



DVAR TZEDEK

Parshat Ki Tavo 5769

By Alana Alpert
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The oft-cited advice of Lord Polonius to his son, in Shakespeare's *Hamlet*, avows the dual dangers of lending and debt:

Neither a borrower nor a lender be;
For loan oft loses both itself and friend,
And borrowing dulls the edge of husbandry.¹

We have witnessed this dyad play out in a deeply debilitating way in the Global South on both national and individual levels. Due to a number of factors, including unethical lending, there are dozens of countries in the Global South in extreme debt. "Every day the poorest countries pay the rich world \$100 million in debt repayments,"² impeding their ability to address local social and economic problems. And individuals from poor communities, lacking access to regulated lenders like banks, also often fall prey to predatory lending or are unable to access the funds needed to start businesses.

Parshat Ki Tavo seems to forecast this predicament, implying that borrowing is a doomed practice. As we near the end of the Book of Deuteronomy, Moses elucidates a series of horrific curses as punishments for non-compliance with God's law. Among these is the curse of being forced into debt. Moses threatens: "He will lend to you, but you will not lend to him. He will be at the head, while you will be at the tail."³ In the series of parallel blessings for obeying God's law, God reinforces this negative view of borrowing, blessing that "You will lend to many nations, but you will not [need to] borrow."⁴

What is the blessed nature of lending and the cursed nature of borrowing? The *parshah* sees the ability to lend as a reflection of a broader power and the need to borrow as a state of deep powerlessness. Debt can force the debtor—the "tail"—to succumb to the will of the lender—the "head."

Yet in other sources, Jewish tradition portrays a more optimistic perspective, in which borrowing and lending can be tools for building equitable relationships rather than reinforcing unequal power dynamics. Tosefta Ketubot, the commentary on the laws pertaining to obligations within the context of marriage, requires a husband who forbids his wife to lend or borrow from neighbors to surrender the *ketubah* money so that she will not bear a bad name.⁵ The Rabbis assert that the ability to give and receive loans is more important than a marriage. Here we see a different model for lending and borrowing based on shared responsibility for neighbors and friends instead of hierarchy and control.

¹ Shakespeare, William. *Hamlet*. Act I, scene iii.

² "Unfinished Business: 10 Years of Dropping the Debt." *Jubilee Debt Campaign*, May 2008. <http://www.jubileedebtcampaign.org.uk/unfinished>

³ Deuteronomy 28.44.

⁴ Deuteronomy 28.12.

⁵ Tosefta Ketubot 7:4.

Bucking Shakespeare's admonition and the *parshah's* cynical view of borrowing, NGOs around the globe are revolutionizing the process through micro-lending programs which enable small-business owners to borrow from a community-held fund. For example, AJWS grantee Yayasan Keumala in Lhokseumawe, Indonesia, has established micro-lending funds that serve poor women in a number of villages. With their loans, recipients receive skills training and support, which helps to ensure that their ventures will succeed and they will repay their debts, enabling new borrowers to make use of the community funds. In this sustainable model of lending, borrowers do not fall prey to predatory lending practices and insurmountable debt, but rather, are able to borrow with dignity. They are partners with the NGO, whose interest is community development rather than profit.

While unethical lending and borrowing can increase poverty and perpetuate the dominance of the powerful over the powerless, ethical, sustainable lending, on both the individual and national levels, can reinforce our relationships and responsibilities to one another, increasing the freedom and prosperity of the borrower. Let us support the efforts to alleviate the debts of poor countries through campaigns like the "Jubilee Movement," modeled on the biblical imperative to forgive debts every seven years. On the local level, we can support grassroots organizations that strengthen communities through micro-lending. When we can move beyond the power imbalance endemic to debt and instead focus on mutual investment in the future, we will all truly be blessed.



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