

Theology of Money: Good News to the Poor and Marginalised

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Introduction

This paper presents a theology of money as a philosophy of the role and nature of money in contemporary society from the perspective of the poor and marginalised. It considers socio-economic factors as a phenomenon that determines who must be kept poor and who to keep rich by powers that be. It continues to look at the land question from the Hebraic perspective of the Old Testament – the people of Yahweh and the Greek perspective of the New Testament - the Jesus movement. In this paper there is the identification of the poor. One may say, essentially, the poor are those who have no money – the oppressed and the marginalised by capitalist institutions. It professes that God in the situation of deliberate monetary oppression and exclusion is on the side of the poor and the oppressed. Lastly it addresses the fallacy of the gospel of prosperity. It argues that the manufacturing of poverty is structural.

Theology of Money: A Philosophy

“Theology of Money is a philosophical inquiry into the nature and role of money in the contemporary world. Philip Goodchild [] reveals the significance of money as a dynamic social force by arguing that under its influence, moral evaluation is subordinated to economic valuation, which is essentially abstract and anarchic. His rigorous inquiry opens into a complex analysis of political economy, encompassing markets and capital, banks and the state, class divisions, accounting practices, and the ecological crisis awaiting capitalism”.

In Mt. 6: 24, No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. Seemingly the nature of money is that of a deity. Money is made to be a type of a ‘god’. Money rules all things which the living God also claims that they belong to him. Money gives all answers. A feast is made for laughter, wine makes life merry, and money is the answer for everything (Eccl. 10: 19). Yahweh claims that the land and all that is in it belongs to Him (sic).

Money in the hands of the greedy is very manipulative. Those who are in control of it make sure that those who have not do not put their hands into

the pot. Money is the source of exploitation for some and for others it is the very essence of life and cause for contentment, happiness and joy. It is also said by John and understood that he also meant monetary prosperity when he wrote that he prays for his beloved that they may prosper in all things, in health and just as their souls prospered. On the other hand we read that "LORD do not let me be poor so that I do not sin and steal but please let me have all that I need".

Money erodes moral values and subject them to economic valuation. The economic values are those of the market economy. The logic of the market economy is that of the exploitation of labour and maximising profits at the expense of people. They are unlike the economics of Jesus, that of justice and righteousness that comes through the Holy Spirit and that of the love of neighbour as yourself. We are living in the context of exploitation and suppression of the poor and marginalised. We live in the times of the concentration of wealth in the hands of the few. But so it was in the times of Jesus. The following is how the economics of Jesus work. A typical text of the exegesis of the economics of Jesus is Luke 4: 18 – 20.

We need to be aware that our basic text (Luke 4: 18 – 20) was read by Jesus in the Synagogue in the context of Roman Palestine. The original premise of this text is located within the Levitical theocratic and ethnarchic rule. Then the Jubilee system was established (Lev. 25: 10 – 27: 24f). Then, the text was quoted by the Prophet Isaiah during the monarchical rule of Israel in the context of the Priestly- Patriarchal leadership (Isaiah. 61: 1ff). In this text, the Prophet appraises the ideal of Jubilee as a promise for socio-economic not excluding the spiritual and political success of Israel's future after exile. Isaiah applies this text 10 centuries after its original introduction to the people of Israel. During all that time, there is nowhere in the scripture where it is shown that this system was successfully implemented. Yet the Prophet felt that that is the way to go in terms of economic and spiritual transformation. It is in the Babylonian exile where the seeds of eschatological hope were sown (Is. 61: 1ff).

As mentioned earlier, Jesus quotes this text during the Roman rule over Israel. In all the three context in which the text has been used, i.e.; (1) Leviticus'; (2) Isaiah's; (3) Jesus' time; the poor of Israel who always constituted the majority of God's people and who always suffered hardships under various kinds of leadership and socio-economic arrangements are of focus and a bone of contention in all these contexts.

The Jubilee system was meant to return their human dignity and to protect them from perpetual subjection to poverty and misery. The relocation of land and freedom from slavery were the two major areas of demand the Jubilee system was advocating. The success of the possible transformation and development of the people of Israel was based on the issue of reacquisition of land and freedom for all to start a new fiscal period of seven Sabbaths.

Jesus speaks in a context where the majority of the people is both materially and spiritually unbearable. One way of effecting a radical reversal and change of such a situation was to implement a transformative programme which would address the whole situation simultaneously. The transformation programme which Jesus proposed and reiterated is in short summarised in Luke. 4: 18 – 20; our demonstration text. This is what Isaiah proposed in his time as a future solution for both the economic, spiritual and the political problems of Israel. But the crux of the matter is how can transformation programmes be implemented in the situations of the poor and the marginalized communities in such a way that people will be empowered to rise above their situations of misery, poverty and ignorance.

The socio-economic factors as a phenomenon.

Overpopulation: Israel was for a considerably long time a self-sufficient people. These people who were all along self-sufficient as subsistence farmers migrated to the emerging Hellenistic cities causing situations of overpopulation and squalor. These people formed a pool of labour market. They had to survive the hardships of a growing urbanisation through selling their unskilled, semi-skilled and skilled labour. The nature of a growing urbanisation is that it does not afford to pay lucratively. The new urban workers remain at a worker level with no scope of rising to highly skilled employment opportunities. Yet demand for labour always stands.

This was increased and made possible through the 'encloser system' which created a huge labour pool without adequate land and employment in these growing Hellenistic cities. In addition to the 'encloser system' was the 'putting out system'. This system was put in place to turn them into skilled and semi-skilled labourers in the growing cities.

In addition to that were the taxations which were introduced which contributed to the impoverishment of rural areas, discouraging rural crafts and creating a need to seek employment in the cities. So, as a result, most people preferred to migrate to cities. The cities' population density increased

in leaps and bounds. So is the case with us in the 21st century South Africa and elsewhere.

Concentration of possessions: The new socio-economic system of Roman colonialism in Palestine propagated concentration of possession and the accumulation of wealth in the hands of the 'absentee landlords', the traders, the aristocracy, and the collaborating 'temple cult' which consisted of the priesthood.

Property and wealth was accumulated through confiscation and disposition of the land. The first 10% of a rural person's income produce was collected for the Roman capital and was used for the administration of the Roman colonial Empire. The second 10% went to the Herodian dynasty who ruled the Palestinian colony on behalf of the Romans. The third tithe (10%) went to the Temple Aristocracy which was used for the Temple administration and for running the local civilian life. Other taxes for hire of facilities in the property of the 'absentee landlord' and for privileges of being on the land which now belonged to the new owners and no longer the Lord Yahweh (Jehovah) were paid to the landlord.

All the institutions which had the, economic, political and spiritual right to collect taxes had control of the Army. Should any person not cooperate in payments, the Roman soldiers who were known for their bravery and ruthlessness were sent to collect the monies or to confiscate the little belongings of those who failed to comply.

In addition to that, there were numerous taxes collected for trading, grazing and harvesting. Therefore, reading the Bible with this situation in mind, texts such as those of settling the accounts in the narratives of Jesus and the 'gospel' writers began to shed a new light. People were captives to taxation, Roman Army surveillance, tithes; so much that this was affecting their spiritual and socio-religious institutions as well. People were finding it more and more difficult to finance their religious life. Some of the text you can refer to are: Matthew 5:25, 26; 17:24 – 27; 18: 23ff, 23:23.

Social mobility: social mobility whether horizontal, vertical or diagonal as an upward, downward and sideways movement of people in society as it happened in Palestine and as it could have been in any disturbed social arrangement, shattered traditional values of Israel's holistic spirituality, disturbed Israel's communality, created social dissonance. Created social

banditry and lawlessness fomented the urge of socio economic revolution, created separatist movements such as the Pharisees and others, and consequently there was social stratification though at that time the social class system was not known, but it was very clear who were ruling and who were ruled. Social lawlessness, political repression and economic constraints give birth to new political formations and innovative ideas on how to deal with economic stress and political suppression.

It was also very clear who were inclined to cooperate with the new order. They would be the urbanised people who hoped to get a share in the new order. The rural people who were renowned for their resistance to the new order would form revolutionary movements such as the Zealots and other bandit movements. The quest and the essence of revolution is the prime indicator of the need for transformation, equalisation and development.

When such situations erupt in ones' lifetime and context and you happen to be amongst the losers, the dispossessed, the marginalized and the oppressed, you develop the longing for the reversal of the prevailing unjust order. The disadvantaged people begin to look for drastic changes, for revolution, renewal and revival. For Israel the whole need for change was influenced by their history with Jehovah who had given them as they claim, the land of Palestine, giving them the Prophets, Judges (Liberators/Saviours/Deliverers), the Kings and Priests to see to the welfare, safety and prosperity of Israel. Now in the face of Roman rule the hope of Israel was shattered. Thus the need for a Messiah was revived more than ever before.

Jesus and his movement came forward amongst other such movements in Palestine as direct contextual response to the prevailing situation. Jesus and his movement acme and zenith to give hope to the hopeless. Such envisaged hope was expected to be so effective and so holistic that it will release and liberate Israel from all areas in which they have been oppressed – spiritual and material.

This movement more specifically amongst others had a clear commitment to the plight of the poor and the impoverished. This commitment came to be known as 'good news' to the poor. Actually this is what Jesus announced he came to do in Luke. 4: 18 – 20. The renewal theme for Jesus and those who will follow him was: 'The Reign of God' which came as good news for the poor. This is what Jesus promised to deliver with all of his followers. This Rein of God had to do with all the renewal of the present order and the revival of Israel to put it at its rightful place economically and politically. Where they knew

only Jehovah as their ruler and no one else. Here are some texts that will be revealed anew as you read them with this context in mind (Mt. 4: 18 – 21; Mark. 1: 14 – 19; Lk. 5: 1 – 11).

Exposition of good news to the poor: As mentioned at the beginning of this discourse, Jesus read from the book of Isaiah 61: 1 – 2a. A full disclosure of the text Jesus read from Isaiah now recorded in Luke. 4: 18 – 20 is written in Isaiah 61 – 62:12. There you read good news to the poor in its sociological setting, its spiritual promises, and its political and economic assurances.

Jesus calls for a radical reversal from oppression to liberation, from spiritual dearth to spiritual revival, from backsliding to complete trust in God. Like the prophet Isaiah, Jesus espoused a jubilee whether it ever worked out or not; the Lord Jesus and Isaiah advocated it as a possible solution to the problems of Israel. A full description of the year of the Lord which is the year of reversal, renewal, revival, revolution (change) and equalisation is recorded in the book of Leviticus. 25: 1 – 27:34. Essentially the Jubilee is about economic redress in favour of the poor and the oppressed. This economic compensation was based on the return of land to all people who lost their land-rights in the economic circle of jubilee in Israel. The land question is at the centre of the theology of money. No land, no money, no Yahweh

Land and Social Spiritual Meaning an Inheritance from Yahweh

Land carries social and spiritual meaning that goes beyond agricultural potential. For traditional farmers, land bonds them to family and God. This bonding imposes limitations and obligations regarding its use and distribution (Roy H. May) Inheritance is a theologically rich concept that guided Israel's relationship to the land. The basic idea is that the land is Yahweh's land. "The earth is the Lord's," the psalmist could sing (Ps. 24:1). "The land is mine," says Yahweh. Lev. 25:23 throughout Joshua 13-19, land is first and foremost an inheritance given to Israel by Yahweh. Land is Yahweh's gift to be passed on from generation to generation (Roy H. May). The idea that God owns the land had not only theological significance but also real sociological meaning-- land in ancient Israel was not conceived of as private property. It was a trust or "loan" administered by Israel on behalf of Yahweh. Land was the inheritance of the tribe. The tribe apportioned the land according to families (Roy H. May)

The plot or "portion" each family received was their participation in the tribal inheritance. Each family enjoyed lasting rights to use the land, but never as a commodity that could be bought and sold for private gain. Their portion was

family property. They managed it on behalf of the entire tribe (Roy H. May). But this sociological significance was never separable from theological or spiritual meaning. For the ancient Hebrew, land as inheritance meant Yahweh's presence and faithful fulfillment of God's promise.

Land was viewed as the historical manifestation of the covenant Yahweh had made with Israel's ancestors. Land was the sign of salvation. Thus, in Psalms 16:5-6 and 142:5, "portion" is equated with total assurance of God's presence ...

Land to be Used in the Ways Faithful to Yahweh

The Israelites couldn't do with the land as they might choose. Land as inheritance required that it be used only in ways faithful to Yahweh. This meant social justice. Thus, the Old Testament laws relating to social justice are, to a great extent, laws about the land. The Deuteronomic laws say much about land use. The ancient traditions of Sabbath and Jubilee (Ex. 23: 10-11; Lev. 25; Deut. 15:1-18) are especially direct. These date from the origins of Israel. They required that crop land lie fallow during certain intervals. This sustained its capacity to grow crops. Family land that had been lost was to be returned to its original owners (Lev. 25). These laws also required that debts be pardoned (Deut. 15: 1-3) and that Hebrew slaves and bonded servants be set free. The law that part of the harvest be left for the poor (Deut. 24:19-22) is another example of social legislation regulating land use. Managing the land and social justice were united in ancient Israel. This unity is based on the idea of land as Yahweh's inheritance. (Roy H. May)

Land as a Gift from Yahweh

For Israel, the land is the means by which other promises are also to be fulfilled. Israel develops prosperity from the land which is also a dominant theme in Deuteronomy with 'every aspect of material and economic life springing from it'. This too is a gift from God. The land as gift from Yahweh and subsequent economic prosperity also stand as proof of Israel's unique relationship with God as his treasured possession. Consequentially God is fulfilling his promises by providing land to His (sic) people. 'Israel knew they were the people of Yahweh because he had given them the land'. This theme or relationship and more particularly a covenant relationship is central to understanding the significance of this gift. The theology of money is about the land issue from Israel to date.

'Because the God who gave the land is the God of the covenant with its laws, there is a relationship between the land and the moral demands of God. It is not surprising, therefore, that the threat of losing possession of the land and

its fruits is the fundamental punishment that is envisaged should Israel disobey. Possession of the land is the sign of Israel's nationhood and the continuing evidence of the goodness of God. A breach of the covenant is naturally seen to have its' consequences in expulsion from the land, which is God's special gift.' To understand the theology of land in Deuteronomy we must see the big picture, pointing forward to the 'New Israel', the obedient son who finally inherits the land forever. And it seems to me that this answers one of the central questions raised by Deuteronomy. Those who believe in Christ Jesus will finally inherit the earth. Or so to say the money.

Obedience to Yahweh on the Use of Land: Promised Land or Wasteland

Abraham in Mesopotamia and the Israelites in bondage in Egypt so wished for their own land that they left homes and familiar surroundings and risked death to seek the distant place God had promised, a land rich in milk and honey, where a day's labor would put food on the table and allow their children to grow into adulthood (Robert V. Andelson and James M. Dawsey). All of us, no less than the Hebrews in Egypt, are captives of structures imposed upon us. To enslave people, today as it was three thousand years ago, is to rob them of the value of their labor. Millions of working people living in severe poverty are robbed of the fruits of their labor. Through various forms of exploitation, especially the monopolization of land rights. Large segments of humanity are exploited, oppressed and dehumanized. They are held in bondage, of debt, servitude, squalor and obligation and liability to pay. This is a situation which create hobos. One wonders where vagrants come from. Why are there so many vagabonds in our society? The proliferation of tramps and beggars is a form of social protest against monetary injustices in our societies, ancient and modern.

Back to the question of land and money. One factor enabling governments to legalize land theft and lend respectability to exploitative landlordism is the general silence of religious and intellectual leaders about humanity's common rights to land. We begin to penetrate and overcome this silence when we realize that the Wasteland is wasted land, unfulfilled potential, producing no "milk and honey." Speculators in both urban and rural areas hoard land on which the hungry, the homeless, and the jobless could feed, shelter, and employ themselves. Keeping valuable lands idle causes artificial shortages that drive up rents which poor people must pay for poor land.

Land hoarding deserves much of the blame for creating the Wasteland: it forces people into the "desert." There, people find the oases controlled by more land monopolists who must be paid a ransom for access to nature's life-sustaining water. And as we will see, the primary focus of Biblical economic

laws was the prevention of precisely this sort of usurpation of God's gifts to all creatures. In the book of Joshua, we find that although the Promised Land is a gift from God, it is a gift that has to be claimed. Even before the actual conquest of the Promised Land, the Mosaic Law prescribed a method whereby possession of land was to be rendered pleasing in God's sight. The Canaanites' claim was forfeited by their idolatry, with human sacrifice and temple prostitution, and by their exploitive, monopolistic social order. That is why the land was given to Israel as Holy Land, the land of Yahweh. One must be holy in that land and holy in the manner in which you deal with money matters as well.

Every Family to Receive a Portion of Land except Levis'

By contrast, Israel, to make good its claim, had to institute a social order that would guard against the desecration, pollution, and injustices of which its predecessors were guilty, and would secure to each family and to every generation within the Hebrew commonwealth the equal right to the use of the land, of which the Lord was recognized as the sole absolute owner. They began with a census of the tribes and families before the conquest (Num. 26:1-51). Every tribe, excepting Levi, and within each tribe every family, was to receive its proportionate share, according to size (Num. 26:55-56), and ultimately, to ensure fairness, by lot (Num. 34:16-29). The actual distribution, according to these provisions, was concluded at Shiloh (Josh. 19:51).

According to ancient historian Josephus, the territory was not divided into shares of equal size but of equal agricultural value. The landmarks that protected these allotments were protected by the public and solemn denunciation of a curse against anyone who should dishonestly tamper with them (Deut. 27:11-16; 19:14). At the end of every fifty years – the Jubilee year, any alienated lands --- given away, sold, or lost from unpaid debts --- would be restored to the original families. Temporary possessors were to be compensated for any unexhausted improvements they may have made on the land.

Concentrated landownership, and the division of society into landed and landless classes, was thereby prevented from creeping into the system. The Jubilee effectively took the profit out of landholding as such, leaving no incentive for speculation. When it was observed --- and historical records indicate that it was observed for long periods --- the Jubilee system successfully removed the root cause of poverty from the Jewish society. Environmental concern also goes back to biblical land laws. To prevent the exhaustion of the soil, a periodic fallow was ordered. "During one year in every seven, the soil, left to the influences of sun and frost, wind and rain, was to

be allowed to 're-create' itself after six years' cropping, exactly as the tiller of the soil renewed his strength, after six days' work, by his Sabbath day's rest."

"The profit of the earth is for all" (Eccles. 5:8ff). The Old Testament ethic, to assure everyone the same natural opportunity, asserts that all people have an equal right to economic rent, and the Levite tithe demonstrates that the socialization of rent offsets the ethical and practical harm resulting from private land ownership. "The Earth Is the Lord's" (Psalm 24:1). This statement tells us something about God. He is attached to the land and loves it. He is not a spiritual abstraction oblivious to the Wasteland in which we live. God is the maker of the world of eating and sleeping, working and begetting. It also tells us something of our place in this world. With God as the true owner of the earth, every person has a right to the produce of the earth.

To recognize that "the earth is the Lord's" is to see that the same God who established communities has also in his providence ordained for them, through the land itself, a just source of revenue. Yet, in the Wasteland in which we live, this revenue goes mainly into the pockets of monopolists, while communities meet their needs by extorting individuals the fruits of their honest toil. If ever there were any doubt that structural sin exists, our present system of taxation is the proof. Everywhere we see governments penalizing individuals for their industry and creativity, while the socially produced value of land is reaped by speculators in exact proportion to the land which they withhold. The greater the Wasteland, the greater the reward. Does this comport with any divine plan, or notion of justice and human rights? Or does it not, rather, perpetuate the Wasteland and prevent the realization of the Promised Land?

Jesus on Land Issues

But unlike the Prophets Jesus did not promise there would be another return to the Land. Instead he predicted the coming of the Kingdom of God in terms drawn from Daniel's vision of the Son of Man coming to the Ancient of Days to receive his kingly authority (Matt 24:30-1; Luke 21:25-8; cf. Dan 7: 13-14). It can only have been deliberate that Jesus had so little to say specifically about the Land and so much about the world (78 times in the Gospels alone)(Stephen R. Sizer)

The turning-point for the disciples comes with the resurrection encounters and Pentecost. Until this point they seemed to share the same understanding of the Land as other Jews of the first century. They had looked forward to God's decisive intervention in history which would restore political sovereignty

to the Jews within the Promised Land. This is reflected in the words of the disciples on the road to Emmaus, who confessed: 'we had hoped that he was the one who was going to redeem Israel' (Luke 24:21) (Stephen R. Sizer). It must also have been the idea in the minds of the disciples, when, before the ascension, they asked: 'Lord, are you at this time going to restore the kingdom to Israel?' (Acts 1:6). John Calvin comments: 'There are as many mistakes in this question as there are words.' Jesus' reply shows him correcting not only their concept of time but also their priorities.

Jesus said: 'It is not for you to know the times or dates the Father has set by his own authority. But you will receive power when the Holy Spirit comes on you; and you will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth' (Acts 1:7-8). Many abide by the dictum: "If one has to live under a corrupt system, it is better to be a beneficiary than a victim of it." But they do not have to live under a corrupt system; no one does. The profit motive can be channeled in ways that are socially desirable as well as in ways that are socially destructive. Let us give testimony to our faith that the earth is the Lord's by building a social order in which there are no victims.

Needless to say that for Jesus to call for such a restructuring and a reconstruction of His society in undoubtingly showing the radicalism of His movement, their commitment to transformation and development. Jesus was serious about his intentions to establish the reign of God on earth "as it is in Heaven" (Mt. 6:9 – 15; Lk. 11: 1 - 4).

Identification of the poor to whom good news is preached.

The poor in the context of Jesus are those who are as a result of the situation we have elaborately described have lost their spiritual, cultural, economic and political identity. The temple, the Dynasty, and the Priesthood, which were the three institutions of Israel which gave it the political, cultural, social and religious identity and meaning were completely compromised to the new Hellenistic order.

Unfortunately, the compromise to the status quo was not helpful to the majority of the suffering masses. All these institutions of the Kingship, the Priesthood and the traditional prophetic movement had lost the redemptive salvific vision of Jehovah and were as a result in lamentable states. Something had to be done about the situation and the Jesus movement came in as a possible solution to the problems of the day and consequently came in as a substitution if not a radical renewal and transformation of these institutions.

Israel was like a people who did not know their God. They were like sheep without a shepherd. Such people like Israel then, who did not know their God and have no economic nor spiritual resources to sustain themselves in time of trial and temptation, are susceptible and prone to defeat by both their spiritual and political opponents. These were the poor of the times of Jesus.

The poor are those who due to the confiscation and dispossession of their land and property have lost their means of production and as it were in Jesus' Palestine, through the retainer system, and through the buying out system, their traditional replacement system was fundamentally undermined and as a result there came conditions of need, poverty, lack of grain, inability to finance their religious and spiritual ceremonies which had played an important and indispensable role in keeping their hope and faith in God over the years.

It was this hope that kept them believing that the situation will be alright someday. The inability to pay ever increasing rentals; a thing which they never knew nor contemplated could ever happen to them traditionally, the inability to pay all tithes and taxes, which took 30%- 40% of their hard earned income or crops kept them ever getting deeper into debts year in and year out.

As a result people accruing unbearable financial and spiritual, debts became spiritually and socio-ethically wearied, demoralised and hopeless. How much more poorer can the poorest of the poor be? What can redeem if the Messiah and God cannot intervene and redeem? What can save if God cannot save? The hope of the poor is in a God who saves comprehensively. To this saving God the poor kept on looking.

The poor are those who when lured by the prosperity and prospects of Hellenistic city states could not resist the temptation; only to find that they formed a large pool of labour in conditions of competition in which they were not competitors 'proper' compared to the property owners and the well to do. The poor created inadvertently, conditions of unemployment. The poor began to learn ways of making money unjustly and unequally when they had the opportunity to do so. They learned to pull and push others down on their attempt to go up. They learned how to evade payment of debts and yet would not tolerate anyone to owe them.

Inevitably, conditions of moral emptiness were formed. There was a dire need for moral and spiritual revival. Financial needs and spiritual needs went

together. For these people, salvation could be nothing else than a radical socio-economic and spiritual restructuring of society. This eminent need for spiritual reawakening implicated the Temple and exposed the irrelevancy of the Temple's spiritual programme, which was so sold out to the prevailing unjust order that something drastic must happen to restructure it. Jesus came to the Temple and prophesied against it. In that way Jesus championed the plight of the poor and oppressed. In the time of Jesus, among the poor were the beggars, the blind, the disabled, the aged, women, children and workers. Jesus cared for them all.

“Engaging with Christian theology and the thought of Carl Schmitt, Georg Simmel, Karl Marx, Adam Smith, and many others, Goodchild develops a theology of money based on four contentions, which he elaborates in depth. First, money has no intrinsic value; it is a promise of value, a crystallization of future hopes. Second, money is the supreme value in contemporary society. Third, the value of assets measured by money is always future-oriented, dependent on expectations about how much might be obtained for those assets at a later date. Since this value, when realized, will again depend on future expectations, the future is forever deferred”.

A currency is an empty variable. The exchange for money is determined by international monetary systems which thrive on the exploitation of the poor individuals, countries and nations. They don't care about people. Theirs is to make profits and more profits insatiably, greedily and voraciously. They do not respond on the ethical rationale to eradicate poverty. They feed on the blood of the poor like vampires. Theirs is to accumulate money at the expense of the poor. Money is made to be of supreme value in our days. All we consume requires money – food, rentals, insurances, relationships, education, health, water, electricity, roads, transport – all is paid for. Money reigns like a 'god'. The money dealers are like beasts without conscience and have nothing to do with the eradication of poverty but actually create more poverty.

Those who lure the poor into loans promise a brighter future. The poor do not see that their money is thrown into a bottomless pit. The money of the poor is the one that makes the rich richer and the poor become poorer. The poor have no future in a world controlled financially by the prosperous. The affluent do not just care about the plight of the poor at all.

Taking Sides with the Poor

Taking sides with the poor presents a challenge to the church to re-consider the understanding and undergirding formative values of the people of Yahweh and the Jesus movement. “Both these societies of Yahweh and Jesus were driven by an understanding of God who takes sides with the poor and destitute (Lev. 25), with those whose basic needs are not satisfied (Mt.25: 32f),

with the empowerment of the weak and judgement of the strong (Lk. 1: 46f)” (Villa Vicencio 1995: 67 in Bam and Raiser (eds.)).

Differently stated, the biblical God is never revealed in a neutral place (whether in the minds of intellectuals or among the counsellors of the Pharaohs or high priests), but among the slaves (Exodus), the peasant farmers (Amos), the widows and orphans (New Testament) (Villa Vicencio 1995: 61 – 68 in Bam and Raiser (eds.)).

The church needs to ask itself whether the interests of the poor are considered in all socio-political and economic contexts it finds itself. It is upon the church to inform itself about the needs, the aspirations, the frustrations and the questions of the poor, so that, with the poor playing a central role in their struggles, the church should speak and act compassionately with the poor. The church, as it provided space for the muzzled political voices of the past dark era of separate development named Apartheid, must provide space for the voices of the poor to emerge and be heard. The questions of the poor need to be presented to the echelons of market capitalism and probe whether it is capable of serving the interests of the poor (Ibid. 66).

“Financial value is essentially a degree of hope, expectation, trust, or credit. Fourth, money is created as debt, which involves a social obligation to work or make profits to repay the loan. As a system of debts, money imposes an immense and irresistible system of social control on individuals, corporations, and governments, each of whom are threatened by economic failure if they refuse their obligations to the money system. This system of debt has progressively tightened its hold on all sectors and regions of global society. With *Theology of Money*, Goodchild aims to make conscious our collective faith and its dire implications”

One has heard that money makes the world go round. In the church money makes the gospel go round. Churches have programmes like *Malihambe* (let the gospel go). The *Malihambe* types of programmes are about collecting money for mission and evangelism. Some of us may be weary of reminding ourselves how missions were an era of benevolence and malevolence, of good and evil, of contradictions of the gospel and affirmation of the laboratory aspects of the same gospel. And this was mostly the case when it came to the issues of money, race, class, gender and the privileges that comes with when one is on the side of power. In one of the works of Ngoetjana (2002), he writes: on ‘Christian capitalism as civilization’. He says:

The meaning of civilization as seen from what the missionaries were doing in southern Africa was Christian capitalism. This was an industrial civilization that was insatiable in its need for raw materials. Not only unprocessed inanimate goods, but African people as well, were treated as part of the raw materials which needed to be hewn in the New World of insatiable 'opportunities'. New lands had to be confiscated; raw materials had to be procured by the labour of the conquered (Majeke 1952: 18). It is an industrial civilization that cannot exist without trade and is therefore in constant need of new markets, which are supplied by the conquered and Christianized people of new lands (Majeke 1952: 18).

In this, matters of civilization, notwithstanding that the preaching of the gospel of the mission of the Christian God is not left behind, but is simultaneously preached with evangelical vitality and conviction; with the sure aim of converting the darkest souls of these Africans who allegedly do not know 'God' comes along. With the gospel came the acquisition of European finished goods; manufactured artifacts, European clothing, furniture, crockery, spades, plates, knives and forks, soap, jewelry, and the unsuspecting Africans were lured and enticed into engaging in trade, to get these goods and subsequently to inculcate civilized manners of eating, clothing and working. The missionaries equated this trend of trading with rapid strides in the matter of civilization (Cochrane 1987: 26).

But the capacity of the evangelists to act on the indigenous world, to impose upon it new ways of seeing and being, lay primarily in the diffused processes of the civilizing mission, in the inculcation, among the *Tswana (Africans)*, of the values and conventions of modern European culture (Comaroff and Comaroff 1991: 254).

It means that the economic and political role played by missionaries was unimaginably great, as it was also hidden under the cloak of religion and belief in 'God'. Thus, the implications of the mission's application of European culture as a carrier of the concepts of the Christian God cannot be trivialized. The consequences of their deeds have still to be faced, spending more time and energy on these than the brutal force used to impose them.

Thus the encouragement of commerce, ostensibly to bring civilized goods to the heathen and so help earn his own humanity, had the effect of undermining chiefly control over trade. Indirectly, too, it loosened the hold of royals on their serfs (Comaroff and Comaroff 1991: 259).

As a result:

Within less than a century the Natives had changed over from a subsistence economy to a money economy, and consequently upon the loss of their land and cattle from a position of independence to one of dependence (Cochrane 1987: 29).

In addition to that, a large pool of labour had been precipitated into the emerging and promising capitalist economic system of the missionary-colonial-conquerors. Keeping the newly created volatile scenario together was only possible with persuasion, compulsion, reinforcement, repression, surveillance of the conquered, not only by the preaching of the 'Word of God' but by the lethal presence of garrisons of British mercenaries (Majeke 1952: 75).

Theology of Money and the Prosperity Gospel

"Prosperity theology (sometimes referred to as the prosperity gospel, the health and wealth gospel, or the gospel of success) is a Christian religious doctrine that financial blessing is the will of God for Christians, and that faith, positive speech, and donations to Christian ministries will always increase one's material wealth. Based on non-traditional interpretations of the Bible, often with emphasis on the Book of Malachi, the doctrine views the Bible as a contract between God and humans: if humans have faith in God, he will deliver his promises of security and prosperity. Confessing these promises to be true is perceived as an act of faith, which God will honor. The doctrine emphasizes the importance of personal empowerment, proposing that it is God's will for his people to be happy. The atonement (reconciliation with God) is interpreted to include the alleviation of sickness and poverty, which are viewed as curses to be broken by faith. This is believed to be achieved through visualization and positive confession, and is often taught in mechanical and contractual terms".

On conversion Christians do not become rich or poor. The material condition of a person on conversion do not change. Only the heart or soul becomes regenerated. The production of riches and poverty are in the hands of those who have the means of production. The presents of poverty alongside wealth is structural. It is internationally determined as said earlier in the theologisation about money. The congregants of the gospel of prosperity do not become rich by listening to the sermons about wealth and health.

Conclusion

In this paper we have presented a theology of money as a philosophy of the role and nature of money in contemporary society from the perspective of the poor and marginalised. We considered socio-economic factors as a phenomenon that determines who must be kept poor and who to keep rich by powers that be. We looked at the land question from the Hebraic perspective of the Old Testament – the people of Yahweh and the Greek perspective of the New Testament - the Jesus movement. In this paper the poor were identified. It says, essentially, the poor are those who have no money. They are the oppressed and the marginalised by capitalist institutions. It professes that God in the situation of deliberate monetary oppression and exclusion is on the side of the poor and the oppressed. Lastly is addressed the fallacy of the gospel of prosperity. It argues that the manufacturing of poverty is structural.

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