

## **Chapter 10**

### **ECONOMIC AND SOCIAL PROBLEMS CREATED BY DEBT CRISIS**

#### **A BIBLE EXPOSITION ON NEHEMIAH 5:1-13**

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#### **INTRODUCTION**

I want us to look at the debt crisis as it affects human rights, with special emphasis on the economic and social problems it creates. Mostly affected are the developing countries which are trying to rebuild their societies which had been colonized and destroyed by the white community.

God has created a community of Humankind that should not be separated by class, colour or creed but that should be one people with a common future, be it dark or bright. This community has responsibilities. It must therefore give an account. The debt crisis has marred the bright image of this community, because the lender continues to ask the question "Am I my brother's keeper?" (Genesis 4:9). Yes, let the debt problem continue and the people remain the slaves for ever.

We wonder what is the prophetic role of the church in this pressing matter. It is a crime for us to keep quiet when our people are suffering. We are not able to "leave politics to politicians" in order to remain pious at the expense of people's welfare.

I would like us to reflect on the story in Nehemiah 5:1-13. But let me first give a short introduction to the books of Ezra and Nehemiah. These books have been taken as one book. However, in reality they are two books, Ezra being devoted largely to the activities of Ezra and the greater part of Nehemiah to Nehemiah's activities. It is thought that Ezra and Nehemiah were responsible for their distinctive books. However there are very convincing arguments which indicate that the author of the book of Chronicles, the "Chronicler," may either be the author of these books Ezra and Nehemiah or, at least, their final editor. The religious message conveyed by the history, it is argued, is the most important aspect.

Ezra 1-6 records only certain instances which the author regarded as important for

understanding Jewish religious development in the 5th Century B.C. He emphasizes, for example, the continual Samaritan opposition to the reconstruction of Jewish religious life and the re-organization of the religious community by the building of an altar, and the eventual reconstruction of the temple. Ezra 7 - Nehemiah 13 gives more complete information about the activities of the two most important Jewish leaders of that period. Ezra arrived in Jerusalem from captivity in 458 BC with the sole aim to carry out the order of the Persian King to promulgate a religious reform. Nehemiah arrived in Jerusalem in 445 BC, as governor of Susa, appointed by Artaxerxes. He had authority over all Jewish activities. He succeeded in rebuilding the wall of Jerusalem, despite the hostility of neighbouring nations. He re-organized Judah economically (Chap.5) and restored the cultic activities which had become subject to dispute after the departure of Ezra.

The reforms of Ezra and Nehemiah, with their heavy emphasis on the law, are to be regarded as an attempt to counteract a way of life that had only regard for the external aspects of religious practices, but which in fact disregarded all the religious principles implied in the religion of the Lord. The religion of the Lord is a way of life that grows out of a living relationship with the Lord. Thus the covenant relationship is heavily stressed in Ezra-Nehemiah. The covenant was the term that defined the relationship between the Lord and his people since the time of the patriarchs. The covenant not only gave expression to a relationship with the Lord, but also described the obligations of God's partners of the covenant, the Jewish people. Love to God and love to one's neighbour were equally important. At this state the neighbor was regarded as the Jewish companion and not a member of any other foreign nation as Jesus came to interpret neighbour in the parable of the Good Samaritan (Luke 10:25-37). It is in this light that the stern steps taken by Nehemiah against exploitation of fellow Jews must be understood in the passage we are going to study. The covenant relationship was clearly a living relationship, the prescriptions of which had to be kept in everyday life. The Jews who returned from exile were an elect group with a special mission to serve the Lord in the context of a pure religion.

Just as the story of Nehemiah and the building of the Jerusalem wall is post-exilic, the debt burden in Africa is post-colonial. The building of the wall was interrupted by the debt burden the same way the development of the countries in the Third World is interrupted by the current debt burden. Some of us have been described as "highly

indebted" and "debt distressed." The common people, both men and women, cried. Nehemiah had to intervene for them. The community life was threatened until he had convinced the rich, including himself, to absolve the loan. The shouts of "Amen" and "Praise the Lord" (v.13) cannot be heard when there is a "serious outcry" (v.1) among this special community.

### **THE SERIOUS OUTCRY - The Biblical Text (Ezra 5:1-13)**

*1. From the people and their wives there was a serious outcry against their Jewish brothers. 2. There were some of them that said: "We have numerous sons and daughters and we may stay alive." 3. Others said: "We have to mortgage our fields, vineyards, and houses to procure grain in the famine." 4. Still others said: "We have to borrow money for the royal tax on our fields and vineyards. 5. Now we are from the same flesh as our brothers, their children are like our children, but we have to submit our sons and daughters to servitude. Some of our daughters have already been submitted. We have no power over it; our fields and vineyards belong to others."*

*6. I was very angry when I heard their outcry and these facts. 7. I contemplated it very carefully and then I brought charges against the important citizens and leaders. I said to them: "Everyone of you imposes a burden (loan) on his brother." Then I summoned the great assembly against them.*

*8. I said to them: "We were able to redeem our Jewish brothers who were sold to foreign nations, but you too are selling your brothers. As far as we are concerned, they are sold." They were silent and had nothing to say.*

*9. "What you have done is wrong." I continued. "You ought to walk in the fear of our God to prevent the foreign nations, our enemies, from sneering (at us). 10. I, my companions, and my servants have also lent them money and grain. Let us absolve this loan! 11. Return now their fields, their vineyards, their olive groves, their houses, and a hundredth of the money, grain, wine and oil you have*

*lent them."*

*12. They replied: "We will return it. We will claim nothing of them. We shall do as you say."*

*Then I summoned the priests and made them take an oath to fulfill it. 13. Furthermore, I shook out my gown and said: "May God shake out from his house and property everyone who does not keep this promise. So may he be shaken out and with nothing left."*

*And the whole congregation said: "Let it be so." They praised the Lord and kept their promise.*

## **Verse 1**

The cry we are told came from "*the people and their wives*". It is a complaint from everybody, because the crisis is affecting everyone. None is exempted. The "*people*" here seems to refer to men. The Jewish society had that pride that today is known as "male chauvinism." However the inclusion "*wives*" does not only indicate the seriousness of the matter but also who is affected most by this debt problem. It is quite unusual for a Biblical author to include "wife," because women stayed very much in the background.

How much the debt crisis has affected women in Africa does not need much explanation, because it is obvious. When development projects are undertaken, few are of benefit to women. The Church must mobilize women in the cry against injustices created by debt crisis. Women are among those that must first be made aware of the crisis. When I see women selling vegetables and other things in the streets of Nairobi, especially on the sidewalks where the pedestrians are supposed to pass by, I realize that they are not lacking in courtesy or health consciousness, but that they are pressed by our economic problems and are forced to go to any length to make ends meet. Some of these women are the only bread winners for the family, their men having run away. One was overheard saying that her hawking business was her "husband and father of eight children." Another one, a single mother with four kids, was lucky to be sponsored by well-wishers to do a computer course. What about thousands who have no sponsors? They are struggling to feed, clothe and shelter the family. I therefore get mad when I see the City Commission and soldiers chasing them away.

## **"...a serious outcry"**

The Hebrew word here means a "loud cry," which refers to a cry made in distress (cf. 14:10). It could mean "to call out" or "to complain." Their complaint was about the growing powerlessness and desperation in the face of debt and taxes. If we keep quiet, we perish. But if we speak out, somebody, somewhere will hear our cry and come to our rescue. Thus the Lord said to Moses, "I have seen the affliction of my people who are in Egypt, and have heard their cry..." The Israelites cried to the Egyptians who had put them to great tasks, but they also cried unto the Lord. We must shout to our lenders and, as in the case of the unforgiving servant, our debts might be canceled. We must also shout before the face of our governments and tell them enough is enough of the debts. Our shouting should be effective with tangible suggestions as to solutions. Perhaps the outcry can best be heard in the words of Mwalimu Julius Nyerere, former President of Tanzania, quoted in 1988 as saying, "If you can pay debt, pay: it is honourable to pay debt. If you cannot afford, it is a sin to pay. It is immoral to repay loans and leave children starving."

The Oriental habit of shrill lamentation must be borne in mind. It is always shrillest when the women have a part in it as on this occasion. Read verse 6 which distinguishes "cry" and words. Look also at Habakkuk 1:2-4.

## **"Jewish Brothers"**

The complaint here is against the richer Jews. Yes, it is true that they could borrow from one another. However, we find that the common people are harking back to the ideals of the covenant community in which one may not exploit a sister or a brother Israelite. The solidarity for the community life is threatened, because the gap between the rich and poor is so big that others remain perpetual slaves. Even the rule of the Sabbath or Jubilee year have not worked.

The environmentalists were correct when they depicted the people of the world as one community and drew stages to "our common future." The community to which we are called includes all human beings and our environment. The "Kingdom" of God is inclusive of all. Therefore our brothers and sisters in the North cannot dismiss us and watch as we crumble with the debt burden, a cross that Africa carries crawling.

## **Verses 2-3**

Some have bigger families but very little food to feed on and too poor to pay for it. It is clear that those who had large families were foremost in making complaint. They found their numerous progeny not the blessing that abundant offspring is ordinarily reckoned to be in Holy Scripture, but a burden and a cause of anxiety.

There are other major factors that have turned the debt into a heavy burden. We cannot dismiss overpopulation as a relevant factor. Like those who had returned from captivity, we have "numerous sons and daughters." We procreate more and make no plans to cater for our procreation. We are bad stewards who do not sit down first and count the cost. Kenya's birth rate is the highest in the world, having reached 4%. As Christians we need to practice family planning methods.

The second part of the verse shows very clearly that to feed these "numerous" children was one of the reasons the people were in debt - "*we must procure grain to eat in order that we may stay alive.*" The parents are obliged to get food for them. Verse 11 shows that the debt included food commodities as well as taxes. Is it not true that debt crisis goes hand in hand with food crisis? When farmers are urged to produce more cash crops in order to earn foreign exchange which only goes to service debts, do you think they will produce enough food crops to feed their children? It is this kind of situation that creates a perpetual problem for Africa and the Third World. Emphasis on cash crops has contributed greatly to our food crop crisis. Even when we produce enough cash crops, the cash they bring in is not enough, because the prices are low and the currency has been devalued. The plummeted cash crop prices are not enough to service the debts, pay interest, or buy additional equipment to produce more. More emphasis should now be placed on food rather than cash crops. The words of Mr. Nyerere quoted above are very clear: "It is immoral to repay loans and leave children starving."

Our lenders should tell us whether or they are disturbed by the fact that we perish for lack of food. In Africa, we have all the resources to feed our people. But, as Rev. Sam Kobia, General Secretary of the National Council of Churches of Kenya, once observed, "The world financial system is a greater cause of hunger in Africa than drought." Verse 3 shows that land which could have produced enough for the people is also mortgaged, including the houses, "to procure grain in the famine." Some claimed relief on account of a past famine, which had forced them to mortgage their fields, vineyards, and houses. Their real estate was mortgaged. The term "mortgage" could also mean

"barter" (Ezek. 27:9,27) or "surety" (Gen. 43:9, Prov. 11:15; 22:26). There was real economic pressure. People living on their land have to sell their land to buy seed. Now they had to rent land, and still feed the same number of mouths. Haggai 1:6, 9-11, 2:16-19 seem to indicate that there was famine in Judea at this time. This situation is true of our situation in Africa. Most of our killer debts were contracted prior to the oil boom, though some also during that boom. We need not belabour this point more, but it must be observed that the North deserves serious blame for mortgaging our countries by sometimes dictating terms too severe for Africa to carry. Their SAPs are not aimed at recovery but at continued slavery.

#### **Verse 4**

This verse gives the third reason the people were in debt. The farmers had to borrow money to pay the royal tax on their estates. Like other Persian provinces, Judea had to pay an annual tribute to the Persian monarch, partly in money and partly in kind. Taxation was regarded as very important in the Persian Empire. The Satrap had to collect the royal tax from the governors of small provinces. The Satrap and his civil servants were not paid by the king. The Satrap had to collect his pay and that of his civil servants from the province. The governors had to collect taxes from their subjects for the Satraps and the king. The governor had also to collect tax from his subjects for his own subsistence and for that of his civil servants. As long as a tight control was exercised on the expenditures of the king, the Satrap and the local governors, taxation did not become too heavy a burden. Gradually, however, the Kings Court became so luxurious that expenditures grew to alarming heights. People were highly taxed and had to borrow to pay taxes. Any cessation of payment was regarded as rebellion. Ezra 4:13 shows us that there are three terms, each referring to a different kind of tax. We read of "taxes, tribute or duty." Taxation had become burdensome and was generally felt as oppressive. We should bear in mind that with the very poor even a small amount of direct taxation is burdensome. Meeting the demands of the tax-gatherer was in the ancient world often the turning point that compelled one to contract a debt (Lev. 2:23). So it seems to have been with these complaints.

One of the conditions common to SAPs is the taxing of people even after withdrawing the social services for which the taxes were raised originally. These taxes have different names: sales tax, duty, value added tax (VAT), service charge, etc. People are heavily taxed in different forms. The names of these different taxes suggest that everyone,

including the unborn and the dead, are taxed. Farmers producing both cash and food crops are taxed. All the energy spent in production is wasted in taxes. The Jews were complaining about real estate taxes and we find that they were too heavy for them to bear. They had to borrow to pay taxes and it was thus these taxes that increased their debt burden. At times, these taxes are not used to meet the needs of the common people but to suppress them more. Coffee farmers have to pay taxes, but the roads linking farmer to coffee factory are impassable. Taxes are not meaningful when towns stink with litter, even though a service tax is charged or when roads have pot holes, even though road tolls are charged.

## **SOCIAL EFFECTS OF THE DEBT - Verses 5-9**

### **Verse 5**

This verse is very striking. The common people are harking back to the ideals of the covenant community in which one may not exploit a sister or a brother Israelite. Their lands were mortgaged to fellow Jews and they had to borrow money for their taxes also from them. *"Now we are from the same flesh as our brothers, their children are like our children."* They were saying that they loved their own flesh and blood, poor as they were, just as much as did their richer brothers. Our children, they said, "are as dear to us as theirs to them."

The North must accept this message that we all have the same flesh, regardless of race. Apartheid has no room here. The needs of our children are similar to the needs of their children. Yet they suggest programmes which they themselves could not bear. These are programmes which have only monetary value, not human value, programmes which actually increase our suffering.

"We have to submit our sons and daughters to servitude" (see Ex. 21:1-11). In Israel the children of the debtor were taken into the service of the creditor and had to work for him until the debts were paid. This was a terrible state. If the sons could work, the daughters were reduced to second wives or concubines. When we look at the immoral activities which our children have been subjected to by the debt burden, drug abuse and trafficking, prostitution and other vices, we wonder whether those coming up with these inhuman SAPs have any human feelings. *"We have no power over it."* This means they had no remedy. It was not in their power to effect any change. Jews could understand their sons and daughters being taken to captivity by other nations, but here



it was by their own Jewish brothers. It was not allowed in a time of scarcity to press hard upon their poorer brothers. The rich were expected freely to alleviate their problems. Within our own communities we have a similar problem created by capital flight and other corrupt practices on the part of our fellow citizens. The gap between the poor and the rich is widening. The community is disintegrating. How can we then say we have peace when such great injustices are among us?

### **"LET US ABSOLVE THIS LOAN" vv. 6-13**

Verses 6-13 show us the action that Nehemiah took to rectify this state of affairs which was threatening community life. The economic infrastructure of the province of Judah was in danger. Wealthy Jews were displaying shameful lack of consideration towards their brothers. Thus peaceful co-existence in the community was under severe stress. Nehemiah was a visionary and had to make plans to reverse the fortunes of the poor Jews. He was thinking the whole situation over, because his ablest men and those of his inner cabinet were involved. If he should act with too little strength, the problem would remain. He decided on drastic measures. He confronted them with his charges and came with a lawsuit against them. But it could not be brought before an ordinary court in which the important citizens and leaders were judges. *They were the accused!* He summoned a great assembly of all the people, even those who suffered under the leaders. Before this congregation Nehemiah made his accusation against the wealthy people. He might have tried to persuade them to stop their activities before he summoned the congregation (v.7), but it was of no avail. The important point of his accusation was their practice of debt slavery.

### **Verse 6**

Anger, in and of itself amoral, may be good or evil according to its origin and expression. When the enemy mocked, scorned and threatened his plans, Nehemiah was not angry. However, the statistics of the debt burden were staggering and shocking. That situation angered him very much. His anger was the measure of his concern, or love, as was our Lord's in, e.g., Mark 3:5 and John 2:14 ff, or Paul's in 2 Cor. 11:29. But his anger was controlled and constructive as the passage goes on to show.

The "outcry and these facts" about the debt burden prompt us to anger which might lead us to condemn the lenders and those who borrowed on our behalf. We may even declare that we will not pay these debts. However, we learn from Nehemiah we should

not stop at condemnation but take positive measures to lift the burden from our people. The following verses show us what he did.

### **Verse 7**

Before Nehemiah acted, he gave the matter a "serious thought." This is always a good idea when we are very angry. It will save us from saying or doing something we may later regret.

The power of consulting with oneself is one of the chief things which distinguish people from brutes. The exercise of this power of self-consultation or reflection is of the utmost importance for wise direction in our lives. "A reflecting mind," says an ancient writer, "is the spring and source of every good thing." In this story anger was channeled into godly and constructive action, an ideal solution, but one that is only possible to a disciplined and godly person.

*"I brought charges against the important citizens and leaders."* First of all, Nehemiah rebuked the nobles and rulers alone. This is important. His private word and his public word agree. Whatever the rulers think of him, they will realize they are dealing with a man of integrity. These elite rulers were the ones who had caused the misery of their brothers and sisters. Nehemiah told them to their face, *"Everyone of you imposes a burden (loan) on his brother."*

In many forums it has been claimed that the debt burden has escalated because of corruption, mismanagement and capital flight by those who are in the top. Then these problems need to be squarely addressed and their perpetrators rebuked to their face. However, sometimes the wrong people are addressed. We have had bad managers running our parastatals that carry external debts of billions. Those who misuse funds are never rebuked or charged in the court of law. In Kenya, the Auditor-General's report to the Parliamentary Public Accounts Committee is only routine. Nothing serious. Inefficient people have been appointed to manage projects. When these projects collapse, nothing happens to their managers. There is no accountability.

In the past few years, strong requests have come from debtor countries, notably those in Africa and Latin America, for a global conference of both creditors and debtors. In July, 1989, the leaders of Third World countries who were present at the Group of Seven Summit in Paris, issued a pressing call for a "North-South" Conference to address

the debt crisis and other outstanding economic issues between the developed and developing countries. Is it not true that the debt crisis is only one of many symptoms of disorder in the international financial system? The above conference therefore would be concerned with establishing criteria for the progressive reduction of insupportable debt and with determining ways of moving towards more equitable terms of trade. In fact what is needed is a new round of multilateral negotiations on the creation of a new framework for international trade and finance that would lead to greater stability and to a more equitable basis for economic relationships.

Such a framework should respect the rights of and advance the development efforts of Third World countries and enhance their ability to pursue self-reliant development, make provision for an increased flow of development assistance as well as for adequate bridging assistance to countries facing serious foreign exchange crisis and promote more responsible stewardship of the earth's resources and environment. The agreements signed at Breton Woods four decades ago no longer adequately guide international commerce and finance.

Contrary to the suggestion of the Revised Standard Version, the normal word of "interest" is not used here. Both here and in verse 10 there is talk of "lending," not "exacting," of "a loan," not "interest." The words imply a strict business relationship. Nehemiah's charge is that the lenders were behaving like pawnbrokers, and harsh ones at that, instead of brothers. They were lending only with the best of cover and with the worst of motives. It was quite legal to demand a material pledge against a loan (e.g. Deut. 24:10-13), and Nehemiah himself had probably exercised this right (:10), but in hard times, legal rights, to say nothing of wrongs, can deal a mortal blow.

After having spoken to the leaders in private, Nehemiah brings the matter before the whole congregation. This also is important, because it was a public matter involving a wrong by the few against the many. A public inquest was needed. It is likely that Nehemiah's private rebuke had no effect. The leaders gave him no reason to think that they would change their conduct. He was therefore compelled to bring the matter before the people. Though the people no legal power, he felt that the leaders might be put to shame or become too afraid to continue their oppression when it was openly denounced by the chief civil ruler in the hearing of a great assembly.

The public should be made aware why they are suffering. They should know why they

have to pay for the services that the political parties promised to provide freely. They should know why the government has to borrow. What preparations do we make towards borrowing? What type of programmes should be structured towards effective utilization of borrowed funds? What do we do with borrowed funds to the advantage of the masses? Ignorance on the part of the people encourages the leaders to continue their swindles. Awareness on the part of the people is a powerful weapon to counteract such swindles.

### **Verse 8**

The value of the public meeting is seen in this verse. Facing Nehemiah's charges in the presence of those they wronged, the nobles and rulers had nothing to say. Brought out into the open (see Mark 9:33f), and measured against generous actions, the smart deals now looked impossibly shabby, even to the dealers themselves. Nehemiah harps relentlessly on buying and selling, and it makes little difference to his arguments whether he is describing what he and others had done for Jewish slaves abroad or for those who fell into Gentile hands at home. *The exact identity of the "We"* here is not clear. It may or may not include the "nobles and officials" of vs. 7. Nehemiah must appeal to a well-known fact, that he and others had been in the habit of redeeming enslaved Jews from the Gentiles.

*"...but you too are selling your brother"*. Though I am not a lawyer, I like the Revised Standard Version's translation which is an "argumentum ad verecundiam." Will you do the exact opposite? Cause your brothers to be sold into slavery? And not to heathen masters, but to men of their own nation, "to us". Roman creditors, if they sold their debtor slaves, were required by law to sell them across the Tibet, i.e., to a different race. It was considered an added indignity to be enslaved to one's own countrymen.

*"As far as we are concerned, they are sold"*. To Nehemiah it did not matter whether it was to the Jews or to the Gentiles that the children were sold; in either case they were sold. This was clearly wrong. When our leaders agree to SAPs which are an affront to human dignity and which adversely affect the most disadvantaged in the community, women, children and the poor, are they not actually selling their brothers to foreigners?

*"They were silent and had nothing to say"* or "they never found a word." The argument told! It admitted of no reply. The leaders were shamed and had not a word to say. But we have a different kind of leadership that would rather tell lies or accuse others of

disloyalty than keep quiet.

### **Verse 9**

Here we have the conviction of the leaders. To merely silence the nobles would not have been enough. They needed to be persuaded that they had acted wrongly.

*"You ought to walk in the fear of our God"*. Nehemiah raises the level of the discussion to one of God's standards and fear. It is what is expected of the people of God. They should live according to His commandments. It is said that there are more church goers than Christians. If 70% of Christians were to "walk in the fear of our Lord," we would not be in the serious economic problems of today. The President of Kenya was right, when, while addressing the nation at the Roman Catholic centenary, he said that he is not in a position to control the 70,000 hearts of civil servants.

During Old Testament times debt slavery of a Hebrew was allowed, as in Exodus 21:1-11 and Deuteronomy 15:12. However, release after seven years is prescribed. In the time of Zedekiah such a release was proclaimed, but after a while the released debt slaves were taken back again into slavery, according to Jeremiah 34:8ff. Here in Nehemiah it is demanded of the leaders that they return to these ancient provisions to release victims of debt slavery after the six years. The legal stipulations were not kept. This was wrong and contrary to the law of God.

*"...to prevent the foreign nations, our enemies, from sneering (at us)."* Here I prefer the translation of the New English Bible, which says "that you are above reproach in the eyes of the nations who are our enemies" or that of the Today's English Version, which puts it as "Then you would not give our enemies, the Gentiles, any reason to ridicule us." If the fear of God, the desire to escape His displeasure and win His approval are not enough, will not the thought of the light in which you will appear to the heathen influence you? You make a profession of religion; you claim to be actuated by high motives, to be merciful, compassionate, self-denying, and concerned about other peoples' welfare. If they see you as keen after gain as any of themselves, as disregarding others, as pitiless and oppressive, what a reproach will not this bring on your religion! It will prove that you are no better than your neighbours, and your religion, therefore, no whit superior to them. Our country has such a good name and economically it is better off than many others in Africa. Would our leaders not wish to protect this good reputation?

The West is keen on coming to our rescue when we have civil wars, famine and other natural catastrophes. We have thousands of non-governmental agencies (NGOs) coming to help our people. Why do these NGOs ignore our debt burden? They should be told in very clear terms that what we now want is **justice** and not **charity**. If they can help us create a just economy, we will no longer need their charity.

### **Verse 10 - WHAT IS THE SOLUTION?**

Nehemiah admitted that he himself had been wrong also and included himself in his exhortation. It is amazing how candidly Nehemiah was handling this problem. He confessed in front of the congregation "*I, my companions, and my servants have also lent them money and grain.*" It is important to note that nothing is said of debt slavery in his confession. Hardly do our leaders, secular or sacral, like to confess their own contributions to the problems we are facing. "Do as I say and not as I do" is often the motto. We may presume that Nehemiah and his associates had not taken any Jew into debt slavery, but by their loans they had also contributed to the serious disposition of the farmers. True, the verse suggests that his own lending had been on very different terms from theirs, but now he sees that the debt of poverty had called for gifts, not loans. The poorer people were no doubt having a difficult time helping with the wall and trying to keep their business going at the same time. After all, who could eat the wall? Nehemiah felt it was a time to help one another freely; to give and not expect returns.

*"Let us absolve this loan."* The GNB has a better translation: "Let's give up all our claims to repayment." The NEB puts it: "Let us give up this taking of persons as pledges for debt." The RSV uses the word "interest," which, in my opinion, is not correct. See Exodus 22:25-26. Nehemiah was ready to absolve the loans he had made and he expected all persons present to do likewise. The people could not wait until the Year of Release. Nehemiah wanted an end to the problem that would be faithful to the ideals of the covenant.

### **Verse 11**

Nehemiah gave the order "*Return...*" Let us not only practice in the future, but let us remedy the evils of the past as well. You are in possession of lands and houses that have become yours through these mortgages, and you have received a heavy interest on the sums of money, grain, wine and oil that you have advanced. I bid you restore it

all. Give back at once the houses and the lands that you will in any case have to restore in the Year of Jubilee. As far as is possible undo the past; make restitution for your ill-gotten gains, relinquish even your legal rights and become self-denying patriots, instead of tyrants and oppressors.

It is not just political talk when we claim that the North took much of what the South had in natural resources by means of profit. This continues to happen with the multinational companies. Sometimes so-called aid benefits the people in a very minimal way. Only a small part of the loans to the South is permitted to go into the productive sector, in most cases an average of less than 10% to the industrial sector and little more than 10% to agriculture. The major part of the loan must be used for projects within the infrastructure which, although necessary, do not generate resources for development. Recently a loan of 138 million Kenyan Shillings was negotiated for restructuring two financial institutions. 110 million was to be spent in paying the expatriates. Can this be termed responsible lending and borrowing? Should a country that has been independent for 27 years not be able to provide its own local experts?

### **Verse 12**

The appeal was as successful as the accusation had been: **"We will return it."** The guilty persons had no choice and pledged to return what they had taken from the farmers. Nehemiah's eloquence prevailed and brought about a day of sacrifices. They did what he demanded.

Their pledge was sincere, but Nehemiah knew that he could nevertheless not fully trust them, knowing human nature. He insisted on a legal oath before the priests in the presence of witnesses.

### **Verse 13 - The Binding Oath**

*"Furthermore, I shook out my gown..."* Even the taking of the oath did not seem sufficient. He strengthened the oath by a malediction accompanied by a symbolic act to render it more impressive.

In those days people kept some of their personal belongings in the folds of their gowns or garments. We may call it the pocket of the gown. Nehemiah emptied the pocket before the people, shaking out everything. This act served as a symbol of the curse, a kind of rite he performed to illustrate the curse. It was shown to the people in its empty

state to signify that, if they should fail to keep the promise, they would be shaken out in the same manner and they would have nothing left.

Nehemiah's curse was an unusual one, but very clear and intelligible. He prayed that whosoever would depart from his promise should be turned into a homeless wanderer, emptied of all his possessions, as empty as the fold in his own dress.

This rite had the necessary effect. Nehemiah had brought them to one mind and in unison they all said "*Let it be so. Amen.*" They were accepting the consequences if the oath should be broken. They were relieved from all the tension that had been built up on account of their wrongful acts. The problem could have led them to the brink of great trouble and division. But Nehemiah's simple words pointed out their error and reminded them that they should walk in the fear of God. It was to God that they had to account for their actions. The result was that the people praised the Lord and then did what they had promised.

We conclude this study by advocating that what is needed now is a more human assessment of the debt burden and a release from the one-dimensional analysis that abstracts the problem from the suffering it is imposing on people. There is an outcry which must be listened to, and acted upon. It is only then that our future can be realized as a common future for the community of God. Amen! Praise the Lord!