



Interfaith Theological Reflections and Proposals to Fight Inequality

A summary report from the online interfaith reflections during the Festival to Fight Inequality 2021

Foreword

Inequality has many faces: It is the face of a man living in wealth and extravagance, while a jobless Afro-American cannot afford necessary healthcare. Inequality is the faces of millions of vaccinated people living in the northern hemisphere, while most Africans have not yet had the opportunity to protect themselves from Covid-19. Inequality is the face of a girl fetching water, while her brother attends school. Economic systems and structures uphold these inequalities, allowing a few to capture wealth while excluding millions from living lives in dignity.

"The world has enough for everyone's needs, but not for everyone's greed." These words of Mahatma Gandhi were reiterated during the webinar at which Christian and Muslim scholars gathered to reflect on inequality and poverty – and what we, as people of faith, can do to fight inequality. This report is a brief summary of reflections made during the webinar, with the hope of inspiring and challenging faith actors to go deeper into the teaching, and to engage with and act on inequalities. Both Islamic and Christian teaching tell us that all human beings are created in the Image of God. For God, we are equal. We live in God's grace and covenant, and we are promised a life in abundance.

Bob Marley once said: *"a hungry man is an angry man."* Inequality fuels poverty and provokes violence and insecurity. It denies millions of people the right to live full lives with dignity. People of faith have centuries of experience from

responding to people's needs. We provide healthcare and education, and act when humanitarian crises occur. As faith-based actors we play an important role in bringing hope and direction. We speak up against poverty and injustice – and now the time has come to address inequalities. Together with movements involving people from all over the world we will add our faith-based voices to the demand for fairer redistribution of wealth, gender justice and social protection as a matter of justice and human rights.

The online webinar *"Theological Reflections and Proposals to Fight Inequality"* was organised by the World Council of Churches (WCC), the Lutheran World Federation (LWF), ACT Alliance, Christian Aid (CA), the Interfaith Standing Committee on Economic Justice and Integrity of Creation (ISCEJIC) and Norwegian Church Aid (NCA). The webinar was part of the **Festival to Fight Inequality**, by the Fight Inequality Alliance.

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Theological reflections on wealth and poverty from a Christian perspective

By Fr Florence Rutaihwa, Tanzania Episcopal Conference (Tanzania)



Poverty and human deprivation have been recognised as the most central challenges to the development of human society since the dawn of history. There is also the issue of wealth; its creation, possession and distribution, and our attitude towards it. Poverty is considered a major constraint on any form of human development.

All over the world, disparities between the rich and the poor, even in the wealthiest of nations, are widening sharply. Fewer people are becoming increasingly “successful” and “wealthy”, while a disproportionately large population is becoming even poorer. Ironically, all this is happening in a world that God has blessed with abundance; enough to allow every living soul on Earth to have a decent and comfortable life.

It is wrong to separate faith and everyday life – and indeed this cannot be done in the world of economics. “Economic life is one of the chief areas where we find out our faith.” This argument is accepted by many Christians, since the Bible teachings in both the Old and the New Testament touch a lot on the economic issues of poverty and wealth and the attitudes we should have towards them. The life and teachings of Jesus Christ show that God Himself has a special love and concern for the poor. Christians cannot compartmentalise religion in economic matters. They must take a holistic, integrated approach.

The Old Testament clearly teaches that God has a special love and regard for the poor. He instructed those who had more to share with them and not to oppress them. The Israelites were to leave gleanings for the poor when they

reaped and harvested (Lev. 19:9, 10). He admonished them further: “Do not be hard-hearted or tight-fisted toward your poor brother. Rather be open handed and freely lend him whatever he needs” (Deut. 15:7–8). The poor have as much right to a place in God’s world as the wealthy and the rules He established were designed to promote social equality.

The prophets also thundered against the oppression of the poor. As the conscience of the nation, they denounced greedy landlords, land grabbers, liquor vendors and moneylenders. They called God’s people to genuine religion that helped the needy, rather than trusting in ceremonies (Isa. 58:6–7). Among the sins of Israel upon which God pronounced judgment through Amos were trampling upon the poor, cheating with dishonest scales and buying the poor and needy for a pair of sandals (Amos 2:7, 8; 8:5,6).

The life of Christ was one of poverty, an impression very generally derived from the familiar words of Isaiah 53 and also from Phil. 2:7 (took Himself the form of a slave) and 2 Cor. 8:9 (He became poor that yet through his poverty might become rich). Jesus was a poor man who spent his ministry helping the poor. His public ministry was holistic. Healing and preaching were inseparable and He spent more time on healing than preaching. His ministry was to the whole person. He knew that people with hungry stomachs and diseased bodies need physical liberation in order to hear the word of God – of his saving grace. He stooped low to raise everybody; the lepers, the cripples, the demoniacs, the blind, the deaf, the prostitutes, tax collectors, women and children.



Faith leaders unite to address global inequality at the Alternative Mining Indaba. Photo: Bellah Zulu/NCA

The life of Jesus turned the tables on the values of His day – and ours. The scribes and Pharisees taught and believed that material well-being went hand-in-hand with God’s blessing. A materially rich man was seen as close to God because God was blessing Him. A poor or sick man was seen as being under God’s curse. But Jesus’ life and ministry showed the lie behind this theology and revealed what was valuable and desirable in God’s kingdom. He taught by saying: “Blessed are you who are poor, for yours is the Kingdom of God. Blessed are you who hunger now, for you will be satisfied” (Lk. 6:20, 21).

Nevertheless, Jesus was not condemning wealth, but rather the love of money. That was what kept the rich young ruler from the Kingdom, and why wealthy people like Zaccheus, Nicodemus and Joseph of Arimathea were welcomed. In the last parable that Jesus told, He portrays the final judgment, when we shall all stand before God and give an account of

what we did to Jesus who came to us as the hungry, the thirsty, the homeless, the naked and the prisoner. So closely did Jesus identify Himself with the world’s needy (Matt. 25:31–46).

Poverty has many dimensions. While priorities vary, greater weight should be given to poor people’s crying out against the agony of hunger and sickness, the deprivations from a lack of work, the anxiety of insecurity, the injustice of discrimination, the frustration of powerlessness and the denial of opportunities to children. These indeed challenge us to think beyond the narrow disciplinary boundaries and face the problem in its totality. Poverty hinders, affects and interferes with the complete development of human beings socially, mentally, physically and spiritually. This calls for an integrated and practical approach in teaching our constituencies to handle the problem of poverty with kingdom values in mind.

Speak out against injustice. God needs our eyes to see the needs of our brothers and sisters. He needs our hands to help. He needs our voice to denounce the injustices committed in the silence, sometimes complicit, of many. The Lord needs our heart to manifest God’s merciful love for the least, the rejected, the abandoned and the marginalised.

Let us help ourselves to develop solidarity and to achieve a new economic order that no longer generates waste, by enriching economic activity with attention to the poor and the reduction of inequality.

Pope Francis

Theological reflections on wealth and poverty from an Islamic perspective

By Sheikh Yusuf Ayami, Family Development Initiatives (Zambia)



Equality and the fight against inequality have been at the centre of the divine message to mankind. One of the main objectives of all the messengers sent to guide mankind – from Noah, Abraham, Moses and Jesus to Muhammad – was to remove people from being slaves of fellow human beings (and indeed other material beings) in order to be servants of the only one and true Master, God. In essence, the message was that all human beings are equal. This message is consistent with the objective for which God created us, to be vicegerents of God on earth (فِيهَا لَكُمْ لِقَاءُ رَبِّكُمْ). And remember when your Lord said to the angels "I am going to place a vicegerent (successive human authority) on Earth" (Qur'aan 2:30). Fulfilling the vicegerency role among other things requires freedom from any form of bondage, so that each person is free to exercise their own free will and innovate and create in the process.

The above is reflected in the message sent by the second Khalifah (Successor to the Prophet), Omar ibnul Khattab, to Amr ibnul Aas, the ruler of Egypt, when news reached him that one of ibnul Aas' children had abused an ordinary Egyptian citizen. Omar sent ibnul Aas the following message: "When did you start enslaving people when their mothers birthed them in a state of freedom." This statement encapsulates what the message of Islam is and has always been – that society should be just and equal.

Economic equality

Equality has many dimensions, of which economic equality, or the elimination of poverty and ensuring wealth and prosperity for all citizens, is but one. Islam considers the prosper-

ity of all citizens a key cornerstone for proper belief. In one of the Hadeeth (Prophetic sayings), the Prophet is narrated to have said:

كاد الفقر أن يكون كفرا

Translated to mean: "Poverty has the potential of leading one to disbelief."

Imam Ali ibn Abi Taalib, one of the companions of the Prophet and the fourth Khalifah (Successor to the Prophet) is quoted to have said:

لو كان الفقر رجلا لقتلته (Imam Ali بن أبي طالب)

Translated it means: "Had poverty been a man, I would have killed it (with my own hands)."

In fact, on more than one occasion, the Prophet beseeched God to protect him from poverty.

اللهم إني أعوذ بك من الفقر
اللهم إني أعوذ بك من العجز والكسل

Why should we fight poverty and inequality?

Why does Islam abhor poverty? Why should we seek God's protection from poverty and deprivation? Why should society as a collective deliberately work towards addressing poverty? Because the consequences of poverty are grave. Poverty creates deprivation and deprived people are potential hotspots for danger. As Bob Marley once said, a hungry man is an angry man. Poverty and economic inequality have the potential to cause a lot of instability, leading to upheaval and

conflict. Indeed, when you scan the world and look at conflict hotspots today, you will realise that these hotspots are found in areas that experience high levels of poverty and inequality. But again, poverty has the potential to drive people to disbelief.

What then is the Islamic guidance to creating prosperous and economically just communities?

The Islamic prescription for addressing poverty and economic inequality, leading to the creation of just and prosperous societies, is anchored on three pillars, as follows:

In the first pillar, Islam calls us to create an environment where people are allowed to transact freely amongst themselves without any let, hindrance or interference. In other words, let market forces and the effects of supply and demand regulate transactions. To this effect, Islamic teachings urge us (it is narrated that the Prophet said

دعوا الناس يرزق الله بعضهم من بعض

It is when people are left to freely transact that innovation and creativity are born, because people are rewarded according to what they are able to offer. This also naturally promotes hard work, which potentially grows GDP.

In the second pillar, Islam calls for us to promote the system of Zakaat. As people innovate, create and work hard, wealth is created. However, if this wealth is not properly regulated, it can lead to greed and the creation of cartels and monopolies. In order to curb greed and promote empathy, the provision of Zakaat exhorts those citizens whose income has reached a certain threshold to give 2.5 per cent of their wealth to the community/state for the creation of a public treasury or بيت المال. This public treasury is then used to provide support to the less privileged in a way that pushes them up the social ladder. It is worth noting that the Islamic system requires all members of society to be guaranteed basic necessities that include food, water, shelter and clothing. This is guaranteed through the system of Zakaat, which not only guarantees a decent living, but is also meant to ensure socioeconomic equality.

In the third pillar, Islam calls for the creation of an environment where work and production are rewarded, while speculation, gambling and corruption are punished.

من غشنا فليس منا

He who defrauds us is not one of us.

لعن رسول الله الراشي والمرتشى

Cursed is the briber and the bribed.

من بات كالا من عمل يده/طلب الحلال بات مغفورا له

He who goes to bed with his stomach full from the food obtained from his/her hard work sleeps with his/her sins of that day forgiven.

يا أيها الذين آمنوا إنما الخمر والميسر والانصاب والأزلام رجس من عمل الشيطان فاجتنبوه لعلكم تفلحون

Oh you who believe! Indeed intoxicants and gambling are but the works of the Devil and so refrain from them if you are to be successful (Qur'an 5:90).

Conclusion

There is no justification for the squalor and poverty that most parts of the world experience today. This situation has come about because we have abandoned divine guidance and adopted systems that are self-centred and promote greed. These are systems that reward corruption, speculation and laziness, at the expense of hard work, innovation and creativity. Systems that take pride in making some people masters over others, so that the slave-master relationship is sustained. Eradicating poverty and creating economically equal societies that are prosperous and just requires the collective efforts of the privileged and less privileged, both empathising with each other, bonded together with one goal of removing mankind from the slavery of another to become proud and dignified servants of the one true God. This will only happen when we:

- ☞ Promote the liberalisation of our economies so that innovation/creativity and the principles of demand and supply control the economy;
- ☞ Make it compulsory for the wealthy and privileged in society to contribute to public social welfare and ensure that all citizens have basic necessities, including helping the less privileged climb up the social ladder through the system of Public Fund (Zakaat); and
- ☞ Create an environment that rewards hard work and punishes speculation and corruption.

Oh God, we seek your refuge from poverty and squalor.

Oh God, we seek your refuge from grief and sadness, from weakness and laziness, from miserliness and from cowardice, from being overcome by debt and overpowered by men.

Global inequality at the time of a pandemic

By Bishop Ingeborg Midttømme, Church of Norway (Norway)



Look into the face of another, and what do you see? A fellow human being, with the same dreams and hopes for a future and more important, with the right to dream and hope for a future.

People of faith. Sisters and brothers.

As a citizen of the global North, I feel ashamed. The west has more vaccines than we will ever need, and enough doses to vaccinate each of our citizens several times over. I feel ashamed because I know health workers in many countries around the world have still not been vaccinated. From an ethical point of view, the shortage of doses for the world's poorest people is a catastrophic moral failure. So far, the African continent has received the fewest vaccines on the globe. Of the 3.5 million people vaccinated worldwide, only 1.6 per cent live in African countries. The waves of Covid-19 have brought lockdowns, overwhelmed healthcare systems, lost livelihoods and, worst of all, resulted in a high death count. Many of these effects could have been prevented if more Africans had been vaccinated.

Global health authorities have warned that during a global pandemic, nobody is safe until everybody is safe. Yet vaccine inequality means that new virus strains can emerge and spread quickly to the rest of the world. This is not their responsibility. The responsibility belongs to us. As people of faith, we must remember the golden rule: do unto others as you would have them do unto you. The golden rule is found in the Bible, but also in most religions and cultures. The first time I visited the UN building in New York, I saw the inscription there, giving me hope for the future. *"Look into the face of another, and what do you see? A fellow human being, with the same dreams and hopes for a future and more important, with the right to dream and hope for a future."*

In May, Kenya's health minister said that: "there is no such thing as global solidarity when people are at their most vulnerable. As a continent, we must stop believing that there is anybody out there who is a Biblical, good Samaritan, that is just about to come and help us." And he is right. The

situation has not improved since May. We have seen very clearly that it is everyone for himself, or for herself, and God for us all.

But as people of faith, we are strong. We can strengthen the voice of the voiceless. We will continue to address vaccine inequality. We will work for global Covid-19 recovery and bring hope. Together we have to remember the words of Mahatma Gandhi: "the world has enough for everyone's need, but not for everyone's greed." This is also true when it comes to the vaccines. It is true that we are in this together. Let's work together for global solidarity.

The world has enough for everyone's need, but not for everyone's greed.

Mahatma Gandhi



There is unequal access to vaccines. Photo: Marcelo Schneider/WCC

Case study: Transgender experiences of Covid-19

By Arshinta Soemarsono, Director of Comm Devt and Humanitarian of YAKKUM (Indonesia)



For transgender people in Indonesia the unequal access to vaccines is not only related to a lack of vaccine availability, but also due to their gender identity. Indonesian transgender people experience verbal violence and stigma and many have limited access to basic rights, such as education and a regular livelihood. 75 per cent of transgender people in Indonesia only do informal jobs. They work in salons and in streets, many as sex workers, which increases the risk of sexually transmitted diseases, including HIV & AIDS. Many transgender people leave their homes at a young age because their families reject them, and therefore as many as 60 per cent of transgender people do not have access to ID cards, leading to unequal access to vaccines, as Indonesia requires ID numbers for people to get vaccinated. Those who are HIV positive also experience reduced access to ARV services, due to the reduced ordinary healthcare capacity

as a consequence of the pandemic. This has also resulted in reduced access to free condoms, increasing the risk of sexually transmitted diseases. Many transgender people lost their jobs and several died due to prolonged distress and sickness.

As a response to the inequality experienced by transgender people during the pandemic, YAKKUM, the biggest Christian health organisation in Indonesia, together with local networks of civil society organisations, started to advocate for equal access to vaccines. They advocated the government to ease the ID requirement, so that transgender people could also get vaccinated. YAKKUM also worked with shelters and healthcare personnel to persuade them to include transgender people in their response. On 11 May 2021, the first transgender people were vaccinated in Yogyakarta City.



Photos from 11 May, when the first transgender people were vaccinated in Yogyakarta City. "Thank you, YAKKUM, for overseeing vaccine advocacy for older transgender people in Yogyakarta City. Hopefully, in the future, older transgender people outside Yogyakarta City and those who do not have an ID card will get the vaccine soon" (Anggi Rosangge). Above: Jenny Mikha holding ID card, left: Yuni Shara, middle and right: Shinta Ratri

Economic inequality

By Athena Peralta,
Programme Executive for Economic and Ecological Justice, World Council of Churches



For Christians, poverty has long been a fundamental concern. In the current context, the unprecedented socio-economic consequences of the ongoing Covid-19 pandemic have drawn the attention of churches and faith-based organisations that have responded to the intertwined health and economic crises.

Across the world, the pandemic has indeed sharpened the experience of destitution, hunger, unemployment and homelessness for a great majority of people. Yet the pandemic has not imposed economic suffering evenly on everyone. Shockingly, data from Forbes reveals that billionaires have seen their wealth expand by 68 per cent since the pandemic began, to a staggering USD 13.5 trillion, exacerbating pre-existing and already outrageous levels of inequality (Collins 2021).

Wealth appears to have received considerably less attention from Christian thinkers in more recent times. Yet, "wealth and poverty are two sides of the same coin" (Mshana 2007). The Poverty, Wealth and Ecology study process of the World Council of Churches (WCC) from 2006-2013 concluded that fighting poverty and addressing the burgeoning ecological crisis entails dealing with excessive wealth (Mshana and Peralta 2015).

Wealth has to be considered alongside poverty for a number of reasons: "They have common causes and integrally related characteristics: the ability of the rich to earn a living, for example, is the inability of the poor; the strength of the rich is the weakness of the poor. Worse still, excessive wealth is itself a cause of poverty. The drive to create a rising tide of wealth and become rich does not benefit the rich and poor alike, so that 'all boats rise.' It does not bring an end to poverty, but often exacerbates it. And by concentrating solely on poverty, attention is deflected from the rich. At most, they are seen as a possible source of a solution to poverty. They are not seen as a major part of the problem" (Taylor 2003).

Biblical teachings on wealth

There is no dearth of biblical teachings on wealth and these teachings are rooted in the conviction that God is the creator and great provider who promises life-in-fullness for all. According to the theologian Konrad Raiser (in Peralta and Mshana, eds. 2016):

"From the story of manna in the desert (Exodus 16) to the teaching of Jesus in the Sermon on the Mount about the lilies of the field (Matthew 6, 25ff), the Bible encourages trust in the generosity of God as the provider of all good things. Wealth is considered fundamentally as a sign of blessing from God rather than as the result of exceptional success of human work. It is to be used for the benefit of the whole community and especially for those who are unable to provide for their own needs, i.e. the poor, the widows and orphans. Trust in God's providence and blessing and willingness to share with the neighbour in the community are the basic points of orientation which determine the attitude towards wealth."

Not all wealth is admonished in the biblical tradition. Wealth can be celebrated and enjoyed, recognising that in the agricultural context of biblical times, wealth was defined in terms of family, harvests and livestock, rather than in terms of capital (Kaiser in Peralta and Mshana, eds. 2016).

The key questions relate to the origin and the use of wealth (Raiser in Peralta and Mshana, eds. 2016). Wealth becomes problematic:

- When the objective of maximising returns becomes an end in itself;
- When the social and ecological consequences of increasing gain and profit are deliberately disregarded;
- When appropriation withholds land, goods and capital from the community; and when it provocatively demonstrates excessive inequality that undermines social cohesion and respect for human dignity.

The teachings of Calvin view the poor and wealthy as part of a system, with the latter having a social obligation towards the former:

"We are taught that the rich have received more abundance on condition that they should be ministers to the poor by providing the good things placed in their hands by the goodness of God. ... When God gives someone more than he needs, he establishes him there as if he was [God's] own person ... God makes me his deputy (lieutenant) as it were;



Private sector has a role to play to reduce inequality. The former Secretary General of The Council of Churches in Zambia, Suzanne Matala, addresses the CEO of the Investing in African Mining Indaba. Photo: Bellah Zulu/NCA.

and what honour is that? So all rich people, when they have the means to do good, are certainly there as God's deputies (officers) and carry out their duties as such – that is, helping their neighbours to live ... God shows us clearly how he wants us to serve him and by what means. We are to pay him

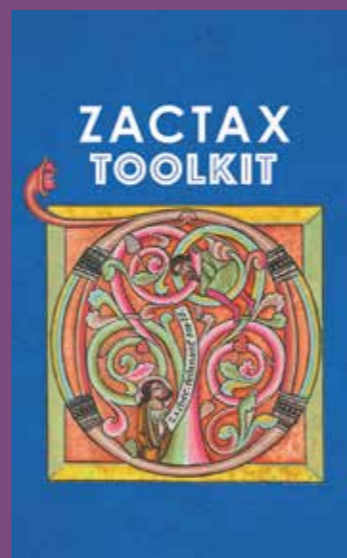
homage with the good things he has given us in abundance; for indeed he sends us the poor as collectors (receivers) to gather in what is his" (in Dommen in Peralta and Mshana, eds. 2016).

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#ZacTax Campaign

Addressing the foremost generational challenges of widening socioeconomic inequality and climate change, the WCC, together with the Council for World Mission, the Lutheran World Federation, the World Communion of Reformed Churches and the World Methodist Council, are calling for the ZacTax as part of the New International Financial and Economic Architecture (NIFEA) initiative.



This ecumenical campaign for global tax justice finds inspiration in the biblical character of Zacchaeus, who was a tax collector for the Roman empire. In Luke 12, Jesus engenders a transformation in Zacchaeus so that he is moved to give away half of his possessions to the poor and four times as much to anyone he has cheated. The encounter with Jesus leads to repentance, reparation and justice. In a scandalously unequal world, ZacTax is about repentance for excessive or ill-gotten wealth, a redistribution of wealth in the midst of rampant poverty, and reparations for those who have been robbed and exploited and whose homes and livelihoods have been degraded.

The ZacTax calls for:

- ☞ The enactment of progressive wealth taxes at global and national levels to curb the growing concentration of wealth in the hands of an increasingly powerful few, hand-in-hand with increased public spending to stamp out poverty;
- ☞ A stop to tax evasion and avoidance by multinational corporations (MNCs) and affluent individuals;
- ☞ Progressive carbon and pollution taxes at different levels to restrain carbon emissions and meet the costs of climate change mitigation and adaptation, and reparations for climate-related loss and damage in poor and vulnerable countries;
- ☞ Immediate implementation of a financial transaction tax on trade in equities, bonds, currencies and derivatives to curb harmful speculative activities; and
- ☞ A Covid-19 surcharge on the super-wealthy, equity and hedge funds, and multinational, e-commerce and digital corporations that are reaping even greater returns from the current crisis, to resource the critical response to the pandemic (WCC et al 2019 and 2021).

As the NIFEA letter addressed to the G20 Tax Symposium in July 2021 points out: "The pandemic shows us that people's lives and livelihoods are at stake, at a time when the life of the Earth is also under threat. Not only is tax justice at the heart of any recovery plan, it is also crucial for mitigating widening inequality and stepping up to the challenges posed by a rapidly warming climate" (WCC et al 2021).

Debt, indebtedness and the Golden Rule

By Dr Adi Setia, Institute for Regenerative Livelihoods (IRL), Malaysia



In the Islamic tradition, justice is rooted in the restoration of balance and the redressal of disparities and unfair advantage. In operational terms, justice means, at the very least: to **Do No Harm**, and to **desire for others the good that we desire for ourselves**. This **Ethics of the Golden Rule** applies to all socio-economic transactions between Muslims, as well as between Muslims and non-Muslims.

Hence, Islamic law encourages fair trade, but denounces interest and usury. It advocates the giving up of any ill-gotten wealth gained through interest/usury and other forms of overt or covert usurious practices, including unfair trade treaties and lop-sided business deals, or the imposition of arbitrary charges or fees on financial loans or commercial obligations with no reciprocal counter-values in return. Thus, in more general terms, **riba** or usury encompasses all ill-gotten gains through unfair commercial or financial transactions.

Islam further affirms charity, liberality (**ṣadāqah**), and indeed, mutual magnanimity (**iḥsān**), as the antithesis of interest, usury and all other forms of exploitative business, and economic, monetary and financial practices and structures. Such structures, treaties and contracts are ruled as invalid (**batil**) in Islamic Transactional Law (**mu'āmalah**), due to their inbuilt oppression (**zulm**) of the disadvantaged party. In safeguarding the public good (**maṣlahah**), even seemingly or formally bona fide structures are proscribed when they generate negative externalities. In enjoining repentance for the sin of usury and all other forms of exploitation and unfairness, the Qur'an clearly states: 'Oppress not and you will not be oppressed'.

Given the aforesaid ethical and moral precepts, when it comes to the issue of debt in economic terms, the following ethico-legal principles apply in practice:

1. A monetary loan offered to someone in need is a charitable act, and hence no interest is to be charged on that loan.

2. A debt, whether a monetary loan or a commercial obligation, is to be repaid or honoured. The creditor is encouraged to be kind in demanding payment and to give respite if the debtor is hard-pressed.

3. The debtor, on the other hand, is encouraged to be proactive in the repayment of the debt or honouring of the commercial obligation, when he or she has the means to do so, or as contracted, without the creditor having to chase after him for the payment.

4. This proscription against **riba**, or usury, applies not only to charging interest on monetary loans, but also business transactions in which unfair or unwarranted charges are imposed by one party on the other.

In more general societal terms, everyone in a healthy community is formally or informally duty-bound to one another, they are mutually indebted to one another, each owing the other, directly or indirectly, a debt of service or favour. This mutual obligation to one another by virtue of the very fact of **social embeddedness** is constantly honoured through each proactively sufficing the needs of the community. In socio-economic terms, this entails that people earn their livelihoods by promoting the livelihoods of others in the community.

Hence, the Islamic ethical and moral tradition advocates transactional laws that ensure justice, magnanimity, transparency, fairness, mutuality and equity in all commercial and monetary dealings without exception, thereby promoting an economy of right livelihood for the common good amongst all nations and peoples.

To conclude, Islam sees distributive justice in society as a function of transactional (or commutative) justice and liberality. It integrates efficiency into equity, and thus it has taken clear steps to ensure that debt or indebtedness can never be made into an instrument of oppression by the creditor towards the debtor or the indebted.

Overcoming gender inequalities from a faith perspective

By Rev. Dr Elaine Neuenfeldt,
ACT Alliance Gender Programme Manager (Switzerland/Brazil)



Gender inequalities are based on stereotypes that relegate women to positions deprived of power and are intertwined with beliefs, attitudes and practices of discrimination. Changes are needed in the institutions that reproduce unequal power relations between women and men, such as the family, community, state, market, legal system, education, etc.

Social and cultural differences generate hierarchies and privileges, and exclusions and prejudices according to different identity intersections, in terms of gender, age, class, sexual orientation, etc. The problem is not the differences, but the social, cultural, political, economic and religious order whereby women and men are valued differently, causing privilege and oppression, and inequalities or injustices.

Poverty is a symptom of this system, in which the impoverished are personally responsible for resolving their condition within a market economy. Unpaid care work is a major systemic constraint on women's empowerment and their engagement in paid work.

Faith and theology are the inspirational energy to serve and love neighbours; but mostly will move from discourse to action; faith can be a powerful motivation to address inequalities,

and provoke movements of change, to transform and overcome inequalities and injustices. Faith communities are places where religious organisations offer social networks that women can access to build strategies for mutual support. Faith-based actors work to provide material development, but also have the potential to strengthen the spiritual dimension of well-being, giving a holistic view of personal transformation.

On the other hand, religion can also be used to justify inequalities. Exclusion and discrimination based on people's social belonging, economic situation and gender identities are becoming normalised in some contexts; and sometimes these are practiced or justified in the name of religion.

Fundamentalist interpretations of religion are giving expression to violent and extremist practices using religion and faith to exclude those who do not conform with a social, economic, political and cultural order. This is limiting women's rights, their access to properties and resources, and the autonomy to decide on their sexual and reproductive life. Religion can also be a barrier to women's access to education and involvement in politics. These limitations are putting women in a vulnerable situation, bringing physical insecurity, and increasing violence and other forms of human rights



Women protesting against female genital mutilation in Siraro in Arsi, Ethiopia. Photo: Hilina Abebe/NCA.

violations. These injustices affect the whole community and families, jeopardise well-being and obstruct development progress. Power imbalances create inequalities.

There is a need to discuss the role of religion and faith from a feminist and gender justice perspective. This will entail addressing systemic and structural practices that create barriers to the full participation of women in leadership and at all levels of decision making, and overcoming sexual and gender-based violence.

Faith and religious discourse can also play a leading role in the discussion of gender equality through positive cooperation on the redefinition of roles for women and men based on fair relations and structures that allow inclusion and participation.

The churches' practical work, which is also known as Diakonia, grounded on theological reflection, is a critical tool to dismantle the frequently dangerous connection between religion and culture that relegates women to the private sphere where violence most frequently occurs.

Gender justice is the theological tool to unveil power disparity and inequalities in the church context. Gender justice implies

the protection and promotion of the dignity of women and men who, being created in the image of God, are co-responsible stewards of creation. Gender justice is expressed through equality and balanced power relations between women and men and the elimination of the institutional, cultural and interpersonal systems of privilege and oppression that sustain discrimination.¹

It is crucial to strengthen partnerships between faith and secular rights-based organisations, to enable anti-rights rhetoric based on religion to be challenged. This can then strengthen progressive voices within the interfaith community that are rooted in contextual approaches to sacred texts and influenced by liberation theologies. This is a movement to disrupt normalised patriarchal attitudes and behaviours, and promote mutual respect, dignity and human rights. This can tackle structural barriers by interrogating religious and traditional beliefs, norms and values that perpetuate gender inequalities.

¹ From the LWF Gender Justice Policy. Available at: <http://www.lutheranworld.org/content/resource-lwf-gender-justice-policy>



Protesters gathered outside a Carrefour store in Porto Alegre, Brazil, on 20 November 2020, the day after the brutal killing of Joao Alberto Silveira Freitas, 40, a black man, at the hands of two white security guards at that store. Photo: Marcelo Schneider/WCC.

Racial inequality

By Dr. Masiwa Ragies Gunda,
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Racial inequality refers to the disparities that exist in the distribution of resources, power and opportunities in which one's racial identity is used to make access to these things either easy, difficult or impossible.

Does being "white", "black", "Asian", "Caucasian", "African", "Arab", "Luo", "Hausa", "Indigenous", etc., make it easy for you to access resources, opportunities, privileges and rights, or does this identity make it difficult or even impossible for you to access these same resources, opportunities, privileges and rights? Do you think your professional competences and qualifications are only considered if someone with a different racial identity is not found for this opportunity or privilege? Racial inequality simply means that persons are

treated unequally if they do not share the same racial identity and that the basis of that treatment is primarily racial identity!

Diversity in the human race is not the problem

That there is one human race does not mean there are no diversities among human beings. We are all unique in our own ways. We are different or diverse in various ways. We can all see our differences. This diversity is not a problem, since it is a God-given diversity that makes us beautify the universe. There is no problem with diversity! However, the problem has been and is that "diversity" was or is being used to exclude, reject, discriminate and stereotype the other.

Our world is replete with this problem, as diversity or difference in race is being used to sanitise inequality, prejudice, inequity and discrimination. Our diversity does not create racial inequality; instead, some are using our diversity to create racial inequality.

One human race created by God

As Christians, we believe that God created the one human race – with some differences or diversities – but equal in dignity and responsibility, and with equal access to resources (Genesis 1:26-28).

Even though racial equality is God's plan, we are descendants of a human history dominated by a legacy and effects of racial inequality in which successive empires, past and present, have sponsored theories that support racial inequality. Prophets spoke against racial inequality (Amos 9:7), showing that racial inequality was prevalent in their society, but that it was against God's plan. The Apostle Paul (Galatians 3:28) also spoke against racial profiling of persons within the early Christian movement. Racial inequality is inconsistent with the central tenets of the Christian faith, and to discriminate

against other races is to deny the dignity and equality of all human beings and to reject the Image of God in every human being.

Concluding observations

How can one's skin colour, cultural identity, ethnic background or religious affiliation be the basis upon which competence, excellence, reward, respect, care, opportunity and access to resources are evaluated or judged? We must reiterate that racial inequality is a symptom of deep-seated sinful ideas that falsely assume that differences between persons presuppose a qualitative difference that makes some people superior and others inferior.

These deep-seated sinful ideas cannot be reconciled with the central tenets of the Christian faith, which holds that Jesus Christ died on the Cross for our salvation without regard for our physical, cultural, linguistic or ethnic differences. To be a Christian does not simply entail being non-racist, it demands being anti-racist. It is not enough to frown upon racism, since we ought to act against racism because racial inequality is symptomatic of a festering disease.

RECOMMENDATIONS TO FIGHT RACIAL INEQUALITY

- ✎ Intensify education on racial equality and equity in society by mainstreaming racial justice in school, seminary and college curricula, to widen the number of people who are consciously anti-racist.
- ✎ Collect and share "personal survivor narratives" from persons who are survivors of racial injustice. Stories are known to appeal to the emotion and intellect of most people, as they have the power to move beyond the abstract to the reality of the practical.
- ✎ Organise capacity building workshops and training for communities to unpack their specific instances of racism and to develop context-specific responses.

PRAYER

God of Justice, grant us your compassion, make us whole so that we might open our eyes to the reality around us, to see the injustices, to notice the brokenness of the world and while seeing, let us not accommodate, but, open also our heart, to be filled with compassion, so we can open our arms and stretch our hands to help.

Surprising God, breathe in us the breath of steadfast resistance to all forms of injustices and inequalities, help us to express our rage, as we want to engage in actions to transform the structures and systems, attitudes and norms that are producing unjust and unfair treatment to people and to the Environment. Guide us as we express our anger. Anger will move us, will bring us out of our comfort zones and step into the journey of change.

Receive our claims of rage and hope in our journey of resistance to the unjust powers that divide, destroy, and oppress. When individualism rules over collective care for people suffering, inspire us to reclaim rage, as a holy power moving us, not in bitterness, but in care and compassion, as seeds of love and reconciliation growing in our hearts.

Bless us and gather us under your long and warm wings, circle us with your loving arms, when we feel alone and in exile of relationships that nurture our collective actions.

Inspired by Rage and Hope: 75 Prayers for a Better World Book – Christian Aid

