The Dynamics of Our Relationship with Money
Social-Political-Economic Drivers of the Agreements that Guide Human Interaction

OVERVIEW

INTENTION

We have been studying newly emerging agreements about money that are shifting human behavior in fundamental ways at a societal level. Based on our study of a number of authors on the topic of money, this paper seeks to synthesize their perspectives and to explore the dynamics of newly emerging systems of societal relationships at economic, political and cultural levels. By mapping these new relationships and behaviors, we hope to integrate and present them as helpful social insights.

The new ways of understanding and working with money have not yet been presented in a whole system picture. The presentation of a larger societal systems picture, along with analysis of the archetypal patterns behind it, can further dialogue among those concerned to understand and support a shift to a healthier social order.

Money is a combination of the man-made system and the intuitive power of the spirit that is transferred when we engage any transaction. We are constantly bringing spirit into matter all the time through these soul gestures.

-- Orland Bishop

PROCESS

The observations below on the cultural-political-economic dynamics of our relationship with money were described in texts by leading authorities, including: William Easterly, Riane Eisler, Siegfried Finser, Bernard Lietaer, Amartya Sen, Adam Smith, Rudolf Steiner, and Lynne Twist. This paper discusses and presents their perspectives as a synthesis through:

- An integrated systems mapping of the authors’ visions of social trends and possibilities
- Highlighting key similarities and differences in the authors’ various perspectives
- Maps that summarize the authors’ perspectives within a larger social system picture
- Discussion of archetypal patterns that describe the underlying dynamics of the larger social picture
- An analysis and synthesis of the underlying system dynamics that suggests future social possibilities

1 See the References section for the texts we used from these authors: (Easterly 2006; Eisler 2007; Finser 2006; Lietaer 2001; Sen 1999; Smith 1976; Steiner 1996; Twist 2003).
VISIONS OF THE POSSIBLE

Through the authors’ stories on the money agreements that guide human social interactions, we capture a glimpse of where our society has been, where it stands now and where it might develop. While each author may point to different outcomes, and may describe different mechanisms that produce those outcomes, each indicates different dimensions of a vision of future possibility. The future possibility has three connected outcomes:

1. A narrowing of the gap between the Haves and Have-nots
2. Greater economic, cultural and political opportunities for all
3. A greater individual ability to determine one’s future: to self-sustain and self-determine it

Behavior Pattern Graph of Three Outcomes: Past and Present Reality and Future Possibility

For the above three outcomes (Figure 1), the authors collectively observed a pattern over the past generation (approximately 20 years) of very modest real improvements, with our current social reality manifesting:

- A great gap between the resources of the Haves and the Have Nots
- Few economic opportunities for the majority of people
- Low levels of the individual ability to self-sustain and self-determine

Extrapolating past patterns forward 20 years from now projects a pattern with more of the same modest improvement. The authors, however, also paint a picture of a different more dynamic social future, where the gap between the most probable (an extrapolation of the past) and higher social possibility is closed. And the closing of this gap might be catalyzed...
by the current and next generations of people. This “greater social possibility” of a more inspiring future means substantial changes in social awareness and will.

The next section of our paper explores the dynamics that have driven past behaviors and that would be necessary to drive a desired future behavior to produce a dramatic societal shift. This is the social possibility that the authors envision, shown above in the solid line graph projections.

KEY SIMILARITIES AND DIFFERENCES

Across eight perspectives on the cultural, economic, and political drivers of our relationship with money, there were key themes that were shared and others that were different among the authors, which are listed in Table 1 below. The maps show how these similarities and differences are related.

<table>
<thead>
<tr>
<th>Similar Points in Thinking (raised by the majority of authors)</th>
</tr>
</thead>
<tbody>
<tr>
<td>We need to focus on:</td>
</tr>
<tr>
<td>• The interaction of our perceptions about money and of the</td>
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<tr>
<td>resource-movement dynamics of money</td>
</tr>
<tr>
<td>• The development of systems that foster a perception of</td>
</tr>
<tr>
<td>sufficiency and economic development for all</td>
</tr>
<tr>
<td>• A transformation of the perception of scarcity – with</td>
</tr>
<tr>
<td>economic development for the few and aid for the many –</td>
</tr>
<tr>
<td>to one of abundance</td>
</tr>
<tr>
<td>• The mechanisms of capital, land, and labor and how they</td>
</tr>
<tr>
<td>perpetuate the perception of sufficiency or scarcity</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Distinct Points (raised by only a few authors)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The basic elements of economics are capital,</td>
</tr>
<tr>
<td>land, and labor</td>
</tr>
<tr>
<td>• The basic elements of currencies are “fiat”</td>
</tr>
<tr>
<td>money, geographically attached to a nation</td>
</tr>
<tr>
<td>state, based on bank debt, against payment</td>
</tr>
<tr>
<td>of interest</td>
</tr>
<tr>
<td>• Most of the economy – deemed as the “caring”</td>
</tr>
<tr>
<td>element of the economy – is not included in</td>
</tr>
<tr>
<td>current economic thinking</td>
</tr>
<tr>
<td>• The three gestures of a gift, a loan, and a</td>
</tr>
<tr>
<td>purchase comprehensively describe three</td>
</tr>
<tr>
<td>very different transactions that drive the</td>
</tr>
<tr>
<td>economic sphere</td>
</tr>
<tr>
<td>• These elements interrelate to create the</td>
</tr>
<tr>
<td>system of our relationships to money</td>
</tr>
</tbody>
</table>

Table 1: Highlights of Similar and Distinct Points among Authors

In essence, most of the authors described a global shift with the following dimensions:

• More communities are in process of determining their own individual and collective social future
• The emerging shift is re-focusing our perceptions of what constitutes scarcity and sufficiency
• The inclusion of all forms of work in an “economic” perspective (e.g., the “caring economy”)
• Mechanisms that influence the flow of money are more transparent and able to be influenced.
The rest of this paper attempts to synthesize these different dimensions into a larger system pattern, a story that shows how these disparate elements all fit together into the same reality which the authors are experiencing and describing in their works. The paper will also show that these new dimensions determine the past, current, and future behaviors shown in Figure 1.

DEFINITIONS OF MONEY

The authors highlight very different definitions of money that can be pictured in at least four different domains. Figure 2 below shows an integral picture of money as it appears in each of the four quadrants of Wilber’s Integral framework.²

<table>
<thead>
<tr>
<th>Money is…</th>
<th>Subjective</th>
<th>Objective</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>the predisposition of the human being to create meaning (OB)</td>
<td>an instrument of transaction facilitating exchange (Economics textbook)</td>
</tr>
<tr>
<td>Intention</td>
<td>I</td>
<td>IT</td>
</tr>
<tr>
<td>Culture</td>
<td>an agreement within a community to use something as a means of payment</td>
<td>fiat money, geographically tied to a nation state, created out of bank debt, against payment of interest (Lietaer, 41)</td>
</tr>
<tr>
<td>Collective</td>
<td>(Lietaer, 41)</td>
<td>(Lietaer, 44)</td>
</tr>
</tbody>
</table>

Figure 2: Definitions of Money

THE MAP

To explore the underlying dynamics that drive our relationship with money, key elements, perspectives, and dynamics highlighted by each author were captured using the word-arrow, resource-dynamic mapping technique, as shown in Figure 3.³ In the Appendix, one can read about the Integrated Map (Figure 3) in detail, referencing the relevant authors who informed the story. The integrated map helps us to see how various seemingly different stories and social dynamics are all linked and, taken together, illustrate higher level patterns, dysfunctions and opportunities. From a deeper study of the map’s local stories and how they create a higher level system story, one can find leverage points that can help to move the entire system in healthy or less healthy directions.

² For more on the integral framework, see (Wilber, 2000).
³ For more on principles guiding strategic mapping with word-arrow, resource-dynamic techniques, see (Ritchie-Dunham and Puente 2008; Sterman 2000; Warren 2002).
Within the complexity of this integrated map, we can highlight six basic feedback loops, which include three describing perception dynamics, two describing resource-accumulation dynamics, and one – the core dynamic - describing individual-collective ability to self-determine (agency) and self-sustain (well-being) dynamics (see Figure 4).
The three perception-dynamic cycles, at the top of Figure 4, are reinforcing feedback loops, accelerating: (1) disconnection and dissatisfaction; (2) the addictive race for more; and (3) the valuing and protecting of the Haves. The two resource-accumulation-dynamic cycles, at the bottom of Figure 4, are reinforcing feedback loops, accelerating: (1) resource accumulation for the Haves; and (2) resource consumption and aid dependency for the Have Nots. These perception and resource-accumulation dynamics influence the core dynamics of the individual and the collective ability to self-sustain and self-determine, itself a reinforcing feedback loop. While these six feedback loops are all reinforcing, their interaction currently weakens, in an ever-increasing manner, the ability of the core dynamic to grow. The ability to self-sustain and to self-determine growth is severely limited by the strength of the five other cycles.

The next part of our paper will explore and analyze:
- The interdependency of the six basic feedback loops
- The authors’ suggestions for how to shift the unhealthy core dynamic and enhance it
- The systemic effectiveness of the authors’ suggestions

### THE ANALYSIS AND SYNTHESIS

The integrated map (see above Figure 3) of the drivers of our relationship to money was analyzed from two systemic perspectives:
- The visions of the possible that show historical trends, current performance, and what is believed to be possible
- The systems archetypes that highlight motivations that drive the overall behaviors and reveal possible leverage points for shifting the global dynamic of the whole system

### VISIONS OF THE POSSIBLE

From the visions of the possible, the surveyed authors see the very real possibility of radically different levels of resources, agency, and well-being for all persons on the planet, within one generation (see Figure 1). Despite very significant financial resources that have been thrown at global agency and well-being, results have been very modest. The gap between the (authors’) desired and the most probable futures will not be closed in one generation, by simply throwing more resources at it. A radical shift in understanding and action is required to shift the inertia of the main dynamics currently driving our relationship with money.

### SYSTEMS ARCHETYPES

This section uses “systems archetypes” to explore the dynamics of the six core feedback loops (Figure 4), as they interrelate in the integrated map (Figure 3) to generate the overall, observed behavior seen in Figure 1. We highlight five archetypes that combine to form a
The macro archetype, *Structural Disparity of Prosperity* (Figure 10). These well studied archetypes show underlying deep, repetitive patterns and provide hints into possible leverage points in working to shift them. The systems archetypes highlighted are:

- Growth and Underinvestment
- Addiction
- Limiting Growth
- Shifting the Burden
- Drifting Goals

The Growth and Underinvestment Archetype

The main elements in the story of our relationship with money center around a very powerful social dynamic (see Figure 5). The main driver is a very strong, simple reinforcing cycle of individual-collective agency (self-determination) and well-being (self-sustainability) shown in Figure 5. As the ability to self-sustain increases, the percent of the economically active population increases, leading to greater societal economic efficiency, which improves the level of societal economic development, leading to greater access to services and technology, which increases the availability of dignified economic opportunities, further increasing the ability to self-sustain.

Reading Figure 5, one sees that as the ability to self-sustain increases, so too does the ability to self-determine, which makes possible a greater development of a collective’s (i.e., family, community, nation) intercultural identity – the “we.” This leads to fairer cultural/political structures and processes, which make possible more dignified and substantive economic opportunities for all. Conversely, a low or decreasing ability to self-sustain spins this cycle in the downward direction.

Additionally, this dynamic highlights another unintended phenomenon, that of the “powerful few.” When some achieve a greater ability to self-sustain and gain greater ability to self-determine, they are more able to compete for the few dignified economic opportunities that exist. These “few” take advantage of the small number of fair social structures and processes in place. So the “few” have an even greater ability to self-sustain, but at the expense of the larger collective in their geographic area.

While this dynamic is simple in principle, sustaining growth opportunities for everyone requires a level of conversation, planning and action between Haves and Have Nots that has not occurred in most parts of the world. Working with such a simple dynamic to make it positively actionable is an opportunity for those leaders who to reduce the extreme poverty and vulnerability that persists in most of the world’s population.

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4 For more on systems archetypes, see (Senge 1990).
5 For details on this ecosynomic process, see (Ritchie-Dunham 2008, 2008; Spann and Ritchie-Dunham 2008).
The above growth cycle is reinforced by a set of core dynamics that influence the level of each of the six key resources – the variables in Figure 5. Some people start with and perpetually have access to high levels of each resource (Haves). Others start with very little and perpetually have very little access to each resource (Have Nots) – see also Figure 10 below. The lesson learned with this archetype is that all six resources need to be lifted at the same time for everyone in order to:

- “kick start” a healthy growth engine that will allow everyone to participate
- sustain the growth of agency and well-being over time

The surveyed authors highlight cultural, political, economic drivers around this cycle. The dynamics that influence this archetype are those of resource accumulation and of our perceptions of that accumulation. The perception and resource-accumulation dynamics associated with the Growth and Underinvestment Archetype limit the resources that could fuel growth in agency and well-being. The growth cycle is fueled by the “resource-accumulation” cycle for the Haves, which is counterbalanced by the “resource-consumption” and “aid dependency” cycle of the Have Nots.

This particular dynamic, of trying to increase the growth of an oscillating and weak reinforcing cycle, is well studied and is often referred to as the “limits to growth” archetype. This archetype teaches that growth in a reinforcing cycle, like an exponentially growing economy, is fueled by other dynamics. The lesson learned with this archetype is to remove the limiting dynamics that put a brake on growth. This is exactly what leaders worldwide are seeking to do to lift masses of poor people.

From a system dynamics perspective, we note: (1) weak balancing loops that slow growth, not stop it; and that cause oscillatory growth, not homeostasis; and (2) strong reinforcing loops that accelerate growth of resource-accumulation for Haves and destabilize growth mechanisms for the Have Nots. This reality is reflected in the current state of the “Visions of the Possible,” where a few have access to sufficient resources (Figure 1). This leads to a
question: “what drives the dynamics of the rapid accumulation of resources for Haves and persistent insufficiency of resources for Have Nots?”

**The Addiction Archetype**

The Addiction Archetype highlights the spiraling up of an addiction where fundamental support for sufficiency and partnership structures is weakened by cycles of disconnection and dissatisfaction, underpinned by a structure that validates a “dominator system” in which powerful individuals or groups control the less powerful. This archetype teaches that the addiction can be weakened and the intention redirected by removing the fuel that feeds the fire of the underlying structures.

The authors propose various mechanisms for this. Lietaer focuses on complementary currencies that bring resources to the Have Nots without the dominator effect of “Interest.” Yunus uses microcredit to increase resources for the Have Nots and to demonstrate their capacities, combating the perception that the Have Nots are incapable. Twist focuses on collective appreciation of sufficiency (what we already have and can have by collective action) to counter the disconnection cycle. Eisler incorporates the growing strength of a “caring and partnership economy” to show alternatives that address and can reduce the power of, or remove, a dominator dynamic.

**The Limiting Growth Archetype**

The limiting growth through interest or aid archetype shows that by not having enough resources to play in the interest-giving and aid-giving game, the Have Nots are continuously stuck in the interest-paying and aid-receiving game. This archetype highlights one of the two
dependency dynamics facing the Have Nots the “rules of the game” and the “capacities” dependencies.

In the “rules of the game” dependency, Have Nots are not able to shift to Haves, because the rules of the game require that they pay interest (loan money) to play in the race for more, which consumes their resources instead of producing more resources for them. Receiving aid (purchase money) only helps them continue to play in the consumption game and only temporarily. These examples show how loan money and purchase money can be used to assist people into participating in the consumption game that concentrates wealth for Haves while keeping Have Nots resource-poor.

The archetype teaches that to stimulate real growth for Have Nots one removes the force from the braking system – the limiting factor – rather than continuing to push on the accelerating factor. Removing the braking force, i.e. weakening the aid-receiving cycle, accompanied with an investment of resources for Have Nots (investment, not aid), might allow Have Nots to participate in the resource-accumulation cycle of Haves. Easterly suggests that supporting the entrepreneurial growth engines of the “searchers” can increase resources to Have Nots.

The current practice of pushing even harder on the aid and loan game accelerator only makes the braking force stronger, creating destabilizing oscillations in the growth of the resources for the Have Nots (see Figure 1).

**The Shifting the Burden Archetype**

The Shifting the Burden Archetype shows that as resources become scarcer, because of the seasonal rhythms of nature or unexpected catastrophes, one’s ability to survive declines, necessitating action where one can either seek aid or invest in one’s own ability to self-sustain.

![Figure 7: Limiting Growth Archetype](image-url)
As investing in one’s ability to self-sustain takes much longer to impact one’s ability to survive in the moment than does aid, one resorts to aid. If the investment in capacities is never made, because resources are too scarce normally, then the constant running to aid pattern eventually weakens one’s ability to ever invest in capacity development. This cycle creates a “capacities” dependency.

This archetype teaches us to focus on the fundamental solution, possibly using the short-term solution to make it through the delay – accept limited aid, while focusing on capacity development.

**The Drifting Goals Archetype**

The Drifting Goals Archetype shows that a strong increase in socially-defined needs drives down one’s ability to self-sustain, as one believes that one must acquire more and more socially-defined necessities to survive. The decrease in one’s ability to self-sustain can be addressed by redefining sufficiency in terms that are easier to achieve, then one decreases one’s perceived needs, making what is available more sufficient to self-sustain.

Such a sufficiency-satisfaction cycle is more sustainable, though it is less frequently invoked. The more common reaction is for one to acquire “more things” to satisfy the current ability to self-sustain - until the socially-defined needs game starts again. The continuing upward definition of socially-defined needs is a “drifting of the goals” of sufficiency over time. The archetype teaches one to focus on long-term goals, reconfirming the original intention of one’s goals, rather than allowing the goal to be eroded by frequent unsustainable redefinitions of social need.
A Systems Archetype Analysis Summary

The five systems archetypes combine to form a larger “Structural Disparity of Prosperity” dynamic. This dynamic is described by the “Success to the Successful through Structured Underinvestment” archetype (see Figure 10 below). The archetype shows that the structure of the current cultural-political-economic system promotes:

- Under-investing in the capacity of the Have Nots
- Reinforcing the structures and perceptions that yield a premium for the Haves and that promote aid for those Have Nots who seek to participate in the Haves’ race for more.

This archetype teaches that sustained prosperity for everyone requires:

- Coordinated, short-term efforts to make all resources accessible in order to enable a long-term focus on sufficiency for everyone,
- An intervention that shifts everyone to a Haves cycle, engaging abundance-perception loops.
EARLY INSIGHTS

From analysis of the behavior generated by our systemic picture, the modest shift in levels of resources for Have Nots in the past 20 years, coupled with the rapid increase in resources for Haves, indicates the strong dominance of a reinforcing cycle – more resource-accumulation for Haves – along with strong balancing cycles (resource-consumption and aid-dependency for Have Nots).

To close such a gap within a generation, towards a more-socially healthy future vision requires radically shifting current system dynamics. Such a new course would aggressively enable everyone to participate in the system. The new course would shift the current growth dynamic of Haves and the limiting dynamic of Have Nots toward a growth dynamic for all people.

At the global level of the whole system, a drastic shift in the current 20-year trend of modest improvements for all people (i.e. huge benefits for Haves) requires a change in the systemic structure that so efficiently sustains current behavior patterns. Investing in the capacity of Have Nots would open up partnership structures and encourage them to engage in perception cycles of sufficiency.

From our analysis and synthesis, we have suggested that there has been only a modest shift in agreements that guide current human interactions. More radical shifts would consciously alter the archetypal patterns now at play, as we noted above. We have shown that the surveyed authors anticipate and encourage more radical social shifts, which could bring Have Nots to a Have position.

In addition we would note:

• There is a drive to move the Have Not cycle into the Haves cycle, by engaging resource-accumulation instead of resource-consumption loops, as this is perceived as healthier. While this supports low levels of economic sustainability, it does not address accompanying perception cycles.
• Cultural-political-economic interventions to move Have Nots to Have positions tend to focus on purchasing or loaning money for land, labor, or capital. Doing this with purchase money increases the circulation of money, while loan money decreases money availability, i.e. the principal is returned to the lender and the interest is extracted as a scarce resource from somewhere else.
• The initial conditions of one’s access to land, labor, and capital determine whether one participates in the dynamics as a Have or a Have Not.
• In a scarcity-based system view, one never thinks that one can find sufficient resources internally, as one feels completely dependent on outside energy and resources for survival. One never believes it is possible to generate energy from inside – one always looks outside. Agreements made in a scarcity-based system always self-constrain – therefore always require outside “helpers.”
• From an abundance-based system perspective, the system catalyzes itself and expands outwardly by exchanging energy internally and always generating its own energy to thrive. One’s underlying belief is “we already have all that we need and
that is enough to grow.” This enables the system to think creatively about solutions that can actually reverse archetypal patterns of insufficiency. Agreements reached in an environment of perceived abundance are therefore always self-sustaining.
APPENDIX

HOW TO READ THE INTEGRATED MAP

The integrated map (see Figure 11) tells a story of interdependent and impermanent human agreements and of tangible and intangible resources. It is also a “causal” story of resource dynamics, of changes in one resource, up or down, which influence the movement of other resources. The causal relationship is shown with an arrow from the “cause” to the “effect.” A negative at the head of the red arrow indicates the opposite direction, if the “feeling of sufficiency increases (or decreases), then the “mindset of scarcity” decreases (or increases), as long as all other causal factors remain the same (ceteris paribus).

A complete chain of these cause-effect relationships cycles back to influence the initial variable, either in the same direction (reinforcing the change) or in the opposite direction (balancing the change). These chains or cycles are also called feedback loops.

Starting at the bottom left of the bolded cycle, as the Mindset of Scarcity increases, the Fear of Scarcity increases, which increases the Chase for Money, leading to an even stronger Definition of Oneself by Financial Success and External Achievement alone. This increases the Distance from one’s Core Values and Highest Commitments, which supports an increase in the Competitiveness of the Culture of Accumulation, Acquisitions, and Greed, which fires the pace of the Race for More.

This increased pace leads to a greater Defining of the World as Deficient, which comes full cycle to increase the Mindset of Scarcity, creating a reinforcing cycle. While depicted above as an accelerating, exponentially growing, reinforcing upward cycle, the same acceleration could go downward. To see this, read the same paragraph above, using the opposite direction— as the Mindset of Scarcity decreases, the Fear of Scarcity decreases, and so on, until the cycle returns to further decrease the Mindset of Scarcity. This is the first perception cycle.

A second cycle can be seen starting at the Chase for Money (upper left), which as it increases drives an increase in Competitiveness of Culture of Accumulation Acquisition, and Greed, which increases the Focus on the Next Thing, which decreases the Appreciation of the Deeper Value of what One Has, increasing the Belief that Money Buys Happiness, which fuels the Fear of Scarcity, increasing the Chase for Money—coming full cycle in a reinforcing Cycle of Addiction.

A third cycle stems from changes in the Chase for Money, which as it increases leaves less energy available for Making a Difference with What One Has, leading to a disconnect from the Natural Wholeness and Integrity of One’s Life Experience. This increases the Need to Look Outside Oneself for Fulfillment, increasing the Belief that Money buys Happiness, increasing the Fear of Scarcity and increasing the Chase for Money—a cycle of Dissatisfaction and Disconnection.
The ever-increasing fixation on scarcity in these three cycles is influenced by two other dynamics. The first starts with the Resignation to What is Given, an increase in which leads to an increasing Belief in That is Just the Way it Is, which increases:

- An acceptance that Some Will Have and Some Will Not, a key assumption in dominator cultures
- The Posture of Helplessness
- The Allowance for Monopoly to Exist

The increasing Acceptance that Some Will Have and Some Will Not leads to an increase in the Competitiveness of the Culture of Accumulation, Acquisition, and Greed. The posture of helplessness increases one’s belief that the Problem is Unsolvable, increasing one’s Definition of the World as Deficient. The Allowance for Monopoly increases the Mindset of Scarcity. Thus, an increase in the Resignation to “What is Given” leads to stronger reinforcement of the first reinforcing perception cycle.

The second dynamic starts with the Feeling of Sufficiency, an increase in which leads to an increase in the Mindset of Scarcity, in the first cycle, and an increase in the Sharing of What One Has and an increase in Freedom and Integrity, which increases the Drive to Increase One’s Self-Worth. This is in relation to the Drive to Increase One’s Net Worth, driven by the Fear of Scarcity. The increased Drive to Increase Self-Worth increases the perception of the Sufficiency of One’s Personal Wealth, which decreases the Defining of Oneself by Financial Success and External Achievements, in the first cycle.

These perception dynamics interact with the following resource-accumulation dynamics to form a complex and relatively straightforward set of agreements. Starting with an Increase in the Interest Rate (%), leads to an Increase in the Interest Required, which increases the Producing of Resources for the Haves – they get paid interest on the resources (money) they loaned. This increases the Assumption that the Haves are Smart and Able, increasing the Creation of Systems and Institutions to Control the Access to Scarce Resources, which increases the Favoring of Access to Basic Resources to those who Have, which leads to an increase in Interest rates, completing the resource-accumulation cycle for the Haves.

In parallel, the increase in the Interest Rate (%) leads to an increase in the Consuming of the Resource of the Have Nots, as they have to pay back the loan with interest – the additional cost of the loan. This decrease in the Resources of the Have Nots increases the assumption that the Have Nots are Less Smart and Capable, which decreases their Perceived Value as Humans, which increases the Permission of the System to Discount the Have Nots, increasing the Acceptance that Some Will Have and Some Will Not. The decreasing Resources for the Have Nots and increasing Resources for the Haves leads to an increasing Concentration of Wealth, which further strengthens the Mindset of Scarcity.

Starting with a decreasing Ability to Self-sustain, this decreases the Ability to Survive, which increases the Need for Aid, leading to a greater Dependence on Aid, which increases both the Request for Aid and the behaviors Exhibited to Get Aid. Both increase the Amount of Aid, which increases the Aid Received, which simultaneously increases the Ability to Survive, creating a balancing aid cycle, and increases the Feeling of Being Debilitated, which decreases the Ability to Self-Sustain, creating a reinforcing aid-dependency cycle.
The three gestures of economic exchange in human agreements are gifts, loans, and purchases. Gift money supports deeper agreements around one’s destiny potential. It is given for the recipient’s future development to benefit the recipient. Loan money supports relationship and one’s capacities and intelligence. It is given for the recipient’s future development to benefit the giver and the recipient. Purchase money supports one’s immediate needs. It is exchanged to consume or produce new goods or service that benefit the producer and the consumer. While an increase in purchase money increases the circulation of money, an increase in loan money decreases the movement of money.
Figure 11: Integrated Map
REFERENCES