

Nehemiah 05 - Internal Problems Stop Construction of the Wall; Usury and Division; Greedy Rich Taking Advantage of Poor; Nehemiah's Orders and Example

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Nehemiah 5

This chapter describes a situation that occurred for more than just the 52 days of wall reconstruction (Cf. v14). This was yet another situation that threatened to block the fulfillment of God's will.

To this point, Nehemiah's challenges as a spiritual leader focused on external threats from their enemies. But now he faced a more intense and dire threat—internal dissension. The underlying problem in this chapter sprang from pride. The Jews were putting their own interests first and taking advantage of their brethren.

There is no mention of wall construction and no updates provided in this chapter, indicating that work had stopped. Chapter four ended on a high note, with the people of God doing

the work of God, despite many obstacles. They would not allow their enemies to stop them. However, in this chapter, they stopped themselves.

(ii) Usury (5:1-13)

(a) Attack: people complain about usury charged by fellow Jews (5:1-5)

1 Now there was a great outcry of the people and of their wives **against their Jewish brothers.**

1 Now there was a great outcry of the people and of their wives against their Jewish brothers.

1 Now the people along with their spouses complained loudly against their fellow Jews,

1 And there was a great cry of the people and of their wives against their brethren the Jews.

- "...against their Jewish brothers" - there was strife among God's people. The enemy could not stop the work of God by direct attack, but God's people stopped themselves when they weren't unified and working together.

— When God's people fight with each other rather than their shared enemy, the enemy wins and God's work doesn't get done.

2 For **there were those who said**, "We, our sons, and our daughters are many; therefore let's get grain so that we may eat and live."

2 For there were those who said, "We, our sons and our daughters are many; therefore let us get grain that we may eat and live."

2 because certain of them kept claiming, "Since we have so many sons and daughters, we must get some grain so we can eat and survive."

2 For there were that said, We, our sons, and our daughters, are many: therefore we take up corn for them, that we may eat, and live.

- "...there were those who said" - three groups of complainers are described, each beginning with this phrase (Cf. v2,3,4-5)

- The first group of complainers were those who didn't have enough food to feed their families. They said they needed to get grain for food to keep themselves and their families alive. Their past work on the wall prevented them from tending to their crops. This crop failure was called a famine.

3 And there were *others* who said, "We are mortgaging our fields, our vineyards, and our houses so that we might get grain because of the famine."

3 There were others who said, "We are mortgaging our fields, our vineyards and our houses that we might get grain because of the famine."

3 Others were saying, "We're having to mortgage our fields, our vineyards, and our homes so we can buy grain during this famine."

3 Some also there were that said, We have mortgaged our lands, vineyards, and houses, that we might buy corn, because of the dearth.

- The second group of complainers were those who didn't have enough money to buy food. They had grain (they bought it from others), but they had to mortgage their fields, vineyards, and homes for the money to purchase it.

4 There also were those who said, "**We have borrowed money for the king's tax** on our fields and our vineyards.

4 Also there were those who said, "We have borrowed money for the king's tax *on* our fields and our vineyards.

4 Still others were saying "We've borrowed money against our fields and vineyards to pay the king's taxes.

4 There were also that said, We have borrowed money for the king's tribute, and that upon our lands and vineyards.

- "...We have borrowed money for the king's tax" - the third group, not wanting to mortgage their property, had to borrow money from their Jewish brothers to pay their taxes to king Artaxerxes.

Nehemiah is not a book about money; it's a book about how God used Nehemiah to rebuild the walls of Jerusalem and bringing God's people into a place of security, peace, and blessing. Yet money problems are now affecting God's work.

Most of the time money problems affect a building project because there is not enough of it to finish the job. But the rebuilding effort here was financed by Artaxerxes, who provided the necessary building materials (2:8) and sent him with a military escort (2:9). But Nehemiah's money problems were different: it was the people who were having the problems, somewhat caused or made worse by other Jews.

The problem began with the fact that some of the workers on the wall spent so much time rebuilding that they neglected providing for their families and tending to their farms. Thus, there was a lean harvest, causing a famine.

The famine caused people to have money problems because things got so expensive that people didn't have enough money to pay the higher prices (inflation). Some had to mortgage their property to get enough money to buy food. High taxes imposed by the Persian king exacerbated the situation. The government kept taxing them even though they weren't working or earning as much and the cost of living was going up.

5 And now our flesh is like the flesh of our brothers, our children like their children. Yet behold, we are forcing our sons and our daughters to be slaves, and some of our daughters are forced into bondage *already*, and we are helpless because our fields and vineyards belong to others."

5 Now our flesh is like the flesh of our brothers, our children like their children. Yet behold, we are forcing our sons and our daughters to be slaves, and some of our daughters are forced into bondage *already*, and we are helpless because our fields and vineyards belong to others."

5 Now our bodies are no different than the bodies of our relatives, and our children are like their children. Nevertheless, we're about to force our sons and daughters into slavery, and some of our daughters are already in bondage. It's beyond our power to do anything about it, because our fields and vineyards belong to others."

5 Yet now our flesh is as the flesh of our brethren, our children as their children: and, lo, we bring into bondage our sons and our daughters to be servants, and some of our daughters are brought unto bondage already: neither is it in our power to redeem them; for other men have our lands and vineyards.

- This problem was compounded by the fact that they were charged exorbitant interest rates by their own Jewish brothers (12%, Cf. v11). The loans they had taken in order to buy food were charged interest, and some of the people were in default.

— To repay their creditors, those in default had to sell their children into slavery to repay their debts (v5; Cf. Ex 21:2-11; Deut 15:12-18). This of course left them in a hopeless state.

— This especially caused anger and division among the Jews. The unity of God's people was being jeopardized by oppressive lending and crippling debt.

All these difficulties created an internal crisis in Judah. And they meant "double trouble" for Nehemiah. Not only were their enemies a constant threat to their security and state of well-being, but now many Jews were actually taking advantage of other Jews. Morale, which was already low (Cf. 4:10-12) because of external pressures, physical exhaustion, and fear, now took another plunge because of these internal problems.

(b) Answer: Nehemiah's condemnation, call for restitution, and mandate that the priests not repeat the sin (5:6-13)

6 Then I was very angry when I heard their outcry and these words.

6 Then I was very angry when I had heard their outcry and these words.

6 I became very livid when I heard their complaining and these charges.

6 And I was very angry when I heard their cry and these words.

- The three groups of complainers aroused Nehemiah's anger because they were not practicing self-sacrificing love for their brethren. They were guilty of two sins against their

brethren:

1. Usury - charging them excessive interest on their loans (Cf. Lev 25:35-38; Deut 23:19-20)

2. Slavery - enslaving their brethren

— These money problems were caused, at least in part, by the greed of those who wanted to make a profit from the money troubles of others. The Mosaic Law strictly forbade Israelites from charging any interest at all when they made loans to fellow Jews (Cf. Ex 22:25; Lev 25:35-38; Deut 23:19-20).

— Nehemiah was also angry at the result of the money problems: a lack of unity among the brethren. This unity was more precious to God than any amount of money.

— He also was angry because these money problems stopped the construction work on the wall. There is not one mention of construction progress or status in this chapter, so it's likely that construction completely stopped.

— And all this without a single shot being fired by the enemy. This was completely an unforced error on the part of the people of God.

7 So **I thought it over** and contended with the nobles and the leading people, and said to them, "You are **lending at interest**, each to his brother!" Therefore, I held a great assembly against them.

7 I consulted with myself and contended with the nobles and the rulers and said to them, "You are exacting usury, each from his brother!" Therefore, I held a great assembly against them.

7 So after thinking it over carefully, I accused the officials and nobles openly, "Every one of you is charging your fellow countrymen interest!" So I opened a public investigation against them.

7 Then I consulted with myself, and I rebuked the nobles, and the rulers, and said unto them, Ye exact usury, every one of his brother. And I set a great assembly against them.

- "...I thought it over" - after seriously thinking through the situation, Nehemiah hatched a plan. He cared enough to get angry, but was wise enough to not speak or act until he had considered the matter carefully.

— After thinking it over, Nehemiah called a meeting of the nobles and leading people, those primarily responsible for causing this issue, to confront them about the interest on their loans.

- "...lending at interest" - charging usury, which means charging exorbitant interest, or charging any interest at all to fellow Jews

— The Bible speaks against making money off someone's financial need; if someone needs money for the basic necessities of life, money should be given to them, not loaned to them with interest (Cf. Deut 15:7-11).

8 And I said to them, "We, according to our ability, have redeemed our Jewish brothers who were sold to the nations; now would you even sell your brothers that they may be sold to us?" **Then they were silent and could not find a word to say.**

8 I said to them, "We according to our ability have redeemed our Jewish brothers who were sold to the nations; now would you even sell your brothers that they may be sold to us?" Then they were silent and could not find a word *to say*.

8 I accused them, "To the best of our ability, we've been buying back our fellow Jews who had been sold to foreigners. Even now you're selling your fellow countrymen, only for them to be sold back to us!" They kept quiet and never spoke a word.

8 And I said unto them, We after our ability have redeemed our brethren the Jews, which were sold unto the heathen; and will ye even sell your brethren? or shall they be sold unto us? Then held they their peace, and found nothing to answer.

- Nehemiah uses the example that many Jews were sold into slavery after Judah was conquered and Jerusalem destroyed. Many of these slaves had been bought out of slavery by other Jews after the Babylonian Captivity. Because of this, it was wrong to have Jews being sold into slavery to other Jews because they couldn't payoff high interest loans.

— He pointed out the inconsistencies of their behavior compared with what he and others in exile had done personally to help their brothers. He and others had already purchased (redeemed) some indentured Jews who were sold to foreigners (Cf. Lev 25:47-55). But now the opposite was happening; Jews were selling their fellow Jews into slavery.

— What irony that Jews rescued other Jews from Gentile slavery only to have those same Jews enslave other Jews through usury. From Nehemiah's words, the nobles and leading people realized that harmony among God's people was meant to reflect God's nature. Oppression among them diminished that testimony to outsiders (v9).

- "...Then they were silent and could not find a word *to say*" - they were shamed speechless. They knew they were breaking the Mosaic Law, but their greed got the better of them. They gave no thought to what their unlawful business practices were doing to their fellow Jews.

9 So I said, "The thing which you are doing is not good; should you not **walk in the fear of our God** because of **the taunting of the nations, our enemies?**

9 Again I said, "The thing which you are doing is not good; should you not walk in the fear of our God because of the reproach of the nations, our enemies?"

9 So I said, "What you're doing isn't right! Shouldn't you live in the fear of our God to avoid shame from our foreign enemies?"

9 Also I said, It is not good that ye do: ought ye not to walk in the fear of our God because of the reproach of the heathen our enemies?"

- "...walk in the fear of our God" - a good phrase to keep in mind in business or when making a deal. We need to give priority to what God wants to come from a deal, not what benefits us the most.

- "...the taunting of the nations, our enemies" - evidently the people of the land were criticizing the Jews for enslaving their brethren. They needed to consider how their actions toward their fellow brethren dishonored God in front of the watching world.

— God's reputation was at stake here. This immoral and unethical behavior was bringing reproach on the One who had delivered their country from both Egyptian bondage and Babylonian Captivity. So he exhorted them to live in the fear of God (i.e., to trust, obey, and serve Him) and thus avoid the reproach of their Gentile enemies.

10 And likewise I, my brothers, and my servants are lending them money and grain. Please, let's do without this interest.

10 And likewise I, my brothers and my servants are lending them money and grain. Please, let us leave off this usury.

10 I'm also lending money and grain, as are my fellow-Jews and my servants, but let's not charge interest.

10 I likewise, and my brethren, and my servants, might exact of them money and corn: I pray you, let us leave off this usury.

- Nehemiah himself made loans to poor Jews, though he did not charge them interest

— Nehemiah was already doing something himself, personally, about the problem before he asked the nobles and leading people (v7) to fix themselves and what they did wrong. He was not asking the people to do something that he wasn't already exemplifying in his own life.

11 Please, give back to them **this very day** their fields, their vineyards, their olive groves, and their houses, as well as **the hundredth part** of the money and of the grain, the new wine, and the oil that you are charging as interest from them."

11 Please, give back to them this very day their fields, their vineyards, their olive groves and their houses, also the hundredth *part* of the money and of the grain, the new wine and the oil that you are exacting from them."

11 So today please restore to them their fields, vineyards, olive orchards, and homes, along with the one percent interest charge that you've assessed them on the grain, wine, and oil."

11 Restore, I pray you, to them, even this day, their lands, their vineyards, their oliveyards, and their houses, also the hundredth part of the money, and of the corn, the wine, and the oil, that ye exact of them.

- Nehemiah asked those guilty of exploitation to return what they had taken from others.

Mortgaged fields, vineyards, olive groves (the groves are mentioned here for the first time;

they were not referred to in v3-5), and houses were to be returned (perhaps with the income made from the grain, new wine, and oil from those fields), charging interest (usury) was to stop, and the interest received from the loans was to be returned.

- "...this very day" - no promise to reform their practices, no intention to do better in the future. Nehemiah did not ask them for sorrow and repentance, he asked them to make right what they did wrong...NOW!

— If money had been charged unfairly (and unlawfully), or collateral was taken unfairly (or unlawfully), they had to *immediately* make it right

— Nehemiah's demands aligned with God's long-standing commands about compassion for the poor and vulnerable and fair economic practices (Cf. Lev 25).

- "...the hundredth *part*" - if calculated on a monthly basis (1% per month), this would amount to 12% per year. This was exorbitant.

12 Then they said, "We will give *it* back and will require nothing from them; we will do exactly as you say." So I called the priests and **made them take an oath** to act in accordance with this promise.

12 Then they said, "We will give *it* back and will require nothing from them; we will do exactly as you say." So I called the priests and took an oath from them that they would do according to this promise.

12 They responded, "We will restore these things, and will assess no interest charges against them. We will do what you are requesting!" So I called the priests and made them take an oath to fulfill this promise.

12 Then said they, We will restore them, and will require nothing of them; so will we do as thou sayest. Then I called the priests, and took an oath of them, that they should do according to this promise.

- The people agreed to do exactly as Nehemiah asked.

- "...made them take an oath" - knowing that talk is cheap and easy to say on the spur of the moment under public pressure, Nehemiah called the guilty nobles and leading people (v7) together to take an oath, in front of the priests, that they would keep their promise

13 I also shook out the front of my garment and said, "So may God shake out every person from his house and from his possessions who does not keep this promise; just so may he be shaken out and emptied." And all the assembly said, "Amen!" And they praised the LORD. Then the people acted in accordance with this promise.

13 I also shook out the front of my garment and said, "Thus may God shake out every man from his house and from his possessions who does not fulfill this promise; even thus may he be shaken out and emptied." And all the assembly said, "Amen!" And they praised the LORD. Then the people did according to this promise.

13 I also shook my robes, and said, "May God shake out every man from his house and his possessions who does not keep this promise. May he be emptied out and shaken just like this." All the assembly said, "Amen!" and praised the LORD. And the people kept their promise.

13 Also I shook my lap, and said, So God shake out every man from his house, and from his labour, that performeth not this promise, even thus be he shaken out, and emptied. And all the congregation said, Amen, and praised the LORD. And the people did according to this promise.

- Nehemiah visualized for them the grave consequences that would come if they lied to God.

— Shaking out the folds of his robe (Cf. Paul's action in Acts 18:6), which served as pockets to carry personal items (Cf. Prov 21:14), Nehemiah asked that God similarly shake out those who broke their oath out of any possession they had. This gesture indicated rejection, something like shaking the dust off one's feet (Matt 10:14; Acts 13:51).

(iii) Nehemiah as a burden to the people (5:14-19)

(a) Nehemiah's refusal to eat of the king's food allowance (5:14-15,17-18)

14 Furthermore, since the day that I was appointed to be their governor in the land of Judah, from the twentieth year to the thirty-second year of King Artaxerxes, for twelve years, **neither I nor my kinsmen** have eaten the governor's food *allowance*.

14 Moreover, from the day that I was appointed to be their governor in the land of Judah, from the twentieth year to the thirty-second year of King Artaxerxes, *for* twelve years, neither I nor my kinsmen have eaten the governor's food *allowance*.

14 In addition, from the time that I was appointed to be their governor in the land of Judah (that is, during the twelve years from the twentieth to the thirty-second year of King Artaxerxes), neither I nor my relatives relied on the provisions allotted to the governor.

14 Moreover from the time that I was appointed to be their governor in the land of Judah, from the twentieth year even unto the two and thirtieth year of Artaxerxes the king, that is, twelve years, I and my brethren have not eaten the bread of the governor.

- Presumably sometime while the city wall was being rebuilt, Nehemiah was appointed governor of Judah. This was the highest position of leadership in the nation at that time.

— Later, as Nehemiah wrote this historical account of his years in Jerusalem, he evidently inserted these observations (v14-19) about his perspective on that leadership position. Apparently he included these verses here in the narrative because of their relationship to the events described in v1-13.

- "...neither I nor my kinsmen" - even the governors' assistants took advantage of their position and oppressed the people, demanding their payments. Nehemiah's reverence for

God kept him from placing a heartless burden on his fellow Jews.

— This is still another evidence of his sterling leadership qualities: compassion for those under him and refusal to use his privileges at the expense of others.

— The Apostle Paul had the same right to take up offerings for his financial support, but didn't claim that right because it was better for the cause of the gospel (Cf. 1 Cor 9:1-15; 2 Cor 11:9; 12:13-14,16; 1 Thess 2:9; 3:8).

15 But the previous governors who were before me laid burdens on the people and took from them bread and wine besides forty shekels of silver; even their servants domineered the people. But **I did not do so because of my fear of God.**

15 But the former governors who were before me laid burdens on the people and took from them bread and wine besides forty shekels of silver; even their servants domineered the people. But I did not do so because of the fear of God.

15 Nevertheless, the former governors before me placed a heavy burden on the people. They received food and wine, plus a tax of 40 shekels of silver. Even their young men took advantage of the people, but I never did so because I feared God.

15 But the former governors that had been before me were chargeable unto the people, and had taken of them bread and wine, beside forty shekels of silver; yea, even their servants bare rule over the people: but so did not I, because of the fear of God.

- Nehemiah served as Judah's governor for 12 years, from Artaxerxes' 20th year (444 BC) to his 32nd year (432 BC)

- One of the "fringe benefits" of being governor was a food allowance, granted him by the Persian officials, perhaps for official entertaining of guests. However, Nehemiah did not take advantage of what was rightfully his.

- In providing food for many Jews and in entertaining dignitaries from other nations (v17), he served food and wine out of his personal resources. This practice contrasted with the former governors, who charged the Jewish people 40 shekels of silver besides the food allowance of food and wine.

- "...I did not do so because of my fear of God" - Nehemiah could say this because it didn't matter to him what others did, how the crowd acted, and what the rest of the world thought. He lived by another standard, God's standard.

(b) Nehemiah's participation in the building (5:16)

16 I also applied myself to the work on this wall; we did not buy any land, and all my servants were gathered there for the work.

16 I also applied myself to the work on this wall; we did not buy any land, and all my servants were gathered there for the work.

16 Also, as I continued to work on the wall, we purchased no land, and all of my young men were employed in the work.

16 Yea, also I continued in the work of this wall, neither bought we any land: and all my servants were gathered thither unto the work.

- As governor, Nehemiah could have loaned people money to pay their taxes, having them use their land as collateral. And then, when they could not pay back what they had borrowed, he could have applied the world's standard and taken their land.

— He, along with other leaders in Judah, could have exploited the poor. But he did not acquire any land in this way, or by outright purchases. He was careful not to abuse his position as governor in any way, thereby jeopardizing the people's respect for him.

— In fact he continued working right along with the people in the construction project. He did not hesitate to get his hands dirty in this important building program, and was never sidetracked by other interests. His motives were pure, and he never lost sight of God's calling in his life. He was in Jerusalem to help the people, not exploit them. He was there to exemplify God's Law, not violate it. He was there to rebuild the wall, not a personal empire.

17 Moreover, *there were* at my table 150 Jews and officials, besides those who came to us from the nations that were around us.

17 Moreover, *there were* at my table one hundred and fifty Jews and officials, besides those who came to us from the nations that were around us.

17 I fed 150 Jews and officials every day, not counting those who came from the nations around us.

17 Moreover there were at my table an hundred and fifty of the Jews and rulers, beside those that came unto us from among the heathen that are about us.

- Nehemiah not only did not take when he could have, he gave when he didn't have to. He received a lot of food from the king's provisions, which he could have sold for his own profit. Instead he gave it away as an example of generosity, feeding up to 150 people regularly.

18 Now that which was prepared for each day was one ox *and* six choice sheep; also birds were prepared for me, and every ten days all *sorts of* wine *were provided* in abundance. Yet for *all* this **I did not request the governor's food allowance**, because the **forced labor was heavy on this people**.

18 Now that which was prepared for each day was one ox *and* six choice sheep, also birds were prepared for me; and once in ten days all sorts of wine *were furnished* in abundance. Yet for all this I did not demand the governor's food *allowance*, because the servitude was heavy on this people.

18 Our daily requirements were one ox and six choice sheep, along with various kinds of poultry prepared for me. Every ten days there was a delivery of an abundant supply of wine. Despite all this, I refused the governor's allotment, because demands on the people were heavy.

18 Now that which was prepared for me daily was one ox and six choice sheep; also fowls were prepared for me, and once in ten days store of all sorts of wine: yet for all this required not I the bread of the governor, because the bondage was heavy upon this people.

- "...I did not request the governor's food *allowance*" - the cost to supply one ox, six sheep, and some poultry daily was no doubt great. Even so, Nehemiah willingly bore the cost out of his own pocket rather than place heavy demands on the people.

- "...forced labor was heavy on this people" - Nehemiah lived the way he told others to live —to not take personal advantage of another's need. He never expected more out of his followers than he did of himself.

(c) Nehemiah asks God to remember his goodness (5:19)

19 **Remember me**, my God, for good, *in return for* all that I have done for this people.

19 Remember me, O my God, for good, *according to* all that I have done for this people.

19 "Remember me with favor, my God, for everything I've done for this people."

19 Think upon me, my God, for good, according to all that I have done for this people.

- "Remember me" - Nehemiah prayed that God would remember him (i.e., not fail to act on his behalf) because of his concern for the people

— Seven times Nehemiah asked God to remember (v19; 6:14 [2x];

13:14,22,29,31). Remember me with favor is the same prayer he voiced at the end of the book (13:31).

— This was not an improper request because God has promised to bless those who put Him first (Deut 28:1-14; Cf. Matt 6:33; Mark 10:29-30)

— The invocation of God's favor is not a plea for a reward, but rather a claim that Nehemiah acted in good faith and from right motives. It's a statement of confidence that God is a Judge who judges favorably on those who sincerely seek to do His will.

— Some argue that Nehemiah was wrong for stating all the good things that he did for the people. Jesus clearly taught that our good works must not be done to show others how spiritual we are (Cf. Matt 6:1-4).

— However, in this prayer Nehemiah did not look for praise from man, but from God. It's likely that v14-19 were taken from his personal diary/journal and that he never intended anyone to see what he wrote here.

— Nehemiah is an example of a leader who led first by example, and he could tell others to do what was right because he was already doing what was right. His public words and private actions said the same thing.

