



DVAR TZEDEK

Parshat Ki Tavo 5771

By Rachel Travis

September 17, 2011

Several months ago, my husband was stopped by one of the ubiquitous young people on the streets of Manhattan fundraising for good causes. He was told that for just \$22 a month, he could sponsor a needy child in the Global South. Moved by the pitch, he signed up, and soon after, a photo of an adorable young girl arrived in the mail. When he told me what he had signed on for, I was touched to be married to the type of man who gives freely when asked. But I also wondered about the organization itself—its giving practices and how much of its funding actually reaches the children it was established to support. I did some online research and was surprised to discover that the organization’s CEO makes almost half a million dollars a year and that there was no analysis of its programmatic impact. But its overall rankings on reputable charitable accountability websites were high, and I already felt emotionally bound to the girl whose picture sat on our desk, so we have been supporters ever since. Yet this question—of how to translate our good intentions into effective giving, is one that many of us face regularly.

In *Parshat Ki Tavo*, Israelite farmers are instructed to “set aside in full the tenth part of your yield—in the third year, the year of the tithe—and [give] it to the Levi, the stranger, the orphan and the widow, that they may eat in your cities and be satisfied...”¹ This tithe, which was given every three years, is known as *ma’aser ani*, the tithe for the needy. And its beneficiaries—the Levi, the stranger, the orphan and the widow—are clearly delineated. Yet, the medieval sages Ibn Ezra and Chizkuni both infer choice into this seemingly straightforward obligation. They write that the farmer may give to whomever he chooses from this list.² Rashi, noting the language of the verse, adds that the amount given must be enough to satiate the recipients.³ In other words, the *ma’aser ani* may be given to ten widows, two orphans, or whatever other combination the farmer chooses, as long as the giving is not spread too thin.

The power and responsibility of these types of choices—and the realization that giving to an orphan might mean an impoverished widow goes to bed hungry—is something that many of us grapple with as we decide how to allocate our *tzedakah*. Even if we manage to give 10 percent of our income to charity—the ideal based on the biblical tithes—our giving capacity is finite, and the list of worthy and important beneficiaries is seemingly endless. It is often a struggle to figure out how our *tzedakah*—whether \$10 or \$10,000—can have the greatest impact.

Many of us make these choices emotionally: we strive to be the type of people who open our checkbooks to save the life of a child when asked. And giving with our hearts in this way is often what makes giving *tzedakah* a personally meaningful experience. Yet it is when we give with both our hearts *and our heads*—acting carefully to make choices based on our ideals and values *and* the impact that our giving will have—that we can have the greatest effect on the world around us.

¹ Deuteronomy 26:12.

² Ibn Ezra and Chizkuni on Deuteronomy 26:12.

³ Rashi on Deuteronomy 26:12.

Giving with our heads requires a bit more effort and research, but can also be the key to transforming our best intentions into effective *tzedakah*. A useful first step is creating a giving plan. Deciding how much we plan to give—and of that amount, how much to allocate to various causes—can help ensure that we meet our goals.

For instance, global social justice—and specifically maternal health—is at the core of my giving priorities. But there are numerous organizations working on different facets of this issue and at varying levels of competency. Rather than choosing an organization haphazardly, or based on the strength of its PR efforts, I need to take the time to figure out which organizations are most effective.

In recent years, thanks to an emerging emphasis on assessing the strength of nonprofit organizations, tools are increasingly available to help us make informed decisions about our giving. For example, there are independent evaluators such as Charity Navigator, which assess how much of an organization's funding goes directly into programming and how much pays for overhead. There is also a growing emphasis among development economists on analyzing not only how nonprofits allocate their funds but, more significantly, how successfully they achieve their programmatic goals. For instance, Innovations for Poverty Action is a nonprofit that utilizes randomized evaluations to determine the impact and cost effectiveness of different programs and then works to disseminate its findings to policymakers, practitioners, investors and donors.⁴

Before we give, we should take the time to carefully consider the changes we want to effect in the world. With each donation we make, we are implicitly choosing to support one organization or cause over another, so we should work to ensure that each dollar not only reflects our values but also has real impact. The Torah provides us with a framework for charitable giving but also supplies us with a wide spectrum of personal choices for how we will allocate our *tzedakah*. Each of us has an obligation to give generously with our hearts, but we also have a responsibility to give thoughtfully with our heads. Only by doing both will we see the change we hope to bring about in the world.



Rachel Travis is currently the Curatorial Assistant for the Roman Vishniac Archive at the International Center of Photography. After earning a Masters in Jewish Art and Visual Culture at the Jewish Theological Seminary, Rachel has worked at a number of museums and Jewish institutions, exercising her belief that art can serve as a vehicle for social change. Born in Manhattan and raised in Atlanta, Georgia, she currently lives with her husband in the Upper West Side where they enjoy biking, baking and urban farming. Rachel can be reached at rachel.dvartzedek@gmail.com.

⁴ "Scaling Up What Works," *Innovations for Poverty Action*. <http://www.poverty-action.org/scaling-up-what-works>

©2011 American Jewish World Service

To subscribe to this publication, please visit www.ajws.org/dvartzedek.

The writers of the Dvar Tzedek are the recipients of the Lisa Goldberg Memorial Fellowship. As President of the Charles S. Revson Foundation, Lisa Goldberg had a profound commitment to the Jewish community and to social justice. She was a creative and vigorous supporter of leadership development, public interest law, women and public policy and Jewish culture. Lisa died tragically at the age of 54. She was a good friend and generous supporter of AJWS, and we hope that, through these words of tzedek, we can contribute to her legacy.

AJWS is committed to a pluralistic view of Judaism and honors the broadest spectrum of interpretation of our texts and traditions. The statements made and views expressed in this commentary are solely the responsibility of the author.