

DROP THE DEBT

NEWS and ACTION from Jubilee USA Network, Washington, DC

No Debt Cancellation, No Development

President Bush and UN Summit Miss Critical Opportunity

By Mara Vanderslice

The UN Financing for Development (FFD) Summit in Monterrey Mexico held March 18-22, attended by President Bush and other heads of state, was meant to address issues related to funding for development and to explore the means by which countries would finance their commitments to meeting the UN Millennium Development goals. The Millennium goals include stopping the AIDS pandemic, reducing global poverty by half, and meeting other ambitious development goals by 2015.

The Outcome Document for the conference excludes proposals made by debt-cancellation advocates for deeper and broader debt cancellation for the world's most impoverished countries. A proposal calling for debt relief to go deep enough to provide the resources needed for a country to meet their 2015 Millennium goals was left out, debt campaigners concluded, precisely because making the connection between debt and the Millennium goals explicit would require complete and immediate debt cancellation. A report from Jubilee Research finds that if the Millennium goal of halving the number of people living in extreme poverty is to be met, it would "not only require 100% debt cancellation; but also an increase in the current level of aid from \$15 billion to \$46 billion a year."

Governments, development and finance agencies, the business sector, and non-governmental organizations have been preparing for three years for this first-time summit. An unprecedented feature of the summit was the high-level participation of the World Bank, the International Monetary Fund and the World Trade Organization.

The FFD document gestures to the need for an international bankruptcy court for countries to settle their unpayable and often illegitimate foreign debts, but fails to suggest that such a bankruptcy court would need to be independent in order to function correctly. The failure of current debt relief schemes is that they are controlled by the creditors.

The fair and transparent arbitration process (FTAP) supported by many Jubilee groups worldwide should have four key elements: a neutral decision making body, the right of all stakeholders to be heard, protection of the debtor's basic needs and

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Walking with Zambia

A Reflection by Diana Aubourg

As Mrs. Zulu and I walked through her neighborhood in Lusaka, Zambia, one of over 40 slums scattered throughout the city, she explained the relationship between poverty, under-development and debt. Mrs. Zulu, a sixty year-old volunteer health worker, drew links between World Bank and IMF induced reforms over the past decade and declining health and living standards. She explained the impact of AIDS on her family, as she cares for six orphaned grandchildren. She further described the impact of AIDS on the communities in which she works where families struggle with hunger, unemployment and the growing numbers of children orphaned by AIDS. In my conversations with Mrs. Zulu, other community workers, activists and practitioners in Zambia, I confronted the ecology of AIDS in poor countries: poverty, under-development, unsustainable debt, poor governance, inadequate infrastructure and abysmal healthcare systems.

I traveled to South Africa and Zambia in July and August 2001 to further the work of the Pan-African Charismatic Evangelical Congress (PACEC) in building relationships with African churches active in the fight against AIDS. PACEC, a member of the Jubilee USA Network, exists to mobilize U.S. black churches to lobby on behalf of Africa and the African

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Compound in Lusaka, Zambia where there are growing numbers of orphaned children.

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“...proclaim liberty throughout the land to all its inhabitants; it shall be a jubilee for you...”
– Leviticus 25:10

Jubilee USA Network began as Jubilee 2000/USA in 1997 when a diverse gathering of people and organizations came together in response to the international call for Jubilee debt cancellation. Now over 60 organizations including labor, churches, religious communities and institutions, AIDS activists, trade campaigners and over 9,000 individuals are active members of the Jubilee USA Network. Together we are a strong, diverse and growing network dedicated to working for a world free of debt for billions of people.

In the Jubilee Year as quoted above in Leviticus, those enslaved because of debts are freed, lands lost because of debt are returned, and community torn by inequality is restored. Today international debt has become a new form of slavery. Debt slavery means poor people working harder and harder in a vain effort to keep up with the interest payments on debts owed to rich countries including the US and international financial institutions such as the International Monetary Fund (IMF) and the World Bank. Jubilee USA Network brings together people to turn this reality around by active solidarity with partners worldwide, targeted and timely advocacy strategies and educational outreach. Please join us in working for Jubilee justice.

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Coordinating Committee Retreat Report

By Jonas Bunte
(Jonas is a Brethren Volunteer from Germany)

Working on weekends isn't always fun, as many of you can imagine – but this time I was looking forward to it. Together with Mara and Marie I flew to Louisville, Kentucky to attend the Coordinating Committee (CC) Retreat. The underlying theme of the weekend was, “How can we make things work better in Jubilee?” I was excited because I finally had the chance to get to know all the people and personalities behind the voices, which I had heard on the phone since I began my year-long internship at Jubilee last fall.

I was impressed by the high rate of productivity. We were able to struggle a lot and at the same time be very effective in terms of finding clear answers and solutions to urgent questions. Fortunately, there was not too much processing about process – instead we made progress.

We furthered our commitment and affirmed the steps already taken to reach out especially to communities of color, establishing a productive group of people who are taking leadership in this area. We planned for the next Network Council Meeting and addressed key structural and financial questions. The CC also launched the Jubilee Congregations program.

On the legislative side, we discussed “IDA-13”. The International Development Association (IDA), the arm of the World Bank, which is responsible for lending money to low income countries, will ask the Congress for money this year. Our proposed legislation would condition giving away US tax money to IDA on debt cancellation and ending Structural Adjustment Programs (SAPs). We set up a Monthly Action Plan that can be carried out by local Jubilee groups in order to support legislative efforts and educate people all over the country.

I think it is understandable that there were times when everyone was exhausted – but despite these moments the vibe of the meeting was very friendly and certain. The tasks of the Network were assigned more clearly, making work more efficient. I strongly feel that we can be more than happy to have this diverse group of people, elected by the NC to make the decisions for Jubilee between Network meetings, who respect each other and really care about the issues and the Network. I hope the good words and intentions are now followed by actions–by all the Jubilee Network. So let's join hands to do so!

Mark Your Calendars...

Join us for the May Network Council Meeting!

The next Network Council meeting will be held in Washington DC on May 4&5th. We will have time for the administrative work of the Network, but will spend more time on strategy for the movement at large. There will also be some training workshops. Please join us so that you can take an active role in determining the shape of our Network in a crucial time!

Our fall Network Council meeting will be held in September, also in DC. The fall meeting will be a far larger, more conference-like event. Keep watch out for the exact dates.

TAKE ACTION

Now you can do Jubilee every month of the year!



Joining hands to cancel the debt!

Join the work of Jubilee debt cancellation right in your hometown. Here are suggested actions for your local Jubilee coalition, faith community or family for every month in the coming year. In 2002, help us say “debt is not done!” by pushing legislation, raising awareness in the media and bringing thousands of your

close friends to Washington, DC to win definitive debt cancellation and jubilee justice for millions around our world.

Make sure to check the website regularly at www.jubileeusa.org and give us a call at the Jubilee USA Network office in DC! We love to hear what you are doing and learn how we can help you be the most effective educators, advocates and activists on debt.

We hope these actions will help you plan ahead and give you ideas for how to further our work for debt cancellation and an end to harmful World Bank and IMF policies. Jubilee USA is alive and kicking, so roll up your sleeves and let’s get to work!

April

- **Hold “Ring-In Freedom from Debt” events in conjunction with the World Bank and IMF spring meetings April 21-22.** Ring-in freedom from debt by having your church ring its bells, hand choirs ring bells, hold marches with bells ringing or use pots and pans like protestors in Argentina to get out a “joyful noise” to end debt and structural adjustment policies. Make sure to contact the media to amplify the clamoring to end debt and policies that cause poverty. Have letter-writing tables at any events you organize. Jubilee can provide flyers or church bulletin inserts, contact us!
- **Meet with editorial boards** to request positive editorials on further debt cancellation from the World Bank and IMF in conjunction with their spring meetings.
- **Letters to the editor in response to World Bank and IMF meetings**
- **Meet with members of Congress, if you were not able to in March.**

May

- **Jubilee USA Network Council meeting and activist training in Washington, DC, May 3-6.** Come join us for activist skill-building and lobby day.
- **Hold Jubilee worship services. Ask faith-communities in your area to become Jubilee Congregations.** Jubilee Congregations commit to pray and act for Jubilee debt release, including, one letter per member and one dollar per member each year to the work of Jubilee USA Network.

June

- **G8 Meeting in Canada, June 26-28th.** More information forthcoming.
- **Letters to the editor about G8 Summit**
- **Plan for August congressional visits.** Invite strategic community and church leaders to attend. Ask for a face-to-face meeting with your member of Congress during recess in August.

July

- **Build Coalition for August congressional visits.**
- **Outreach and plans for a large September Mobilization in Washington DC**

August

- **Face-to-face meetings with members of Congress in the district.**
- **Outreach and plans for a large Mobilization in September in Washington DC. More information forthcoming.**

September

- **Teach-ins, outreach and recruitment for Mobilization and vigils in DC.**
- **Follow-up** with members of congress on legislation.
- **Editorial visits, letters to the editor** pertaining to World Bank and IMF meetings October 1-4.

October

- **Letters to the editor** in response to Mobilization and World Bank/IMF meeting coverage.
- **World Bank and IMF meetings, October 1-4**
- **Follow up** with members on Congress on legislation.

November

- **Teach-ins, speak-outs, study groups on illegitimate and odious debt.** Materials forthcoming.
- **Plan for World AIDS day events.** Find out if local groups are planning events; bring in the “drop the debt to fight AIDS” message. Watch the website for further plans and action ideas.
- **Celebrate congressional victories!**

December

- **December 1st – World AIDS Day events**
- **Holiday cards for members of Congress**
- **Holiday vigils and interfaith services to focus the “spirit of the season” on the impoverished and injustice.**
- **Rest,** reflect and plan for next steps.

Debt Cancellation is the Biblical Norm – Not the Exception

By Tim Atwater

The Jubilee campaign's origins are linked with the Biblical Year of Jubilee, outlined in Leviticus 25-26, a magnificent and widely ignored text which calls for periodic complete overhaul of the economy. In the Jubilee, there is release for those enslaved because of debts, a Sabbath rest for land and people, redistribution of lands lost because of debt, and a reordering of prices for land and labor based on proximity to the next Jubilee.

Leviticus 25 never even explicitly mentions debt—but the Jubilee is all about debt cancellation, restored community, and freedom from debt bondage. The Jubilee cycle of release builds on the Sabbath Year debt release and rest cycle outlined in Deuteronomy 15 and Exodus 21:2 and 23:10-11, building from an every seventh year rest and release to a super-release in the 50th year. It was no accident that rebels against colonial authority chose a line from Lev. 25:10 "Proclaim liberty throughout all the land, unto all the inhabitants thereof...." as the inscription for their liberty bell.

The theme of Jubilee runs deep in Scripture. God's identity as liberator is fundamental (Ex. 20:1-3; Deut. 5:6-7). A good case can be made that the Bible actually considers Jubilee non-negotiable—if people do not obey, the demands of Jubilee justice remain outstanding until fulfilled, regardless of chronological time. Leviticus 26:34-35 says the land will take her Sabbath even if we humans ignore God's word. Prophets and leaders regularly called Israel to account for neglecting the demands of the Sabbath and Jubilee texts (for example, Nehemiah 5:1-13; Jeremiah 34:8-18; Amos 2:6-7, 8:5-6; Ezekiel 18: 7-9, Isaiah 58). Whether the Sabbath and Jubilee Years were ever adequately observed is a secondary question for the prophets—we are called to accountability, irregardless.



Faith in Action, praying and singing in Jubilee

In the Biblical view, debt is always the responsibility of creditors as well as debtors. In the ancient Near East, even pagan kings periodically cancelled debts to allow the poor a measure of respite from harsh conditions. The Biblical mandate goes much further, reordering the whole economy around the need for periodic cancellation of debt and restoration of community. The Talmud (the oral law teachings collected by the Rabbis) strictly forbids charging interest to either Jews or non-Jews when a loan is made for basic needs rather than profit. The Rabbis held that the testimony of anyone who charged interest on a loan was not acceptable in court. In our global economy built on compound interest—consider the implications!

Jesus begins his public ministry in Luke's gospel by quoting a Jubilee text from the prophet Isaiah (61:1-2), salted with sermon illustrations on God's mission to all the nations. He says the scripture about good news for the poor, release for captives and freedom for the oppressed is now fulfilled in folks' hearing (Luke 4:16-30). By proclaiming the kingdom of God as a form of Jubilee, in the present tense, for all the nations, Jesus opens the Jubilee up to layers of additional meaning and interpretation.

In the Jubilee, as in all of Scripture, nothing occurs in isolation. Debt cancellation is not just an economic transaction, nor simply a spiritual matter. Jesus linked forgiveness of money debts and spiritual debts (Luke 7:36-50, 11:2-4, 16:1-13), and made forgiveness of our debts contingent on our forgiveness of the debts of others (Matthew 6:9-15, 18:21-35). Early Christians applied the call to practice debt cancellation literally and spiritually. The parable of the unrighteous steward (Luke 16:1-13) speaks of a man who apparently cheats his master by writing-down debts. The master—perhaps understanding the linkage with the reordering of prices according to Jubilee standards (Lev. 25:14-16, 26-27, 50-52), approves of the steward's action.

The book of Acts resonates with Jubilee and Sabbath imagery, as disciples sell property and fields, share wealth, break bread together, rest and study and restore community (Acts 2:43-46, 4:32-37). The Sabbath-Jubilee theme gets extra emphasis in Acts 4:34's close paraphrase of Deuteronomy 15:4: "There was not a needy person among them..." And Barnabas, a Levite, sells a field and gives the proceeds to the whole community, modeling Jubilee restoration of blessed community.

What about forgiving the debts of impoverished nations today? In both the Torah and the New Testament, Israel is a model of a covenant that is for all the nations (Genesis 12:2-3; Exodus 4:23; Acts 3:25-26). Thus Jubilee is not just for Israel. Christians believe Jesus is the fulfillment of all the promises, law and prophets. What would Jesus do? Would not Jesus, the one who said the nations will be judged by what they do and do not do

for the least of these my brethren, (Mt 25:31-46) stick with his original line—forgive us our debts? Would he not say further that debts incurred by the rich in the Global South and North together, debts which are now paid by orphans and widows, the poor and oppressed—are not only forgiven but fundamentally illegitimate?

What do we say?

An invitation to become a Jubilee Congregation:

- Pray for Jubilee justice for the world's poorest communities
- Provide a contact person to facilitate education and action in your faith community on debt
- Raise one dollar per member to support the mission of Jubilee USA Network
- Contribute one letter per member to elected officials on debt cancellation

We envision a nationwide network of congregations partnering together to break the chains of debt. Jubilee Congregations are provided with faith reflection and worship resources on Jubilee, educational materials on debt, quarterly newsletters and action alerts.

The Jubilee Congregations program will put people in touch with each other across the country. We will be a forum for sharing ideas, reflections and reports on Jubilee worship and activism. There is a special section on our website for posting and sharing with other Jubilee Congregations around the country.

Please join us in bearing witness to the Jubilee call to restore right relationships with global neighbors through debt cancellation.

To learn more contact Mara Vanderslice in the Jubilee USA office at: 202-783-0129 or mara@j2000usa.org

(For more Jubilee faith links see: www.jubileeusa.org – Resources – Faith and Worship Resources.)

No Debt Cancellation, No Development, *continued from page 1*

a guarantee of an automatic stay of debt servicing once the case is opened. You wouldn't want Master Card running your personal bankruptcy court, would you? Similarly, we cannot support a debt court for poor countries, like that has been proposed by the IMF, where creditors are plaintiff, judge and jury.

President Bush's remarks to date and the Outcome Document for the FFD assume continuation of the "structural adjustment" economic policies used by the World Bank and IMF, such as forced privatization of water, fees on public schools and health clinics and deregulation of business. These policy measures have become part of the non-debatable dogma of the World Bank, IMF and the Group of 7 richest nations, in spite of their failure to reduce poverty over the last twenty years.

Jubilee USA Network believes that the Financing for Development process has been a tragic lost opportunity to push forward debt cancellation, one of the most important means for freeing up resources for health care, education, clean water and poverty eradication. This inaction on debt by the Bush administration and the FFD conference betrays the hopes of millions of Jubilee advocates around the world who have been clamoring for definitive debt cancellation for years.

"A new economic and financial architecture should de-link debt from conditionalities imposed by multilateral institutions. Economic prescriptions, such as structural adjustment policies stabilization programs, as well as conditionalities attached to PRSPs, have destroyed the economies of the South. These conditionalities impose neo-liberal economic policies that trap southern countries in a perpetual cycle of debt, dependency and underdevelopment. Their impact has been particularly harsh on women caught as they are in the divide between productive and reproductive spheres of life.

We think that the knowledge and comprehension of the historical causes of indebtedness are fundamental for finding a definite solution and treating the vicious circle of debt from a strategic point of view. Any long-term solution to debt crisis must be linked to fundamental changes in the rules of the international economic and financial system, which will take into account the interests of the developing countries. Economic and social justice requires that the root causes of the inequality underlying the debt crisis be examined and eliminated.

In conclusion, we think that the external debt crisis is first and foremost a political problem, which requires a political solution."

Excerpt of the Statement from the NGO Debt Caucus, New York, October 18, 2001. Signed by Jubilee South and many Jubilee USA Network member organizations. Please see our website for the full text and list of signers.

Ring in Freedom from Debt!

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LEGISLATIVE UPDATE

Contact your Representatives and Senators About Debt Cancellation!

Prepare the Way

Let your representatives know that debt legislation is coming!

We are preparing for a fruitful legislative year in 2002 to further the work of debt cancellation and opposition to World Bank and IMF structural adjustment policies. Now is the time to reach your member of congress and pave the way for their support of upcoming legislation this year.

Background:

The World Bank will come before Congress this year and ask for funding to continue lending to the most impoverished countries, this part of the World Bank is called the International Development Association or IDA. Since it is the thirteenth time they have asked Congress for money we call it "IDA-13."

This only happens every few years, so it is an excellent and rare opportunity to ask members of Congress to pass legislation that requires the World Bank to provide deeper debt cancellation. The legislation will also ask for an end to harmful structural adjustment economic policies promoted by the World Bank, such as user fees for health and education, forced privatization of water and lowering of minimum wages and labor standards.

We are working to get sponsors to introduce this legislation and will let you know as soon as we have a bill number to push. Don't wait for a bill number! Start writing letters now to your Representative and Senators to prepare the way.

See our website for talking points and more information at: www.jubileeusa.org

No New Debt to Fight AIDS

Support \$2.5 billion for the Global Health Fund

Twenty-five million people have died of AIDS in Africa, as many people as died in all of Europe during World War II. 8,000 more die everyday worldwide. It is expected that these deaths will leave 44 million children orphaned by AIDS by 2010. The AIDS crisis is not only severely impacting all aspects of life, including education and economic development, but has now become the modern day holocaust.

The next few months are absolutely critical when it comes to fighting AIDS in Africa and other regions. Congressional Budget Committees are making key decisions this month on amounts of US funds to go towards the fight against Global AIDS. If Congress doesn't approve more funding now, countries will have not where to turn but to more loans to finance their HIV/AIDS programs.

The World Bank just announced an initiative to provide \$500 million in new loans for the fight against HIV/AIDS. Many of these loans will be conditioned on the same structural adjustment measures that have devastated countries' health and education systems creating the very climate where HIV/AIDS has spread so quickly. Countries should not have to go further into debt to stop the death toll of AIDS.

Tell your members of Congress you support providing \$2.5 billion in resources to the Global Fund to Fight AIDS, TB, and Malaria and to bilateral AIDS programs. Please see our website to learn more

Diaspora. PACEC's initial focus is on halting the spread of the HIV/AIDS pandemic in Africa and supporting church-based efforts to serve children affected by AIDS. In Zambia, I visited rural clinics, hospitals, orphanages and group homes for street children. I met with churches and other community institutions responding to the AIDS epidemic and the needs of children.

I was blessed with the opportunity to return to Zambia in January 2002 to conduct field research for my master's thesis, which examines community-based and institutional responses to the orphan crisis. I visited one family, headed by a 72 year old woman who was caring for her grandchildren and great-grandchildren -15 in total. The youngest was 3 years old. She told us that most of the adults in her immediate family had died. I met street children who had migrated from all over the country and some as far as the Democratic Republic of Congo (former Zaire) to join thousands more children on the streets of Lusaka in search of food and employment. I visited hospices for abandoned children infected with HIV, rural families struggling to care for orphans and volunteer church groups mobilizing community-based responses. Many Zambians openly shared with me their struggles with poverty, hunger and AIDS.

The stories are compelling, but not new. We have heard and read about them before – in media, at various fora and from our colleagues, friends and activists engaged in the fight against poverty, AIDS and injustice. Without having the opportunity to walk through the compounds in Lusaka, we understand that extreme inequality is manifest most egregiously “on the ground” and at the expense of the most vulnerable. Like Mrs. Zulu, we understand the broader historical, social and political context that gave rise to global inequality and the Jubilee movement.

When Zambia gained independence in 1964, it was one of the richest countries in sub-Saharan Africa. It is now among the poorest and most heavily indebted countries in the world with average income barely a third of the level at independence. The World Bank estimates that 82% of Zambia's 10 million people live on less than \$1 per day. Over the past two decades, health and living standards have steadily declined due to a flagging economy, on-going development challenges, AIDS (an estimated 20% of the population is living with HIV) and of course, debilitating external debt.

The factors contributing to Zambia's plight are varied and complex, but austere economic reforms attached to loans play no small part. Structural adjustment measures implemented in the 1990s



LEFT: Children attending rural church in Zambia.



RIGHT: Boys quarters – Nyaphonde Community School and Orphanage in rural Zambia. Orphanage built by local church, communities and missionaries from the U.S. Serves over 250 children, but only able to feed and house 30-35 children.

called for widespread privatization of parastatals, liberalisation of exchange and trade and cost-sharing schemes in health and education services. These contributed to (among other things) currency devaluation, high unemployment, and reduced expenditures on health and education. In 2000, the Zambian government spent close to \$170 million on debt servicing compared with less than \$150 million on health and education combined. Debt service has on average accounted for 10 percent of GDP while expenditures on social services have accounted for 5%.

In 1997, Zambia was declared a “highly indebted poor country” (HIPC) by the World Bank and IMF. In 2000 Zambia was eligible for “sustainable” debt relief with conditionalities under the HIPC Initiative. Zambia's external debt was reduced from 6.3 billion to 5.8 billion in 2000. But serious questions still remain about exactly how much cash will be available through debt relief, when and where it will be spent. Even with a reduction in debt, each Zambian on average will still pay \$17 a year to creditors in debt repayments while awaiting the trickle-down benefits of HIPC.

Jubilee-Zambia (formally, Jubilee 2000-Zambia) is alive - challenging government, civil society and the international community in its unwavering call for total debt cancellation. While critical of HIPC for its inability to significantly reduce poverty, Jubilee-Zambia is calling for more transparency in the HIPC process and advocating a debt mechanism through which debt relief funds are directed towards poverty reduction programs. Jubilee-Zambia is also monitoring the cost of living for Zambian families, educating Zambians through grassroots mobilization and popular media and working closely with community groups and NGOs serving AIDS affected communities to more effectively link the debt campaign with AIDS. When I met with Jubilee-Zambia staff, their clear leadership and determination humbled me. In the face of great odds, the Jubilee Zambia campaign thrives – advancing the global movement for debt cancellation, justice and freedom for the poor.

To learn more about the work of Jubilee Zambia, visit their website at: www.jctr.org.zm

Diana Aubourg works with the Pan African Charismatic Evangelical Congress (PACEC) and currently serves on the Jubilee Coordinating Committee. She is completing her masters in Urban Planning at the Massachusetts Institute of Technology (MIT).

Drop the Debt to Fight AIDS – Solidarity Actions

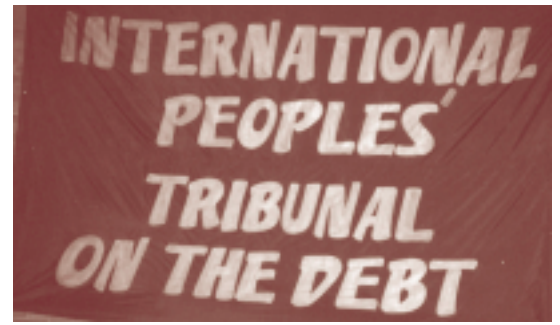
**AIDS Medication for Every Nation:
April 10 Rally & Lobby Day in Washington DC**

On Wednesday, April 10, ACT UP and the Health GAP Coalition is organizing a significant rally and lobby day in Washington DC. Help us make history and push US Congress to contribute at least \$1 billion to the Global AIDS fund this year, and \$2 billion in 2003.

Danny Glover, other celebrities, experts, and religious will inspire participants at a rally from 1- 2:30 pm, followed by lobby visits. Teams of participants will flood the halls of congress, passing out materials and meeting with members. This is how to make change happen at a critical time for funding the Global AIDS fund.

To bring people to DC on April 10, help with setting appointments, or contribute financially, Please contact Paul Davis pdavis@crit-path.org (215) 474-6886

Jubilee USA Network Attends Second Annual World Social Forum in Porto Alegre, Brazil



We need your help!

By making a tax-deductible contribution to Jubilee USA Network today, you will help ensure that we can continue the work that you helped start. Now is the time to show the world that Jubilee justice did not end with the year 2000. Please send your contribution to:

Jubilee USA Network
222 East Capitol St., NE
Washington DC 20003

Thank you for your continued support!