

Nehemiah Chapter 5

Verses 1-13

Alongside intense opposition from the outside, Nehemiah faced internal pressures, with the people crying out against one another.

The Israelites had become bogged down in financial quicksand.

Facing the burden of high taxes with a famine underway, they mortgaged their houses and land at such high interest rates that their children were eventually forced into slavery, to their own people.

Although Nehemiah sharply rebuked these practices, he also set a clear example of leadership by calling on the wealthy to follow his lead: “fear ... God” and freely lend the needed “money and ... corn”.

He could challenge them to a high standard because he practiced what he preached.

Enemy opposition and difficult time in general had precipitated economic conditions which had a devastating effect on Judah’s fragile life.

The effect of this extortion on the morale of the returnees was worse than the enemy opposition.

Verses 1-5

“The brethren the Jews”:

Perhaps this refers again to the nobles who would not work and had alliance with the enemies (see note on 3:5).

The people were fatigued with hard labor, drained by the relentless harassment of enemies, poor and lacking the necessities of life, lacking tax money and borrowing for it, and working on the wall in the city rather than getting food from the country.

On top of this came complaints against the terrible exploitation and extortion by the rich Jews who would not help, but forced people to sell their home and children, while having no ability to redeem them back.

Under normal conditions, the law offered the hope of releasing these young people through the remission of debts which occurred every 7 years or in the 50th year of Jubilee (Lev. Chapter 25).

The custom of redemption made it possible to “buy back” the enslaved individual at almost any time.

But the desperate financial situation of those times made that appear impossible.

The events of this chapter may have taken place during the 52 days of wall building (6:15).

Three reasons for the troublesome conditions were given:

- (1) The landless were without food (verse 2);
- (2) The landowners were forced to mortgage their land because of a famine (verse 3);
- (3) Borrowing was necessary to pay a property tax imposed by the Persians (verse 4).

For laws on loans, pledges and Hebrew debt, slaves who had to be released after six years.

Or on the Year of Jubilee (see Exodus 21:2-11; Lev. 25:10:17; 39-55; Deut. 15:7-18; 24:10-13).

Nehemiah 5:1 "And there was a great cry of the people and of their wives against their brethren the Jews."

Those of the poorer sort.

"Against their brethren the Jews":

The rich that oppressed them.

And this cry or complaint was made to Nehemiah for redress.

In the last lesson, we saw that The Ammonites, Samaritans, and some of the Arabians had threatened war, if the Jews did not stop the building of the wall.

We also discovered they were on call 24 hours a day.

They did not even take off their clothes to sleep.

They had to stay prepared for war.

From sunrise to sunset, half of the people worked on the wall with their swords strapped to their sides.

The other half stood guard.

We can see how this could become a problem, and how the wives would complain.

Nehemiah 5:2 "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."

Not that they complained of the number of their children, for a numerous offspring was always reckoned a blessing with the Jews.

But this they observed to show that their families, being large, required a considerable quantity of food to support them.

"Therefore we take up corn for them, that we may eat and live":

That is, they were obliged to take it at an exorbitant price, which is the thing complained of.

Otherwise they must starve, the rich taking the advantage of their poverty and present dearth.

Nehemiah 5:3 "[Some] also there were that said, We have mortgaged our lands, vineyards, and houses, that we might buy corn, because of the dearth."

Made them over to others.

Put them into their hands as pledges for money received of them.

"That we may buy corn":

For the support of their families.

"Because of the dearth":

Or famine; which might be occasioned by their enemies lying in wait and intercepting all provisions that might be brought to them.

For this seems not to be the famine spoken of in (Haggai 1:10), for that was some years before this, and for a reason which now was not.

We can easily see that the larger the family was; the more corn it would take to feed them.

If the breadwinner had to work an extended length of time on the wall and could not provide for his family, it would cause great hardship.

There had been a famine in the past, which had caused many of them to mortgage their homes and their land.

It would be impossible to pay a mortgage off, if you had no funds coming in.

Nehemiah 5:4 "There were also that said, We have borrowed money for the king's tribute, [and that upon] our lands and vineyards."

Who though they were able to buy corn for their families without mortgaging their estates: yet, say they.

"We have borrowed money for the king's tribute, and that upon our lands and vineyards":

For though the priests, Levites, and Nethinim, were exempted from it, yet not the people in common.

And some of these were so poor, that they could not pay it without borrowing upon their estates, and paying large usury for it.

They had been paying tribute to the king of Persia.

Even though he released them to come to their homeland, he did not let them come without them paying tribute.

Judea was like all of the other countries that Persia had controlled.

They all had to pay tribute.

They must get back to making money, so they could pay their bills.

Nehemiah 5:5 "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."

We are of the same nature, nation, stock, and religion.

Our children as their children; are circumcised as they, and have a right to the same privileges in church and state.

"And, lo, we bring into bondage our sons and daughters to be servants.

Shall be obliged to it, unless relieved?

"And some of our daughters are brought into bondage already.

Sold to be servants, as they might in case of the poverty of parents (Exodus 21:7).

And some were sometimes taken to be bondmen in payment of their parents' debts (2 Kings 4:1).

"Neither is it in our power to redeem them; for other men have our lands and vineyards":

As pledges for money borrowed.

This was a tragic situation, when the creditors put family members of those in debt in bondage.

At the time this was written, people who could not pay their debts became the slaves of those they owed.

Many times, a father would sell a daughter and try to keep the rest of the family together.

They loved their children as much as the wealthy people loved their children, they just could not pay their debts and these were the results.

Nehemiah 5:6 "And I was very angry when I heard their cry and these words."

Their complaint expressed in this manner; it not only raised pity and compassion in his breast towards these poor distressed people, but indignation at the rich that oppressed them.

The Hebrews were supposed to be considerate of their poorer brethren, and they were to be very lenient in such situations.

It appears, the anger of Nehemiah was against those who were taking advantage of this situation.

Nehemiah 5:7 "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."

“Rebuked the nobles, and the rulers”:

The commitment of the nobles and rulers to the reconstruction project was negligible (compare 3:5), while their loyalty to Tobiah and others in opposition added to their opportunistic attitudes, placing them close to the status of opposition.

They had become the enemy from within.

“Exact usury”:

Usury can refer to normal interest or it can signify excessive interest.

According to Mosaic law, the Jews were forbidden to take interest from their brothers on the loan of money, food, or anything else.

If the person was destitute, they should consider it a gift.

If they could pay it back later, it was to be without interest (see Lev. 25:36-37; Deut. 23:19-20).

Such generosity marked the godly (see Psalm 15:5; Jer. 15:10; Prov. 28:8).

Interest could be taken from foreigners (Deut. 23:20).

Interest loans were known to exceed 50 percent at times in ancient nations.

Such usury took advantage of people's desperation and was virtually impossible to repay, consuming their entire family assets and reducing the debtors to permanent slavery (see notes on Deut. 23:19-20; 24:10-13).

Lending money to the poor at interest was forbidden (Exodus 22:25).

"I consulted with myself":

This means that he thought about the situation.

After he thought it out, he rebuked the nobles and the rulers for taking usury which was against the law of Moses.

The nobles and rulers seemed not to heed to Nehemiah's rebuke, and he went to the people.

Nehemiah 5:8 "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]."

“We ... have redeemed”:

Nehemiah denounced with just severity the evil conduct of selling a brother by means of usury.

He contrasted it with his own action of redeeming with his own money some of the Jewish exiles, who through debt had lost their freedom in Babylon.

Nehemiah and others had redeemed their Jewish brethren who had been sold to heathen masters.

Now these money lenders had sold their brethren to the heathen in defiance of the law (see Leviticus 25:42).

Nehemiah and his family had been redeeming other Jews who had been enslaved.

These rich nobles and rulers could do the same, if they would.

They were all Hebrews and should act as brothers helping one another.

They had no good answer to give Nehemiah.

Nehemiah 5:9 "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?"

The meaning is, that it was very bad.

It is a "meiosis", by which more is intended than is expressed.

"Ought ye not to walk in the fear of our God":

In reverence of him and his law, and according to that.

"Because of the reproach of the heathen our enemies?"

Whose mouths will be open to reproach the true religion, and the good ways of God.

And say, these are the men that pretend to fear God, and serve him, and yet break his law, and use their brethren ill (see Rom. 2:24).

Nehemiah had tried to shame them into doing the right thing, and they would not.

Now, he reminds them that God knows exactly what they were doing.

He reminded them that their brother Hebrews were not their enemies, and they were treating them as strangers.

God would not like this.

Verses 10-11

Nehemiah includes himself (verse 10), in extending loans, but not in relation to the slavery of deep indebtedness.

He urges the people to return the property held in pledge, and to forgive the interest payments, so those in debt could begin to pay off the principal.

The “hundredth part” might refer to interest of a hundredth a month, or 12 percent per annum.

Nehemiah 5:10 "I likewise, [and] my brethren, and my servants, might exact of them money and corn: I pray you, let us leave off this usury."

For our maintenance, in consideration of the services done by us, which would appear but reasonable, but this we decline for the sake of easing our poor brethren.

“I Likewise”:

Nehemiah set the example again by making loans, but not in exacting usury.

"I pray you, let us leave off this usury":

And not exact it, as has been too much and too long used.

It was against God's law for them to collect usury.

He was insisting that they stop taking their brethren's living as a pledge.

The law of God did not even allow a person to take someone's coat that he was wearing for pledge.

This was worse.

Nehemiah 5:11 "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."

“Restore, I pray you, to them”:

To remedy the evil that they had brought, those guilty of usury were to return the property they had confiscated from those who couldn't pay the loans back, as well as returning the interest they had charged (see notes on Luke 19:2-10).

Nehemiah told them to restore all of the land and houses they had confiscated.

He commanded them to even give them a tenth of their money back.

They were even to give them food back that they had taken.

Nehemiah 5:12 "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."

“Oath”:

The consciences of the guilty were struck by Nehemiah’s words, so that their fear, shame and contrition caused them to pledge the release of their loans and restore property and interest, including setting slaves free.

This cancellation of debt had a profoundly unifying effect on both sides of the indebtedness.

The proceedings were formally consummated with the people binding themselves by a solemn oath from the priest (with them as administrators), that they would be faithful to the pledge.

They agreed to do exactly as Nehemiah commanded them.

Nehemiah wanted to make sure they would keep their word, and he had them to take an oath in front of the priests.

They would be afraid to break an oath they made to God.

Nehemiah 5:13 "Also I shook my lap, and said, So God shake out every man from his house, and from his labor, 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."

“I shook my lap”:

This curse rite from the governor, Nehemiah, called down God’s wrath upon anyone who would not follow through with his commitment to release debts.

The people agreed and did as they had promised.

When Nehemiah “shook” his “lap”, it was taken as a gesture symbolizing the complete rejection of any who might violate this agreement.

It was also a picture of being emptied, the consequences of being unfaithful to this oath to forgive any debts.

Nehemiah gave them a vivid example that God would banish them, if they did not keep their word.

The entire congregation agreed to the punishment, if they did not keep their word.

"Amen" means so be it.

The praise was to God for the problem being solved.

The people kept this serious oath they had made.

Verses 14-19

There is no better way to silence critics of the gospel than to live above reproach, according to God's standard of holiness (2 Cor. 9:4-5; 11:9).

As "governor ... of Judah", Nehemiah could have received a food allowance from the Jews.

Instead, he fed 150 workers of the wall at his "table", from his own pocket.

Because of the prevailing poverty (verse 18), neither Nehemiah nor his household demanded their rightful salaries from the people for the 12 years of his governorship, as former Persian governors had done.

Nehemiah 5:14 "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."

"Twentieth year" (see note on 1:1).

"The two and thirtieth year":

The year Nehemiah returned to Artaxerxes in Persia (ca. 433 B.C.; compare 13:6).

"Eaten the bread of the governor":

This refers to the provisions from the Persian administration, but from which he had chosen not to partake because it would have to come from taxing his poverty-stricken people (verse 15).

The statement is testimony to the wealth of Nehemiah gained as the kings' cupbearer in Persia.

Verses (17-18), record that he supported 150 men with abundant provisions who ruled with him (and their families), indicating the personal wealth he had brought from Babylon.

Nehemiah had taken a leave of absence from being the cupbearer of Artaxerxes.

Nehemiah returned to the Persian king at the end of the 12 years.

Nehemiah had not eaten of the people, as most of the governors did.

He had supported himself.

Nehemiah 5:15 "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."

“Forty shekels”:

Approximately one pound of silver.

“Because of the fear of God”:

Nehemiah would not exact usury from his fellow countrymen as his predecessors had, because he viewed it as an act of disobedience toward God.

This was explaining that Nehemiah served as their governor without taking tribute for himself from the people.

Nehemiah was serving the LORD the way he felt the LORD would have him serve.

He was not the governor to make money.

He was governor to build the wall of Jerusalem.

God had given him this task as his service to the LORD.

Nehemiah consistently and publicly affirmed that his deepest motivation was “fear of God” (Psalms 33:18-19; 34:9-10; 128:1, 4).

Like other heroes of the faith, Nehemiah served a powerful human ruler but never forgot that he was accountable to the Ruler of heaven and earth.

Nehemiah 5:16 "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."

Nehemiah did his share of the work on the wall, and gained no mortgages of land through lending money and grain (verse 10).

“Neither bought we any land”:

Even though the time to purchase property from those forced to sell couldn’t have been better, Nehemiah maintained a consistent personal policy not to take advantage of another’s distress.

He worked on the wall rather than spending his time building personal wealth.

Nehemiah had set the example for all the others, when he and his servants worked on the wall without pay.

He did not try to take advantage of his poor brothers, and buy up their land cheap.

He was there for one purpose, and that was to build the wall.

Verses 17-18

All of this was at his expense.

He would not do these things because of the fear of God” (verse 15), and “because the bondage was heavy upon this people (verse 18).

Nehemiah set forth a picture of the labor of love, as he set an example of unselfishness for all the people.

Nehemiah 5:17 "Moreover [there were] at my table a hundred and fifty of the Jews and rulers, beside those that came unto us from among the heathen that [are] about us."

Every day at his own cost, which must be considerable to provide for such a number, and of such rank.

"Besides those that came unto us from among the heathen that are about us":

Who were proselytes, and came there to worship, or on a civil account, to give intelligence, and take directions.

Nehemiah was explaining the vast number of people he had to feed each day.

These were daily, but they could probably be compared to business meetings today.

A large number of these people were the rulers and Jews.

Perhaps they discussed the building of the wall at these times.

Nehemiah 5:18 "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."

“The bread of the governor”:

See note on 5:14.

In the ancient Near East, it was customary to calculate the expense of a king’s establishment, not by the quantity of money, but by the quantity of his provisions (compare 1 Kings 4:22; 18:9; Eccl. 5:11).

We are not told exactly where the funds came from for Nehemiah to acquire these things.

We do know, it did not come from the people he ruled over as governor.

Nehemiah 5:19 "Think upon me, my God, for good, [according] to all that I have done for this people."

He did not expect any recompense from the people, but from the LORD.

And from him not in a way of merit, but of grace and good will, who forgets not what is done for his name's sake (Heb. 6:10).

“Think upon me”:

The first of 4 such prayers (compare 13:14, 22, 31).

Some of the preceding Scriptures were spoken to God, as well as the people.

Nehemiah was just explaining to God that he did his very best.

I do not believe Nehemiah was wanting fame or fortune.

His greatest desire was that he would do the task that God placed before him to the best of his ability.

Nehemiah Chapter 5 Questions

1. Who cried out against the Jews?
2. What were the conditions we studied in the last lesson, that might cause this?
3. Who were having the hardest time feeding their families?
4. In verse 3, what drastic measures had they taken to keep going?
5. They had _____ money to pay the king's tribute.
6. Which king had they been paying tribute to?
7. When Nehemiah heard their cries, how did it affect him?
8. Nehemiah's anger was against whom?
9. What was meant by "I consulted with myself"?
10. Who did Nehemiah rebuke?

11. What had Nehemiah been doing, that would have been an example for the others to do?
12. When they did not change when Nehemiah tried to shame them, what did he tell them?
13. What did Nehemiah tell them to restore to the people?
14. What was their answer?
15. What did Nehemiah have them to do, to ensure that they would keep their word?
16. What threat did he tell them of, if they did not keep their word?
17. How long was Nehemiah governor?
18. How had Nehemiah lived?
19. What did the other governors before him charge the people?
20. Who did he supply to work on the wall?
21. Who ate at his table?
22. What was the daily amount of food used?