In this video, Hanan asks his father questions about who “deserves” tzedakah with a directness that many people feel but don’t always articulate. Hanan’s father helps him see that the questions Hanan asks and the way in which he asks them are filled with judgement and assumptions that represent the antithesis of tzedakah.

The laws of tzedakah ask us to take a very different approach to how we think about a minimum of 10% of our money. Tzedakah is not about “the rich” giving to “the poor” out of the goodness of “their” hearts. Rather, these laws apply to all of us—no matter who we are.

As you work your way through this study guide, consider the following questions as we examine the meaning and obligations of tzedakah:

• While watching the video, when did you agree with Hanan?
• When did you agree with Daddy?
• Whose perspectives are missing from the conversation between Hanan and Daddy?
• While watching the video, what gave you pause in terms of your own views of tzedakah?
• What makes it so hard for most of us to dedicate at least 10% of the money we earn or receive as gifts to tzedakah?

Defining the Term

Daddy explains to Hanan that his question is not about charity.

DADDY: I think it’s a question of Tzedakah.

HANAN: You mean Tzedakah? Charity?

DADDY: …Tzedakah is not exactly charity.

- The Hebrew root of the word tzedakah is tzedek/צדק which means righteousness.
- Charity is a translation of the Greek word agapē which means love.
- Though it is considered better to give from a place of love, tzedakah is not an act that depends on the kindness of our hearts. In Jewish law, tzedakah is an obligation.

Maimonides says that a person should give according to their ability. He also provides a required percentage range. He knew that most people would give much less than 10% if they were to determine their own ability to give. (According to a recent study, only 49.6% of American households made charitable donations of any amount in 2018.) A minimum of 10% requires thought and intention, both of which are central to the tzedakah obligation.

There are many questions about what funds to include in the minimum 10%. For example, is this 10% of a person’s wealth before or after taxes? Can we count taxes as part of the 10% we give? If so, how much of our taxes can we count?

While these are legitimate questions, delving into these details is beyond the scope of this study guide. In addition, these questions too often provide an excuse to keep us from fulfilling the basic needs of others.

Tzedakah is a Responsibility

Daddy notes that tzedakah is a responsibility. He also explains that the most desirable way to give tzedakah is to do so from a place of both love and responsibility.

DADDY: When you see a person in need and you feel for that person and want to help them, you’re giving charity. It’s an act of love. Tzedekah has charity built into it, but tzedakah has an additional ingredient. Tzedakah comes from the root word tzedek, which means justice.

HANAN: What does giving to a poor person have to do with justice?

DADDY: It’s about recognizing that we have what we have because we are fortunate. And when we see someone who is struggling to
make ends meet, it’s not just a nice thing for us to help them out; it’s also our responsibility, it’s our duty, because it’s justice. It’s the fair and the right thing to do.

Rabbi Jonathan Sacks

Tzedakah means both justice and charity, because we believe that they go hand in hand. Justice is impersonal; charity is personal...That is the meaning of tzedakah, an act that combines both justice and love. Giving to others is one of the most beautiful things we can do, and one of the most creative. We create possibilities for other people. We soften some of the rough edges of the world. We help alleviate poverty and pain. We give God the sacrifice He most desires of us: that we honor His image in other people. Nothing more marks Judaism as a religion of love than its emphasis on tzedakah. We do not accept poverty, hunger, homelessness or disease as God’s will. To the contrary, God’s will is that we heal these fractures in His world. As God feeds the hungry, so must we. As God heals the sick, so must we. We become good by doing good. We walk in God’s ways by acting out of love. (full piece here)

Both Daddy and Rabbi Sacks remind us that how we give tzedakah is important. They describe a model of an exemplary approach to giving tzedakah. Many texts remind us of the importance of kindness and love in giving tzedakah.

- How might the combination of love and justice be transformative for individuals and for society?

- Every sentence in the preceding quote from Rabbi Sacks is important. Which one speaks to you most deeply?

Tzedakah is a Subset of Gemilut Hasadim/Acts of Kindness

Rabbi Jill Jacobs, There Shall Be No Needy, page 43

While the Bible itself does not use the word tzedakah to refer to mandated monetary gifts to the poor, the early Rabbis – beginning in the first centuries of the Common Era – assume that tzedakah does refer to such financial assistance. Given that the Rabbis do not find it necessary to justify this definition of tzedakah, we may assume that the association of the term with charitable giving was already well established by the beginning of the Common Era.

Though the word tzedakah often is used interchangeably with gemilut hasadim, technically, tzedakah is a subset of gemilut hasadim/acts of kindness. As we have seen, there is a prescribed required amount for tzedakah. There is no prescribed required amount for gemilut hasadim since it must be done as needs arise and each person is expected to do what they are able.

- Using the Talmud text, draw a chart or diagram to help you distinguish between tzedakah and gemilut hasadim. Note that gemilut hasadim would include mitzvot such as burying the dead, visiting someone who is sick, comforting mourners, and welcoming guests, without regard to the financial needs of the recipient.

- Why might tzedakah have a prescribed amount while gemilut hasadim does not have one?

- Have you ever considered an act of gemilut hesed to be part of your tzedakah? How would these texts respond?

Talmud Sukkah 49b

The Sages taught that gemilut hasadim/acts of kindness are greater than tzedakah in three respects:

- Tzedakah can be performed only with one’s money, while gemilut hasadim can be performed both with one’s person and with one’s money.

- Tzedakah is given to the poor, while gemilut hasadim is performed both for the poor and for the rich.

- Tzedakah is given to the living, while gemilut hasadim is performed both for the living and for the dead.

When Giving: Dignity of the Recipient is More Important than Love from the Donor

There are many ways to give tzedakah. Some are considered at a higher level than others.

The classic text that outlines these levels is Maimonides’ eight levels of tzedakah. Note that the word “love” is not found in his list. Even more than love from the person giving tzedakah, it is the dignity of the recipient that is at the center of the Jewish view of tzedakah.
There are eight levels of tzedakah, one above the other.

1. The highest level clearly gets to the root of poverty. Whenever possible, it is preferable to prevent a person from requiring the support of others.

2. In levels 4 through 8, the person who receives the money knows the identity of the giver. Giving in a way that one’s identity is known to the recipient is less desirable and should be avoided, if possible.

3. A sensitivity to the feelings of the person receiving tzedakah is key to understanding this ladder. It is also key to understanding Judaism’s entire approach to tzedakah.

The dignity of the recipient always stands at the center of teachings about tzedakah. The feelings of the giver are not at the center, especially if the emotional needs of the person giving tzedakah impinge on the dignity of the person who receives it.

Daddy understands the connection between tzedakah and dignity.

DADDY: You need to give in a way where you do your best to actually help her in the best way possible, while preserving her dignity. It requires the highest level of tzedakah. Strengthen her, until she has the ability to start supporting herself. Give her a job, give her money to start a business, pay for her education... There are lots of ways.

4. There is nothing fundamentally wrong with thanking or publicly honoring people who give tzedakah, as long as it is done in a way that does not embarrass or encroach on the dignity of the recipients. How can we acknowledge donors and still respect the dignity of recipients?

5. Might there be a connection between love on the part of the person giving and dignity of the person receiving? If so, how?

The Unique Dignity of Each Person

With tzedakah, there is a power imbalance between the one giving and the one receiving. Our sages understood that the person receiving is especially vulnerable emotionally. They taught that special care must be made regarding the dignity of the recipient. They also recognize that dignity is complicated, because it is unique to each person. An essential aspect of tzedakah is the obligation to preserve the dignity of each person who receives it.
**Pirkei Avot 2:15**
Rabbi Eliezer says: Let other people’s dignity be as precious to you as your own.

**Talmud, Hagiga 5a**
What does the verse “Whether it be good, or whether it be evil” (Ecclesiastes 12:14) mean? The school of Rabbi Yannai said it refers to someone who gives tzedakah to a poor person in public. Rabbi Yannai said “It would have been better for you to have given the poor person nothing than to have given [in the way that you did] for you gave [in a way] which humiliated him.”

**Talmud, Bava Metzia 58b**
Anyone who humiliates another in public, it is as though he were spilling blood.

**Talmud, Brachot 58b**
[Rav Hana] always kept his hand in his pocket [holding money for the purpose of giving tzedakah] thinking: Perhaps a poor person who was once well-off might come [and need some money] and [Rav Hana understood that he could save time if his hand was already in his pocket. He knew that in the time it took] until he put his hand in his pocket to give tzedakah, the person could be embarrassed.

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The context in which this final story appears is a description of Rav Hana’s home, destroyed and in disrepair. The sages, upon seeing his home, remember Rav Hana’s great wealth and generosity in earlier times and mourn upon seeing the ruins. This may help us understand their description of Rav Hana’s concern for the unique dignity of someone who had once been well-off and now needs the financial support of the community.

- What is so problematic about giving directly to another person in a public way?
- Rav Hana gives directly, yet also takes the feeling of the recipient into consideration in a way that we may emulate. He understands that fumbling in our wallets—sometimes finding smaller bills and sometimes not—can be embarrassing for the recipient. Have you considered putting designated tzedakah money in your pocket, ready to give if asked?
- That which is embarrassing to one person may not be embarrassing to another. How might we discern what it means to preserve the dignity of a specific person? How might power dynamics or previous income level come into play when making that discernment?

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**Dignity/כבוד – A Quality Humans Share with The Divine**

The Hebrew word kavod/כבוד means “dignity, respect, or honor” when referring to people. When this word is used regarding God, it often is translated as “Presence.” Kavod/כבוד is shared by both humans and The Divine. Perhaps a key to being sensitive to the dignity of other people can be found in recognizing that all people are connected to The Divine through this intangible but essential concept of kavod/כבוד.

The concept of kavod/כבוד is a reminder that all people, regardless of their circumstances, are made in the Image of The Divine who shares the quality of kavod/כבוד with humans.

When Hanan talks about the woman in the article, he makes assumptions that separate him from her. Teachings on tzedakah and dignity ask us to see and act from our shared humanity. We are all connected to The Divine.
This imagined rebuke from the Holy One of a “rich person” judging a “poor person” could be directed at Hanan’s rush to judgement. This text assumes that, on some level, all of the skills and resources we have are gifts. We don’t know another person’s full story. All we can know is that none of us are superior to another human being.

- Kavod (כבוד) means “dignity,” “honor,” “respect,” and “presence.” What might be the connection between these meanings?

- How does making assumptions about other people have the potential to impinge on their dignity?

- Why might there be such strong warnings against embarrassing another person in public?

**More than a Provision of Material Needs**

Many sources suggest that giving directly to a person who asks for money (in a discreet and respectful way) is not just about the actual gift, as the following texts indicate:

Maimonides, *Mishneh Torah*, Laws of Gifts to the Poor

If a poor person requests [money] from you and you have nothing to give, comfort the person with words. It is forbidden to speak harshly to a poor person or to raise your voice in a shout.

Rabbi Noam Zion, Shalom Hartman Institute

For Maimonides, responding positively to… [a person asking for money] is an expression of compassion, not a provision of material needs. It is loving kindness more than *tzedakah* that is commanded here.

Rabbi Noam Zion, Shalom Hartman Institute

Maimonides seeks to have it both ways: do not undermine the organized welfare system by giving large gifts that encourage entrepreneurial begging, but do not harden your heart in the day-to-day interchanges when human beings ask to be seen and to be cared for.

- Rabbi Zion shows us that Maimonides has a nuanced approach to *tzedakah*. Maimonides is concerned about hardening our hearts to others in day-to-day interchanges. Why is hardening our hearts dangerous, especially in relation to the *mitzvah* of *tzedakah*?

- Rabbi Zion speaks of supporting a bigger “welfare system.” Which agencies or organizations do you trust to do transformative work with individuals and within our society that nobody can do alone? What about them do you trust? How do you make that discernment?
Judging Others Reflects Poorly on the Person Doing the Judging

DADDY: When a person judges, Hanan, it just shows that they are blind. Blind about the person they are judging, and more importantly blind about themselves...

DADDY: I’m saying that no one, not even the most successful people, can succeed on their own, Hanan. Everyone benefits from the support they receive.

HANAN: Are you saying the woman in the article is not lazy?

DADDY: I don’t know her, so I don’t know if she’s lazy or not. It’s not for me to judge. What I do know is that I personally know many middle class and rich people who are lazy, but they don’t suffer the same consequences for their laziness. Have you ever considered that maybe she never even had a chance?

Hanan is convinced that he knows what is wrong with the mother he read about in the article. He is judging someone he doesn’t know, based on one article, which very likely does not tell the entire story. His judgement and his sense of superiority blind him to the humanity of the person he is judging; they reflect a blindness to his own limitations.

The texts above are examples of many in which we see that the Rabbis understand both the responsibility to give and also the need to be discerning. They recognize that finding the balance is not always easy, and they respectfully disagree on how to find that balance. The important point is that they engage in the conversation, not as an excuse to avoid giving, but as a way to give in what they hope will be the most effective and dignified way possible.

Due Diligence

Jewish law does not require that we abandon any sense of discernment or that we give large amounts of money indiscriminately to anyone who asks for it. We are expected to be discerning, but we are not to allow the need for discernment to keep us from giving tzedakah.

Talmud, Ketubot 67b
Rabbi Abba used to put money in his scarf, sling it on his back, and place himself at the disposal of the poor. He cast his eye, however, sideways, as a precaution against swindlers.

Leviticus Rabba 34:14
One [Rabbi] says that careful inquiry (regarding the legitimacy of the need) should be made in regard to those who ask for clothing, but no inquiries should be made in regard to food. The other [Rabbis] say that in regard to clothing also no inquiries should be made.

The texts above are examples of many in which we see that the Rabbis understand both the responsibility to give and also the need to be discerning. They recognize that finding the balance is not always easy, and they respectfully disagree on how to find that balance. The important point is that they engage in the conversation, not as an excuse to avoid giving, but as a way to give in what they hope will be the most effective and dignified way possible.

Why is it so easy for Hanan and for many of us to judge others in a negative way, especially regarding choices others make regarding money?

- What might Hanan not know about the mother in the article?
- How do you respond to Daddy’s comment to Hanan? “I personally know many middle class and rich people who are lazy, but they don’t suffer the same consequences for their laziness.”
- Do any of the texts in this section feel especially true to you?

For more on the topic of judgement, see Hanan Harchol’s video and the study guide on Judging Favorably.
Discernment as an Excuse Not to Give

Sometimes the need for discernment becomes an excuse not to give.

Rebbe Chaim of Sanz, Poland (1793-1876)

The merit of tzedakah is so great that I am happy to give to 100 beggars even if only one might actually be needy. Some people, however, act as if they are exempt from giving tzedakah to one hundred beggars in the event that one might be a fraud.

- Does this teaching help you think differently about giving? Explain why or why not.

Giving Tzedakah Involves Thoughtfulness and Creativity

HANAN: …The reality is that, considering her history and situation, is that really going to work? I think she’s trapped, Daddy. I think she’s stuck.

DADDY: I think you’re right. Which means we have to be especially creative. I think I would contribute to her son’s education.

HANAN: But I thought it’s about her?

DADDY: She’s a mother, Hanan. And she loves her son. And I think the first step, the thing that will give her the most hope and strength right now, is not giving her money. What she wants is for her child to be happy and have every opportunity.

In this case, both Hanan and Daddy eventually judge that the mother is stuck, based on nothing more than a newspaper article. In reality, we often don’t have enough information about individual situations to truly know what would be helpful to another person, especially if we don’t have the opportunity to speak with that person. But rather than let these assumptions provide an excuse not to help, Daddy shows Hanan how to think more creatively about how to help both the mother and her child.

Rabbi Jill Jacobs, There Shall Be No Needy, page 43

“In addition to being a means of meeting...immediate physical needs..., tzedakah ideally aims to transform the system into one that is more equitable for the most vulnerable members of society.”

- Is it fair that both Hanan and Daddy agree that the mother is “stuck”?

- How do you feel about the suggestion to invest in the child’s education? If you think it is a good suggestion, how might they go about making that investment? If you don’t think it is a good idea, what other ideas do you have?

- Rabbi Jacobs asks us to think in terms of systemic change. Daddy’s thinking in terms of breaking a family cycle of poverty is one way to approach systemic change. How does this systemic approach impact how you think about tzedakah?

A Word About Language

We have tried to avoid words like “beggar,” “the poor,” “the needy,” etc. in this study guide, as they define a person in a very narrow and often negative way. People who persevere despite a very difficult situation might also be described as “resilient,” “creative,” or “resourceful.” However, the very words we tried to avoid are found extensively within the original texts. We believe that it is important to acknowledge that this aspect of these texts may not be helpful.

For modern texts or commentaries on the topic of tzedakah, such as this study guide, we can try to be aware of how we define and unintentionally stigmatize people. Note that when Hanan talks about giving tzedakah, he constantly talks about “poor people” or “people in need.” Daddy, on the other hand, is more likely to say “people.”

DADDY: Tzedakah is not charity. It’s not about your willingness to indulge in people’s requests. Tzedakah is not about you. Do you think people wake up in the morning excited to ask you for money?...

HANAN: Well, like I said, if a poor person asks me for money, I’ll consider giving them some.

The ways in which we refer to other people shape our perception as well as our feelings.

- Read the dialogue above using “poor people” instead of “people” in Daddy’s part and “person” instead of “poor person” in Hanan’s part. How does this change how you feel about the theoretical person who asked for money?

Giving is Part of Being Alive

DADDY: …We are constantly receiving; we are constantly benefiting from this world, with every breath that we take, whether we want to acknowledge it or not. And being part of this world also means that we all have a responsibility to give. Even a person who receives tzedakah has a responsibility to give. Because giving is part of being alive. When we give, we overcome the feeling of always needing more and the fear of not wanting to give anything up, and we can begin to create. It’s something that is inside of each of us; we just need to return to it. Tzedakah, giving, allows us to see that, in reality, we are all
that mother who wants nothing more than to know that her child is OK.

Covenant & Conversation, Pekudei (5771), taken from The Way of Tzedakah: Love as Justice (based on the teachings of Rabbi Jonathan Sacks)

There is a fascinating feature of the geography of the land of Israel. It contains two seas: the Sea of Galilee and the Dead Sea. The Sea of Galilee is full of life: fish, birds, vegetation. The Dead Sea, as its name implies, is not. Yet they are fed by the same river, the Jordan. The difference is that the Sea of Galilee receives water at one end and gives out water at the other. The Dead Sea receives but does not give. The Jordan ends there. To receive but not to give is, in Jewish geography as well as Jewish psychology, simply not life. To live is to give.

This legend is the conclusion to Daddy’s lesson to Hanan. He reminds Hanan that we all receive. As a result, in order to thrive we must give. All of us. Even a person who receives tzedakah must give tzedakah.

Maimonides, Mishneh Torah, Laws of Gifts to the Poor 7:5

Even a poor person who is supported by tzedakah is obligated to give tzedakah to another.

The following poem by Danny Siegel is a commentary on this teaching from Maimonides. He reminds us of something that both Hanan and Daddy missed: The mother is the expert regarding her own life.

- What if the voices of those impacted by tzedakah and social policy decisions were at the table when those decisions were made?

- How can we move beyond thinking and talking about people in terms of “us” and “them”? Beyond “the poor” and “the well-off”? Beyond “those who give” and “those who receive”?

Even a Poor Man

Even a poor man must give Tzedakah
He knows what it is like:
He knows the people,
where it is best to give,
and how much.

Better than we know.
He is our Rabbi –
we should follow him on his rounds.

Danny Siegel