empower practical change. In the context of this study the question remains how can die Jubilee be of value in economic responsibility towards the other and how can it help to create a realistic perspective of hope within a debt crisis?

4.3.1. The Jubilee in the Old and New-Testament

The Old Testament concept of the year of Jubilee finds its roots in the law. It is an integral part of religion in the context in which text like Leviticus 25 gave life. The year of Jubilee context is therefore not only a hermeneutical lens in understanding the Ancient Near Eastern culture, but also a hermeneutical tool for applying and interpreting economic, social and moral transformation in South Africa today. The underlying concerns of the year of Jubilee was freedom of debt bondage, justice for all citizens and human dignity for all (Barry, 2011:1).

The principles of the year of Jubilee were even in the times of Israel more of an ideal than a reality. Obviously, these principles cannot be imposed on a secular, constitutional democracy

that does not claim to be God's covenant people in any Biblical sense. However, the implications of these principles call for attention that can transform culture, politics and economics.

Luke 4:18-19 "The Spirit of the Lord is on me, because He has anointed me to preach good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord's favor." (NIV)

Barry (2011:2) is of opinion that the kingdom of God is Jesus' central theme in all of his teaching. All the other themes of teaching like faith, humility, worship, possessions, the future, repentance and social relations is tied up in the theme of the kingdom of God (Barry 2011:2). Central to the mission of Jesus in his mission to inaugurate the kingdom was the proclamation of "*the year of the Lord's favor*" in Luke 4. This proclamation stands in close connection with the year of Jubilee context. In this manifesto by Jesus to Nazareth, one can probably distinguish between what he meant with the kingdom. The year of Jubilee however can be a helpful hermeneutical lens to help understand what Jesus meant by his reference to the kingdom.

Barry (2011:3) is of opinion that the teaching and principles of Leviticus 25 is the backbone of the statement Jesus made in Luke 4 when he proclaimed, "*the year of the Lord's favor*". Jesus' understanding of his mission is manifested in his life and teaching throughout the gospels to the poor, freeing the prisoners, releasing the oppressed and restoring the sight of the blind. The commitment by Jesus in Luke 4 to protect the orphans, widows and the naked has become a familiar phrase in society today. But most of today's concerns for protecting widows, orphans and the naked are thin layered and feigned concerns. Most of the capital that goes towards the orphans and sick comes out of fixed income securities (Hudson, 2018:269).

Hudson is of opinion (2018:9) that Jesus was more conservative and more revolutionary than earlier appreciated. More revolutionary in the sense that he took on the Judaic creditors and Pharisees in a political way because they rationalized and justified their rights against the rights of the debtors and mainly poor in society. In Luke 16 Jesus is critical against these

Pharisees and tells them that they cannot serve both God and Money/Mammon. In the time when Jesus lived the creditor dominance gained power and most of the Pharisees followed the '*prosbul*' teachings of Hillel (Hudson 2018:9). Jesus set about preaching redemption from debt. Only Luke of the four gospels described this inaugural sermon. Matthew and Mark only tell that Jesus was bewildered out of the town, but Luke explains why. Luke made it clear that one of the main reasons was the stance Jesus took within the Jubilee tradition. Luke is also the only gospel that used the Jubilee tradition to place it within an eschatological frame of mind. The reign of God can be seen as a clean slate that marks an end to the old order and proclaims a new equality (Hudson, 2018:227). Jesus was also more conservative in the sense that his call for a Jubilee year was an attempt to resurrect an economic ideal coming from the times when Israel was in bondage in Babylon. The Jubilee legislation that was written in Leviticus 25 was the groundwork from where Jesus made his statement. This utopian dream seems far-fetched today and most sermons interpret the Jubilee year as a compassionate plight urging people towards personal charity for the poor in general. There is an unwillingness in modern society to read Jesus' sermon in the way that he tried to put a stick in the wheel of the deepening poverty cycle that debt creates (Hudson, 2018:9).

The spirit of righteousness became impossible in the age when the Roman empire took the throne. Christianity turned the spirit of righteousness that included the cancelation of debt and returning the land into one of charity by those who accumulated wealth. Christianity moved away from economy wide debt amnesties to saving individual souls, especially wealthy souls. This kept worldly patterns of land ownership and debt intact as economies ended up in the hands of wealthy individuals (Hudson, 2018:228).

4.3.2. Clean slates and Jubilee years as part of our economies?

Michael Hudson (2018:268) is of opinion that ruling governments have in modern economies been seized by creditors and there is no real force fighting against this power where private companies control too much of our everyday lives. After the 2008 financial crisis that brought most of the world economy into recession, bondholders and banks were bailed out by the government. The government bailed out the banks instead of handing out

penalties to the banks for giving clients and companies risky and fraudulent loans. Hudson (2018:268) is of opinion that this left the economy to limp along forward while keeping the debt burdens in place. The modern world is still committed to a big part of the Roman legal principle that is focused on protecting the claims of creditors against the economic solvency of debtors. There are very few modern voices that does what Jesus did by proclaiming equity and justice to forgive tax debts when they grew too heavy to restore balance (Hudson, 2018:268)

Interestingly the ideology around debtors today is that they are to blame for not coming up with the money and the influence of compound interest is not mentioned in these challenging situations. The problem is that they cannot pay because of the economic strains that they have to carry (Hudson, 2018:269). Modern prejudice about clean slates or clearing of debts is that it would cause a major crisis, instead of being necessary to save economies from insolvency and crisis (Hudson, 2018:269). To insist that all the debts owed must be paid ignores the reality that the Ancient Near Eastern world had a history of successful clean slates. Hudson is of opinion (270:270) that debt usually expands beyond the point where it can be paid. Today's society is dominated by pro-creditor orthodoxy and rejects all logic that debt write downs can contribute to the solutions of society today. The major policy lesson from the Jubilee is being rejected by modern day society as too radical. Today the belief is that creditor interest must take priority over those who are indebted by the economy at large. There is no attention being given to the fact that clean slates and Jubilee years helped to sustain, grow and bring stability in society throughout history (Hudson, 2018:270).

Debt write-offs once stood at the core of social renewal and ethics of society. Today the idea of debt write offs seems unthinkable. Hudson (2018:233) is of opinion that today's theology needs more focus on the Biblical idea of liberty that is connected to the Hebrew "*deror*" tradition that meant liberty from unpayable high debts and the monopolization of land. The current domestic and international debt burden could be seen as a moral test of self-centeredness against openheartedness and solidarity within communities.

We go from one recession and depression to the next. The principles of the year of Jubilee can help us to look at debt and the entire economy in a circular way. This enables the entire community of people to push the reset button every 50 years. To free the prisoners, write off the debt of the poor and free the slaves. My hypothesis is that this circular view of debt and time can be one of the principles that will freshen up our ethical imagination in the 21st century free market economy.

4.4. Responsibility

The debt crisis and the Jubilee year are big issues, and the researchers practical orientated mind would like to ground the study through the DIPP. The way in which the researcher would like to theologially ground the major issues of debt and the Jubilee year as possible solution is by using responsibility and hope as guiding principles.

Hope and responsibility fosters trust in communities and call on the human need for justice and fairness. Trust in this regard is never a given and can be seen as the moral glue that keeps societies together (Boszormenyi-Nagy & Krasner, 1986:422). The Philosopher Emanuel Levinas argued that man is invested with responsibility even when he/she does not call for it and even when there is no contract (Levinas 1985, 90). The debt crisis in South-Africa calls us to respond even if we did not call for the crisis or even if we did not sign a contract.

4.4.1. The ethic of responsibility

In chapter three the work of Niklas Luhmann, the German sociologist was used to describe modern day society as a compilation of different social spheres (Luhmann, 2013:91). We live in a day and age where the sphere of the economy dominates and plays into all the other spheres. Jonathan Sacks, the British orthodox rabbi, philosopher, theologian, author and politician is of opinion (1995:195) that some of the major works that bridges that historical gap between the sphere of economy and the sphere of theology includes Max Webers '*The Protestant Ethic and the Spirit of Capitalism*', Michael Novak's work '*The Catholic Ethic*' and the '*Spirit of Capitalism*' and works of Karl Marx (Sacks, 1995:195). Sacks' concern however

is not so much about the history of the bridge between the social sphere of the economy and theology, but much rather with the morality of the social sphere of the economy. His focus is not so much on the Jewish ethic and the spirit of capitalism, but rather on the Jewish spirit and the ethic of capitalism (Sacks, 1995:195).

Sacks joins voices like that of Adam Smith when he states that there are more to the economic markets than only the free-market transactions that happen between nations and companies. There are values, a certain ethic and a spirit that drive these transactions. Adam Smith was the author of *'The Wealth of Nations'*, but he was also the author of *'The Theory of the Moral Sentiments'*. Therefore, Sacks argues that Adam Smith understood that the free and open economy was on a dynamic and subtle balance of big egos and selflessness. A dynamic a subtle balance of collective and individual gain, self-interest and seeking the best for others (Sacks, 1995:195). Sacks is opinion (1995:196) that one of the fundamental tasks of Judaism was to maintain this balance and to create a moral frame where the free and open economy can function on an ethical way. The Jubilee year's principles were and is one of the fundamental ethical frameworks from which Judaism attempts this balance.

When reading the Bible there is not many references to what kind of economic model or moral ideological framework, we should choose to live by in the 21st century. The far bigger question is how can we ensure that the economy we find ourselves in functions in an ethical way? The question the Bible ask is how can we protect human dignity especially of those who suffer the most?

"Being human means being conscious and being responsible." – Viktor Frankl

Ethics emphasizes the life we live together and the way we share in our humanity with others. Sacks is of opinion (1995:196) that our very virtue lies in our existence and how it is shared with others. He conceptualizes his understanding of humanity and the ethics of responsibility in the religious framework of Judaism. Sacks is of opinion (1995:196) that Jewish ethics gives attention to the moral foundations on which economic markets are built. The motivation and grounding factor are that the values of Jewish ethics are much older and almost timeless compared to any modern economic or political system. That is why a

theological voice grounded in the scripture will always have an important role to play in all social spheres. The much older values of Jewish ethics are therefore of meaning because it can judge the present dominating social sphere against less relative standards than its own. In doing this the Jewish ethic can sift out the bad from the good in any particular social sphere and in any time (Sacks, 1995:196). But what can Jewish ethics bring to the table in the conversation around debt?

Jewish ethics has to do with the ethics of responsibility. Sacks is of meaning that life is God's call to responsibility. Grounded in the idea that God invites us to become his partners in the work of creation. Judaism is a subtle and complex faith that has rarely lost touch with ethical imperatives. The ethical imperative is grounded in the responsibility to make a difference and to mend the fractures of the world one act at a time. The ethics of Judaism is less of contemplation and more of emulation. When being grounded in Jewish ethics the choice is not between faith and deeds. It is by deeds that faith is expressed and made real in the life of others to whom we owe responsibility (Sacks, 2005:5). Michael Novak a American Catholic philosopher, journalist, novelist, and diplomat wrote the following:

"In both its prophetic and rabbinic traditions Jewish thought has always felt comfortable with a certain well-ordered worldliness, whereas the Christian has always felt a pull toward otherworldliness. Jewish thought has had a candid orientation toward private property, commercial activity, markets and profits, whereas Catholic thought had persistently tried to direct the attention of its adherents beyond the interest and activities of this world to the next." (Sacks, 1995:196).

Jewish ethics encourages the idea that we are part of God's creation and that we have a responsibility towards his creation, towards others and the towards future generations. Jewish ethics also challenges the Christian notion that the Kingdom of God will come one day to a place where we are grounded in the life God gave us right now. In this regard life on earth is for the moment the closest we can come to the kingdom of God. Sacks uses this quote to show that prophets and rabbis understood something throughout the ages about their life and teaching. They understood that their life and teaching has as much to do with the market

as with the house of prayer. He points out that it is exactly at the marketplace where religious values are put to test (Sacks, 1995:196).

4.4.2. Responsibility invested in more than individualism.

The theologians Meulink-Korf and Noorlander is of opinion (2012:14) that the human being as autonomous individual is not the foundation for relational ethical commitment. They also do not see the idea of a mercantile social order where I give to you in order that you give to me as the foundation for relational ethical commitment. They follow the tracks of Ivan Boszormenyi-Nagy, Emmanuel Levinas, Zygmunt Bauman and other thinkers from different disciplines and concluded that responsibility does not come from nature, from a contractual rule or from values in society. Meulink-Korf and Noorlander (2012:14) is however open to the idea of a very special reciprocity. A group's moral behavior could be the result of a consensus about give and take. This moral behavior could be inspired by ethics as prior experiences of trust and trustworthiness might inspire a human being to live with responsibility towards others. This moral behavior could be summarized by the words of Paul Ricoeur: *"I give to others because once there has been given to me"* (Meulink-Korf & Van Rhijn, 2009:31). The question then remains where does ethics come from, if not from values agreed on, contracts, autonomy, nature or freedom of choice?

Hanneke Meulink-Korf and Aat van Rhijn (2016:92) adds significant weight to the DIPP with their book *"The Unexpected Third: Contextual pastoral, counselling and ministry: An Introduction and reflection."* In Chapter 4 of the book the authors highlight the exceptional and original place of the ethical has in human relations. They draw on the work of Nagy and Levinas to guide them. Meulink-Korf and Noorlander (2012:14) is of opinion that it comes from ethical entanglements human beings find themselves in throughout live. From being with and for *"the other"*. Emmanuel Levinas was of opinion that man is invested with responsibility even when he does not want to be, and even when there is no contract (Levinas, 1985:87).

When thinking about ethics Meulink-Korf and Van Rhijn (2016:92) are guided by their interpretation of Emmanuel Levinas' ideas. Emmanuel Levinas was a philosopher of Lithuanian Jewish ancestry who worked in ethics, existentialism, phenomenology, ontology and theology. He felt that Western philosophy focused too much on the self or individual and questioned why most religious and Eastern philosophy was far less self-centered (Moffat, 2017). Philosophy begins in wondering and in asking questions about the ordinary. Every philosophy has its own basic question and setting in life. For Levinas this question was: *"How is an intrinsic non-contractual responsibility of one person. for another possible?"*

Levinas' philosophy countered the Western philosophies and started with the o/Other (Meulink-Korf & Van Rhijn, 2016:99). He was of opinion that the human being is opened from the outside. Levinas argued that man is invested with responsibility even when he does not want to be. A human being really becomes human in the ethical sense when he is ready to answer *"Here I am."* This call is a command without force that is brought about by the face of the other (Meulink-Korf & Noorlander, 2012:93). The description *'human beings'* can be seen in this regard as a prescriptive and descriptive word. According to Levinas a human being is on the one hand a creature that is not yet finished and therefore only a description. On the other hand, the word human also carries a prescriptive connotation as it asks for a humane behavior. By this they mean that the being human of the other evokes my humanity (Meulink-Korf & Van Rhijn 2016:92).

The o/Other also refers to more than just human beings. The Other with a capital letter refers to the eternal Other, the creator of heaven and earth. Meulink-Korf and Van Rhijn (2016:110) also brings the fear of God (the Other with a capital letter) and Bible stories into this relational ethics conversation. Trough Bible text like Genesis 27&28, 1 Samuel 16, Exodus 3 &33 and 1 Kings 8 the authors use the stories of the Bible to have a conversation with relational responsibility and ethics. They use the story of Jacob to show that the eternal Other meets us in our human frame of reference. The meeting in, trough and with the eternal Other is not a ticket to a comfortable and easy life. The meeting reminds us of our own otherness, responsibility and connectedness to the others we share this life with (Meulink-Korf & Van Rhijn, 2016:110).

Levinas saw responsibility as the essential and fundamental structure of subjectivity. He understood responsibility as responsibility for the other. Responsibility is therefore not something that matters to me, but an encounter with the face of the other (Levinas, 1985:95). For Levinas the whole human existence is a being for the o/Other. By ethical then the others refer to the connected and extraordinary reality that one human being is a subject that has a relationship with others from the day he or she is born. Before a person is born there is already another human being taking responsibility for him or her. This responsibility could also be seen as a mandate or burden that encourages human beings to realize that no single individual is autonomous in the world (Meulink-Korf & Van Rhijn, 2016:93). The ethical relationship is therefore filled with an unbridgeable gap as the relationship is never that of equals. The ethical relationship is always in motion and never equal. The one always remains the one and the other always remains the other. The relationship between them is one of disproportionality or in other words asymmetrical (Meulink-Korf & Van Rhijn, 2016:96). The interplay between the more philosophical approach of Levinas and the more therapeutic approach of Nagy is a disciplinary challenge, and one needs to admit that they operated from different disciplinary and paradigmatic positions. Both however search for motivational layers of humane intergenerational interactions that is determined by and trustworthy relationships and the “order of justice” (Van Rhijn & Meulink-Korf, 2019:245).

The call to look critically at debt is therefore not a call to see all people as equals. As stated in the previous chapter debt will always be there. The call is much more focused on bringing the humanity back into a system that creates very unequal balances. It is a call to bring back the face of the other when debt transactions have stripped the humanity out of a deal. It is a call to see the face of the other and the numbers of debt transactions.

4.4.3. The call for responsibility towards accountability

The idea of responsibility and accountability are relational concepts. Thesnaar (2019:5) is of opinion that both concepts are a discomfort because it puts a burden the shoulder of a human being. When reading and thinking about the debt crisis we would much rather let it fly by as the theories and terms around the economic issue and the practical challenges of the Jubilee

year may seem as to much of a burden. Thesnaar (2019:5) further states that there have been times in history where theologies have been developed to exempt ourselves from responsibility and accountability. In this regard we can say that accountability calls us to order. Nobody can just do what they want without taking responsibility for the outcome of their actions. Accountability therefore belongs to the realm of ethics. Accountability is relational and encourages human beings to commitment and sustainable encounters with fellow human beings. The other person helps me to discover my humanness. It will always be a challenge to be called, to be available and to be present. Once we encounter the face of the other there comes responsibility and this implies justice. Levinas points out that the self has to become the host to stand back and embody '*I after you*' (Thesnaar, 2019:7).

The reality is that in close relationships the strong power around freedom and responsibility tend to create uncertainty and trust-demolishing confusion rather than direction and orientation. Meulink-Korf and Noorlander (2012:17) is of opinion that they perceive in their clients and communities an uncertainty about the reciprocity of commitments. In this regard Boszormenyi-Nagy was searching for reciprocity as a motivational layer and power within relationships. The reciprocity Nagy was after was not simply retribution in the sense that I do this for you, so you have to do this for me kind of way. Relational responsibility does not only search for the complementary character where rights and duties are equally balanced. The search for responsibility needs something longer term in mind.

Boszormenyi-Nagy is of opinion that reciprocity has to do with fairness, solidarity and justice. Meulink-Korf and Noorlander (2012:18) chooses to focus on a multi-person ledger of justice which settles in the interpersonal fabric of the human order. This perspective on reciprocity gets meaning in the DIPP because it is not prescriptive and can embrace complexity. This perspective on reciprocity is founded on empirical facts. Receiving and giving in relations are almost never settled without a delay by a contractual rule, otherwise it does not function properly. There is giving through receiving without wanting an immediate return of something. There is also receiving through giving without wanting an immediate return of something. Sometimes there will also be something for nothing, but not in the sense that someone's humanity would be denied. This is also not only simply a mutually repeating

exchange of some kind or another. The growing in confidence of a bumpy, rugged and rough balancing out can in the long run build a solid base for relationships, as often seen in family environments. Responsibility and accountability can be combined into a sort of reciprocity. Meulink-Korf and Noorlander (2012:19) view this reciprocity as a mutuality of exchanging services that requires more than only commitment. It requires engagement or on an extreme level being taken into custody by the responsibility we have towards the other (Meulink-Korf & Noorlander, 2012:19). Being human is not comfortable or healthy. For the other is not alone and I am not alone. No relationship is strictly binary. In this regard it is impossible to respond to all the claims of others.

Within intergenerational dynamics there is often a guilt and obligation towards the other. There is often an invisible ledger guiding commitments, obligations, and acts of care that connect current, past and future events. This hypothetical ledger can be seen as a bookkeeping system that guides the interplay between trust and reward. Nagy used the word merited trust as an alternative description to the fourth dimension of relational ethics. Merited trust could also be understood as earning constructive entitlement (Van Rhijn & Meulink-Korf 2019:95). Guilt and obligation can be understood as central relational entities that forms part of the existential human condition. The invisible ledger where guilt and obligation drives accountability create a more humane world where a more hospitable environment takes shape. Justice that guides the invisible ledger is not an abstract ideal, but a concrete fairness that happens within the dynamics of human intersubjectivity and the coexistence of fellow human beings (Van Rhijn & Meulink-Korf, 2019:99).

4.4.4. Carrying the burden of future generations

Our whole being is intergenerational as our being is embedded in the generation before us and the generation coming after us. Together all of us owe to the future. (Van Rhijn & Meulink-Korf, 2019:97). As human beings we benefit from the past and what happened in previous generations, but we also owe to future generations coming after us. The Jewish philosopher Hans Jonas' idea of responsibility finds its foundation the basic asymmetry that the future generations call us into accountability. This way of seeing responsibility requires

no degree as it is powerfully implanted in us by nature. Having a responsibility towards the next generations asks of us to accept our limitations. This limitations asks of us a sacrifice for the future generations (Meulink-Korf, 2018).

“Iri murungu igiritagia iri kahia, saying” – The hornless animal leans on the one that has them (Gathogo 2008:278).

Ubuntu is a Xhosa and Zulu word that encompasses all aspects that makes one human. Ubuntu is often used in a broad way to describe everything that embraces human life in an existential way. *“I am not defined without you”* and *“I am because we are”*. We cannot be fully human alone. We are made for interdependence, and we are made for family. By looking at asymmetrical relations children are taught from a young age to show respect, share what they have with others and to place the wellbeing of the community first (Botha, 2014:42).

In the Zulu language people greet one another with the words *‘sawubona’* and the other would reply *‘ngikhona’*. This means when they greet each other they say, *‘we see you’* and the response entails *‘we are here’*. The plural is used even when individuals greet each other. Individuals is never isolated from the presence of the forefathers and ancestors. This view has a strong emphasis on the unity of the community (Botha, 2014:41). In the DIPP there is a strong sense of this connectedness. Nagy placed an important emphasis on different generations. This plays in on the current as well as future realities. Nagy was of opinion that tomorrow starts yesterday and in this he meant that the future, past and present are closely related (Thesnaar, 2019:7). We are all related to future and past generations. It is therefore not unusual for current generations to carry the weight of past injustices by previous generations, and it is not unusual that future generations might carry a heavy load for injustices we are currently making. Responsibility asks a big risk in this regard by constantly engaging with past and future generations (Thesnaar, 2019:7).

Nagy and Krasner (1986:129) refers to these kinds of relationship between generations as *‘transgenerational mandates and legacies.’* These relations represent ethical imperatives that originate from justified claims for consideration on the part of both our successors and our predecessors. The life of the individual is on a narrow ledge between freedom and unfreedom.

Helplessly a baby comes into this world and rely on the generous response of the adult world. He or she can only repay much later in caring for future generations or elderly relatives. Nagy and Krasner (1986:129) is of opinion that there are at least three generations involved in these repayments. Not one of these generations is free of transgenerational obligations to care.

Debt have been with us and will be with us for a long time. Living in a country that is still developing and finding its feet as a democracy, we need to put a stick in the wheel before leaving the coming generations a debt burden that will have a negative impact on the wholeness of the nation.

4.5. How might hope and responsibility look for pastoral caregivers?

The challenges around the debt crisis may give us a feeling of numbness as it feels difficult to tackle such a big issue. One of the places to start is in close relationships. How does fair relating in close relationships looks like against the background of a macro challenge like the debt crisis?

As pastoral caregivers we owe it to people to support in constructive, reliable and honest ways. This support is not grounded in our own moral values or idealization of an ideal world. This support must be grounded in responsibility that has solidarity for the future generations. People are not easily fooled and finding hope amidst the crisis times we live in are challenging. People are not encouraged by thinly motivated illusions. We must search for resources that creates hope and trust (Meulink-Korf & Noorlander, 2012:13).

The DIPP has different dimensions of relational reality that guides the process towards searching for small pockets of hope, rather than finding scapegoats. When looking at responsibility and hope the DIPP puts a strong focus on the future.

4.5.1. Different dimensions of relational realities

Ivan Boszormenyi-Nagy reflected on therapy from a multidimensional way and did not chase a single truth. He attempted to approach human reality in an integrative framework. The framework he used was formulated as the “*four dimensions of relational reality*.” Each of the dimensions has its own importance, but when interventions are made it always works across the four dimensions. The DIPP that has strong roots in Nagy’s four dimensions of relational reality. The dimensions of relational reality are much more interested in commitments and trustworthiness than the effects or values. The major goal is guiding human beings towards earned entitlement and self-validation. This process entails living in responsible freedom with others without being captured by guilt towards others (Meulink-Korf & Noorlander, 2012:16). When people live outside of this responsible freedom and do not have the basic entitlement needed due to the lack of care or a serious handicap, paradoxically it can happen that the entitlement grows and becomes overentitlement that carries a destructive character. When this destructive character accumulates it happens that the over entitled individual becomes blind to the pain of the other. Their own experience of injustice makes them unable to feel the calling to responsibility (Meulink-Korf & Noorlander, 2012:16).

Pastoral caregivers must always look for the responsibility and intrinsic answerability that might be hidden. When in pastoral situations, there are always more people involved than those in the room. There needs to be a lookout for earned entitlement that happens within the dynamic balance of fairness. The attitude and method that guides pastoral caregivers is that of multi-directed partiality. This entails a process where the caregiver makes use of technical guidelines and principles that guide the dialogue towards accountability for everybody potentially affected by the interventions of the caregiver. This also entails that the caregiver must attempt to discover the humanity in each participant involved, even the monster in the family (Meulink-Korf & Noorlander, 2012:18).

The first dimension of the framework Nagy used consisted of facts. These facts included the socio-economic history of a family in which and individual functions, physical health, gender, ethnic identity and cultural traditions. This dimension is mainly focused on objective

realities and facts. All these facts are important as most of these facts influence the perspective of an individual. These facts certainly influence the life of an individual. The facts of the first dimension cannot be erased from the past, but the consequences and the way one reacts to these facts remain open. These facts do not necessarily determine the direction of an individual's life, but it can have a major influence (Meulink-Korf & Van Rhijn, 2016:9).

The second dimension includes the relational reality of psychology. The focus on this dimension is on the impact that the facts and realities of the first dimension has on the individual. It has to do with the feelings, emotions and needs of an individual. The historical, physical, social and economic facts enabled Nagy to integrate insights from sociology, systems theory and psychology (Meulink-Korf & Noorlander, 2012:16). It has to do with the way in which a person experienced the facts and context surrounding these facts. The psychological consequences of these facts are explored in this regard. One can say that this dimension has to do with the inner world of a person (Meulink-Korf & Van Rhijn, 2016:10).

The third dimension of relational reality has to do with interactions and transactions. It has to do with the way our actions and habits are influenced. It has to do with the way in which a certain person operates within certain systems and sub-systems. It shows where each individual attempts to place themselves in a system. It has to do with partnerships and group identities within systems. In each system there is a dynamic balance that people form part of. The third relational reality of interactions and transactions attempts to understand this dynamic balance in a system (Meulink-Korf & Van Rhijn, 2016:12).

The fourth dimension of relational reality has to do with relational ethics. The ethics of relating is especially found in close relationships where fairness, merits, indebtedness, trust and entitlement comes to play. This dimension has to do with the motivations that does not necessarily come to terms within the first three dimensions. It can happen that a person functions in a opposite way than one would expect from the knowledge of the first three dimensions. The focus of the fourth relational reality has to do with the dynamic balance of give and receive within relations. An ethical sense for justice tends to motivate people throughout the facts, psychology and interactions. The relational ethic has to do with the

sense of justice that can be found within relations (Meulink-Korf, & Van Rhijn, 2016:14). The fourth dimension can be seen as the umbrella under which caregivers includes mutually untranslatable dimensions of relational epistemology and ontology (Meulink-Korf & Noorlander, 2012:16).

In this regard the fourth dimension can be seen as the umbrella under which caregivers includes mutually untranslatable dimensions of relational epistemology and ontology. Meulink-Korf & Noorlander (2012:16) is of opinion that the definition of relational ethics can be seen as non-moralizing and to a certain extent unromantic:

“People use each other, are used by each other, and accept or fight against particular usages of each other. This is the essence of close relationships. Relationships can be trustworthy as long as the partner’s use of each other is multilateral and equitable.”

The DIPP tries to emphasize the importance of context and relational ethics. In the crisis around debt, it is important to realize that every individual operates from within a certain context. Every individual is connected with many others. Individuals always stand in ethical responsibility towards the other. Pastoral caregivers operating from this process must always be inferred and guided by two directives for the practise of pastoral care:

- They must encourage the unique contribution of subjectivity within relationships that happen between give and receive. This must guide them towards an understanding of the intersubjectivity and the balances of fairness (Van Rhijn & Meulink-Korf, 2019:376).
- They must be guided by the all-important focus on justice within trustworthy relations. The other is and will always be a fellow human being withing a network of intersubjectivity. All interaction with others happens tough a lens of responsibility (Van Rhijn & Meulink-Korf, 2019:376).

Pastoral care is therefore a mode of receiving or being taken care of. Pastoral care expresses the principle of being in need of Gods comfort and direction. The focus must be on the repair of the hurt human justice (Van Rhijn & Meulink-Korf, 2019:376). The focus is to understand

people within their networks of relationships. This network of relationships includes different generations as nobody exist alone by him or herself. We are always connected to others. The praxis that guides pastoral care is not whether the pastoral caregiver is good or bad, but whether the he or she is there for the other. The test of pastoral care is not achievement, but quality of pastoral proximity. This pastoral proximity is different than managerial and learned counselling skills as they are about merciful vulnerability and the promotion of being there for fellow human beings (Van Rhijn & Meulink-Korf, 2019:394).

4.5.2. Reciprocity and hope

The search for recourses that creates hope and trust is not an easy one. There is no reason to over-value our ethical strength to resist evil. The apartheid regime, the world wars and horrors of wars still happening in the 21ste century is a stark reminder of moral decay by large groups of people (Meulink-Korf & Noorlander, 2012:13). All of us betray others and even our own moral standards when the pressure is big enough. Meulink Korf and Noorlander (2012:14) is of opinion that responsibility does not come from nature or the values of a country, society or institution. They believe that responsibility happens because: "I give to others because once there has been given to me." Responsibility comes from ethical entanglements from being with and for others.

"The norm of reciprocity is a concrete and special mechanism involved in the maintenance of any social system" - Alvin Ward Gouldner

This study focused on the socio-economic crisis that debt creates. The challenge of unhealthy and unpayable debt is that it creates power relations where distrust is often central. On household level the debt crisis can cause stress and many other problems between couples and families. It is however unfair to say that debt creates this stress and problems alone as there are many other problems directly involved in the tension between couples and families. Debt can however create trust demolishing uncertainty about the future. Nagy was pushed to think about reciprocity as a motivational layer in relationships (Meulink-Korf & Noorlander, 2012:19). The question reciprocity ask is not one of winning or losing a battle.

It is much rather a motivation towards not letting the other down. This motivation must be guided by justice, fairness and solidarity. This reciprocity happens in giving through receiving (without immediate return of the gift) and receiving through giving. It also happens that there is something for nothing, but not at the cost of someone where the others entitlement is denied. Reciprocity is more than commitment as it calls for an engagement or even taken into account being responsible for the other (Meulink-Korf & Noorlander, 2012:19).

“Respondeo ergo sum” (I respond, therefore I am) - F.H. Heinemann

The DIPP has a strong focus on the intergenerational justice that happens in communities and families. There is a strong focus on the vulnerability of the youngest generation. The generations to come are influenced by the actions happening in the present. The DIPP puts a strong emphasis on ethics that revitalize hope and strives towards repairing human hurt. There is a focus on trust and human justice. Human values are important, but the DIPP and Biblical jubilee reminds us of the irrevocable calling and responsibility that we have towards our neighbor and especially towards the youngest generations living and those still coming.

When thinking about the debt crisis the call from debt stuck countries is sometimes not heard but the ears are often closed by pains and experiences of injustice. Other times the calling is heard, but the other is just too burdened with other responsibilities. As society we cannot draw solely on individuals to carry us through this debt crisis. This is not fair to families and communities and their relationships. The process of creating a world where debt can be handled in more harmonious ways and where debt jubilee principles can be built in can help to create solidity and trustworthy communities. These macro ethical guidelines can help individuals and communities towards responsibility for the other.

4.5.3. Counting into the future

Leviticus 25:8 “Count off seven sabbath years—seven times seven years—so that the seven sabbath years amount to a period of forty-nine years. 9) Then have the trumpet

sounded everywhere on the tenth day of the seventh month; on the Day of Atonement sound the trumpet throughout your land. 10) Consecrate the fiftieth year and proclaim liberty throughout the land to all its inhabitants. It shall be a jubilee for you; each of you is to return to your family property and to your own clan. (NIV)

When reading the text in Leviticus 25 there is a significant aspect that has been lost in translation. This focus comes in the two acts of counting. The counting of the seven sabbath years are in plural form (*u-sefartem lakhem*), while the counting of the years is in singular form (*vesafarta lekha*). The oral tradition interpreted the difference as a process focused on the persons doing the counting. The plural counting is a reminder that the conservation of the Jubilee principles was a responsibility of the Jewish people and not a single individual. There is an important principle here at stake. As individuals we count the days, but as responsible leaders of the future we must count the years. As individuals we think about tomorrow, but as leaders of the future we think about long term consequences focused on the far horizon (Sacks, 2014).

“Who is wise?” ... “One who foresees the consequences.” – Ben Zoma

Responsible humans of the future think about the impact of their decisions for future generations. Sacks (2014) is of opinion that the Jewish history is one of taking the future generation serious. When Moses focused the attention of the Israelites on the eve of the exodus, he made the center point the story that they would tell their children in years coming and he took the first step to making Judaism and religion built on education. When Jeremiah wrote about the Israelites being in exile in Babylon, he expressed the idea of a creative minority. He wrote that they could maintain their identity there while working to the benefit of the Babylonians, but eventually in the future they will return. This diaspora has guided Jewish and Christian communities for centuries. Great leaders think long term and build for the future generations. In our modern world there is a strong focus on the moment, on text and tweets, focus on headlines and moments of fame. Sacks (2014) is of opinion that the real business leaders of today that have success are those who play the long term and infinite

game. Amazon is an example of a company that started in 1995 and only made profit in 2001. They had exceptional long-term thinking and planning.

Though they are secular examples, and though in any case we have not had prophets since the Second Temple, there is nothing intrinsically mysterious about being able to foresee the consequences of choosing this way rather than that. Understanding the future is based on deep study of the past. Chess masters have committed so many classic games to memory that they can almost instantly tell by looking at the placing of the pieces on a board, how to win and in how many moves. Warren Buffett spent so many hours and years as a young man reading corporate annual accounts that he developed a finely honed ability to pick companies poised for growth. Already in 2002, five years before the financial collapse actually came, he was warning that derivatives and the securitization of risk were “*financial weapons of mass destruction*,” a secular prophecy that was both true and unheeded (Sacks, 2014).

We must count the years and not the days. The strong ethical line between responsibility and hope finds its roots in the care we have for the generations coming (Sacks, 2014). Our task is to build for our children and grandchildren. We need to move beyond communities being proud of history to communities focused on the future. The question that must drive us is that will we leave fair human conditions for our grandchildren?

4.6. Conclusion

The way debt and the rising inequality is impacting societies is alarming and something need to be done. The Biblical Jubilee is a reminder of an ideal and utopian dream that was set in place to guide society into responsible action towards neighbors. It was a reset button that forced society to constantly be aware that life was not only an individual race to get as rich as possible, as fast as possible.

The Jubilee practices and principles with all its limitations and historical uncertainty paints a picture of transgenerational solidarity and responsibility where wealth is guided by an ethical web. This ethical web places the face of the other at the center rather figures and profits. The Jubilee can be a source of imagination that gives fresh perspectives after all the Covid-19 challenges and guides us towards new ways of thinking about debt and debt cancelations.

Searching for small pockets of hope can be daunting in crisis situations. Hope can be found in the ethical responsibility that humans have for each other. The hope within the debt crisis might then be that the face of the other takes a more central place. There is a need for the face of the other within a system than mainly cares about formulas and figures.

Chapter 5

The pragmatic grounding of economic responsibility towards the other

5.1. Introduction

The previous chapter discussed the theological perspectives on economic responsibility and a realistic perspective of hope through the Biblical jubilee and the DIPP. The normative task was done in order to create theological interpretation and ethical guidance.

This chapter will move on and undertake a pragmatic approach. This chapter will focus on working towards strategies of action that could influence situations positively or open up thoughtful discussions (Osmer, 2008:120). This chapter imparts a discussion on the findings made in this study by trying to answer the original research question. The question this chapter would like to approach is *“How might we respond?”*

This chapter will integrate the work of the previous chapters and will be reflecting on the literature discussed. This chapter will also be guided by the theological framework of the DIPP. This chapter will close by exploring practical contributions on how economic responsibility towards the other might look in 2021 in South-Africa.

5.2. Reflecting on the addressed research questions

This study attempted to ask the question how does economic responsibility towards the other look from a pastoral theological point of view. The study aimed to build a bridge between pastoral theology and economics. The above was done by using literature and the guiding ethical web of the Jubilee year. The theoretical framework created by the DIPP gave

a lens guided by relational ethics through which the debt crisis could be approached. In this section of chapter five the researcher will discuss the findings in relation to the literature reviewed. The DIPP theoretical framework will be used as a lens to review these findings. The purpose of this part of the study is to answer the research questions in an attempt to reach the objectives of this study.

The research questions which the researcher set out to answer was: “How can the DIPP and Jubilee year’s principles of responsibility assist in encouraging economic responsibility towards the other?”

The secondary questions that guided the study was:

- Can debt relief as understood from the Biblical jubilee be of any value in embracing economic responsibility towards the other in the 21st century?
- How can the DIPP assist in an improved understanding of economic responsibility towards the other and help to create a realistic perspective of hope?

The data findings of chapter 2 made it possible for the researcher to emphasize the need of theological engagement within the debt crisis. The DIPP and Jubilee year created a theological lens through which economic responsibility and a realistic perspective of hope could be approached. On the first secondary research question, debt relief seems to be a far-fetched concept today, but the story of the Jubilee 2000 campaign and the history of debt forgiveness in the Ancient Near Eastern world is witness that debt forgiveness tended to create stability rather than chaos. On the second question, the DIPP and specifically the influence of Levinas placed a strong focus on responsibility and the burden of responsibility that is invoked by the presence of the other. The practicality of how this economic responsibility towards the other might look has been interpreted in many ways throughout the ages. The debt crisis is a reminder that no financial model must have the power to blind us towards the face of the other. The economic crisis that the Covid-19 pandemic created have called on pastoral caregivers to enter into dialogue with many individuals who lost their jobs or had to deal with cuts in their salary. Debt-relief and the imagination that the Biblical

jubilee creates, can be a fresh and prophetic angle many pastoral caregivers can take in these challenging economic times.

5.3. Discussing the results

In the next section the findings of the study will be approached in an integrative manner. The theoretical framework of the DIPP will be used to interpret the findings of the previous chapters. This chapter stands on Osmer's fourth task of practical theological interpretation and hopes to answer the question "How might we respond?"

This chapter will try to use practical strategies to reach an integrative discussion. Osmer is of opinion (2008:12) that the reflective conversation tends to be beneficial in contributing change and reaching strategies for the future. The reader must keep in mind that this is an attempt to open up and investigate a problem around the debt crisis. This study was not a practical study imparting towards strategies and plans. All the pragmatic strategies will however flow directly out of the DIPP's pastoral framework where the focus is on assisting communities, families and pastoral caregivers. This discussion will be divided into sub-headings in order to create a flowing order that can take the reader through the discussion.

5.3.1. Debt crisis

This study made a strong argument towards the historical relevance and prevalence of debt. Boylan (2011) is of opinion that debt has been an integral part of economic life for five millennia. Debt has been empowering for nations and households, but it has also been the pivot towards many challenges in history. Miner is of opinion (2013:1) that the way in which debt is managed in a current generation will determine whether debt will be a burden or a source of freedom in the future. The major challenge that debt brings is that the repayments tend to get bigger over years because of compound interest on these debts. The interesting moral debate that this study wanted to open with regards to debt is that the idea of charging interest at mathematically stipulated rates and being forced to pay these rates by contract have not always been the case. The idea that these mathematically stipulated rates operated

to impoverish a large part of the population was never the intention of debt. Hudson (2018:268) is of opinion that the modern world is still committed to a big part of the Roman legal principle that is focused on protecting the claims of creditors against the economic solvency of debtors. There are very few modern voices that does what Jesus did by proclaiming equity and justice to forgive tax debts when they grew too heavy to restore balance (Hudson, 2018:268)

On an individual and national level our countries debt levels do not look healthy. The current state of debt on individual and government levels has the possibility to transfer major burdens towards the coming generations, and these burdens can harm trust in society (Greaber & Pikety 2014:151).

5.3.2. Debt relief

The social relationship between creditor and debtor has never been set in stone. It has been a debated social relationship that has been negotiated throughout history. This can be proven by the South-African government who amended the national credit act with a strong focus on debt relief or debt intervention as they coin the term. The government implemented debt intervention in order to assist identified consumers “for whom existing natural personal insolvency measurers are not accessible in practise.” The applicants who could apply for these debt interventions was consumers under unsecured credit agreements. These consumers need to receive no income or if the individual receives income, it must be less than R7500 per month. The consumers need to be overindebted due to a change in personal circumstances (Government Gazette, 2019:4). Hudson (2018:259) believes that government policy can constrain large scale concentration of wealth and therefore control debt. This wonderful legislative document that puts a focus on protecting the poor from becoming indebted has however not played out yet.

When debts cannot be paid on a widespread basis something has to give in. The volume of debt tends to increase exponentially, to the point where it creates a crisis. If debts are not cancelled or written down, they become a lever for creditors to prey away income and land

from an indebted economy at large. Hudson is of opinion (2018:xiv) that this is why debt cancelations that saved rural economies from insolvency were deemed sacred from Sumer and Babylonia through to the Biblical jubilee. The African Union's call for a two-year standstill on debt repayments is a stark reminder of the challenge many developing countries face in these challenging times. The repayments of debts consist of such large amount for most developing countries that they struggle to make space in their budget for emergency funding like Covid-19 (Okonjo-Iweala, Coulibaly, Thiam, Kaberuka, Songwe, Masiyiwa, Mushikiwabo, Manuel, 2020). The policy around debt shapes our morality. The current view on debt where the repayment of debt counts more than individual lives and human suffering is not sustainable. The Jubilee year is a practical way of how built-in mechanisms can guide a society towards working with debt in more fair and just ways. The study showed that the Jubilee forms part of a much longer tradition of debt forgiveness that took shape in the Ancient Near Eastern world. The strong point that Hudson (2018:x) makes is that instead of causing economic havoc and crisis as most modern-day economist thinks, these debt jubilees enabled a stability in most Ancient Near Eastern societies. He is of opinion that economic bondage and collapse occurred when these debt Jubilees started to disappear in Ancient Near Eastern societies (Hudson 2018:x).

The Jubilee 2000 campaign and Occupy Wall Street was used as modern-day examples of the need for debt relief or forgiveness. The challenging question 21 years after the Jubilee 2000 campaign, is whether we need another similar campaign to stop the rising third world debt?

5.3.3. Intergenerational responsibility

The DIPP finds its roots in the work of Nagy. His understanding of ethics takes root in the ontology of the rhythm in nature. The rhythm that living creatures' forms part of. Life is received from the forbears and then conveyed to posterity. He refers to life in this regard as a chain of interlocking consequences that is linked to the interdependence of parent and child generations. Ethics require of human beings to take responsibility for consequences of being interdependent on other human beings. These consequences tend to be an unavoidable existential reality (Boszormenyi-Nagy & Krasner, 1986:420). Nagy was helped

by Martin Buber's term 'the justice of the order of being'. The ethical in this regard is what profoundly motivates people amidst interactions, feelings, passions and facts (Meulink-Korf & Van Rhijn, 2016:13).

This study pointed out that as human beings we benefit from the past and what happened in previous generations, but we also owe to future generations coming after us. The DIPP stands in firm belief that people cannot be removed from their generational and intergenerational rootedness. In this rootedness all individuals bring loyalties to the table that extends across generations (Stivers, 2015). The Jewish philosopher Hans Jonas' idea of responsibility finds its foundation in the basic asymmetry that the future generations call us into responsibility. When approaching the debt crisis and the harmful impact it can have on future generations it does not require a university degree to become aware that something must happen urgently. Nagy and Krasner (1986:129) refers to our intergenerational responsibility as '*transgenerational mandates and legacies*.' Transgenerational mandates and legacies call for an ethical response benefiting current and especially future generations. The way the debt system currently works needs reassessment. It is not fair to expect of our grandchildren to pay for the debts made in our generation. We need to put a stick in the wheel before leaving the coming generations a debt burden that will have a negative impact on the wholeness of the nation.

5.3.4. Responsibility towards the other

The Covid-19 pandemic brought along many humanitarian challenges. The danger of living in a world with so many challengers is that we become blind towards the cry of the other. The study stood on the work of Emmanuel Levinas regarding responsibility where he argues that the face of the other calls the individual into responsibility. The big danger is that we define others too quickly, without realizing that we can never fully regard and summarize anyone in front of us as there will always be a magic secret hiding (Burggraeve 1999:29). When we think we truly know and understand the other, it easily happens that we place the other in a specific framework that suits our agenda. The other then becomes an object that can also be referred to as "it". This framework and agenda can influence the way we handle

the other in a negative way (Burggraave,1999:30). For Levinas the whole human existence is a being for the o/Other. Responsibility falls into the ethical web which refers to the extraordinary reality that one human being is connected with other from the day he or she is born.

Taking our current financial system where the individual need to go to the bank to take out a loan, the system has succeeded in taking away most humanity within the system. You sign contracts and the computer stipulates whether you are on track or behind. Trust that serves as the moral glue and fiber that keeps societies together, are upheld in this regard only by legal documents. The debt crisis in South-Africa calls us to respond even if we did not call for the crisis or even if we did not sign a contract. This study is not necessarily interested in creating a world where everybody owns the same amount of money or debt. Debt will always be there and because of debt there will always be some willing to take more risk. The way the system around debt works makes it easy for creditors to impoverish debtors at the moment and this is where there need to be a collective ethical system like the Jubilee to guide the social relationship between creditor and debtor. This study calls for the humanity to come back into a system which main focus was always the development for future generations. It is a call to bring back the face of the other when debt transactions have stripped the humanity out of a deal. It is a call to see the face of the other and the numbers of debt transactions. The study attempted to show the tangible gap in research around debt relief as a practical way to create harmony and hope in societies.

5.3.5. The ethical web of responsibility and hope

The Covid-19 pandemic is a living reminder that emphasizes the interconnectedness of an economic and health crisis on pastoral care and theology. The socio-economic impact of the pandemic has had a major impact on pastoral care and the church. The socio-economic challenges that the debt crisis brings to the fore also challenges the church and pastoral care. These contemporary issues have interrelated socio-economic realities with personal dimensions that influence everyday life (Meulink-Korf & Noorlander 2012:1). The conditions

for relational responsibility in the midst of the debt crisis calls us to look towards the generations coming after us, as the crisis could cause instability and social injustices.

The study worked with Niklas Luhmann's sociological perspective where he identifies modern day society as a compilation of different social spheres. The different social spheres he mentions include religion, economy, culture, recreation, sport, media, education, music and family life. In 2021 there is not necessarily a dynamic relation between all of these spheres, as we live in an age where the sphere of the economy is dominating all other spheres. The domination of the economic sphere entails that other spheres lose their own internal logic (Luhmann 2013:91).

The way society operates today is that everything has a price tagged to it. Most industries and businesses are commodified. The great danger is that the commodification of religion, education, culture, music, recreation etc. could force us on a subconscious level to look at others only as objects. The way the current economic view forces us to look at creditors and debtors makes that individuals becomes an object. The unequal balance that the power relations between creditors and debtors creates gives major benefit for the creditors and makes that these creditors objectify debtors. What happens most of the time is that the debtor is the weaker party in a relationship. This creates an imbalance in the way the other is perceived.

Nagy made use of Paul Ricours 'do quia mihi datum est', meaning 'I give because it was given to me' (Meulink-Korf & Van Rhijn 2016:15). The obligation to give and the right to receive that are according to Nagy based on a natural or innate sense of justice and is the foundation of close relationships. Close relationships will continue to be influenced in a negative way, because of the way we look at debt. My concern is that the current view on our economy and specifically debt will continue to impact current and future generations if we do not put a stick in the wheel. Tackling the debt crisis will call for collective action and responsibility.

Having an economic responsibility towards the other is more than the freedom which culture and nature can give us. The other puts a burden on me and puts a command on me without using force and this process makes me free. This responsible relational caring always

happens between give and receive (Meulink-Korf & Noorlander 2012:1). The debt crisis calls on us to respond and this responsibility is mainly focused on the generations coming. The small pockets of hope reside in the ethical acts and encounters that could happen along the way and the big hope is that the following generations could live in freedom and harmony without a debt burden hanging over their heads that they did not ask for.

5.4. Small jewels of hope and responsibility in the 21st century

Searching for a realistic perspective of hope within the 21st century economic life is a search for systems and places that understand what it entails to be responsible towards fellow brothers and sisters. The Jubilee 2000 and Occupy Wall Street campaigns were large movements that created major change. As ordinary citizens we might then ask what we can do on a smaller scale?

Recently I was inspired by the way a church member of a congregation in the Paarl started an initiative with economic responsibility towards the other in mind. His focus is on the generations coming and on empowering individuals towards action and responsibility.

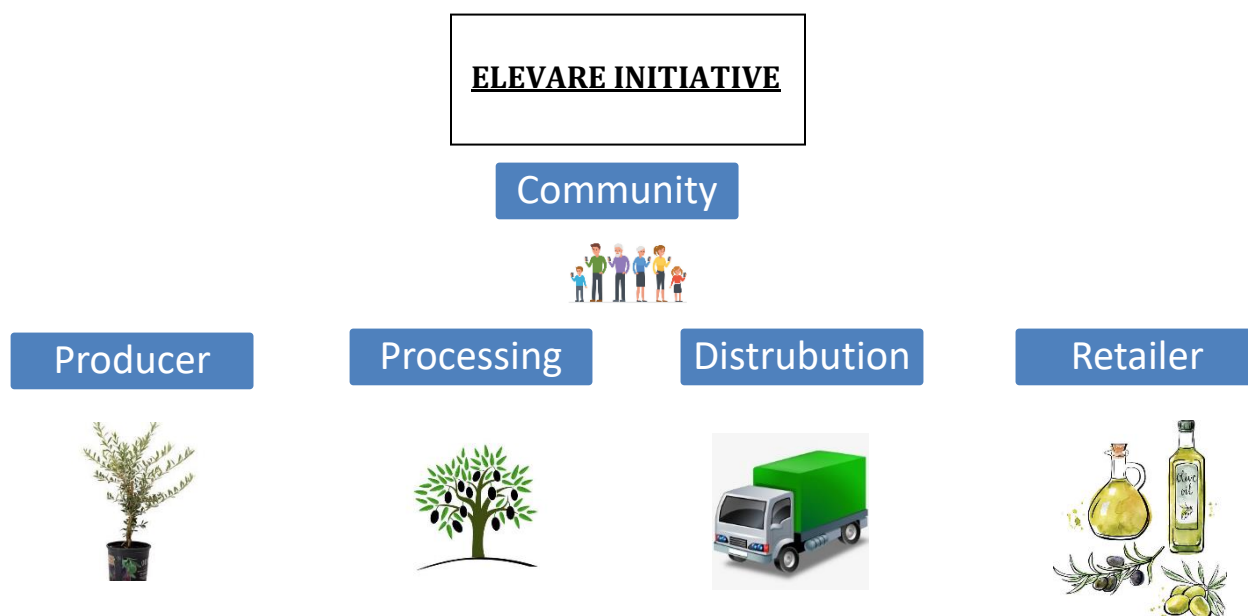
5.4.1. More than charity

The Elevare Olive Initiative gets its name from the latin verb “*elevare*” meaning to raise, elevate or to make a building one story higher. The project has strong roots in the fields of Social Innovation that is driven by academic research with the focus on social entrepreneurship. The initiative is driven by the Institute for Technology and Society based at the School for Social Innovation at the Hugonote College and in partnership with CiviNovus. CiviNovus is a Non-Profit Company that aims to create sustainable social innovation initiatives and projects. They base their approach on academic and intellectual knowledge through the School of Social Innovation at Hugonote College. Hugonote College is a private Christian institution that focuses on postschool training and specializes in social welfare, theology and entrepreneurship.

The Elevare Olive Initiative is located within a higher education setting to protect its identity and validity within an environment of research and accountability. The aim of the initiative is to empower local communities to become olive farmers within their own backyards or on open communal land. The aim is to move away from the perception where charity is dropped off in a community, towards a drive where local communities are invited into an economic system that rewards responsibility.

5.4.2. The system of the initiative

The initiative aims to drive a product that creates value from the small tree right to the shop where the olive oil will be sold. The value chain starts with the producer, processing, distribution, retailer, and community.



- Producer** – The Elevare Initiative aims to include communities and current farmers to share their vision of becoming the biggest olive farm in the world without owning any land. The initiative aims to create an olive tree community through technology. The aim is to invite individuals to buy olive trees, invite companies to buy olive trees as community projects or to register current olive trees to be part of the virtual olive

farm. The initiative aims to improve the use of underutilized olive trees that stands in gardens and in public spaces. The olive trees are tagged and registered on and mobile application and through this application the individual gets education as to how many water, what type of nutrients and when to harvest the olives.

- **Processing** – The olives are taken to a central processing plant currently in Tulbagh where the olives will be processed into an organic olive oil blend that can compete with some of the best in the world.
- **Distribution & Retail** – The olive oil will be distributed to churches and community centers that will become the sales point. The institution selling the oil gets a certain percentage of the sales that invites entrepreneurship.

5.4.3. Responsible action

Most companies in South-Africa have a corporate social responsibility towards the community in which they operate. Most of the companies aims to invest in sustainable initiatives with the aim to uplift communities where there are challenges. The social innovation initiative driven by the Elevare Olive Initiative makes strong use of technology. The technology creates infrastructure where any community member can become a farmer through the education received on the application. The application also makes it possible to trace the financial value of the trees. A tree receives a barcode and this barcode also becomes the financial trail. A small tree bought for R50 in the first year can be sold for R500 in year 5. The Elevare Olive Initiative has the potential to create sustainable farmers in townships where there are major socio-economic challenges. An olive tree can be sponsored for R200 and the tree comes with a tag that has an impact monitoring trail centered on a mobile application. Within the application there are task and reward systems for caring in the right way for the olive tree that motivates responsibility.

The technology driven initiative moves away from the handout system of charity and invite companies and NGO's into a task and reward system where there is financial gain for the individual within the community. It can also become a community challenge that will foster

friendships, while it also has the possibility to encourage education and community harmony. The main word that stands out for me is responsibility. The initiative encourages responsibility and connection to nature. Although this initiative will not solve all of our countries socio-economic problems, it shows what the initiative of one driven individual can do.

5.5. Conclusion

Responsible action towards the debt crisis asks of us to use our imagination. As pastoral caregivers we must participate in the community where we operate in. We have the responsibility to care, but we also have the responsibility to act in creative ways to help create a future where the following generation can live in harmony and freedom. The Elevare Olive Initiative gives me hope because of the practical way in which one individual started a movement. The debt crisis can be tackled by similar small pockets of hope. Challenging the debt crisis will not only need major movements like the Jubilee 2000 campaign, but it will also need creative initiatives involving the community on grassroot level.

Chapter 5 was the brief culmination of this research study and the discussion in this chapter addressed the findings made in the rest of the study. The pragmatic summary and short overview of the Elevare Olive Initiative offers explanations of the overall focus on responsibility and hope.

Chapter 6

Conclusion and recommendations

6.1. Introduction

This chapter is made up of the researchers own reflections and perspectives. These perspectives are guided by the outcomes of the study. The main goal of this chapter is to provide the reader with insight and imagination towards practical and theoretical knowledge on how economic responsibility towards the other might look in the 21st century.

6.2. Overview of the study

The central aim of the study had the goal of looking at economic responsibility towards the other through a pastoral lens. The study used the debt crisis to make the study more specific. The debt crisis was investigated by using literature and data from various sources. The opinions and views of Michael Hudson and Michael Long gave strong input in analyzing and describing the debt crisis, while also explaining what debt relief entails. The main theological themes throughout the pastoral study were responsibility and hope. The study further aimed to use the DIPP as theoretical approach. The work of Ivan Boszormenyi-Nagy, Aat van Rhijn and Hanneke Meulink-Korf formed the backbone in the literature used with regards to the DIPP as theoretical approach. The Biblical jubilee was used as an ethical web where hope and responsibility were the main themes searched for within the Jubilee context and history. The main findings were summarized in the previous chapter and made the aim of the study clear. Exploring various transdisciplinary views throughout the study gave a broader perspective on the complex issue of debt.

The main objectives of the study aimed to explore the economic debt crisis from a theological lens by using the DIPP as theoretical framework and the Biblical jubilee as imaginative and practical possibility. The study secondly aimed to reflect on how economic responsibility and a realistic perspective of hope interpreted through the DIPP and Biblical Jubilee could be of value in the 21st century. The study thirdly aimed to build a strong bridge between the fields of theology and economics in this study. The fourth objective was to assist and encourage pastoral caregivers in practical ways to embrace economic responsibility while also assisting clients in constructive ways with fresh imagination.

6.3. Limitations of the study

When looking at the results and interpretations of this study there need to be an honest look at the limitations. Approaching a pastoral theological study and looking at an economic issue is a long shot. The study does not have any of its own empirical data and often had to use the data of other studies to make conclusions. The generalized conclusion carries with them an unwarranted interpretation. A further limitation towards the study has to do with relevant South-African empirical data on household level. There is not enough data accessible to determine the extent of household debt in South-Africa and the researcher did not have the capacity to undertake this empirical route. Expanding research in South-African households would have given the study a more personal dimension as talking about debt on a national level seems distant and could create a feeling where the individuals responsibility may be swept under the rug. Further research that includes household data and empirical interviews on the relational implications of the debt crisis would be very interesting. In a country with the challenging history and ethnic diversity, a study with more empirical data would open up stimulating debates and discussions.

From an economic point of view the study had too little empirical research and graphs to make conclusions. From a theological point of view the study only focused on two concepts namely responsibility and hope. Although these may seem like theoretical limitations, this is somehow part of the identity of the researcher being comfortable standing with one leg in the one discipline and one leg learning in the other.

The final limitation was the environment of the researcher. Starting in a new congregation and community, marrying and moving twice was part of the journey. Covid-19 brought fresh challenges. This study gave me more life lessons than expected in this regard.

6.4. Recommendations for further practical work

The recommendations for further practical work by the researcher was inspired by the work in the study. The main invitation that the researcher constantly challenges himself with and would like to challenge the reader with is that we as pastoral caregivers and theologians need to attempt to stand and walk on the bridge between theology and the dominating sphere of the economy. We need to engage the systems we live and operate in, in order to leave a much fairer world behind for the generations coming. I want to extract a few quotes from the study to motivate further practical work.

“The Jubilee 2000 campaign build pressure on the developed and rich world countries to write of more than \$100 billion of debt.”

A mass movement like the Jubilee 2000 campaign is an ideal and has the potential to bring about major change as it did around the year 2000. This would require brave souls that have great connections. Pastoral caregivers have in this regard a vast network through churches and NGO's to move towards action. When tackling a major crisis, we have the ability to mobilize the networks available in order to create a more just world.

“The Occupy Wall Street movement made use of a lateral leadership system that had a strong focus on networking rather than hierarchy.”

The lateral leadership system that values networking over hierarchy is ideal when tackling a collective crisis. The media and social-media platforms available are of major help in the times we are living in. The Occupy Wall Street movement is a reminder that movements does not need strong militaristic leaders to give the campaign direction. Shared leadership systems encourage responsibility on different levels, and this may be of value when tackling major issues in communities.

“The DIPP is a process advocated within practical theology and pastoral care that allows for a better understanding of the complexities in relationships within families and communities.”

As pastoral caregiver we might feel overwhelmed by campaigns such as Occupy Wall Street, but the DIPP is a process invested in relationships focused on families and communities. Our starting place is therefore first families and communities before we go to Wall Street. Covid-19 brought many families and communities on their knees and there is a deep need for pastoral care that guide people towards a fresh imagination and small pockets of hope. The starting point for tackling major socio-economic challenges might be to start with families within the communities we find ourselves in.

“The DIPP puts a strong emphasis on the intergenerational connectedness of future, present and past generations.”

The DIPP has strong interest in a challenging problem like the debt crisis because of the possible intergenerational consequences. The DIPP puts strong emphasis on the intergenerational connectedness of families and communities. The DIPP is a reminder of how crucial our intergenerational rootedness is in understanding time and in having faith and hope for the future.

6.5. Recommendations for further work

The DIPP and the field of pastoral care is not a broad one. Through the inspiration of the article of Meulink-Korf and Noorlander the researcher challenged this notion with the hope that the pastoral study could engage the socio-economic crisis. Researchers who has the opportunity to broaden their understanding of the DIPP should do so as this pastoral process and the anthropological value of it has broaden the worldview of the researcher extraordinarily. The practical skills that the DIPP has given the researcher and the ability to ask open ended questions has been of great value within pastoral conversations. The focus on families and communities makes this pastoral process valuable for any environment.

Looking at the debt crisis possible future studies could unpack the debt history on national and household level and attempt to discover what the relational consequences has been throughout history. A study focusing on the social relationship between debtors and creditors in South-Africa by looking at inventories and debt transactions would be very interesting. It would also be interesting to see to what extent the Jubilee principles have played a role in movements in South-African history and how the Jubilee has been interpreted throughout South-African history.

Focusing on pastoral care, it would be worthwhile to research how pastoral caregivers can assist in sustainable and practical ways during crisis times like Covid-19. The pandemic has so many challenging realities that pastoral caregivers could easily feel overwhelmed when guiding others.

6.6. Conclusion

In the closing chapter to this study, I want to mention that this was an interesting journey. Working full time, starting at a new congregation, helping to organize our wedding and managing the Covid-19 challenges at work was all part of this journey. The research journey was full of adventure, challenging and most of the times enjoyable. What this study has done to me personally is that it has opened up my imagination and has guided me towards future possibilities. My hope is that the reader may experience some of this imagination.

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