

Deuteronomy 23:19-20

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Moses prohibited Israelites from charging interest on loans to fellow Israelites.

Starting here in verse 19 and extending to Deuteronomy 24:7, Moses discussed laws associated with the eighth commandment (“You shall not steal” – Deuteronomy 5:19). God’s law creates a structure in which people can be self-governing. It is based on three pillars:

- Rule of Law. God created cause-effect that is always in play. Self-governance is founded upon recognizing the reality that God made things the way they are. In His law God tells humanity directly what will lead communities and individuals to thrive.
- Consent of the governed. God delegated to humans to a) keep the laws and b) judge one another in enforcing the laws (Deuteronomy 16:18).
- Private property. Respecting someone’s property ownership is respecting them. It honors their human dignity, acknowledging that they have sovereignty over their own possessions.

The self-governance pillar of private property applied to every Israelite. Moses begins by elevating the dignity of the poor.

The first law (in vv. 19 – 20) stated that the Israelites could *not charge interest to your countrymen* (v. 19). The word *countrymen* (Heb. “’āḥ,” “brother”), was used to remind the people that their fellow Israelites were also children of the Suzerain God (Deuteronomy 14:1) and should be treated as such.

The ban on charging interest to fellow Israelites included *interest on money, food, or anything that may be loaned at interest*. The list here implies that the borrower was in desperate need and was in economic hardship because it included *money* and *food*, things necessary for life itself.

This law is similar to what the Suzerain (Ruler) God told the generation that left Egypt. He told them that *if you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest* (Exodus 22:25).

In ancient Israel, most loans were made to support people who had fallen on economic hardships. Those who were economically stable in Israel thus became creditors to their poorer brethren. (Deuteronomy 15:1-11). Therefore, because their fellow Israelites were brothers, creditors were prohibited from burdening them further by charging them interest. This would likely mean that the Israelite economy would have very little debt, but rather would be primarily based on equity capital. It also means that much of the charity might have been done in the form of interest-free loans. If so, this would have honored work, and the dignity of work. It would have discouraged the enablement of sloth.

However, the Israelites were permitted to *charge interest to a foreigner* (v. 20). A *foreigner* (Heb. “nokri”) was someone who had a permanent home in another country but traveled to Israel for various purposes (tourist, business, education, etc.). Charging interest on loans to these foreigners was acceptable.

Moses then told the people that the law about interest here was to be obeyed *so that the Lord your God may bless you in all that you undertake in the land which you are about to enter to possess*. Blessings often refer to material possessions, as when God blessed Abraham with riches, giving him livestock, silver, and gold (Gen. 13:2). Here, God would cause the land to be productive and would protect the flocks to guarantee that His people become prosperous in the land of Canaan. The sparse use of debt would make the economy much more stable.

Implied here is that for one Israelite to charge another Israelite interest on a loan, it was a form of theft. Because material possessions were from the LORD, to charge a *brother* interest meant that the lender stole from both the borrower and from the LORD. On the other hand, the Israelites blessed their brothers by not charging interest on loans and thus would receive the LORD’s blessing in return.

Biblical Text:

¹⁹You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest. ²⁰You may charge interest to a foreigner, but to your countrymen you shall not charge interest, so that the Lord your God may bless you in all that you undertake in the land which you are about to enter to possess.