



Abrahamic Solidarity: Tzedakah, Christian Charity, and Zakat as Theological Accounting Frameworks for Socioeconomic Justice Ethical Governance

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Abstract

This article comparatively examines the theological, ethical, and accounting foundations of three cardinal practices of solidarity within the Abrahamic religions: Tzedakah in Judaism, Charity in Christianity, and Zakat in Islam, to analyze their role in constructing contemporary frameworks of socioeconomic justice. In Judaism, tzedakah transcends the notion of almsgiving and is conceived as a moral and legal duty that rebalances wealth to preserve communal dignity, grounded in Halakha and the prophetic tradition oriented toward mutual support. Islam, through Sharia, establishes Zakat as an obligatory religious tax that purifies wealth and redistributes resources to vulnerable groups, thus articulating a system of financial responsibility that integrates faith, justice, and social cohesion. In Christianity, charity is configured as a central theological principle and an economic practice of mercy, whose historical development spans from apostolic and patristic community ethics to its modern reinterpretations within the perspectives of social doctrine and institutionalized philanthropy. This study adopts a qualitative, documentary, hermeneutical, and comparative approach, aimed at analyzing the theological, ethical, and accounting foundations of economic solidarity practices. The analysis reveals that, although differentiated in normative structure and social scope, these three traditions converge on a common vision of economic solidarity as a divine mandate and moral duty, with direct implications for the design of ethical accounting systems, redistributive policies, and contemporary models of social responsibility. The potential of an interreligious framework of financial ethics is discussed, one that, based on these age-old practices, can guide current debates on inequality, fiscal sustainability, and responsible economic governance.



Keywords: Theological, Abrahamic Solidarity, financial ethics; socioeconomic justice; redistributive practices

Introduction

Throughout history, the Abrahamic religions of Judaism, Christianity, and Islam have exerted a profound influence on the material organization of social life, shaping not only belief systems and moral norms, but also fundamental economic practices oriented toward community cohesion and distributive justice. Among these elements, the obligations of solidarity—Tzedakah, Charity, and Zakat—constitute ethical and theological pillars that have undergone centuries of reflection and regulation, shaping mechanisms of redistribution and mutual support that transcend the religious sphere to impact contemporary models of well-being and social responsibility. These practices, far from being mere expressions of individual altruism, are articulated as normative mandates inscribed in revelation and religious law, and have been interpreted, adapted, and systematized in different historical and socioeconomic contexts. In the Jewish tradition, tzedakah is conceived not as a voluntary act, but as a structural obligation of justice that rebalances inequalities and ensures that individual prosperity retains its communal dimension. In classical Jewish tradition, tzedakah is not conceived as a merely private practice, but as an obligation institutionally supervised by communal authorities (gabba'ei tzedakah and rabbinical courts). In contemporary contexts, this function is carried out primarily by formal communal institutions (synagogues, federations, and social funds), combining religious norms with modern legal and administrative frameworks. In Christianity, charity has served as a theological horizon linking love of neighbor with concrete practices of assistance, hospitality, and resource distribution, from apostolic communities to the modern institutionalization of social action. In Islam, Zakat represents a religious legal obligation that integrates spiritual purification with economic redistribution, constituting one of the fundamental pillars of the faith and a systematic mechanism for social sustainability enshrined in Sharia law.

This article seeks to comparatively analyze the theological, ethical, and accounting foundations that structure these three forms of Abrahamic solidarity, as well as their historical evolution and their impact on shaping contemporary frameworks of socioeconomic justice. The aim is to understand how these age-old principles, articulated in diverse yet convergent traditions concerned with collective well-being, offer normative and analytical keys for designing more equitable, sustainable, and socially responsible economic systems from an interfaith perspective.

Theoretical Framework

The practices of economic solidarity within the Abrahamic religions tzedakah in Judaism, Charity in Christianity, and Zakat in Islam have deep theological and normative roots that have shaped models of redistribution, social justice, and financial responsibility for centuries. These institutions are not simply voluntary expressions of generosity, but rather legal, moral, and accounting mechanisms that structure the relationship between wealth, community, and religious obligation. Similar to the regulation of interest and usury in these traditions (Chapra, 2000), these practices seek to prevent the excessive concentration of capital, avoid exploitation, and promote an ideal of socioeconomic equity sustained by divine duties and community norms.



In Judaism, Tzedakah is grounded in the Torah and Halakha, where distributive justice is a central covenantal obligation. Texts such as Deuteronomy 15:7–11 and Leviticus 25 articulate the responsibility to assist the needy as an expression of righteousness and the restoration of social order. Rabbinic tradition emphasizes that tzedakah is not merely charity, but a legal and moral duty aimed at rebalancing wealth within the people of Israel (Elazar, 2001). Maimonides systematized this concept by proposing an eight-level hierarchy of tzedakah, the highest level of which consists of empowering the recipient to overcome their vulnerability (Maimonides, *Mishneh Torah*, *Matnot Aniyim* 10:7–14). Such principles have influenced the design of community institutions such as charity funds, interest-free loans (*gemach*), and contemporary mechanisms of structured philanthropy (Sacks, 2005).

Christianity, for its part, has developed a conception of charity that transcends isolated acts of assistance and is theologically articulated around love of neighbor as the central mandate of the Gospel message. From the earliest centuries, Christian communities organized support systems for widows, orphans, and the poor, as recorded in Acts 2:44–45 and 4:32–35. Patristic thought deepened this vision, emphasizing that property has a social function oriented toward the common good (Noonan, 1957). For Thomas Aquinas, charity and distributive justice were inseparable elements of a Christian moral economy capable of counteracting structural inequalities (Aquinas, *Summa Theologica*, II-II). In modern times, these ideas were consolidated in the Social Doctrine of the Church, especially in documents such as *Rerum Novarum* and *Compendium of the Social Doctrine of the Church*, where solidarity is presented as a guiding principle for contemporary economic organization (Pontifical Council for Justice and Peace, 2004).

In Islam, Zakat fulfills a profound accounting and economic function, constituting one of the five pillars of faith and a mandatory redistribution mechanism. From a doctrinal perspective, the claim is reliable, as Zakat is an obligatory pillar of Islam grounded in explicit principles of calculation and redistribution; however, it is only partially reliable in practice due to the heterogeneity of its institutional and accounting implementation across contemporary contexts. The Quran explicitly establishes the connection between spiritual purification and economic justice: “Take from their wealth an alms that will purify and sanctify them” (Quran 9:103). Zakat is calculated on specific categories of wealth—gold, silver, trade, agriculture, livestock, and savings—according to precise rules defined in Islamic jurisprudence (Siddiqi, 1983). Its purpose is twofold: to prevent the unproductive accumulation of capital and to guarantee the protection of eight beneficiary groups identified in Quran 9:60. In the contemporary context, Islamic economics has developed Zakat accounting systems, as well as ethical banking models that integrate principles of equity and the prohibition of *riba* (extortion), through instruments such as *mudarabah* (revenue-sharing) and *murabaha* (revenue-sharing) (Iqbal & Mirakhor, 2007).

Accounting as an Analytical Category in Religious Ethics

Accounting, understood as an analytical category within religious ethics, makes it possible to examine the normative mechanisms through which the Abrahamic traditions structure moral responsibility and the redistribution of wealth. Within this framework, Jewish tzedakah, Christian charity, and Islamic zakat function as genuine systems of theological accounting, in which material goods, moral obligations, and social justice are articulated through explicit rules of calculation, allocation, and oversight. These practices not only regulate the flow of resources but also establish ethical criteria for economic legitimacy and social governance. From this perspective, Abrahamic solidarity emerges as a model of institutionalized



socioeconomic justice, in which accounting transcends its technical dimension to become an instrument of ethical governance, capable of linking individual prosperity with collective responsibility and communal cohesion

From a comparative perspective, these three traditions share the conviction that wealth possesses a moral and social dimension that demands inescapable responsibilities toward the most vulnerable in society. Beyond doctrinal differences, Tzedakah, Charity, and Zakat represent normative structures that seek to prevent economic practices that generate inequality and promote forms of justice that integrate spirituality, ethics, and wealth management (Kuran, 2004). Currently, these principles inspire debates on ethical finance, the solidarity economy, and alternative redistribution models capable of responding to contemporary challenges of poverty, inequality, and sustainability (Graafland, 2020). These perspectives have become relevant contributions to the design of interdisciplinary economic frameworks that articulate theology, accounting, and public ethics. These principles have global ethical relevance, although their institutionalization and practical application vary significantly across countries and cultural contexts. While they universally inspire debates on ethical finance and redistribution, they are implemented through distinct religious, legal, and accounting frameworks.

Methodology

This study adopts a qualitative, documentary, hermeneutical, and comparative approach, aimed at analyzing the theological, ethical, and accounting foundations of economic solidarity practices in the three Abrahamic religions: Judaism, Christianity, and Islam.

The central methodological purpose is to identify, interpret, and contrast the normative principles that structure Tzedakah, Charity, and Zakat, as well as to understand their historical and contemporary impact on shaping models of socioeconomic justice and institutional redistribution mechanisms.

The study is complemented by an empirical methodology combining surveys and semi-structured interviews. Surveys were administered to 100 participants with the aim of identifying contemporary perceptions regarding the role of religion-inspired practices in socioeconomic justice and their relevance in current contexts of ethical financial management. Respondents were selected using a purposive sampling strategy, aimed at including participants with knowledge or experience in ethical finance and religious traditions.

The demographic profile encompassed a diversity of ages (20–65 years), genders, educational levels, and geographic origins, while religious affiliation included Islamic, Christian, and Jewish traditions to capture multiple perspectives. Additionally, semi-structured interviews were conducted with specialists selected through criterion sampling, ensuring expertise in religious ethics, accounting, and finance.

For data analysis, survey responses were examined using descriptive and comparative techniques, identifying patterns and differences according to demographic and religious variables. The interviews were transcribed and analyzed through thematic analysis, following a process of open, axial, and selective coding to identify key themes, concepts, and proto-accounting practices. This mixed-methods approach ensures a comprehensive understanding of both quantitative trends and qualitative findings related to the ethical and accounting dimensions of religion-inspired socioeconomic practices.



Data collection was based on a systematic review of sacred texts the Torah, Bible, and Quran—classical rabbinic literature (Mishnah, Talmud, and halakhic codifications), patristic and magisterial sources of Christianity, and Islamic legal corpus (fiqh and contemporary jurisprudence). This process was complemented by consulting recent academic studies on economic ethics, religious finance, social accounting, and solidarity economics. The search and selection of sources followed criteria of thematic relevance, doctrinal authority, and current research.

Theological-critical hermeneutics was used to analyze the information, interpreting the concepts of moral obligation, distributive justice, and community responsibility within their doctrinal and historical context. A comparative approach, inspired by the methodological proposal of Esposito and Watson (2000), was also applied, allowing for the contrasting of normative structures, conceptual categories, and institutional practices among different religious traditions.

This analytical procedure facilitated the identification of convergences and divergences in how each faith articulates solidarity as an ethical, economic, and accounting mandate. It is important to note that these are proto-accounting interpretations, analytical approaches to ancient practices that do not correspond to modern accounting in the strict technical sense.

As a complement, semi-structured interviews were conducted with specialists in biblical studies, Islamic theology, Christian ethics, and social accounting to understand how the redistributive obligations of Tzedakah, Charity, and Zakat are interpreted and applied today in institutional, community, and financial contexts. These interviews provided qualitative perspectives on the current relevance of these practices in contemporary initiatives of structured philanthropy, ethical banking, community funds, and solidarity economy models.

Finally, an ethical-normative analysis was developed based on the principles of justice, equity, and human dignity present in the three traditions, integrating these elements with contemporary conceptual frameworks of social responsibility, accounting for the common good, and fair redistribution. This comprehensive methodological approach made it possible to understand not only the theological origin of these practices but also their relevance for building more equitable, sustainable, and socially responsible economic systems.

Results

Based on an analysis of the three Abrahamic religions, the main theological and accounting elements structuring their practices of economic solidarity were identified. Although each tradition formulates its own redistribution mechanisms, they all share a common premise: socioeconomic justice is based on community responsibility, human dignity, and the moral obligation to assist those in need. The following table summarizes the points of convergence and the fundamental differences found in the research.



Table 1. Comparative chart of Abrahamic solidarity: Tzedakah (Judaism), Zakat (Islam) and Charity/Diakonia (Christianity), with biblical support Source: Original work

Principle	Judaism – Tzedakah	Islam – Zakat	Christianity – Charity/Diakonia
Conceptual nature	Tzedakah is a duty of justice, not mere charity. Based on tzedek (justice). Foundation: “Justice, and justice you shall pursue” (Deut. 16:20).	Zakat is a mandatory religious duty. “Take from your wealth an alms to purify it and sanctify it” (Quran 9:103).	Charity is based on love (agape). “The greatest of these is love” (1 Cor. 13:13).
Theological foundation	God demands care for the poor: “You shall not harden your heart... to your brother in need” (Deut. 15:7–8).	All wealth belongs to God: “To God belongs the inheritance of the heavens and the earth” (Quran 57:10).	Jesus Christ commands solidarity: “I was hungry and you gave me something to eat” (Mt. 25:35).
Accounting-redistributive mechanism	Mandatory structured donation. Regulated in Torah and Mishneh Torah: minimum support of 10% according to the tradition of the ma’aser kesafim (Maimonides, Matnot Aniyim 7–10).	A fixed tax of 2.5% on accumulated assets (zakat al-mal). “Alms are for the poor and needy...” (Quran 9:60).	Voluntary but systematizable charity: tithes, collections. “Each of you should give what you have decided in your heart to give” (2 Cor. 9:7).
Socioeconomic purpose	Reducing inequality and strengthening community cohesion. Sabbatical year cancels debts: “Every seven years you shall grant a remission” (Deut. 15:1).	Purify wealth and society. “God multiplies charity” (Quran 2:261).	Caring for the vulnerable: “Pure religion... is visiting orphans and widows” (James 1:27).
Priority recipients	Poor, widows, orphans, foreigners: “You shall give to the foreigner, the fatherless, and the widow” (Deut. 26:12).	The poor, the travelers, the indebted, the needy converts (Quran 9:60).	The poor, the sick, and the marginalized (Luke 14:13).
Ethics of distribution	Anonymity, dignity, restorative justice. “You shall not oppress the poor” (Ex. 22:25).	Prohibition of oppression. Requires fairness and transparency: “God does not love one who acts unjustly” (Quran 3:57).	Based on mercy: “Be merciful, just as your Father is merciful” (Luke 6:36).
Degree of obligation	Legal-religious obligation.	Absolute obligation (pillar of Islam).	Variable, according to tradition; greater formalization in Catholic and Orthodox tithes.
Historical accounting impact	It originated community systems of registration and distribution funds (kuppah, tamhui).	He developed a proto-social accounting system based on categories of goods and beneficiaries.	He created charitable institutions: hospitals, hospices, parish funds.
Modern adaptability	Highly adaptable: structural philanthropy and community funds.	Standardized: Islamic banks incorporate corporate zakat.	Broad spectrum: from institutional charity to Christian social responsibility.



Data analysis reveals that the three Abrahamic traditions Tzedakah in Judaism, Zakat in Islam, and Charity/Diakonia in Christianity integrate principles of solidarity with proto-accounting structures aimed at ensuring socioeconomic justice. In Judaism, texts such as Deuteronomy 15:7–11 and Leviticus 25:35–37 show that Tzedakah functions as a regulated economic obligation, supported by control mechanisms such as the Sabbatical year, the Pruzbul, and the heter iska, demonstrating a systematic administration of community aid. In Islam, passages from the Quran (9:60; 9:103; 70:24–25) indicate that Zakat represents the most robust model of solidarity accounting, with precise rules for calculation, asset registration, and moral auditing that ensure its legitimate and transparent distribution.

In Christianity, texts such as Acts 4:32–35 and Matthew 25:35–40 reflect that charity/diakoneia was based on community resource management practices, with record-keeping, apostolic oversight, and distribution according to societal needs, thus constituting a direct antecedent of social accounting. Taken together, the results show that the three traditions share a common logic. Solidarity must be quantifiable, managed, and administered responsibly, integrating ethics, spirituality, and accounting mechanisms to ensure equity, transparency, and economic sustainability within the community.

Laws of Tzedakah in Judaism

Analysis of biblical and rabbinic sources shows that the Laws of tzedakah constitute the core of Jewish socioeconomic justice, functioning simultaneously as an ethical mandate and an institutional mechanism for economic redistribution. The texts examined reveal that the Torah conceives of helping the needy as a regulated and quantifiable obligation, not as an optional act of mercy. Passages such as Deuteronomy 15:7–11 establish the duty to “open one’s hand” to the poor and provide for their needs, while Leviticus 25:35–37 explicitly prohibits profiting from the vulnerability of one’s fellow human beings through interest or economic exploitation.

Tzedakah is the sign of the descendants of our patriarch Abraham, as it is written *Bereshit / Genesis* 18:19: “For I know that he will command his children and his household after him to keep the way of the Lord by doing righteousness.” The throne of Israel will not be established and true faith will not be erected except through the tzedakah, as Isaiah 54:14 declares: “With tzedakah I will be established.” tzedakah is superior to all sacrifices, as stated in Proverbs 21:3: “To do tzedakah and righteousness is more pleasing to the Lord than sacrifice.” Israel will be redeemed only through tzedakah, as declared by the Prophet Isaiah 1:27: “Zion will be redeemed with righteousness, and those who return to her with tzedakah.” A person will never become poor by giving tzedakah, nor will any evil or harm come about because of tzedakah, as it is written in Isaiah 32:17: “And the effect of tzedakah will be peace.” Whoever shows compassion will receive compassion, as stated in Deuteronomy 13:18: “And may He be gracious to you and have compassion on you and multiply you.” Conversely, the lineage of a cruel person is a dubious matter.

Analysis of rabbinic sources confirmed that this moral structure translates into specific accounting and administrative mechanisms. For example, Maimonides’ classification of the levels of tzedakah functions as a normative criterion for evaluating and recording practices of economic assistance. In this way, aid is oriented toward the recipient’s autonomy rather than merely toward the immediate transfer of resources. Maimonides, in *Mishneh Torah*, *Matnot Aniyim*, systematizes eight levels of tzedakah, highlighting the superiority of aid that



enables economic autonomy through interest-free loans, anonymous donations, or productive partnerships, reflecting a logic of structurally strengthening the social fabric. Likewise, the study of legal mechanisms such as the Pruzbul, instituted by Hillel to ensure the continuity of credit before the Sabbatical year, and the heter iska, which transforms loans into investment companies permitted by Halakha, shows that Judaism developed legal and proto-accounting tools to reconcile economic activity with ethical obligation (Elazar, 2001; Breitowitz, 2005). These sources demonstrate that the laws of tzedakah constitute a sophisticated model of community economic governance, in which solidarity is operationalized through norms, records, and controls that seek to prevent structural poverty, avoid the unjust concentration of wealth, and guarantee collective well-being. Taken together, the results indicate that Jewish tradition integrates spirituality, economics, and administration within a coherent framework where social justice becomes a normative and accounting imperative intended to ensure community cohesion and sustainability.

When interviewing several Jews about their appreciation of the(Tzedakah):

How much do you think should be given to a person in poverty within the framework of the practice of Tzedakah?

The respondents indicated that aid to a poor person should be tailored to the magnitude of their specific needs. They stated that when support is provided discreetly, the community has a moral obligation to guarantee a level of assistance that allows the individual to maintain a standard of living similar to that which they enjoyed before falling into economic hardship. In contrast, when the request for help is made publicly, the community's duty is limited to a smaller contribution, proportionate to the applicant's circumstances. As a minimum standard, the participants emphasized that any city should ensure at least two meals a day and a decent place to sleep. They also noted that this principle of assistance should be extended equally to poor Jewish and non-Jewish people, as an expression of a commitment to peace and social cohesion.

How much should a person give as Tzedakah?

Participants indicated that, according to the normative tradition guiding this practice, a person should allocate approximately ten percent of their initial capital during the first year of fulfillment. Subsequently, the recommended contribution would also be ten percent, but calculated on the net profits earned annually, after deducting basic household expenses. This percentage was identified as the standard measure. However, respondents noted that the most meritorious way to fulfill the mitzvah is to contribute one-fifth (20%) of both the initial capital and the annual profits. Despite this, they emphasized that it is not advisable to exceed this 20% limit, as it could put the person at risk of needing future assistance. This restriction, they commented, applies only during the person's lifetime, since upon their death, the laws allow for the allocation of up to one-third of their estate to tzedakah.

What level of discretion should be observed when performing acts of Tzedakah?

Those surveyed emphasized that tzedakah should be given with the utmost discretion, favoring methods of giving in which neither the donor nor the recipient knows the donor's identity, as this is considered the most ethical and spiritually elevated approach. They also indicated that, at a minimum, the donor should avoid any form of ostentation or boasting related to their act of charity. However, they noted that when an individual dedicates a



specific object or item to tzedakah, it is acceptable to inscribe their name on it for commemorative purposes, considering this practice appropriate within the tradition.

How can contemporary practices of financial transparency and accountability in Jewish communities be integrated with the traditional mandate of discretion in Tzedakah, without creating tensions between the ethical obligation to avoid ostentation and the modern need to ensure trust and good community governance?

Jewish communities can harmonize modern financial transparency with the traditional discretion of tzedakah by clearly differentiating between institutional accountability and individual humility: the community should publish aggregate reports, audits, and clear information on the destination of funds without revealing the identities of donors or beneficiaries, while maintaining separate committees for fundraising and distribution, protecting the dignity of those who receive and avoiding ostentation by those who give; in this way, the rabbinic ethics of tzniut and chesed are fulfilled while ensuring trust, good management, and transparency in community life.

Zakat in Islam

Within the framework of Abrahamic solidarity, zakat is configured as an institutional mechanism of obligatory redistribution that articulates spirituality, social justice, and economic control within the umma. In accounting terms, zakat functions as a regulated system of measurement, calculation, and transfer of assets based on precise criteria such as nisab, haul, types of goods, and specific rates that establish a verifiable framework of financial responsibility before God (Allah) and the community.

Zakat is the most important pillar of Islam after the testimony of faith and prayer. It is the third of the five practical pillars of Islam. The purpose of Zakat is not merely to accumulate material goods and donate them to the poor and needy. Its primary objective is for people to overcome their ambition for material possessions, so that material goods serve humanity, and not humanity serves material goods. It is forbidden to try to evade full or partial payment. Zakat was prescribed to purify both the giver and the receiver. The Quran explicitly states the obligation and its distributive purpose:

Allah says in the Quran: "Take [O Muhammad] a portion of their wealth [as Zakat] to purge them [of their sins] and cleanse them [from greed], and pray for them; indeed, your supplications will bring them peace. And Allah is All-Hearing, All-Knowing." (9:103)

Ibn 'Umar (may Allah be pleased with him) narrated that the Messenger of Allah (peace and blessings of Allah be upon him) said: "Islam was built on five pillars... and paying Zakat...".

"Take from their wealth a charity to purify and sanctify it" (Qur'an 9:103), and prescribe its specific beneficiaries: the poor, the needy, administrators of zakat, the indebted, captives, travelers, new believers, and those who do God's bidding (Qur'an 9:60). This constitutes a model of budget allocation with a classification of social cost centers. At the same time, it can also be interpreted as a system of theological governance.

This normative structure transforms zakat into a proto-fiscal system, comparable to a sacred social tax, whose purpose is to prevent the unjust concentration of wealth, as the Quranic text warns: "So that it does not circulate only among the wealthy of you" (Qur'an 59:7). From the economic perspective of Islam, this institution regulates the holding of unproductive



assets, promotes liquidity in the moral economy, and operationalizes the ethics of responsibility (amanah), aligning with contemporary frameworks of social accounting and community impact measurement.

Zakat is paid according to the effort that is commonly required to obtain the goods on which it is levied:

1. On hidden treasures found without effort, 20% of the value must be paid.
2. On what is obtained with a single effort, such as crops that are irrigated with natural rains, 10% of the harvest must be paid.
3. On what is obtained with double effort, such as crops that must be artificially irrigated, 5% must be paid.
4. On items that involve constant effort and concern throughout the year, such as cash and goods, a 2.5% tax must be paid.

Consequently, zakat is presented as a theological accounting system that integrates devotion, asset regulation, and distributive justice, allowing accounting to be understood as a faith practice oriented towards social and financial equilibrium within a spiritualized economy. Some of the responses from surveys conducted on the treatment of the application of Zakat.

When should the Zakat payment be made and under what conditions can its fulfillment be brought forward?

Zakat must be paid immediately upon fulfillment of the legal requirements, unless an impediment arises that justifies its postponement. Early payment is permitted provided the taxpayer has reached the minimum wealth threshold (Nisab), even before the completion of the required annual cycle (Haul). This applies to various forms of wealth, such as livestock, business assets, or cash. The regulations allow for payment to be made one or two years in advance and, when more convenient for the beneficiaries, distributed monthly. Those who receive income at different times of the year, such as salaries, rents, or inheritances, must calculate and pay the Zakat corresponding to each income stream when they complete their respective Haul. However, those who choose to consolidate the payment into a single month, for example, during Ramadan, to benefit the needy, will receive a greater spiritual reward..

How should the distribution location of Zakat be determined, and what delivery methods are accepted by Islamic law?

Islamic legal tradition dictates that the distribution of Zakat should prioritize the needy within the donor's community, as this ensures a more direct social impact. However, it is permissible to allocate it to other locations when there are justifiable reasons, such as the presence of vulnerable family members or when the transfer represents a greater collective benefit. While direct donation by the donor is considered a recommended practice due to its ethical and relational value, delegating this function to an authorized representative is also valid, without affecting the validity of the charitable act.

How is the number and type of Zakat beneficiaries determined according to classical Islamic law?

In the case of Zakat, the Quran clearly defines the recipients but does not set individual quotas, establishing eight categories of beneficiaries. These include the destitute poor and



those barely able to live a dignified life; officials responsible for its collection and administration; and those whose spiritual strengthening or hostility toward the Islamic community is sought to be reduced. Assistance is also provided to captives, including slaves undergoing manumission, kidnapped individuals, and prisoners of war; to indebted individuals, whether due to social settlements or inability to pay; and to those working in the propagation of the faith or the legitimate defense of their communities. The Quran also includes insolvent travelers who have lost their resources during their journey and require support to return to their place of origin, even if they own property in their homeland. These provisions reflect the social, ethical, and communal function of Zakat within the Islamic legal framework.

What ritual expressions are considered appropriate for those who receive Zakat according to prophetic tradition?

Prophetic practice dictates that recipients of Zakat should offer a supplication on behalf of the donor as a gesture of spiritual gratitude and communal recognition. Recommended invocations include requests for general blessings, specific prayers for the donor's family, and prayers for the prosperity of the donor and their property. These expressions, considered part of the Sunnah, reinforce the ethical and devotional nature of the charitable act, strengthening the bonds of solidarity that underpin the Zakat tradition.

Should the payment of Zakat be publicly reported or disclosed within the community?

Islamic law does not require the public disclosure of Zakat payments, as its spiritual essence lies in the sincerity of intention and the discretion of the charitable act. However, in certain institutional contexts, such as in countries with official bodies responsible for its collection, it may be administratively recorded to ensure transparency and proper distribution, without this implying public exposure of the donor. On an individual level, discretion is generally considered preferable due to its consistency with Islamic ethics, although voluntary disclosure may be acceptable if it fosters community motivation or builds trust in collective aid efforts..

Charity in Christianity (Catholicism)

In Christianity, particularly in the Catholic tradition, charity (agape) constitutes a spiritual economic principle that directs the use of goods toward the common good, shaping a system of moral responsibility, social justice, and asset management centered on human dignity. Charity is presented not only as a theological virtue but also as an ethical mandate with accounting implications, since it guides resource management toward the most vulnerable, following the model of the early Christian community, where “everyone had everything in common” and it was distributed “according to each one’s need” (Acts 2:44–45), representing a proto-accounting system of allocation based on needs. Jesus establishes charity as a criterion of justice and moral evaluation by affirming that service to the needy is equivalent to service to Him: “I was hungry and you gave me something to eat. Whatever you did for one of the least of these brothers and sisters of mine, you did for me” (Matthew 25:35–40), marking the theological foundation of Christian social responsibility. From an economic perspective, in Catholicism and also Orthodoxy which pre-dates it, charity employs institutionalized mechanisms such as tithing, almsgiving, diakonia, parish organizations, and social works, which operate as systems of voluntary redistribution with community traceability. The Epistle of James emphasizes that faith without works is “dead” (James



2:14–17), reinforcing the need for concrete practices that transform wealth into effective solidarity. From a contemporary accounting perspective, Christian charity can be interpreted as a model of moral and social accounting that prioritizes community impact, views assets as being under responsible stewardship, and promotes transparency in the management of resources oriented toward justice and caring for others.

Some of the responses from the surveys conducted on the use of the La Caridad app:

Do you find the La Caridad app useful for supporting charitable actions?

Most respondents believe that charity is useful because it facilitates organizing donations, identifying needs, and coordinating community activities. Only a small group feels its usefulness is limited, especially when they prefer traditional methods of direct aid.

Does the La Caridad app promote transparency in the handling of donations?

Most respondents say the app improves transparency because it allows them to see how resources are allocated and which projects are supported. Some mention that more detailed reports would be helpful, but overall they perceive an increase in trust thanks to the available information.

Discussion

A comparative analysis of Jewish Tzedakah, Christian charity, and Islamic Zakat reveals that the three Abrahamic traditions share a common ethical core based on redistributive justice, moral duty toward the vulnerable, and communal responsibility. However, each develops distinct normative and operational structures that shape specific models of socioeconomic obligation and resource management. In Judaism, tzedakah is not conceived as a voluntary act of benevolence, but as a legal-moral mandate that emerges from the covenant with God (Deuteronomy 15:7-11; Leviticus 25:35-38). As Dorff (2005) points out, the obligatory nature of tzedakah transforms justice into a relational duty that structures the social cohesion of the Jewish people. From this perspective, accounting acquires a normative role: halakha regulates minimum percentages (generally 10%) and allocation criteria, which implies systematic mechanisms of registration, control and community verification (Sacks, 2008).

In Islam, Zakat occupies a central place as one of the five pillars, with explicit Quranic support establishing both the obligation and the criteria for distribution (Quran 9:60). Its fiscal-devotional nature, according to Kahf (1995), articulates a redistributive system that combines spirituality with institutional design. This hybrid character demands rigorous accounting procedures: calculation of the taxable base (nisab), annual valuation of taxable assets, and audits that guarantee transparency in the allocation to the eight legitimate beneficiaries (El-Gamal, 2006). Thus, Zakat represents a model of mandatory social accounting where divine responsibility and public responsibility converge in a formal structure of economic control (Chapra, 2000). This point is key, as Zakat functions as a mandatory system of social accounting rather than a voluntary gift. It brings together divine responsibility and public responsibility within a formal structure of economic control.

For its part, Christian charity, inspired by texts such as Matthew 25:35-40 and 2 Corinthians 9:6-8, is based less on a legal mandate and more on a theology of sacrificial love and the imitation of Christ. As Meeks (1998) explains, the ethics of charity in early Christianity shaped community relationships based on grace, where voluntary redistribution reflected



the logic of the gift. However, ecclesial institutionalization, especially from the Middle Ages onward, led to the development of administrative mechanisms for managing tithes, alms, and other donations. This involved accounting records, the administration of church property, and systems of pastoral control, demonstrating a transition toward increasing formalization (Baldwin, 2018). This contrast illustrates how religious precepts interact with their historical, social, and economic contexts, giving rise to diverse configurations of socioeconomic justice. While Judaism and Islam maintain a more rigid and quantifiable normative framework, Christianity prioritizes intrinsic motivation, although it later develops institutional systems that require systematic accounting practices (Foger & Loney, 2014). Comparatively, tzedakah and Zakat can be understood as early forms of obligatory social accounting, insofar as they establish categories of measurement, eligibility criteria, and monitoring mechanisms; Christian charity, on the other hand, evolves from a morality of giving toward administrative models that integrate processes of record-keeping and transparency (Laughlin, 1988).

This finding suggests that Abrahamic religions not only provide ethical foundations but also proto-accounting frameworks that anticipate modern practices of social accounting, solidarity-based taxation, and the control of resources allocated to welfare. Taken together, these systems offer a valuable conceptual basis for rethinking contemporary models of social justice and economic responsibility, proposing a balanced integration of moral principles, governance structures, and verifiable accounting mechanisms oriented toward the common good.

Conclusions

A comparative analysis of tzedakah, zakat, and Christian charity demonstrates that the Abrahamic religions not only developed ethical frameworks of solidarity but also rudimentary accounting systems aimed at classifying, managing, controlling, and redistributing community resources. Far from being isolated spiritual practices, these institutions constituted genuine proto-accounting mechanisms that regulated economic flows, established standards for recording and traceability, and defined criteria for financial accountability.

In Judaism, tzedakah (charity) is configured as a legal mandate that structured social control mechanisms such as the kuppah and tamhui, early equivalents of community funds with accounting allocation. The kuppah and the tamhui functioned as mandatory community funds with formal criteria for the collection and allocation of resources. Passages like Deuteronomy 26:12 and Leviticus 25 served as “technical standards” for recording donations, the frequency of redistribution, and evaluating community compliance. The ma’aser kesafim system established fixed percentages similar to tax rates, while traditions like Pruzbul generated moral auditing mechanisms to prevent the concealment of debts. Taken together, Jewish ethics produced a framework in which accountability (cheshbon hanefesh) and distributive justice are integrated as a form of financial governance based on theological principles.

Islam, through zakat, developed perhaps the most structured system of religious accounting. The Quran (9:60) defines categories of beneficiaries equivalent to social cost centers, while jurisprudence (fiqh) specifies indicators, tax bases, eligibility conditions, and excluded items, generating an accounting framework comparable to a normative model of accounting recognition and measurement. The prohibition of riba (alimony) serves not only an ethical purpose but also a risk management one, preventing speculation and promoting contracts



based on real assets, which today have led to instruments such as murabaha, mudaraba, and ijara. This logic has allowed contemporary Islamic banking to incorporate religious auditing systems (sharia boards) and ethical assurance models that integrate financial accounting, social responsibility, and regulatory compliance.

For its part, Christianity developed a system of charity that, although initially based on the spontaneity of agape love, was soon institutionalized through tithing, collections, and parish administration of assets. Over the centuries, the Church created robust mechanisms for record-keeping, internal control, and asset management that gave rise to hospitals, hospices, and social welfare programs with inventory systems, accounting books, and episcopal audits. Texts such as Acts 4:32–35 demonstrate the systematic distribution of resources, foreshadowing practices of social accounting and community transparency. In the modern tradition, the Social Doctrine of the Church expanded this approach to concepts such as the “universal destination of goods,” which today engages with environmental accounting, ESG indicators, and corporate social responsibility models, all according to the context of different countries and traditions

Taken together, the three systems demonstrate that Abrahamic solidarity not only expresses a moral ideal but also articulates an accounting infrastructure for socioeconomic justice, establishing criteria for the recognition, measurement, control, distribution, and assurance of the ethical use of resources. These frameworks allow us to understand how historical communities designed economic governance mechanisms that anticipate contemporary practices such as social accounting, ethical auditing, responsible banking, mutual aid funds, and financial risk mitigation systems.

This study suggests that integrating Abrahamic principles into contemporary accounting thought can provide critical elements for addressing current challenges such as inequality, excessive debt, the loss of trust in financial institutions, and the urgent need for more humane and sustainable economic models. Tzedakah, Zakat, and Christian charity thus offer not only a spiritual vision of solidarity but also a set of accounting and ethical frameworks capable of guiding the formulation of modern frameworks for economic justice and social responsibility. This study has certain limitations, such as the size and scope of the sources analyzed, which may not fully reflect the diversity of interpretations within each religious tradition. Future research could expand the sample to include more diverse geographic and cultural contexts, as well as explore comparisons with other religions and contemporary financial practices.

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