

Maimonides Eight Degrees of Tzedakah

The Jewish ideals of Tzedakah were summarized and taught by Moses Maimonides (RaMBaM), a great teacher who lived in Spain and the Egypt. Maimonides believed that Tzedakah is like a ladder. It has eight rungs, from bottom to top. Each step you climb brings you closer to heaven.

1. The person who gives reluctantly and with regret.
2. The person who gives graciously, but less than one should.
3. The person who gives what one should, but only after being asked.
4. The person who gives before being asked.
5. The person who gives without knowing to whom he or she gives, although the recipient knows the identity of the donor.
6. The person who gives without making his or her identity known.
7. The person who gives without knowing to whom he or she gives. The recipient does not know from whom he or she receives.
8. The person who helps another to become self-supporting by a gift or a loan or by finding employment for the recipient.

Rambam, Hilkot, Matenot, Aniyim 10:7-14:

There are eight degrees of Tzedakah, one higher than the other. The highest degree of all is where one strengthens the hands of an Israelite who faces poverty, giving him a gift or a loan, entering into a business partnership with him, or giving him a job in order to strengthen his hand and to prevent him from becoming an object of Tzedakah. It is with regard to this that Scripture says: "Then thou shalt strengthen him: Yea, though he be a stranger or a sojourner: that he may live with thee" (Lev, 25:35). The meaning is: Strengthen him before he falls and needs to be supported by others.

A lesser degree is when one gives Tzedakah to the poor, but neither the giver nor the receiver knows each other. For, in this case, the duty of giving Tzedakah for its own sake has been carried out. In the Temple, for example, there was a secret chamber into which good men would secretly place money, and from which the poor would take secretly. Not very different from this is where a man gives money to the Tzedakah kupah (fund). But a man should only give money to a Tzedakah kupah if he knows that the directors are trustworthy, wise and reliable like Rabbi Hananya Ben Teradyon.

A lesser degree is where the giver knows to whom he has given, but the poor man does not know to whom he is indebted. The famous sages, for example, would go in secret to throw some money into the houses of the poor. This is the desirable way of giving Tzedakah when the directors of the kupah are unreliable.

Less than this is where the poor man knows to whom he is indebted, but the giver does not know to whom he had given. Some of the famous sages would wrap up their contributions to Tzedakah in a

scarf slung over their shoulder so that the poor could come and take it without suffering any embarrassment.

Less than this is when the giver gives money directly to the poor man, but without having to be asked for it.

Less than this is when he gives after the poor man has asked him to do so.

Less than this is when he gives the poor man less than he should, but with a cheerful countenance.

Less than this is when the giver is glum.

Tzedakah Quotations

Assisting the poor is not an act of grace on the part of the donor, but a duty. By giving alms, he is merely practicing righteousness, i.e., performing a deed of justice. All man's possessions are but a loan from the Creator of the universe, to Whom belong the earth and the fullness thereof, and by his giving charity, he merely secures a more equitable distribution of God's gifts to mankind. "Give unto Him of what is His, seeing that you and what you have are his; this is found expressed by David who said, "For all things come of Thee, and of Thine own have we given Thee" (I Chron. xxix.14) (Aboth III.8). It also explains the Talmudic law: "Even the beggar who is maintained by charity must practice charity" (Sit. 7b). Nobody is exempt from his duty.

Almsgiving should not consist of just handing out a dole. The circumstances of the applicant and the style of living to which he has been accustomed must be taken into consideration. "Thou shalt surely lend him sufficient for his need." (Deut. Xv.8).

Blessed is he that considereth the poor" (Ps. xli. 1). It is not written, "Blessed is he that giveth to the poor."

"A person gives a donation without knowing who receives it, and a person receives it without knowing who donated it (B.B. 10b).