

Proverbs 20:16

Authorized King James Version (KJV)

Take his garment that is surety for a stranger: and take a pledge of him for a strange woman.

Analysis

This verse addresses surety (pledging collateral for another's debt). If someone is foolish enough to guarantee a stranger's debt, creditors should 'take his garment'—hold collateral to secure payment. The 'strange woman' likely refers to an adulteress or foreigner, emphasizing the foolishness of such entanglement. The principle: don't subsidize folly or wickedness through unwise financial commitment. While charity and generosity are virtues, enabling irresponsibility or sin is not. This wisdom protects both the guarantor (who shouldn't pledge what he cannot afford to lose) and society (which shouldn't enable vice). Believers must balance compassion with discernment, helping the genuinely needy while not enabling wickedness.

Historical Context

Ancient law allowed creditors to take cloaks as collateral but required returning them by night (Exodus 22:26-27). This proverb addresses the imprudence of guaranteeing debts for unreliable people.

Related Passages

Matthew 25:31 — Final judgment

Revelation 20:12 — Judgment according to deeds

Psalm 19:1 — Heavens declare God's glory

Study Questions

1. Have you committed financially in ways that are unwise or enable another's irresponsibility?
2. How do you balance generous helping with wise discernment about enabling sin?

Interlinear Text

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|-----------------------------------|--------------------------|-------|-----------------------|-----------------------|-------|
| לְקַח | בְּ גָדוֹ | כִּי | שְׁרֵב | זֶה | אָכַל |
| Take | his garment | H3588 | that is surety | for a stranger | H1157 |
| H3947 | H899 | | H6148 | H2114 | |
| נָכְרִי | מִבְּלָה: | | | | |
| of him for a strange woman | and take a pledge | | | | |
| H5237 | H2254 | | | | |

Additional Cross-References

Proverbs 27:13 (Parallel theme): Take his garment that is surety for a stranger, and take a pledge of him for a strange woman.

Proverbs 11:15 (Parallel theme): He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.