

# Eradicating poverty by debts cancelling: a missional call in South Africa and beyond

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Poverty is a spiritual and social issue. Millions of people across the planet are dying because of a lack of basic needs, like food, drinkable water, and shelter. It questions our religious and moral position and condition. It sheds light on an underlying contestation as to whether profit should come before people, especially having a common make-up (amigo Dei) coming from a common Maker (Creator) whose missional call includes poverty eradication. The question is: is this a legitimate call as outlined in Deuteronomy 15:2? This article is set up to discuss the legitimacy of the call of poverty eradication by debt cancelling from the missio Dei perspective. Ten Cs acronyms will be used to elucidate the point, namely the call, cause, compass, challenges, constraints, classifications, conditions, convictions, constructions, and then the concluding remarks.

**Contribution:** This article is meant to add value (a voice) in a continued debate regarding the underlying contestation on the nature of poverty and the legitimacy of eradication by debt cancelling or whether profit should come before people. This article argues that based on the fact that we have a common make-up (amigo Dei) and a common maker (Creator), despite our positions and conditions in life, our God-given mission should include poverty eradication in and outside South African context.

**Keywords:** debts cancelling; missional call; poverty eradication; South African context.

## Introduction

### A call to stop the vicious cycle of poverty and indebtedness

From the onset, in many and varied statistics (cf. Abulencia 2024; Blanchet et al. 2021; Spaul 2013), it is clear that since the mid-1990s, almost 1% of the global billionaires possess nearly 50% of the global wealth and that most of the world's economy (about 80%) is concentrated in 15% of the world population who live in the West (North America, Western Europe, Australia, and New Zealand) (cf. Sunter 1992:16). Although 70% of world resources (food) are produced in Africa, yet only three-quarters of all hungry people live there. Nearly 300 million to 1.2 billion people are living in absolute or extreme poverty surviving on less than \$1.25 a day (cf. Asaf et al. 2010:7; Padilla 1985:26; Shabangu 2000:14). It is estimated that almost one out of every nine people on earth lives in a state of absolute poverty. From Figure 1 a number of estimations can be made, including the fact that, firstly, there are more than 821 million people worldwide who live in a state of extreme poverty; secondly, approximately 8 million people die each year of starvation and hunger-related causes (which means 20000 and more a day); thirdly between 2.6 and 3.1 million children die annually because of starvation and hunger-related causes (which means that 8500 plus every day or every 10–12s a child dies). Most of these victims are already caught in a vicious circle of acute poverty from the cradle to the grave and from one generation to another (cf. In Figure 4; Sachs 2005b:26ff). This article is set up to discuss the extent of implementing debt cancelling as a biblical way of poverty eradication from the missio Dei perspective, by discussing the 10 Cs acronyms to elucidate the point, namely the call, cause, compass, challenges, constraints, classifications, conditions, convictions, constructions, and then the concluding remarks.

### The vicious cycle of poverty

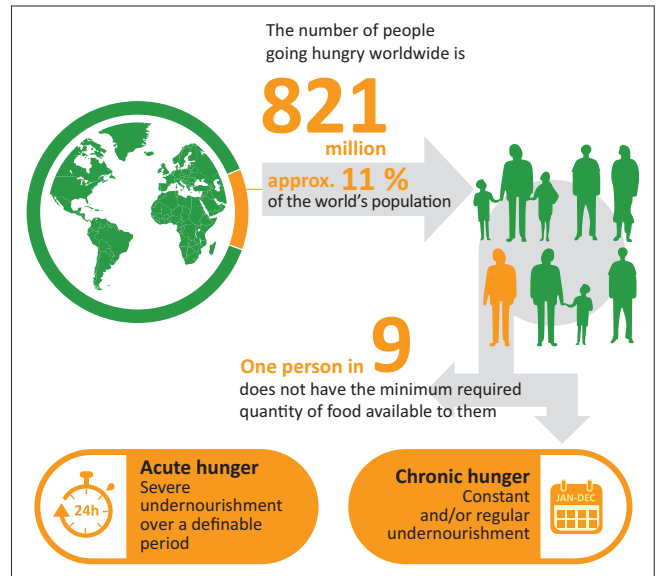
The Third World debt grew from \$9 billion in 1955 to \$572 billion in 1980, and \$217 billion in 1996 and was over \$300 billion, in 2004 and the figures kept on increasing (cf. Gelinas 1998:34). In such a context, the two international financial institutions found in Bretton Woods, New Hampshire in 1944, namely, the International Monetary Fund (IMF) and the World Bank (WB) could no longer ignore indebtedness of many third World countries. In 1996, they had to re-examine and re-evaluate the Structural Adjustment Programme (SAP) with its lending conditions and

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prescriptions in the 1970s through to the 1990s. The process resulted in the Highly Indebted Poor Countries (HIPC) initiative and Poverty Reduction Strategy Papers (PRSP), which laid down strict economic conditions and criteria to be followed to qualify for partial debt 'forgiveness' (IMF/World Bank 1999). Poverty eradication by debt cancelling is the most progressive reformation approach, whereas poverty alleviation and reduction approaches are still significant in addressing the short (immediate) and the medium-term needs of the poor and the needy, who are experiencing direct poverty and indebtedness (cf. Pieterse & Van Donk 2002:24). In distinguishing the concepts, Pieterse and Van Donk (2002:24), indicated that *poverty eradication* addresses the reasons behind poverty, indebtedness, and inequality, whereas *poverty alleviation and reduction* approaches are limited to addressing the questions of how and to what extent can poverty, indebtedness, and inequality be reduced, amended, and improved. The question is to what extent do we understand the depth and width of the vicious cycle of poverty and its related aspects as the context of understanding our common God-given missional call, including eradicating poverty by debts cancelling in and outside the South African context?

As illustrated in Figure 1 and Figure 2, the vicious cycle of poverty can be explained in various ways, including the following ways: firstly, *it is a circle-like poverty condition*, in the sense that this condition is an ongoing and inseparable condition extending from one's time and place of birth to death. When one is born in the context of poverty, one is likely to continue to live in such a condition; secondly, *it is a vicious cycle of poverty* in the sense that it leaves the victims with no or limited choices and voice to express themselves, to voice their frustration, confusion, and anger and hence free themselves out of it; thirdly, *it is an inevitable type of cycle of poverty*, for the victims who fall into this cycle remain perpetually trapped, subjugated, and imprisoned for life and denied the right to enjoy the fullness of life and related opportunities (cf. Horsely 2009:136); fourthly, *it has an intertwined condition* in the sense that almost all aspects of life are affected, including the physical, mental, and spiritual aspects (conditions); fifthly, *the circle goes on and on*, in that the lack of health (incl. nutritious food, clean water, and clean air to breath and space for recreation and even electricity to minimise time etc.) affects their performance in education and hence without educational skills and related qualifications, they are denied opportunities to gain access in the skilled labour market and/or to get decent jobs of choice. Even if they get a low or an underpaid job, it affects their work ethics and hence leaves them working without full potential, and for them work is just a means to earn their daily bread and to survive. Before coming up with proposals in an attempt to address poverty, it is important to deal with the causes of such a vicious cycle of poverty, so that the movement towards a remedy is always a movement towards permanent solutions (cf. Figure 1 and Figure 2).



Source: Erasmus, S., 2016, 'Rich man, poor man', *Fin24*, viewed 14 February 2023, from <http://www.fin24.com/Opinion/rich-man-poor-man-20160422-2>

FIGURE 1: Vicious circle of poverty.

## Causes of the vicious cycle of poverty and indebtedness

To eradicate poverty, it is important not only to heed the call but also to understand the causes of poverty and the consequences thereof. The vicious circle of poverty is a serious and inevitable matter because its causes and effects are not only many, complex, and diverse but also intertwined and hence demand a lot of attention. There are many and varied intrinsic and extrinsic factors that keep people trapped in the vicious circle of extreme poverty and hence make it difficult to make a living. These factors or causes can be distinguished broadly and include the personal, structural, natural, and radical causes and effects. They are discussed further in the text.

### The personal causes as part of the causes within one's control

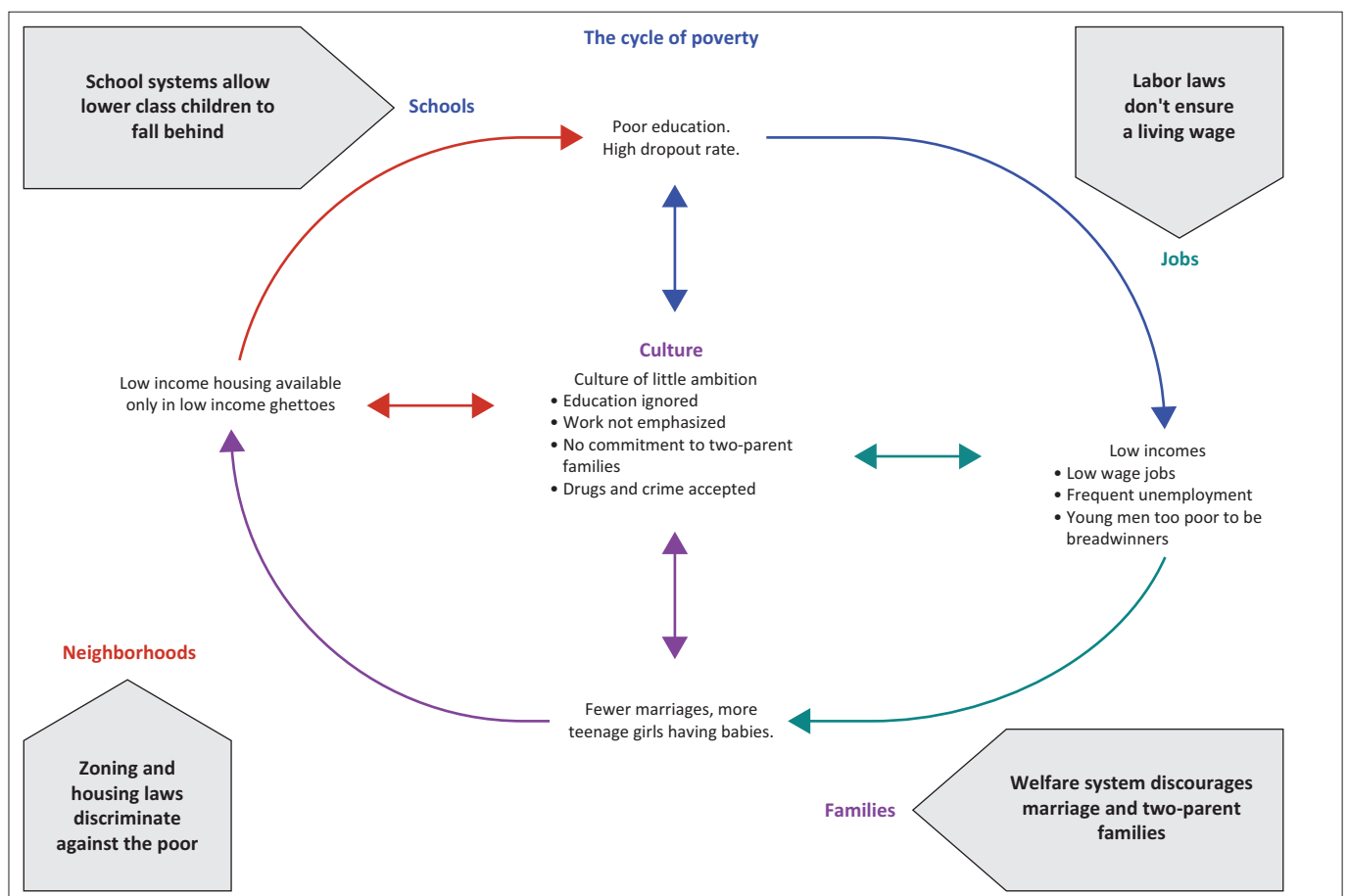
People become poor because of personal reasons, which include, poor choices, judgements and/or decisions within one's control that include, firstly, *opportunities that arise*, open, and/or avail themselves (cf. 2 Ki 4:1; Am 2:6; Grigg 1990:31); secondly, *taking risks in life by taking loans* and being unable to pay them; thirdly, *a negative view and treatment of a job* as laborious and boring that makes people refuse to make efforts or take responsibility and hence makes them lazy, idle, weak, powerless, ignorant, dishonest, and/or unable to exploit available opportunities to work, and lastly, *but not the least, when they are unable to work because of illness, sickness, accident, suffering, pain, disabilities, and/or old age* (cf. Mt 15:30; Ac 11:28:2; 1 Ki 17:12; Job 1:13-2:8; Ps 10:9).

### Structural causes as part of the causes within collective control

There are structural causes within the groups' control. These structural causes include oppressive, unjust, or unfair

socio-political and economic laws or policies that are legalised and become part and parcel of the state policies and practices. These systematic unjust laws put the few elites in an advantageous position and/or makes them benefit out of the systems in many and diverse ways, whereas they disadvantage majority of the ordinary people (cf. Pr 13:23; 28:3; Ec 5:8; Is 10:1–2; Jn 3:20; Mt 8:25; Strydom & Wessels 2000:22 White & Tiongco 1997:64). Through the Prophets, God exposes these systematic unjust laws and holds responsible the powerful elites and well-resourced owners who are mostly, politically connected and also through the elders and/or leaders of the people, for forsaking God's law and misusing or abusing their God-given power and resources to create unjust socio-economic laws or policies, which leads to (gross) human oppressive treatment, injustices, and inequality manifested in diverse ways. These laws include unjust systematic laws, regarding: (1) *military conflict*: wars, raids, invasions, holdings, displacements, war captives (exiles), slave trade, bonded (forced) labour, slavery, and low-paid jobs if paying at all (cf. Brueggemann 1989:86). In that regard, most people lose their land, possessions, (and even lives) and become fatherless, motherless, and landless and/or helpless and hopeless citizens without title deeds of their ancestral land/or refugees who fled from their own ancestral land (cf. Lv 26:34,35,53; 2 Ki 24:14; 25:12; 2 Chr 36:21; Jr 39:10; 52:15; 25:29–34,37–47); (2) *Over-taxation*: people

are levied for (a) royal (tribute) tax; (b) poll (main or fixed) tax; (c) property tax (land, house, and water etc); (d) toll road and fuel; (e) *customs tariffs on imported or exported goods* (cf. Ex 30:11–16; Horsely 2009:109; Klausner 1929:188; Muirhead 1907:48). (3) *Poorly managed taxation*: high-interest rates led to high indebtedness which led most people to forced labour and slavery (causing them to literally sell their dignity) (cf. Lv 25:35,39; Pr 14:31; 22:7; Neh 5:1–5; Am 2:6–7). In that regard, the Jewish hated, despised, and hence did not accept the tax-collectors and their money in synagogues/temples (Bruce 1896:111); (4) *Unfair market price*: the rich monopolised the market so as to make a profit at the expense of the small farmers and businesses (cf. Lv 25:25–28,35,39; Dt 15:411]. In that regard, they left the vulnerable majority of the poor and small farmers and businesses disempowered, discouraged, exploited, denied resources and many and diverse forms of rights and justice and ultimately without dignity (cf. Pr 28:3–15; Is 5:8; 10:1–2; 14:5–21; Jr 3:8; 29:23; 50:2–17; 51:6–10; Ezk 16:32; 23:37; Dn 3:1–7; Rv 17:1–6; 18:2–19; cf. Strydom & Wessels 2000:22). *The privileged and advantaged increase their wealth (power) not only by greedy business deals to get more field-land and building luxurious houses to live alone but also by being partial and biased to use false weights and measures to grab the land and/or move the land's boundary for their benefit* (cf. Ps 9:9f; 12:5; 72:4, 1–14; 82; 140:12f; 146:5ff; Pr 22:16; 23:10ff; Ec 5:8).



Source: Erasmus, S., 2016, 'Rich man, poor man', *Fin24*, viewed 14 February 2023, from <http://www.fin24.com/Opinion/rich-man-poor-man-20160422-2>

FIGURE 2: Vicious circle of poverty & slavery.

## Natural causes as part of the causes beyond one's control

There are natural causes beyond one's control, which include the circumstantial and/or environmental causes. Most, if not all people are affected by these causes, including vulnerable people such as the poor and the slaves. These natural causes include not only the catastrophic disasters such as climate change, extreme bad weather, drought, famine, pestilence but also natural calamities like the earthquake, tsunami, hurricane or flood, plagues, expansion of deserts, conflagration (firestorm), soil erosion, water shortages etc. In those times people get poor harvests (crop failure), and hence make the vicious cycle of poverty and slavery inevitable and perpetual (Gn 12:10, Ex 10:4–5; Nm 11:4–5; Jdg 10:8; Rt 1:1; Ps 105:34; Jl 1:4; Neh 5:1–3; Gahamya 1991:57).

## Spiritual causes as the root or basic cause of poverty

Firstly, sin affected (i.e., separated, alienated, or disconnected) in the first place, creation (humanity and nature) with God (vertical relationship); secondly, a personal (inward) relationship with oneself; thirdly, one's horizontal relationship with others; and fourthly one's relationship with nature (cf. Gen.3:17-18; Dt.28:15-29; Ep.2:1f). The effects of sin left humanity and nature (fauna and flora) in a state of bondage and decay (cf. Rm 8:21; Ezk 34:18; Rv 11:19). In this regard, the effects are also evident in the continued lack of basic needs such as drinking water, food, clothing and shelter, medical care, and other social services (Nm 11:4–6; Job 22:6a, 7; 24:1–7; 31:17ff; Abulencia 2024; Myers 1999:77). The Bible from the Old Testament to the New Testament addressed such a view regarding work (cf. Th 2 3:6; Pr 6:10–11; 11:28; 14:23; 19:3; 20:13; 23:20f; 24:30f; 28:19; Ps 106:36; 1 Cor 6:19f; Th 2 3:6ff). Christ's miracles of turning water into wine, the loaves and the two fish into food enough to feed 5000 men, and of healing the sick, the lepers, leprosy etc. point to the fact that he cares for both their physical and spiritual well-being (cf. Jn 1 14–15; Mt 7:7–11; Mk 11:22–24; Ex 14:5–18). The cause of poverty and the call for poverty alleviation is well-understood from reformation framework, namely, from the formation, whereby God created everything good and towards godly direction, the deformation, whereby humanity and nature misdirected by sin, and the reformation whereby God in Christ and by His Spirit re-directed creation. when the root cause, the spiritual

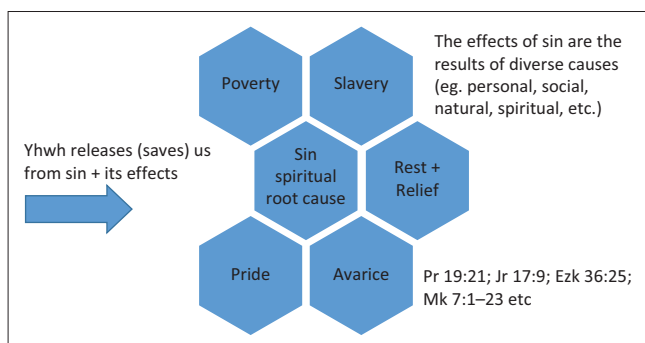


FIGURE 3: Sin and its effects in all aspects of life by Muswubi TA.

direction (cf. Illustration in Figure 3: Yahweh saves us from Sin and its effect).

## Compass of human nature misdirected

Figure 3 illustrates sin as the spiritual root cause of all sinful effects in all aspects of human life and in nature. The sin misdirected Adam and Eve and the rest of creation away from God. There are inward effects of sin in all aspects of our such as pride, greed, avarice etc. and the outward effects including crime, interpersonal and family violence, murder, lies, theft, greediness, gluttony, indolence (lazy), fraud, drunkenness, drugs, substance abuse, sickness, poverty, and slavery etc. cause gross socio-economic inequalities globally (i.e., locally and globally) (cf. Ex 22:3; Neh 5:1ff; Ec 5:8; Pr 13:18,23; 14:31; 22:7; 23:21; 28:3–19; Is 5:8;10:1f; 14:5ff; Jr 3:8; 22:13; 29:23; 50:2ff; 51:6ff; Ezk 16:32; 23:37; Dn 3:1–7; Am 2:6; Mt 8:25; Rv 17:1–6; 18:2–19; Stott 2006:274). These inward and outward effects were not part of God's original intention (cf. Gn 3:17–19; 4:9–12, 19, 23–24; cf. Figure 3; cf. also Ex 21:2; Dt 5:12ff; 15:4–22: 21;24:18 ff). Like any damage that needs some repairs, the distorted thoughts, words, and actions need repairs after Adam and Eve fell into sin and led all human being to fall into the slavery of sin (cf. Jn 8:34; Kinsler & Kinsler 1999:8).

## Classification of poverty

Although the Bible is not an economics textbook, yet it can be helpful to classify the wide variety of meanings of poverty using the Bible to understand, define, and distinguish the nature of poverty. There are four main concepts in the Old Testament with distinct inherent meanings that are difficult to separate, although they can be distinguished in their usage within a given context (cf. Louw & Nida 1988:564). Table 1, illustrates the four main concepts in the Old Testament, namely, ani, ebyon, dal, and rash, including their origin, meaning, appearance, and examples in the Bible in general and in the Psalms in particular.

*Ani and Ebyon:* In most cases, the two terms, Ani and Ebyon are used interchangeably to describe the extreme class of the poor who are beggars as they are left without any option but to be in a humble state of 'dependence' and hence forced to bow down and beg every day of their lives. In such a state, they remain emotionally weak and socially miserable and hence vulnerable to be used and abused. In that sense, God

TABLE 1: Muswubi construction: Illustrates the main concepts of the poor in the Old Testament.

No	The origin of the word	Meaning of the word	Appears in the Bible	Example in the Bible	Appears in Psalm	Example in Psalm
1.	אָנִי ( <i>ani</i> )	Extreme Poor	75 x (OT)	Ps 86:1	27 x	Ps 86:1
2.	עֲבִיּוֹן ( <i>ebyon</i> )	Needy (a beggar)	61 x (OT)	Job 31:19	23 x	Ps 86:1
3.	דָּל ( <i>dal</i> )	Helpless (low/weak)	48 x (OT)	Lv 14:21	5 x	Ps 41:1f
4.	רָשׁ ( <i>rash</i> )	Poor (dispossessed)	21 x (OT)	2 Sm 12:3	21 x	Ps 82:3

Ps, Psalms; Lv, Leviticus; 2 Sm, 2 Samuel; OT, Old Testament.

blesses those who call upon Him as their last resort in such a state of extreme poverty (cf. Lv 19:10; Nm 12:3; Dt 24:14f; Pr 15:15; Ec 6:8; Am 2:7; Ps 86:1; 149:4).

*Dal*: They are a class of the poor whose physical condition is not only weak (thin) and helpless (frail) (cf. Gen. 41:9f), but whose social position is also low (cf. Lv 14:21; Ps 41:1,2; Is 14:30; Pr 14:31).

*Rash*: They are a class of the poor who are materially dispossessed and deprived through the acts of socioeconomic and political injustice and hence end up in a position and condition of misery and helplessness (cf. 2 Sm 12:3; 13:8; Ec 4:14; Ps 82:3).

Table 2 illustrates the four main concepts in the New Testament, namely, *Ptóchos*, *penes*, *penichros*, and *endees*. Their inherent meanings are difficult to separate, yet their usage can be distinguished in each context (cf. Louw & Nida 1988:564).

*Ptóchos*: It is a continuous extreme state of poverty that leads the poor to the point of begging as they are left without an option but to be in a humble state of dependence. God blesses those who call upon Him in such a spiritual state of dependence on Him as their last resort to help them in their physical state of extreme poverty (cf. Mt 5:3; 11:5).

*Penēsín*: The word is derived from the Greek word, *πόνος*, which means, labour and/or pain. This comprises the moderate class of the poor who toils for their daily bread (cf. 2 Cor 9:9).

*Penichros*: They are the relative class of the poor who lived on dependence and live from hand to mouth like the widows (cf. Lk 21:2f; cf. Strong 3998; cf. Ex 22:25; Pr 28:15; 29:7).

*Endees*: They are the relative class of the poor who are in need and who lack resources (cf. Ac 4:34; cf. Strong 1890:1729).

## The extreme or absolute form of poverty

In that regard, Sachs (2005a:20–24; 2005b:26–36) classified poverty into the following categories: firstly, the extreme (absolute) state; secondly, the moderate (relative) state (cf. In Figure 4). The extreme poverty is the form of poverty, which is absolute and chronic. In this state, the poor people across the planet lost any hope and sense of value and end up dying every day and every minute. They are the poorest of the poor who lack the basic needs to sustain their life and/or survive

**TABLE 2:** Muswubi construction-illustrates the main concepts of the poor in the New Testament.

No.	The origins of the word	Meaning of the word	Appears in the Bible	Example in the Bible
5.	πτωχός <i>ptóchos</i>	Extreme poor	34 x (NT)	Mt 5:3;11:5
6.	πένησιν <i>penēsín</i>	Moderate poor	1 x (NT)	2 Cor 9:9
7.	πενιχρός <i>penichros</i>	Poor widow	1 x (NT)	Lk 21:2
8.	ἐνδεής <i>endees</i>	One in need	1 x (NT)	Ac 4:34

NT, New Testament; Mt, Matthew; 2 Cor, 2 Corinthians; Lk, Luke; Ac, Acts.

the state of hunger, thirst and disease, misery, destitution, pain, suffering, and/or fear (cf. Gn 45:11; De Santa Ana 1981:76; Sowa 2000:20). Recent statistics estimate that more than 12 million people in South Africa live in extreme poverty and that 26% of the South Africans are living on less than R305 a month (www.statssa.gov.za, on the LCS 2008/2009b; www.dailymaverick.co.za/.../2015-02-03-south-africa). More than 45 million people worldwide are victims of extreme poverty who remained trapped, subjugated, and imprisoned in a vicious cycle of debt-related extreme poverty and/or (modern) slavery.

More than a third of the world's 7 billion people, that is, about 2 billion people live between a moderate to relative state of poverty. Most of them live on less than two dollars each because they lack a decent-paying job, they eat malnourished food, they lack decent healthcare and sanitation, and their children lack decent education. In most cases, they need to be released from their debts and/or to repossess their valuable resources such as land and other mortgaged property (cf. De Santa Ana 1981:76; Sowa 2000:20).

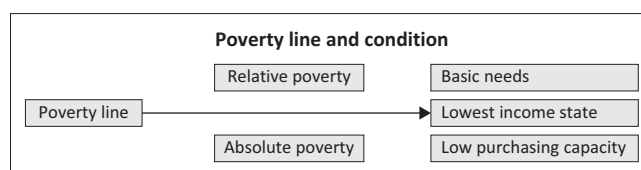
## Constraints of extreme poverty

### Debts cancelling

As a radical message, God commands the dropping (cancelling) of all (unpaid) debts, particularly of all those who are in disadvantaged positions and conditions and were forced to pursue the fixed term, contracted and/or bonded labour, if not a perpetual and permanent service (cf. Dt 15:1f; 23:19). The poor and needy are those in hopeless and helpless positions and/or conditions of not only of being forced, afflicted, wretched, attacked, trampled over, and/or persecuted including their being (persons or dignity) and/or rights (privileges) but also of losing their productive resources and market (business) and/or their land or living wages (cf. Muswubi 2023:2-4; 2004:3-5). In such passive and vulnerable positions and/or conditions, they solely depend on Him directly; God urges debt cancelling (a total remission of debts) so that released debtors are free of charge and they no longer need to pay back their debts in future.

### Interest-free loan

In Deuteronomy 15 pledge,10, the privileged, powerful, and well-resourced are permitted to trade and/or charge the standard-agreed interest on the commercial loans in and outside Israel, but they are urged not to be hard-hearted, tight-fisted, and/or increase their wealth and power by taking advantage of and ruling and/or to turning a blind eye



Source: Sachs, J., 2005b, 'The end of poverty', *Time* 165(11), 26–36

**FIGURE 4:** Classified poverty.

towards the vulnerable who are in the position and condition of the extremely poor people (the poor, needy, slaves, strangers etc.) who live either far below the FLP food level or on hand-to-mouth subsistence wages and/or loan, which is their last line of freedom, of security, pledge, or collateral without which they are left vulnerable to sell their last resource (that is their soul and/or dignity) into bonded servitude or slavery as their last resort (cf. Lv 14:21;24:19; Dt 15:1–3,6–7,11). The wealthy are also urged to treat the vulnerable by opening their hearts and hands to loosen the chains and untie the cords of the yoke of injustice and hence show mercy and restorative justice to the poor and help (give or lend) them generously and make them free of any charge that is, not charging them interest.

## Challenges concerning filling the extreme poverty gap

In little hamlets such as Nazareth, everyone was in debt. (Chilton 1994:18)

People are so indebted that they fail to repay their debts and are disqualified from asking for more loans (Chilton 1994:18). They use their land, house, properties, (tools, clothes etc.) as the mortgage (collateral) to secure not only their unpaid debts but also to take further loan by selling them (cf. Jr 34:14; Neh 5:5; cf. also Sider 2005:169). In that regard, they enter a vulnerable state, which drives (forces) them as their last resort, to even offer and/or sell themselves and/or their families, including their sons and daughters into slavery (cf. Ezk 16:49; 18:12ff; Am 2:6f;8:4,6; Davis 2003:121; Kinsler & Kinsler 1999:113; Lowery 2000:21, 110).

## Conditions of those people who are in extreme poverty

When one of your fellow Israelites becomes poor ... (cf. Lv 25:25, 35, 39, NIV)

It is important to distinguish the two Hebrew conditional clause indicators, namely, כִּי-ki means 'when' and אִם -'im means 'if' (cf. Strong, 1890:3588). 'When' is the conditional clause indicator which indicates the condition of poverty and slavery which is real (given), certain (sure), and perpetual in the Old and the New Testament, including in the Mosaic law; cf. Lv 25:2, 7, 20, 22, 25–28, 35, 39; Dt 15:4,5,11). This includes the condition of widows, orphans, and resident foreigners etc, and also the perpetual conditions whereby most of the victims end up falling into a vicious cycle, and therefore will not come out of it any time soon, but will always be caught in this present (evil) world. In this regard, the 'when' in Leviticus 25:25, 35 and 39, provides ways and means to regulate (manage) such real (given), certain (sure), and perpetual conditions of poverty (cf. Mt 26:11; Boerma 1979:7; Christian 1999:17; Guinan 1981:15f). But 'if' is the conditional clause indicator (cf. אִם -'im in Hebrew) that indicates the condition of poverty and slavery, which is viewed as unreal, uncertain, and temporal in the Old and the New Testament, including in

the Mosaic law (cf. Strong 1890:3588). In this regard, to confuse the two and hence translate the conditional clause indicator 'when' by replacing it with 'if', is not only a wrong translation of the condition of poverty but also such a misconception, misreading, and/or mistranslation gives room for excuses and/or dodging God's missional call to eradicate poverty, including the fact that firstly, it becomes a base for people to reject and/or avoid, if not ignore and/or turn a blind eye on the given reality, sure certainty and down-to-earth perpetual condition of poverty and/or debt cancelling; secondly, it becomes a base for an excuse that poverty eradication and/or debt cancelling is not one's problem and hence becomes an easy way out that nothing can be done about it; thirdly, it becomes a base for postponing the down-to-earth (here and now) reality and challenges to the spiritualised poverty (there and then) reality (cf. Boerma 1979:7; Christian 1999:17; Guinan 1981:15f). In the light of Deuteronomy 15:1ff and related passages, this article attempts to address the question of poverty from the motive point of view, as to whether profit should come before people or whether the ultimate underlying framework (basis) of the contestation should be used to govern our inner and outward motives, namely the fact that as humans, we have a common make-up (amigo dei) and common maker (creator).

## Charter for poverty eradication

And what other nation is so great as to have such righteous decrees and laws as this body of laws I am setting before you today? (cf. Dt 4:8)

In this article, Deuteronomy 15:1–1 is used as a microcosm liberty charter for poverty eradication. Deuteronomy is law book with 'a Magna Carta Libertatum'<sup>1</sup> and a part of the Old Testament (Mosaic) covenant laws, which makes a unique contribution by giving the religious direction in the Ancient Near East (ANE) and the rest of humanity towards God and pointing to His plan (cf. Ex 22:21; Dt 4:5–8; 5:12–15). What makes the Israelites unique, distinct, and set apart from surrounding nations like Egypt, Assyria, Babylon etc., is their faith in God, who saved them by His grace, based on His word, living by His spirit, and for His glory. The uniqueness of God's people is indicated by the personal pronoun 'we and us' being repeated seven times (7×) in Deuteronomy 6:24–25 (cf. Braulik 1998:139; Horsely 2009:40; Lowery 2000:51ff; Wirzba 2006:146). To the measure of the creed (confession of faith) of God's people includes to freed the slaves in special festive, because such freedom gives them their human right and dignity (Ex.23:9ff; Scheffler 2013).

## Creation motif: Our maker and our make-up in Genesis

To the addressed, mitigated, and regulated, there are at least three motifs (discussed further in the text) that remind each human being of: (1) who God is (His nature), (2) what He

1.A *Magna Carta Libertatum* means a great global charter, covenant, or contract, which guarantees (grants) liberty (freedom), equal rights, and fraternal privileges from sovereign God meant for His people or nation (cf. a Medieval Latin phrase, *Magna Carta Libertatum* in Merriam-Webster 2017). Deuteronomy gives a liberty charter framework for basic understanding or hermeneutic of and for eradicating poverty (cf. Huber 1979:202).

says (His word), and (3) what He does (his character) – including His just and right actions to and for His creation (nature and humanity). All human beings are created in God's image. All of us are God's image-bearers with God-given creational dignity, rights, and responsibility before God to provide and protect humanity and the rest of creation. Based on the same makeup (identity) and the same maker (origin), all of us are urged to respond to those who are exploited and/or oppressed and/or in the vulnerable position and condition like poverty and slavery (Mt 10:42; 18:6; Mt 5:48; 6:21, 24; Col 1:18b; Phillips 1984:121).

### The covenant motif and responsibility in Exodus

The preamble in the Exodus 20:1–2 introduced the Exodus (covenant) motif, which is based on the creation motif. Through this motif, God constantly reminds the Israelites (and the Church) about the Covenant relationship. In this covenant relationship, God not only saved (called) and freed (delivered) as slaves and strangers in Egypt (in sin) and equipped them with gifts, privileges, and resources, but they were expected, as a way of showing gratitude, to be God's agents to view and treat other human beings as the potential recipients of God-given redemption (salvation and/or deliverance) (Ex 3:8; 5:23; 6:6; 18:4,8–10; 20:1; 22:21; 23:9ff).

### Deuteronomic motif and responsibility in Deuteronomy

The preamble in Deuteronomy 5:1–3 introduced the Deuteronomic motif, which is based on the Covenant motif in Exodus. Through this motif, God not only constantly reminded the Israelites (and the Church) about the Covenant relationship, which is to be embodied as their guide of faith and life (conduct) but also expected them to consistently and repeatedly rehearse, recite and/or relive the recorded creed (confession) (cf. Dt 5:14; 6:12; 15:15; 16:9–17; 11; 23:15f; 24:17ff; 26:11; 28:43; Jdg 6:9; 1 Sm 10:18. 22:2; 25:10; Mi 6:4).

## Community of faith

### Towards the fullness of life for all

[T]he best plan for preserving' their liberty forever was to maintain a condition of mediocrity, lest a few persons of immense wealth should oppress the general body. Since, therefore, the rich, if they had been permitted constantly to increase in wealth, would have tyrannized over the rest, God put by this law restraint on immoderate power. (cf. Calvin 1982:158)

God's people are those who were not only saved and freed from slavery (outside His sphere of rule), to be included into His sphere of rule, but also those who were called and sent as agents of saving and freeing other people who were still outside His sphere of rule to be a part of the faith community. The main objective is to create an alternative society to work towards fullness of life for all. Open-hearted attitude in and outside faith community is and should be a tangible and unconditional open-handed service delivery (cf. Horsely 2009:41,139). They profess their faith (as their God-given

confession, statement of faith and/or creed (cf. the Latin *credo*, meaning, I believe), namely that they are freed to free others. It is not only a motif, a token, test, and pledge given to God's people, the Israelites, and the Church but also a part of their identity (DNA), nature (who they are), and what they say and do (cf. Dt 6:20–25) and hence part of their embodied (live-out) witness of God's love and mission for His creation (nature and humanity) in and outside Israel (cf. Ex 22:21; 23:9ff; Dt 24:17ff; Kinsler & Kinsler 1999:8). The capacitated or equipped global church's priority and integrity is in beliefs (faith-credo) and conduct (practice) (cf. Dt 15:7; Is 58:3–4; Sider 2005:178f). It is in that context that Christ releases and/or forgives the publicans and sinners by welcoming and accepting them despite being accused by the religious leaders of the day (cf. Lk 3:12f; 15:1; cp. Mt 21:31; Muirhead 1907:46).

### The Bible permits and yet regulates poverty

Bible, from the Old to the New Testament, not only permits (allows), recognises, and acknowledges poverty but also provides the rules and regulations to manage the reality and certainty of poverty, as a result of sin (cf. Dt 15:11, Mt 26:11; Boerma 1979:7; Christian 1999:17; Guinan 1981:15f). It is part of the process, namely a biblical solution to overcome hunger, poverty, and misery, by attempting to stitch wounds, mend and heal a broken world in all areas of human life (from spiritual roots of sin to material effects of sin (cf. Is 58:3f; Sider 2005:178f). In God's unconditional love for the world, He sent His only begotten and beloved son, Jesus Christ to lay down his life (die) for the sheep (i.e., all who trust Him) and that is the basis of the Diaconal office or service in response to the grace and mercy manifested by triune God. This includes diaconal service (cf. the Greek verb *diakoneo* meaning to wait upon, render a service) in and outside the faith community. This is a biblical teaching of the Old and the New Testament that in response to the grace and mercy shown to us we should do so in response by receiving and sharing with the destitute, the sick, the widows, and the afflicted, helping them in meeting their basic needs in various ways (in words and deeds of individual Christian and corporate church) (cf. Ex 20:1; Lv 19:15, 18; Pr 21:13; 26:8; 31:8f; Is 1:17; Mt 22:36ff; 25:35ff; Lk 10:30ff; Jn 10:10, 11; Ac 2:42; 4:32–37; 6:1ff; Rm 5:8; 12:3–8; Gl 6:10; Eph 4:12, 25; 1 Cor 12:12, 25–26; Tm 1 3:1, 3, 5; 6:1; Ja 1:27; 2:1ff; Jn 1 3:16ff; Greenway 1999:186; Vorster 2004:46).

## Convictions of God's people

### Synchronic mission and the present generations

God's people, the Israelites, are urged to play their synchronic role, namely to profess and embody the written word and creed (faith statement), there and then, in Moses and Joshua's time. A synchronic mission targets the present generation, there and then (cf. the Greek *συν* 'together' and *χρόνος* 'time'). Including the powerful (advantaged and privileged) masters and well-resourced creditors (owners) and/or (lenders) with power (control) and resources (i.e. the means of production) including the land, factories, the money, and the know-hows etc.

## Diachronic mission and the future generations

A diachronic mission targets the generation to come (future generation) as its scope (cf. the Greek *δια* 'through' and *χρόνος* 'time'). There is a link between the past generation (there and then) and the present generation (here and now) to target the future generation (to come). God urged Moses to write down His word and law including not only the creed/confession or faith statement, there and then, in Moses and Joshua's time but also for God's people, the Israelites to profess and embody their creed in future.

## Concluding remarks

Poverty eradication by debt cancelling is the most progressive reformation approach, whereas poverty alleviation and reduction approaches are still significant in addressing the short (immediate) and the medium-term needs of the poor and the needy who are experiencing direct poverty and indebtedness (cf. Pieterse & Van Donk 2002:24). In distinguishing the concepts, Pieterse and van Donk (2002:24) indicated that *poverty eradication* addresses the reasons behind poverty, indebtedness, and inequality, whereas *poverty alleviation and reduction* approaches are limited to address the questions of how and to what extent can poverty, indebtedness, and inequality be reduced, amended, and improved. To stop the vicious circle of poverty, in 1996, SA Government's GEAR (Growth, Employment & Redistribution Strategy) presented an integrated macroeconomic strategy with a market-based policy, which is aimed at stimulating economic growth to create jobs, while not only reducing inflation and improving export but also make more savings and investment in human and capital resources. Through the Expanded Public Works Programme-EPWP, GEAR offers six national poverty relief programmes, namely, education, health, social security, welfare, housing, recreation, and culture (cf. Manuel 1998's Budget speech; the United Nation Development Programme, the UNDP 2003:57). But such external motives need internal motive and God's word is the source of our motive. In the light of Deuteronomy 15:1ff and related passages, this article is meant to add a value (a voice) in a continued debate about poverty eradicating by debts cancelling, looking at it from two fronts: firstly, on the nature of underlying contestation, namely, whether profit should come before people or vice versa and secondly on the underlying framework (basis) of the contestation, namely that as humans, we have the common make-up (*amigo Dei*) and common maker (Creator) and the common missional call, including eradicating poverty by debts cancelling in and outside the South African context. In this article ten Cs acronyms were used to elucidate the poverty eradication through debt cancelling, namely the call, cause, compass, challenges, constraints, classifications, conditions, convictions, and constructions on eradicating poverty by debts cancelling.

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