Can white South Africans repay the debt for apartheid, and should they?

**Inge Kuehne**

If you are a white South African, you are often reminded of your debt: when you see black poverty and when you listen to stories of hardship due to apartheid and the legacy thereof; when you study matric results and crime statistics, which often look better in formerly white areas; when you read the posters at political rallies calling for the death of Boere; when you hear politicians calling for white people to “go back” to where they come from and to give the land back.

Apartheid was a crime perpetuated deliberately over generations and it caused irrevocable damage to millions of people alive today.

I was a beneficiary of that crime and so are most of my friends and every member of my family. For that we owe a debt.

It is a debt that has no quantum. It has no payment date. It is not even clear who it should be paid to. Because it is so vaguely defined, there is no end to this debt.

Some white people find relief by leaving the country. If you don’t see the consequences of the damage, you can forget that the debt exists.

Many white people just deny flatly that they owe anything. They feel the fact that 26 years have passed since the end of apartheid, and that the ANC government has made some catastrophic mistakes in this time, has relieved them of their obligation.

The rest of us run around paying for a black child’s education, supporting charities for black people, forming relationships with car guards and beggars to the point of being patronising. All in a vain attempt to make right the wrongs of the past by doing good deeds.

After 26 years we have made not a dent in the debt.

So how do we pay our dues?

Give back the land, they say. I don’t have land.

Forfeit your inheritance. I have none. My parents are on Sassa.

After school I paid for my studies at a technikon with a student loan. After I got my first job at a newspaper, half my salary went towards paying back that debt. I was so poor, I did all the evening reporting jobs so that I could eat at the functions. What kept me going was knowing that there will be a day when I will be debt-free. Every monthly repayment brought me closer to that day.

I have often wished that white people could pay the debt we owe for apartheid in the same way. Give me an invoice or call me up for community service, I thought. I’ll do what is required of me, because I will know that one day my debt will be paid off and I will be free.

Of course, the debt that white people like myself owe for apartheid is not the same as a student loan or paying off a credit card.

So, what is it then? Is it even a debt? Can it be quantified? And if we could agree on an amount, from whom should it be collected and to whom should it be paid?

In search of answers I spoke to a few South Africans and I looked at how other countries have dealt with the issue of guilt and reparations.

**The bomb**

On the day before Christmas in 1996 a bomb exploded in front of a pharmacy in Worcester in the Western Cape. Four people died. Sixty-seven were injured.

The bomber was a 19-year-old right-winger, Stefaans Coetzee. He was trying to kill as many black people as possible.

Shortly afterwards, he handed himself over to the police and was sentenced to 40 years in prison. He served 18 before he was released on parole in 2015.

By the time he left prison, he had long turned his back on racism and he had reached out to his victims to ask forgiveness.

When one of them, Olga Macingwane, came to see him in the Pretoria Central Prison in 2009, she was still limping from the injuries his bomb inflicted. When she saw Stefaans, she said: “Come here, my boy; I forgive you. I heard what you said, and I forgive you.”

He replied: “I have nothing to give you, except myself.”

Since then, Stefaans has dedicated his life to the poor and to reconciliation.

Among other community work he does, Stefaans works with 71 food farming projects in townships around Klerksdorp where he lives. For the first four years he didn’t have a car, so he ran to the projects to work there. The one furthest from his home was 22 kilometres away.

I asked him if he feels that by doing good he is paying off his debt to society.

His answer surprised me: “For a very long time, everything I did I did because I felt guilty. Then I decided to leave the guilt behind and to do it out of love.”

The guilt has not left him, it just does not motivate his actions any more. “When I hear of a bomb somewhere, I feel like I was the terrorist, no matter where it happened. And then you just want to give more and more.”

I know that feeling. Even though I have not knowingly harmed anyone through my own actions, I do feel like the perpetrator when I hear friends speak of how apartheid had hurt them.

Like my friend Julian, a thoughtful, kind and wise man who was born 56 years ago, a coloured child in apartheid South Africa.

“I have many reasons to hate white people,” he told me recently. “As a child, I wasn’t allowed to swim at the ‘whites only’ beaches. We had to swim in the gullies between the rocks. My dad, a soldier, was viciously assaulted by two young white guys when he objected to them calling him a ‘hotnot’. My father was broken by apartheid. I grew up in a community that was reduced to a third-grade life.”

There are many stories like Julian’s in our country. When I hear them, I feel the burden of a debt that I don’t know how to repay.

**Calculating the price**

The Jewish philosopher Susan Neiman says in her book *Learning from the Germans* that reconciliation requires “an honest accounting’ no matter what the crime.

I tried to find someone who had calculated what the cost of apartheid was, someone who had done “an honest accounting”. What, in monetary terms, would be adequate reparation for Julian? What was the real cost of underpaid labour, of lack of opportunities in the work and business world, and of substandard education to victims of apartheid and their offspring?

I could find no such calculation.

For himself Julian asks for nothing. “One might ask why I don’t have that need, or let’s say that urge, for revenge. Maybe it is my Calvinist upbringing, or maybe it is because I managed to get a tertiary education despite my parents’ limited resources,” he says.

He has no doubt that there is a debt.

“Black people today have a huge disadvantage that can’t be measured in rands and cents: it is a dreadful lack of skills and knowledge and consequently, money. Consider the alienation young sons suffered due to the absence of fathers in their homes caused by migrant labour. Ask yourself what role apartheid played in the formation of the gang culture on the Cape Flats.”

But this debt, says Julian, cannot be repaid with money.

Neither can Stefaans’ debt.

He says: “Now that I know Olga, and I love her, I know I cannot make her whole again. How can a life sentence, 20 years, 18 years be enough if someone had died? It is not enough. In January my first child will be born, and there is a mother who will never see her child turn 21… How do you give that back?”

At the beginning of the year my friend Deon, an energetic, hardworking 27-year-old, and his wife bought a small car. Newly married, that was their first big purchase together. That got him thinking, he says. “You lie awake at night and you think, have I done enough?”

He was born in 1993.

“I don’t feel guilty, because I didn’t do it. I didn’t implement apartheid and I never voted for it. I was just born white. That means I got privileges. What I do feel is a responsibility to help to make things right.”

What is the extent of that responsibility then?

“The thing is the damage done was so extensive that no one can really calculate it. No one can tell you you need to do A, B and C to restore the balance. Therefore anyone can accuse you of anything and you cannot defend yourself because you cannot show that you have been trying to do your part. You live with that inner struggle, questioning whether you are doing enough.”

We South Africans are not the only people who have grappled with calculating the cost of debt incurred for human suffering.

The Black Lives Matter movement in America has given new impetus to the drive for reparations for the descendants of slaves in that country.

Polls have shown that about 15% of white people and three quarters of black Americans are in favour of some sort of cash payment.

On one recent calculation, based on the unpaid wages the slaves could have earned and the interest on it over a century and a half, this debt amounts to not billions or trillions of dollars, but to $6.2 quadrillion in today’s money. That is a six with 15 zeros, an amount so unthinkably large that it can never be paid. And that is not even counting everything slaves were deprived of, apart from the payment of their wages.

After World War 1, the victors presented Germany with a bill. It initially amounted to the equivalent of 100,000 tons of gold, according to the BBC. The debt bankrupted Germany in the 1920s and the German public’s resentment about having to pay it fuelled the rise of the Nazi party.

After World War 2, reparation claims amounted to $320-billion, but because the Allies knew that Germany, crippled by the war and the remaining WW1 debt would not be able to fulfil the debt, it was written down to a fraction of that. It was payable, to among others, individual survivors of Nazi death camps, Israel and the World Jewish Congress.

At the time Germans used the word *Wiedergutmachung* when referring to the reparations. Literally translated it means: “To make things good again.”

Germany eventually repaid the last of its war debt on 3 October 2010, but it didn’t make things good again for the millions who had lost their lives and those who had suffered at the hands of the Nazis.

Greece and Poland said as much in recent years when they claimed billions of euros of extra compensation from Germany for damage done to their countries during WW2.

In October 2020 Germany announced it will pay more than half a billion euros to about 240,000 Holocaust survivors struggling under the fall-out of the coronavirus pandemic, thereby acknowledging once again that many Holocaust survivors still suffer from the consequences of Hitler’s bloody rule.

“It is a rolling calamity,” Greg Schneider told *The New York Times* recently. He is the executive vice-president of the Claims Conference, a New York-based organisation that has negotiated $70-billion of reparations for Holocaust survivors from Germany since 1952.

The survivors are elderly now. Many of them fled from the Nazis and ended up in Russia or elsewhere. The malnutrition they suffered as children still affects their health. They have psychological scars and many of them are lonely, having lost their families in the war.

“If you probe deeper, you understand the depths of the trauma that still resides within people,” Schneider said.

The same may be said of the victims of apartheid.

The fact is that, even if you could put a price tag on injustice, the damage can still be accumulating long after the crime, and therefore, so can the debt. The pain doesn’t stop when the act of injustice stops in the same way that flesh doesn’t stop burning when the source of heat is removed.

When someone is insulted, physically harmed or robbed of a home or opportunity or a loved one, the effect of that injustice can change them permanently. It might affect their self-esteem, their ability to take risks, to hope and dream and to forgive. It might have an impact on the people their children grow into. It might change their future.

**An opportunity missed**

The reason white people weren’t called on to contribute anything more to South Africa than their black counterparts after the dismantling of apartheid was partly thanks to the conciliatory spirit of the 1990s, led by Nelson Mandela. The aim at the time was not to settle a debt but to break with the old and create a new South Africa.

There were practical reasons too.

In the first place, money was flowing into the country in the form of investments and international grants and donations. In the spirit of goodwill, local companies were pledging large sums of money towards projects to rebuild South Africa. Debt collection by way of high tax or expropriation might have put a quick stop to the goodwill.

Secondly, the South African transition was not the result of a war after which the victor could claim his dues as the Allies did. The fact is that democracy arrived in South Africa as part of a negotiated settlement. There was no conference of victors and no court that could impose a penalty as in the case of Stefaans.

Further, unlike the case with Germany, after 1994 there was no government that could be held liable for the debt. The apartheid government had been abolished and asking the ANC government to pay the debt of their predecessors would be ridiculous.

Not unlike today, in 1994 “white” wealth was held not in equal shares by all white South Africans. By far most of the wealth was in the hands of relatively few individuals and companies. If one wanted to collect “payment” from whites, it would be far more practical and lucrative to collect it from white-owned companies and wealthy individuals in the form of a special tax.

In his 1997 testimony before the Truth and Reconciliation Commission (TRC), Stellenbosch economist, professor Sampie Terreblanche argued that businesses in South Africa had benefited from “a symbiotic relationship” with the apartheid state. “They should confess and acknowledge this by agreeing to a wealth tax on their assets,” he wrote in his submission to the TRC. He suggested that the income raised through a tax on business could be used to alleviate poverty.

Neither the ANC nor the business community took to the idea.

“The proposal elicited robust disapproval. One newspaper caricatured me as an alien apparition from outer space,” Terreblanche wrote in a paper published in 2018.

Apart from the TRC, there have been two tax commissions, chaired by lawyer Michael Katz (from 1994-1999) and Judge Dennis Davis (from 2013-2018), that might have created the opportunity to tax white people. Neither recommended a white tax.

In fact, the Katz commission was more concerned with broadening the tax base, specifically to find ways to cast the tax net wider to include black small businesses that hadn’t paid tax before.

Taxation, while it can be utilised to change attitudes or behaviour, is primarily about collecting revenue for the state and not meting out punishment.

The Katz commission did recommend the first wealth tax, which was adopted in the form of Capital Gains Tax in 2001.

On recommendation from the Davis commission, the tax rate for estates of the wealthy has been increased. Further taxation of the very wealthy remains a possibility, but like Capital Gains Tax and estate duty, it will most likely tax the rich of all races.

Until his death in 2018, Terreblanche remained convinced that by not collecting a special tax from businesses that had benefited from apartheid, South Africa had missed an opportunity to confront the legacy of structural inequality in South Africa.

He was not the only one.

In 2011 Archbishop Emeritus Desmond Tutu raised the issue when he suggested in a speech at a book launch at Stellenbosch University that wealthy white people should be taxed. “You all benefited from apartheid. Your children could go to good schools. You lived in smart neighbourhoods. Yet, so many of my fellow white citizens become upset when you mention this. Why? Some are crippled by shame and guilt and respond with self-justification or indifference.”

When questioned by the *Cape Argus* about this opinion he said that many white communities were ready to pay some sort of a tax on white wealth at the time of the TRC process. “It could be quite piffling, maybe 1% of their stock holdings. It’s nothing. But it could have helped… maybe building new homes. And that would have been an extraordinary symbol of their readiness.”

He suggested that white people should “agitate’ for it to be imposed on them.

Tutu’s suggestion was dismissed as racist by the Freedom Front Plus and soon forgotten, but looking back, it might have served a purpose in making the contribution of white people more concrete. Is the problem with whites people’s contribution not precisely that it is not recorded?

As Deon said, “You cannot prove that you are trying to contribute.”

Had there been such a tax, said Tutu in 2011, it would have been a powerful symbol of white people’s commitment to the country and to easing some of the pain black people still suffer due to apartheid.

In an opinion piece published in *Business Day* in May 2020, Judge Dennis Davis and two co-authors also argued that not taxing white people might have been an oversight.

“In the greater scheme of things, the amount raised through a tax on whites might have been insignificant, but the symbolic impact might have overshadowed the actual impact their money would have had,” they wrote.

**Is it too late now?**

After attending a session of the Katz commission 1999, two American economists, Henry J Aaron and Joel Slemrod, wrote that they were humbled by “the black and coloured majority’s forbearance from extracting vengeance for the feral oppression they endured at the hands of the white minority”.

But they warned that it might not endure if the lives of the once disenfranchised didn’t improve. Such improvement could not come in any sustainable way from redistribution, they said. There was simply not enough to go around. It would have to come from “sustained and broadly based economic growth”.

And here we are, 26 years after the end of apartheid, and whatever gains were made in terms of broadly based economic growth in the early days of democracy have been erased by years of mismanagement and corruption under President Jacob Zuma. The country is practically bankrupt. The middle class is disappearing as more and more people fall into poverty. The rich are fleeing the country, or at least getting their money out.

Would it help to tax white people now?

I ask Julian. He replies: “Who will be made to pay? Do you burden the young whites? The aged? Do you take people’s pensions? No! It will be a circus, with the government leading the procession like a manic clown in a horror movie.”

The fact is the number of white people in South Africa is decreasing and so is their share of the wealth.

White people on average still earn far more than black people, partly thanks to higher levels of education, but the gap is shrinking. According to the 2018 report on labour market dynamics by Statistics SA, median monthly income of white people was 4.52 times more than that of black earners in 2010. Eight years later the ratio was 3.38 (R11,000 for white people and R3,250 for black people).

Even though economic transformation has been too slow, there has been enough of it to tip the ownership scales in the favour of black people.

In 2017, 23% of the JSE was owned by black people and 22% by white people, according to Nicky Newton-King, CEO of the stock exchange. Another 40% belonged to foreigners and the rest hadn’t been analysed at the time. It is likely that the ratio of black ownership has increased further since then.

Asking reparations from companies, in which many shares are these days held by black people or by their pension funds, would mean punishing *them* for apartheid.

And asking the entire white population would be an administrative nightmare that would yield a return so modest that it would not be worth the effort.

Best to go for super-rich individuals, you might think. But tax authorities anywhere will tell you that those are the most difficult to tax, thanks to the effectiveness of their expensive tax lawyers.

**What if the debt can never be paid?**

Tutu, Terreblanche and Davis all say that a payment by white people would be symbolic – but of what?

Paying off the debt, even just symbolically, would suggest that things had been “made good again” as the Germans hoped to do after WW2. As we have seen, this is a debt that cannot be paid off.

I believe what a payment by whites would be symbolic of, is not debt but guilt. In Afrikaans the word ‘skuld’ can mean both “debt” and “guilt”. The subtle difference lies in how you repay it.

It is guilt that haunts me when I see the devastation of apartheid, not debt. Had it been debt, it could be paid off. It could be reduced like the Allies did with the German debt. It could be written off.

But guilt cannot be paid off. The only redemption is to be forgiven, as Olga did for Stefaans. And even then, it can never be forgotten.

It is said that the naturalist and author Ernest Thompson Seton was presented with a bill by his father on his 21st birthday. It was a record of every cent his dad had spent on raising and educating him, including the doctors’ bill for his delivery. Seton paid the bill, but he never spoke to his father again. The debt was paid, so the relationship ceased.

Is that why I have the urge to be billed for apartheid? Do I want to pay my bill and walk away from my creditors? Am I trying to convert my guilt into a debt so that I can pay it and walk away from the complicated, painful relationships we have all been left with in this country?

Apartheid robbed all of us of the option of being a united people, of being a nation. I doubt that we will ever just be South Africans in my lifetime. We will always be white or black or coloured. And that is painful.

Can I blame whites who leave or who live in denial just to not be reminded of the pain? Can anyone blame me for wanting to clear the debt so that I can be free to walk away? Should I blame myself?

Perhaps it is wrong to call it a debt.

At the centre where I regularly shop, John works as a car guard. The first time I met him I was in trouble. As I was leaving the centre I realised that I didn’t have my wallet and I had no money to pay for my parking ticket. John took R10 from his pocket and paid for me.

I was overwhelmed by his gesture. I drove home, fetched money and immediately went back to pay my debt. I paid 10 times what I owed.

Since then – and it has been years – John always gives me the best parking spot in the lot and I give him a tip much larger than I would have given someone else.

Is John now my debtor? Does he give me the best spot because he is trying to repay me for the big tips. Or is it the other way around?

I like to think it is neither.

You see, John and I have formed a relationship. In no way are we equals. We will never be. The groceries I carry to my car in a week are probably worth a month of John’s income.

He is a victim of apartheid. My race makes me a perpetrator.

But we look out for each other. Recently he literally ran to me to warn me about suspicious looking guys he had spotted in a car. When the country was locked down I sent him money to tide him over while the shops were quiet.

I have no urge to cancel my debt to John. I don’t give John money because I owe it to him. I give it in love because he is a good man and I like him.

In his book, *Debt: The First 5000 Years,* David Graeber recalls a story written by the Danish writer Peter Freuchen. After a long day of unsuccessful hunting in Greenland, an Inuit neighbour gave Freuchen meat. Freuchen thanked him profusely, but the Inuit hunter said: “Up in our country we are human! And since we are human we help each other. We don’t like to hear anybody say thanks for that. What I get today you may get tomorrow. Up here we say that by gifts one makes slaves and by whips one makes dogs.”

The hunter, says Graeber, is resisting a world that he considers to be “comparing power with power, measuring, calculating and reducing each other to slaves or dogs through debt”.

In my endeavours to relieve myself of the guilt, I have been trying to convert it to a currency that would suit such a world.

There is nothing wrong with calculating, claiming and paying debts. The global economic system is based on giving things a price, and a lot of it is repaid within a system of debt.

But when we are trying to buy our way out of guilt and to soothe our conscience with money, we are denying ourselves not just the possibility of ever being free, of being forgiven, but also the possibility of creating real, meaningful relationships on which a better future can be built.

I am not saying that white people don’t owe a debt, or that it should not be paid. I’m just saying that we can’t build a future on a transaction that implies that there was never more to the relationship, and never will be, than an unpaid debt.

Julian says what you can do is to get involved: “Go to a black neighbourhood. Be seen there. Familiarise yourself with those who have less and get to understand their needs. We need to take hands and to learn to trust each other. That is how we will address the inequalities, the crime, the corruption.”

Through his work in the townships, Stefaans has come to the same conclusion. What black people want from him as a white man is not charity, he says. More than anything they want to be recognised and respected as people.

“You must remember that apartheid denied black people their humanity and their identity. Even if you have nothing to give, you can give love. You can recognise people and you can say, let’s work together to make this country better,” he says.

“I have sat with the EFF and I said let’s have a braai. They want land, they want a life, they want a future. But more than anything else, they want to be heard,” he says.

I left the conversation with Mdu (38) till last. We have known each other for many years. Mdu had a special bond with my son’s late father. When my son was small, beautiful Mdu with his dreadlocks was the cool uncle to him.

Lately, from his posts on social media, I have noticed that Mdu is increasingly frustrated. He wants white people to admit that they have done wrong, he wants the land back, and more than anything he wants big companies, white monopoly capital as he calls them, to treat their black workers better. He resents the structural obstacles that keep black people out of the economy.

“I worked for 15 years and what do I have to show for it? I am unemployed now because I insisted that black people get paid the same as the white guys for the same work and I told them so,” he tells me.

Would it help if we taxed the white companies more, I ask?

He wouldn’t trust the ANC government with that tax money, he says. “Don’t take this the wrong way, but they have become friends with the people who oppressed us. They sit around the table with them and together they look after their own interests.”

But what can white people like myself do then, I ask him. Those of us who don’t control companies or capital? Should we reach out and do charity work?

“You can listen. Listen! And then one day when you do get to a boardroom you can help to change the system.

“Of course, there is nothing wrong when white people try to help black people. But it can look patronising. It can look like you are just trying to soothe your guilty conscience. If you come to a township to help and you arrive with your black child, people might say, look, she is fronting,” he says.

“And always remember that when that black child finishes school she is still going to be black. When she starts to work she is going to be treated like a black woman because the problems are structural.”

So, if I pay for a black child’s tuition, do you think I am being patronising?

“No, not you. I know you. We have a relationship.”

And so the conversation with Mdu ends in the same place as the ones with Julian, Stefaans and many other people I interviewed for this article: creating relationships.

Framing guilt as a debt might achieve the exact opposite. Once the debt is paid, the debt relationship dissolves and there is no further need to be involved.

There *is* a debt, but it is so immense that it cannot be paid. It might give some relief to many of us – black and white – if payment is made, but that relief will not be because the debt has been cancelled. It will be relief that there has been a symbolic acknowledgement that apartheid was a crime and that all white people have benefited.

But no matter how we deal with that debt, whether we pay it or not, we cannot hope that it will redeem us. Redemption comes from forgiveness and forgiveness cannot be bought. **DM**