

True Wealth (Part One: Old Testament)

God's blueprint for justice-based living



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Introduction

What does biblical flourishing (“development”) look like? This is a very good question, especially for those who work for relief and development agencies. Answering it should help to clarify our objectives.

It is not surprising that this question has not been high on the agenda of those who claim to focus on the poorest of the poor. Our focus is on providing the very basic necessities that are obviously needed in order to make any human flourishing possible at all – food, clean water, sanitation, employment with adequate remuneration, shelter, basic health care and education are obviously needs that must be met if human life is to flourish at all.

It does not take much imagination or many interviews with sufferers to conclude that people deprived of the most basic necessities are unhappy or that they experience a low level of subjective well being. I will never forget a father living in a Delhi slum saying bitterly in a Tearfund video that animals were better housed than he and his family – and that father and his family were unquestionably happier in the new home that they built with the help of a Tearfund partner.

The need to focus on the question of true wealth comes more into focus when we look at what is happening in the so-called “developed” countries - those countries whose economies have embraced market growth as their fundamental economic principle for improving the well-being of their people.

At one time, growth in GDP alone was seen as an indication of development in a country. In time this came to be seen as inadequate and the human development indicators [HDIs] were devised by the UN to measure infant mortality before the age of five, average life span and literacy. The HDIs were devised on the basis of the reasonable assumption that in countries where infant mortality is going down, people are living longer and an increasing number of people are literate, the general level of human well-being will be rising.

This did not mean that growth in GDP was abandoned; on the contrary, it continues as a key indicator of a healthy economy. This means that there is no limit to “development” so that Western countries have all gone way beyond the stage where all the basic needs of their citizens have been met and any halt in economic growth, such as the present recession [= negative growth], is experienced as a frightening threat to their well being by many people.

The market economics that has driven growth in GDP in Western and other nations that have adopted its principles, has undoubtedly removed more people from poverty than any other economic system in history. But in the last 20 years or so it has become more and more apparent that there is a fly in the ointment. It is now very clear that increasing wealth does not mean increasing happiness or subjective well being. Mark Easton, in a series on happiness broadcast by BBC2 in 2006, states:

“The proportion of people saying they are ‘very happy’ has fallen from 52% in 1957 to just 36% today. The opinion poll by GfK NOP for The Happiness Formula series on BBC Two provides the first evidence that Britain’s happiness levels are declining - a trend already well documented in the United States. Polling data from Gallup throughout the 1950s shows happiness levels above what they are today, suggesting that our extra wealth has not brought extra well-being. It could even be making matters worse. The British experience

mirrors data from America, where social scientists have seen levels of life satisfaction gradually decline over the last quarter of a century.”¹

It is not surprising, maybe, that politicians have also become aware of this agenda. David Cameron, in a BBC interview in 2006, said: “It’s time we admitted that there’s more to life than money, and it’s time we focused not just on GDP, but on GWB – general well-being.”

For political balance I end this section with a quote from Richard Layard, LSE professor, Labour peer and advisor on well-being to the Labour party: “Over the last 50 years, we in the west have enjoyed unparalleled economic growth. We have better homes, cars, holidays, jobs, education and above all health. According to standard economic theory, this should have made us happier. But surveys show otherwise.”

When Britons or Americans are asked how happy they are, they report no improvement over the last 50 years. More people suffer from depression, and crime—another indicator of dissatisfaction—is also much higher. These facts challenge many of the priorities we have set ourselves both as societies and as individuals. The truth is that we are in a situation previously unknown to man.

When most people exist near the breadline, material progress does indeed make them happier. People in the rich world (above, say, \$20,000 a head per year) are happier than people in poorer countries, and people in poor countries do become happier as they become richer. But when material discomfort has been banished, extra income becomes much less important than our relationships with each other: with family, with friends and in the community. The danger is that we sacrifice relationships too much in pursuit of higher income.”²

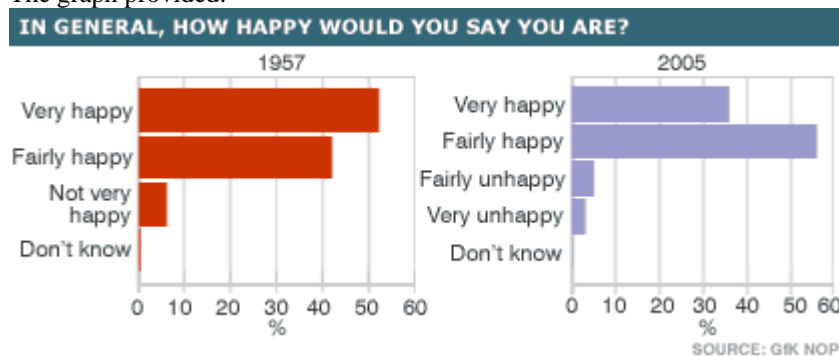
It seems that we are living in an opportune moment to describe and live a Biblical vision of human flourishing. There is a lot to say. I am going to look at four topics using and modifying material from my recently published book, *Power and Poverty*. I agree with those who see the Bible as the story of the revelation of God’s plan for the universe.

As the introduction to the recently approved Tearfund Statement of Faith says, “God’s plan for the universe is to bring about, through Jesus Christ, a transformed creation wholly governed by God, from which all evil and suffering will be banished and in which God will live with redeemed humanity for ever.”

Since the Biblical story is primarily a story of divine redemption, it is fair to assume that the portrayal of its culmination will be a portrayal of ideal human flourishing. So, I’m going to begin by looking at Revelation 21-22. I am then going to focus in on three stages in the story of redemption. First, I will look at the conditions on which God gave the land of Canaan to his

¹ http://news.bbc.co.uk/2/hi/programmes/happiness_formula/4771908.stm

The graph provided:



² http://www.prospect-magazine.co.uk/article_details.php?id=6761

people that he had redeemed from slavery in Egypt. Second, I'm going to look at the Beatitudes in which Jesus describes the character of a truly happy/blessed people.

Beginning at the End

In the vision of the new redeemed humanity described in Revelation 21:1 to 22:6, all will be rich in every sense – spiritually, socially, culturally, morally, physically... Maybe some will be “richer” than others, but all will be rich. Surely if that is what we are going to be, then it must be our aspiration to be something like that now. The three snapshots that I'm going to take from the history of redemption suggests strongly that that is indeed the case.

Israel's Tenancy Agreement

Look at just a few aspects of this topic.

The significance of the land for Israel

It was God who enabled the Israelites to take possession of the land. But having brought them into possession, he also claimed ultimate ownership that gave him the right to determine the terms on which Israel could continue to possess it. In the jubilee legislation, God declares that “the land must not be sold permanently, because the land is mine and you are but aliens and my tenants”.³

Land, which is the most fundamental source of sustenance for humankind, could not be traded freely in the open market in Israel. It was lent as a sacred trust to the tribes, clans and families of the nation with conditions attached. This principle has profound implications for biblical economics. The most basic resource needed in order to produce wealth in an agrarian economy was not the absolute property of the owners to be disposed of as they saw fit. This means that any concept of private property in Israel cannot be divorced from a whole raft of social obligations.⁴

The right to use the land was given only to families/father's houses.⁵ A father's house was made up of all the living descendants of one living male ancestor. This could include the wife/wives, their sons and their wives, the son's sons and their wives and all unmarried girls. The ideal was that land should belong inalienably to father's houses.⁶

Naboth's response to Ahab's offer to buy his vineyard or to give him a better one somewhere else illustrates how deeply ingrained this principle had become in the hearts of the people – “The Lord forbid that I should give you the inheritance of my fathers”.⁷

Christopher J.H. Wright comments: “The Lord did forbid it. This piece of land was not really Naboth's to give, sell or exchange. He held it in trust from the Lord for the benefit of his family. It was not just a question of ‘human rights’ or ‘natural justice’. It was a staunch upholding of the right of a member of the Lord's people to maintain that part of the national inheritance which the Lord had assigned to his personal household.”⁸

³ Lev 25:23

⁴ This is also the case from the concept of private property in the New Testament.

⁵ It is clear from passages such as Judges 6:11 that the land belonged to the father's house so that this was the level at which there was communal ownership. The Levirate law in Deuteronomy 25 also reflects such a situation.

⁶ C.J.H.Wright, *God's people in God's Land*, Carlisle, Paternoster 1990, pp 44-58

⁷ 1 Kgs 21:3

⁸ C.J.H.Wright, *Old Testament Ethics for the People of God*, Leicester, IVP 2004, p. 90

Some laws that condition Israel's occupancy of the land

The two principles that God was the ultimate owner and that the families of Israel were to have a share of it in perpetuity are fundamental to the laws that conditioned Israel's occupancy of the land. Let us consider some of the specific tenancy laws and their implications for overcoming poverty in the Old Testament economy:

1. **The seventh year release of the land** - Ex. 23:10-11; Lev. 25:2-7; Deut. 15:1-11

The law in Exodus states that the land was to be released from cultivation in the seventh year. Whatever grew of itself was available to the poor and the wild animals. In a sense, ownership of the land reverted to God who then made it equally available to all the people and to the wild animals.

The Leviticus passage underlines that reaping was forbidden.⁹ The family who normally cultivated the land were allowed, with the poor and wild animals, to use what grew of itself for their immediate needs, but they had no greater rights to such produce than the poor or the animals. Like the poor, for this special year, even the owner's enjoyment of the fruit of the land was for subsistence and not profit. Patrick Fairbairn's observation on this law is still valid:

"Such an institution was utterly opposed to the niggardly and selfish spirit which would mind only its own things, and would grind the faces of the poor with hard exactions or oppressive toil, in order to gratify some worldly desires. No one could imbibe the spirit of the institution without being as distinguished for his humanity and justice toward his fellow-men, as for his piety toward God."¹⁰

Whereas in Exodus and Leviticus the land was to be released from cultivation and made available for common use in Deuteronomy the focus was on "release" from debt.¹¹ The Hebrew root *šmt*, meaning "to release", is used in both Exodus and Deuteronomy.¹² This suggests that there was a direct link between releasing the land from cultivation and releasing debtors.

The probable scenario in view here is a farmer having to borrow from a neighbour in order to survive the hungry months as many subsistence farmers still do today. The only way the debtor could repay was by pledging a proportion of future crops, which practically meant giving a parcel of land to the creditor as security against the loan. Such loans could be paid over a number of years. What the law of release from debt did was to put a limit on the number of years a debt could be carried. This would mean that the type of loan in view here would always be negotiated with the seventh year release in view.

For example, if a loan had to be taken out the year after the Sabbath year, repayment could be agreed over six years. However, the beauty of the law for the debtor was that if the debt had not been paid in full by the seventh year then it was to be cancelled. The seventh year was clearly an ideal year to do this because no creditor could expect to receive any payment from a debtor in the year when the land was not to be cultivated for profit.

Some scholars have argued that the debt cancellation was only for the Sabbath year and that the debtor would be expected to continue to pay the debt once the Sabbath year was over. Free market interpreters are particularly fond of this interpretation!¹³ However, it seems

⁹ Lev 25:5

¹⁰ Patrick Fairbairn, *The Typology of Scripture*, 6th ed. Edinburgh, T. & T. Clark, Vol 2, p.464

¹¹ Deut. 15:1

¹² See C.J.H. Wright, *New International Biblical Commentary, Deuteronomy*, Massachusetts, Hendrickson, 1996, pp. 187-8

¹³ See E. Calvin Beisner, *Prosperity and Poverty*, Illinois, Crossway Books, 1988, pp. 58ff

difficult to understand vs. 9 if this was the case: “Be careful not to harbour this wicked thought: ‘The seventh year, the year for cancelling debt is near’, so that you do not show ill will toward your needy brother and give him nothing.”

It is very clear from this verse that the closer the seventh year when the loan was made the greater the risk. When there were five years left to repay a loan, then the creditor could expect the debtor to be able to pay a good proportion of the loan before the Sabbath year. It would be unlikely that the debtor would have a whole series of bad harvests.

If there was only one harvest between taking out the loan and the Sabbath year the risk for the creditor was much greater. Vs. 9 only makes sense if there was a risk. If a debtor was expected to resume paying the debt after the Sabbath year there would be no risk. It is not surprising, therefore, that Jewish interpreters have understood the debt cancellation of the Sabbath year as absolute.

This interpretation is also consistent with the relational view of justice that is found in the law. Under God the well-being of the families of Israel was paramount. When someone went into debt in order to survive, the key justice issue was not that the debtor should pay the creditor in full, but how to restore the debtor to a place of respect in the clan or tribe with dignity intact.

More often than not loans would be made to fellow clan members so they were not to be seen by the creditor as an opportunity for personal or family gain but as an opportunity to restore a brother in need. The ideal was not for some to become rich at the expense of others, but for all to enjoy their land inheritance in the presence of God. This relational emphasis is also the driving force in the law on interest.¹⁴

2. *The ban on interest* - Ex 22:25; Lev 25:35-38; Deut 23:19-20.

In Exodus 22:25 the law that forbids charging interest on a loan is one of a series of laws dealing with the protection of defenceless and disadvantaged people. They are, as always in the Old Testament, the immigrants, widows, orphans and the needy. God says: “If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest.”

God expected his people to have a strong social conscience and to care for one another. The verse presupposes a situation where some Israelites will have more than they need while others will find themselves in need. In such a situation the moneylender sees the vulnerability of the needy as an opportunity for gain.

This is not how God expects his people to behave towards each other. He expects the true Israelite to see a brother and do everything possible to help. As we have already seen from Deuteronomy making a risky loan may be required to restore a brother with dignity. Here the Israelites with means to help are commanded to make interest free loans to their needy brothers.

The ban on charging interest in Leviticus 25:35-38 is found in the middle of the law of Jubilee that not only deals with the return of land to the families that had been originally granted it but with how to help fellow Israelites who were sinking deeper and deeper into the mire of poverty.

The “countryman” or “brother” in verses 35-38 is on the second step down from being able to hold his own on the inheritance given his family by God. The first step would have been to give up some land as security for a loan [vs. 25-28]. In these verses the brother has taken

¹⁴ The Jubilee Centre in Cambridge, England has a lot of resources in its website www.jubilee-centre.org in which the relational characteristics of the law are applied to various aspects of contemporary life. Many of the resources can be downloaded freely.

the next step down, lost his land and needs a loan to survive as a paid worker. The next step down was to sell himself into bonded servant-hood to a fellow Israelite and the final step down is debt slavery to a non-Israelite [vs. 39-53]. It is interesting that the encouragement here is to treat the poor brother as well as “an alien or a temporary resident”.¹⁵

The aim of helping the poor brother was “so that your countryman may continue to live among you” [vs.35]. The idea is that he and his family may be able to preserve their place among the families of Israel. Since these verses come in the middle of the Jubilee laws the ultimate aim was to preserve the countryman’s family on the land that was God’s inheritance to them.

This idea of everyone having their place and dignity in society is very striking. The well-being of the community was paramount and was to be put before any desire for personal profit and enrichment. To put profit before people by charging interest on a loan to a poor brother would be tantamount to insulting God and showing a total lack of respect for God – “fear your God, so that your country man can continue to live among you” [vs. 36].

Interest was not to be charged on loans of money or food [vs. 37] and the law was backed up by the reminder of God’s grace in rescuing his people from slavery in Egypt [vs. 38]. The God who rescued the Israelites from their profound bondage expected the better off among his people to be generous in their help to fellow Israelites in deep trouble.¹⁶

In Deuteronomy 23:19-20 the ban on charging interest to a fellow Israelite is unconditional because there is no indication that the ban only applies when the fellow Israelite is poor. This does not mean necessarily that the application of the law found in Exodus and Leviticus is being broadened. In an agrarian society, with an originally equitable division of land, most loans would be made to relieve poverty.

The thrust of the law here, as in the other passages, is probably to stop people exploiting the poor in their desperation. However, it is worth remembering that in response to these texts the Christian church was very opposed to charging interest on loans for most of its history.

3. **Jubilee** – Leviticus 25:8-55

Both the laws already considered are incorporated into the Jubilee legislation in Lev. 25. There is no certainty about the etymology of “Jubilee” but what was meant to happen in the Jubilee year is clear. It was the seventh in a cycle of seven years that was to be characterised by two blessings - liberty from debt bondage and return to the original inheritance given to each family or father’s house when Canaan was first possessed by the Israelites. *Liberty or freedom* and *return or restoration*, are the key concepts of the Jubilee.

The Jubilee defined the method of buying and selling land in Israel [vs. 14-16]. It made it impossible to sell land absolutely. What a purchaser bought when buying land was really a lease that gave him the right to use the land for a number of years the maximum number being the number between the time of the purchase and the next jubilee. The maximum length of any lease would have been 42 years, that is, the 49 years between Jubilees minus 7 Sabbath years of the land.

Theoretically this system ruled out profiteering from the purchase of land because it made it impossible to take advantage of the poor by buying land cheaply and then selling at a higher price before the lease ran out. There would be a set value for a set number of crops so if

¹⁵ Some idea of how they were to be treated can be seen in: Ex 22:21; 23:9,12; Lev 19:10,33-34; 23:22; Deut 10:19; 24:19-21.

¹⁶ There are many references to the Exodus as an encouragement to obedience to God’s laws e.g. Lev 19:36; 22:32-2; Deut 5:15; 15:15; 16:12; 24:18,22. Obedience to the law is a result of redemption and not its cause.

someone came along to redeem the land for the original owner he would only have to pay the set value of the crops remaining on the lease. Here again the Israelites were encouraged to put the inclusive well being of the whole clan before their own comfort because that is what the Lord their God required of them: “Do not take advantage of each other, but fear your God. I am the Lord your God.” [vs. 17].

What God demanded was very challenging especially if the commentators who believe that the Jubilee year followed a Sabbath year of the land are correct. That would mean almost three years without a harvest. God promises to provide enough in the year when cultivation took place before the Jubilee to last for three years [vs. 18-22].

Keeping God’s covenant would require real faith and trust in God’s provision. The Jubilee meant a voluntary move in the direction of becoming poorer for the sake of the community and called for trust in God’s ability to provide.¹⁷ It called for the exercise of faith against reason.

It is in the Jubilee law that God asserts his ownership of the land as we noted earlier. What God did in the Jubilee year was to take possession of the land from the hands of his people and, as it were, gave it back to them again on the basis of the principle of equity that had determined his giving of the land to them in the first place. In this way he liberated those that were in bondage to debt and restored them to a place of dignity in the community of his people. In the context of the old covenant God himself took on the role of the ultimate redeemer.

The right to redeem lost land and lost freedom is a key way to liberation and restoration in the remainder of the chapter on the Jubilee [vs.25-55]. The structure of the laws linked to the Jubilee is clearly determined by the repetition of “If one of your countrymen becomes poor” [vs. 25, 35, 39 & 47]. The poverty of countrymen is to be the concern of all and especially of fellow clansmen.

The first way of redeeming land leased because of poverty would be through a relative buying it back for his kinsman. The order of kinsmen-redeemers was brother, uncle, cousin and any other kinsman or clan member [vs. 49].¹⁸

There is a debate as to whether the kinsman-redeemer bought back the land for the relative who had lost it or for himself. If the latter the relative and his family would then become tenants of the kinsman-redeemer – but only until the Jubilee. The law of Jubilee would be very significant in this case because it would mean that large land holdings would be impossible even within tribes and clans because land would have to be returned to the descendants of the original families at the Jubilee.

A second way to redeem would be for the one who had sold the right to use the land to prosper and acquire the means to buy it back. It is striking that a kinsman or an original owner had a right to buy back leased land and in both cases, as stated above, the purchaser was not allowed to sell the land back at an inflated price.

The kinsman or original owner was to pay only the value of the number of crops left in the lease. If neither a kinsman nor original owner had been able to redeem leased land then, when the Jubilee came, God himself became the kinsman. He took the whole land of Israel into his possession and restored all the families of Israel to the inheritance that had been granted to them when the land was first settled.

Not only was the Jubilee law relevant to the loss of land it was also relevant to the literal loss of freedom that often accompanies the slide into poverty. Without capital or land poor

¹⁷ As we shall see the same pattern of divine demand is repeated in the new covenant teaching of Jesus in Matthew 6:19-34.

¹⁸ Cf. Boaz in the story of Ruth.

Israelites had only themselves to offer as payment to a creditor in return for their survival.¹⁹ The lowest depth to which Israelites could sink would be to sell themselves into debt slavery to an immigrant [vs. 47]. Those that had sunk to such depths were to be well treated and were to be set free at the Jubilee when God intervened as their kinsman-redeemer [vs. 54].

John Hartley's final comment on the Jubilee legislation, which incorporates the law of the Sabbath year of the land and the ban against interest as well, sums up the radical implications of these laws for Israel's economic life: "The view of land ownership herein... is revolutionary. It does not promote the ownership of private property in a way that allows the rich to amass large tracts of land, displacing the poor, nor does it permit the speculative buying and selling of land that feeds inflation, which in turn increases poverty. Neither does this manifesto promote a social or common ownership of land. Instead, this legislation prescribes a classless society in which each family has an inalienable ownership of a plot of land. It promotes responsible work that attends ownership of property, and at the same time it promotes responsible brotherhood of all Yahweh's people arising from their faith in Yahweh. Those who are more prosperous assist their poorer brothers, raising them to their own level, because they fear Yahweh. Kinsman helps kinsman, neighbor helps neighbor to face and to overcome economic hardship. Greed and covetousness are broken."²⁰

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¹⁹ See 2 Kgs 4:1-7

²⁰ Hartley, John E., *Word Biblical Commentary, Volume 4: Leviticus*, (Dallas, Texas: Word Books, Publisher) 1998.