



# NEHEMIAH

## Money Problems

### Wall-to-Wall Workers Follow Up

- ❖ What is a first step in meeting the needs of those around us?
- ❖ Explain the difference between charity and development.
- ❖ What have been some healing relationships in your life?

### Recap Nehemiah 4:1–21

Sanballat and Tobiah get angry and ridicule the Jews and their efforts to rebuild the wall.

Nehemiah responds to the attacks through prayer. He demonstrates his trust in God's protection and provision by turning his attention away from the threat and towards his God.

When the enemies realized that the Jews had completed half of the wall they were "very angry" and planned to attack the Jews.

This time, following Nehemiah's earlier example, the people turned to God in prayer. They also took the practical step of increasing security around the wall.

The Jews grew increasingly nervous and disheartened when faced with the external threats and the amount of work still yet to be done.

Nehemiah responded to the concerns by making each family responsible for the repair and protection of a specific portion of the wall and by reminding everyone that the LORD is great and awesome.

The people set about the work with a trowel in one hand and a spear in the other and trusted that God would fight on their behalf.

*Remember in the dark what was true in the light.*

### Read this passage to your group, and then discuss it based on the questions below:

Sufia Begum, from the district of Feni in Bangladesh, married Bachhu Mia before she was 13 years old. They had three children, but her husband married again and abandoned her and the children, whom Sufia had great difficulty feeding. Many times they had to starve along with her. The children didn't attend school and the family slept on the ground. With no other way to survive, Sufia Begum resorted to begging. "There's nothing in my stomach," she would tell a passerby. "For God's sake, would you please give me some food?"

One day Sufia met Monwara, president of Basanti Landless Women's Group, members of ASA Bangladesh (an organization providing microfinance services). Monwara told Sufia about the loan program for the poor. Sufia worried that she would not be able to pay back a loan. Monwara encouraged her and Sufia took a loan of about \$40, which she used to purchase dry fish, biscuits, nuts, chocolate, and other foods. From her town in the Feni district, Sufia traveled to small, rural villages to sell her goods. Instead of begging, Sufia began to say, "Do you need churi, shanka, dry fish, or chocolate?" Gradually the villagers began to see her as a regular trader and became routine customers. Sufia carried the food in a basket that rested atop her head.

By June of 2004, Sufia had repaid her loan and took another loan of about \$80, so that she could expand her business. With the profits she generated, Sufia bought a cot for her children to sleep on and put a tin roof on her family's house. *Published in 2006 by the Microcredit Summit Campaign and the United Nations Population Fund.*

- ❖ What would have to happen in your life to leave you with the only option but to beg?
- ❖ What were Sufia's options for the future of her family prior to the loan?
- ❖ How did this small loan change Sufia's life?
- ❖ How is money both a blessing and a curse?
- ❖ What is the responsibility of those who have to those who have not during economic crisis?

## Study the Scriptures

Nehemiah 5:1–19 NLT

<sup>1</sup>About this time some of the men and their wives raised a cry of protest against their fellow Jews. <sup>2</sup>They were saying, "We have such large families. We need more money just so we can buy the food we need to survive." <sup>3</sup>Others said, "We have mortgaged our fields, vineyards, and homes to get food during the famine." <sup>4</sup>And others said, "We have already borrowed to the limit on our fields and vineyards to pay our taxes. <sup>5</sup>We belong to the same family, and our children are just like theirs. Yet we must sell our children into slavery just to get enough money to live. We have already sold some of our daughters, and we are helpless to do anything about it, for our fields and vineyards are already mortgaged to others."

<sup>6</sup>When I heard their complaints, I was very angry. <sup>7</sup>After thinking about the situation, I spoke out against these nobles and officials. I told them, "You are oppressing your own relatives by charging them interest when they borrow money!" Then I called a public meeting to deal with the problem.

<sup>8</sup>At the meeting I said to them, "The rest of us are doing all we can to redeem our Jewish relatives who have had to sell themselves to pagan foreigners, but you are selling them back into slavery again. How often must we redeem them?" And they had nothing to say in the defense.

<sup>9</sup>Then I pressed further, "what you are doing is not right! Should you not walk in the fear of our God in order to avoid being mocked by enemy nations? <sup>10</sup>I myself, as well as my brothers and my workers, have been lending the people money and grain, but now let us stomp this business of loans. <sup>11</sup>You must restore their fields, vineyards, olive groves, and homes to them this very day. Repay the interest you charged on their money, grain, wine, and olive oil."

<sup>12</sup>Then they replied, "We will give back everything and demand nothing more from the people. We will do as you say." Then I called the priests and made the nobles and officials formally vow to do what they had promised.

<sup>13</sup>I shook out the fold of my robe and said, "If you fail to keep your promise, may God shake you from your homes and from your property!" The whole assembly responded, "Amen," and they praised the LORD. And the people did as they had promised.

<sup>14</sup>I would like to mention that for the entire twelve years that I was governor of Judah—from the twentieth until the thirty-second year of the reign of King Artaxerxes—neither I nor my officials drew on our official food allowance. <sup>15</sup>This was quite a contrast to the former governors who had laid heavy burdens on the people, demanding a daily ration of food and wine, besides a pound of silver. Even their assistants took advantage of the people. But because of my fear of God, I did not act that way. <sup>16</sup>I devoted myself to working on the wall and refused to acquire any land. And I required all my officials to spend time working on the wall. <sup>17</sup>I asked for nothing, even though I regularly fed 150 Jewish officials at my table, besides all the visitors from other lands! <sup>18</sup>The provisions required at my expense for each day were one ox, six fat sheep, and a large number of domestic fowl. And every ten days we needed a large supply of all kinds of wine. Yet I refused to claim the governor's food allowance because the people were already having a difficult time.

<sup>19</sup>Remember, O my God, all that I have done for these people, and bless me for it.

## Breaking down the chapter:

Those who are struggling share their grievances, vs. 1–5

Chapter four ends on a note of great victory; the people of God are doing the work of God, and doing it despite all obstacles—they work with a sword in one hand and a trowel in the other, and will not let their enemies stop them. But in this section of chapter five, there is no mention of working on the wall! The work has stopped!

- ❖ Why had the work stopped?
- ❖ Why was this internal threat greater than the previous threats from their enemies?
- ❖ How did this crisis affect the unity of the Jewish people?

Nehemiah responds to the grievances, vs. 6–11

Nehemiah knew that, even if Jerusalem’s walls were built high, thick and strong, the city could not be safe while there were abuses from within. He understood that the right way to reform men’s lives, is to convince their consciences. If you walk in the fear of God, you will not be either greedy, or cruel toward others.

- ❖ What can we learn from Nehemiah’s responses in verses six and seven?
- ❖ Which of his responses do you identify with most: anger, sit and think things over, confrontation?
- ❖ What are the “grievances” that God may be calling you to speak out and take a stand on?

The response of the rulers and nobles, vs. 12–13

Nehemiah wisely told the truth in love, confronting these brothers; and they received the rebuke, doing the right thing and admitting they had been wrong. Their teachable, correctable spirit is impressive; too few are willing to admit they are wrong and to do what is right—especially if money is involved!

- ❖ How do you respond to correction and rebuke?
- ❖ Why did Nehemiah have the nobles make a vow?
- ❖ Why is it important for us to share our commitments with others?

Nehemiah’s example, vs. 14–19

Nehemiah did what was right before God, not what was “right” for his own cares and concerns—because he knew he would have to answer to God! Nehemiah could say, “I did not do so, because of the fear of God.” It didn’t matter what others did, how the crowd acted, what the rest of the world thought—he lived by another standard.

- ❖ What is the reason Nehemiah gives for not taking the food allowance?
- ❖ What does the “fear of God” look like in your life?
- ❖ What would it look like for you to be in solidarity with those less fortunate?
- ❖ Take a moment and write a prayer asking for God’s blessing in your life.

**Going Deeper:** If your group is in need of an extra challenge, consider this additional passage and question:

Read Matthew 6:1–4

What does it look like for you to give in secret?