

Deuteronomy 23:20

Authorized King James Version (KJV)

Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.

Analysis

Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.

This verse permits charging interest to foreigners while prohibiting it toward fellow Israelites, creating dual economic systems based on covenant relationship. The Hebrew *nokri* (נָקֵר, 'stranger') denotes foreigners outside the covenant community, distinct from *ger* (resident aliens who lived among Israel and often adopted their customs). The permission to charge foreigners interest likely applied to commercial transactions with traveling merchants and foreign traders, not poor refugees seeking assistance.

This distinction wasn't ethnic favoritism but covenant recognition. Fellow Israelites shared a fundamental unity as God's people, obligating mutual aid without exploitation. Commercial relationships with foreign merchants, however, operated under different principles—these were professional traders engaged in profit-seeking ventures, not impoverished neighbors needing charitable assistance. The dual system protected community members from exploitation while allowing normal commercial activity with outside business partners who operated under different economic assumptions.

The blessing promised for obedience ('that the LORD thy God may bless thee') connected economic ethics with prosperity. God would provide for those who prioritized community welfare over maximum profit, trusting divine provision rather than extracting wealth from brothers' misfortune. This challenged ancient (and modern) assumptions that prosperity requires exploiting every opportunity for gain. Covenant economics trusted that generosity toward fellow believers yields divine blessing exceeding interest earnings. Christians extend this principle by treating all believers—regardless of ethnicity—as 'brothers,' practicing generous mutual aid within the global church while conducting normal business with unbelievers.

Historical Context

The distinction between lending practices toward covenant members and foreigners reflected ancient Near Eastern economic realities. International trade required credit instruments and interest-bearing loans. Merchants traveling between cities and nations operated in commercial contexts where interest was standard practice. Attempting to prohibit interest in these transactions would have isolated Israel from regional trade networks and economic cooperation necessary for obtaining goods unavailable locally.

Archaeological evidence from ancient trade centers reveals sophisticated credit systems facilitating commerce across the ancient Near East. Merchants from Assyria, Babylon, Egypt, and Phoenicia engaged in extensive trade requiring loans, partnership agreements, and credit instruments. Israel's participation in this commercial system (evidenced by Solomon's extensive trade networks, 1 Kings 9:26-28, 10:14-29) necessitated operating within prevailing business practices when dealing with foreign merchants.

However, the law's intent was protecting vulnerable community members, not maximizing commercial profit. Historical abuse occurred when Israelites applied commercial lending principles to impoverished neighbors, charging interest that led to debt slavery. Nehemiah 5:1-13 describes this very problem, where wealthy Jews treated poor Jews as commercial debtors rather than covenant brothers. The solution wasn't prohibiting all interest but maintaining the distinction: covenant

members received charitable assistance without interest, while commercial transactions with professional traders operated under different terms. This wisdom balanced community protection with economic participation in the broader ancient Near Eastern commercial world.

Related Passages

John 15:13 — Greatest form of love

1 John 4:8 — God is love

Psalm 19:1 — Heavens declare God's glory

Genesis 1:1 — Creation of heavens and earth

Study Questions

1. How should Christians navigate the tension between charitable assistance to believers and legitimate commercial lending in modern economies?
2. What does the promise of blessing for interest-free lending teach about trusting God's provision over maximizing profit?
3. How do New Testament principles of universal brotherhood affect application of this law's distinction between brothers and strangers?

Interlinear Text

לְפָנָר	תִּשְׁאַל	לְאֶחָד	לְ
Unto a stranger	thou mayest lend upon usury	but unto thy brother	H3808
H5237	H5391	H251	
תִּשְׁאַל	לְמַעַן	יְבָרַךְ	בְּכָל
thou mayest lend upon usury	H4616	may bless	that the LORD
H5391		H1288	H3068
thy God	H430		H3605
מָשֵׁל	בְּ	בְּ	אַתָּה
thee in all that thou settest	thine hand	to in the land	אֲשֶׁר
H4916	H3027	H776	H834
בָּא	שֶׁ	בָּא	ה
whither thou goest	H8033	to possess	H859
H935		H3423	
לְרַשְׁתָּהוּ			

Additional Cross-References

Deuteronomy 15:10 (Blessing): Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the LORD thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto.

Deuteronomy 15:3 (Parallel theme): Of a foreigner thou mayest exact it again: but that which is thine with thy brother thine hand shall release;

Deuteronomy 14:21 (References God): Ye shall not eat of any thing that dieth of itself: thou shalt give it unto the stranger that is in thy gates, that he may eat it; or thou mayest sell it unto an alien: for thou art an holy people unto the LORD thy God. Thou shalt not seethe a kid in his mother's milk.