

From Tzedakah to Independence

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The mission of JVS agencies is to help clients become independent. The Jewish values of *tzedakah* and *tikkun olam*, as formulated by our Jewish sages, posit the transition to self-sufficiency as the highest goal. Reviewing these sources will empower us to do our work in a more meaningful way.

BEVERLY'S STORY

When Beverly turned nineteen years old, she decided to apply for welfare. She was living with her two children at her aunt's house and wanted to become independent, by living in her own home. She was tired of asking relatives for money for food and a place to stay. Having a place of her own would give Beverly the confidence that things were getting better. But the reality was that she had to drop out of high school to take care of her children. Seeking love by becoming pregnant, she had had children at ages 16 and 18 from different fathers. Her social network was weak, and she did not know where to turn. Receiving welfare gave Beverly the opportunity to live on her own, but she had no high-school diploma, two young children to take care of, and no family support. As part of the welfare system, Beverly was referred to many educational and vocational training programs, but she did not complete any of them. At the age of 23, Beverly found herself wandering through the system without any clear goals, despite her illusion of self-reliance.

A story like Beverly's is typical in a system that prioritizes immediate gains over perpetuating true independence. What Beverly required was not a quick fix, but a lasting and workable change in her life. The

type of approach she required was one formulated by rabbinical scholars ages before.

WHAT IS THE JEWISH CONCEPT OF TZEDAKAH?

Two words in Judaism offer insight into the Jewish concept of giving. The first, *mitzvah*, is commonly translated as "good deed," but actually means "commandment." The second word, *tzedakah*, is the closest Hebrew word to the English version of "charity," although it literally means "righteousness" or "justice." Charity is offered when the philanthropist is willing and able to give; in contrast, the *mitzvah* of *tzedakah* (the commandment of justice) is an obligation for all Jews, regardless of their willingness or ability. In fact, the pursuit of a just society is one of the fundamental concepts of Judaism. Although single words are seldom repeated in the Torah, Deuteronomy 16:20 states, "Justice, justice shall you pursue," emphasizing the word in the form of a command. Justice is not simply a choice, but a required life pursuit. Rabbenu Bachya Ben Asher, a 13th-century Torah commentator, stresses that justice shall be pursued whether to one's profit or loss, whether in words or an action, whether to Jews or non-Jews. Hence we are not to wait for the right opportunity, the right time, and the right place to come

along, but instead we are to actively seek the opportunity to practice justice.

Judaism places an enormous value on individual benevolence and justice. As a matter of simple justice, we are duty-bound to help others in need. The very essence of the Torah, so the Talmud informs us, is the practice of lovingkindness. Persons who recognize that helping those in need is an obligation must, of necessity, be devoted to them.

Chapter 19:9 of the book of Leviticus teaches about justice as it pertains to the occupation of farming: "When you reap the harvest of your land, you shall not reap all the way to the edges of your field, or gather the gleanings of your harvest. You shall leave them for the poor and the stranger." This is perhaps the oldest declaration that the disadvantaged members of our society have the right to societal support. In Judaism, it is believed that God is the owner of all things and that an owner of a field is only a temporary guardian or steward of the land and the goods that it produces. In this passage, the food is left for the needy, enabling them to gather in dignity that which God gives to them, rather than requiring them to beg for what the owner of the field may decide to give them. Thus the Jewish concept of *tzedakah* differs from the English understanding of the word charity: whereas charity is given when the philanthropist is able and emotionally or otherwise moved to do so, *tzedakah* is an obligation given by God to all Jews, regardless of their financial standing or willingness to give, although giving willingly is certainly considered better than giving unwillingly.

In the Talmud (Bavli Kidushin 40b) the rabbis asked, "What is more important, the study of Torah or the performance of *mitzvot* [plural of *mitzvah*]?" Rabbi Tarfon responded by saying that the performance of *mitzvot* is more important. Rabbi Akiva answered: "The study of Torah." Then all of them answered, saying, "The study of Torah is more important, because the study of Torah brings (one) to the performance of *mitzvot*." In the Talmud (Avodah Zarah),

Rav Huna takes the point further, arguing that "Whoever engages in Torah study alone, is like one who has no God. When one is engaged in fulfilling the public needs, it is as if he engaged in the study of Torah." Likewise, Berachot 8a states that one who benefits from his own hard work is greater than one who is a *Yara Shomayim*, a God-fearing person. These texts illustrate that, according to Judaism, *tzedakah* is not simply a good deed, but a major life goal.

HOW ARE WE GUIDED IN THE PRACTICE OF TZEDAKAH?

Considering the emphasis placed on the value of *tzedakah* in Jewish life, it is understandable that rabbis and scholars stipulated a particular way to carry it out. In the 12th century, the great codifier of Jewish law, Maimonides (Rabbi Moses ben Maimon, 1135–1204) provided the details and vision of the Jewish law of *tzedakah* by formulating a list of eight levels of giving. During the time of the Mishnah and Talmud, the Jews were engaged chiefly in agriculture, and these laws addressed the economic life of the Jewish community as it was structured then. Maimonides treats the topic of *tzedakah* in the seventh book of his code, the Book of Agriculture, in which he summarizes a wide range of rules governing the business of farming. This work synthesizes teachings from the Torah, Tanach, and Talmud into one succinct account of how *tzedakah* can be most meaningfully carried out.

The following eight degrees of *tzedakah*, according to Maimonides, are listed in descending order of importance.

1. The highest degree is reached when one upholds one who has been reduced to poverty by giving that person a gift or loan, by entering into a partnership with him or her, or by finding that person work. This is done in order to strengthen the unfortunate person's hand so that he or she will have no need to beg from others. Concerning such a person, it is said. "You shall uphold that one, as a

stranger and a settler shall that person live with you," meaning uphold that person, so that he or she will not lapse into want.

2. A lesser degree of *tzedakah* involves giving to the poor in such a way that the giver knows not to whom the alms are given nor does the receiver know from whom the alms have come.
3. A lesser degree of *tzedakah* occurs when the person who gives knows who the recipient is, but the recipient does not know the identity of the giver.
4. A lesser degree of *tzedakah* occurs when the poor person knows the identity of the donor, but the donor does not know who will receive the gift.
5. A lesser degree of *tzedakah* is performed when the donation of charity to the poor is made before it has been requested.
6. Below this is the giving of charity after one has been asked for it.
7. Below this is the giving of less than an appropriate donation, but in a friendly manner.
8. The lowest level of *tzedakah* is the giving of charity with a scowl.

The above laws are based on the following three principles:

1. The preferred way to deal with poverty is to help the poor to help themselves.
2. The best way to give *tzedakah* occurs when neither the giver nor the receiver knows the other's identity.
3. The dignity of the poor must be respected.

The highest degree of charity is giving that strengthens the hand of one's poor fellow Jew by giving a gift or an interest-free loan or entering into a business partnership with him or her. The loan is a higher form of charity than is the outright gift because it does not shame the poor (Rashi on Babylonian Talmud Shabbat 63a). The partnership is even more praiseworthy because it strengthens the poor person, enabling him or her to become independent and no longer dependent on the public purse. It is

thus written, "Strengthen him (the poor person) so that he does not fall (as distinct from the one who has already become poor) and become dependent on others" (Leviticus 25:23).

WHAT IS THE VALUE OF WORK ACCORDING TO JUDAISM?

In the Talmud, Rabban Gamliel and Tzadok compared those who have an occupation to a well-groomed winery that is cultivated, fruitful, and enclosed by a fence, so that animals or strangers cannot enter to take the fruits of the vine. They compared those without an occupation, in contrast, to an open winery, vulnerable to destruction by outsiders. This text offers a metaphor for the security provided by an occupation, which allows the worker to "cultivate" his or her skills in the refuge of a stable lifestyle. It is the "fence," or protection, of employment that offers an opportunity for the worker to pursue fulfilling personal goals. This liberty is not enjoyed by the unemployed, who must face the constant threat of losing whatever temporary safety nets they have in place.

In Pirkei Avot (Ethics of our Fathers 1:10) we are taught to love work; Rashi explains that one should never consider oneself too great or too important to work and adds that, by working, a person will not have to become involved in theft or dishonesty and will also not have to depend on gifts from *tzedakah* to survive. Later on in Pirkei Avot 2:2, we read that even continued success in Torah depends on being engaged in work as well. The Talmud in Gittin 67b praises hard work because it "warms one up," meaning that it is healthy for the body, an idea echoed by Klei Yakar who affirms that it is healthy to work before eating. Ketuvot 59b states that idleness can lead to insanity or, as some understand it, depression. Nedarim (49b) asserts that work brings honor to the one who does it, and the Tosefeta in Kiddushin Perek 1 Halachh 9 also documents the value of having a trade.

When Yitro advises his son-in-law Moses how to effectively lead the children of Israel and minister to their needs, he tells him that he must make the people aware of the path that they must follow and the actions they must do (Exodus 18:20). In this verse in which Yitro instructs Moses to teach the people, there occurs the phrase, "Beit Chayihem," which may be translated as "a way of life." Rashi explains this phrase to mean that people must be taught a trade or a profession by which to earn a living. "U'vacharta B'chaim," which means "to choose life" (Deuteronomy 30:19), also refers to choosing a profession. The rabbis discuss further in Shaar Habitachon the different means of earning a livelihood and recommend that one pursue the profession that one desires and for which one is physically and mentally fit.

The Talmud in Kidushin 29a states that one parental obligation is to teach the child or see that he or she learns a trade. One rabbi even asserts that if a parent does not do this, it is as if he has taught the child to be a thief. It is remarkable to note the rabbis' wisdom and insights into the importance of work, which is similar to our current understanding.

How Can the Jewish Perspective of *Tzedakah* Shape Current Practices?

Although Maimonides codified the laws of *tzedakah* around the 12th century, they provide the focus for the mission of JVS agencies today: the ultimate goal is to help clients help themselves by securing work while enabling them to retain their self-respect and dignity. Even in our postindustrial service economy, this vision of *tzedakah* is still remarkably relevant.

It is apparent that our country's welfare system is not set up to facilitate achievement of this goal. Instead of helping clients attain independence, it offers short-term benefits such as food stamps, child care, housing, and Medicaid. Although these services are extremely important, they are temporary. A single mother like Beverly

may see the immediate gains of such programs, but will likely fall into the trap of becoming completely dependent on external funding sources for her most basic needs.

How can we assist those individuals with their needs while enabling them to pursue their goals of independence? We can look to Maimonides for some guidance. One example of a modern practice in which individuals help other individuals to secure financial independence is microfinance. This term refers to the provision of very small loans (under \$100) to enable people to start small businesses, primarily in Third World countries. Another example is the Workforce Investment Act, which offers training to unemployed individuals and gives them the opportunity to upgrade their skills and become more marketable. For both programs, the individuals must be motivated and responsible and must possess some basic skills, aptitudes, and interests to take advantage of these opportunities.

The Jewish response to those who would eliminate or reduce welfare programs because of occasional abuse is to be found in the midrashic comment on a biblical verse: "If your brother be waxen poor, you shall not suffer him to fall. He is like a load resting on a wall: one man can then hold it, and prevent it from falling, but if it has fallen to the ground, five men cannot raise it up again. And even if you strengthened him four or five times, you must (if he needs it) strengthen him yet again" (Sifra 109b). The task is never finished until "your brother" is raised from a condition of dependency to the state of self-reliance and self-support.

In career counseling, work is described as the exercise of potentialities. It is also defined as "energy applied to a task." Work provides intrinsic rewards, such as fulfilling aesthetic and intellectual needs and the need to work with our hands and bodies. These are called intrinsic rewards of work. There are also social rewards from work. By being involved in work, individuals participate in an environment that can provide positive contact with others. There are also

extrinsic rewards of work, which are primarily monetary and enable the worker to enjoy the comforts of life. It is important to consider all of these factors when selecting a career. If people seek jobs merely to obtain extrinsic rewards, such as money, their intrinsic needs will not be fulfilled, and they often expend less energy in their work, finally losing interest in it completely.

As we understand today from the field of psychology, what contributes to people's feelings of well-being is a sense of self-esteem and the conviction of one's worth as an individual. People for whom these needs are met often experience a joy in living; if their work provides for them an opportunity to express their potential, then they will more than likely be successful and fulfilled as individuals. On the other hand, those holding jobs that are unfulfilling become less productive and less motivated, and consequently they withdraw emotionally from work and at times from life as well. Those who are unemployed, whether by choice or not, lack the opportunity to satisfy their basic physical, social, and psychological needs.

HOW CAN WE BREAK THE CYCLE OF WELFARE DEPENDENCY?

Many studies have indicated that a large number of welfare-dependent heads of households, particularly those who are single females, face two categories of barriers to employment: personal/individual and systemic/structural. Many of these barriers are interconnected and form a complex web of obstacles to self-sufficiency.

Systemic barriers to employment for many welfare-dependent heads of household are well documented and include lack of appropriate training or opportunities, a shortage of jobs that pay a livable wage, lack of child care, and transportation problems. Psychological barriers are often more difficult to overcome than systemic barriers. Single-parent welfare recipients often feel immobilized, disempowered, helpless, overwhelmed, and anxious. Their living patterns are unstable, and they have histories of fail-

ure, low self-esteem, fear of the unknown, poor education, joblessness or weak employment, and a lack of proper role models. Many suffer from general depression and have histories of domestic violence and/or drug or alcohol abuse. Many families may be considered multi-problem families, living in chronic poverty. Their family dynamics are usually unstable or stressful, with extended family support or other social support systems being weak or nonexistent.

Welfare reform reflects the shift in attitude toward helping the disadvantaged become independent of the system. Congress passed legislation designed to change the focus of the federal welfare system from income maintenance to employment by providing disadvantaged individuals with remedial education, job training, and child care services that would enable them to enter the labor market. This program intends to move people permanently off welfare by making them self-sufficient. Finding meaningful employment for people seems to be more cost effective than giving them financial assistance. Teaching a trade to the disadvantaged will provide greater self-fulfillment and may eliminate the need to depend on others. These concepts, which were recognized a long time ago by Maimonides, are the basis of the code of *tzedakah*. Welfare reform brings our country closer to the highest degree of charity.

TIKKUN OLAM: PERFECTING THE WORLD

The concept of *tikkun olam*, using social action to repair the world, is one of the cornerstones of the notion of *tzedakah*. The idea of "repair of the world" is ever-present for Jews, since they conclude every worship service with the "Alenu" prayer, including the words "L'Taken olam b'malkhut Shaddai" (to perfect the world under the kingdom of the Almighty.) Tikkun olam has come to connote social action and the pursuit of social justice. Many organizations and thinkers have used the term to refer to social action programs; *tzedakah* (charitable

giving) and *gemilut hasadim* (acts of kindness); and progressive Jewish approaches to social issues.¹ JVS staff, who provide a wide range of services to the disadvantaged, incorporate Maimonides' code of *tzedakah* into their work ethic and thus fulfill the mission of repairing the world (*tikkun olam*) by helping one person at a time gain independence through counseling, teaching, and mentoring. As it is said, "Whoever saves a single soul is deemed as if he saved an entire world" (Sanhedrin 4:5).

FROM TZEDAKAH TO INDEPENDENCE: THE HIGHEST FORM OF GIVING

Beverly was helped by realizing that real change comes from within. She knew that she had to take action to move herself away from the cycle of poverty. She was also blessed to have a dedicated counselor who supported her and empowered her to become self-sufficient.

After years of moving around from one program to the next, Beverly was directed

to the Essex County One Stop Center. In contrast to other programs, One Stop focused on assessing Beverly's skills and interests before referring her for job training. Part of One Stop's services included a comprehensive test battery performed by JVS; it consisted of various basic skills, vocational, interest, and aptitude tests. After completing the test battery, it became clear that this young mother had a very high potential to enter the medical billing field. Although Beverly was not yet ready to verbalize her goals, the results of the tests revealed exceptional aptitude and specific interest in areas connected to medical billing, a field Beverly knew little about before. Referrals were made for Beverly to take the GED test and to enter a medical billing training program, and she was successful in completing both. Later on, a JVS counselor was able to help Beverly locate a job in a medical hospital that provided flexible work in the billing department. This job enabled Beverly to become independent of the welfare system, and being a better role model for her children increased her self-respect and enabled her to become a better parent. Beverly's transition to the working world left her with a new sense of identity. Beyond gaining financial independence, she emerged with an invaluable sense of pride and self-worth that had eluded her before.

Because Beverly's dependence on the welfare system was a reflection of the culture and the lifestyle that she grew up with, her transformation from dependence to independence was a major accomplishment. This transformation, which is the highest degree of *tzedakah*, was in part made possible by the work of JVS.

It is remarkable that this vision of giving, in which the transition to self-sufficiency is the highest goal, was laid out for us by our Jewish sages. It is our duty to bring their understanding into the 21st century by acting on their vision of helping others help themselves.

¹Ron Coun, former executive director of JVS at MetroWest NJ, integrated the concept of *tikkun olam* into every aspect of his work. Whether he was speaking to JVS staff, a state committee, or a committee at the county One Stop, he discussed the need to repair the world. Ron was a champion for the disadvantaged and the disabled, and at every available opportunity he emphasized the injustice in our society and the importance of integrating those who have been excluded into the mainstream culture. Out loud, he pondered the question of how we could help our clients at the county and state level reach their ultimate potential. Ron was a gifted public speaker who knew how to advocate for the needy but was also skilled in dealing with the bureaucracy. Ron began his work as a rehabilitation counselor at the assessment unit, where he evaluated clients for their potential. At the beginning of his career at JVS, he occupied his time with the "repair" of individual clients. Later on, he spent most of his energy on the global task of repairing the system, educating staff, administrators, and politicians about the *mitzvah* of *tikkun olam*. Within the agency, Ron was a very caring individual who was supportive of clients and staff in times of personal need.