Towards a Theological Critique of the Debt System among the Small Farmers in Idukki District, Kerala

A Thesis Submitted to the Faculty of Theology
In Partial Fulfillment of the Requirements
For
The Degree of
Master of Theology

By

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Dedicated to

All of our beloved Farmers in Idukki District
who are the part and parcel of our life;
the subjects and inspiration of this research who now is under
severe debt crisis; who struggles to live and
seek alternatives for the
celebration of life.
Acknowledgements

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Maxcin John
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THESIS ABSTRACT

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The Agricultural sector of Idukki District is facing a severe debt-crisis which has economic, political, social, and cultural sides. This crisis is leading farmers to commit suicide. This is not voluntarily but an imposed negation of given gift of life and thus, an unintentional rejection of God, the giver of life. This situation needed to be researched in order to equip the church to find out how people could celebrate their life which is the gift of God. Therefore, a relevant contextual theological critique is indispensable for this time in order to facilitate for a radical restructuring of agricultural practices and management of money in order to celebrate the life.

Since indebtedness is ruining the whole situation of human life and questioning the existence of human beings, it is a violation of human rights as well as negation of life. It is a state of economic exploitation, political marginalization, and social as well as cultural alienation and isolation. All indebted farmers are the victims of exploitation and marginalisation. Since, it is a human made phenomenon, it is retrievable and alterable. This situation of plight can be transformed through a remarkable joint-effort by articulating a relevant and meaningful theological critique and applying it on the basis of Jesus’ teaching on the debt mechanism during 1st century Roman occupied Jewish Palestine.
Debt crisis was the major economic problem of first century Roman occupied Palestine. It was also political, economic, social, and cultural issue. Roman emperors, and their governors and client kings, as well as the Jewish priests and elite groups were the chief exponents of this debt system. They held together to accumulate wealth. The ruling class, including religious authorities, amassed the land and wealth through tribute, taxes, tithe, and other sacrificial fees. But, the masses, especially the peasantry, became impoverished and eventually became debt slaves. Jesus was an alternative to those kinds of exploitative and oppressive structures and ideologies. So through his ministry, Jesus declared and taught forgiveness to others and urged for the cancellation of debts for a fresh beginning. Thus Jesus brought a counter program and reversal of society against unjust ideologies which led to the indebtedness.

Nowadays the world wide phenomenon of Globalization under the leadership of America ruined the peasantry to a considerable extent on each level. The new global powers headed by United States of America are the ‘Reborn Roman Empire’. They have replaced the ‘Pax- Romanas’ as ‘Pax- Americanas’. The Indian Government as well as the elite groups of the society is still supporting the multinational companies and their value systems. Thus, the market became a mediator, money became a god, and competition and profit motif became the main driving force of society. The net result is Deuralisation or Depeasantisation; Agricultural sector has collapsed. This pushed all farmers in to the net of debt, and thereby, a majority of the farmers are living on the brinks of suicide. It became an issue of human existence. Therefore, it is the necessity of the time to articulate a relevant theological critique in order to activate the church for the well-being of those people under severe debt.
Theology in the context of the debt crisis of farmers in Idukki is the theology of the celebration of life and money management. In this regard, God is identified as ‘God the Farmer’ who is still abiding amidst of the crisis of people. This understanding leads to the ‘Village-Oikos’ where people live together in reciprocal relationship in the light of the ‘Reign of God’. Furthermore, the Village-Oikos in the light of the reign of God necessitates the ‘Renunciation of Wealth, Right use of possession, and Cancellation of debts’. Finally, these attitudes lead to an ‘Ashram’- a Community where we can see the celebration of life as well as abundance of life.
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Chapter 1

Introduction

1. Introduction

On December 15, 2008, Mathrubhumi, a leading daily news paper of India has reported that in the year 2007 and average of 46 farmers have committed suicide each day. They took this extreme step due to the inability to pay debt they accumulated for agricultural purposes. On the basis of the reports concerned with the accidental death and suicidal death in 2007 by Indian National Crime Records Bureau, in 2007, 16,632 farmers committed suicide, including 2369 women. There are seven States in India in which farmers suicide rates are above one thousand. These States are Maharashtra-4238, Karnataka-2135, Andrapradesh-1,797, Chattisgut-1593, Madyapradesh-1263, Keralam-1263, and West Bengal-1102. Report added a total of 1, 82,936 farmers committed suicide in the last ten years. It is observed that the failure of crops and debt-crisis are the root cause behind this sad ending. Farmers’ situations are grievously worsening day by day. It may not be an exaggeration that almost all Indian farmers are on the brink of suicide. It is a pervasive phenomenon which questions and damages the existence of humanity. It is a negation of life. Life is the gift of God. God alone is the author of life. The negation of life implies negation of God. To equip the church and society in order to face and solve this cruel and pathetic situation becomes the immediate necessity of the time. This work is aimed to inquire into the debt crisis of farmers in Idukki District and to attempt to articulate a theological critique on the basis of Jesus’ attitude towards the debt-mechanism during the first century Roman occupied Jewish Palestine.
2. Agriculture Sector in Idukki District

2.1 General Information:-

Idukki is the mountainous district in Kerala State of India which came into existence on 26\textsuperscript{th} January 1972.\textsuperscript{1} The geographical location could be identified through the maps.\textsuperscript{2} The district is heterogeneous in matter of its people, culture, climate, cropping pattern, physiographic features etc. It also has many unique topographical and geographical characteristics. The district is characterized by cultivations of high value crops with predominance of spices viz. cardamom, pepper and other plantation crops.

According to the Census-2001, total Population of the District is 1,129,221 which include Male: 566,682, and Female: 562,539.\textsuperscript{3} Total geographical area of the district is 4,498.5 sq. Km. Per capita availability of land is 0.24 Ha. Nearly 60\% of the total land is occupied by marginal or small farmers.\textsuperscript{4} Total no. holdings are 2,85,771 of which 24,809 is below 1 Ha (86.8\%). The area held by majority is only 55\% of the total area. The average holding size is 0.61 Hectare is the highest in the state.\textsuperscript{5} Following table is clarifying the structure of the land holdings in Idukki District.\textsuperscript{6}

Table 1.1 Land Holding in Idukki District

<table>
<thead>
<tr>
<th>Size Class(Ha)</th>
<th>(Operational Holdings)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1</td>
<td>248090</td>
</tr>
<tr>
<td>Small 1- 1.99</td>
<td>27623</td>
</tr>
<tr>
<td>Semi Medium 2-3.99</td>
<td>70508</td>
</tr>
<tr>
<td>Medium 4-9.99</td>
<td>2011</td>
</tr>
<tr>
<td>Large 10 and above</td>
<td>539</td>
</tr>
</tbody>
</table>

\textsuperscript{1} Government of Kerala Agriculture Technology Management Agency (ATMA), Idukki District Strategic Research and Extension Plan (SREP), 2007, 5.
\textsuperscript{2} Appendix No. 1, 2, 3.
\textsuperscript{3} Appendix, No. 4, Census 2001, Source: \url{http://www.idukki.gov.in/} (accessed April 23, 2009).
\textsuperscript{4} SREP, 5.
\textsuperscript{5} SREP, 13.
\textsuperscript{6} SREP, 14.
Altitudinal variations influence the temperature. The high altitude areas of Idukki district generate temperate climatic conditions. The low altitude areas of the district have the humid tropical climate. The annual rain fall of the district is 3250 mm. About 96% of total areas of the districts come under the highland covered by rugged mountain ranges, hills and deep valleys. 70% of the areas are above 15-20 % slope and the whole areas belong to class 1 hill tract.\(^7\)

Major crops are Pepper, Cardamom, Coconut, Tea, Coffee, Rubber, Cocoa, Banana and Plantain, Vegetables and Paddy. It could be clarified with a table of major crops in Idukki.\(^8\) This district is also noticeable with its natural resources of hills, rivers, forest, wild life sanctuaries, and water reservoirs.

Nowadays, the agriculture sector of the Idukki district is undergoing a major crisis. This crisis affects every level of a farmer’s life. It can be analysed on the basis of economic, political, social, and cultural level.

2.2. Economic level:-

Agriculture is the main economic activity of the people of Idukki. It includes the cultivation of food crops and cash crops as well as small poultry and animal husbandry. Nowadays, due to the high cost of living, people of these places have switched to cash crops in order to get adequate money to meet education and health and other basic needs. Cash crops respond to the demand of the market. The majority of farmers turned to Rubber cultivation, since it is demanded by the market. The shift from food crops and animal husbandry to cash crops has become a more crucial economic issue. Cultivation of cash crops necessitates large investments of money.

\(^7\) SREP, 5.
\(^8\) Appendix, No 5.
There are also vicious circles that farmers are trapped in. For the initial expenditure of the cash crop they borrowed money. To pay back the borrowed money they need to look for maximum yield. In order to gain maximum yield, farmers were advised to use chemical fertilizer which is very expensive. They have only rare resources to buy chemical fertilizer. Chemical fertilizer killed the natural system of pest control and therefore created a demand for pesticides. The specific grade of pesticide increased year after year because the previous ones become less effective in control new forms of pests. When land lost its natural equilibrium to control pests, more powerful and deadly pests emerged. Then, as the use of pesticide and chemical fertilizer increased the fertility of land has depleted further and crops started to fail. But borrowing never stopped. Pesticide and fertilizer are expensive, so excess money was needed all along this process. Many farmers used pesticide as the only way out. It made them go for loans from Banks as well as from usurious private money lenders. It is coincided with failure of crops, crash of prices, soaring cost of inputs, and the non-availability of credit at reasonable rates. Fragmentation of land into small portions also made their situations unfavourable. It resulted in impoverization of the rural areas and pauperization of the farmers. Finally, they became caught in the trap and net of debt without any way to escape.

2.3. Political level

Government support for the farming and agriculture became nominal. Authorities only show the spirit to extract agricultural surplus from rural areas to support urban areas. It results in the lack of sufficient infra-structures, guidance, support, and other aids. Farmers are reduced to vote bank for political parties. They are kept away from the vital dimensions of the political agenda, political articulation, and policy making. Agriculturists and landless agricultural labours are disempowered.
Farmers are politically isolated and alienated. They are maintained as objects, not subjects. They are put as a ‘puppet’ in the hands of officials and politicians. Politically, they are subjected to marginalization and exploitation. Those who are away from the spirit of agriculture articulate law and regulations for the development of the agriculture sector. Farmers become mere recipients. This situation intensively affects the lives of the farmers.

2.4. Social Level

Among the farmers of Idukki, most of the peoples are Tribals, Dalits, and Adivasis (aboriginals). Their standards of living are in vulnerable conditions. They are economically exploited, politically marginalised, socially and culturally oppressed and deprived. They lack sufficient education, proper shelter, appropriate land etc. Moreover, since, health and education has become commercialised, these peoples are mostly deprived from service facilities. In order to meet the daily needs of life, they were led to take loans from Banks and private money lenders at high interest rates. Once they failed to repay loans on time, they had to pay double-interest on their actual amount. So, the hard-pressed peasants were forced to renew the loan. There was no escape from this debt trap. This situation resulted in grave frustrations and worries. In order to safeguard their personal and family dignity; they took solace in suicide. It is reported that one farmer dies every 30 minutes.\(^9\) Coincidentally, there are many physical and mental diseases, such as diabetics, high blood pressure, heart-diseases, cancer, depression, stroke etc. In short, social life is distorted and ruined. Almost all peasants are on the brink of suicide.

\(^9\) M.P. Joseph, Class Lecture on 2009-01-06.
2.5 Cultural level

Agriculture, derived from Latin word “agri cultura” simply means cultivation of the soil. Broadly, it is the science of producing crops and livestock from the natural resources of the earth. The primary aim of agriculture is to cause land to produce more abundantly and to protect it from deterioration and misuse.\textsuperscript{10} M.P. Joseph said that “Agricultural production is an expression of one’s own spirituality, a participation in the life-creating and life sustaining mission of the Divine.”\textsuperscript{11} Agriculture is a culture which concerned to the process of production, distribution, and consumption. It is a decisive factor of one’s state of being.

Culture refers to all the modes of thoughts and behavior, all the experiences, the entire social heritages which are handed down from one generation to another through communication, interaction and learning. It covers, political, economic, kinship, educational and religious institution of a people.\textsuperscript{12} Since, agriculture is an ‘agri-culture’, is culturally cherished and bonded. It has its own agri-culture-ness. This leads to an “agriculture consciousness”, i.e.; consciousness of land, life, nature, friendship, neighbourhood etc.

Agriculture is a phenomena related with life and nature. It has its own values and norms. Here all farmers are the “mediators of life”, they are the “pastors of the land”. M.P. Joseph states that:

“Peasant is one whose economic activity is informed by an ethical imperative of sustaining collective life. Not only is the substance of the life of people, but the nature as a whole; health of the life system of the soil, of trees, of water systems are the concern of the peasant community. Peasants mediate among all organic systems as a mediation of life. And since they mediate life they assume the true meaning of the priests. Because the priests are one who mediates life as the spirit does. The term spirit [Ruah] comes from the two root meanings in the

Bible; breath and wind. The function of breath is to mediate life. Through breath, the life forms regenerates, reforms in to life; mud transform into a person. Mediation of life in essence is the mediation of God, and that is why the peasants are the Priests in its true sense.”

Charles R. Avila reported that the peasants who provide food will always be a basic requirement of people. Without food no one can live or move…The farmers are the “posts and foundation” of the nation. In past days, there was a fellowship, cooperation, mutuality, care, and love among farmers. They maintained good friendship and relationships. There were songs of happiness and rhythms of harmony. They knew each other. Agricultural festivals and harvest festivals were clear tokens of fellowship and collectivity, sharing and caring. It was a ‘celebration of life’. But now, the main thrust of the agriculture-as-a-community-oriented-phenomenon has been distorted. These all colourful pictures have been faded by the fungus of competition and the profit motive. Peasants are polarized and live as isolated islands without passion or feeling for others. Distortion of the minds of farmers fiercely increased the crisis. Distortion originated in frustrated life situations and economic, political, and social exploitation and marginalization. Since it is only a distortion, the situation could be retrievable and curable. This possibility demands a viable and feasible theological critique for the transformation of society.

3. Importance of a Theological Critique

Theology is a human attempt of enquiry into God, the author of life, in order to find out the meaning of life in the midst of life-negating contexts. It is not a one-time activity; it is an ongoing process. It is a researching and re-visiting into God, the creator of life who still acts in every day human life. According to Gustavo


Gutierrez “Theology is the critical reflection on the Christian praxis in the light of the Word.”\textsuperscript{15} Each and every theological endeavour must lead to the missiological necessity and its actions, or it will be void and a mere an academic exercise. It is not a mere speculation, but it is action-oriented. Theology leads to specific actions in specific contexts and to a universal level.

Theological articulation must always aim to equip the church in order to transform the evil structures of the society into celebration of life in terms of the reign of God. Kosuke Koyama said that “theology is a reflection on history in the light of the word of God.”\textsuperscript{16} To engage in theology in the historical context doesn’t mean that the context, whatever it is, remains unchangeable or beyond our control. Context must be constantly challenged and forced to change.\textsuperscript{17} Therefore, theological articulation is aimed to challenge contextual issues and change problems of the debt crisis of the farmers in Idukki District which hinders the celebration of life.

Theological challenges and changes are solely aimed at the restoration of life, at liberation from exploitation and oppression and rehabilitation to the abundant life. Minjung theology in Korea strove to re-interpret Christian faith in the light of the Minjung experience. Moon-Hee-Suk Cyris said that, “Minjung are those who are oppressed politically, exploited economically, alienated socially, and kept uneducated in cultural and intellectual matters.”\textsuperscript{18} These oppressed masses were culturally and historically rich.\textsuperscript{19} But, they were oppressed by a small elite group who manipulated political, economic, and educational systems for their own interests. So, a theology of minjung tries to liberate them. It is the theology from “below” and minjung are the

\textsuperscript{17} Koyama, \textit{Water Buffalo Theology}, 77.
subjects of theology. This situation is very clear in the context of agriculture sector of Idukki. A theology for the farmer and also from the farmer is inevitable to liberate them from oppressive structures of their living situations. Since it is human, the evil situation can be retrievable, recoverable, and curable. The situation of debt crisis can be solvable and remediable. The church as an ethical responsible social agency must take an initiative of leadership to manage and handle the grave life issue of the debt crisis. In order to do it effectively, there must be an efficient theological critique on the basis of this specific context.

4. Research Methods

   For the proposed thesis, two kinds of methods are being used.

1) Library research, which includes primary and secondary sources of books, journals, articles, reports, magazines, and web sites.

11) Empirical method, which includes field survey and direct interviews with the peoples of the target area. This data will be obtained with the help of a questionnaire and also the information from relevant discussions and observations from the target area.

5. Limitations of the Study

A) Regarding the socio-demographic pattern of the target area, here by using a sample population of 100 people from 7 different places in the high ranges of Idukki District.

b) Study limits in the Jesus’ attitude and teaching on debt phenomena.

c) Period for an empirical study will be confined to the year 2008 during the heavy rain and monsoon season.

6. Conclusion

   The Agriculture sector of Idukki District faces severe debt-crisis. It has economic, political, social, and cultural importance. This crisis leads farmers to
commit suicide. This is not a voluntarily, but an imposed negation of given gift of life and thus, unintentional rejection of God, the giver of life. This situation needs re-search in order to equip the church to find out how people could celebrate life, the gift of God. Therefore, a relevant contextual theological critique is indispensable for this time to facilitate a radical-restructuring of agricultural practices and management of money in order to celebrate life.
Chapter 2

Problem Analysis and Explanations

1. Introduction

A clear perception may lead to a clear perspective. A clear perspective may lead to clear action. In this view, primary sources of information\(^{20}\) are the most important sources of knowledge to get clear perception. Therefore, this chapter is an analysis and explanation of the problem of debt-crisis in Idukki District by using the method of systematic identification and enquiry of the problem.

2. Research Methodology:-

2.1. Target areas:-

Table 2.1 General Information about the Target Area:-

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Target area</th>
<th>Panchayathu</th>
<th>Village</th>
<th>Taluk</th>
<th>Total No Of Interviewees</th>
<th>Date of Interviews</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pulickathotty</td>
<td>Vannapparam</td>
<td>Vannapparam</td>
<td>Thodupuzha</td>
<td>3</td>
<td>2008-09-04</td>
</tr>
<tr>
<td>2</td>
<td>Pattayakudy</td>
<td>-do-</td>
<td>-do-</td>
<td>-do-</td>
<td>6</td>
<td>-do-</td>
</tr>
<tr>
<td>3</td>
<td>Maniyarkanud</td>
<td>Vazhathoppu</td>
<td>Idukki</td>
<td>-do-</td>
<td>18</td>
<td>2008-09-05</td>
</tr>
<tr>
<td>4</td>
<td>Manippura</td>
<td>Kanjikuzhi</td>
<td>Kanjikuzhi</td>
<td>-do-</td>
<td>13</td>
<td>-do-</td>
</tr>
<tr>
<td>5</td>
<td>Keerithodu</td>
<td>-do-</td>
<td>-do-</td>
<td>-do-</td>
<td>20</td>
<td>2008-09-06</td>
</tr>
<tr>
<td>6</td>
<td>Karimban</td>
<td>Mariyapuram</td>
<td>Upputhodu</td>
<td>Nedumkandom</td>
<td>18</td>
<td>-do-</td>
</tr>
<tr>
<td>7</td>
<td>Konnathady</td>
<td>Konnathady</td>
<td>Konnathady</td>
<td>Udumbanchola</td>
<td>10</td>
<td>2008-09-09</td>
</tr>
<tr>
<td>8</td>
<td>Kulamavu</td>
<td>Arakulam</td>
<td>Idukki</td>
<td>Thodupuzha</td>
<td>12</td>
<td>2008-09-11</td>
</tr>
<tr>
<td>Total</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

According to Table 2.1, 8 places were selected as target areas and visited this area for five days to conduct proposed studies. These places are all in high ranges,

\(^{20}\)A limited meaning is given to the term primary sources in this chapter. The list may include personal interviews; E-mail correspondence, participation in group discussions and debate-during the time community meeting, Survey, Artifact, and Observation of the Object (animate and inanimate ).
hills and mountainous under 6 Panchayath, 6 village, and 4 Taluks of Idukki District. These areas are purely agricultural sectors. But, with regard to the over all observation, these areas are largely marginalised on the basis of infra-structural development. A total of hundred people were taken as a target group for proposed studies. The whole survey was conducted during the rain season. This season is the most vulnerable time for the people in these places. Due to the heavy rain, farmers are compelled to remain at home without work, various kinds of physical illness flu, cholera etc. also spread during this season.

2.2. Target Group:-

Table 2.2 Personal data of the Respondent:-

<table>
<thead>
<tr>
<th>Age</th>
<th>1-15</th>
<th>15-35</th>
<th>35-60</th>
<th>60above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>30</td>
<td>53</td>
<td>17</td>
<td>100</td>
</tr>
<tr>
<td>Gender</td>
<td>Male</td>
<td>Female</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>54</td>
<td>46</td>
<td></td>
<td></td>
<td>100</td>
</tr>
<tr>
<td>Caste</td>
<td>SC/ST</td>
<td>OBC</td>
<td>Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>52</td>
<td>29</td>
<td>19</td>
<td></td>
<td>100</td>
</tr>
<tr>
<td>Religion</td>
<td>Christian</td>
<td>Hindus</td>
<td>Muslims</td>
<td>Others</td>
<td></td>
</tr>
<tr>
<td></td>
<td>73</td>
<td>22</td>
<td>5</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

As per the Table 2, out of the target group, 30% are in the age between 15- 30, 53% are age between 35 and 60, and 17% are above 60 age. Moreover, 54% are the males, while 46% are the females. Majority of the peoples in these places are belongs to tribal and Backward Communities. Regarding the sample population, 52% are the SC/ ST.

21 Regarding Indian Administrative structure, Nations are divided in to States, Districts, Taluks, Municipalities, Villages, and Panchayaths.

22 Scheduled castes (“SCs”) and Scheduled Tribes( “STs”) are Indian population groupings that are explicitly recognized by the constitution of India, previously called the “depressed classes” by the British, and otherwise known as the untouchables. SCs/ STs together comprises over 24% Indian
29% are OBC\(^{23}\), and others\(^{24}\) are 19%. Christians are 73%, Hindus are 22%, and Muslims are 5%. Christians, Hindus, and Muslims are the religious groups yet Christians are comparatively minority group. A very clear religious harmony is the outstanding feature of these areas. Dalits, Tribals, and Adivasis people mostly inhabite these areas. These peoples are comparatively the most exploited, marginalised and deprived group of the society.

2.3. Methods used for data collections:-

2.3.1 Personal Interviews:-

In order to understand the debt crisis of Idukki district, personal interviews were conducted with the help of a structured questionnaire. Hundred persons from hundred different families were taken as target groups.

2.3.2 Direct Visit and Observations:-

For the clarity of the understanding of the problem, the researcher visited 8 different places in the Idukki District as the target area from 2008-09-04 to 2008-09-11 and observed the reasons of the debt crisis.

2.3.3 Unstructured Interviews:-

Regarding the debt problem, consulted and discussed with the experts, social workers, those who are working in these areas.

\(^{23}\)The Central Government of India classifies some of its citizens based on their social and economic condition as scheduled caste, scheduled tribe, and other backward communities (OBC). In constitution OBC are described as “socially and educationally backward classes”, and government is enjoined to ensure their social and educational development. http://en.wikipedia.org/wiki/Scheduled_Castes (accessed February 8, 2009).

\(^{24}\)Others are meant by Forward class. “Forward Class” is used in India generally to denote peoples, communities, and castes from any religion who do not currently qualify for Government of India Reservation benefits (that is, set quotas for political representations) for other backward classes, scheduled Tribes and scheduled castes. The population of these communities is estimated at around 36-39% of the Indian population based in various survey conducted by Government of India. http://www.en.wikipedia.org/Forward_Caste (accessed February 8, 2009).
3. Data Analysis and its interpretations:

3.1 Occupation:

Table 2.3 Occupation

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Agriculture</th>
<th>Daily Wage</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50</td>
<td>41</td>
<td>9</td>
<td>100</td>
</tr>
</tbody>
</table>

According to the table for occupation, 50% of the people are doing agriculture, 41% of the people are day labourers, and 9% of the people engaged in petty business and employment in public and in private sectors. It could also be compared to the socio-demographic pattern of the families of the Respondents:

3.1.2 Occupation in the socio-demographic pattern of family of Respondents:

Table 2.3.1 Occupation in the socio-demographic pattern of family of Respondents:

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Study</th>
<th>Agriculture</th>
<th>Daily Wage</th>
<th>Others</th>
<th>Nil</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>152</td>
<td>79</td>
<td>95</td>
<td>37</td>
<td>133</td>
<td>496</td>
</tr>
</tbody>
</table>

For, occupation, 30.6% are engaged in study, 16% are in agriculture, 19% are day labourers, 7.4% are in other jobs like business, private as well as government jobs, and 27% are still unemployed.

Major occupation in these places is agriculture. Nowadays, agriculture has become uneconomical due to the fall of price for the agricultural outputs and rise of price for the agricultural inputs. Therefore, farmers have become day labourers by abandoning agriculture in order to find out adequate income for their basic needs of the life. This could be described as depeasantization. This situation is increasing day by day. Availability of daily wages in agriculture sector is limited due to the failure

---

Depeasantization is a phenomenon in which farmers are compelled to neglect, avoid, or abandon the agriculture due to lack of sufficient income, interest, incapability, and incapacity and the increased Concentration or depends upon urban areas. It is happening in farmers’ level, officials’ level, and State level.
of crops as well as price fluctuations. Some of people go to cities to seek work in cities and others remain on their land without work. Unemployment increases in these places. This leads to people taking loans from banks and private money lenders in order to meet basic needs.

3.2 Land and Nature of its Ownership

Table 2.4 Land and Nature of its Ownership

<table>
<thead>
<tr>
<th>Land</th>
<th>Below 1 Acre</th>
<th>1-5 Acres</th>
<th>Above 5 Acres</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government Deed</td>
<td>63</td>
<td>36</td>
<td>1</td>
<td>100</td>
</tr>
<tr>
<td>Non-Deed</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>44</td>
<td>56</td>
<td>-</td>
<td>100</td>
</tr>
</tbody>
</table>

Regarding the purview of land, 63% of people have land less than 1 acre, 36% are have from 1 to 5 acres. Only 1% of people have above 5 acres. This shows that all land is fragmented into small pieces and most people have insufficient land to carry out agriculture activities for their livelihood. A survey conducted by the government reveals that total number of holdings is 285,771 of which 248,090 are below one hectare (86.8%). The area held by the majority is only 55% of the total area. The average holding size of 0.61 Ha is the highest in the state.

Another problem is the nature of the ownership of the land. Table 5 shows only 46% of the people have “Pattayam” (Government land deed or Land title deed) and 56% of the people still living without any Pattayam. Those who have land

---

26 1 Hectare means 2.471 acre.
27 Idukki District Strategic Research and Extension Plan(SREP), 13.
28 Pattayam is the first and original record about the ownership of a property. All properties are owned by the Government. After completing the survey of land, every piece of land owned by person is allotted with a survey number. The property is held by the citizen or social and religious organization or trusts like Devasam board, the churches and others. Government has the right to take back any of the property for increasing the breadth of roads, constructing any firms etc. People in the past had encroached to the government land and started cultivation, building etc. To get
without government deed have no access for any agriculture aids which is decided by
government time to time, and also no access for the agriculture loans from the Banks
at a reasonable interest rate(7% Annual-interest rate). This situation also forced
people to rely upon private money lenders.

3.3 Crops Pattern:-

Table 2.5 Crops Pattern

<table>
<thead>
<tr>
<th>Cropping Pattern</th>
<th>Cash Crops</th>
<th>Food Crops</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>98</td>
<td>2</td>
<td>100</td>
</tr>
<tr>
<td>Nature of Crops</td>
<td>One-Crop</td>
<td>Mixed Crop</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Live Stocks</td>
<td>Yes</td>
<td>No</td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>43</td>
<td>57</td>
<td>100</td>
</tr>
</tbody>
</table>

Another problem is a shift in the cropping pattern. According to the Table 2.5,
98% of the people are selecting and cultivating cash crops, and 2% are only doing
food crops. Rubber, coffee, and pepper are the important items in cash crops.
Nowadays, farmers cut-down trees and plants to cultivating rubber on a large scale to
meet global market demand. Rubberization is an increasing features everywhere.
Regarding Rubber cultivation, farmers have to invest large amounts for maintenance
and wait for 5-7 years to get any income. They take loans to cultivate and again and
again while they wait those years to meet needs of life. Mixed crops are noticeable.
All are doing mixed crops. But only 43% of the peoples are breeding livestock. The
number of livestock in each family is low, usually 1-5. Cows, Goats, Pigs, or Poultry

pattayam, the holders of these lands should give application to land tribunal. For the transaction of
any property, it should have the pattayam.
29 Pepper, Cardamom, Coconut, Tea, Coffee, Rubber, and Cocoa, are the major cash crops of Idukki
district.
30 Banana and Plantain, Vegetables, and Paddy are the major food crops of Idukki
31 Cattle, Buffalo, Sheep, Goat, and Pig are the major livestock and Fowl, Ducks, Broiler are the main
poultry of Idukki .
are the important domestic animals. But, interest in live stock breeding decreases due to economic factors. Farmers have to access a lot of money to purchase and maintain livestock. Often the income from livestock is less than costs.

Shift from food crops to cash crops and abandonment of animal husbandry leads people in to huge debt. Cultivation of cash crops is very expensive. Fertilizer and other labour costs are high. For food, they depend upon the market. Due to the Neo- liberal policies, of “Globalization” local markets have been ruined and the world market rules everywhere. “Globalization, undoubtedly, is a dominant reality at the present time. This comprehensive phenomenon influences all walks of life. The self-understanding of a person is now shaped by the values and a norm of globalization….Globalization creates the governing consciousness of people around the world.”

Under this new logic, the objective of agriculture is not the production of food, but the thrust to increase the monetary value of those who control the productive forces. Labour is deprived of its ability to contribute to the sustenance of life when the sole objective is geared towards making money. This new system results in the “mammonization of values and morals” where people and nature are subjected to the logic and demands of money and accumulation. It reveals the total alienation of people from their inner being, the sublime urge to be a social and spiritual being by becoming a person for others.

Agricultural production lost its spiritual strength in the creation of hierarchy. All engagements oriented towards the sustenance of life are “devalued”. Food production for the sustenance of life usurps no value, while productions of cash crop for market,
or food crop by agri-business companies for global market commands value. In other words, production for life invokes derision, production for market, where capital exchange is promoted, earns respect.\textsuperscript{34}

### 3.4 Method of Agriculture and Use of Fertilizer:

Table 2.6 Method of Agriculture, Fertilizer

<table>
<thead>
<tr>
<th>Agriculture-Method</th>
<th>Traditional</th>
<th>Partly Traditional/Modern</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>45</td>
<td>55</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Use-fertilizer</th>
<th>Chemical</th>
<th>Bio-Fertilizer</th>
<th>No-Fertilizer</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>55</td>
<td>31</td>
<td>14</td>
<td>100</td>
</tr>
</tbody>
</table>

As per the table, 45\% of the people of these areas are using traditional methods of agriculture\textsuperscript{35} and 55\% are upholding partly traditional and modern. Modern is only in terms of the using of fertilizer. Regarding the fertilizer, 55\% of peoples are using chemical fertilizer, and 31\% are using Bio-fertilizer, and 14\% of people are not applying any fertilizer due to the lack of money. But, those who are using chemical fertilizers or bio-fertilizers are also in a nominal rate. The current price for fertilizers is very high. Small farmers with inadequate income can’t afford to purchase it. The decrease in animal husbandry resulted in the scarcity of bio-fertilizer, since farmer’s main source of bio-fertilizer is from the animal husbandry. These conditions led to the failure of crops or low yields. Income was below the cost of production and pushed the farmers into debt.


\textsuperscript{35} Traditional method of agriculture means, for the agriculture, the farmers are using animal and man power, along with hand tools and simple machines, but no use of any modern technology such as pesticides and more advanced machines.
3.5 Favourable Conditions for Agriculture:

Table 2.7 Favourable Conditions for Agriculture:

<table>
<thead>
<tr>
<th>Favourable conditions for agriculture</th>
<th>Fully</th>
<th>Partly</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>14</td>
<td>86</td>
<td>100</td>
</tr>
</tbody>
</table>

Favourable condition for the agriculture is considerably very low in these areas. Regarding the same, 86% people are in fully dissatisfied with the present agriculture phenomena. Only 12% people are saying that conditions are partly favourable. It is the ethical responsibility and sole duty of the government to ensure the necessary and basic favourable condition for the livelihood of the people. But these days government fails to provide necessary infra-structure, and other aids and support.

3.6 Source of Technical Information for Agriculture:

Table 2.7.1 Source of Technical Information for Agriculture:

<table>
<thead>
<tr>
<th>Source</th>
<th>Fully</th>
<th>Partly</th>
<th>Nil</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mass-Media</td>
<td>16</td>
<td>38</td>
<td>46</td>
<td>100</td>
</tr>
<tr>
<td>Government Officials/Social Agencies</td>
<td>0</td>
<td>100</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Local</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td>100</td>
</tr>
</tbody>
</table>

36 Transportation facility, Communication, Marketing, Fertility, Sufficient Capital, Timely guidance and recommendations, Availability of labourers, Justus distribution of agriculture aids, Irrigation, Suitable economic and social condition, Sufficient price for products, Less production cost, Fewer prices for raw materials, Availability of Good Seeds, Availability of farm tools, and Availability of Agriculture loans are the necessary situations for the agriculture.

37 Government is the body with the power to make and/or enforce laws for a country, land area, people, or organization, i.e.: a controlling and management body for people sake, for the betterment and well-being. Fundamental purpose of Government is the maintenance of basic security, and public order.
Table 8 clearly shows one more cause of the pathetic situation in target areas. All information regarding agriculture is exchanged through Interpersonal localized Sources.\(^\text{38}\) 100% of the people said that government officials and social agencies have no passion for the betterment of farmers.\(^\text{39}\) They work in a nominal way or for the sake of their job. We can call this a phenomenon of political depeasantization at the official level. Due to the lack of sufficient income, 46% of the people have no access to Mass- Media.\(^\text{40}\) 16% are fully dependent on Mass- Media, while 38% are partly depending upon them. This situation reveals the plight of farmers who live in Idukki. Proper and timely guidance and support is necessary for the development of agriculture lest there be unnecessary expenses or failure of crops. Lack of adequate guidance and support makes the farmer’s condition worse and adds to debt crisis.

There has also been a dramatic change in the political theatre of India. As the agriculture sector evolved, peasants became politically powerful. Farmers’ representatives were enthroned in seats of power. As globalization swept across the country and agriculture declined, these peasants’ politicians were ‘depeasantized’.\(^\text{41}\) What was lost was not only a class of peasant-politicians but a vital dimension from the political agenda, political articulation and policy-making.

Agriculture has become market-controlled activity. Production for human sustenance and agricultural sustainability are ignored. All are engineered by global finance and global service. Extraction of surplus from agriculture and out-transfer of that rural surplus have become severe. Businessmen, traders, industrialists,

\(^{38}\) Neighbours, Friends, Relatives, Others

\(^{39}\) Village Extension Officer, Junior Agriculture Officer, Block Development Officer, Co-operative Officials, Panchayat/Village Officers, Others

\(^{40}\) Mass Media, Radio, Television, News Papers, Magazines, Film, Posters, Others

professionals etc. are interested only in the extraction of surplus from agriculture and their profits and earnings are inversely related to the net retainable income of those engaged in agriculture. It results in impoverisation of rural areas and pauperization of vast section of people in a primarily agricultural country like India. In this agricultural country, agriculture is ‘downgraded’ with serious implications.

There was an emergence of new politics. The political process in which peasants had a decisive sway gives in to a politics dancing to the tune of metropolitan, global capital. Indian politics is being depeasantized. The agriculturist and landless agricultural labours are disempowered. The govt. surrenders its right to self-determination and independent policy initiatives and subjects itself to the global financial and political structures like the International Monetary Fund, World Bank and World Trade Organisation. The absence of the extended hand of the state to save the farmer is very clear in Indian politics. It is also reveals that farmers have become ‘atomized and fragmented’. This situation of depeasantization has adversely affected the farmers of Idukki District. Government and the political situation of India play a great role in driving farmers into the net of huge debt.

### 3.7 Income and Poverty Line:-

#### 2.8. Income and Poverty Line

<table>
<thead>
<tr>
<th>Income</th>
<th>Below 10,000</th>
<th>10,000-20,000</th>
<th>20,000 Above</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>49</td>
<td>39</td>
<td>12</td>
<td>100</td>
</tr>
<tr>
<td>Poverty Line</td>
<td>APL</td>
<td>BPL</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>49</td>
<td>51</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

Concerning the annual income, 49% are below 10,000 Indian Rupees, 39% are in between 10,000- 20,000 Indian Rupees, and 12% are in above 20,000 Indian Rupees. Regarding the socio-economic status of the target group, 49% are in Above Poverty Line (APL), and 51% are in Below Poverty Line.

Determination of poverty line is also very unjust. According to the present criteria, the poverty line is calculated in terms of minimum calories required by an individual per day. This is currently 2,400 calories in rural areas, and 2,100 calories in urban areas. At present the poverty line stands at 368 Rupees per person per month for rural and 559 rupees per person per month in urban areas, just about enough to buy 650 grams of food grains every day. A nutritious diet itself would cost around 573 Rupees per capita per month. Other basic needs must also be met. When such an inclusive measure of poverty is used, as many as 68- 84% of Indians would qualify as poor. Not only that, the poverty line in India only measures the most basic calories intake, recording not nutrition but only the satiation of hunger. When we calculate the present criteria on an annual basis, it is only 4416 Rupees (rural) and 6708 Rupees (urban) per capita. It is clarified by data in the socio-demographic pattern of respondents:

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43 1000.00 INR Indian Rupees is approximately equivalent to 20 United States Dollar, and 690 Taiwan Dollar.

44 Planning commission of India has worked out its own methodology to determine poverty line. Every five years, the NSSO (National Sample Survey Organization) calculate the poverty line in terms of minimum calories for an individual requires per day. This is currently 2,400 calories in rural areas and 2’100 in urban areas. http://www.newkerala.com/topstory-fullnews-62042.html . (accessed February 9, 2009). At present the poverty line stands at Rupees 368 and Rupees 559 per person per month for rural and urban areas.


3.8 Average Members of the Family

Table 2.8.1 Average Members of the Family

<table>
<thead>
<tr>
<th>Age</th>
<th>1-15</th>
<th>15-35</th>
<th>35-60</th>
<th>Above 60</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>98</td>
<td>209</td>
<td>121</td>
<td>68</td>
<td>496</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>262</td>
<td>234</td>
<td>496</td>
<td></td>
</tr>
</tbody>
</table>

20% are the in the age between 1 and 15, 42% are between 15 and 35, 24.3% are between 35 and 60, and 13.7% are above 60. 53% are the males and 47% are the females. The average member of a family is five, so, according to the present criteria for the determination of poverty line, the income must be around 22080 Rupees in rural areas. But, 88% of the people are those live below this amount. At the same time the percentage of BPL are 49%. So, the actual variation is 39%. This situation clearly shows the injustice in the determination of poverty line in rural areas. The result is that most people were deprived of the government aid and support which is given to the people who are below the poverty line. This situation also put people into debt.

The above picture clearly depicts poverty in rural places. With an upward revision of the international poverty line norm from US$ 1 per day, a World Bank Study has revealed that nearly 5 out of the 10 Indians live on less than $1.25 (approx. Rs, 55) a day. The number of people living below $1.25 a day has increased from 42.1 Crore in 1981 to 45.6 crore in 2005. This is the biggest challenge facing India. Indian rural areas are too poor.

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47 1 Crore= 10 millions
3.9 Living-Standards:-

Table 2.9 Living-Standards

<table>
<thead>
<tr>
<th>Living-Standard</th>
<th>Satisfactory</th>
<th>Fully</th>
<th>Partly</th>
<th>Nil</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>0</td>
<td>38</td>
<td>62</td>
<td>100</td>
</tr>
</tbody>
</table>

The above table shows, 62% are dissatisfied with their standards of living. 38% are only just feeling an average satisfaction. This is showing the agrarian distress of the Idukki District. Distress increases daily. Health, education, vocation, housing, social security, clothing, leisure and hobby, human rights, and spirituality are the main yardsticks for standards of life. It could make clearer by the table below:

3.9.1 Housing:-

Table 2.9.1 Housing

<table>
<thead>
<tr>
<th>Housing</th>
<th>Thatched</th>
<th>Tiled/Asbestos</th>
<th>Concrete</th>
<th>No House</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2</td>
<td>81</td>
<td>12</td>
<td>5</td>
<td>100</td>
</tr>
</tbody>
</table>

The table shows the houses in target areas. 2% are the Thatched houses, 81% are the tiled and asbestos houses, and 12% are the concrete houses. It is notable that 5% are living without own shelter. This shows the most vulnerable situation of these areas. Here all tiled and asbestos houses are not in good condition. Almost all houses leak and have insufficient space for the smooth life. This shows that 88% of the peoples live without proper shelter. Since houses are not in proper condition, annual maintenance necessitates considerable money. Not only was that, most houses built by taking loans from Bank or private parties. The government calculated aid and

---

49 Standard of living in Social Science is an aspiration of an Individual or group for goods and services. Alternatively, the term is applied specifically to a measure of the consumption of goods and services by an individual or group, some times called “level of living” (what is) as opposed to “standard”(what is desired). Both include privately purchased items as well as items that lead to an increased sense of well-being, but are not under the individuals direct controls, such as publically provided services and the quality of the environment.
support for people of these places, especially for the SC/ST, Adivasi and other backward people is low (75,000-100,000 Indian Rupees). Since the place is mountainous, transportation is very difficult. Raw materials for housing are high in the current market and labour is costly. In order to meet the extra expense for housing, people take loans again and again from money lenders. This situation increases the debt crisis.

3.9.2 Education:-

Table 2.9.2 Education

<table>
<thead>
<tr>
<th>Education</th>
<th>Illiterate</th>
<th>Basic</th>
<th>School</th>
<th>Above School</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6</td>
<td>39</td>
<td>43</td>
<td>12</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 2.1 shows the education, occupation, income, and poverty line of the target group. Regarding educational qualifications, 6% are illiterate, 39% have basic education, 43% are in school level, and 12% are above the school level. Education level also could be compared with the socio-demographic pattern of respondents:

3.9.2.1 Education level of family members:-

Table 2.9.2.1 Education level of family members

<table>
<thead>
<tr>
<th>Education</th>
<th>Illiterate</th>
<th>Basic</th>
<th>School</th>
<th>Above school</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>26</td>
<td>140</td>
<td>311</td>
<td>19</td>
<td>496</td>
</tr>
</tbody>
</table>

Table shows that in education, 5.2% are illiterate, 28.2% have basic education, 62.6% have school education, and 4% have above school educations. This clearly reveals that the educational condition is comparatively backward in these areas. The higher education level is very low due to the increased educational expenses.

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50 Basic education means those who are capable to necessary reading and writing.
51 School level means Lower primary, Upper primary, High School level.
Nowadays, educational facilities are very poor in these places. Due to globalization, all educational institutions were commercialized. This marginalised many people of the society who live on low income. Governmental educational institutions also encounter to various kinds of corruption and exploitation. A farmer must to find extra money to get good education for children. So, they borrow money from a bank or private money lender.

3.9.3 Health and Leisure:-

Table 2.9.3 Health and Leisure

<table>
<thead>
<tr>
<th>Health/Leisure</th>
<th>Fully Comfortable</th>
<th>Partly Comfortable</th>
<th>Uncomfortable</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>38</td>
<td>62</td>
<td>100</td>
</tr>
</tbody>
</table>

The table shows that 38% are partly comfortable in health and leisure, and 62% are still uncomfortable. Health care services are very backward in these areas. Government health care centres don’t work fruitfully. Hospitals are concentrated in urban areas. Only small clinics are present in these areas. Seasonal diseases and chronic diseases such as diabetes, stress problems, heart-diseases, and cancer are on the rise in these areas. In order to get necessary medication, people have to pay. Since hospitals were commercialised, medication is out of reach to small farmers. In order to maintain health and life, they take loans to get good medication. This situation is crucial in the areas of Idukki District. These situations made life miserable, decrease the room for good leisure. Every day peoples run to find basic means for their livelihood.

3.10 Social Participation

Table 2.10 Social Participation:

<table>
<thead>
<tr>
<th>Social Participation</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>73</td>
<td>27</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nature of Participation</th>
<th>Regularly</th>
<th>Occasionally</th>
<th>Nil</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>47</td>
<td>26</td>
<td>27</td>
<td>100</td>
</tr>
</tbody>
</table>

Social participation decreases daily. According to Table 2.11, 73% are only participating in social activities. Out of this 73%, only 47% regularly participate in social activities, and 26% only participate occasionally. 27% are completely out of social activities. This shows an increase of social alienation among the people. Interpersonal relationships, cooperation and neighbouring relationship also considerably decrease daily. It is obvious that through the community life we can avoid unnecessary expenses through sharing the expenses and labour. This is really an attempt of saving. But, these days, individualism was developed, and people are isolated from one another. They save in terms of money and accumulation. This behaviour is made clear by following information about saving:

3.10.1 Savings:-

Table 2.10.1 Savings

<table>
<thead>
<tr>
<th>Savings</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>39</td>
<td>61</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Place of Savings</th>
<th>Bank/ Post Office</th>
<th>SHG’s</th>
<th>Nil</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>14</td>
<td>25</td>
<td>61</td>
<td>100</td>
</tr>
</tbody>
</table>

61% of the people have no savings. 39% of people are doing some saving. Out of this 39%, only 14% saves in Banks or the Post Office. 25% are saving their money in

---

53 Church activities, Self helping groups like “Kudumbasree”( Females group), OOrukoottam( tribal groups), Purusha Shayaka Sangam are the main social agencies of these places.
Self Help Groups, such as Kudumbasree, and Oorukoottam. But these savings are not much, per month below three hundred Indian rupees (US$ 6). Nevertheless, it is the problem that this kind of organization encourages people to count savings in terms of money. Not only this, it observed that SGH’s activities are very poor in these places due to the lack of clear leadership and co-ordinations. Since the concept is not viable for community development, it is time to re-organize and re-construct all of these movements in order to build up community life.

Furthermore, saving is not a matter of money or bank deposits alone. It is goes beyond those attempts. Savings is a process of planning, organizing, structuring, shaping of a human life. It does not come from mere an individual level, but from the level of mutuality, community, friendship, neighbourhood, togetherness etc. Saving is not instantaneous. It takes time and forethought. It is a behavioural change that must come from the individual believing that it is important enough to commit to. “People believe that to be socially accepted, they have to buy things”. So, many people are bombarded by advertisements on television, radio, and in print that equate spending with happiness and encourage instant gratification. Thereby many of them fall into that abyss when they face the prospect of losing a home, overwhelming debt, a job loss, or a family illness that causes severe financial hardship. This phenomenon also rules in the villages of Idukki Districts. So, it is important to redefine actual savings in the context is of community

54 The concept of Self-Help Group (SHGs) is not some thing very new. Katz and Bender(1976) provided a comprehensive definition of Self-Help Groups, “ self-Help groups are voluntary and small group structure for mutual aid and the accomplishment of special purpose. They are usually formed by peers who have come together for mutual assistance in satisfying a common need, overcoming a common handicap or life-disrupting problem, and bringing about desired social, and or personal change”. Self-Help Group emphasizes face-to-face social interactions and the assumption of personal responsibility by members. They often provide material assistance as well as emotional support (http://wcd.nic.in/research/SGH's-Loyala%20college.pdf, (accessed February 13, 2009).

living. Therefore, lack of meaningful community life also fired the debt-crisis of the farmers.

3.11 Family System:-

Table 2.11 Family System

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Single</th>
<th>Coupled</th>
<th>Widow/Widower</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>86</td>
<td>9</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Family System</th>
<th>Joint-Family</th>
<th>Nuclear Family</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>100</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>

Of the sample population, 5% are singles, 86% are coupled and 9% are widows and widowers. A nuclear family system is the remarkable feature of these places. When land was divided into pieces to each family member, selfishness rose to a severe level. Labour power was also fragmented. Sharing and caring became nominal. As a result, individual and family expenses were increased. People become serious debtors. The shift from the joint-family system into nuclear family system pushed all farmers’ lives into debt.

Joint- family is an ancient Indian Institution. At present, many are living in nuclear families a couple with their unmarried children as in the most common pattern in the west. In ideal joint-families, there are often strong net-works of kinship ties through which economic assistance and other benefits are obtained. Not infrequently, clusters of relatives live very near each other, easily available to respond to the give and take of kinship obligations. Even when relatives cannot actually live in close proximity, they typically maintain strong bonds of kinship and attempt to provide each other with economic help, emotional support, and other benefits.
3.12 Debt, Source of Loan, and Purpose of Loan, and Tenure of Loan:-

Table 2.12 Debt, Source of Loan, and Purpose of Loan, and Tenure of Loan:-

<table>
<thead>
<tr>
<th>Loan</th>
<th>Yes</th>
<th>No</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source of Loan</td>
<td>86</td>
<td>14</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Banks</td>
<td>Banks/Private</td>
<td>Private</td>
</tr>
<tr>
<td>Purpose of Loan</td>
<td>15</td>
<td>18</td>
<td>53</td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>Agriculture/Livelihood</td>
<td>Nil</td>
</tr>
<tr>
<td>Tenure of Loan</td>
<td>13</td>
<td>73</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>Long-Term</td>
<td>Short-Term</td>
<td>Nil</td>
</tr>
</tbody>
</table>

The net result of the plight of the agriculture sector in Idukki District is the severe and grave debt crisis. 86% of the peoples are indebted. Only 14% of the people are live without debt. Main sources of the loan are private money lenders at high interest rates. While 15% of the people have taken loans from Banks, \(^{57}\) 18% of people take loans from banks as well as private individuals, \(^{58}\) and 53% of the peoples are taking loan from private individuals. Regarding the tenure of the loan, 75% of people take short-term loans, and only 11% of them are take long-term loans. \(^{59}\) 73% of the peoples are take loans for both agriculture and livelihood, but only 13% take loan for sole purpose of agriculture. Lack of proper land registration records and lack of

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\(^{57}\) In Idukki district, there are Many banks, Commercial banks( 14), its branches(105), District Cooperative bank branches(43), Co-operative credit-societies(72), Primary co-operative rural-development banks(4), Development Bank Branches(11), and Kerala Financial Co-operation Branches(8). Source:-Idukki District Strategic Research and extension Plan(SREP), Government of Kerala Agriculture Technology Management Agency(ATMA), 2007, 15.

\(^{58}\) Private Individual means private financial firms, money lenders, friends, relatives and others funds etc.

\(^{59}\) Long term loans are the loan given to farmers for replanting perennial crops, shifting cultivation to rubber and irrigational purposes by commercial banks, co-operative banks, and other financial institutions. Short term loans are the loan given to farmers for purchasing livestock by financial institutions. But, it is notable that all other loans taking from private money lenders are also for a short term.
minimum required land is the main block to taking a loan from a bank. Bank’s procedures are also very complex. Therefore, farmers go to private money lending sources for loan to meet agriculture and day to day expenses.

3.12.1 Affordability of Interest rate, and Nature of payment:-

Table 2.12.1 Affordability of Interest rate, and Nature of payment

<table>
<thead>
<tr>
<th>Interest rate</th>
<th>Affordable</th>
<th>Not-affordable</th>
<th>Nil</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4</td>
<td>82</td>
<td>14</td>
<td>100</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nature of Payment</th>
<th>Regular</th>
<th>Irregular</th>
<th>Nil</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4</td>
<td>82</td>
<td>14</td>
<td>100</td>
</tr>
</tbody>
</table>

86% of the people report that the interest rate is not affordable. It is observed that usually the interest rate varies from 7 to 14% in Nationalised banks and 18 to 30% for private money lenders. For private lenders, there are so many kinds of interest like day interest, week interest, monthly interest, annual interest etc. All interests are at high rates which are not affordable by small farmers. Due to the lack of sufficient income, repayment is also difficult. Table 8.1 shows that only 4% can be regular in repayment of the loan, while 82% are irregular due to the lack of income.

Due to the failure of agriculture, price falls, and other unexpected needs of life, the farmers fail to repay their loans regularly. As a result, interest is increasing across time. Due to unstable income from agriculture or daily labour, farmers take new loans to repay old loans. Ultimately, they fall into the net of debt without seeing any way to escape. Finally, they find solace in suicide in order to keep their and their families’ dignity. Now almost all farmers are on the brink of suicide due to the debt crisis. Hindu, leading Indian Newspaper has reported that the suicide rate in Idukki is above 40 per one

It is notable that, almost all the suicides are the result of the overwhelming sorrows and shame, tension and worry due to grave debts. For such farmers, there is no other way to keep their own dignity and the dignity and self-respect of their family. This is a severe problem of human rights. Article 25 of the Universal Declaration of Human Rights states that: “Every one has the right to a standard of living adequate for the health and well-being of himself, and of his family, including food, clothing, housing, and medical care, and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.” In Idukki district, farmers’ suicide reveals the incapability and incapacity to access their own basic rights. It is a violation and negation of human rights. One purpose of a democratic and representative government is to guarantee rights to its citizens. But, unfortunately, the government still exists as a puppet before the burning issues of death. A severe debt crisis is an after-effect of globalization. Many developing nations are in debt and poverty partly due to the policies of international institutions such as the International Monetary Fund (IMF), the World Bank (WB) and the World Trade Organization (WTO). They are giving loans and make policies on how to repay and demand that poor nations lower the standards of living of their peoples. These bodies are controlled by America which brings only dependency and domination. In short, the third world countries like India became a puppet in the

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hands of the western world. The debt crisis in Idukki District is also an example of the pathetic conditions caused by the neo liberal policies.

4. Conclusion

Indebtedness is not an economic matter alone. It is a political, social, and cultural problem. Since it ruins the whole situation of human life and questions the existence of human beings, it is a violation of human rights as well as a negation of life. Since it is a negation of life; it is a negation of God, the Giver of life as well. It is a state of economic exploitation, political marginalization, and social as well as cultural alienation and isolation. All debtors are the victims of such kind of exploitation and marginalisation. Since it is a human-made phenomenon; it is retrievable and alterable. This plight can be transformed through joint-effort by articulating a relevant and meaningful concept and its applications.
Chapter 3

A Comparative Theological Study of Jesus Teaching on Debt-Mechanism in view to the Debt crisis in Idukki District.

1. Introduction

Jesus was a Homeland Jew, within Judaism within the Roman Empire. Jesus lived in Israel during the period of Roman hegemony over the Palestine in 1st Century A.D. In order to understand the meaning of the teachings of Jesus Christ, we have to broadly analyse the life context (Sitz-im-Leben) or the socioeconomic context of Jesus’ time. John Dominic Crossan has rightly said:-

“Within Judaism within the Roman empire has always been the absolutely necessary matrix rather than the annoyingly unnecessary background for any discussion of earliest Christianity”.

First century Palestine was presumably the geographical and historical “matrix” in which Jesus lived. Since any matrix is interactive and reciprocal, it has considerable flexibility to change us while we can change it. Since background is like a studio portrait, it has no interaction with us. In order to analyse Jesus’ stance on debt system, we have to analyse the basis of the politic-economic-socio-cultural-matrix in the context of Roman occupied Jewish Palestine. This chapter aims to provide a comparative study of Jesus’ teaching on debt in his time and place with a view to understand the debt crisis in Idukki district.

2. Roman – Jewish- Palestine in A.D. 1st Century

Before entering in to the context of Roman-occupied-Jewish-Palestine, one most understand the factors which led to the Roman hegemony there.

66 Crossan, God Empire, 1.
67 Crossan, God Empire, 99.
2.1 Factors leading to the Roman Hegemony:-

The period that immediately proceeded the time of Jesus was marked by Seleucid rulers and Maccabean revolt from 167-63 B.C. The defilement of the Jerusalem Temple by the hated Seleucid ruler, Antiochus Epiphanes in 167 B.C. resulted in the long-term Maccabean revolt which led to the recapture and restoration of the temple in A.D. 164. Worship resumed in AD 160 when the Seleucids granted independence to Israel.

From 160 B.C. to 63 the Maccabees ruled. The rise to power of the Maccabees (or Hasmoneans as their descendants were called) meant considerable political freedom for the Jewish inhabitants of Judea, Galilee, and the neighbouring territories. The secular office of prince and religious offices of high priest were both under their control. It caused problems and factions in the Jewish nations. Even though there was politically a source of pride, social unrest and severe conflicts prevailed in the land. The Maccabean’s growing desire for power and territory conflicted with the religious goals of their early supporters. Pharisaic and Essene movements came into existence during this period as a protest against the political and secular direction of the upper classes. Sharp conflict broke out among them, and 800 leading Pharisees were crucified by the Maccabean tyrant, Alexander Jannaeus.

During the period of civil strife, Roman legions under Pompe arrived following the request of some leading Jews in a desperate hope for peace and order. Each party appealed for help to Roman General Pompe. The Romans sided with the

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69 Pilgrim, Good News to the Poor, 39-40.
70 Pilgrim, Good News to the Poor, 40.
Hasmoneans leader Hyrcanus, paving the way for Roman rule to be established over Palestine\textsuperscript{71}.

The Romans sacked the city, violated the sacred precincts of the Temple and relinquished their control of Palestine again. From 37-4B.C. they ruled through a loyal puppet, Herod the great, a Jew. Afterwards they ruled through a combination of appointed tetrarchs, ethnarchs, and procurators\textsuperscript{72}.

Roman hegemony over Palestine was curse brought by an elite group of Jews on behalf of other Jews. It was not popular. It manifested the selfish interest of the upper class of the society to ensure their own wealth and well-being at the expense of the majority of ordinary people. In this type of situation, a few people play in the name of more people by upholding spurious notions that they are acting for the well-being of the whole society. Due to unholy tallies and allies, the society became problematic and complicated.

Agricultural relations in Idukki District in the present time have a certain resemblance to that of the early Palestinian society. Nowadays capitalists and their supporters make unjust ties with Western-multinational companies in the name of so-called development and improvement. But, it results in chaos of the society at the levels of individual, familial and societal life. It ruins the equilibrium of the society and leads to an asymmetrical life situation. Sociological analysis indicates the drawbacks regarding the living situation of the people in Idukki district.

2.2. Politico –Economic Situation:-

Palestine during Jesus time was occupied by Rome. Their imperialism shaped the socio-political relations of Palestine. One of the last “corners” of the world to be


\textsuperscript{72} Pilgrim, Good News to the Poor, 40.
taken over by Rome was Palestine\textsuperscript{73}. They brought the entire under their control. Romans adopted and implemented exploitative, oppressive measures to strengthen their hegemony there.

**2.2.1. Indirect rule through Kings and Priests**

The Roman imperial strategy followed conquest with control via indirect rule under native kings or other military strongmen\textsuperscript{74}. It was an “old and long-standing principle of Roman policy to employ kings among the instruments of servitude”\textsuperscript{75}. Although the Romans had deployed military forces to establish client rulers in their colonies, they relied on indigenous rulers to maintain order in their own realms.

Because the Hasmonean high priestly family persisted in prolonged civil war, Romans chose the ruthless young military strongman Herod to control Palestine. Herod became the King of the Judeans by the designation of Roman senate which helped him to subdue his subjects and end persistent resistance with the help of the Roman military. Herod became Emperor Augustus’ favourite client king through his tightly repressive control of his kingdom and his massive building projects of temples and whole cities dedicated to and named for Augustus Caesar\textsuperscript{76}. But, the people were exhausted economically during the period of Herod’s rule due to his lavish court, and extraordinary expenditures for building programs, and munificent treatment of imperial family members and numerous Hellenistic cities\textsuperscript{77}. Since he was a ruler appointed by the Roman emperor, he always showed allegiance to Roman hegemony and without reluctance. He squeezed his people for the benefit of the Romans and for himself.

\textsuperscript{73} Richard A. Horsley, *Jesus and Empire: The Kingdom of God and the New World Disorder* (Minneapolis: Fortress press, 2003), 19.

\textsuperscript{74} Horsley, *Jesus and Empire*, 31.

\textsuperscript{75} Horsley, *Jesus and Empire*, 31.

\textsuperscript{76} Horsley, *Jesus and Empire*, 31-32.

\textsuperscript{77} Horsley, *Jesus and Empire*, 33.
After the death of Herod the Great, his sons became rulers. Due to the inefficiency of their administration, the Romans entrusted some administration into the hands of the Jerusalem Sanhedrin, the supreme council. The council claimed to have started from the council of 70 elders that assisted Moses in the task of governing Israel on the Exodus. But, it is more likely that the Sanhedrin originated when Jewish exiles returned from Babylon and re-established national life in Jerusalem.

This Sanhedrin had the highest legislative, executive and judicial authority. The Romans used it as a suitable vehicle to translate their general objectives into the specifics of daily life and for direct rule over the Palestinian territories. In time they entrusted the Sanhedrin even with jurisdiction over legal and judicial matters (except for political matters), and there is a possibility that the Sanhedrin possessed authority for enacting capital punishment.

Under the Roman governors the Sanhedrin had 71 members, and majority of them from wealthier classes. The chief priest and their lay-allies’ exercised considerable influence. The high priest was ex-officio and the president of the council. In additions to priests and Sadducees, there were scribes included in the council by virtue of their scholarship and professional abilities. They were from humbler socioeconomic situations. The whole council upheld the Pharisaic law as well.

These priestly groups were known for their luxurious and lavish life at the expense of the people. They built elaborate mansions for themselves on the hill overlooking the temple from the West. They became wealthy in the rule of Judea, Idumea,

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78 Cassidy, Jesus, Politics and Society, 92.
79 Cassidy, Jesus, Politics and Society, 92.
80 Cassidy, Jesus, Politics and Society, 93.
81 Cassidy, Jesus, Politics and Society, 93.
and Samaria. In Galilee Romans installed Herod’s son Antipas. He, too, was fond of pleasure and of building great mansions and cities. This exhausted the people of Galilee economically. These client-kings and high priests ruled over Judea and Galilee –Palestine in collaboration and co-operation with Roman hegemony. Their luxurious and lavish life exhausted the people of the land. This situation led to the severe debt and hunger.

2.2.2. Roman Imperial Ideology:-

Roman imperial ideology was the source of power of Roman Empire. Rome spoke of itself in transcendental terms as an empire divinely mandated to rule without limits of time or place. It did not simply proclaim dominion around the Mediterranean Sea. It announced world conquest, global rule, and eternal sovereignty. The ideology was spread through poetic texts about Augustus and inscriptions from Augustus, coins, images, and structures and buildings.

According to Roman ideology, the Romans were the lords of the world. Rome was sure to rule the world, to crown peace with justice, to spare the vanquished and to crush the proud. The proud, of course, were all who resisted the “peace” of Romanization. Roman ideological logic was simple. They argued that: 1) Gods run the world; 2) Caesar runs the world; 3) therefore, Caesar is a god. A living human person is at the same time a living divine being.

According to Roman imperial theology, the practice of religion, worshipping the appropriate gods, secures a blessing for any war that results in victory and secures

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82 Horsley, *Jesus and Empire*, 33.
83 Horsley, *Jesus and Empire*, 33.
84 Crossan, *God Empire*, 15.
85 Crossan, *God Empire*, 17.
86 Crossan, *God Empire*, 20.
peace on the land and sea. It gives us the sequential program of Roman imperial theology: religion, war, victory, peace— or more briefly, peace through victory.\(^{87}\)

Regarding the titles for Jesus, we find that there was a human being in the first century who was called “Divine”, “Son of God”, “God” and “God from God”, whose titles were “Lord”, Redeemer”, “Liberator” and “Saviour of the World”. Today most Christians probably think that those titles were created for and uniquely applied to Christ. But before Jesus was born, all those terms belonged to Caesar Augustus. To proclaim them of Jesus the Christ was to deny them to Caesar the Augustus.\(^{88}\)

Roman’s imperial theology made a negative impact on the life of the people. It brought a hierarchical ordering in each walk of human life. It can be clearly see in their concept of God and their anthropology had pyramidal structures.\(^{89}\)

**Diagram 1: Vertical Roman Hierarchies**

<table>
<thead>
<tr>
<th>Heavenly Order</th>
<th>Social Order</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher Gods</td>
<td>Wealthy Patron</td>
</tr>
<tr>
<td>Lesser Gods</td>
<td>Poor Clients</td>
</tr>
</tbody>
</table>

According to this structure, the divine Roman hierarchy legitimized the system that transferred wealth from the many poor to the elite few. Wealth accumulated at the top of the social pyramid.\(^{90}\) Richard A. Horsley has stated that:

“Pax Romana enabled the Romans to extract goods from the peoples they had subjected in the form of tribute in order both to support their military forces and to pacify the Roman masses with “Bread and Circus”.\(^{91}\)

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87 Crossan, *God Empire*, 23.
90 Brook and Gwyther, *Unveiling Empire*, 97.
91 Horsley, *Jesus and Empire*, 34.
Roman imperial theology caused hierarchical divisions in the society. Few become wealthy at the expense of many becoming poor. Economic exploitation and poverty has made the life of the people in perilous.

Nowadays we can identify the “neo-liberal policy”, popularly known as “globalization” as similar to Roman imperial ideology. Extraction of agricultural surplus and other resources from rural areas into urban areas has increased. This situation impoverished rural areas.

“Globalization, undoubtedly, is a dominant reality at the present time. This process is one of the most comprehensive phenomena that influence almost all walks of life. The self understanding of a person is now shaped by the values and norms of globalization….In reality globalization create the governing consciousness of the people around the world.”

The core of the doctrine of globalization has three basic pillars, viz; a) Market as the social principle, b) growth and modernity as the normative culture; and c) dictatorship of money as politics.

Thanks to globalization, the market has been the foundation of social and community formation. The market assumes the exclusive rights to mediate between individuals, communities and nature. The market has become the functioning ecclesia of the present time. This leads to the ‘mammonization of values and morals where people and nature are subjected to the logic and demands of money and accumulation.

Nowadays, like Romans, America is claiming to be the ‘super police or World police’ around the world and tries to impose Western culture and interests through World Bank, the International Monetary Fund, and the World Trade Organisation. These agencies spread the ‘Pax-Americana’ through military aggression. By establishing markets in Third-World countries, they uphold domination over

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production, distribution, and consumption. Their sole aim is to draw surplus from third-world countries to the West. Thus, the West has become wealthy at the expense of the masses, especially the rural people of Third-World countries. These process forces poverty on the rest of the countries, especially Third-world countries like India. Actually, it mostly affects the peasant communities. Agriculture in Idukki is an example of poverty and marginalisation.

2.2.3 Taxation:-

According to the Roman system, collection of tribute from provinces was by levying both direct and indirect taxes. Direct taxes included the tributum- agri, levied on agriculture products, and the tributum capitis, a tax on each person living within province or territory. Indirect taxes were not so comprehensive like direct taxes. They included payments of road tolls, custom dues, market taxes, and the like. The tax collecting technique was known as “farming”. Private corporations bid for tax concessions in particular territories and supervised the actual collecting at a profit to them. Some times taxation was most oppressive due to over impositions.

In the first century A.D. Israel under Roman domination had more tax farmers and tax office employees. During this period Romans in Palestine retained the already proven and profitable pre-Roman system of tax collection. Numerous small entrepreneurs from among the native population contracted with the Roman administration to collect the taxes. These business men had to pay their lease in advance and then try to make a profit in the course of the year for which the lease was good. Such a business was quite risky and sometimes they were cheated. These men were subject to economic pressures. They had to give bribes at the auctions of taxe

95 Cassidy, Jesus, Politics and Society, 96.
96 Cassidy, Jesus, Politics and Society, 96.
97 Luise Schottroff and Wolfgang Stegemann, Jesus and the Hope of the Poor, translated from German by Mathew J. O’Connell” (New York: Orbis book: 1986), 7.
farmers in order to win in the bidding. Bidders who had not yet paid for their previous contract could not bid on a new one.  

The tax farmers had the actual work of collection done by slaves and other employees. Luke’s gospel draws the difference between chief tax collector and tax collectors. Chief tax collectors are the tax farmers and tax collectors are the every day tax collectors, probably a tax office employee or subordinate tax collectors. These subordinates must have formed a constantly changing and socially unprotected group of men: men who could find no other work and must have been glad of even this thankless task; employees who were easily brought to engage in cheating from which they themselves would not profit.

Duties were levied on luxury items imported from abroad and every possible commodity: sheep-skin, salted fish, wheat, and wine, straw. Duties on herbs, slaves, prostitutes, women, craftsmen, shopkeepers, and shoe makers were also levied at a denarius per month. Tax collectors seemed to be present everywhere. Direct taxes levied by the Romans (taxes on crops; poll taxes) were paid to the Jewish authorities who were supervised by the Roman procurator. Political conflicts with Roman authorities seem to have arisen chiefly because of these direct taxes, less so because of duties.

The Roman economic system was based on tax system which transferred resources from producers to the Roman Empire through a series of hierarchies. The state asserted its rights mainly through levying taxes. Roman emperors, through their native kings and priests, collected tributes. These client-rulers collected taxes

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98 Luise Schottroff and Wolfgang Stegemann *Jesus and the Hope of the Poor*, 8.
99 Luise Schottroff and Wolfgang Stegemann, *Jesus and the Hope of the Poor*, 8.
100 Luise Schottroff and Wolfgang Stegemann, *Jesus and the Hope of the Poor*, 9.
101 Luise Schottroff and Wolfgang Stegemann, *Jesus and the Hope of the Poor*, 9.
through tax farmers and tax employees. Through over imposition and profit motivated
exaction, the tax farmers collected taxes ruthlessly which increased the economic
burden of the people. Joachim Jeremias described that under Herod the Great taxes
were ruthlessly exacted for his lavishness and luxurious life and the people must have
found much more oppressive the burden of presents to Herod, his relations and friends
as well as to the tax collectors and tax farmers and their underlings, the confiscation
of their goods and the extra taxes.\textsuperscript{103} Due to the lack of sufficient income, peoples
took loans at interest to pay taxes. The debt –Mechanism was controlled by Priests
and other wealthy groups of the society. Bart D. Ehrman says:

“As a conquered people, Jews in Palestine were required to pay taxes to the
empire. Since the Roman economy was agrarian, taxation involved payment of
crops and of monies to fund the armies and infra-structure provided by Rome,
including roads, bridges, and public buildings. In monetary terms, the
oppression of Jews appears to have been no worse than that of other native
populations of the Roman provinces….the best estimates among modern
scholars suggest that a typical Jewish farmer was taxed on average some thing
like 12 or 13 percent of his income to support the Roman presence in the land,
on top of taxes to support the Temple and local Jewish administration, which
might run an additional 20 percent or so. His total taxes, then, were perhaps a
third of his overall income.”\textsuperscript{104}

This situation is very clear to understand the debt crisis of the peasants in 1\textsuperscript{st}
century Palestine. Due to the heavy taxation coincided with their hard press condition almost
all the peasants during that period were indebted.

2.2.4. Extraction-Production-Distribution:-

Agrarian societies were the chief characteristic of first century Roman
occupied Palestine and Syria. Land was the primary source of wealth and power.
Whoever controlled the state determined the ownership of land and the distribution of
agriculture surplus produced by the peasants.\textsuperscript{105} Those who worked land or lakes

\begin{thebibliography}{99}
\bibitem{} Bart D. Ehrman, \textit{Jesus: Apocalyptic Prophet of the New Millennium} (Oxford: University Press,
1999), 114-115.
\bibitem{} Herman C. Waetjen, \textit{A Reordering of Power: A Socio-Political Reading of Mark’s Gospel}
\end{thebibliography}
were required to pay high rents and taxes, perhaps as much as one fourth or even one-third of their annual production. The dispossession and the marginalization of the lower classes, in particular the peasants and the rural artisans who depended on them, resulted from a concentration of unjust rents and taxes, crop failures, loss of land, and unemployment.\textsuperscript{106}

After the procurator, the high priest was the most powerful individual in Roman occupied Palestine. There was also a board of chief priests who supervised the sacred complexes and its sacrificial systems. That included the concession of selling animals used for the daily sacrifices. These were also responsible for the administration of the treasury and its collections of the various taxes and tithes that were imposed on people.\textsuperscript{107} Herman C. Waetjen has stated that:

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“The Temple was the central institution in Judaism that controlled the Jewish tributary mode of production”, the system that extracted the economic surplus from its primary producers, the peasant cultivators and shepherds, and redistributed it among the upper-class, specifically to the members of the ruling aristocracy, the priesthood and the administrative apparatus of the government.”\textsuperscript{108}
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This statement shows that religion and politics exploited the people in ruthless manner through tax and tithes. They acted according to the will of Roman rulers. They were the pro-Roman. Some priests, scribes and elders were landlords of large estates in various regions in Palestine who had dispossessed tenants of agricultural surplus through imposing high rents. Herodians, Pharisees, and local scribes enjoyed a standard of living better than others on the lower level of society.

The peasantry constituted the largest class of agrarian society. Living in the rural countryside, they worked the land under a tributary or redistribution system of exchange. They were dispossessed by exorbitant rent rates, different kinds of taxes,

\textsuperscript{106} Waetjen, \textit{A Reordering of Power}, 7.
\textsuperscript{107} Waetjen, \textit{A Reordering of Power}, 8.
\textsuperscript{108} Waetjen, \textit{A Reordering of Power}, 8.
and compulsory labour, amounting to up to four-fifths of their total agricultural produce. This situation forced farmers into huge debts and poverty.\textsuperscript{109} Wes Howard-Brook and Anthony Gwyther have pointed out that:

“… The economic structure of the first century Roman Empire produced a number of social tensions. The first was the tension between city and county. Within the city there was tension between the elite, who owned and controlled the food supplies, and the poor majority, who were dependent on food aid. In the rural areas there was tension between the tenant-peasants and the owners of the large estates, and between the peasants and those representatives of the empire who taxed them. There was also tension between the centres of the empire-Rome-and the provinces, which benefited the provincial elite and impoverished the majority…”\textsuperscript{110}

Regarding the politico-economic condition of Idukki District, we can identify the situation similar first century Roman occupied Palestine. The world-wide phenomenon of globalization controlled by the financial powers of the world, under the leadership of USA has ruined the agrarian economy of Idukki district. We can call America the re-born Roman Empire. (Or “In all practical purposes pax-Americana has replaced pax-Romana) As a result of their world market and commercialization, rural economies have collapsed. Due to the presence of the global market every where, people have to pay more money in order to purchase basic needs such as food, clothes, and medicine, and are expected to give indirect taxes for purchasing these goods. The government has also supported these multinational companies by its liberalized policies. Finally, due to the fall of the rural economy, people have been forced into a debt crisis and poverty.

\textbf{2.3. Socio-cultural-religious situation:-}

The Roman occupied Palestinian society was built on a pyramid of patron-client relationships. A person of higher standing (patron) could offer financial assistance or legal protection (patronage) to a person of lower standing (client). By

\textsuperscript{109} Waetjen, \textit{A Reordering of power}, 10.
\textsuperscript{110} Brook and Gwyther, \textit{Unveiling Empire}, 101.
accepting assistance, the client was obligated to offer respect and loyalty to the patron. This relationship existed at the level of the individual, the household, the city, and the province. The emperor was the patron par excellence and the people of the empire were his clients\(^\text{111}\). The following diagram further depicts this method of hierarchical relationships.

Diagram 2: POWERS AND PRIVILEGE
Socioeconomic pyramid of agrarian society in Palestine during A.D first century\(^\text{112}\)

![Diagram](image)

The social condition of the first century Roman world cannot be viewed as a sudden development, but rather, having going back to the Hellenistic period. The social and economic atmosphere of the first century has its heritage in Hellenism.\(^\text{113}\) Economics was the single agent that ran the whole social system and caused all factors to be closely interrelated.

### 2.3.1 Socio-economic group of Palestine:-

#### 2.3.1.1. The wealthy-Kings and Priests:-

In the agriculturally based economy of Palestine during the time Jesus, the ownership of land and properties such as buildings or livestock was an important source of wealth. Wealth was also derived from trade and commerce. People, who

\(^{111}\) Brook and Gwyther, *Unveiling Empire*, 95.  
held high political or religious office, were also likely to acquire wealth due to the nature as a consequence of opportunities for enrichment that were offered.  

There were two groups of people who had gained wealth from all three sources. The first was the Herods, and their families and retinue. Joachim Jeremias has pointed out that:

“…among the kings associates are to be found his intimate friends, the ‘cousins and friends, and ‘cousins’ does not necessarily mean relations. These ‘cousins and friends constitute the highest rank which we meet at all Hellenistic courts. In additions to the cousins, nephews, brother-in – law and other relatives of the ruler, a number of distinguished men, Greeks, especially belong to Herod’s court”.

The second were the chief priests and their families. These groups possessed remarkable wealth in contrast with the poor circumstances of the ordinary priests. Moreover, they concentrated on Temple treasury and filled the post of temple treasurer from the younger members of its families. The Herods and their families received revenues from taxes and profits from the trade and commerce within their territories as well as owned large proportions of land within their respective kingdoms. One commentator has indicated that Herod privately owned somewhere between one-half and two-thirds of his kingdom. Chief priests possessed enormous wealth from sacrificial portions, their partnership with trade and commerce and land holdings. Along with the leading priestly families, and the various members of the Herodian courts, successful merchants and large land owners constituted the bulk of the wealthy class during the time of Jesus. According to Gerd Theissen, “A progressive
concentration of possession probably heightened the struggle over the distribution of wealth in the first century A.D.\textsuperscript{119}

The division between the rich and poor was very clear in the Society of Jesus’ period. Among the rich people, the Royal court was the predominant group of wealth. Luxurious life styles were the main feature of it. Their income came from huge taxes, personal properties, confiscated goods of leading men convicted of wrong doing, bribes, and gifts. Others belonging to the wealthy class were merchants and large land owners, tax-farmers, bankers, and families made rich through the tradition of inheritance. Sanhedrin had rich members. There was the priestly hierarchy and their associates, composed chiefly of the high priestly families. Their wealth largely came from the temple tax required of Jews through out the world as well as from the sale of sacrificial animals, and the profit of money changers. They also gave expensive bribes to stay in office. This group was well known for their love feasts and banquets, which consumed much of their income.\textsuperscript{120}

\textbf{2.3.1.2 Traders- merchants-Priest:-}

The middle class consisted of retail traders, the small tradesman and craftsman. Each village, both great and small, had some from this group. But the middle class in Jerusalem fared the best due to the large influx of pilgrims for the feasts. To serve their needs, a large catering trade existed for providing food, drink, clothing, and animals. For the Passover, it was commanded that the second tithe be spent only in Jerusalem, and that it be used on meat and strong drinks, or anything else they desired.\textsuperscript{121}

\textsuperscript{120} Pilgrim, \textit{Good News to the Poor}, 42.
\textsuperscript{121} Pilgrim, \textit{Good News to the Poor}, 43.
Priests were included in this middle sector as well. Some priests and Levites were well educated and well off, but the majority were poor. The main source of their income was sacrificial payments and various sources of tithes. However, they had received and demanded extra in addition to what they ought to have received according to the law. Due to their poverty, their status was low when compared to the high priestly families. Joachim Jeremias has described the pathetic conditions of poor priest that the high priests were actually so brazen as to send their servants to the threshing floors to receive the tithes due to the priests, so it happened at that time that those of the priests who in olden days were maintained by the tithes now starved to death.\textsuperscript{122} Handcrafters and the lower echelons of priests also fell within this category. Since, major portions of the land were in the hands of few, the majority of people lived without sufficient land and income. They only had small parcel of land. Therefore, economic stability was seldom at that time.\textsuperscript{123}

\textbf{2.3.1.3 Poor- Peasants:-}

The poor belonged to two groups: those who sought to earn their own livelihood, and those who lived off subsidies. According to Joachim Jeremias, we must distinguish between those of the poor who earned their own living, and those who lived, either partly or wholly, on relief.\textsuperscript{124} Among the former group were slaves and day labourers. Day labourers were much more numerous than slaves.\textsuperscript{125} There were Jewish slaves as well as gentile slaves. The majority of the slaves were domestic slaves in the larger cities. In Jerusalem there was an auction block for the slaves. The day labourers were numerous and they depended on each day’s work for their

\begin{footnotes}
\item[123] Cassidy, \textit{Jesus, Politics and Society}, 108.
\item[125] Jeremias, \textit{Jerusalem in the Time of Jesus}, 111.
\end{footnotes}
livelhood. On an average their services earned one denarius a day.\textsuperscript{126} The picture of the day labourers in the Matthean parable, waiting patiently in the market place for work was true to the reality of the time (Matt: 20:2-9). Not only that, the poor man who lived by trapping doves, caught four doves a day, two of which he offered each day as a sacrifice. Since the price of the doves was an eighth of a denarius in Jerusalem, his earning was a quarter of denarius a day.\textsuperscript{127} This situation is clearly revealing the exploitative condition of poor people in 1\textsuperscript{st} century Palestine.

Among the poor, there were those who lived on the poverty line. They were known as “am haaretz”, the people of the land. They were either small land owners, or tenants for large land owners. They were working to get the minimum required for their basic needs, and was greatly overburdened with taxes, tithes, and rent. As a result, most of them were under debt crisis.\textsuperscript{128}

The second group of the poor, partially or fully, lived on relief. The lowest on the scale were beggars with a large number within the city of Jerusalem. They included the sick, blind, lame, lepers, and the destitute. There situation was pathetic, without hope, and socially and religiously ostracized. Beggars were a constant reminder of one’s inhumanity toward others.\textsuperscript{129} Different kinds of poor were the fatherless and widows, the victims of ill fortune who needed social care and regularly received it. There were also scribes and rabbis who didn’t receive wages for their teaching, and were also depending on others to get support for means of livelihood. Thus, to describe the population during the time of Jesus, the majority were the poor. They were despised by the religious teachers and excluded from the most sacred

\textsuperscript{126} Jeremias, Jerusalem in the Time of Jesus, 111
\textsuperscript{127} Jeremias, Jerusalem in the Time of Jesus, 111.
\textsuperscript{128} Pilgrim, Good News to the Poor, 44.
\textsuperscript{129} Pilgrim, Good News to the Poor, 44.
precincts. They were far too overburdened with the law and taxes, and with systematic fleecing of their goods and property.\textsuperscript{130}

Widows, orphans, strangers were the poor in those times. In addition to these groups, it is probable that a substantial number of the day labourers lived in or on the brink of poverty. Poverty may also have been the reality to those owning land that were extremely small or unprofitable. When these owners of small parcels of land paid their temple taxes as well as the taxes levied by the Roman and Herod, it is most likely that they lived on the edge of poverty.\textsuperscript{131}

\textbf{2.3.1.4 Women:-}

The Jewish Society of Jesus’ day was strongly patriarchal in character, and as a consequence, women were in a subordinate position with regard to both family life and public life.\textsuperscript{132} Women were always under the domination of man. Polygamy also existed, and divorce was only possible when initiated by man. Joachim Jeremiah draws on the condition of women stating that women were chiefly valued for her fecundity, kept away as far as possible from the outer world, submissive to the power of her father or her husband, and she was inferior to men from a religious point of view.\textsuperscript{133}

\textbf{2.3.1.5 Slaves:-}

Slavery, in the strict sense of the term, did not exist among the Jews in Judea and the Jewish areas of Galilee during the time of Jesus. While a form of indentured servitude existed, a small number of Jewish thieves probably served their time of bondage unwillingly, but their maximum term of labour was seven years. However, there were some kinds of forced labour and bonded labour. Jews who had no means of

\begin{itemize}
\item \textsuperscript{130} Pilgrim, \textit{Good News to the Poor}, 44.
\item \textsuperscript{131} Cassidy, \textit{Jesus, Politics and Society}, 108.
\item \textsuperscript{132} Cassidy, \textit{Jesus, Politics and Society}, 111.
\item \textsuperscript{133} Cassidy, \textit{Jesus, Politics and Society}, 111.
\end{itemize}
paying off their debts frequently sold themselves to persons of wealth, and worked off what they owed through labour in the fields, service in the households, and so forth. There were also gentile slaves whom wealthy Jews purchased from slave traders, and remained in bondage during that time.\textsuperscript{134}

2.3.1.6 Tax collectors:-

Jesus’ movement was very popular among tax collectors (Mark: 2:13-17). There were many tax collectors in Palestine. They were the people who sit in the tax offices (Mk: 2:14) and collected the portatorium.

“The portatorium corresponds to the old notion of a “toll” or “duty” and includes exports duties levied on goods as they leave the duty-levying district, import duties levied on goods as they enter the district, and even crossing-point duties (road and bridges tolls, fares, toll at city gate) and market duties\textsuperscript{135}.

They were scorned by the rest of the people for their cooperation with the Roman administration as collaborators, and were disliked for their swindling. However, through the words and deeds of Jesus, the love of God now becomes a reality for these people. The Pharisees and even the Jewish populace generally criticized Jesus for consorting with tax collectors and sinners, \textsuperscript{136} but, Jesus maintained a friendly attitude towards them. These people were the outcast group of the society due to the purity/pollution system of the Jewish religion. Therefore Jesus kept an intimate social interaction with these people in order to show that every one is equal before God.\textsuperscript{137} It was not to recognise their status quo, but since they were a vulnerable group within society and also forced to support the oppressive measures of the Roman imperialism, Jesus solely aimed to convert them into the reality of the Kingdom of God.

\begin{footnotesize}
\textsuperscript{134} Cassidy, Jesus, Politics and Society, 112-113.
\textsuperscript{135} Luise Schottroff and Wolfgang Stegemann., Jesus and the Hope of the Poor, 9.
\textsuperscript{136} Luise Schottroff and Wolfgang Stegemann., Jesus and the Hope of the Poor, 6-7.
\textsuperscript{137} Ched Myers, Binding the Strong Man: A Political Reading of Mark’s Story of Jesus (New York: Orbis Books, 1990), 157.
\end{footnotesize}
2.3.1.7 Sinners as ‘Am haaretz’—

The word “sinners” (Hamartoloi) in the earliest Jesus tradition must be understood in the sociological terms. It indicates a group of people and such a word linkage to “Tax collectors” and “sinners”. It refers to the “am haaretz” or to the practitioners of despised trades. In the first and second century A.D. Pharisaic Jews scornfully dismissed non-Pharisaic Jews as “am haaretz”. In the first century, the Pharisaic were as yet a small group, and in their eyes, therefore, the majority of the people were “am haaretz”. Non-pharisaic Jews included not only uneducated people whose poverty made study of Torah impossible, but also rich Jews who may have studied the Torah, but not in the Pharisaic manner and were therefore regarded by the Pharisees as “uneducated” or “am haaras.”

According to Ahn Byung-mu, a Korean Liberation Theologian, the concept of a crowd (ho ochlos) can be understood in terms of the rabbinic expression ‘am haaretz of Palestine (people of the land). They were the lower class, the poor, the uneducated and the ignorant of the law. They were alienated from the Jewish leadership and were considered social outcasts. Rabbis taught Jews to neither share meals nor travel together with the ‘am haaretz. According to Jeremias, sinners, like tax collectors were practitioners of despised trades. Furthermore, the category of sinners includes people who lead an immoral way of life such as adulterers, prostitutes, murders, robbers, and swindlers. In the Palestinian situation, however, the so-called sinners were the ‘am haaretz, those who were labelled as sinners or followers of the despised traders by the Jewish religious leaders of that time.

138 Luise Schottroff and Wolfgang Stegemann., Jesus and the Hope of the Poor, 14.
139 Luise Schottroff and Wolfgang Stegemann., Jesus and the Hope of the Poor, 14.
140 Myers, Binding the Strong Man, 156.
141 Myers, Binding the Strong Man, 156.
142 Luise Schottroff and Wolfgang Stegemann., Jesus and the Hope of the Poor, 14.
According to the above argument, it is clear that sinners (‘am haaretz) were the most vulnerable group in the first century Palestine and sin was defined in a socioeconomic and politico-religious level. In Mathew and Mark, sinners stand along side tax collectors and prostitutes (Mat: 11:19; Mk: 2: 13-17). Here, ‘sinner’ is not a generic term that includes tax collectors and prostitutes. In Luke, however we can see an inclusive sense of sinners (Luke: 7: 36-50). The real causes for the sin are not only individualistic or moral weakness but also corporate. The Debt-crisis of the Idukki district can be understood in terms of ‘am haaretz. Therefore, it is clear that indebtedness is not one’s own personal cause, but, on the other hand, it is a corporate situation resulted by the social evil structures.

2.3.1.8 Prostitutes:-

The vast majority of the prostitutes, however, especially in the cities of the Roman Empire, including the cities of Palestine were wretched. In general, their services were sold by procurers in brothels. The prostitutes were usually slaves whom the procurer bought for his brothel. If they had not been slaves from birth, it was an economic necessity that turned them into prostitutes. Parents also sold or rented their daughters for this purpose.\textsuperscript{143}

2.3.1.9 Beggars, the poor and Cripple:-

The Greek word “ptochoς”, meaning ‘poor’ is used in the Gospels. It means some one who is destitute. In the Roman empire of the first century A.D., destitution was the condition of a sizable part of the population, both rural and urban.\textsuperscript{144} So, the use of the word “poor” in the Gospel accurately reflects the social situation of Palestine in the first century.

\textsuperscript{143} Luise Schottroff and Wolfgang Stegemann., \textit{Jesus and the Hope of the Poor}, 15.
\textsuperscript{144} Luise Schottroff and Wolfgang Stegemann., \textit{Jesus and the Hope of the Poor}, 16.
Throughout the Gospel, there are so many descriptions about the poor, such as recipients of alms (Mk:10:21), Lazarus, a sick beggar (Luke: 16:19), other sick beggars (Luke:14:21,23), sick (Mt:11:2-5), poverty with hunger and lamentation (Lk:6:20, Lk:1:46). These were the various realities of poor in Jesus’ time.

These poor were not necessarily beggars in the strict sense, but persons who were economically completely depended on help from others. So, this group also comprised of unemployed day labours, fugitive slaves, individuals rendered homeless by economic forces, and small farmers driven into an economic corner by burdensome taxes, crop failures, or debt. This kind of poverty was widespread throughout the Roman Empire.  

During the first century A.D., the economic condition of the population as whole seems to have been bad. Civil wars were repeatedly flared up as well as attempted revolts against Rome. Economic, political, and religious distress were interconnected. People in this hopeless economic situation took part in an uprising. Josephus’ account in the Jewish war has drawn a great deal of attention. At the beginning of the war in A.D.66 the rebels burned the records office in Jerusalem, and destroyed the debenture bonds of creditors in order to make impossible the recovery of debts and secure the support of the army of debtors and enable the poor (aporoi) to rise with impunity against the rich (euporoi).

The first decades of the first century also marked the impoverishment of large sectors of the population. During the period of Herod Antipas (4B.C.-A.D.39), the city of Tiberias was built by the Herod and, so many beggars had gathered around the city. During the period of Herod the great, many magnificent building and fortresses

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145 Luise Schottroff and Wolfgang Stegemann., Jesus and the Hope of the Poor, 16.
146 Aporoi is used by Josephus the contemporary Jewish historian to depict the poor situation, which means the people in a hopeless economic situation.
147 Luise Schottroff and Wolfgang Stegemann., Jesus and the Hope of the Poor, 16.
were built alongside with the economic decline of the population. The great famines under Herod in 25B.C. and in Jerusalem in A.D.46-48 seem to have been due to structural causes rather than by chance.\textsuperscript{148} There are reports of the lack of seed for sowing, a lack of grain, and hence people died of starvation, and plagues. The ruin of small farmers was the long – term effect of that famine.

\textbf{2.3.2. Purity and Pollution System:-}

In ancient Palestinian Judaism, there was a dominant ideological system and its vehicles, which ruled over the society. It could be understand as a symbolic order or cultural code.\textsuperscript{149} The major economic issue of the time of Jesus was the debt crisis. Debt includes the notions of legal obligation and moral duty in our social world. In order to understand the debt system of first century Palestine, we have to analyse the symbolic order of purity and pollution system.

The cultural code of debt articulated social organization and hierarchy. In first century Palestine, social power was exclusively determined by kinship and classes. The notion of “clean and unclean” in the material world was applied to the body politic, functioning to establish and maintain group boundaries and communal identity. The debt code (Deut: 15:4) regulated social aggression and formed the basis of the covenant paradigm with Yahweh, including the Ten Commandments and other socio-ethical elements of the Law. It was originally rooted in the primitive peasant political economy of reciprocity, and sought to promote justice and equity in the community.\textsuperscript{150}

A pollution code has its ideological basis in Israel to distinguish a “holy” people, set apart from the surrounding cultures and their contrary (idolatrous) social practices. Thus the great variety of complex rituals essentially served as function for

\begin{flushright}
\textsuperscript{148} Luise Schottroff and Wolfgang Stegemann., \textit{Jesus and the Hope of the Poor}, 17.
\textsuperscript{149} Myers, \textit{Binding the Strong Man}, 70-71.
\textsuperscript{150} Myers, \textit{Binding the Strong Man}, 73.
\end{flushright}
the same purpose that is to reinforce the group boundaries. There were the socio-symbolic taboos functioned to maintain the internal order in the world.

According to Belo, these systems operated in three basic social spheres or sites: the “table” (the production and consumption of the goods), the “house” (kinship and community relationship), and “the sanctuary” (the temple cults and the priesthood). Ched Myers expands these sites into land/table, village/house, synagogue/sanctuary. He also articulates a diagram according to his explanation:

<table>
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<th>Table 3.1 Elements of the Leviticus Code</th>
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<tr>
<td><strong>Pollution/purity</strong></td>
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<tr>
<td>Land/Table</td>
</tr>
<tr>
<td>Village/house</td>
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<td>Synagogue/sanctuary</td>
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Anthropologist Mary Douglas argued that the Leviticus purity code was not based on any symbolic order, but a concern for “hygiene and aesthetics.” The Law (Torah) and Temple, however, was the major vehicle that implemented the debt-impurity system. The elite groups of society defined the law, controlled the temple, and maintained the system through propitiatory sacrifice and other symbolic actions. According to this system, Israel, and their land and culture are holy, and all others are impure. Moreover, within Israel the priests and Levites were the high ranking and remaining were considered low rank. Thus, this system created social and economic boundaries and these divisions became the guiding principle of the class divisions within the Jewish society. Oppenheimer points out that the sheer “profusion of these laws, and difficulty of observing them” inevitably marginalised the masses.

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151 Myers, *Binding the Strong Man*, 74.
152 Myers, *Binding the Strong Man*, 74.
154 Myers, *Binding the Strong Man*, 75.
This symbolic system mostly affected the ordinary people in an economic sense. The daily circumstance of their lives and trades, especially for the peasantry, was in farthest pity situations and they simply couldn’t afford the outlay of time or money/goods involved in ritual cleansing process. Pharisees and Sadducees and priestly groups enjoyed the privilege and hegemony over the purity determination. Since it was a political and economic self-interest, there was also a competition among them.

The debt system was the realm of priestly class, not only because of their role in the sacrificial cult, but perhaps more importantly because of their oversight in the collecting of tithes\textsuperscript{155}. The economic burden of the tithe structure fell upon the food producers. It is clear that many of the clergy receiving tithes were no longer really dependent upon them which were the case during the primitive stages of the redistributive system at the time of Moses. In fact, in many cases they were land owners, making the tithes not only gratuitous but redistributive in the wrong direction\textsuperscript{156}. Moreover, most of the producers could not afford the annual journey to Jerusalem to take in the tithes, so the Jerusalem clergy tried to control the local distribution of tithes and this central clerical control proved to be a disadvantage to the local priest and Levites. This expropriation caused the poorer local priests to starve.

There was also a Pharisaic attempt to enforce the Sabbath regulations that prohibited sowing or harvesting on the Sabbath day and during the seventh year. These restrictions presented an obvious hardship for the subsistence economy of the peasant, who could expect no relief from the state in hard times.\textsuperscript{157}

\textsuperscript{155} Myers, Binding the Strong Man, 77.
\textsuperscript{156} Myers, Binding the Strong Man, 77.
\textsuperscript{157} Myers, Binding the Strong Man, 77.
Another problem was the Sabbatical release of debts. The peasant class needed to obtain loans to pay their tax and tithe obligations, but as Horsley and Hanson rightly points out:

Potential creditors were reluctant to make loans in the last few years prior to the Sabbatical year...This was the context and purpose of the prosbul established by the Pharisaic sage Hillel, under Herod’s reign...Hillel designed a legal ruse by which the provisions of the law of sabbatical release of debts could be bypassed...the short-term effect of such a provision was surely relief for hungry and overtaxed peasants. The long-range effect was permanent debt.\textsuperscript{158}

\textbf{2.4. Religious situation:-}

\textbf{2.4.1 Law:-}

Mosaic Law enjoyed a pre-eminent position within the Judaism of Jesus’ day. The Law gradually developed general principles on which the ongoing life of the Jewish community was to be based, but it also indicated specific application in concrete situations. Thus extensive legislation came into being, a corpus of legal directives relating to virtually all aspects of Jewish personal, familial, and societal life.\textsuperscript{159}

The theology of the law was that it is as an expression of God’s purposes. This was an important subject in its own right of the law. It is appreciable that several passages of Jewish law that makes provisions for the poor and weak. It encompasses several of the chief characteristics within Jewish traditions with respect to social responsibility. Prophetic writings and wisdom literature also had considerable influence upon the Jewish social responsibilities.\textsuperscript{160}

Throughout the Old Testament period, the social situation in Palestine was such that widows, orphans, and strangers were the principle group in need of social protection. Under the existing socio-economic pattern, they were particularly

\textsuperscript{158} Myers, \textit{Binding the Strong Man}, 77-78.
\textsuperscript{159} Cassidy, \textit{Jesus, Politics and Society}, 101.
\textsuperscript{160} Cassidy, \textit{Jesus, Politics and Society}, 101.
vulnerable to poverty and injustice even though others also suffered from these two evils. The code of the covenant clearly referred these situations (Exodus 22: 21-23; 22: 25-27; 23:6, 29:9).

Deuteronomy 15:7-9 says that Israelites were to be mindful of the poor among them. Demanding interest on loans made to the poor or holding the poor person’s garments overnight are thus both specifically prohibited (Lev. 25: 35-37).\(^{161}\)

The Mosaic Law also stipulated that every seventh year was to be kept as a “sabbatical year”, and set down specific ordinances relating to the way in which this period was to be observed. Out of these laws, during the seventh year, all those in servitude were to be given the option of regaining their freedom (Exo: 21:2; Deut: 15:12-14). The poor have a special claim upon whatever products grew in the fields and vineyards during this year (Exo: 23:11). All loans outstanding at the beginning of the seventh year were to be cancelled (Due: 15:1-2). The original purpose of the law seems to have been to set up a legal framework against life long indebtedness.\(^{162}\)

Those who fell into the debt might remain in debt for up to six years, but if they were not able repay their debts by the seventh year, they were given the opportunity to make a new beginning. Since the poor were particularly vulnerable to unexpected emergencies, it is likely that they were the ones most frequently in debt. So, the law was a relief to poor of the society.\(^{163}\)

However despite the lofty ideals that such a law embodied, there are reasons to believe that the risks it required lenders to bear may have resulted in their unwillingness to lend to the poor at all. Deuteronomy goes on to caution lenders

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\(^{161}\) Cassidy, *Jesus, Politics and Society*, 102.

\(^{162}\) Cassidy, *Jesus, Politics and Society*, 103.

\(^{163}\) Cassidy, *Jesus, Politics and Society*, 103.
against calculating the nearness as a basis for hardening their hearts against those petitioning loans (Deut: 15:9-10).\textsuperscript{164}

Since this particular regulation was not included in the subsequent compilation of the sabbatical year legislation in the book of Leviticus (25: 2-7; 13-24). So, some commentators believe that in practice the law was not benefiting to the poor.\textsuperscript{165} This argument receives additional support from the “probosole” (literally, a certificate) that the later Rabbinic tradition developed. Under certain specific conditions, this probosole made it possible for the obligation of repaying loans to continue even though a sabbatical year might occur before the loan was repaid.\textsuperscript{166}

When the probosole was to be used, the petitioner of the loan went before the court and witnesses and declared that during the time of the sabbatical year, the title to the loan would become the court’s property. Before the seventh year, the creditor issuing the loan retained the title for repayment; when the seventh year had passed, the court returned the title to him. However, during the sabbatical year, the title to the loan was technically the property of the court and not subject to cancellation.\textsuperscript{167}

From one stand point, it can be argued that the probosole actually furthered the underlying concern of the original law by making it possible for poor people to obtain loans that otherwise would have been denied to them. On the other hand, there are also grounds for holding that this arrangement actually frustrated the law’s original intent because it removed the protection against long-term indebtedness that the law had accorded. The Rabbinic literature attributes the authorship of this probosole to Hillel, an eminent rabbi who was near contemporary of Jesus. So, it still

\textsuperscript{164} Cassidy, Jesus, Politics and Society, 103.
\textsuperscript{165} Cassidy, Jesus, Politics and Society, 104.
\textsuperscript{166} Cassidy, Jesus, Politics and Society, 104.
\textsuperscript{167} Cassidy, Jesus, Politics and Society, 104.
seems that *probosole* was developed somewhere around the time of Jesus. Therefore the debt issue was a live issue in the time of Jesus.\textsuperscript{168}

### 2.4.2 The Temple:-

The Jerusalem Temple was regarded as the house of God and because it was the only place where sacrifice could legally be offered, Jews from all districts of Palestine and from all over the world made pilgrimages to Jerusalem for the principle Jewish feasts. Jeremias has estimated that for the Passover festival, around 60,000-125,000 pilgrims had travelled to Jerusalem. This is particularly striking figure, since the normal population of the city was probably somewhere between 25,000 and 30,000.\textsuperscript{169}

Since the Temple rites necessitated the purchase of sacrificial animals such as sheep or cattle, or products such as wheat flour and fruits, the regular influx of pilgrims had a significant positive impact upon the city’s economic life. Thus a significant number of merchants, traders, and livestock owners earned their living from the economic activity generated in connection with the temple.\textsuperscript{170} The temple had also required extensive financial support from the Jews of Palestine and the Diaspora.

The livelihood of the priest was provided by tithes, offerings and other temple taxes. According to Gerd Theissen, there were religious taxes in addition to the state tax\textsuperscript{171}. The priests received the choicest portion of the sacrificed animal and the first fruits of the farmers and shepherds as well as portions of the tithes from Levites which were also collected from the people. The Jewish law required that one-tenth of the total harvest of the most important agriculture products was to be turned over to

\textsuperscript{168} Cassidy, *Jesus, Politics and Society*, 104.
\textsuperscript{169} Cassidy, *Jesus, Politics and Society*, 105.
\textsuperscript{170} Cassidy, *Jesus, Politics and Society*, 105.
\textsuperscript{171} Theissen, *Sociology of Early Palestinian Christianity*, 43.
the Levites and that the Levites were then to turn one –tenth of what they had received over to the priest.172

Regarding the tithe mechanism, those who were responsible for giving the tithes did not give them voluntarily. In the book of Nehemiah, the Levites and priests are allowed to collect the tithes themselves (Neh: 10: 38-39). Josephus indicates that during the New Testament period, occasionally the chief priest actually sent bands of ruffians to ensure that tithes were collected. The Roman government also gave the freedom to take up an annual collection for the temple in Jerusalem. This was the source of revenue necessary for the ongoing operations of the temple. These collections were required by all Jewish men to pay a half-shekel temple tax each year. Since half shekel was the equivalent of two days pay for an average labourer, a considerable amount of money must have been collected each year. So, the treasury contained substantial amounts of money. Priests as well as Roman officials used this money for their selfish interests.173

Economically the temple dominated Jerusalem, or broadly speaking, the whole region of Judea. Though originally intended as the “central store house” of the redistributive economy, it had come to massive capital accumulation. Horsley and Hanson point out that:

From the tithes and other dues to the priesthood and Temple, through repayment and interest on loans, and even through the contributions which Diaspora Jews from around the world sent to the temple, surplus wealth flowed into, and piled up in Jerusalem. There were no mechanisms, however, by which these resources could be channelled to the people most in need…Rather, some of the surplus wealth was used on luxury goods or simply stored in the temple treasury, in the form of valuable metals or objects.174

According to Theissen, Temple trade undergirded the thriving commercial sphere in Jerusalem, and provided both revenue for, and contributions to the welfare

\[172\text{ Cassidy, } Jesus, Politics and Society, 106.\]
\[173\text{ Cassidy, } Jesus, Politics and Society, 106-107.\]
\[174\text{ Myers, } Binding the Strong Man, 79.\]
of the city. Its maintenance and renovation generated countless jobs upon which the urban population depended. As a result, the rural population become impoverished.

2.4.3 The synagogue:-

The Synagogue was a religious institution in Jewish Palestine. Its central enduring purpose was the proclamation and exposition of the law. Mosaic Law was the law upheld by the synagogue. In contrast to the centralisation of worship that the Jerusalem temple represented, numerous synagogues were established throughout Palestine. It was originally oriented to laity, but it was dominated by the Pharisees.

2.5. Cultural Situation:-

In first century Roman occupied Palestine, even though nearly all Galilean villagers would have been illiterate, they were rich in cultural values. The traditional agrarian society of Galilee and Judea upheld the little tradition varied from the great tradition upheld by the ruling class. The understanding of same Torah was also varied. In the agrarian society they observed the Mosaic covenant during the sabbatical year and Decalogue, as well as the observance of other additional covenants of mutual economic cooperation, no exploitation, mutual lending to those in need, prohibition of interest, and a regular sabbatical cancellation of debts. These were known as the moral economy of peasant.

However, Romans as well as client kings and priests introduced a capitalist culture. While television, radio, the internet, and the press are the primary sources of media today, ancient Rome possessed less technical but no less sophisticated means to propagate its world view. The Roman media included Temples, monuments, inscriptions, festivals, orations, coinage, games, and so forth. These sources of media

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175 Myers, Binding the Strong Man, 80.
176 Horsley, Jesus and Empire, 63.
communicated powerfully the message that Rome was a beneficent and well-ordered society, and that its emperor was the guarantor of peace and harmony. Instead of sharing, domination and accumulation were introduced. Roman “Pax Romana” had the importance not only with the military, political, economic, and legal sphere but also the cultural dimension of imperial Rome. The policy of peace through victory undermined the value system of the society. All desired luxuries and become money oriented. This created a hardship among the people of village communities.

3. Jesus’ attitude towards debt system:

Jesus was an alternative to the power and domination in the first century A.D. Gospels are clearly depicted the attitude of Jesus Christ towards the severe problem of the debt system.

3.1. Lord’s Prayer: Matt: 6: 9-13

“…Our father in heaven, hallowed be by your name, your kingdom come, your will be done on earth as it is in heaven. Give us today our daily bread. Forgive us our debts, as we also have forgiven our debtors. And led us not into temptation, but deliver us from the evil one…”

Jesus taught the Lord’s Prayer to his disciples during the Sermon on the Mount (Mathew 5:1-7:29, Luke 6:20-49: Sermon on the plain). Meaning of this Lord’s Prayer must be analysed in light of the socioeconomic-political situation of A.D. first century Palestine. Actually, this prayer was a reverse system on the basis of Kingdom of God against the Roman imperial hegemony as well as against the Jewish religious deterioration.

In Lord’s Prayer (Mathew 6: 9-13, Luke 11:1-4), there is a petition, “Forgive us our debts, as we forgive our debtors”. This petition is a common prayer for both

177 Brook and Gwyther, Unveiling Empire, 88.
Jewish as well as Christian people. The idea of sins as debts is common in Jewish prayers. This prayer says God’s forgiveness must be earned and received. It is noteworthy that this fifth petition of Lord’s Prayer is only one that presents a relation of reciprocity. It emphasizes the hope and practice of the Jubilee. We need the forgiveness of our debts in order to be able to live. Therefore our daily prayer is our daily Jubilee.

The Greek word for debt is “opheilema”, which means “what is due” or “an obligation”. But it also has a moral connotation, meaning “sin”. The Greek terms reveal the content of the debt. The words ‘opheilemata’ (“debts”) and ‘opheiletai’ (“person who are in indebted”) refers to the situation of monetary or economic debt, which had its origin in loans, wars, or the non-payment of taxes. In Luke’s form of Lord’s Prayer, we find the word “hamartias’, which means “sin”. Luke 11:4a, “Forgive us our sins, for we also forgive every one who sins against us”. Jesus was probably speaking in Aramaic, as most New Testament Scholars agree, and in Aramaic the word “hobba” means “debt” or “sin”. As Mathew Black observes “Sin was conceived in terms of a “Debt”. So Luke has translated this Aramaic word “hobba”into the Greek “hamartias”, to connote “sin”. So, the ‘debt’ must be understood in this sense.

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178 Walter E. Bundy, Jesus and the First Three Gospels: An Introduction to the Synoptic Tradition (Cambridge: Harvard University press, 1955), 113
But, sin was not an individual criminality, rather sin has to be understood on a
as social as well as an economic level. Here “*hamartias*” indicates “*am ha aretz*”
those who are debts-slaves as well as those who have dues to temple. The language of
debt is drawn from law and commerce and is applied to relationship with God and
others.\(^{185}\) Debts in Jesus’ culture, was a perfectly intelligible way of speaking of
offences against another or against God.\(^ {186}\) The debt has to be repaid; there is a moral
and often a legal obligation to do so. The Hebrew Scriptures made it obligatory to
remit debts every seventh year\(^ {187}\). By the time of Christ commercial conditions had
made this virtually impossible (loans become very scare in the sixth year) and a way
had been found to circumvent it.\(^ {188}\) Therefore, Christians must act against this
exploitative condition and must continue to remit debts in the seventh year.

Debt forgiveness and remission is the core teaching of Jesus Christ. The Greek
word ‘*aphesis*’ is used to point the forgiveness. Take for instance Mathew 6: 12, “And
forgive our debts as we forgive our debtors”. Here the word ‘*aphesis*’ means
forgiveness, release, pardon and cancellation.\(^ {189}\) The remittance of debts, which
implies the liberation of ‘debt-slaves’ as well, is referred to in the model prayer Jesus
teaches (Luke 11:4) and is exemplified in a parable of steward (Luke 16:1-13).\(^ {190}\)

Mt: 6:12 reveals a community of forgiveness. The language of debts is drawn
from law and commerce (Deut: 24:10, Mt: 18:21-35) and is applied to relationships
with God and others. Both forgiveness and debts appear in the Sabbath-year
regulations (Deut; 15) which require the cancellation of debt every seven years. This

\(^{185}\) Warren Carter, *Mathew and the Margins: A Sociopolitical and Religious Reading* (New York:

2004), 33.

\(^{187}\) Deuteronomy 15:1-2


practice ensured that no one was permanently indebted, and it provided justice for the poor and the needy (Deut; 15:11). It recognised that humans are deeply enmeshed in sinful acts, relationships, and structures, and are always in need of renewal. The use of this language in prayer recalls the prophetic theme that worship and doing justice (remitting debt; ensuring the poor have access to resources; new social structures) are interconnected (Isa: 1:10-17, 58:5-9). According to Ernst Lohmeyer, this prayer is the “foundation of us and our community.”

This could be clearer from Matt: 6: 14-15,

“For if you forgive men when they sin against you, your heavenly father will also forgive you. But if you do not forgive men their sin, your father will not forgive your sins”

Elaborating the petition about forgiveness, these verses underline the connection between God’s forgiveness and forgiveness of other humans. For the word “trespasses”, the Greek noun “paraptoma” is used and, it comes from the verb “parapipto”. This is compound of “para”, “beside”, and “pipto”, fall”. So it literally means “fall beside”-that is off the road. It indicates a “false step” which is sin. Here the faults are against our fellow men. To forgive a debtor involves telling the debtor that the debt is remitted, not just telling God that one forgives. Thus, with sins, it is not enough to confess to God; we must also make it up with the person sinned against.

The description of sin as debts which Jesus employs is not to characterise the relationship between God and man as one between creditor and debtor, but to proclaim the grace of God and to enjoin the duty of forgiveness.

191 Carten, Mathew and the Margins, 167.
192 Ernst Lohmeyer, The Lord’s Prayer, Translated by John Bowden, (London: Collins Clear- Type Press, 1965), 188.
194 Harvey, A Comparison to the New Testament, 33-34.
195 A.E.Willingale, “Debt, Debtor” in The New Bible Dictionary, Org. Ed. G.D. Douglas (Grand...
forgiveness and the request for God’s forgiveness are necessary if your Heavenly Father is to forgive you. The link between receiving God’s forgiveness and extending it to others has been made in Matt 6:12, 14-15. God’s forgiveness or mercy is a transforming power which mandates a forgiving way of life. Forgiveness is a normative practice within the community of disciples.\textsuperscript{196}

The meaning of the Lord’s Prayer is significantly impacted by the social location and circumstances of those praying.\textsuperscript{197} It reveals the injustice, poverty, marginalization, and exploitation of the society under the Greco-Roman World. The statement of Ivoni Richter Reimer regarding the Lord’s Prayer is apt that,

“Forgiveness is liberation that makes possible a new construction of life. Forgiveness permits people to lay aside the burdens that oppress and deprive them of a life of dignity. Without forgiveness it is not possible to construct or reconstruct a life, be that personal, communal, or socio-political. Forgiveness is a gratuitous gesture, but it is united to a relational commitment. The grace and gratuity of God restore our commitment to compassion, justice and solidarity.” \textsuperscript{198}

The petition for the forgiveness reveals that cancellation of debts is inevitable for the celebration of the life. It helps for a fresh and new starting.

\textbf{3:2 Parable of the Unforgiving Forgiven Servant: Mathew 18: 21-35:-}

The social background of the parable is primitive: wife, children, and property are sold to collect a debt.\textsuperscript{199} To foster the spirit of brotherhood and mutual helpfulness, the Mosaic Law ordained that the creditor release his brother Israelite from all obligations at the year of release, which recurred every seventh year.\textsuperscript{200} In the

\textsuperscript{197} Carter, Mathew and the Margins, 167-168.
\textsuperscript{198} Carter, Mathew and the Margins, 164.
\textsuperscript{200} Walter E. Bundy, Jesus and the First Three Gospels, 327.
\textsuperscript{200} Deuteronomy 15: 1-4.
intervening years the custom permitted the seizure and enslavement of a debtor, his wife, and his children.\textsuperscript{201}

In the time of Jesus, in accordance with Roman law, imprisonment was sometimes inflicted on debtors.\textsuperscript{202} Thus the illustration of a man in this parable who overcomes an oppressive debt portrays the helplessness of a sinner in the presence of God.\textsuperscript{203}

The passage found in Matt; 18:21-35 illustrates God’s forgiveness and mandates communal forgiveness. This parable indicates God’s requirement to disciples to forgive one another. The parable makes the point by drawing an analogy between forgiving a debt/loan and sin (linked in the Lord’s Prayer, 6:12, and 14-15).\textsuperscript{204} Here sin (“hamartia”) is also depicted as sin in the state of injustices. The link between receiving God’s forgiveness and extending it to others has been made in 6:12, 14-15. God’s forgiveness or mercy is a transforming power which mandates a forgiving way of life. Forgiveness is a normative practice within the community of disciples.\textsuperscript{205}

The comparison between the parable of the unforgiving forgiven servant and the disciples urges then to forgive a fellow believer in an unconditional way because it is the way God himself forgives. It demands that they forgive one another “from their hearts” the same way that Jesus and His father forgive.\textsuperscript{206} Remission of debt could become an image of divine grace.\textsuperscript{207} This parable make clear that cancellation or forgiveness of debts is central and crucial theme for the building of a community of

\textsuperscript{201} 2 Kings 4:1, Nehemiah 5:5, 8; Isaiah 50:1
\textsuperscript{204}  Carter, Matthew and the Margins, 370.
\textsuperscript{205}  Carter, Matthew and the Margins, 374-375.
\textsuperscript{207}  Theissen, Sociology of Early Palestinian Christianity, 42.
people who live in reliance on the grace of God and who are made equals through the saving work of Jesus Christ.\(^\text{208}\)

### 3.3 Jubilee vision Luke 4: 18-19

“The Spirit of the Lord is on me, because he has anointed me to preach good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord’s favour”.

In Luke 4: 18-19, Jesus used the words of Jubilee declaring that his purpose was to bring about the jubilee year. Here, Jesus quotes Isaiah 61:1-2, which is a prophetic voice recalling the Jubilee legislation. Jubilee therefore what defines the life and ministry of Jesus. It is a calling for an immediate re-structuring of society that will make it impossible for a minority to accumulate capital at the expense of the masses\(^\text{209}\). One can see that Jubilee is one of the corner stones of Christian ministry; Christ brought the good news that life doesn’t have to be trapped by sin or circumstances. Life can be made new and lived in all its fullness.\(^\text{210}\)

Leviticus 25: 9-10 is an important Biblical text describing the Jubilee year:

“Then have the trumpet sounded everywhere on the tenth day of the seventh month; on the day of the atonement sound the trumpet throughout your land. Consecrate the fiftieth year and proclaim liberty throughout the land to all its inhabitants. It shall be Jubilee for you; each one of you is to return to his family property and each to his own clan”.

This was a year of debt forgiveness. It is generally regarded as a key Biblical passage in the application of Christian social ethics to economics. The Jubilee vision in the Old Testament times was a call to rejoice in the divine mandate\(^\text{211}\). The purpose was to bring about Shalom all over the world. The year of Jubilee was a year

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\(^{209}\) Powel, What are They Saying about Luke?, 86.


of release of slaves, cancellation of debts, and return of property to its former owners.

It was the year of freedom and release, the year of rejoice and thanksgiving. It was an invitation to return to the future. All the key concepts of restoration begins with the prefix “re”-repentance, remission, restitution, reparation, restoration, regeneration, recreation, reconstruction, rebuilding, reconciliation, etc. Cosmos (order) is to be created in the midst of chaos. Jubilee visions gave this kind of change.  

Jubilee vision is also related to Sabbatical Laws. According to Deuteronomy 15: 1- 5:

“At the end of every seven years you must cancel debts. This is how it is to be done: Every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment from his fellow Israelite or, brother, because the Lord’s time for cancelling debts has been proclaimed. You may require payment from a foreigner, but you must cancel any debt your brother owes you. However, there should be no poor among you, for in the land the Lord your God is giving you to possess as your inheritance, he will be richly bless you, if only you fully obey the lord your God and are careful to follow all these commands I am giving you to today”.

Here we can see that debts were to last no longer than seven years. Jubilee was to be observed on the seventh Sabbatical year, and this implies that all sabbatical laws apply to the Jubilee legislation. Therefore Jubilee is also a time of cancellation of all debts.

Jubilee year was a bio-centric attitude towards life. There is a search for a global ethic for community life. The debts were cancelled, the slaves were made free, and the marginal were brought to the core of the community life. Jubilee was a time of cancellation of all debts. This is meant to make a new beginning for the weak. What mattered was to release the potentials of the poor and the marginalised.

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short, Jubilee vision and other teachings of Bible on debt clearly say that debt is a negation of freedom, so it is an oppression that has to be released and liberated.

In Luke 4:18-19, the Greek word is “aphesis” was used for a “release from captivity”, and also for a “pardon” from punishments or a cancellation of guilt. 216‘Aphesis’ means forgiveness, release, pardon, and cancellation. In Luke, “captives” are in one sense referring to the people who are imprisoned because of debt. 217 That people must have the forgiveness. Forgiveness has social consequences for it requires acceptance of excluded people into the religious community. 218

Actually, by declaring the vision of Jubilee, Jesus reaffirmed and re-stressed the essence of the Law. During Jesus’ time, upper class religious group were manipulated the law for their selfish political and economic benefit. They had cunningly articulated probsole in order to handle debt system. As mentioned earlier, probsole was only a temporary adjustment and it was not a cancellation of debt, but it led to life-long indebtedness. Therefore, by upholding the Sabbatical and Jubilee vision, Jesus upheld the complete cancellation of debts forever.


“No the Tax collectors and sinners were all gathering around to hear him. But the Pharisees and the teachers of the law muttered, “This man welcomes sinners and eats with them.”

Actually Jesus’ table fellowship was a counter mantra against the political and economic situation of first century Palestine. During that period, the upper classes of the society conducted big feasts and banquets at the expense of the masses through the collection of taxes as well as tithes. Due to the purity pollution system, tax collectors as well as sinners were impure in the stratum of the purity code. These divisions and boundaries were the result of an economic as well as a politic exploitation and

marginalisation. So, through the table fellowship, Jesus had a stand against the lavishness and luxuries of the upper-class, and identified with most hated and vulnerable of the society.

3.5 Healing ministry of Jesus: Solidarity towards debtors

Jesus was promulgating not just a vision or a theory, but praxis and a communal program. Basically, it was heal the sick, eat with those you heal, and announce the kingdom presence in that mutuality (Mk 6:7-13; Luke 9:1-6; Mathew 10:5-14, Luke 10: 1-11). It reveals the kingdom as present and we have an active participation in it.

The logic of Jesus’ kingdom, is a mutuality of healing, (the basic spiritual power) and eating, (the basic physical power) shared freely and openly. This program built a shared community from the bottom up as a positive alternative to Antipas’ Roman greed community established from the top down. Food is the material basis of life, and the control of eating controls all else is clear. With no food, there is no life. Therefore, eating is as a basic physical power.219

Regarding the effectiveness of Jesus’ healing, Crossan quotes from Arthur Kleinman’s famous book “Patients and Healers in the Context of culture” (1980). He says:-

“A key axiom in the medical anthropology is the dichotomy between two aspects of sickness: disease and illness. Disease refers to a malfunctioning of biological and/ or psychological processes, while the term illness refers to the psychosocial experience and meaning of perceived disease. Illness includes secondary personal and social responses to the primary malfunctioning (disease) in the individual’s physiological or psychological status (or both)….Viewed from this perspective, illness is the shaping of diseases into behaviour and experience. It is created by personal, social, and cultural reactions to diseases220.”

219 Crossan, God Empire, 118.
220 Crossan, God Empire, 119.
Thus, diseases are cured, while illnesses are healed. Some times a disease can be cured, but very often, the best that can be done is to heal the illness that surrounds it. Disease-illness is socio-somatic rather than psychosomatic, and healing is beyond mind-over-matter. Illness has a socio, economic, and political dimension. Jesus’ healing is to bring life emphatically and triumphantly out of death. According to Crossan, “God’s Kingdom is as the Great Divine Clean up of the World.” Therefore, Jesus healing ministry is also revealing his attitude against the socio-politic and economic exploitation.

3.6 The last –least-lost will be the first:-

“First’ and last” refer to social location, to “above” and “below’ in the social sense (Matt: 20:16; Mk: 10:31; Matt: 19:30; Luke: 13: 30). Those who are last now will be first in the kingdom of God, and those who are powerful now and first in society will have lowly places in the Kingdom of God. The notion that the poor who eke out a miserable existence amid illness and hunger on the roads of Palestine will later be healthy and clean, and will have the place of honour at the table in the kingdom of God. This clearly depicts Jesus’ stance against the purity/pollution system of Jewish Palestine. This was a reversal of sitz im leben-sociological context.

3.7 Friend to sinners and tax collectors:-

These groups are the central theme of Luke’s gospel (Luke: 5:32). Sinners’ are the most wretched group than any criminality. They are the “am haretz”. Jesus’ friendship leads to the conversion (“metanoia) of these kinds of people. Jesus never declares his solidarity to maintain their status quo, on the other hand, Jesus’ friendship was a kind of solidarity to the poor, deprived, and despised.

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221 Crossan, God Empire, 119.
222 Crossan, God Empire, 120-121.
223 Crossan, God Empire, 126.
224 Schottroff and Stegemann., Jesus and the Hope of the Poor, 25
In that period there was a unjust list of despised traders, which included tax collectors which exemplified a kind of social arrogance: “Swine herds, small tradesmen, leasers of fruit crops, fruit sellers, tax gatherers- who collect tithes, and twentieths, and fiftieths-, custom agents at ports, town criers, sailors, innkeepers, ferrymen, procurers, servants, tanners, garlic sellers.”

All these were poorly paid jobs in the service sector and were filled by the poor. Well-to-do individuals used these people and despised them (Luke 18:9-14), especially traders and always attacked them. This why Jesus was became the friends of tax collectors and sinners.

3.8 Blessed are the poor:-

The Lucan Jesus neither praises poverty as such, nor individuals who are unwillingly condemned to poverty. In Luke’s view, poverty as a consequence of the voluntary renunciation of possessions and a price that is unconditionally paid for following Jesus as a disciple. It is a warning against the covetousness, and disciples must act in accordance with the reign of God.

The Poor refers to the poor disciple of Jesus, who has become ptochoi as a result of their complete renunciation of possessions (Luke: 7:22). Good news to the poor is understood as a sign of salvation, and that of the basileia, which is present in Jesus. ‘Basileia tou Theou’ means ‘Kingdom or reign of God’. It was a counter argument against the Roman imperial hegemony which promoted an accumulation of possessions resulted in debt crisis.

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225 Schottroff and Stegemann., Jesus and the Hope of the Poor, 13.
226 Schottroff and Stegemann., Jesus and the Hope of the Poor, 78.
227 Schottroff and Stegemann., Jesus and the Hope of the Poor, 90.
3.9 Sharing surplus possessions:-

In referring to Jesus’ social and political stance, Jesus responded not only to the social situation of the poor, the infirm, and the oppressed, but also the policies and practices of the political leaders of the time.\(^{228}\)


Universalism is the striking feature of Jesus’ social stance. Luke describes him to include persons from a wide range of backgrounds as his disciples, and shows him accepting dinner invitations and hospitality from men from all classes, rich and poor. Nevertheless, the universalism that Luke attributes to Jesus does not imply an acceptance of the status quo.\(^{229}\) Jesus visits the rich and accepts their hospitality but he also calls upon them to divest themselves of their wealth. Jesus doesn’t passively accept values or practices that run counter to his own vision regarding healthy social relationships.

Jesus criticizes the rich and admonishes them to give up their surplus possessions. Instead, he asks to use it for the poor (Luke: 18:26-30; 10: 30-37; 19: 1-10) and enable the poor to participate fully in the ongoing life of the community\(^{230}\). Luke 14:12-14 is the best instance for the concern to the poor.

In short, showing concern for the poor, striving to include them within the life for the community, becomes an inclusive community, and use surplus possessions to the benefit for the poor.

\(^{228}\) Cassidy, Jesus, Politics and Society, 20.
\(^{229}\) Cassidy, Jesus, Politics and Society, 24.
\(^{230}\) Cassidy, Jesus, Politics and Society, 32.
3.10 Response to oppression and injustice and cleansing of the Temple:-

Jesus responded to the injustices as well as to the socio-economic abuse occurred at the Jerusalem Temple (20: 45-46). The chief priest exercised tight control over all temple activities, and very likely derived a portion of their personal incomes from the buying and selling that took place within temple precincts. Jesus acted against the prevailing economic practices. This was the direct action against religious abuse or religious oppression and economic oppression. Cleansing of the Jerusalem temple was the farthest example for Jesus’ stance. During that period, the Jerusalem temple was the main centre for trade and money exchange as well as loans at interest. This led masses into great poverty and debt.

Jesus calls for new patterns of social relationship on the basis of humility and dedicated services (Luke: 9:47-48; 14:7-11; 17:7-10) where “great” was not to be concerned with social ranks or positions. They were to fulfil their various responsibilities as dedicated servants (Luke: 11:43; 20:46-47). Humility and service are Jesus’ presuppositions for criticising political relationships of domination and oppression (Luke: 22: 24-27).

In sum, Jesus’ attitude on the debt system during the period of Roman-occupied Jewish Palestine was on the basis of the kingdom of God. Indebtedness is a phenomenon of political, economic, social, and cultural consequence. It was due to an accumulation by few at the expense of many. Therefore, all debts have to be cancelled and the surplus wealth must be distributed for the well-being of the needy and the poor. There must not be any divisions or boundaries on the basis of religious or political ‘taboos’, and other laws. Every one has to be accepted and recognized in this world through converting into the realm of God.

231 Cassidy, Jesus, Politics and Society, 35.
4. Conclusion:-

Debt crisis was the major economic problem of first century Roman occupied Palestine. It was also a political, social and cultural issue. Roman emperors, and their governors and client kings, as well as Jewish priests and elite groups, were the chief exponents of this debt system. They held together to accumulate wealth. The ruling class including religious authorities amassed land and wealth through tribute, taxes, tithe and other sacrificial fees. However, masses, especially the peasantry became impoverished, and eventually became debt slaves. Jesus was an alternative to that kind of exploitative, oppressive structures and ideologies. Therefore, through his ministry, Jesus preached forgiveness to others and taught to forgive others. Thus Jesus brought a reversal of society against unjust ideologies.

Nowadays the worldwide phenomenon of Globalization ruined the peasantry in a considerable extends in each level. The government as well as the elite groups of society still support multinational companies and their value systems. Thus, nowadays, the market became a mediator, money becomes god, and the competition and profit motif become the main driving force of society. The net result is deruralisation or depeasantisation. The agriculture sector also collapsed due to the neo-liberal policy of global powers such as America. Thus, all farmers are in the net of debt, and out of them, the majority are on the brink of suicide. It becomes an issue of human existence. Therefore, it is the necessity of our time to articulate a relevant theological critique in order to activate the church for the well-being of the people and specially those who are under severe debt crisis.
Chapter 4

Conclusion:
A Theological Critique of the Debt Crisis and its Practical Implications on the Church-Now

1. Introduction

Celebration of life is the ultimate aim of human beings. It is sharing experiences with fellow beings and to the rest of creation. Life flourishes through the co-existence and correlations. All situations of oppression and exploitation that forbid the moving of life are the negation of the life. Debt is a condition of oppression and exploitation. Since debt is a vital issue that leads to the ruining of life; it is the negation of life as well as the negation of God, an author of life. Therefore, it is of the necessity of time to regain life from the ruining conditions of debt and restoring life from its distortion by debt. In this regard, we should try to identify God who is still working for the restoration of life in the midst of the debt crisis which leads to the perils of life. This is a quest for the identification of God in a specific debt situation. This attempt leads to the theology of life in a specific context. Since human life is the heart of every theology, it emerges from the daily life situation of human beings. Here, farmers who are in debt are the subjects of theology. David Bosch said that mission is the theme of all theology. Therefore, theological articulation in the context of the debt crisis encourages the Church to participate in the mission of God for the liberation of indebted farmers and the restoration of life. Therefore, this concluding chapter aims to articulate a theological critique in the context of debt in Idukki District and to make some recommendations and suggestions for the Church, in order

to act against the evil structures and to participate in God’s mission for the restoration of life.

2. God the Farmer: Sustains Life

There are various types of concepts which address God in respective social contexts. Each God language was socially constructed. These days, most powerful class of the society as well as powerful nations use God language as Ruler, King, Judge, Governor, Legislator, and Emperor Etc. in order to legitimize and justify their power and dominations as well as divisions and discriminations. For farmers in indebtedness, all these languages are giving the meaning of oppression and exploitation, since their conditions were caused by the hierarchical power structure and their domination over the society. They can’t identify God as the source of power and domination. Therefore, demythologization of the concept of God is necessary in the debt context. For them, God is God of grace and mercy, who abides by them, suffers with them, and encounters and confronts with their vital issue of indebtedness in order to sustain life for them. God is shepherd who looks after them by leads and feeds even in the midst of troubles (Ezek. 34; Jon 10: 1-18). They see convergence of God’s imminence and transcendence through the gospel of Jesus in order to liberate them. The statement of Leonardo Boff is apt in this context,

“The gospel is understood as good news only if we understand this new idea that Jesus introduced. The God of Jesus is no longer the God of the Torah, the Law. He is the God of the mercy, of unlimited goodness, and of patience for the weak who recognize that they are weak and start on the road back to God”. 233

It is obvious that almost all above attributes such as ruler, king, emperor, judge etc. were given to God as a part of the theological orientation of the West which was translated by the missionaries into other parts of the world. It is an integral part of the

European religious cultures that developed in the West as a part of power, domination, and accumulation of wealth. Therefore, these attributes have no any meaning and relevance in the situation of indebted farmers. A theological reconstruction is essential. According to C. S. Song, “for theological reconstruction to be possible, we must set ourselves free from the theological cul-de-sac inherited from Western churches and theological systems, starting our theological efforts with the lives of our people and histories of our nation.” Song again has suggested that “Theology must be from indigenous stories to Indigenous cultures to Indigenous theology.” This is very relevant to the situation of farmers in Idukki District. Here, farmers identifying God as the Farmer in their situation. Since, farmer mediates with earth, soil, food and other rest of nature; farmer is a mediator of life. Furthermore, the farmer is concerned with production, distribution and consumption of day to day life. Therefore, farmers are the exponents of life. Since God is real source of Life, God is the Farmer (John 15: Jesus says My Father is a Gardener). Without any discrimination and division, God is sharing and giving life to whole nature. Matt 5: 45 “…God causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous”. This is gracious life living God. Any things that distort or threaten life are negation of God and against the Divine plan. Since, debt is bondage and break of freedom is against the life. And finally it is against God. Debt is a state where one feels imprisoned and unable to cope with the demands of life.

Peasant-God is ‘Immanuel’. God is not beyond the space, but amidst of people those who are exploiting, marginalising, alienating, and isolating. C.S. Song says that

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236 Mani Chacko, “Debt a Theological Perspective,” 127.
“life is God-is-with-us.”

History is terror without God-is-with-us. It is an eternal darkness devouring all truths, goodness and beauty. But history is Immanuel. It is a condition of life-giving, an *Umunthu*-WITH-US-NESS-OF-GOD. We must understand the incarnated God. According to a Taiwanese theologian Huang Po Ho, incarnation is a “transposition of God”, because in this “word become flesh event” God shifts the position of divine self to human nature. God of incarnation is a God of transposition who shifts from space to space, from time to time. It is a gospel of changeability. St.Paul put this marvellous changeability in this way, he says:” to the weak I become weak, so that I might win the weak. I have become all things to all the people. That I might by all means save some (1 Cori: 9:22). It is the theology of God- becoming. Therefore, the church should understand God-becoming phenomenon in the situation of farmers and also act according to this vision.

According to Enrique Dussel, “Paradoxically, although God is the first, the origin, the Infinite, the issue today is one of discernment of idols or fetishes that “pass themselves off as God,” and the “true God”. This true God is a God of the poor.”

The criterion if the discernment of the word of God is the standpoint of the poor. Nowadays, the farmer belongs to the poor section of the society. This knowledge and discernment helps to identify the problem of the poor- farmers those who are socially, economically, and politically oppressed and exploited. Belief in the self-giving and suffering God in solidarity with the farmers may change the nature of human beings of the church as self- giving and suffering for others. Here the concept of God brings radical change in anthropological thinking.

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It is also very supportive and relevant to identify God the Economist in connection with God the Farmer. M. Douglas Meeks in his book, *God the Economist* argued that we have to speak of God as an Economist. According to him,

“To call God the Economist means that the God of Israel and of Jesus Christ is fundamentally identified through what God does in relation to household building and management. Calling God Economist is in no way meant to denigrate God, but rather to express God’s life and work with biblical concreteness”\(^\text{243}\).

The Greek words from which derive economy, *oikonomia*, is a compound of *oikos*, household, and *nomos*, law or management. Therefore, Economy means literally “the law or the management of the household”. Household is connected with the production, distribution, and consumption of the necessities of life\(^\text{244}\). God’s own economy is God’s life, work, and suffering for the life of the creation. God’s law of the household is God’s Torah and God’s gospel\(^\text{245}\). We can identify God’s law as God’s grace towards the whole creation manifested in Jesus Christ through His equal righteousness. Every one has room and name in this household. Not any kind of exclusion, but only an inclusion, no any separation but only incorporation.

Church must uphold this concept of God and work through its experience. All power structures must be reconstructed on the basis of God’s grace. The church must uphold service and humility in contrast to power and dominion. All positions must be considered as the means for responsibility to others. With God’s love and mercy, the church must respond to the day to day experience of the people. On the basis of this concept of God, following actions are recommendable to the nature of the church.

The Church should identify with farmers who are in a vulnerable condition of indebtedness. Preference and priority must be given for the regaining of the life of the


\(^{244}\) Meeks, *God the Economist*, 3.

\(^{245}\) Meeks, *God the Economist*, 3.
farmers those who are in the distortion of the life due to the debt situation. All kind of lavishness and luxurious building projects must be stopped for the liberation of the indebted farmers. Church must incarnate into the farmers life situations by emptying positions, possessions, and all other resources. Organize and educate farmers in order to bring out their own inner potentialities and possibilities to liberate them. By upholding a prophetic role, church must advocate for the betterment of the farmer’s in government level. In this regard, the church must be a militant church for the emancipation of the farmers from the suicidal situations.

3. Cherishment of life through the Village - Oikos:-

Identification of God the Farmer is leads to the cherishment of life through the Village- oikos. Village is an arena of reciprocal relationship. Among members of the village, social and economic relations are characterised by reciprocal exchange of food and other gifts, labour and hospitality which takes place between “affinal groups or between neighbours”. 246 It is a neighbourhood, friendship and partnership. Friendship is relationship that is less structured and less formal. It carried many obligations. But first and foremost the moral obligation is to help a friend when he was in need. 247 Village-oikos is utterly aimed to the reign of God which is commonly known as the kingdom of God. This is not an otherworldly concept, rather, is a present reality. The Church must be acted as the impression of the Kingdom of God. The Kingdom of God is inextricably and simultaneously 100 percent political and 100 percent religious. ”Kingdom” is a political term and “God” a religious term. It raises politico-religious or religious-politico questions. 248 Therefore, the church must

247 Moxnes, The Economy of the Kingdom, 62.
248 Crossan, God Empire, 117.
follow the values of God’s kingdom in order to respond to the religious as well as political issues of the time.

The Reign of God can be understood in terms of *oikos* means home. According to M. Douglas Meek, oikos is an access to livelihood. It is the way persons dwell in the world toward viability in relation to family, state, market, nature, and God.\(^{249}\) In this phenomenon, every one has access to the home, every one knows the name, each one count on being confronted, forgiven, loved, and cared for, and every one has right to a name and access to table.\(^{250}\) Like wise, Village oikos means an access to every village dwellers to livelihood with out any exploitation and marginalization. In order to achieve this we have to come into major principle and awareness that the Land is belongs to God. According to Naim S. Ateek, the concept of the kingdom of God shatters any narrow concept of the land. On the other hand, it helps to understand the universality of God and God’s reign.\(^{251}\) The Land belongs to God, therefore it belongs to all.

God is God of cosmic distribution \(^{252}\)(cf. Leviticus 25:23). In Israel all peasants knows that their land is their life. In the Torah of Israel, therefore, it is taken off the market-it is not an ordinary economic commodity to be bought and sold like sheep and goats. Behind and beneath that commandment is a theology of creation in which the land belongs to a just God who distribute it fairly and equitably to the tribes and families of Israel and who demands that it be administered fairly and equitably by those who do not own it but simply administer it as a resident aliens or tenants farmers for its owner. Of course land –as- life is a microcosm for earth-as-life,
because Psalms says, “the earth is the Lord’s and all that is in it, the world and those who live in it” (24:1).²⁵³

Not retributive God, but distributive God with non-violent justice against the normalcy of violent injustice. It is a radicality of God’s alternative program of religion, non-violence, justice, and peace (more succinctly, peace through justice) against the normalcy of civilization’s program of religion, war, victory, peace (or more succinctly, peace through victory).²⁵⁴

Jesus came to proclaim “the good news of the kingdom” (Matt 4:23). All of His life was the kingdom of God. There is not any kind of coercive laws in this reign,²⁵⁵ but all are based on grace, mercy and love. In this reign, we should understand that God is a God of the poor. This is what the main projection of Bible. The poor are the subject, the agent, of the reign of God.²⁵⁶ Since Jesus represented the weaker section of the society, Jesus was always for the poor and weak. Jesus has sacrificed himself for the betterment of weak and poor. Jesus’ ‘basileia’ (Jesus’ Kingdom) is the people of last, lost, and least (Mathew 25: 35-45). There are not any kind of hierarchical divisions and discriminations in Jesus’ ‘basileia’. Since, debtors are those who, being in debt for the sake of sustaining their life and meeting basic needs belong to Jesus’ basileia. Jesus is the head of this basileia. If there is no forgiveness to the debtors, it is a negation of Christ. All kind of oppressions, suppressions, marginalization, and isolations are the negation of God. Therefore, it is our responsibility of fundamental faith to side with the most vulnerable people, those who are wrestling and struggling to live. It is, no doubt, a side with God. Then we all become exponents of life and channels of life.

²⁵³ Crossan, God Empire, 66.
²⁵⁴ Crossan, God Empire, 94.
²⁵⁵ Dussel, Ethics and Community, 45.
²⁵⁶ Dussel, Ethics and Community, 55.
The church is meant to be that place in history where God’s interests for the world meet the interest of the world in the presence and power of the Holy Spirit.\textsuperscript{257} Church must act as the household of God, existing for the sake of God’s liberation of the \textit{polis} and the \textit{kosmos} through God’s liberation of the poor, the oppressed, the sinners, and the dying.\textsuperscript{258} Here the church may live for the future of the world and try to transform the world in to the household of God. On this matter, the church can practice following things:-

Church must be the channel of the reign of God. Moreover, church must always encourage people to discover themselves as the subject of the reign of God, moving through their actions toward justice, \textit{koinonia}, and \textit{shalom} for all humanity\textsuperscript{259}. It must act on the basis of distributive justice. In order to realize it, consider whole village as the ‘\textit{oikos}’ irrespective of class, caste, and religion. Church must be alert to ensure the basic needs, such as food, shelter, and clothes to every one of the society. All of its institutions and bodies must be open to all irrespective of any kind of divisions and discriminations. Regarding its entire program, the church should side with the most vulnerable group of the society. Since indebted farmers are the most vulnerable section of the society, the church should struggle for them in order to ensure equal opportunity for education and employment and also for participation in production, distribution, and consumption.

4. Extension of the life through the Renunciation of Wealth:-

Cherishment of life through the \textit{Village-Oikos} leads to the extension of life through the renunciation of wealth and possession. The Reign of God demands a total surrender of one’s possession for the well-being of others. Jesus always called to his

\textsuperscript{257} Meeks, \textit{God the Economist}, 23.
\textsuperscript{258} Meeks, \textit{God the Economist}, 36.
disciples and to the rich of society to renounce their wealth for the betterment of the weaker section of the society. The reason is that wealth itself is an evil, because wealth is a result of accumulation. According to M.P. Joseph,

“Creation narratives implicitly tell that value is created through labour interaction with nature. Meaning that the products as such are not just “things” in the material sense, but are an extension of the “living labour”, who engages himself / herself in the interaction with nature. In other words, the product is an extended objectified being of the living labour which implies that accumulation of wealth is done through a process of extracting the objectified being from the living labour. Therefore, this is an act of violence. When the product of a peasant, who is a living labour, is being extracted from him or her, it is equivalent to shedding blood, a violent action because: what is extracted is not just a product in the sense of a matter, but is the “extended being” of the living labour… Only the exploitation of the poor makes it possible for the rich at the top of society to live in such luxury… Wealth was understood, in this context, as the robbed or accumulated portion of the human labour…”

No body can be wealthy without defrauding others. It is apt to quote here the opinion of Richard A. Horesley on the wealthy group of ancient Israelite Society, he indicated that “The only way some one become wealthy in ancient Israelite society was by taking advantage of others who were vulnerable, for example, defrauding others by charging interest on loans, which was forbidden in covenant law, and gaining control over other’s possessions (labor, fields, households).”

Therefore wealth is evil. So, disciples must renounce them for the benefit of the poor.

In Jesus’ teachings, the surrender of one’s possession for sake of the Reign of God has a remarkable place. There are several Gospel passages that points to the surrender of possessions. Some of them are given below:-

“…left every thing and followed him”

“…sell every thing you have and give to the poor….then, come, follow me”

261 Horsley, Jesus and Empire, 123.
Luke 14: 33(cf. Matt 10: 37-38; Mk 8: 34; Matt 16: 24)
“…any of you who does not give up everything he has cannot be my disciple”.

Luke 12: 33
“Sell your possessions and give to the poor…”

All these passages clearly depict the basic character and requirement for discipleship in Christ. Total surrender of possession is the pre-condition for discipleship. It is a sharing and giving in contrast to amassing and accumulation. This state and condition aims towards a community living. There is no distinction within the community with respect to the matter of possession. It is attributed to the whole community and not limited to its leaders.262

Acts 2: 42-47 describes the fellowship of believers in the early church:-

“…All the believers were together and had every thing in common. Selling their possessions and goods, they gave to any one as he had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people”.

The practice of sharing in the early church points to an action by the whole community, in which all acted together as one heart and soul in possessing their goods as common.263 Nowadays, the church must be the centre of sharing and fellowship instead of the centre for accumulation and competitions. The church must be a community of friends irrespective of class, caste, religion, etc.

Life is related with our fellow beings, as well as with land and rest of nature. We are all stewards of the land. So, we have responsibility, accountability, and commitment towards God, the creator. Since land ultimately belongs to God and it is the giver of life and all sources of good, we have to serve it for the common good. We shouldn’t misuse it and all economic decisions should be to serve the common

262 Pilgrim, Good News to the Poor, 99.
263 Pilgrim, Good News to the Poor, 99.
Only God is the absolute owner of all. God is our Father and we are all God’s children. God wills the land for all of us to share. If God is our Father, then all goods must be family goods---to be shared by all. God is the God of life who wills that we all live, and struggle to live. The land and water that we need for life belong to us all.\textsuperscript{265}

The church should be a role model in this matter. According to Richard D.N. Dickinson, “The Church should perceive their task as generating power, but not their own power or status. Their task is to foster the power of the people, to strengthen the people’s capacity for creating their own future, to take their directions from the way the people are struggling to overcome injustices and oppressions”.\textsuperscript{266} The church as a community of discipleship should not be concerned with accumulating wealth and possessions. Rather, the church must be emptied of their possessions for the benefit of the poor in society. Nowadays, churches become a centre of accumulation and amassing wealth by adding the acres of lands, and constructing fetish buildings in front of farmers who are on the brink of suicide due to their debt crisis. Moreover, these days the church exploits the exploited farmers in the name of God by extracting money in various forms of donations, tithes, offertory, subscriptions etc. All this money was used for the fetish life of the priestly groups as well as for the other religious leaders and their vested interests. At the same time, farmers are dying from their perils of life. The Attitude of the church is quite unjust. The church must be impoverished for the betterment of the impoverished farmers of the village due to the debt situation. The pastors have no right to lead a luxurious life in the situation of the debt-suicide. No, pastor have right to live in a fetish houses while farmers are living

\textsuperscript{264} Herman E. Daly and John B. Cobb Jr. \textit{For the Common Good: Redirecting the Economy toward Community, the Environment, and a Sustainable Future} (Boston: Beacon Press, 1994), 97-105.

\textsuperscript{265} Charles R Avila, \textit{Peasant Theology}, 8-11.

\textsuperscript{266} Richard D.N. Dickinson, \textit{Poor, Yet Making Many Rich}, 159.
homeless in front of them. All kind of lavishness and fetishes of the church and its pastors must be corrected. A definite guideline must be created for all building projects including church buildings and parsonages of the churches in order to block other luxuries. A viable and feasible code of conduct and life-style must be articulated for the pastors in order to be an example for simplicity and humbleness, for the betterment of the farmers in their villages.

5. Acknowledge the life through right use of possessions:

The extension of life through the Renunciation of wealth leads to the acknowledgement of the life through the right use of possessions. In the Biblical tradition, there were no individual possessions. All belonged to God. So, the act of selling possessions is a way of returning to the original idea of God’s ownership of resources. But, we have to give more importance to the right use of possessions. The gospels, especially Luke’s gospel clearly states the right use of one’s possessions. This is not to advocate any form of Christian asceticism or Christian communism. Rather, Luke attempts to define and encourage a discipleship of one’s material gifts in the service of love.267

Jesus was always against wealth. Jesus clearly indicates that wealth is the major obstacle in doing the will of God, often in the form of accumulation and amassing. Jesus had accused that wealth and possessions is evil in itself, since it is an accumulation at the expense of others. Jesus never propagates any kind of ascetic life. On the other hand, throughout his ministry, Jesus has tried to reveal the right use of possessions. Jesus participated in the fellowship of banquets with food and drinks (Luke 5:29, 7:36, 14:1). Jesus had also spent time with the people of wealth (Luke 7:1-10, 19:1). However, he never recognized their status quo, on the other hand, he

267 Pilgrim, Good News to the Poor, 123.
challenged them to renounce their wealth and motivated them to use their possessions for the common good of all. In the Bible, it is obvious that wealth is privately owned, since it excluded others to have it. Ownership is always an exclusion of others, so it is an evil. Therefore we have to identify the ownership of God which includes everyone without any discrimination and divisions. Jesus’ teaching is very clear against the false legitimation of wealth accumulation as God’s gift. On the other hand, Jesus always persuaded for a community in which mutual assistance and sharing supplies basic human needs and companionship.

Regarding the parable of Richman and Steward (Luke 16: 1-13), Jesus exhorted that make friends with the renunciation of wealth (or unrighteous mammon). This parable is in the context of the economic and social situation of 1st century Palestine. Here, we can identify the rich man as the owner of land who accumulated wealth by employing stewards over his property. Debtors are the peasant tenants of his land. By cutting off the debt to the tenants, steward acted against the accumulation of wealth by extracting the interest implemented by his master. William R. Herzog II describes this steward’s action as a weapon of the weak. Therefore, this parable may not be a parable about the reign of God, but it suggests how the weapons of the weak can produce results in a world dominated by the strong.268

Halvor Moxnes cited that the studies by Bailey, Fitzmyer, and Derret in various ways pointed out the background of the parable is an unjust system of exacting interest, taking usury on loans. This was an enormous pressure, and relief in the form of forgiveness of debt was an expression of totally unexpected grace by a Steward who behaved in a morally superior way by rectifying the injustices of usury.

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The steward acted wisely by entering into a relationship of reciprocity with his master’s debtors. Moxnes also argued that,

“Luke’s use of the term “make friends” must be seen within his use of “friendship” as an institution in society. Friendship differed from patron-client relations by being much more based in equality. It was solidarity, sharing relationship, and thus, totally different from the exploitation and inequality in power implied in a relationship between lender and a debtor. To, “make friends” by “unrighteous mammon”, therefore, was the opposite of enslaving people in need. To, “make friends” by giving to those in need had a liberating effect. It means to put people on the same footing”.

Therefore, this parable is also a call for a friendship and reciprocal relationship by forgiving and cancellation of debts. This is really an acknowledgement of life through the right use of possessions. According to this parable, wealth must be renounced for human service. The steward gained friends by his act against the accumulation of wealth and helping out poor debtors. It is a way to make friends with mammon by renounce one’s wealth in the service of love. Therefore all our wealth and possessions must be used for the well being of others and for the service of humanity.

Since wealth is an accumulation, it is a negation of life, thereby negation of God. We have to find the meaning of life through sharing and caring. In the Parable of the Rich Fool (Luke: 12:13-21), Jesus warned the Rich to “Take care! Be on your guard against all kinds of greed; for one’s life doesn’t consist in the abundance of possessions”. In the Epistle, John writes: “How does God’s love abide in any one who has the world’s goods and sees a brother or sister in need and yet refuses to help?”(1John: 3:17). These passages shows the qualities of societal life living. The matters of life are not in the possession of silver and gold. Life is meant to be lived

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269 Moxnes, The Economy of the Kingdom, 141.
270 Moxnes, The Economy of the Kingdom, 142-143.
with Godliness. Paul says that “For, we brought nothing in to the world, so that we can take nothing out of it. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.” (1 Timothy 6: 10). In short, the accumulation and the amassing of wealth create a total disregard for the need of others. This only happens by exploiting others.

Nowadays the church becomes the centre for the accumulation of wealth. Considerable portions of land in society and other important places are possessed by the churches. All these possessions are collected through the exploitation and marginalisation of people. While the church becomes rich, there are many farmers living around the church who face a debt crisis. Without exploiting others, the accumulation of wealth is quite impossible. Therefore, the church must use all of its possessions for the well-being of people. By leaving the spirit of private ownership, the church must uphold the ownership of God by giving access to all people in order to sustain their life. The church should share its possessions according to the needs of the weak. If the church is ready to renounce its wealth and use its possessions in the right way, it will be a considerable contribution towards the liberation of farmers who are struggling with debts. Then, this may be an acknowledgement of life. Thus the church can be a role model towards other societies and also towards nations. The credibility of the church must be justified through the right use of possessions.


Acknowledging life through the right use of possessions demands a new life through the act of forgiveness. The act of forgiveness is an act of cancellation. These days’ farmers are trapped in the network of money-lenders at a huge interest rate.

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They cannot see any way to escape from it. The pressure of high indebtedness creates frustrations which causes suicides. Thus, indebtedness adversely affects the freshness of life. Therefore, in order to refresh life the cancellation of debt is a must. In the Bible, there are guidelines to control the debt-mechanism. It can be seen from the Old Testament as well as the New Testament. In the Bible there was also a strict teaching about borrowing and lending with land as collateral. If a borrower defaults on his mortgage loan, the lender can foreclose and take his land. So, the Torah spends much time on laws about borrowing and lending, and about interest and collateral. We can see fine steps in the Torah against these kinds of inequalities.

6.1 Forbidding interest:–

Interest is forbidden among those who lend under the Torah. Of course, if foreigners lend with interest, reciprocal interest is acceptable.  

Exodus 22: 25 Deut. 23: 19. The priestly code of holiness in Leviticus is even more emphatic:

Lev. 25: 35-37.

6.2 Controlling collateral:–

The laws constrain what and how collateral can be taken. Exodus 22: 26-27; Deut 24:6; 24: 10-11. By divine command, both human life and human dignity are to be respected in borrower-lender relations.  

6.3 Remitting debts:–

These laws are aimed at preventing relentless growth of inequality (Deut. 15: 1-2, 9), and this applies to all those who are living under the Torah.

6.4 Freeing slaves:–

Regarding the management of slaves, there are laws in both Exodus and Deuteronomy. The seventh year liberation applies to both male and female slaves, but

272 Crossan, *God Empire*, 68.
273 Crossan, *God Empire*, 68.
with special and different provisions. To give some social protection to a female slave after the loss of her virginity during enslavement, Ex. 21: 7-11. To remunerates a male slave for the loss of his labour during enslavement, Deut.15: 13-14, 18.

6.5 Reversing dispossession:—

The crowning glory of the Divine covenant is distributive justice. The seventh year (Sabbath year) liberation from debt obligation and debt enslavement culminate in the reversal of rural dispossession in the year after seven seven-year celebrations—that is, in the fiftieth year, or the Sabbath Jubilee.274 Lev. 25: 10, every fiftieth year, the land is to revert to its original just distribution.

From the Sabbath day through Sabbath year to Sabbath Jubilee, we can see clearly the demand of God for a just distribution of land as life based on the creation theology in Genesis 1: 1-2:4a.275

Concerning with lend gratis, Luke 6: 32-36 says:—

“If you love those who love you, what credit is that of you? Even “sinners” love those who love them. And if you do good to those who are good to you, what credit is that of you? Even “sinners” do that. And if you lend to those from whom you expect repayment, what credit is that of you? Even ‘sinners’ lend to ‘sinners’ expecting to be repaid in full….and lend to them without expecting to get anything back…”

This passage is challenges to give and act without any hope of return. It is a contrast to the debt system in which lending money with an exorbitant interest and with the hope of full return. However, Jesus’ disciples are told to lend expecting no return. Not only should they forego the interest, but the capital as well.276 Their principle guide is agape-love, since it embraces even one’s enemies as well as the ungrateful and wicked; it is love that is unlimited and unconditional.277 All those who

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274 Crossan, God Empire, 70.
275 Crossan, God Empire, 70-71.
276 Pilgrim, Good News to the Poor, 137.
277 Pilgrim, Good News to the Poor, 138.
follow Jesus Christ must follow this pattern of lending in contrast to the exorbitant interest system.

Luke 6: 37-38 says:

“...Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap...”

According to Walter E. Pilgrim, this emphasis on getting back so much more than one gives is certainly no appeal to selfishness, or a promise that generous givers will reap generous material rewards in return, but it is a word of assurance that God will fully provide for the daily needs of those who share generously with others. It advocates a strong trust in God’s care to those who lend gratis, or give liberally to the poor and needy. ²⁷⁸


“...Two men owed money to a certain money lender. One owed him five hundred denarii, and the other fifty. Neither of them had the money to pay him back, so he cancelled the debts of both...”

This parable, embedded in the story of Jesus’ encounter with a sinful women (Luke 7: 36-50), also says something about the Christian attitude toward debts and loans. ²⁷⁹ Here, God’s forgiveness is portrayed in the concrete image of a creditor who willingly, freely, and magnanimously forgives his debtors when they could not pay. ²⁸⁰ Thus, here, the acts of cancelling debts serve as a sign for divine forgiveness. It should be the behavior of people who follow Christ and they should act out of the example of God’s mercy, rather than the desire for their own profit and gain. ²⁸¹

Forgiveness is an expression of life. Grace and forgiveness are the countenance of Jesus’ ministry. It is a restoration of life and a re-building of life.

²⁷⁸ Pilgrim, Good News to the Poor, 138.
²⁷⁹ Pilgrim, Good News to the Poor, 138.
²⁸⁰ Pilgrim, Good News to the Poor, 139.
²⁸¹ Pilgrim, Good News to the Poor, 139.
God’s salvific action is rooted in love and forgiveness (John 3: 16). Forgiveness comes from unbounded and measureless love, it is purely unconditional. Since debt is against a life of forgiveness, it is also against God. So, along with the Jubilee vision, debt forgiveness and cancellation is a need of the hour. It speaks of a new beginning which leads to the restoration of wholeness in the community.  

According to Leonardo Boff,

“The bread of our communal life is forgiveness and a reciprocal demonstration of mercy; if this is lacking, broken ties cannot be repaired. God’s forgiveness re establishes vertical communion with Most High; forgiving those who have offended us re establishes our horizontal communion. The reconciled world begins to flourish, the kingdom is inaugurated, and we begin to live under the rainbow of divine mercy. All this is bond up in the words we pray: “Forgive us the wrong we have done, as we have forgiven those who have wronged us”.”  

Genevieve Jacques, in her book titled ‘Beyond Impunity: An Ecumenical Approach to Truth, Justice and Reconciliation”, writes, Forgiveness is part of the struggle for justice. Forgiveness does not forget debt, rather cancel it. Thus it makes sense only when the debt is identified and is recognised by the debtor. Thus, the forgiveness of debt is not a mere process of forgetting, but it is an absolute cancellation. Then, there is room for a new beginning and a new opportunity to participate actively in the life- sustaining process. In this reality, life becomes beautiful and luminous.

Regarding the issue of indebtedness, the church should seriously act on the issue in order to help and support the farmers. One way of acting is to organize a ‘non-interest Banking system’ through encouraging its people to share their surplus income for the needy people according to their ability. Other action could be to pressurize the ruling authorities to cancel the existing loans and help the people with a

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282 Pilgrim, Good News to the Poor, 121.
new start or persuade the government to start a non-interest loan system in order to support the farmers.

7. Realization of the life through the Ashram - Life:-

Refreshing the life through the cancellation of debt ultimately leads to the realization of the life in its abundance. This condition can be identified with the Indian concept of Ashram life. The term ‘Ashram’ is derived from the Sanskrit language, which means community life in which people join-together, bring-together, and share-together. There is no kind of divisions and discriminations, any slaves, or masters. Rather, people living in harmony, and caring and sharing mutually. Co-relation and co-existence is the basic characteristics of an Ashram life. All are doing and acting for the common good. In an Ashram life, there is no kind of possessiveness or proprietary spirit. There is no kind of private ownership, but rather, common ownership. Each individual is an important part of the community life.

The crux of Jesus’ teaching was aimed at a community life in the light of the kingdom of God. An echo or reflection of this teaching can be identified from the life of the early church communities. They had considered all things in common. Acts 2: 41-47 says,

“They devoted themselves to the apostles’ teaching and to the fellowship, to the breaking of the bread, and to prayer. Every one was filled with awe, and many wonders and miraculous signs were done by the apostles. All the believers were together and had every thing in common. Selling their possessions and goods, they gave to any one as he had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favor of all the people…”

This passage clearly depicts the community living of the early church and the unity of the early church. Walter E. Pilgrim says that “this unity is not a human creation; it is the result of believing…it is a gift of the Spirit at work in the new
This economic sharing in the early church also reveals that the land and possessions were sold as needs required. Pilgrim indicates that:

…The use of the imperfect tense to describe the act of selling shows that in Greek, the imperfect tense denotes an on-going, repeated activity, not a once-for-all act. So, both selling and the distribution were carried out as the needs arouse. Whenever there is need of money for the poor of the congregation, one of the property owners sells his piece of land or valuables, and the proceeds are given to the needy…

All these scholarly opinions reveal the sharing and giving mentality of the community living of the early church. It was a continuing process according to the need of the society. This kind of sharing life was quite unfamiliar to Greco-Roman culture in that time. Moreover, gentiles were marginalized from this kind of community living due to the purity pollution system of that time. Therefore, this community was a new and alternative idea which was attractive to all people of that time (v47).

Acts 4: 32-35 says:

“All believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had…There were no needy person among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostle’s feet and it was distributed to any one as he had need”

These verses illuminate the net result of community living. This same goal can be identified with Deuteronomy 15: 4, “…there should be no poor among you”. This is said in the context of the sabbatical year. These aims can be achieved only through community living. Walter E. Pilgrim again asserted that, this kind of community life does not require the total abolishment of private property and possessions or the adoption of a strictly communal life-style by all Christians, but it means the abolition of the proprietary spirit, combined with the willingness to share with those who had

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285 Pilgrim, *Good News to the Poor*, 149.
286 Pilgrim, *Good News to the Poor* 149-150.
287 Pilgrim, *Good News to the Poor*, 150.
Therefore, there will not be any poor in that community. This community is a community with sharing according to need and ability for the well-being of others, not only within community but also outside of the community.

The Gospel shows the story of real friendship and neighbourhood. We can identify Jesus Christ as our real Friend and Neighbour. This comes from the sense of otherness and togetherness. A sense of oneness and community feeling will help us to grow together in relation with God and Nature. It is a harmonious life and a celebration of life. It is the vision of the ‘Oikoumene’- meaning a commitment to the unity of humankind and whole inhabited earth; as a life-centred vision of an ecumenical earth; and as a vision of the fullness of life for all. It is a sense of moral communion. It is a ‘Utopia’ growing towards ‘New Earth and New Heaven’ (Revelation 21: 1). As Douglas Meeks writes, the concept of God, the Economist must control our business of life. According to this concept, God is the householder and all are under His household economy. In this God’s Economy, every one has a name, space and room. This is the basic character of the kingdom of God. Co-existence, co-relation, mutuality, caring, and sharing are the basic features of this realm. Isolated Islands of human life becomes love Islands and polarisations shifts into integration.

In this regard, the church must be a model of a community life by exercising itself as an Ashram. Whatever the church owns should regard as common property instead of private ownership. The concept of the hierarchical set up of the church could be re-constructed. Positions and privileges should be counted as responsibilities in order to serve others in humility. All kinds of divisions and discriminations must be

288 Pilgrim, Good News to the Poor, 152.
289 Pilgrim, Good News to the Poor, 160-161.
290 Meeks, God the Economist, 75-93.
avoided in keeping up the egalitarian spirit. Productions, distributions, and consumption should be Ashram oriented. Therefore, food crops and animal husbandries must be enhanced. A collective labour and joint agriculture should be adopted. Each local church could be diverted as a unit of the Ashram where it develops an Ashram oriented market in order to facilitate buying and selling (collecting and sharing). An Ashram must be open to all, irrespective of class, caste, and religion by upholding a wider ecumenical vision. An Ashram is not an ascetic life; on the other hand, it should encounter with the vital issues of day to day life and try to identify God in the midst of the problems. Therefore, by advocating and exercising the notion of sharing together, working together and growing together, the church should reach out to the farmers who are on the brink of suicide. Through implementing an Ashram life, the church can side with the farmers and try to restore their life into the abundance of life.

8. Conclusion: -

Indebtedness is a political, social, economic, and cultural issue. Forgiveness as a cancellation of debts is the real necessity of the age, since it is a negation of the right of living. Through the understanding of the relevant concept of God, and the reign of God, we can formulate a new community of sharing and caring. Thus, we can change the real situation of debt crisis. As a result, people can enjoy the abundance of life, in connection with others.

Jesus Christ said: “I am come that they might have life, and might have it abundantly” (John: 10: 10). Indebtedness is the negation of life, there by a negation of God. Forgiveness is the recognition of life, there by recognition of God. Our living situation must be a celebration of life. It must be a harmony between God- human-and Natures. The Church as an ethical responsible social institution must be a symbol of
the celebration of life. It must be a Utopia of the Kingdom of God. The church must keep its credibility towards Godliness through its vision, mission, and action. It must be an ‘alternative’ and a ‘paradigm shift’ in this Globalized world.

Let us conclude with a meaningful prayer ascribed to St. Basil the Great (c.330-379),

“O! God, enlarge us within the sense of fellowship with all living things, our brothers, and the animals to whom thou gavest the earth as their home in common with us”. 291

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Appendix 2 Location of Kerala in Indian Map:-

Arrow- marking is Kerala, south-west state of India.
Appendix 3 Location of Idukki in Kerala Map

Idukki District is marked by left arrow

Appendix 4 Location of Target Areas

Target areas marked with green rounds
Appendix 5 Census-2001

**Census - 2001**

<table>
<thead>
<tr>
<th>Geographical Area</th>
<th>4358 Sq.Km.</th>
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<tbody>
<tr>
<td>Taluks</td>
<td>4 Nos.</td>
</tr>
<tr>
<td>Revenue Villages</td>
<td>64 Nos.</td>
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<tr>
<td>Municipalities</td>
<td>1 No.</td>
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<tr>
<td>Development Blocks</td>
<td>8 Nos.</td>
</tr>
<tr>
<td>Panchayats</td>
<td>51 Nos.</td>
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<tr>
<td>Post Office/ Lakh population</td>
<td>27.62 Nos.</td>
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**Population & Literacy**

<table>
<thead>
<tr>
<th></th>
<th>1991 Census</th>
<th>2001 Census</th>
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<tbody>
<tr>
<td>Total Population</td>
<td>10.77 Lakhs</td>
<td>11,29,221 Nos.</td>
</tr>
<tr>
<td>Male</td>
<td>5.46 Lakhs</td>
<td>5,66,682 Nos.</td>
</tr>
<tr>
<td>Female</td>
<td>5.33 Lakhs</td>
<td>5,62,539 Nos.</td>
</tr>
<tr>
<td>Density/ Sq.Km.</td>
<td>242</td>
<td>259</td>
</tr>
<tr>
<td>Sex Ratio/ 1000 males</td>
<td>975</td>
<td>993</td>
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<tr>
<td>Growth Rate</td>
<td>10.45</td>
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<tr>
<td>Child Population</td>
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<td>1,34,177</td>
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<tr>
<td>Male</td>
<td></td>
<td>68,155</td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td>66,022</td>
</tr>
<tr>
<td>Child Ratio/ 1000 males</td>
<td>959</td>
<td>969</td>
</tr>
<tr>
<td>Scheduled Caste</td>
<td>1.57 Lakhs</td>
<td>1,59,362</td>
</tr>
<tr>
<td>Scheduled Tribe</td>
<td>0.50 Lakhs</td>
<td>50,973</td>
</tr>
<tr>
<td>Category</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>------------</td>
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</tr>
<tr>
<td>House Holds</td>
<td>2.33 Lakhs</td>
<td>2.65,344</td>
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<td>Literacy Rate - Total</td>
<td>90.82 %</td>
<td>82.96 %</td>
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<td>Male</td>
<td>4,60,310</td>
<td>4,22,148</td>
</tr>
<tr>
<td>Female</td>
<td></td>
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<td>Literacy Rate - Total</td>
<td>86.98 %</td>
<td>8,82,458 (88.69%)</td>
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<tr>
<td>Male</td>
<td>4,60,310</td>
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<td>Female</td>
<td>4,22,148</td>
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<tr>
<td>Main Workers - Total</td>
<td>3.90 Lakhs</td>
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<td>Male</td>
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<td>Female</td>
<td>1,03 Lakhs</td>
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<td>Marginal Workers - Total</td>
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<td>Male</td>
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<tr>
<td>Female</td>
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<tr>
<td>Work Participation Rate</td>
<td>39.71 %</td>
<td></td>
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I Lakh= 0.1 million  
## Appendix No. 6 Crops in Idukki

<table>
<thead>
<tr>
<th>Crop</th>
<th>Area (Ha)</th>
<th>% of Total Cropped</th>
<th>Production (Tonnes)</th>
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<tr>
<td>Cardamom</td>
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<td>27.23</td>
<td>2935</td>
</tr>
<tr>
<td>Pepper</td>
<td>34759</td>
<td>17.15</td>
<td>14096</td>
</tr>
<tr>
<td>Rubber</td>
<td>34595</td>
<td>17.07</td>
<td>24479</td>
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<tr>
<td>Tea</td>
<td>23557</td>
<td>11.62</td>
<td>46697</td>
</tr>
<tr>
<td>Coconut</td>
<td>14864</td>
<td>7.33</td>
<td>63 (million numbers)</td>
</tr>
<tr>
<td>Coffee</td>
<td>10834</td>
<td>5.34</td>
<td>3990</td>
</tr>
<tr>
<td>Tapioca</td>
<td>6490</td>
<td>3.20</td>
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<tr>
<td>Paddy</td>
<td>5078</td>
<td>2.50</td>
<td>10953</td>
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<tr>
<td>Jackfruit</td>
<td>3188</td>
<td>1.57</td>
<td>15978(000's)</td>
</tr>
<tr>
<td>Sugarcane</td>
<td>2768</td>
<td>1.30</td>
<td>17964</td>
</tr>
<tr>
<td>Banana &amp; other plants</td>
<td>2082</td>
<td>1.01</td>
<td>20878</td>
</tr>
<tr>
<td>Fruit</td>
<td>Number</td>
<td>Percentage</td>
<td>Value (in million numbers)</td>
</tr>
<tr>
<td>---------------</td>
<td>--------</td>
<td>------------</td>
<td>---------------------------</td>
</tr>
<tr>
<td>Areca Nut</td>
<td>1558</td>
<td>0.77</td>
<td>479</td>
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<tr>
<td>Ginger</td>
<td>1551</td>
<td>0.77</td>
<td>5734</td>
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<tr>
<td>Lemon Grass</td>
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<td>Mango</td>
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<td>Pineapple</td>
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<td>Tamarind</td>
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<tr>
<td>Seasmum</td>
<td>146</td>
<td>0.07</td>
<td>42</td>
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Source: [http://idukki.nic.in/occupations.htm](http://idukki.nic.in/occupations.htm), 2009-04-23