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Charity in Islam and Judaism: A Comparative Study of Zakāt and Tzedakah

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ABSTRACT

Islam and Judaism give a high status to charity because it is a social and religious obligation. If we go through scriptures, ancient commentaries, and rabbinic traditions, this article gives the comparison of the holy activates of Tzedakah in Judaism and Zakāt(Alam due) in Islam. It explores their social, legal frameworks, roles and theological Study through a textual comparative methodology. Although the results highlight differences in canvas, implementation, and conceptual enclosing, they also tell us about the great equivalents, such as their heavenly command, mandatory charm, and focus on helping the oppressed. While Tzedakah enforces justice and collective responsibility defined by moral commands, Zakāt works as a system which is a legally connecting system of wealth transmission. At the end this study shows conclusion that both systems offer huge basics for social justice, poverty decrease, and interfaith dialog, providing deep evidence to modern values. According to the study's results, both models offer sustainable outlines for social justice, poverty decrease, and interfaith dialog, also providing modern countries important understandings into moral economics and Religion-based methods to welfare.

Keywords:

Charity, Interfaith Dialogue, Islam, Judaism, Poverty Alleviation, Social Justice, Tzedakah, Zakāt.

Introduction:

“Commitment to other’s welfare without attention of individual materialistic benefits or desire” is the true definition of charity.⁽¹⁾ in other words, a devotion to the welfare which is contradictory to egoism and selfishness a main them of the action.⁽²⁾

As a wide-ranging moral value that distinguish all cultures and religions, charity has become a central act of human development. In the Semitic religions, it demonstrates as a divinely assigned obligation to create social justice, economic stability, and spiritual growth in addition to being a unselfish act of kind-heartedness. Thou their differing theologies, Islam and Judaism share a outstanding faith that wealth is a blessing from God that must be divided to the deservings.

Among the five pillars of Islam, the act of Zakāt, comes as a basic tool for poverty elevation, reallocating of wealth, and purifying the human soul. Islamic charity emphasizes two options mandatory and voluntary charitable, establishing a comprehensive system of welfare that is supplemented by voluntary acts of sadaqah. The idea of Tzedakah has a parallel meaning in Judaism, where it serves as a moral obligation that is adopted from the Torah and explained in rabbinic teachings. Apos to simple almsgiving (Zakāt), Tzedakah highlights the collective duty to sustain justice and dignity in humanity by being considered as an act of justice (tzedek) as different to charity.

It is significant to compare Zakāt and Tzedakah for two reasons. First of all, it highlights the common ritual of divine direction among Semitic beliefs, where assisting the poor and deprived is regarded as a form of worship. Second, it allows Islamic Studies researchers to assess the ways in which the judicial and spiritual outline of charity in Islam is similar to—and diverse from—that of Judaism. In adding to improving interfaith dialog, this kind of study provides modern nations with workable models for moral economics and social welfare.

Thus, the purpose of this article is to study the philosophies, practices, and outlines of generosity in Islam and Judaism, with an emphasis on Zakāt and Tzedakah. It will identify their commonalities, underline their divergences, and explore their relevance in addressing global challenges of poverty, inequality, and interfaith harmony.

Charity in Islam

Charity in Islam is not merely a voluntary act of benevolence but a divinely mandated system that integrates faith, spirituality, and social responsibility. The Qur’ān repeatedly emphasizes that wealth belongs to Allah and human beings are only trustees of what they possess. As such, they are required to spend from their wealth for the welfare of society, especially to uplift the poor, the needy, and the marginalized. The Islamic approach to charity is both legal and moral: it enforces compulsory mechanisms such as *Zakāt* while also encouraging voluntary acts of compassion through *Sadaqah* and other forms of charitable giving.

Charity in the Holy Qur'an

The Qur'an consistently links charity with faith, piety, and the purification of wealth. One of the central verses declares:

إِنَّمَا الصَّدَقَاتُ لِفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤْمِنَاتُ قُلُوبُهُمْ فِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فِي يَوْمَةٍ مِّنَ اللَّهِ وَاللَّهُ عَلَيْهِ حَكْمٌ

"The prescribed charities (i.e. zakat) are only for the poor, the needy, the officials employed to collect them, and those whose hearts are (to be) reconciled, and for (the freedom of) the captives, and for the debtors, and (those) in the way of Allah and for the travelers. (This is) an obligation from Allah, and Allah is All-Knowing, All-Wise."⁽³⁾

وَأَقِيمُوا الصَّلَاةَ وَأُثْرِكُوا الرِّكَابَ وَمَا تُفْدِمُ إِلَّا نُفَسِّدُ مِنْ خَيْرٍ تَجْدُودُهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ

"Establish the Prayer and pay the alms-due. Whatever good you send ahead for yourselves, you will find it with Allah. Indeed, Allah is All-Seeing of what you do."⁽⁴⁾

Here, charity is not presented as an optional virtue but as an obligatory duty, inseparably connected with the act of worship (ṣalāh). Another verse highlights the social responsibility attached to wealth:

وَقِيلَ لَهُمْ حَقٌّ لِّلْمُسَائِلِ وَلَا سُخْرَيْوْرِ

"And in their wealth, there was a rightful share for the beggar and the deprived."⁽⁵⁾

These verses reflect that charity in Islam functions both as a spiritual act of devotion and as a social mechanism for redistribution of resources.

Zakāt: The Obligatory Charity

Zakāt constitutes one of the five pillars of Islam, making it a central institution in the Muslim faith. It requires Muslims to allocate a specific portion of their wealth generally 2.5% of accumulated assets to eligible recipients. The Qur'an outlines eight categories of beneficiaries, including the poor, the needy, those employed to administer Zakāt, new converts, those in bondage, debtors, in the path of Allah, and travelers in need.⁽⁶⁾

The philosophy of Zakāt is twofold: first, it purifies wealth from greed and selfishness; second, it ensures the circulation of wealth within society to reduce economic disparity. Unlike voluntary charity, Zakāt is enforceable under Islamic law, and its non-payment is considered a grave sin.

Sadaqah: Voluntary Charity

Alongside Zakāt, Islam encourages voluntary charity (*Sadaqah*), which can be given at any time and in any amount. The Prophet Muhammad (peace be upon him) described Sadaqah not only as monetary assistance but also as any act of kindness:

“Even a smile is charity.”⁽⁷⁾

This broad understanding of Sadaqah elevates charity beyond financial giving, emphasizing compassion, empathy, and social solidarity in everyday interactions.

Impact on Society

The system of charity in Islam is designed to maintain social equilibrium. By mandating Zakāt and promoting Sadaqah, Islam seeks to eliminate poverty, discourage hoarding of wealth, and foster mutual care within the community. Economically, it prevents the concentration of wealth among the elite; spiritually, it nurtures humility and gratitude in the giver; and socially, it preserves the dignity of the recipient by recognizing charity as their right, not as a favor.

Charity in Judaism (Tzedakah)

The Hebrew word for charity is *Tzedakah* meaning to give aid, assistance, and money to the needy and unfortunate people or charitable causes. This obligation is upon every person to donate a significant portion of one's wealth or income for the well-being and betterment of the poor and needy and is not simply considered an act of generosity but an act of justice.

The concept of charity was first introduced in the *Torah* in the form of an agricultural economy and practical instruction was provided to observe *Tzedakah*. Farmers were instructed to leave their crops standing in the corners of their fields for the poor who should be allowed to take as much food as they required for their survival.

This can be likened more to a purer form of altruism since charitable acts should be coupled with a motive that encourages a person to contribute unselfishly and out of love. If the act of *Tzedakah* is performed without the intention of materialistic gain, it is deemed to be of the highest level.

Charity is portrayed in Judaism as a mandatory ethical and religious obligation in addition to a choice virtue. *Tzedakah* (תְּצִדָּקָה), the Hebrew term of philanthropy derives out of the root word *tzedek* that means justice or righteousness. This language relationship is manifested by the Jewish belief that benefiting the poor is a way of doing justice and not charity.⁽⁸⁾ *Tzedakah* is thus considered as a moral obligation with its origin in the *Torah* and further developed in the rabbinic literature.

Biblical Foundations of Tzedakah

In the Old Testament, the duty to take care of the poor, widows, orphans, and strangers is created in a significant number of commands. As an example, the book of Deuteronomy indicates, Do not be hardhearted, you shall be tight-fisted to any of you, fellow-Israelites, who are helpless. Rather, be magnanimous and offer them all they need. ⁽⁹⁾

Likewise, the book of Proverbs states:

“Whoever is kind to the poor lends to the Lord, and He will reward them for what they have done.”⁽¹⁰⁾

This verse is a manifestation of the divine will of justice and compassion in the world; it underlines that charity is not an act of goodwill in Judaism but a matter of covenant.

Rabbinic Development of *Tzedakah*

The concept of *Tzedakah* as later used and promoted by Jewish philosophy was expanded in Jewish tradition. To ensure a neat allocation among the poor, the rabbis institutionalized the values of giving and formed communal groups such as food stamps (tamhui) and charity funds (kupah). This institutionalization of giving to the poor underlines the common need of Judaism to fight poverty.

Maimonides (1135–1204) One of the greatest contributions was made by Maimonides who segregated *Tzedakah* into 8 progressively increasing levels. He was of the opinion that instead of just providing temporary aid, the best form of charity was to ensure that an individual is self reliant by providing him or her with a job a partner or a loan. This hierarchy demonstrates the Jewish dedication to upholding recipients' dignity and guaranteeing long-term rather than temporary solutions.

Philosophy of *Tzedakah*

Tzedakah is based on the idea that people serve as trustees for God, who ultimately owns all wealth. Thus, withholding charity is seen as withholding what rightfully belongs to the poor. Jewish tradition emphasizes that every act of giving should be accompanied by compassion and respect, so as not to humiliate the recipient.

Furthermore, *Tzedakah* is understood as an act of worship. By giving to the needy, one imitates God's own mercy and fulfills the command to “love your neighbor as yourself”.⁽¹¹⁾ This transforms charity into both a spiritual practice and a social necessity.

Contemporary Relevance

In modern Jewish communities, *Tzedakah* continues to play a central role. Charitable foundations, community funds, and international relief organizations embody the ancient principles of social justice and mutual care. Using the Jewish ethical framework of *Tzedakah*, modern concerns like poverty alleviation, refugee assistance, and humanitarian relief are frequently discussed. Furthermore, the emergence of internet giving platforms

has increased Jewish philanthropic prospects while posing fresh concerns about accountability and transparency.

Comparative Analysis: Islam and Judaism

Similarities between *Zakāt* and *Tzedakah*

1. Divine Command and Obligation

Islam and Judaism have Charity as a divine command and not a choice. In Islam, *Zakāt* is one of the Five Pillars, and its denial is considered a grave sin. Judaism's views about *Tzedakah* as an action based on the principle of justice (*tzedek*), thus as a moral and religious commandment and obligation but not as an act of generosity.

2. Support for the Vulnerable

Both traditions emphasize supporting the marginalized orphans, widows, the poor, and strangers. The Qur'an⁽¹²⁾ outlines specific categories of receivers for *Zakāt*, while the Torah⁽¹³⁾ guidelines Israelites to care for the poor without hesitation.

3. Spiritual Dimension

In Islam, *Zakāt* purifies wealth and the soul, ensuring spiritual growth. In Judaism, *Tzedakah* is not only a social obligation but also a way to imitate God's mercy, linking charity with spiritual refinement.

4. Communal Responsibility

Both traditions institutionalized charity. In Islam, the Bayt al-Māl (public treasury) historically ensured organized distribution of *Zakāt*. In Judaism, communal funds like the kupah (charity chest) and tamhui (food distribution) ensured systematic welfare.

Differences between *Zakāt* and *Tzedakah*

1. Legal Structure

Zakāt has a defined legal framework: a fixed percentage (2.5%) on certain types of wealth and eight categories of recipients. *Tzedakah* does not prescribe a fixed rate; it is shaped by communal customs, rabbinic interpretations, and the individual's means.

2. Recipients

Islamic law specifies beneficiaries in the Qur'an.⁽¹⁴⁾ In Judaism, while priority is given to the local poor, the obligation can extend to wider humanitarian concerns depending on circumstances.

3. Conceptual Foundation

Islam frames charity as obedience to God and purification of wealth, while Judaism frames *Tzedakah* as justice returning to the poor what is rightfully theirs.

4. Scope and Enforcement

In Islam, the state has the authority to compel Zakāt; in the past, defiance has resulted in dire repercussions, as demonstrated during Abu Bakr's (RA) caliphate. Tzedakah is mostly enforced voluntarily in Judaism, depending more on social responsibility and religious obligation than on government coercion.

Synthesis and Insights

According to the Islamic teachings, Zakāt cleanses the soul and material wealth thus providing spiritual growth. Nevertheless, the legal structures are different, Islamic has institutional frameworks that create a legal order with a set of specific rules, a set of enforcement mechanisms, and systems of classification.

Judaism emphasizes ethical accountability and equity and generosity is viewed as a religious obligation and a role of community collaboration. Together, zakat and tzedakah are the examples of how the religions of Semitism view the poor as worthy representatives of the right to a part of the wealth, and this offer is taken as the trust of God. The two systems have structural differences but still hold on to the belief that there is an inseparable connection between spiritual life and social welfare.

Discussion

In addition to demonstrating the theoretical ambiguity of the two traditions, a comparative reading of Tzedekah in Judaism and Zakāt in Islam reveals their impressive topicality in modern world issues. In this section, the author explores how novel the study findings are with regard to the current discussions on social justice, interfaith harmony, poverty reduction, and ethical economics.

The Role of Charity in Reducing Poverty

Charity is used as an institutional solution to poverty in Judaism and Islam. Comparing tzedakah in Judaism where people and communities are required to help the needy, zakat in Islam makes sure that there is redistribution of income and tries to avoid concentrating resources. Regarding the United Nations Sustainable Development Goals (SDGs) on poverty eradication, such religious frameworks offer traditional moral frameworks that combine social justice and spirituality.

Faith-Based Alternatives to Capitalist Welfare Systems

Contemporary secular assistance programs are often culturally blind to the moral and spiritual aspects of poverty in order to focus on distribution of materials. This paper manifests the way in which religion-driven economic moralities could serve as an alternative to the exploiting capitalist models with the focus on Zakat and Tzedakah.

These traditions offer a better and wider view of social justice, as they link material well-being with heavenly responsibility.

Preservation of Human Dignity in Aid

Islam and Judaism emphasize greatly on empowering the poor, unlike most of the modern charity initiatives that may lead to dependence and loss of dignity. The Quran states charity as a right of the poor whereas Maimonides thought that encouraging self-reliance was the highest kind of charity. This dignity-based approach directly influences the contemporary humanitarian organizations, refugee assistance programs and non-governmental organizations as well.

Community-Building and Institutionalization

The manner in which religions have historically organized welfare systems can be seen through the establishment of community charity funds in Judaism and Bayt al-Mal in Islam. These models remain relevant to modern day policy makers in development of welfare programs that are responsible and open. They too indicate the ways in which religious ethics can be used in guiding institutional structures in a way that fosters social cohesiveness and communal solidarity.

Interfaith Dialogue and Peacebuilding

In this comparative analysis, it is possible to see the shared ethical standpoint of Islam and Judaism in the times of religious conflict. The two religions share similarities in terms of justice, compassion, and caring of the poor implying that there is adequate foundation of interfaith communication and partnership. The essay approves the peacebuilding efforts by ensuring the centrality of generosity in faith particularly in regions where Muslims and Jews coexist.

A Model for Ethical Economics

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Relevance in the Post-COVID-19 World

The COVID-19 pandemic brought into focus global structural weaknesses in the welfare and healthcare systems. This paper demonstrates that religious philanthropic practices can promote crisis management, self-help, and resilience through community. Reintroduced concepts of Zakat and Tzedakah can assist societies in adopting both long and short term recovery plans and addressing the humanitarian needs of their populations.

Conclusion

Charity is an important part of the theological, ethical and social system of the two religions as the Tzedakah which is practiced in Judaism is compared with Zakat practiced in Islam. Both religions are also aimed at seeking justice, compassion, and social good, although their structural strategies vary: Jewish has a moral and communal duty, whereas Islam sets a framework of a legalized, institutionalized system.

Zakāt according to Islam ensures the nature of transferring of wealth, the purification of the giver and the wealth and also the provision of a variety of categories of beneficiaries instituted in the Quran. Tzedakah is a Jewish term that is used to translate to justice and righteousness. It teaches individuals and society to value the dignity of the poor and seek long term solutions to poverty. Both the programs help in reminding Christians that money is a gift God has given to them to be used to benefit humanity rather than to take possession of it.

This comparative research also shows that Jewish and Islamic traditions of philanthropy provide paradigms that are timeless and can be useful in the modern countries that are faced with persistent injustice and humanitarian crises. Their emphasis on human dignity, righteousness, and social unity is valuable information to contemporary social initiatives, welfare programs, and interfaith collaboration. As a result of the study, it can be concluded that despite the different theological and legal systems, Islam and Judaism are aligned on the universal truth that religion and charity are inseparable. It is also aimed at creating societies founded on justice, compassion, spiritual responsibility and is a religious practice and a social reform tool.

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⁽¹³⁾ Deuteronomy 15:7–11

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