

The Legacy of One's Life

Matthew 25:31-46

Muhammad Yunus is a name you may or may not recognize, but it's quite possible the man himself will depart this life leaving the largest legacy the entire world has ever known, at least in recent centuries. You may assume him to be a billionaire like Bill Gates or Jeff Bezos, but he is not; his personal assets probably don't amount to much more than what he needs. Nor has he built a mammoth business enterprise or inherited immense wealth like so many others. Muhammad Yunus's legacy is more of an idea—a concept—a paradigm put into practice that has radically changed millions of lives, giving them an opportunity and ability to climb out of poverty.

Through the bank he founded in his homeland of Bangladesh in 1983 (Grameen Bank, meaning “village bank”), Yunus has created an economic model for the 21st century to reform the capitalist system from one that exploits markets and widens the gap between the haves and the have-nots into one where the objective of the entrepreneurial spirit is not to maximize profits for individual gain or for investors, but to address social and economic problems that improve the quality of life for everyone and everything. He created the concepts of “social business” and “microcredit” that have been applied around the planet, particularly in developing countries, where women, in particular, who were previously lost to generational poverty, or enslaved to a system that paid them little for their labor, are able to gain access to capital at low-interest to create their own businesses and help them find their own way forward. It is an application of the veritable Chinese proverb: “Give people a fish, you will feed them for a day. Teach them how to fish and they will eat for a lifetime.”

What Yunus has done to leave his mark on this world arguably could create more good and be more beneficial to humankind than all the designated estates, foundations, and philanthropic ventures of wealthiest people on earth. His ideas have been embraced and put to use by those who want to see a better future, including governments and NGOs around the world, as well as even CEOs and corporate boards; he and his bank have been awarded the Nobel Peace Prize, among many other international recognitions, including the Presidential Medal of Freedom and the Congressional Gold Medal in this country.

Yunus has written a number of books to outline his vision for building economies based on altruism, rather than selfishness, as is our current system. In his recently published work, *A World of Three Zeros: The New Economics of Zero Poverty, Zero Unemployment, and Zero Net Carbon Emission* (Public Affairs, 2017), Yunus critiques the current crisis in this way:

The systemic problem starts with the assumption we make about human nature. Indifference to other human beings is deeply embedded in the current conceptual framework of economics. The neoclassical theory of economics is based on the belief that a human being is basically a personal-gain-seeking being. It assumes that maximizing personal profit is the core of economic rationality. This assumption encourages a form of behavior toward other human beings that deserves to be described by far harsher words than mere “indifference”—words like greed, exploitation, and selfishness. According to many economic thinkers, selfishness is not even a problem; it is, in fact, the highest virtue of Capitalist Man.¹

Yunus operates on the assumption of altruism and goodwill, even in his field of banking. An economist by training and profession, Yunus defies the dominant paradigm in practice. He writes:

Even in the world of business, where you might assume that Capitalist Man reigns supreme, the virtues of selflessness and trust play a vital role. A clear

¹ Muhammad Yunus, *A World of Three Zeros: The New Economics of Zero Poverty, Zero Unemployment, and Zero Net Carbon Emissions*, Public Affairs, 2017, pg. 11.

example is that of Grameen Bank in Bangladesh. The entire bank is built on trust. No collateral is requested, no legal documents are demanded, no proof of “creditworthiness” is required. Most of the borrowers are illiterate and have no assets; many have never even handled money before. They are women who once had no place in the financial system. The idea of lending money to them to start their own businesses was considered crazy by conventional bankers and economists...

Yet today, Grameen Bank lends out over US\$2.5 billion a year to 9 million poor women on the basis of trust only. It enjoys a repayment rate (as of 2016) of 98.96 percent. And microcredit banks that run on the same principles are operating successfully in many other countries, including the United States. For example, Grameen America has nineteen branches in twelve US cities with 86,000 borrowers, all women, who receive business startup loans averaging around US \$1,000. As of 2017, the loans disbursed by Grameen America total over US\$600 million, and the repayment rate is over 99 percent. ²

Those who have joined Yunus in reimagining the capitalist system have three basic objectives: to create social business based on solving human problems and building trust; to foster, as much is possible, entrepreneurship in all people (especially women); and “to redesign the entire financial system to make it work efficiently for the people at the bottom of the economic ladder.” ³

After reading a couple of his books, I for one am inspired by Yunus’ vision and have bought copies of his most recent title for each of our children. I plan to initiate an ongoing conversation about how we, as a family, might contribute toward making the world a better place by investing in social business and microcredit. In doing so, our family could participate in a legacy to this world that really matters.

Admittedly, I find hope in this vision during a time when so many aspects of our culture are trending otherwise. Selfishness reigns supreme it seems, especially at the highest levels. Although Yunus is Muslim, I think he better represents the message and teachings of Jesus than many

² Ibid., pp. 12-13.

³ Ibid., pg. 16.

Christian leaders around this country. His economics are certainly turning things upside down by tapping into the better angels within people; his goal to better the lives of the least fortunate is not only admirable, it is spiritually compelling. Frankly, if this had been the Gospel of Jesus Christ being proclaimed in our own country, Christianity wouldn't be as bankrupt as it appears to have become in many settings and circles.

Yunus' vision also fits very well into the meaning behind the parable of the Sheep and the Goats. This well-known parable played off the ancient biblical and messianic imagery of Israel, who were the precious "flock" of YHWH, alluding to the Davidic promise and pastoral culture of shepherding as a metaphor for God's care. With Jesus, though, the separation between the sheep and goats was not along the traditional lines of Israel being chosen apart from the Gentile world. Instead, it was between those who were deemed righteous and those who were not—those who were reflective of the Christ Spirit and those who were not. Even though the language might suggest this (with the great King separating between who's in and who's out), it wasn't reflecting a Calvinistic-like form of predestination, where God alone preordains some to be saved, while all others are viewed as irredeemably lost. The choice, quite simply, is ours to make.

In the parable, if you look at the ones who are designated as sheep to be saved, it has everything to do with the type of people they are, i.e., where they place their hearts and devotion and invest their time and attention—descriptive wording that has become virtually proverbial at this point:

"Come, you that are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world; for I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me."

What's striking about this description of the righteous is that it doesn't include a word about what most people believe serve as criteria for heaven, such as belonging to the correct religion, or church, or race; nothing is mentioned about standard Christian "truths", i.e., salvation by faith, or "getting your life right with God" or any other typical way in which we package Christian spirituality. The only descriptor is of expressing care for the least of these in the world. That's the only criterion dividing "sheep" and "goats." This more than suggests the legacy of anyone's life is measured by what they did—not what they believed—which, of course, doesn't limit it to any one faith. Doing righteous deeds, in essence, is the spiritual estimation of a righteous life.

For whom is this "good news"? Those who have devoted themselves to the welfare of other people, especially the poor. These unsung heroes are receiving their just reward. On the other hand, it's not "good news" for those who have little heart for the poor, who all too commonly devote themselves to exploit the value of profits over people. Nor is it good news to those who are convinced that God's favor rests with those of a particular race, culture, ideology, or set of beliefs (as if God is solely concerned about what one thinks). It also won't appeal to those who tend to frame social responsibility in very utilitarian ways, i.e., help those who help themselves. This isn't about creating the most profitable or prosperous society on earth; it's about recognizing the divine purpose and value in each and every person.

It's interesting to me how little this definition of righteousness seems to matter to people, including people of faith. Relatively speaking, it's a small minority of people who care for those on the lowest levels of life.

Most undervalue the worth of people based on an assessment of their condition, or setting, or circumstances. For so many privileged people, their deepest commitments and devotion in life will be limited to their own self-interests and standing in the world, where the least of these are those who are likely viewed as an unnecessary social burden—easy to criticize or dismiss and hardly worth the investment of time or great expense. Charity may provoke the social conscience, to be sure, but it's often motivated by some return benefit (i.e., a tax deduction) for doing so. Even charity hasn't freed the soul from selfishness.

Yet, if this parable reveals something essentially true, then Muhammad Yunus may be onto something. His whole story began when he entered a small village in Bangladesh as a young economist in academia and realized how many people there were saddled by endless debt because of high accumulating interest owed to the unscrupulous lenders. With a matter of US\$27 that he had in his wallet, Yunus was able to pay off some of the debt and free several people from this vicious cycle. Just that small sum in 1976 substantially saved many lives! That's what inspired his vision for a world that could be different. One person's greed was destroying many people's lives. He realized that a profit motive didn't need to be the sole reason to help others access capital, and that by approaching it in this way, there was a social benefit. He came to this work mainly out of his growing empathy for people who could not be free from poverty. Just building on this seemingly subtle change regarding profit-taking opened his heart to the concepts of microcredit and social business (creating businesses to solve human problems rather than seeking profit). From that, the world began to change.

For me, this kind of thinking is the key to this parable and to unlocking so many of the remedies for poverty, injustice, the sharing of resources, for building a world that benefits everyone. It begins with empathy for the least of these: what is it like to subsist on the lowest levels of life? What do people suffer from? What do they need? Why can't they be free from poverty or hardship? What can be done to empower the least of these to become productive, self-sufficient, and able to contribute to the betterment of society? Why can't we view them humanely, for isn't that the divine way to be?

Maybe the answers don't come from a classroom, or a pulpit, or a best-selling book, or a political party or platform, or from anywhere other than genuine personal experience with those who live this daily in their lives. When the bonds of what makes us human become personal, when trust and understanding can be cultivated between the haves and the have-nots, then we begin to think differently about people in need, perhaps even enough to remedy much of what's wrong with this world. Empathy, understanding, and vision are enough to motivate people to action (these things are the altruistic alternative to a profit motive). When we start to feel the emotions of someone who suffers hardship which can be remedied, yet cannot be accessed, then we begin to address ways to help empower them to find relief. Without empathy, any and every situation and circumstance remains emotionally distant from us. People who struggle through impoverished lives are reduced to being objects of charity or blamed for their condition. Until we can personally empathize and understand, no one is motivated to do much to truly help improve the lives of others and make the world a better place.

The righteous of this parable, we can well imagine, are motivated by their empathetic heart for those who are suffering. Those who lack basic necessities, or who cannot access education or resources to improve their lives, are not reduced to objects of charity or disdained as worthless, expendable people. The righteous build relationships with those who are the least of these, while not even realizing that in doing so, they will meet Christ face-to-face. “When, Lord, was it that we saw you hungry...or thirsty...or a stranger...?” They didn’t act solely out of Christian duty; they showed mercy because they cared. That was the purest of motivations.

Though this world measures greatness in terms of wealth, fame, or influence, the righteous of the world possess a far greater legacy for they join Christ in bringing salvation to human lives. That, more than anything else, is what makes a person’s life worthwhile, rendering a more impactful and meaningful legacy than even those who covet all the world’s riches and glory.

For that reason, I count Muhammad Yunus among the saints and one whose legacy is truly righteous. For he and those like him leave a redeeming mark on earth—the ones who will save more people than they know and who can see the image of God in the least of these, just like Jesus. If we who claim to be Christian can do what this Muslim man has done, we will bear witness to the truth of many of things Jesus said, stood for, and did. When all is said and done, when we have completed our journey on earth, we will know that a legacy such as this will be honored, not only among those who will remember us from this life, but by those who will welcome us into the next.

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