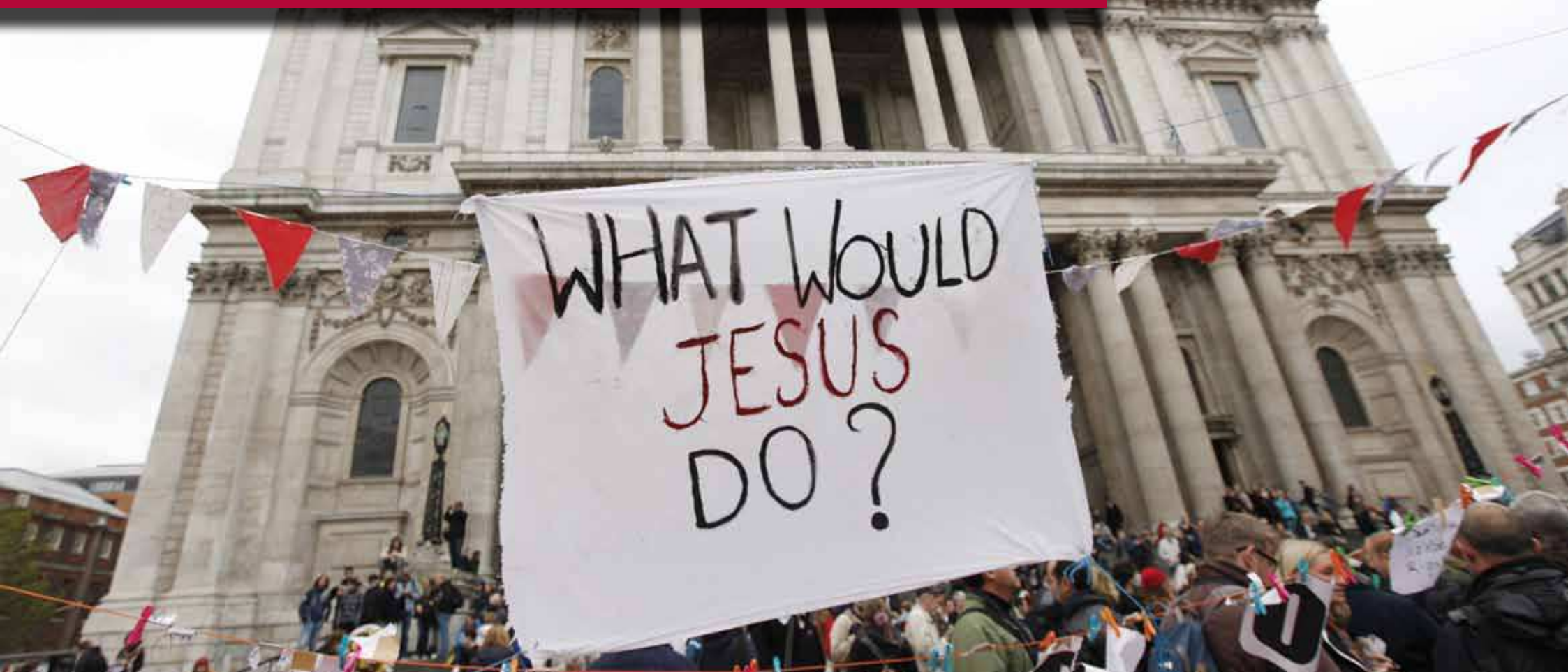


Jubilee economics

Biblical teaching and financial crisis



By...



With...



Jubilee economics: Biblical teaching and financial crisis

By Tim Jones, Jubilee Debt Campaign

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Cover photo: Occupy London Stock Exchange protest camp outside St Paul's Cathedral, London, autumn 2011.
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Introduction

Throughout Jesus' recorded ministry we hear parables, stories and actions which challenge the authority of people in power – from the respected religious Pharisees to the elite Jewish leadership of the Sadducees and the Roman Empire itself.

Many of these stories concern what today we call 'economics'. This can be seen in Jesus' choice of language. The verb Jesus is most often quoted as using, *aphiemi*, means to "cancel, send away, liberate, forgive a debt". Across the Gospels there



Photo: Jane Tanner / Jubilee Debt Campaign





Protestors call for the cancellation of developing country debts as part of the Make Poverty History protest in Edinburgh in 2005, ahead of the G8 summit of rich countries.

are frequent challenges to existing inequality and poverty, both of money and power.

Jubilee Debt Campaign is the UK campaigning coalition which is part of a global movement demanding freedom from the slavery of unjust debts and a new financial system that puts people first. We are an organisation of all faiths and none, but take inspiration from the biblical concept of 'jubilee' a time when debts were cancelled, slaves set free, land returned to its owners and fields left fallow.

This booklet has a set of six studies which seek to help Christians and churches discuss how Biblical challenges to the economic situation at the time can be related to politics and economics today. Many of the stories challenge our personal and group approach to money. But they also challenge the structure of how our economy works. It is these structural injustices which we hope the studies will help you to discuss.

Each study comes with:

-  A possible introductory activity for groups.
-  A bible reading and information on its context.
-  Information on aspects of injustice in the world today which the reading could relate to.
-  Possible questions to get discussions in groups going.

You can use the material to structure sessions to fit with how your group works. To do the activity, have someone talk through the material and to discuss the questions will probably need at least one hour. But you can decide the best approach for

Register with...



1. Registration Details:

Name of group or organisation:

Active contact for correspondence:

Address:

Telephone:

Email:

We send out regular email updates; please indicate if you wish to be sent these.

 Y N

We send out regular newsletters by post; please indicate if you wish to be sent these.

 Y N

We list your contact details on our website; please indicate if you are happy for your details to be publicised.

 Y N

Please complete sections on reverse.



2. Subscription

The following subscription is suggested. Additional contributions to the campaign are welcome.

Local/Regional Groups:

Small (Up to 25 members)	£12
Medium (25–100 members)	£60
Large (100–500)	£125

PLEASE EITHER: send completed form and cheque (made payable to: 'Jubilee Debt Campaign') to: Jubilee Debt Campaign, The Grayston Centre, 28 Charles Square, London, N1 6HT.

OR: email the required details to info@jubileedebt.org.uk and pay direct into our bank account 65083059 sort code 08-92-99. Please ask if you would like an invoice.

3. Bank account information (Local/Regional Groups only)

We are required to monitor the financial structures of groups affiliated to us. Please provide the following information – we do not require the name of your bank, account number or signatories.

Name of Group bank account:

Name appearing on cheques (if different):

4. Authorisation

Signed on behalf of the group/organisation by:

Name:

Position:

Date:

your group. For example, everyone could read the material beforehand, or one person could read it and explain the key points to the group.

More copies of the booklet are available for free by contacting Jubilee Debt Campaign
EITHER: phone 020 7324 4722
OR: email info@jubileedebt.org.uk

The activities and questions are by no means exhaustive. Do feel free to use those you find useful, and add your own. And, whilst the booklet has been produced for discussion groups to use, it can be read and used by individuals as well.

We hope that these discussions will inspire your group to get involved in campaigns for economic justice. Because this booklet has been produced to last, it does not include actions you can take, as these can soon be out of date. Instead, on page 21 are details for organisations campaigning for economic justice, who will have current suggestions of things you can do.

In particular, if you are not already, we hope your Church or group will affiliate to the Jubilee Debt Campaign. Through doing so, you will receive latest campaign updates and actions to help lift the burden of debt slavery and build an economy that puts people first.



Photo: iDJ Photography

Campaigners outside the UK Treasury demand a 'Jubilee for Justice' ahead of the G20 summit, September 2013.

1

‘Good news for the poor’

Why debts should sometimes not be paid



At the start

Put these two statements at either end of the room:

- A debt should always be repaid
- Debts should never be repaid

Ask everyone to position themselves between the two statements, depending on their own views. People can explain why they have chosen that place to stand.

AND/OR: Go for a walk down a shopping street and count the number of pay day loan and pawn shops.



Luke 4:16-21

“When he came to Nazareth, where he had been brought up, he went to the synagogue on the Sabbath day, as was his custom. He stood up to read, and the scroll of the prophet Isaiah was given to him. He unrolled the scroll and found the place where it was written:

“The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord’s favour.”

And he rolled up the scroll, gave it back to the attendant, and sat down. The eyes of all in the

synagogue were fixed on him. Then he began to say to them, “Today this scripture has been fulfilled in your hearing.”

The context

Israel at the time of Jesus was an occupied land. Many of its people were suffering under the weight of debt. Rural farmers had been forced to mortgage their land in order to pay taxes to King Herod, his sons and the Romans. Once in debt, large proportions of what they grew had to be given over to make more tax and debt payments. The peasants were funding local and Roman elites.

If harvests were poor or failed, the rural farmers were in even greater trouble. They may lose their land, or have to sell themselves and their families into slavery. Some may have ended up in the debtors’ prison (see Matthew 18:23-35). These debts had been forced on people by the unjust system.

The gospel of Luke records that Jesus quotes this passage from the prophet Isaiah at the start of his ministry. So what is the good news?

Many scholars have suggested that to people at the time the “year of the Lord’s favour” would have meant the year of “jubilee”. A “jubilee year” in Jewish scripture and tradition was a time when fields were left fallow, debts cancelled, slaves set free, and land returned to its owners (Deuteronomy 15, Leviticus 25). Jubilees were supposed to happen



Photo: Sarah Leo / flickr

Occupancy Monopoly street art at the St Paul’s Occupation, October 2011.

in cycles of every 7 or 49 years to ensure that inequalities did not persist over time.

For the Jewish people at the time of Jesus trapped in slavery, debt and prison, the cancelling of debts, allowing people to be released from slavery and prison, and returning land to its owners, would surely have been good news, though many did remain captive and oppressed.



Unjust debt today

“It is no good talking about the morality of debt without talking about the creditor’s responsibility ... A great deal of what we have seen is unethical, whether the international system since the 1970s, or sub-prime lending more recently.”

Rowan Williams, former Archbishop of Canterbury, speaking at Jubilee Debt Campaign ‘Life Before Debt’ conference, March 2014

In the United Kingdom

Nine million people in the UK, almost one in five adults, are living with serious debt problems, where



Photo: christopher a tittle / flickr

St Paul’s Occupation, October 2011.

Key statistic

Between 2007 and 2012, the average income in the UK has fallen from £23,000 to £20,000 (taking account of inflation).

Office for National Statistics

paying debts means cutting back on essentials. The Citizens Advice Bureau says that the main reason people get into problem debts is a change of circumstance. In just two years, the number of people seeking advice for serious debts problems has increased by 20 per cent.

Surveys by the debt advice charity Step Change have found that, of people using their advice services, the main causes of debt problems have been unemployment, a fall in income, separation or divorce, injury or illness, or simply having to borrow to meet living expenses such as rent, energy bills and food.

Whilst the scale of injustice may be different to that of 1st Century Palestine, people in the UK today are suffering with debts from causes outside of their control.

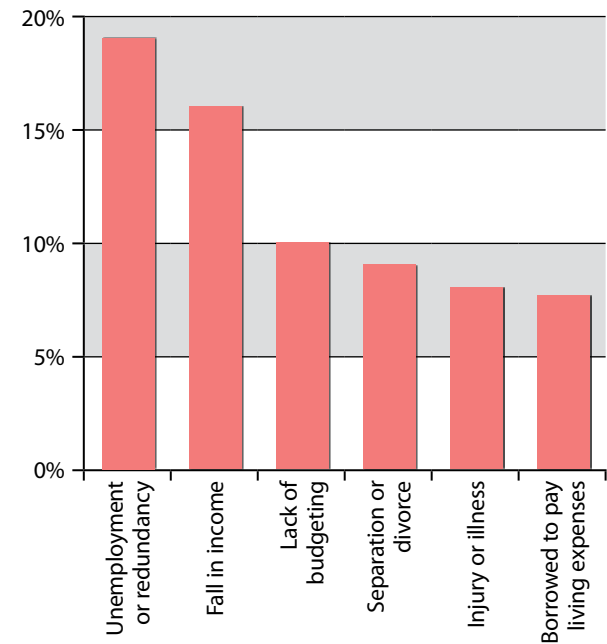
Key statistic

One in three households in the UK cannot afford at least three necessities of life such as adequate food, clothing and home heating. The proportion of people in such poverty has more than doubled since 1980.

Poverty and Social Exclusion in the United Kingdom research project

Causes of dangerous debts in the UK

Source: Step Change



In Jamaica

“Every time prices go up, we go and borrow to survive. Our pay goes straight to the lender. It’s a lose-lose situation. We are in the same debt trap as the government.”

Jamaican Nurse, talking to Jubilee Debt Campaign, April 2014

The Caribbean island of Jamaica has huge debts. Today, almost 30p in every £1 the government earns is spent paying lenders from overseas.

Jamaica has had high debts for over 40 years, after first borrowing to deal with economic crisis caused by high global oil prices in the 1970s. It has

continually received new loans from Western-run institutions such as the International Monetary Fund and the World Bank, which have insisted that government spending on services such as healthcare and education should be cut.

These cuts have contributed to the economy stagnating, whilst the Jamaican people have also been negatively impacted by the high debt payments, effects of climate change such as stronger hurricanes, and global economic crises.

In the last twenty years the number of women dying in childbirth has almost doubled. In 1990 59 mothers died for every 100,000 live births. By 2010, this had increased to 110. In the UK the maternal mortality rate is 12 deaths for every 100,000 births. Education services have also deteriorated dramatically. In 1990 97% of Jamaican children completed primary school. By 2010 the rate had dropped to 73%.

Key statistic

Since 1970 Jamaica has been lent \$18.6 billion, repaid \$20.7 billion but is still said today to owe \$7.4 billion.

World Bank

“Economic success in Jamaica does not mean the banks get their money back, it means the Jamaican people getting back their dignity.”

A Jamaican church member talking to Jubilee Debt Campaign, April 2014



Photo: Jubilee Debt Campaign

People around the world shared their reasons why illegitimate debts should not be paid during Global Debt Week 2013. Here, a campaigner from the African Forum and Network on Debt and Development says when debts should not be paid.



Questions to discuss

- In what ways was the scripture of good news for the poor and release for the captives fulfilled? What is our role in fulfilling it?
- What are the similarities and differences between debt at the time of Jesus and debt today?
- Why do so many people in the UK have debts they are struggling to pay? What are your views based on: personal experience, your own hunches, or surveys of debtors?
- Why is the 'duty' to pay debts so powerful?

2

'Debt jubilees'

What causes positive changes to happen



At the start

FOR GROUPS: Everyone think of one positive political change which has happened in your lifetime. Write this in the middle of a piece of paper, then round the outside list all the people, groups and organisations involved in bringing that change about. Share your ideas with the group.



Photo: Oxfam GB

Brenda Mwila, a nurse at Chipape Rural Health Clinic in Zambia. Following debt cancellation Zambia was able to drop user fees for healthcare in rural areas.

AND/OR: Watch Rowan Williams' talk at the Jubilee Debt Campaign conference, *Life Before Debt*, March 2014 see: <http://bit.ly/1zF78Uk>



Nehemiah 5:1-13

Now there was a great outcry of the people and of their wives against their Jewish kin. For there were those who said, "With our sons and our daughters, we are many; we must get grain, so that we may eat and stay alive." There were also those who said, "We are having to pledge our fields, our vineyards, and our houses in order to get grain during the famine." And there were those who said, "We are having to borrow money on our fields and vineyards to pay the king's tax. Now our flesh is the same as that of our kindred; our children are the same as their children; and yet we are forcing our sons and daughters to be slaves, and some of our daughters have been ravished; we are powerless, and our fields and vineyards now belong to others."

I was very angry when I heard their outcry and these complaints. After thinking it over, I brought charges against the nobles and the officials; I said to them, "You are all taking interest from your own people." And I called a great assembly to deal with them, and said to them, "As far as we were able, we have bought back our Jewish kindred who had been sold to other nations; but now you are selling your own kin, who must then be bought back by

Key statistic

In Africa, the number of people living on less than 80p a day increased from 205 million in 1981 to 330 million by 1993.

World Bank

us!" They were silent, and could not find a word to say. So I said, "The thing that you are doing is not good. Should you not walk in the fear of our God, to prevent the taunts of the nations our enemies? Moreover I and my brothers and my servants are lending them money and grain. Let us stop this taking of interest. Restore to them, this very day, their fields, their vineyards, their olive orchards, and their houses, and the interest on money, grain, wine, and oil that you have been exacting from them." Then they said, "We will restore everything and demand nothing more from them. We will do as you say." And I called the priests, and made them take an oath to do as they had promised. I also shook out the fold of my garment and said, "So may God shake out everyone from house and from property who does not perform this promise. Thus may they be shaken out and emptied." And all the assembly said, "Amen," and praised the Lord. And the people did as they had promised.

The context

As was mentioned in the first session, the Jewish scriptures had a set of "jubilee" laws to cancel



Photo: Suncat / Flickr

The underwater sculpture “Vicissitudes” in Moliniere Bay, Grenada, on the slave trade.

debts, free slaves, return land to its original owners and leave fields fallow.

Nehemiah is a Jewish leader, appointed to rebuild Jerusalem after the return from exile in Babylon. The story above records how people were getting into debt after poor harvests and famine. Sons and daughters were being sold into slavery, and the rich ended up as owners of more of the land, increasing inequality. Those suffering from this injustice are the first to protest against it. Nehemiah comes to support the protests, and ultimately the rich and powerful return the land and possessions they have received as payments on the debt.

Old Testament stories such as this are not the only evidence that debt cancellations – times of jubilee – did take place. The anthropologist David Graeber

writes that in Mesopotamia (modern day Iraq, Syria and Kuwait) bad harvests often led to debt slavery and farmers fleeing the land to escape punishment for not being able to repay debts. Nomadic bands would form and start to cause political unrest. Faced with the prospect of social breakdown:

“Kings periodically announced general amnesties [or] ‘clean slates’ ... Such decrees would typically declare all outstanding debt null and void (commercial debts were not affected), return all land to its original owners, and allow all debt-peons [slaves] to return to their families.”

Graeber argues that it was Jewish people’s experience of debt jubilees when in exile in Mesopotamia that led to the concept being adopted on their return from exile, at the time of Nehemiah.



A jubilee for the Millennium

Jamaica’s experience mentioned in the previous session was not unique. In the 1980s and 1990s most developing countries were affected by a debt crisis. Large amounts of money had been lent by American, British and Japanese banks in the 1970s. The money had originally come from oil producing countries such as Saudi Arabia, which had restricted

The ten governments with the highest foreign debt payments today

Source: Calculated by Jubilee Debt Campaign from IMF, World Bank and OECD data

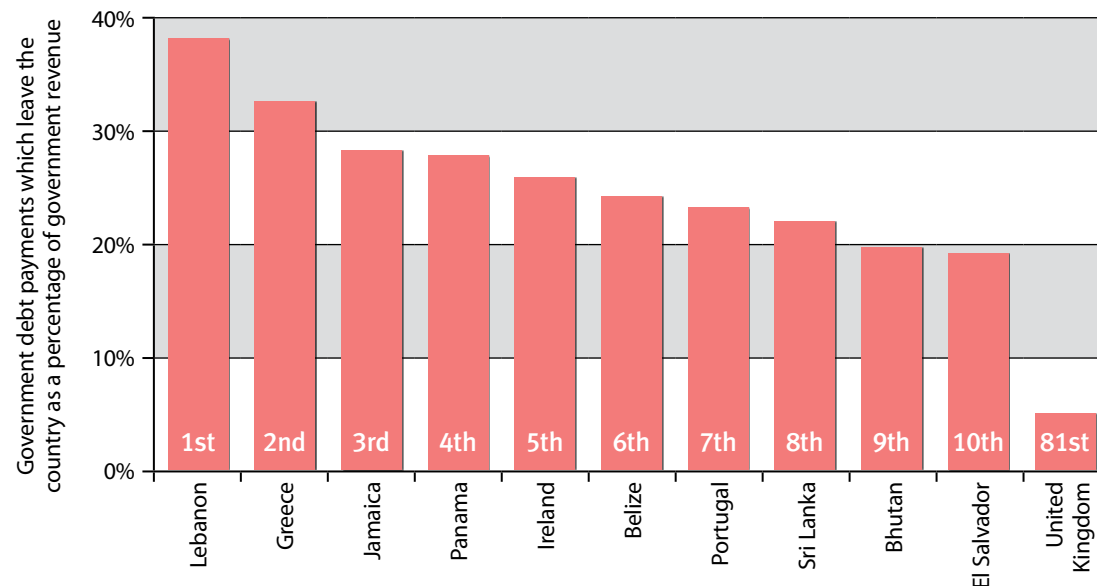




Photo: Jubileo Bolivia

A protest against unjust debt in Bolivia.

the oil supply, increasing its price, and so earned them money they did not spend straight away, but lent to the banks.

Then, at the start of the 1980s, the US increased interest rates on the debt, whilst the price received for the exports countries produced fell. Developing countries could no longer afford to pay their debts, but new loans were given by the International Monetary Fund and World Bank to governments which were used to pay the banks, whilst the debt remained with the country concerned. In return, governments had to cut public spending, remove regulations on companies, privatise industries and grow cash crops. The impacts of the high debt payments and cuts were horrific.

Across developing countries there were protests against what was happening. In countries such as the UK there were campaigns for some of the debts

Key statistic

In countries where debts were cancelled, the proportion of children enrolled in primary school has increased from 6 in 10 in the year 2000 to 8 in 10 by 2010.

World Bank

to be cancelled. Then, in the mid-1990s, groups of people began to call for a 'debt jubilee' to mark the year 2000. Over 70,000 people protested outside a meeting of rich country governments in Birmingham in 1998. Over 20 million people across the world, primarily in developing countries, signed a petition calling for the debts to be cancelled.

World leaders finally began to respond. A scheme was created to cancel debts for some countries, though to qualify they had to carry out more IMF and World Bank policies. Tanzania had to privatise a water service. Malawi had to sell grain reserves, a year before a food crisis broke out.

Today \$130 billion of debt has been cancelled for 35 countries. Millions more people have access to health and education as a result. For some the world was changed. But in many other countries, such as Jamaica and El Salvador, the cycle of debt and destruction has continued.



Debt cancellation in Ecuador

The Latin American country of Ecuador suffered from an ongoing debt crisis from the 1980s into the 2000s. Social movements in the country protested against the paying of debts taken on by past dictators at the expense of education, healthcare

and lives. In the 2000s they demanded that a public audit into the debts should be held, to find out if lending had been legitimate.

After his election in 2008 President Correa launched such an audit. It found that many loans had been contracted illegally under Ecuadorian law and had caused 'incalculable damage' to the economy. President Correa announced that Ecuador would stop paying debts that were illegitimate. This led to lenders agreeing to renegotiate the debt, and a subsequent large drop in Ecuador's debt payments.



Questions to discuss

- In the passage from Nehemiah, how are the positive changes brought about? How have, and how can, positive changes be brought about today?
- Which kind of unjust debts should be cancelled today?
- What kind of lending is good? How can there be more of this 'good' lending?

3

'Hoarding wealth'

How inequality causes financial crises



At the start

Together write out these six countries four times on individual pieces of paper (so you will have 24 small pieces of paper in total, each with a country name on it):

- France
- Germany
- Japan
- Netherlands
- United Kingdom
- USA

Now, together place the countries in order of which you think is:

- Most economically unequal to least
- Worst child well being to best
- Highest rate of mental illness to lowest
- Highest rate of murder to lowest

When you are finished, compare with the answers on page 23.

AND/OR: Watch The Rules video available from <http://bit.ly/1kj3yuW>



Luke 12:13-21

Someone in the crowd said to him, "Teacher, tell my brother to divide the family inheritance with me." But he said to him, "Friend, who set me to be a judge or arbitrator over you?" And he said to them, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions." Then he told them a parable: "The land of a rich man produced abundantly. And he thought to himself, 'What should I do, for I have no place to store my crops?' Then he said, 'I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' But God said to him, 'You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?' So it is with those who store up treasures for themselves but are not rich toward God."



Luke 6:34-35

"If you lend to those from whom you hope to receive, what credit is that to you? Even sinners lend to sinners, to receive as much again. But love your enemies, do good, and lend, expecting nothing in return. Your reward will be great, and you will be children of the Most High."



Photo: Emma Marshall

Rowan Williams, the former Archbishop of Canterbury, speaks at Jubilee's Life Before Debt conference, March 2014.

The context

Under Jewish laws there were supposedly strict rules about charging interest on loans. People were meant to lend to each other when in difficulty. But they were not meant to make profit out of someone else's problems by charging interest (Leviticus 25:35-38). Jesus appears to be endorsing that thinking.

One of the challenges to the concept of cancelling debts is that lending will stop happening, and this will ultimately be a problem for the people who need loans. The scholar John Howard Yoder wrote:

“But how can one avoid the freezing of credit if one rejects the bait of profit? In the Sermon on the Plain Jesus gives the answer. The rich should be generous, rejecting the fear of not being repaid, because God will take care of them.”

The parable from Luke 12 tells a story of the opposite happening; a rich man who keeps his riches for himself. For listeners who were themselves hungry, the injustice of hearing of ever larger barns being built to store the food would have been all too apparent.



Photo: Dan Hamp / flickr

A staged photo where a man on the street hands over his ‘spare change’ to a man in a suit.

There are several mentions in the Bible of the good it does if people are satisfied with enough, rather than always seeking more. From the manna in the desert in Exodus, to the feeding of the 5,000 and Jesus’s prayer for everyone to receive their “daily bread” there is a message that there is enough for everyone if it is shared, but seeking more than you need can cause problems.

“Whatever we have that is superfluous we owe to those who do not have enough.”

William Tyndale, 16th Century translator of the Bible into English

Inequality and financial crisis

“Woe to you who join house to house, who add field to field, until there is room for no one but you, and you are left to live alone in the midst of the land!”

Isaiah 5:8

“While the earnings of a minority are growing exponentially, so too is the gap separating the majority from the prosperity enjoyed by those happy few. This imbalance is the result of ideologies which defend the absolute autonomy of the marketplace and financial speculation.”

Pope Francis, November 2013

One of the suggested causes of the global financial crisis which began in 2007 is the rise of inequality in the lead-up to it. Given a certain increase in income, richer people tend to spend less of the increase than

Key statistic

The world’s richest 85 people – a group who could comfortably fit on a double decker bus – have as much wealth as the poorest half of the world’s population – 3,500,000,000 people.

Oxfam

poorer people. Instead, more of it is “saved”. But in our financial system, savings do not just sit in a bank account, they are lent on to other people in various ways.

Of course, the money is lent with interest. As these interest payments are made, relatively more money goes to the rich. Inequality increases, and so more money is lent on. The cycle continues until at some point some lenders begin to worry there is too much debt, so it will not be able to be repaid, and so reduce their lending. Once lending stops, this reduces the amount of economic activity, and so causes a recession, unemployment increases and incomes fall (see diagram on page 13).

This is obviously a simplified story of what has happened in national and global economies. But it is an important part of understanding what has been happening. Rowan Williams says there is a danger that increased inequality and debt is causing:

“a spiral of asymmetry, which is where the gap between creditors and debtors gets wider and wider. There is no particular reason why this should ever stop, that is unless we decide to try and stop it. We have to put in place policies to limit that spiral.”

Recent decades have seen a succession of financial crises across the world: the Third World Debt crisis



Photo: David Blackwell / flickr

The divide between rich and poor is opening up fast.

of the 1980s and 1990s, East Asian Financial Crisis in the 1990s and European and US financial crisis since 2007.

Yet these recurring debt crises are not inevitable. In the 1950s and 1960s, the number of governments which struggled to pay their debts averaged four every twenty years. Since the 1970s this has risen to four every year. Similarly, the number of times banks needed bailing-out somewhere in the world each decade has increased from once in the 1950s and 1960s to 26 today.

Key statistic

The United Nations estimates that 870,000,000 people do not get enough to eat every single day.

UN Food and Agriculture Organisation

In the 1950s and 1960s, there were regulations on banks limiting how much money could be lent, and how easily money could move between countries. Global and national inequality tended to be lower, and there was more redistribution of money through taxes and government spending. Stronger trade unions meant a greater share of income went to people as wages, rather than to lenders as interest and profit. It is possible to have policies which create a more equal and therefore stable world.

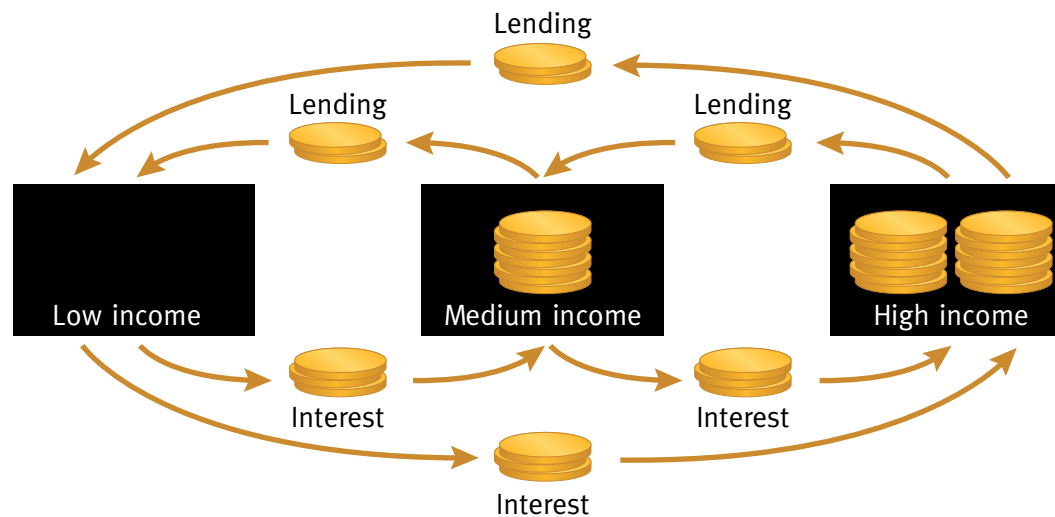
Inequality has not just been shown to have a link with economic problems. In their book, *The Spirit Level*, Kate Pickett and Richard Wilkinson show that for richer countries, more equal societies do better over a whole range of social issues, including physical and mental health, child well being, crime and violence. The good news is that more equality is better for everyone. Pickett and Wilkinson's research finds that even richer people are happier and have better health if they live in a more equal society.



Questions to discuss

- What do the passages from Luke say to us about the use of wealth? Who does Jesus think will benefit from giving wealth away – the giver, or those who receive?
- What impacts does economic inequality have on all kinds of people? What do you think Jesus would say?
- How could we make our societies more equal?

The flow of money which increases inequality



4

'Tax injustice'

How rich people are made poor



At the start

Copy these lists of what the government spends money on in the UK:

- Healthcare
- Lost to company tax avoidance and evasion
- Education
- Military
- Jobseeker's allowance
- Benefit fraud

and Tanzania:

- Education
- Lost to company tax avoidance and evasion
- Health
- Military

List of percentages:

- 25% ■ 22% ■ 15% ■ 14% ■ 9%
- 11% ■ 6% ■ 5% ■ 0.7% ■ 0.1%

Cut out the words, and as a group try to match them up with the percentages.

The answers are on page 23.

AND/OR: Ask everyone to think about the last week, and write-down every time they have used something paid for by the government or local council. Whilst people may not want to share some

particular examples, feedback together to see how many different kinds of services are covered.



Luke 19:1-10

He entered Jericho and was passing through it. A man was there named Zacchaeus; he was a chief tax collector and was rich. He was trying to see who Jesus was, but on account of the crowd he could not, because he was short in stature. So he ran ahead and climbed a sycamore tree to see him, because he was going to pass that way. When Jesus came to the place, he looked up and said to him, "Zacchaeus, hurry and come down; for I must stay at your house today." So he hurried down and was happy to welcome him. All who saw it began to grumble and said, "He has gone to be the guest of one who is a sinner." Zacchaeus stood there and said to the Lord, "Look, half of my possessions, Lord, I will give to the poor; and if I have defrauded anyone of anything, I will pay back four times as much." Then Jesus said to him, "Today salvation has come to this house, because he too is a son of Abraham. For the Son of Man came to seek out and to save the lost."

The context

At the time of Jesus, tax was one of the obvious injustices facing ordinary people. The Roman occupiers insisted on the payment of taxes to fund



Photo: Freedom from Debt Coalition, Philippines

Activists from the Freedom from Debt Coalition in the Philippines protest against illegitimate debt.

their military, and to move wealth from periphery countries such as Palestine and Britain back to Rome. They employed local agents as tax collectors, who were able to use the threat of violence by the Roman military to extract more than was owed simply as tax. This corruption enriched some Jewish people, who came to be hated both because of their unjust wealth, and for collaborating with the Roman occupiers.

In this story, Zacchaeus, a senior tax collector, tries to see Jesus. Jesus reaches out to him, and we are

Key statistic

For every \$1 given to Africa as 'aid', over \$6 is lost in debt repayments, tax avoidance, multinational company profits and other ways money is taken out of the continent

Calculated by Jubilee Debt Campaign and Health Poverty Action from World Bank data

told that Zacchaeus changes. He gives away half his wealth, and returns four times the amount to anyone he has defrauded.



Tax injustice

“Heathen were able, by the light of reason, to conclude that a usurer is a double-dyed thief and murderer. We Christians, however, hold them in such honour that we fairly worship them for the sake of their money ... Meanwhile, we hang the small thieves ... Little thieves are put in the stocks, great thieves go flaunting in gold and silk.”

Martin Luther, 16th Century

Today, tax is seen by many as a crucial injustice, but now because not paying tax increases inequality. In most countries, the main areas tax is used is on providing public services such as health and education, and providing income safety nets such as pensions, and unemployment and disability benefits. Tax therefore on average serves to redistribute resources from those with more to those with less, the opposite of what tax did at the time of Jesus.

Key statistic

Between 2008 and 2012, loans to the most impoverished countries increased by 75 per cent. The IMF and World Bank accounted for almost half the loans, all of which is counted as 'aid'.

However, large amounts of tax are avoided every year. Christian Aid estimates that tax dodging by multinational companies costs impoverished countries more than \$160 billion every year, more than 1.5 times the global aid budget. Tanzania is one example, where a recent parliamentary inquiry estimated that the equivalent of 22 per cent of public spending is lost to the government each year through companies avoiding and evading tax.

As with the Roman extraction of profit, money that avoids tax often moves elsewhere, enhancing the wealth of the already wealthy. A think tank called Global Financial Integrity estimates that in total \$900 billion leaves developing countries every year in hidden financial transactions in order to avoid paying a share of tax on the money, and to hide money which is the proceeds of corruption.

But of course people in richer countries suffer as well. The Tax Justice Network estimate that the UK government loses £95 billion every year. That's the equivalent of £1,500 for every person in the UK.

Much of this is made possible because multinational companies trade and move money between their own subsidiaries. Accounting rules mean what is happening does not come to light. As was mentioned in the last session, removal of rules in the 1970s and 1980s made it much easier for companies to move money around the world, and so made it much easier for taxes to be avoided.

Unlike the Roman system of tax collection, the injustice of tax avoidance is hidden from view. But as with Zacchaeus, the ultimate cause is not one 'sinful' individual, but the way the economic system works to advance the injustice.

One consequence of governments not receiving money due to them in tax is that they are more reliant on borrowing to provide public services. There are worrying signs of a rise in lending to countries which have only recently escaped a debt crisis. Ghana, Mozambique and Ethiopia are among the countries which it is predicted in 10 years time will be spending as much of their revenue on debt payments as they were before some of their debts were cancelled.



Questions to discuss

- What would the consequences for Zacchaeus have been of his actions? How would his very public declaration have gone down with other tax collectors, and Jewish and Roman leaders?
- Do you see tax as a blessing or a curse? How is it viewed in the media and by the 'general public'?
- Can companies be convinced to voluntarily pay their tax? Can paying taxes ever be voluntary? Should governments take more action to tackle tax avoidance?

5

'Breaking the mould'

Gender equality



At the start

Individually, get everyone in the group to write down on their own piece of paper how much time in the last week they estimate they have spent:

- cooking
- cleaning (including homes, clothes etc)
- caring for children
- caring for other relatives and friends (eg, elderly parents).

And to work out how much of that time they were paid for, and how much they weren't. If none of it was paid, how much would somebody get paid to do that work?



Luke 10:38-42

Now as they went on their way, he entered a certain village, where a woman named Martha welcomed him into her home. She had a sister named Mary, who sat at the Lord's feet and listened to what he was saying. But Martha was distracted by her many tasks; so she came to him and asked, "Lord, do you not care that my sister has left me to do all the work by myself? Tell her then to help me." But the Lord answered her, "Martha, Martha, you are worried and distracted by many things; there is need of only one

thing. Mary has chosen the better part, which will not be taken away from her."

The context

At the time of Jesus, women were regarded as vastly inferior to men. When a respected rabbi visited, the job of the women was to prepare and serve the food, and meet any other needs of the men. They certainly had no role in taking part in the discussions with them.

So when Jesus comes to the village of Martha and Mary, Martha takes on the role of welcoming Jesus into her home, and then goes to prepare food and whatever other tasks need doing for the traveller. Mary has the temerity not to help with the tasks, but instead takes part in a 'male' discussion. After Mary has broken social norms, which contribute to the oppression of women, Jesus endorses her choice. Though Jesus' reaction towards Martha once again could be taken as a man under-valuing the vital work being undertaken by a woman.



Inequality between women and men

There is still huge inequality of power, wealth and income between men and women across the world. Action Aid estimates that 7 out of 10 people living in poverty are women. In the UK, 7 out of 10 people

Key statistic

Just two out of every ten British MPs are women.

who earn the basic minimum wage are women. These inequalities reflect an inequality in power in society.

The illustration across represents all the different roles a woman in Senegal often has to take on. In many developing countries, a woman is expected to be the primary carer, cook and cleaner for the household, whilst also earning income through paid work or farming land. But this inequality has not gone away in the UK either. Women who work (whether or not they have children) spend 15 hours a week on average doing household chores, while men spend only five. At least 75% of mothers have primary responsibility for childcare in the home.

"The very things that can help raise women's status – education, healthcare and employment – are being decimated as governments struggle to meet crippling debt repayments to the creditors."

Barbara Kalima, African Network on Debt and Development

In standard economics only goods or services bought and sold for money are counted as being part of 'the economy'. When the news reports that

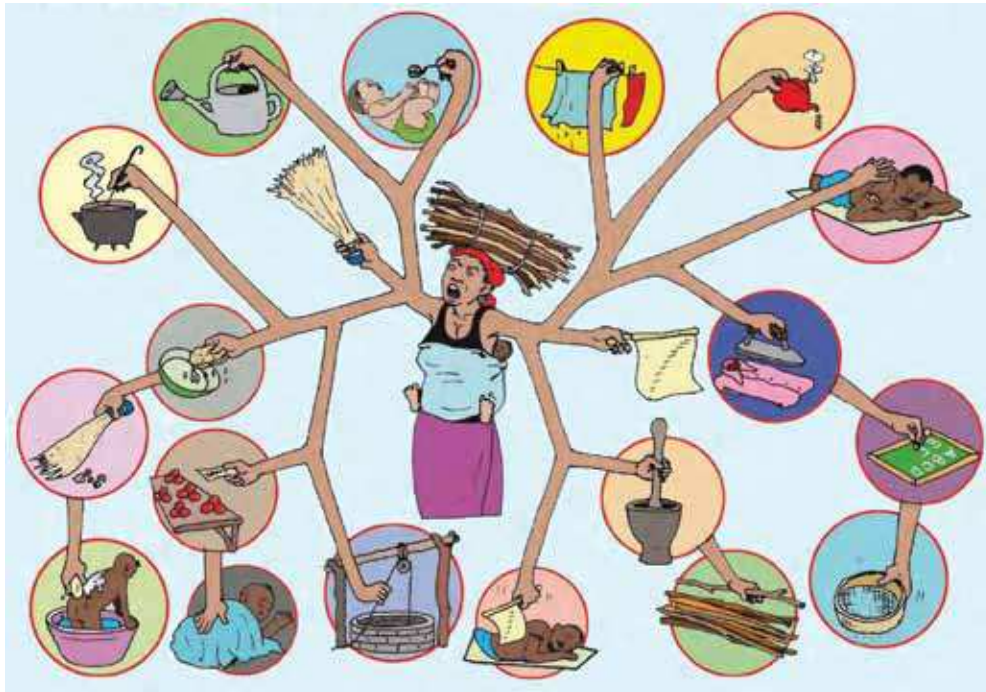


Illustration: Action Aid Senegal
 Many of the possible roles a mother has to take on in Senegal.



Questions to discuss

- How brave was Mary's decision to listen to Jesus? How valued is Martha's work?
- Do you visualise God with a gender? If so, which one?
- What policies could be introduced to increase equality between women and men?
- What do you think the effect of these policies would be (include the ones you have mentioned already):
 - providing funding to ensure all births are attended by a health professional?
 - allowing couples to choose who takes maternity/paternity leave?
 - making paternity leave rights the same as maternity leave?
 - giving women equal access to education as men?
 - providing a basic income for all carers of children / increase child benefit?
 - provide a basic income for all people?
 - increase national minimum wages?

the economy has 'grown' this means the amount of things traded between people for money has increased, but it does not include any work which is not bought and sold. This includes childcare, caring for the elderly, cooking, cleaning and volunteering.

Many feminist economists argue that this means these roles are under-valued, because they are not counted. Moreover, there is a push for more roles to be moved into the 'economy', such as childcare being undertaken by paid for nurseries and child-minders, whilst both parents go to work, in countries like the UK. Or in developing countries, this can mean changing agricultural production from women growing crops to feed their families, (which doesn't count as part of 'the economy') to growing cash crops (which does).

Some social justice campaigners are calling for a basic citizens' income, a proposed system where everyone in a country would receive a regular, unconditional sum of money to cover their basic needs in addition to income received from paid work. This would be a way for societies to value and support significant unpaid responsibilities and social contributions like childcare, care for the elderly, unpaid voluntary or community work, and other social contributions not valued by our current economic system with actual wages.



‘Forgive us our debts’

Who really owes who?



At the start

Watch the video by comedian Mark Thomas on ‘Britain’s Dodgy Deals’ available from: <http://vimeo.com/24082278>



Matthew 6:5-13

“When you are praying, do not heap up empty phrases as the Gentiles do; for they think that they will be heard because of their many words. Do not be like them, for your Father knows what you need before you ask him.

“Pray then in this way: Our Father in heaven, hallowed be your name. Your kingdom come. Your will be done, on earth as it is in heaven. Give us this day our daily bread. And forgive us our debts, as we also have forgiven our debtors. And do not bring us to the time of trial, but rescue us from the evil one.”

The context

Jesus’s prayer can be taken as reflecting what he regards as most important. This is where the prayer starts, focussing on God’s will, rather than that of powerful people, and that will coming into action here and now. Then it switches to the language of ‘us’ – not ‘I’, or ‘them’. If we pray “Give us this day our daily bread”, does it include everyone,

including the 870 million who definitely do not get their daily bread? The use of daily bread could again emphasise the gospel theme of ‘enough’; desire enough for today, but don’t seek to store up more than enough.

The Greek word translated here as “debt” is *opheilema*, which does indeed mean a monetary debt. The word translated as “forgive” is *aphiemi*, which means “cancel, send away, liberate, forgive a debt”. Most of us would interpret debt in this context to mean all sorts of obligations created by past actions. Financial debts might be part of this, but there are many ways other than money that our actions can create debts for ourselves.

Through this and several of the parables, there is a clear message of God wanting to cancel or forgive debts, but that this also requires people to in turn cancel and forgive debts as well. And at the start of this process, is the first step to acknowledge that a debt exists in the first place?



Who owes who?

In session one we looked at whether financial debtors are solely responsible for that debt, or whether lenders are also responsible. In session three we discussed if greed, specifically of those with more, is responsible for cycles of financial crisis. Both of these questions challenge the idea that financial debtors are the ones to ‘blame’

and savers and lenders are somehow morally ‘superior’.

There are also other ways in which campaigners for justice, particularly in impoverished countries, have challenged who really is the debtor in a particular situation. Below are three examples.

“The oppressor must be liberated just as surely as the oppressed”

Nelson Mandela



Photo: Jubilee Debt Campaign

Campaigners outside the Department for Business call on the minister, Vince Cable, to end Britain’s Dodgy Deals.

1) History of colonialism

From the 16th Century to the middle of the 20th Century, European countries forcibly invaded and occupied much of the world. Economies of colonised countries were structured to provide resources for home nations. For example, the trans-Atlantic slave trade moved more than 10 million people from Africa to the Americas, to work in slavery on plantations to provide cheap commodities such as sugar back to Europe. As well as destabilising societies, it depopulated regions, both of which had negative impacts on the future of people in the economies concerned.

In the late 19th Century there was a succession of famines across today's impoverished countries. In India between ten and thirty million people died from famine, yet at the same time, annual wheat exports from India were enough to feed 25 million people, and did provide one-fifth of Britain's consumption.

“I would rather die upon yonder gallows than live in slavery”

... said Jamaican Baptist Deacon Sam Sharpe, who led a strike by slaves in Jamaica in 1832, and was subsequently put to death by the British in response, alongside 300 others. The British parliament made the Atlantic slave trade illegal in 1807, however slavery remained legal in the British Empire until 1843, over a lifetime later for many slaves. When it was finally made illegal, the UK government spent £20 million compensating slave owners for their ‘loss of property’; 40 per cent of annual government spending at the time.

2) Dictator debts

“Don't owe, won't pay”

Slogan of Jubilee South

There is a long history of loans to dictators which have resulted in large debts for people of that country after dictators have been removed from power. The British government lent money for dictators to buy weapons in the 1970s, 1980s and 1990s, including to:

- Saddam Hussain in Iraq to build a chemical weapon's factory
- General Suharto in Indonesia to buy fighter aircraft and tanks, which were used against the Indonesian people
- General Mubarak in Egypt for military equipment during periods of repression

In all these cases, the people of these countries continue to make payments on these debts. As Egyptian campaigner Dina Makram Ebeid says:

“Egypt's debt is Mubarak's debt. It is not the Egyptian people's. Egyptians never had a say in the borrowing that was done in their name, let alone borrowing to buy arms.”

3) Climate change

The changing of the world's climate caused by the increase of greenhouse gases in the atmosphere, primarily from the use of fossil fuels, is already impacting on people's lives and livelihoods. For example, scientists have shown that tropical storms such as typhoons have already increased in strength, and are predicted to get stronger still. In November 2013, the Philippines was hit by Typhoon Haiyan, the strongest typhoon ever recorded. Over



Photo: Jubilee Debt Campaign

Redemption Song, by Laura Facey, outside Emancipation Park in Kingston, Jamaica. The statues symbolise the rise from the horrors of slavery, and are inspired by the words of Jamaica National Hero Marcus Garvey (later used by Bob Marley) “none but ourselves can free our minds”.

6,000 people lost their lives, with 11 million people affected in total, many made homeless.

Lidy Nacpil from Jubilee South says:

“Climate debt is owed by those who are responsible for excessive greenhouse gases in the atmosphere, those who have been using more than their fair share of atmospheric space for over a century, those who cause environmental destruction that leads to the diminishing of the earth's capacity to absorb greenhouse gases. Those who owe climate debt must pay reparations to all countries and peoples of the South who have been deprived for their right to



Photo: World Development Movement / Maverick Photo Agency

Protestors from Jubilee Scotland and the World Development Movement call for UK aid money for climate change to be grants not loans.

a fair share of atmospheric space and bear the brunt of the consequences of climate change.”

The UK government is giving over £230 million of loans to countries to adapt to the impacts of climate change. Although this money is given as loans, creating new debts, it is allowed to count as aid. Countries being given such loans include Jamaica, which already has a large financial debt (see Chapter 1) and fellow Caribbean island of Grenada, which is actually not paying many of its other debts already because they are too high. Loans are also being given to Mozambique, Niger and Zambia, all of which had some debts cancelled in the mid-2000s (see Chapter 2).

In 2011, 44 organisations from 13 of the countries receiving loans wrote to the UK government saying:

“It is countries like the UK, through years of historical and current emissions, who hold primary responsibility for causing climate change. The UK must live up to this responsibility by giving reparations for the damage it has caused to the

lives of people around the world. However, instead of reparations, the UK is pushing for loans for climate change through the World Bank. Climate loans will only lock our countries into further debt, and further impoverish our people. This will not provide the compensation required to enable people to cope with the impacts we are facing. Loans for climate change are not acceptable.”

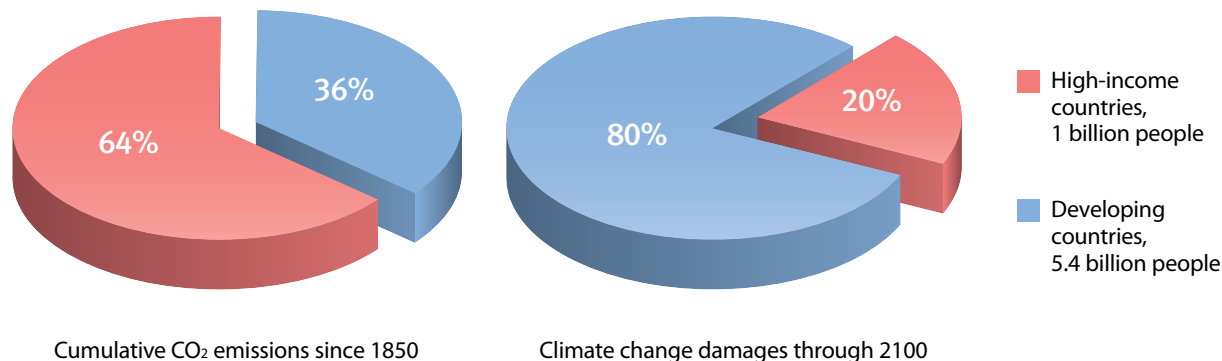


Questions to discuss

- How important is it that Jesus uses ‘us’ rather than ‘my’ throughout the prayer? What does it mean for us to pray collectively? How many people does the ‘us’ include?
- Is forgiveness a feeling or an action? If it is an action, what needs to be done when asking for forgiveness?
- What do you think about when you think about debt? Is there something you owe, or are owed, that you would like to see an end to? A sum of money, an action left undone or a word left unsaid?
- Do people today have responsibility for political actions of previous generations? Are there financial benefits and debts which are passed down generations, and never questioned? Are there moral debts being created by political decisions in the UK today?

Effects of climate change

Source: World Bank



Taking action

Groups to contact

Jubilee Debt Campaign

Inspired by the ancient concept of jubilee, Jubilee Debt Campaign is part of a global movement demanding freedom from the slavery of unjust debts and a new financial system that puts people first.

www.jubileedebt.org.uk 020 7324 4725

Jubilee Scotland

Works in solidarity with partners in Scotland, and as part of an international movement, for the cancellation of all unpayable and unjust sovereign debts.

www.jubileescotland.org.uk 0131 225 4321

Christian Aid

Works with people of all faiths and none to eradicate poverty. Campaigns for tax justice and climate justice.

www.christianaid.org.uk 020 7620 4444

All We Can: The Methodist relief and development partner

All We Can helps people in some of the world's poorest communities to become all that they can. Campaigns to tackle causes of poverty amplifying the voices of people calling for justice in their own communities.

www.allwecan.org.uk 020 7467 5132

Church Action on Poverty

A national ecumenical Christian social justice charity, committed to tackling poverty in the UK. Campaigns to end extortionate lending and ensure universal access to affordable credit.

www.church-poverty.org.uk 0161 236 9321

Christianity Uncut

An informal network of Christians campaigning against the UK government's cuts agenda and the injustices of capitalism.

<http://christianityuncut.wordpress.com/>

National Justice and Peace Network

Encourages work for Justice and Peace by promoting liaison and communication among Catholic diocesan groups and individuals.

www.justice-and-peace.org.uk 020 7901 4864

Children's Society

Campaigns to end the damage debt causes to children.

www.childrenssociety.org.uk 020 7841 4400

Joint Public Issues Team of the Baptist Union, Methodist Church and United Reformed Church

Combines the expertise of the three denominations to promote equality and justice by influencing those in power and by energising and supporting local congregations.

www.jointpublicissues.org.uk 020 7916 8632

Commitment for Life

Commitment for Life is the world development programme of the United Reformed Church, which encourages participating churches to take action, pray and give for people across the world.

www.urc.org.uk 020 7916 2020

Further reading

***Life and debt: Global studies of debt and resistance* by Jubilee Debt Campaign**

Tells the story of nine countries where the rule of debt is devastating lives and livelihoods, and how people in those countries are resisting. Available free from Jubilee Debt Campaign on 020 7324 4722 or info@jubileedebt.org.uk

***Getting into debt* by Jubilee Debt Campaign**

Explains the injustice of Third World Debt in a lively and accessible manner. Available free from Jubilee Debt Campaign on 020 7324 4722 or info@jubileedebt.org.uk

***Debt: The first 5,000 years* by David Graeber**

Investigates how our morality around debt has developed, through studies of different societies and times of ‘jubilee’ when debts were cancelled.

***Creditocracy and the case for debt refusal* by Andrew Ross**

Exposes how western societies are in the grip of mass indebtedness, where lenders subject the bulk of the population to debt slavery. Argues that strategies are needed to bring relief from debt for struggling households.

***The shock doctrine* by Naomi Klein**

Shows how force and exploitation have promoted ‘free market’ economic policies on disaster-shocked people and countries over the last four decades.

***The politics of Jesus* by John Howard Yoder**

This classic book challenges notions of Jesus as an apolitical figure, showing how Jesus’ political agenda challenged those in power and leads people towards a different way of living in society.

***The spirit level: Why equality is better for everyone* by Kate Pickett and Richard Wilkinson**

Pickett and Wilkinson show how a whole range of social issues – from life expectancy to mental illness, violence to illiteracy – is affected not by how wealthy a society is, but how equal it is.

***Capital in the 21st Century* by Thomas Piketty**

This best-seller of 2014 shows that the current way economies operate is exacerbating inequality, threatening to undermine democracy. But that it has not always been this way, and political action has curbed inequality in the past, and could do so again.

***Treasure islands: Tax havens and the men who stole the world* by Nicholas Shaxson**

Shaxson exposes how a worldwide network of tax havens were created, the role they play at the heart of the global economy, and how they have been instrumental in nearly every major economic event, big financial scandal, and financial crisis since the 1970s.

***Late Victorian Holocausts: El Niño Famines and the Making of the Third World* by Mike Davis**

Davis tells the story of how tens of millions of people died of famine in the late 19th Century, as economies were structured to serve the desires of colonial masters.

***King Leopold’s Ghost* by Adam Hochschild**

This harrowing best seller guides readers through the horrors inflicted on the people of the Congo basin by King Leopold of Belgium’s colonial takeover, and the inspiring activism and journalism which resisted the oppression.

***23 things they don’t tell you about capitalism* by Ha-Joon Chang**

Cambridge economist Ha-Joon Chang debunks 23 false myths politicians and media promote about the current economic system.

Answer page

Exercise for session 3

Income inequality	
Most unequal	USA
↓ to ↓	UK
	France
	Netherlands
	Germany
	Japan
Most equal	

Child well being [UNICEF]	
Worst	UK
↓ to ↓	USA
	Japan
	France
	Germany
	Netherlands
Best	

Mental Illness [WHO]	
Highest	USA
↓ to ↓	UK
	France
	Netherlands
	Germany
	Japan
Lowest	

Murders [United Nations]	
Highest	USA
↓ to ↓	France
	UK
	Netherlands
	Germany
	Japan
Lowest	

Exercise for session 4

UK percentage of government spending	
Healthcare	15%
Lost to company tax avoidance and evasion	14%
Education	9%
Military	6%
Jobseeker's allowance	0.7%
Benefit fraud	0.1%

Tanzania percentage of government spending	
Education	25%
Lost to company tax avoidance and evasion	22%
Health	11%
Military	5%

www.jubileedebt.org.uk