

Deuteronomy 23:19

Authorized King James Version (KJV)

Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury:

Analysis

Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury:

This verse prohibits charging interest on loans to fellow Israelites. The Hebrew neshek (נֶשֶׁךְ, 'usury') literally means 'bite,' vividly depicting interest's consuming effect on debtors. The comprehensive scope—'money, victuals, any thing'—prevented loopholes. The term 'brother' (ach, אֶחָד) denotes fellow covenant members, distinguishing intra-community economics from commercial transactions with foreigners (v. 20). This created a covenant economy prioritizing community welfare over individual profit maximization.

The prohibition served multiple purposes:

1. it protected vulnerable community members from debt slavery (Exodus 22:25 specifies the poor)
2. it fostered mutual aid and solidarity within Israel
3. it distinguished covenant economics from surrounding commercial cultures
4. it recognized that fellow believers share fundamental equality before God, prohibiting exploitation.

Interest-free loans enabled struggling members to recover rather than spiraling into perpetual debt. This differed fundamentally from modern commercial lending, instead resembling charitable assistance for community members facing temporary hardship.

Theologically, this law reflected God's character as gracious provider who freely gives without charging interest (Matthew 10:8, Luke 6:35). Israel's economic life was to mirror divine generosity, creating alternative economics grounded in covenant love rather than profit maximization. For Christians, this principle extends to generous giving and lending to fellow believers in need (Luke 6:34-35), recognizing that accumulating wealth by exploiting brothers and sisters contradicts gospel community. The early church's practice of sharing possessions (Acts 2:44-45, 4:32-37) reflected this covenant economics.

Historical Context

Interest-bearing loans were common throughout the ancient Near East, with archaeological evidence from Mesopotamia documenting interest rates of 20-33% for silver loans and up to 50% for grain loans. The Code of Hammurabi (sections 88-96) regulated interest rates but accepted the practice. Assyrian, Babylonian, and Persian documents record complex credit instruments, mortgages, and debt slavery resulting from unpaid loans with interest. Commercial lending fueled ancient economies but also created permanent underclasses trapped in debt bondage.

Israel's prohibition of interest within the covenant community created a distinctive economic system. While surrounding nations accepted economic stratification and debt slavery as inevitable, Israel's law sought to prevent permanent poverty through interest-free loans, sabbatical year debt release (Deuteronomy 15:1-11), and jubilee land restoration (Leviticus 25). This reflected theology that God owned the land and people, making perpetual economic exploitation of covenant members intolerable.

Historical evidence suggests Israel frequently violated this principle. Nehemiah 5:1-13 records Jews charging interest to fellow Jews during the post-exilic period, leading to debt slavery. Nehemiah's reform reinstated interest-free lending and debt forgiveness. The persistent prophetic critique of economic oppression (Isaiah 3:14-15, Amos 2:6-8, Micah 2:1-2) indicates ongoing tension between covenant ideals and economic practice. This historical pattern warns that economic self-

interest powerfully tempts believers to compromise biblical principles, requiring vigilant community accountability and prophetic challenge to maintain covenant economics prioritizing mutual aid over profit.

Related Passages

1 Corinthians 13:4 — Characteristics of love

John 15:13 — Greatest form of love

Study Questions

1. How should Christians balance legitimate business practices with the biblical principle of interest-free assistance to struggling believers?
2. What does this command teach about creating economic systems that prioritize community welfare over individual profit?
3. How can churches foster cultures of generous lending and mutual aid that reflect God's gracious provision?

Interlinear Text

לֹא	יְשַׁרֵּךְ	לֹא־חַי־בָּהּ	בְּשַׁרְךָ	כְּסֹף	בְּשַׁרְךָ
H3808	Thou shalt not lend upon usury	to thy brother	usury	of money	usury
	H5391	H251	H5392	H3701	H5392
כָּל	בְּשַׁרְךָ	אֲשֶׁר	אֲשֶׁר		
of victuals	usury	of any thing	Thou shalt not lend upon usury		
H400	H3605	H1697	H834		

Additional Cross-References

Exodus 22:25 (Parallel theme): If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.

Psalms 15:5 (Parallel theme): He that putteth not out his money to usury, nor taketh reward against the innocent. He that doeth these things shall never be moved.

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