

Deuteronomy 15:1-6

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Moses commands the Israelite creditors to grant a remission of debts to fellow Israelites in the Sabbath year.

Deuteronomy 15 follows the theme of the last section of the previous chapter (Deuteronomy 14:28-29), where provisions were made to protect the Levites as well as other vulnerable members of Israel's society – the alien, the orphan and the widow. In ancient Israel, there was no government welfare programs in which the needy could participate, as is the case in the United States and in some other countries around the world. The biblical system might be called "workfare." The Israelites were to create a system where people who had lost their land could take the initiative to provide for themselves. In this manner, those who were economically stable could help the needy. This is an extension of the basic framework of the covenant which the people agreed to enter into with their Suzerain (Ruler) God, namely that Israel was to be a self-governing people who loved their neighbors as themselves. This was in stark contrast to the surrounding pagan cultures which exploited the innocent and helpless (Leviticus 18). This provision includes instructions for the people to voluntarily make provision for those in economic need.

The chapter also extends the concept of the Sabbath year in which the land should lie fallow (not sown or harvested) every seven years (Exodus 23:10 – 11; Leviticus 25:1 – 7). The idea here is that, during the Sabbath year, a person would not have a harvest and thus would not have money to pay debts. The result could be that the person is thrown into poverty. Thus the cancellation of debts was to ensure that there would *be no poor among you* in Israel.

Moses addressed Israelite lenders, telling them to grant *remission of debts* periodically, specifically *at the end of every seven years*. The phrase *at the end of every seven years* (probably meaning "during the seventh year") is another way of referring to a seven-year cycle, a period not necessarily starting on the day the loan was given to the borrower, but a specific and universal time designated as the *year of remission* in v. 9. In that year, every lender was to *grant a remission of debts*. The word translated remission (Heb. "shemittā") has the sense of releasing a debtor from the obligation to pay back debts. The lender was no longer allowed to ask the debtor to pay him back.

Having stated the law of remission (or cancellation), Moses then described *the manner of remission*. He began by saying that *every creditor shall release what he has loaned to his neighbor; he shall not exact it of his neighbor and his brother*. The word translated here as *creditor* (Heb. “ba‘al” the “owner” of a loan) refers to a person who has lent money to someone else. When the borrower was a fellow Israelite, Moses told the *creditor* not to try to collect his money during the seventh (or sabbath) year. In this manner, Israelites would be allowed to lend and borrow from one another, but no Israelite would be forced into perpetual servitude. This provision would also place practical limits on the amount of indebtedness that could be incurred.

The motivation for this command stems from the fact that the Israelites were all part of a covenant relationship with the true God, Yahweh. As such, they were “neighbors” and “brothers” to each other. The term *brother* probably describes *neighbor*, so it could be seen as *his neighbor*, that is *his brother*. They were fellow Israelites, so the lender needed to treat the borrower as they would like to be treated. Creditors were thus commanded to forgive their debt every seventh year *because the LORD’s remission has been proclaimed*. The *remission* (meaning cancellation) of the debt was a means to perpetuate the self-governing society that seeks mutual benefit, because it would go far in preventing poverty among the LORD’s covenant people.

As the previous verse already implies, the law of *remission* (the cancellation of debts) was not applicable to people who were outside of God’s covenant. Moses told them that *from a foreigner you may exact it* (v. 3). The term *foreigner* (Heb. “nokri”) refers to someone who has a permanent home outside of the boundary of Israel but conducts business in Israel. A *foreigner* often traveled back and forth for trading purposes and thus was able to take care of himself. He might have taken out a loan for personal or business reasons.

Therefore, Israelite creditors could collect money that a foreigner owed them, but they were to forgive the debts of fellow Israelites in the sabbath year. Moses then reinforced the idea by saying *but your hand shall release whatever of yours is with your brother*. This is another way of saying that creditors were to forgive their kinsmen by cancelling all their debts during the sabbath year. This would be a reflection of the self-governing love-your-neighbor ethic that the LORD desired for His people. This included their needy fellow Israelites. No one was to be left out.

In contrast to the previous verses in which the presence of poverty in Israel is implied (vv. 1-3), Moses then states that *however, there will be no poor*

among you (v. 4). How does this fit with what is said in v.11—“the poor will never cease to be in the land”? It likely means that no poor Israelite should be neglected or taken advantage of, and yet there will never cease to be those who have economic need in the land, which is why this provision is perpetual. But v. 4 indicates that when those in economic need come *among you* their need is to be addressed, just as they would want others to help them if they were in need. This would allow people the opportunity to get back on their feet, get a fresh start. There would always be people facing hard times, but there was not to be a caste of Israelites permanently mired in poverty.

It seems to be presumed that it was because of poverty that fellow Israelites needed to borrow from their kinsmen. But God’s ideal was for each individual Israelite to be able to take care of himself without having to borrow anything from others out of necessity. That is why Moses said to the Israelites the cancellation of debts owed by fellow Israelites was to be done for the health of the community. It was done to ensure that there would be no systemic poverty in Israel.

Caring and providing for needy Israelites was not meant to impoverish lenders, however. In fact, while lenders could easily regard giving a loan to a poor Israelite as a gift or a total loss, especially when the *year of remission* was *near*, it was simply a brotherly act that would be rewarded by the Suzerain God. That is why Moses told the Israelite lenders to be generous toward their needy brothers *since the LORD* would *surely bless them in the land which the LORD their God was giving them as an inheritance to possess*.

In the Old Testament, blessings often refer to material things, as when God blessed Abraham with riches, giving him livestock, silver, and gold ([Genesis 13:2](#)). God would thus provide material possessions for His people in the land of Canaan, a land He was going to give them *as an inheritance*. Such blessings would provide ample resources to address poverty among the Israelite community and would minimize the need for loans.

Nevertheless, there was a condition that had to be met in order to receive the LORD’s blessings. The Israelites would have to *listen obediently to the voice of the LORD their God* (v. 5). The verb translated as *listen* (Heb. “shema”) refers to both the mental activity of hearing as well as responding in obedience. Simply put, the Israelites would listen by obeying *the voice of the LORD their God*. They needed to *observe carefully all this commandment which I am commanding you today*. This is the way by which Israel could enjoy the blessings of their Suzerain (Ruler) God. Faithful obedience to the

Suzerain (Ruler) God was required for Israel to fight poverty and to enjoy God's blessings.

Finally, Moses stated how the LORD would respond to the obedience of His covenant people by saying that *the LORD your God will bless you as He has promised you* (v. 6). These promises go back as far as Abraham and his sons, making the Israelites His people and giving them their own land ([Genesis 12, 17, 26, and 28](#)). Later, after the deliverance from Egypt, the LORD declared that they were to be a kingdom of priests if they remained obedient to Him ([Exodus 19:4 – 6](#)).

God's design was for Israel to be a self-governing and self-sustaining society. This blessing would manifest itself by turning Israel into a regional economic power. God states that *you will lend to many nations, but you will not borrow; and you will rule over many nations, but they will not rule over you*. In other words, the LORD promised that, if they obeyed His word, it would result in their financial and political independence. He would cause them to prosper materially and enjoy freedom from oppression if they obeyed Him. They would have sufficient prosperity to have sufficient financial excess to be a lender to other nations rather than a creditor.

This has a practical underpinning. If Israelites have a ready path to avoid systemic poverty, and get back on their feet, they return to being productive, and add to the economic prosperity. There is no permanent welfare class creating a drain on those who are productive. But there is a path of grace to provide a means to rebound for those who find themselves facing economic hardship.

Today, under the New Covenant, believers are promised a heavenly inheritance (a reward) kept by the LORD Himself ([1 Corinthians 3:11 – 14](#)); [Colossians 3:24](#); [Heb. 9:15](#); [1 Pet. 1:14](#)). But these cause-effect principles should still apply to any community or nation—it will prosper when people are self-governing and care for one another rather than exploit each other. God is the author of cause-effect, and is telling His people how best to live. His blessings are likely a mix of practical realities, based on the cause-effect world He created, as well as added divine blessings. Modern bankruptcy laws are an application of this principle.

Biblical Text:

At the end of every seven years you shall grant a remission of debts. ²This is the manner of remission: every creditor shall release

what he has loaned to his neighbor; he shall not exact it of his neighbor and his brother, because the Lord's remission has been proclaimed. ³From a foreigner you may exact *it*, but your hand shall release whatever of yours is with your brother. ⁴However, there will be no poor among you, since the Lord will surely bless you in the land which the Lord your God is giving you as an inheritance to possess, ⁵if only you listen obediently to the voice of the Lord your God, to observe carefully all this commandment which I am commanding you today. ⁶For the Lord your God will bless you as He has promised you, and you will lend to many nations, but you will not borrow; and you will rule over many nations, but they will not rule over you.