

A Debtor Paradigm of Obligation: Principles of Moral Accounting

“But when,” asked Pantagruel, “will you be free of debt?” (...) Panurge responded: “God help me from ever being free of debt. I’d never again find anyone to lend me a penny. (...) [A]ll my life, I’ve imagined debt to be like a bond between Heaven and earth, the sole sustenance of humanity—without which, I say, all humans would die—, perhaps to be the universe’s great soul, which the philosophers claim gives life to all things.”

FRANÇOIS RABELAIS, *Tiers Livre* (1546)

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The more precise the measurement of position, the more imprecise the measurement of momentum, and vice versa.

WERNER HEISENBERG (1927)

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Our feeling of guilt, or personal obligation, has its origin in “the oldest and most primitive personal relationship there is, in the relationship of buyer and seller, creditor and debtor.”¹ Thus spoke Friedrich Nietzsche in the Second Essay of his *On the Genealogy of Morality*.² These relationships are the most fundamental of human interactions, according to Nietzsche, for it is within this relationship that “person met person for the first time, and measured himself person against person.”³ To Nietzsche, this is not only a statement with genealogical pretensions but also a proposition about man’s true and essential nature:

1 Parts of this chapter are published in Risseuw & Van Raalte (2017).

2 “Das Gefühl der Schuld, der persönlichen Verpflichtung, um den Gang unsrer Untersuchung wieder aufzunehmen, hat, wie wir sahen, seinen Ursprung in dem ältesten und ursprünglichsten Personen-Verhältnis, das es gibt, gehabt, in dem Verhältnis zwischen Käufer und Verkäufer, Gläubiger und Schuldner.” *English translation by Diethel* (1997).

3 “[H]ier trat zuerst Person gegen Person, hier *maß sich* zuerst Person an Person.”

[Text 1]

Fixing prices, setting values, working out equivalents, exchanging—this preoccupied man's first thoughts to such a degree that in a certain sense *it constitutes thought*: the most primitive kind of cunning was bred here, as was also, presumably, the first appearance of human pride, man's sense of superiority over other animals. Perhaps our word 'man' (*manas*) expresses something of this first sensation of self-confidence: *man designated himself as the being who measures values, who values and measures, as the 'calculating animal as such'*. Buying and selling, with their psychological trappings, are older even than the beginnings of any social form of organization or association: it is much more the case that the germinating sensation of barter, contract, debt, right, duty, compensation was simply transferred from the most rudimentary form of the legal rights of persons to the most crude and elementary social units (in their relations with similar units), together with the habit of comparing power with power, of measuring, of calculating.⁴

This is Homo Economicus dressed up to the nines: a calculating animal, defined by a conceptual apparatus that is geared towards establishing equivalences and setting values. This portrait forms part of an argument that, in a deliberately provocative vein,⁵ tries to establish that even reciprocal contractual relations did not emerge from moral sentiments but rather find their origins in violence: in primordial times, the debt relation used to be an intimate rela-

4 Nietzsche (1887), 11.8; *transl.* Diethel (1997). "Preise machen, Werte abmessen, Äquivalente ausdenken, tauschen—das hat in einem solchen Maße das allererste Denken des Menschen präokkupiert, daß es in einem gewissen Sinne *das* Denken ist: hier ist die älteste Art Scharfsinn herangezüchtet worden, hier möchte ebenfalls der erste Ansatz des menschlichen Stolzes, seines Vorrangs-Gefühls in Hinsicht auf anderes Getier zu vermuten sein. Vielleicht drückt noch unser Wort »Mensch« (*manas*) gerade etwas von *diesem* Selbstgefühl aus: der Mensch bezeichnete sich als das Wesen, welches Werte mißt, wertet und mißt als das »abschätzende Tier an sich«. Kauf und Verkauf, samt ihrem psychologischen Zubehör, sind älter als selbst die Anfänge irgendwelcher gesellschaftlichen Organisationsformen und Verbände: aus der rudimentärsten Form des Personen-Rechts hat sich vielmehr das keimende Gefühl von Tausch, Vertrag, Schuld, Recht, Verpflichtung, Ausgleich erst auf die größten und anfänglichsten Gemeinschafts-Komplexe (in deren Verhältnis zu ähnlichen Komplexen) *übertragen*, zugleich mit der Gewohnheit, Macht an Macht zu vergleichen, zu messen, zu berechnen."

5 The context is Nietzsche's polemics against the utilitarians (the "English psychologists"), where he explains the delight that they take in "moral genealogies" in terms of a perverse need "to debase any little piety or sympathy left". Mirowski (2001), 432.