5.2 Economics in the Pentateuch

Interest and Loans for the Poori

Exodus 22:25-27 is part of laws that seek to regulate the treatment and protect the interests of disenfranchised and vulnerable groups within Israel. Subsistence loans, as well as compassionate handling of essential items such as pawning clothes, were meant to help people cope with extreme poverty so they not be a source of gain for the lenders. We are to be supportive and compassionate, treating such people with the kindness that they would show to resident aliens. Solidarity is to be expressed by refraining from the charging of interest.

The sabbatical laws of Deuteronomy 15:1–18 aims to alleviate suffering caused by debt and oppression among the Israelite community. Borrowing was and is integral to people needing support. But the sabbatical principle is here applied to the matter of debt, commanding creditors to remit their claims every seven years—saying no to the economic system that ties people inexorably in debt. The passage contains the stark statement, *There should be no poor among you* (v.4), contrasted with verse 11, *There will always be poor people among you*. This seeming contradiction sets the agenda: the reality of a fallen world is that poverty persists, but the ultimate intention of God is that it should be abolished.

Deut 23:19–20 explicitly forbids the charging of interest within the Israelite community while permitting interest on loans to foreigners. In the former case, the prohibition is spelt out as applying to *interest on money, interest on provisions, or interest on anything that is lent.* It is not confined simply to poor Israelites. Obedience to this command is linked to God's blessing: *so that the Lord your God may bless you in all your undertakings.* The close-knit community ties that lie at the heart of the prohibition are highlighted by the permission to treat foreigners differently. This was not the stranger living in their midst, but the stranger who lived in a foreign nation, with whom there was no land-kinship network. In that context, levying interest on loans represented a sensible minimisation of risk, and meant that Israel could take its place as an equal partner in the commercial arena of the ancient Middle East.

There are other Old Testament texts that mention interest more briefly, but always with a mark of disapproval. In Israel, it was among the defining marks of righteousness that a person did not lend at interest. In Psalm 15 the person who may dwell in God's sanctuary is one, *who lends his money without interest* (v.5), and the righteous man of Ezekiel 18:8, 13 and 17 is similarly restrained. Nehemiah becomes very angry when he learns of Israelites exacting interest from their fellow-countrymen and forcing them into financial slavery (Neh. 5:1–12).

The morphing of these principles into the 21st Century will be discussed in a later chapter.

Living on Quail and Manna

Beyond the natural laws of wealth creation and financial stewardship that God has put in place, there are mysterious elements of spirituality, of God's blessings above and beyond on those who trust in him.

There is a consistent theme of God's blessing on the righteous. As they go about their normal business, he adds more to it. In the story of Abraham, and then of Jacob (Genesis 31), we see particular blessing because of faith, (imperfect) righteousness and promise.

If God is your source, then why are you struggling to make ends meet? He's *Jehovah Jireh*, your Provider (Gen. 22:14). The world is full of solutions like focusing on your wants. God's solution is very different. He says to focus on Him and then everything else will follow. He has a plan for you, and He wants you to follow His strategy.

The provision of manna and quail as they wandered in the Sinai desert for 40 years after being saved from Egypt (Exodus 16) gives an additional theme. In this case, the provision is far beyond a simple blessing of normal life processes. God creates exceptional processes, beyond the normal, to feed the poor, wandering, emergent nation. He does this because of a covenant relationship. It is not something others can presume upon.

In the story of Elijah, we find this same supernatural provision, where for three years of famine, ravens brought him bread and meat in the morning and the evening (I Kings 17:1-6). In contrast at God's word he judged(?) Israel with three years of famine. This supernatural provision continued for Elijah as he stayed with the widow of Zarephath. Each day as the widow cooked, the Lord replenished the supply of flour and oil (vs. 7-16).

Each community of faith throughout history has some structured process to ensure the flow of wealth for the priests, the preachers, the apostles, or the prophets.

Redistribution: The Tithe

The dedication of a tenth to God was recognised as a duty before the time of Moses. Abraham paid tithes to Melchizedek (Genesis 14:20; Hebrews 7:6); and Jacob vowed to the Lord and said, Of all that you will give me I will surely give the tenth to you.

Every Jew was required by the Levitical law to pay three tithes of his property: (1) one tithe for the Levites; (2) one for the use of the temple and the great feasts and (3) one for the poor of the land.

The first Mosaic law on this subject is recorded in Leviticus 27:30-32. Subsequent legislation regulated the destination of the tithes. The paying of the tithes was an important part of the Jewish religious worship. In the days of Hezekiah one of the first results of the reformation of religion was the eagerness with which the people brought in their tithes (2 Chron 31:5). The neglect of this duty was sternly rebuked by the prophets (Amos 4:4; Mal 3:8-10).

In many ways the symbolic integration of all these principles is in the institution of the Jubilee, and ancient Ethiopian custom from before the time of Moses, that he converted for the building of a national consensus regarding equity.

ⁱ Excerpted from Greer (2009).