



Justice and Charity: A Study of Zakat Work in Canada

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Essential to Being a Muslim: *Zakat* Work in Canada

Introduction

The critical importance of *zakat* within Islam is one of the greatest reminders of Islam's enduring commitment to economic justice. In *Destiny Disrupted*, Ansary points out that withholding *zakat* is the reason for which Abū Bakr, the first *khalīfah*, went to war. The tribespeople “still acknowledged the singleness of God and Muhammad's authority. They would still pray, still fast, still try to keep the drinking and debauchery under control—but *zakat*? The charity tax payable to the treasury at Medina? No, that they could no longer tolerate. No more payments to Medina!”¹ Abū Bakr's decision to fight them until they continued to pay, of course, is well known, but Ansary makes the illuminating point: that by this Abū Bakr “even more definitively confirmed Islam as a social project and not just a belief system. A Muslim community was not just a kind of community, of which there could be any number, but a particular community, of which there could only be one.”² Al-Qardawi suggests that this war was “the first time in the history of humanity, [when] a state... fought for the purpose of protecting the rights of the poor and weak sectors of society. Most states stand in support of the rich and strong.”³

This paper investigates how Muslims in Canada respond to this call for social justice and the Qur'anic demand for *zakat* as an essential element of belief. How do they view *zakat*? How do they operationalise *zakat*? How does *zakat* relate to secular Canadian endeavours at poverty alleviation? Our research is based on interviews with two employees/volunteers each from four (Sunnī) Canadian organisations whose primary activity is *zakat*, or whose work includes *zakat*

¹ Tamim Ansary, *Destiny Disrupted: A History of the World Through Islamic Eyes* (New York: Public Affairs, 2009), 39.

² Ansary, *Destiny Disrupted*, 39.

³ Yusuf al-Qardawi, *Fiqh az-Zakat: A Comparative Study, The Rules, Regulations and Philosophy of Zakat in the Light of the Qur'an and Sunna* (London: Dar Al Taqwa, 1999), 33.

collection and distribution. The interviews were conducted over Skype or Zoom in the summer of 2020; they lasted from 30 minutes to two hours. The audio transcripts were transcribed by a professional transcriber and then coded thematically. Organisation One is based in a mid-sized city. It was founded in the early 1990s as a food bank, growing to include youth and family social services. Organisation Two is a nation-wide association with offices in several large cities, founded in the late 1990s, with international and local social services as part of its programming. Organisation Three, founded in the early 2000s, is based in a large city and works at arms length from social services by pooling donations to give grants to other charities for their projects. Organisation Four is a nation-wide association with offices in several large cities, founded in 2013, with an emphasis on local *zakat* collection and distribution.

A literature review reveals that our research into *zakat* practices in Canada is pioneering. While there is significant academic literature about *zakat* from various aspects, we were unable to find any studies of *zakat* in Canada. In fact we found only two studies focused on *zakat* in any Western country.⁴ Due to its more privatised nature, even in Muslim majority countries, much contemporary Muslim scholarship on *zakat* is mostly theoretical—how *zakat* could or should work as a normative tool for distributive justice.⁵ Some work from the point of view of jurisprudence, covering the theoretical basics of what *zakat* is, how it should be calculated, who should pay it, and who should receive it.⁶ Others investigate its

⁴ Samantha May, “The Best of Deeds: The Practice of *Zakat* in the UK,” *Journal of Church and State* 61, no. 2 (Spring 2019): 1–30; Alioune Ndiaye, *Islamic Charities in Switzerland and the Practice of Zakat* (Geneva: Program for the Study of International Organisations, 2007).

⁵ A representative sample includes: Khaliq Ahmad and Arif Hassan, “Distributive Justice: The Islamic Perspective,” *Intellectual Discourse* 8, no. 2 (2000): 159–72; Abu Umar Faruq Ahmad, M. Kabir Hassan, Abul Kalam Muhammad Shahed, “Zakah and Re-Distributive Justice in Islam,” *Journal of Muamalat and Islamic Finance Research* 3, no. 1 (2006); Ziauddin Ahmad, *Islam, Poverty and Income Distribution* (Leicester, UK: The Islamic Foundation, 1991); Abdullah Allheedan, “Poverty and Wealth in Islam’s Sacred Texts,” in *Poverty and Wealth in Judaism, Christianity, and Islam*, ed. Nathan R. Kollar and Muhammad Shafiq (New York: Palgrave Macmillan, 2016); Zakiyuddin Baidhaw, “Distributive Principles of Economic Justice: An Islamic Perspective,” *Indonesian Journal of Islam and Muslim Societies* 2, no. 2 (December 2012): 241–66; Muhammad Nijatullah Siddiqui, “The Guarantee of a Minimum Level of Living in an Islamic State,” in *Distributive Justice and Need Fulfillment in an Islamic Economy*, ed. Munawar Iqbal (Islamabad: International Institute of Islamic Economics, 1988).

⁶ Pranam Dhar, “Zakat as a Measure of Social Justice in Islamic Finance: An Accountant’s Overview,” *Journal of Emerging Economies and Islamic Research* 1, no. 1 (2013); al-Qardawi, *Fiqh az-Zakat*.

application in contemporary Muslim-majority societies.⁷ Many of these studies lament that *zakat* is currently overlooked as a potential tool for poverty alleviation, so their scholarship also advocates for *zakat* as a new (revived) policy instrument.⁸ A few scholars conclude that where the state does administer *zakat* it is often marred by mismanagement, corruption, and dissension.⁹

This paper is divided into two sections. We begin with a section defining *zakat* and exploring how the interviewees understand it. We present their answers through the themes of how *zakat* relates to being Muslim, how working in the field of *zakat* distribution has changed their understanding of *zakat*, and what special touches they bring to their work with *zakat*. We finish with a brief section exploring their understanding of what *zakat* is for and the relationship between *zakat* and *waqf*, which was a predominant system of charitable endowments that helped the poor and needy in pre-modern Muslim majority societies.

1. What is *zakat*?

Very simply, *zakat* is one of the pillars of Islam,¹⁰ an obligatory annual charity for those whose income is above a minimum level required to sustain basic needs. It is calculated at 2.5% of income and assets maintained over that one year period above that level. Different percentages are applied to farming and businesses. If someone is below the minimum level, they do not pay *zakat*; rather, they receive it.

⁷ Nancy J. Davis and Robert V. Robinson, "The Egalitarian Face of Islamic Orthodoxy: Support for Islamic Law and Economic Justice in Seven Muslim-Majority Nations," *American Sociological Review* 71, no. 2 (April 2006): 167–90; Konstantinos Retsikas, "Reconceptualizing Zakat in Indonesia," *Indonesia and the Malay World* 42, no. 124 (2014): 337–57; Russell Powell, "Drawing Insights for Legal Theory and Economic Policy from Islamic Jurisprudence," *University of Pittsburgh Tax Review*, 2009, 96–99.

⁸ Ahmad and Hassan, "Distributive Justice," 169; Ahmad, Hassan, and Shahed, "Zakah and Re-Distributive Justice," 15; M. Umer Chapra, *Islam and the Economic Challenge* (Herndon, VA: The Islamic Foundation and The International Institute of Islamic Thought, 1992), 270; al-Qardawi, *Fiqh az-Zakat*, 709.

⁹ Bilal Ahmad Malik, "Philanthropy in Practice: Role of Zakat in the Realization of Justice and Economic Growth," *International Journal of Zakat* 1, no. 1 (2016): 73; Powell, "Drawing Insights," 73–79; Ram Al Jaffri Saad and Abubakar Umar Farouk, "A Comprehensive Review of Barriers to a Functional Zakat System In Nigeria: What Needs to Be Done?," *International Journal of Ethics and Systems* 35, no. 1 (2019): 24–42.

¹⁰ The other pillars being the testament of faith, daily prayer, Ramadan fasting, and pilgrimage to the Kaaba in Mecca.

But *zakat* is more profound than this seemingly simple mathematical calculation. As one interviewee smiled when asked what *zakat* is, “I should give you just one-hour lecture! [sic]”

The Qur’an teaches that *zakat* is a means of purifying one’s own wealth (Q 9:103). Wealth is a trust from God, given to whom He pleases (Q 4: 37, 34:39). *Zakat* is described in the Qur’an as the right of the poor (Q 70: 24-5) and a means of circulating wealth in a community (Q 59: 7). Those who do not pay *zakat* are also warned of their punishment in the hereafter for ignoring the true owner of their wealth (God) and disregarding the plight of the poor (Q 9: 34).

Scholars emphasise the normative multiple roles of *zakat*:

- Spiritual component, purification of wealth for giver
- Dignity for receiver
- Circulation of wealth
- Social solidarity/bonds of brotherhood/sisterhood
- Removal of negative emotions in society such as envy, miserliness, narcissism, group exploitation¹¹
- Economic productivity (since it is a tax on idle wealth and hoarding)
- Tools of trade and lifting receiver out of poverty
- Reducing extremes of wealth leading to a more just and more peaceful society

In precolonial Muslim societies, *zakat* operated as part of an ecology of institutions addressing intergenerational wealth redistribution and poverty alleviation.¹² Alongside *zakat*, there were other institutions that worked to address individuals’ basic needs, including the prohibition on usury, the laws of inheritance, and the *waqf*, or in today’s terminology, an endowment.¹³ *Waqfs* tended to be in the form of real estate that produced income. The property to be given as a *waqf* had to be removed from the marketplace in perpetuity, the principal sequestered, and the

¹¹ Ahmad and Hassan, “Distributive Justice,” 168–69.

¹² Ahmad, Hassan, and Shahed, “Zakah and Re-Distributive Justice,” 7; Allheedan, “Poverty and Wealth in Islam’s Sacred Texts,” 267–71.

¹³ Ahmad, Hassan, and Shahed, “Zakah and Re-Distributive Justice,” 14.

profit given to a named beneficiary.¹⁴ Abdurrashid observes that by the Mamluk period (648 AH/1250 CE), *awqaf* (plural of *waqf*) overtook *ṣadaqah* and *zakat* as the premier institution for Muslim philanthropy.¹⁵ *Awqāf* financed a dazzlingly broad array of institutions from *masājid* (plural of *masjid* or mosque), libraries and colleges, scientific research, arts and literature, handicrafts such as glass making and textiles, travellers' inns, agricultural materials, animals and farm tools, to housing for single women, and protections for animals.¹⁶ Khan's study of *waqf* compiled calculations from various sources cited by Timur Kuran,¹⁷ to show that by the early 1920s 75% of all arable land in Turkey, 12.5% of all cultivated soil in Egypt, and 14.29% of all cultivated soil in Iran, for example, was *waqf*-controlled land.¹⁸ These were all eventually dismantled or confiscated by colonial rulers or native modernising elites. In addition, during colonial rule, *zakat* was abandoned too, and left to voluntary practice.¹⁹

And yet, *zakat* remains important to Muslims who are committed to observing it as one of the five pillars. The call for Islam's "social project" endures. Anyone who studies the Qur'an, the Sunnah of Prophet Muhammad ﷺ, and the vast juristic and philosophical tradition of commentary and treatises, cannot but notice the emphasis on social justice and looking after the poor, needy, and vulnerable.²⁰ Even non-Muslim scholars recognise this, as Adrii Krawchuk noted in his comparative study of Russian Orthodox and Islamic teachings on economic justice: "At a deeper level, the religious and spiritual dimension of Islamic economics is crucial.

¹⁴ Khalil Abdurrashid, "Financing Kindness as a Society: The Rise & Fall of Islamic Philanthropic Institutions (Waqfs)," *Yaqeen*, January 9, 2020, <https://yaqeeninstitute.org/khalil-abdurrashid/financing-kindness-as-a-society-the-rise-fall-of-islamic-philanthropic-institutions-waqfs/>; Zara Khan, "Reviving the Waqf Tradition: Moral Imagination and the Structural Causes of Poverty," *Yaqeen*, July 2, 2020, <https://yaqeeninstitute.org/zarakhan/reviving-the-waqf-tradition-moral-imagination-and-the-structural-causes-of-poverty/#ftnt2>.

¹⁵ Khan, "Reviving the Waqf."

¹⁶ Khan, "Reviving the Waqf."

¹⁷ Timur Kuran, "The Provision of Public Goods under Islamic Law: Origins, Impact, and Limitations of the Waqf System," *Law and Society Review* 35, no. 4 (2001): 841–98

¹⁸ Khan, "Reviving the Waqf."

¹⁹ Al-Qardawi, *Fiqh az-Zakat*, 709; Malik, "Philanthropy in Practice," 65.

²⁰ Ahmad and Hassan, "Distributive Justice"; Amin Mohseni-Cheraghlo, "Socio-Economic Justice and Poverty in Nahj Al-Balagha," *International Journal of Islamic and Middle Eastern Finance and Management* 8, no. 1 (2015): 20–35. Al-Qardawi, *Fiqh az-Zakat*, 209; Siddiqui, "The Guarantee of a Minimum Level of Living."

It firmly establishes the priority of social justice, dignity for the poor, and the responsibilities of the wealthy in a discourse that unites pragmatic economic concerns with theological and ethical values.”²¹

When asked the simple question “What is your understanding of *zakat*?,” our interviewees segued almost instantly from what is *zakat* to what *zakat* is for, tapping into the various concepts enumerated above. As one interviewee said, “there’s the short and there’s a long version.” All of our interviewees had an understanding of *zakat* that went beyond knowing simply the basic rule of annually calculating one’s net cash and assets. The main idea they pointed to was *zakat*’s communal role. They emphasized the importance of *zakat* in uplifting the poor and supporting the financial, economic, and social well-being of one’s own community. As one manager said, “...when we think about *zakat*, we think about the first and primary... responsibility of *zakat* is to the local community, that’s who it belongs to.”

1.1 *Zakat* and *sadaqah*

A few interviewees pointed out the problems with translating the Arabic word “*zakat*” into English as “charity.” One manager said that *zakat* is the “the wealth of the poor,” and noted that some “conventional translations” of this idea into the English word “charity” are “highly problematic.” He felt that a proper translation changed how “we interact with” *zakat*:

it’s not charity if it isn’t your money, right? And it’s not a tax... if it’s there to purify and if it’s there to support you, right? And it’s not state... but it’s from... God, right? And so those terms are, those conventional terms... tax and charity are difficult... but seeing it simply as the wealth of the poor... or the wealth of those eight categories, right, is actually a very liberating... way of defining it.

²¹ Adrii Krawchuk, “Orthodox Christianity and Islam on Economic Justice: Universal Ideals and Contextual Challenges in Russia,” in *Poverty and Wealth in Judaism, Christianity, and Islam*, ed. Nathan R. Kollar and Muhammad Shafiq (New York: Palgrave Macmillan, 2016), 141. See also Lynn Kunkle, “Ethics, Pro-Social Values in Judaism, Christianity and Islam,” <https://www.yumpu.com/en/document/read/38930071/the-ethics-and-pro-social-values-in-judaism-christianity-and-islam->.

One of the drawbacks of the English word “charity” for Muslim philanthropic practice is that there are different kinds of “charity” in Islam, as many of our interviewees pointed out. There is *zakat*, the obligatory almsgiving, with very specific rules about when to give, who gives and who receives; there is *zakāt-al-fīṭr*, the almsgiving at the end of Ramadan to enable poor people to enjoy the Eid festivities; and there is *ṣadaqah*, a voluntary charity that can be given at any time, of any amount, and to whomever. In addition, as many of the interviewees pointed out “charity” in Islam is more than simply donating money. Businesses can pay their *zakat* with their trade goods and farmers with their animals or crops.²² One interviewee noted that *ṣadaqah* can even be as simple as kindness: “... *ṣadaqah* is at so many levels... it’s not just giving money, it could be kindness, it could be feeding a person, it could be providing a person somewhere to sleep, so *ṣadaqah* comes in many forms that you could give... me sharing my plate of food with you, it’s a form of *ṣadaqah*...”

This non-monetary understanding of *ṣadaqah* is exemplified in two hadith of the Prophet Muhammad (peace be upon him) who said:

- “Every joint of a person must perform a charity each day that the sun rises: to judge justly between two people is a charity. To help a man with his mount, lifting him onto it or hoisting up his belongings onto it, is a charity. And a good word is a charity. And every step that you take towards prayer is a charity and removing a harmful object from the road is a charity;”²³ and
- “Every Muslim must perform a charity. They asked, ‘Messenger of God, what if a person cannot find anything to give?’ He answered, ‘He should work with his hands to benefit himself and give in charity.’ ‘And what if he could not find that?’ they asked again. ‘He should assist an aggrieved person in need.’ ‘And what if he could not do that?’ ‘Then he should do good and refrain from evil—that would be his charity.’”²⁴

²² Al-Qardawi, *Fiqh az-Zakat*, 505.

²³ *Ṣaḥīḥ al-Bukhārī*, no. 2989, <https://sunnah.com/bukhari/56/198>. See also commentary in Jamal Ahmed Badi, *Sharh Arba'een an-Nawawī: Commentary of Forty Hadiths of an-Nawawī*, 2002, 128, <https://docplayer.net/21354548-Sharh-arba-ecen-an-nawawi-commentary-of-forty-hadiths-of-an-nawawi-by-dr-jamal-ahmed-badi.html>.

²⁴ *Ṣaḥīḥ al-Bukhārī*, vol. 2, hadith 524, cited in https://www.islamawareness.net/Hadith/htopic_charity.html.

Both these hadiths typify the views of the interviewees regarding charity. Hence, charity has a wide range of actions that a person can engage in and is not constrained just to money. As one manager put it: “generosity is not only financial, generosity of spirit as well, generosity... in terms of kindness to others.” Interviewees made it clear that charity was a means of instilling justice and doing right for oneself and their community.

The Islamic concept of charity expands the conventional Western understanding, in which charity is usually defined as “donating resources to anonymous others.”²⁵ Kymlicka suggests that rich people favour the view that charity is a praiseworthy voluntary gift, while poor people tend to see charity as an obligatory duty, and that the former view is rooted in older religious conceptions of ethical virtue, while the latter is rooted in modern secular conceptions of justice. He concludes that charity is giving resources to someone who is not really entitled to it, which is why it is praiseworthy, but that in the modern world the religious ethical perspective is outdated, because what is really required to address poverty is justice.²⁶ This view overlooks not only the idea that charity can go beyond financial aspects and can have spiritual and social features to it, but also the relationship between charity and justice, as conceived by Islam (see section 1.3 below). One interviewee summarised charity neatly into three categories:

1. Spiritual empowerment: to purify our souls and for improving our connection with Allah ﷻ
2. Personal healing and psychological well-being: it ensures that when you give to someone, you feel good, right? Even those who are financially poor can give charity, since giving a smile or good words is charity
3. Economic impact: money moves...[leading to] social equity, economic equity is ensured, so charity has all those aspects.

²⁵ Will Kymlicka, “Altruism in Philosophical and Ethical Traditions: Two Views” in *Between State and Market: Essays on Charities Law and Policy in Canada*, ed. Jim Phillips, Bruce Chapman, and David Stevens (Montreal: McGill-Queen's University Press, 2001), 88. See also Robert E. Goodin, “Duties of Charity, Duties of Justice,” *Political Studies* 65, no. 2 (2017): 268–83.

²⁶ Kymlicka, “Altruism,” 115.

We explore this more in Section Two below, but this interviewee pointed out the combination of these three helps the whole society, bringing about bonds of brotherhood and sisterhood, and benefiting both the recipient and giver of charity.

1.2 Charity and being Muslim

All the interviewees felt that giving *zakat*/charity is essential to being a Muslim. Many interviewees explained how *zakat* is the foundation of one's connection with Allah ﷻ. As one of the five pillars, it is a way of showing one's obedience to and love for Allah and His commands. As one interviewee put it: "So this understanding that we have within Islam that in order to achieve that eternal felicity, we have to fulfill certain acts of worship one of which is to serve people and to give of ourselves and to give of our wealth as well... to give of what you love." Many of the interviewees made it clear that since this life is a test of deeds, it is a Muslim's obligation to be involved in *zakat* and other means of uplifting the poor.

Many interviewees noted the connection the Qur'an makes between prayer and charity (e.g., Q 2:43, 4:162, 5:55, 9:18, 21:73, 22:41, etc). Indeed, al-Qardawi points out that in the Qur'an *zakat* is associated with prayer twenty-seven times in the same sequence.²⁷ One manager reasoned that prayer is a person's "connection to Allah swt," and *zakat* is a person's "connection with the people." Another said our "connection... with Allah is... 50% of religion, and the balance 50% is taking care of the... people." Some interviewees used beautiful analogies to explain why the Qur'an emphasises charity so much: "It's interesting when we hear *zakat* that it's paired with *salah*, and I think those two are grounding. *Ṣalāh* is what aligns us with the celestial plane, and *zakat* is what aligns us with the terrestrial plane, those are... you know, two balancing forces for the people of the middle path."

²⁷ Al-Qardawi, *Fiqh az-Zakat*, xlvii.

Because *zakat* has multiple dimensions beyond simply a money transfer between a well-off person and a poorer person, when talking about what *zakat* is, the answers of the interviewees frequently included what *zakat* is for. We explore this in more detail in section two below. But in this section on charity and being Muslim, it is useful to highlight those responses in which interviewees connected charity to other virtues, such as its role in promoting neighbourliness, controlling greed, emphasising empathy, and promoting justice. One manager said when asked why the Qur'an emphasises charity so much:

Because in the end, I feel like that's all that is left... I drag my kids with me every time we go to... the food bank... just to show them that you know... you may have everything that you have, *al-ḥamdu lillāh*, but... things can change for you at any minute, and you can be on the receiving end of... of... you know, this whole story... we see [people] on a daily basis, where their entire lives are turned upside down and if we... as their brothers and sisters didn't, you know, provide this charity, then they would have nothing... We have so many success stories that we see every day, and it is all because Muslim people are required to give charity.

1.3 Charity and justice

In western philosophy, a distinction is often made between charity and justice, in which charity is seen as addressing an immediate need of poverty and justice is seen as addressing the root of what causes poverty. Some scholars are critical of religious charity, seeing it as simply alleviating poverty while ignoring its origins.²⁸ We asked our interviewees what they see as the relationship between charity and justice, but learned quickly that these distinctions are not routinely part of Muslim moral vocabulary about *zakat*, as one interviewee said, “we don't think of it in that way...” Because we asked them, they thought about the connection, and most interviewees felt that in the end, in the words of one interviewee, “justice... is charity.” They held the view that charity and justice go hand in hand. Multiple interviewees explained that charity is a means of justice to take care of your community:

²⁸ Kymlicka, “Altruism”; Goodin, “Duties of Charity.”

- “I think in the process of community development, we are both doing... charity and justice, right? ‘Cos you can’t develop a... healthy community in an unjust way, and a healthy community, community development is essentially a charitable endeavour.”
- “Charity and justice. You know they are going to come back together because... what is justice? Being fair?... and not being superior or taking things away from people. Right?... *sadaqah* is again taking care of people... You’re being fair, you know...if you’re taking care of your neighbour... You don’t want to be living lavishly and they are living with nothing. You want to be fair and just to them.”
- “...the path to *jannah* is difficult and there’s a lot of obstacles on it, and if you walk it alone, it will be a difficult path, where if we gather together as an *ummah*, as a community and we walk that together, and if somebody is stumbling behind, or lagging behind, we can bring them along, right. And that’s what charity does, it brings the people who are sort of lagging behind with the rest of the group...[it’s like] an expedition, it’s like a hundred people and... we’re gonna go a hundred miles... Now if somebody starts lagging behind, that person could be considered *zakat*-eligible now, right, because maybe they ran out of provisions, or they didn’t manage their provisions well, or... they left some storage behind, or they messed up or didn’t pack efficiently, and things like that. Now we’re not going to leave that person behind, he’s part of the expedition, so what, what are they gonna do, are they gonna let him be hungry and be like... hey, you take care of yourself and we’re gonna go and leave you and the ninety-nine are off and you’re one separate... no! They are gonna say, okay who can share with this person so they can continue to come along with us? So they will sort of take from their portions and make him a new pack and that’s his ration, right, so they’ll bring him along.”
- “If I’m not doing—giving—you know, someone else’s right to him or her [referring to *zakat* as the right of the poor on the wealthy’s wealth]... then I’m, I’m compromising that you know, I’m not you know, standing firm... for the justice.”

Recalling the hadith quoted above, “...to judge justly between two people is a charity,” these quotations illustrate the Islamic perspective on the relationship

between charity and justice that everyone is responsible for uplifting those in need of help and this help can include a wide variety of acts.

One interviewee explained how he has found it difficult for largely immigrant Muslim communities to understand that there is local poverty amongst Muslims that Muslim organisations should address; there's a tendency to focus on international relief. So although he approaches his work from a concept of "economic injustice," when "I deal with the Muslim community I have to approach it from a charity angle because primarily we are asking people to give us funds right."

1.4 Changed view of *zakat*

We saw above how all the interviewees connected their charitable service to the larger question of justice. Immersion in the charitable sector has given the interviewees a more profound understanding of *zakat* as an institution. Six of the eight interviewees discussed how their idea of *zakat* had changed after they started working at their organisation. They commented that prior to that they had given their annual *zakat* in a routine way, such as writing a cheque to give to someone to distribute:

my understanding of *zakat* was... very rudimentary... yeah, it's a pillar, you know, 2½%, and you basically help poor and needy people... Now I feel that, you know, *zakat* is much than just poverty alleviation, right?... it builds... its sole purpose is actually to build a community and to get it to a place where it's self-sustainable... and that it actually has that growth and expansion... I learned about the different categories of *zakat* and how, how they've been used in the past and how they were understood..."

What they had learnt from working in the *zakat* field falls into two broad categories: 1) a better understanding of the rules of collecting and distributing *zakat*; and 2) a deeper appreciation of the non-monetary benefits of *zakat*.

Obviously to carry out their duties properly the staff and volunteers have to understand the rules of *zakat*. Their interactions with scholars in the field, plus training sessions, have given them the more specialised knowledge they need to do

their jobs. But one interviewee talked about the personal impact this had had on her: She had always assumed that *zakat* was only to be paid on cash wealth, and though she has always given *ṣadaqah*, she never had enough cash to qualify for paying *zakat*, but through her work she learnt about the rules of *zakat* on gold, and realised that she should be paying *zakat* on her gold. This discovery made her happy because “[she] had gold so [she] wanted to be one that pays *zakat*.”

Her story corroborates the lament of one of the interviewees that while the Muslim community is generous with their *ṣadaqah*, they are not properly educated about *zakat*. He was the only interviewee who said his concept of *zakat* had not changed since he started working at his organisation, laughing “No. I’m there to change their understanding of *zakat*.” In his opinion, carefully put not to detract from the hard work people are doing, the “majority [of] people... do not understand... the virtue of... giving *zakat*,” and “no organisation is doing much work to make it simple.” He would like to see Canadian Muslim organisations do a better job of teaching and administering *zakat*.

His comments are given another dimension by an interviewee who interacts with a lot of non-Muslim agencies with large numbers of Muslim clients, which has changed his understanding of *zakat*. He wishes that Muslims and Muslim organisations would be more open to giving their *zakat* to these non-Muslim agencies, instead of largely to Muslim international relief organisations or the mosque:

What I have come to appreciate is that for charitable giving you can use *zakat* to affect change in certain sectors of our city for instance... [some of our projects are for] almost exclusively Muslim groups although... the projects may be sponsored by a non-Muslim non profit, these are primarily Muslim groups. And there is an avenue here where *zakat* if it’s directed to some of these projects can help uplift some of these communities of Muslims who are being helped whose project is being proposed by a non-Muslim group. I think this is one dimension we need to investigate and, sort of be appreciative of as well, that we can help Muslim communities and Muslims by funding projects that are not, you know, proposed or started by a Muslim group.

Seeing the concrete ways in which *zakat* helped their clients also led many interviewees to appreciate the non-monetary benefits of *zakat*, from something as simple as seeing how their assistance could “bring happiness and smile[s] on people’s faces.” This interviewee commented on how he had learnt the difference between giving with compassion and just giving:

I only knew [*zakat*] as a concept... [it was] an action... based on the requirement, you know... [Once I began working here] I could see the people... who were suffering, who needed the *zakat*, so that is the way the whole attitude changed. Now... it became a mission for me. As a matter of fact, I am working in [this organisation] only because of the passion for the job. It is not for the job... Otherwise it’s not for a financial reason that I’m working.

Several noted, in the words of one interviewee, how their work had given them a “huge appreciation for the depth of our tradition.” One commented how *zakat*

for me it wasn’t anymore about just giving the money, it was about where that money is going, how it’s being used... *zakat* on a completely different form than just kind of giving your month... yearly dues... You could see what it was doing to help people, you could see... people taking home extra food, or being fed or like everything else that is said... their rent can be paid, their... you know, bills can be paid, you can keep them from getting evicted, like there’s so many things that our *zakat* does.

Some interviewees pointed to the dignity and psychological benefits of *zakat* as compared to Canadian welfare systems which are patronising and dehumanising. One interviewee talked about even an obvious example of feeding someone who is hungry took on new dimensions after he began working:

So the same way a person whose belly is empty and their fridge is empty, he’s not gonna have a lot of *khushū* ‘[focus] in *ṣalāh* [prayer]... because he’s going to be thinking about, where am I gonna get my next meal, or how am I gonna pay my bills next month, right? That’s what he’s most likely going to be thinking about... But if he’s well fed and... the worries of his present day are... taken away then he’s gonna have the *khushū* ‘ in *ṣalāh* inshallah, he’s going to be able to do ‘*ibādah* [worship]... in a very good manner. So that’s what basically...what *zakat* does, is the ultimate goal is to, not just to, you

know, which is the face value, not just to remove poverty, but to build people and build them to a place where they can worship Allah *subhānahu wa-ta'ālā*.

This spiritual dimension can give dignity and psychological peace to recipients in ways that being stigmatised as a welfare recipient is unlikely to.

1.5 The personal touch

It is well known in academic literature that ethnic-minorities “gravitate to their own for volunteering,”²⁹ partly for the comfort of being with people who share the same language and culture, and partly as an alternative space from mainstream groups that either exclude them or feel unfamiliar. Azmi’s 1997 study of Muslim social service providers, while dated, made a pertinent observation that Canadian multiculturalism was founded around the concept of ethnicity, whereas many Muslims wished to prioritise their connections across ethnic groups as members of one religion. So rather than Arab Christians and Muslims being served by an Arab agency, and South Asian Muslim and Hindus by a South Asian agency, the Arab and South Asian Muslims joined under one confessional Muslim agency.³⁰ The trust factor is crucial, he pointed out, as many Muslims felt they were being aggressively “acculturate[ed] to Canadian ways,”³¹ and preferred to receive services from fellow Muslims.

Unfortunately, Muslims setting up their own organisations is often looked upon with suspicion by the wider society, as proof that Muslims do not want to integrate.

³² Scholars who investigate Muslim volunteerism challenge this premise.³³ May’s study of Muslim charities in the UK argues that Muslims establish charities, especially those related to *zakat*, due to the important religious obligation that these

²⁹ Mario Peucker, “Muslim Community Volunteering: The Civic-Religious ‘Culture of Benevolence’ and its Sociopolitical Implications,” *Journal of Ethnic and Migration Studies* 46, no. 11 (2020): 2368.

³⁰ Shaheen Azmi, “Canadian Social Service Provision and the Muslim Community in Metropolitan Toronto,” *Journal of Muslim Minority Affairs* 17, no. 1 (1997), 165.

³¹ Azmi, “Canadian Social Service Provision,” 160.

³² Klas Borell and Arne Gerdner, “Hidden Voluntary Social Work: A Nationally Representative Survey of Muslim Congregations in Sweden,” *British Journal of Social Work* 41, 2011, 969; Peucker, “Muslim Community Volunteering.”

³³ Borell and Gerdner, “Hidden Voluntary Social Work;” Peucker, “Muslim Community Volunteering.”

duties be carried out properly according to Islamic tenets. “Ultimately, the perceived need of specifically-Muslim charities does not stem from issues of self-segregation or suspicious intent but on religious injunction and “trust” in those given authorization to distribute funds according to the obligations and rights of both receiver and donor.”³⁴

Several interviewees commented on the gaps in provincial social service delivery that they see their organisations filling. One manager talked about two illuminating research studies into poverty in his province that had highlighted the gaps in serving Muslim clients. One study found that

70% of our food bank clients weren’t connected to other social services... [which] tells us about isolation awareness of our clients, but it also tells us about barriers, right? And so, we know that Muslims often face barriers accessing... social services. Those barriers might be... because of language, might be because of racism, might be because of awareness, might be because those services don’t address their cultural and spiritual needs. Knowing that, it behooves us to step in and fill that gap, right?

And a second study found that the “top three languages” of the largest affordable housing provider in the province are Arabic, Urdu, and Somali:

[What] this indicates to us as a community is that Muslims are over-represented in poverty. Right? And this is something we’ll be accountable for, right, like why, you know, ’cos like people in Malaysia aren’t accountable for the people in our backyard, we are. Right? They’re our neighbours. They’re our brothers and sisters and so our responsibility is to them, and to the... larger, Canadian community... this is our responsibility as to them... as citizens.

Our interviewees share a passion for helping their clients. They commit an admirable number of hours, overtime, and commitment to service. In addition to Muslim clientele, all the organisations also serve non-Muslim clients, albeit a small percentage. One case worker related how out of curiosity she had asked non-Muslim clients why they came to their Islamic organisation, and “they’re like,

³⁴ May, “The Best of Deeds,” 29.

well, you smile at us, so, you know, you listen to us and I'm like, but it's such a small thing, but it's important for them. You say *salām* to us and... that's why they're here." The personal touch thus is a crucial aspect of understanding Muslim *zakat* work in Canada, not only on a human-to-human level, but also for the trust and camaraderie that exists between Muslim organisations, donors and receivers—all with an understanding of the religious obligations around *zakat*. If we add to this sense of comfort and connection, the racism and exclusion experienced and the dehumanising, patronising, and impersonal character of mainstream social service systems,³⁵ we can more fully appreciate the importance of Muslim organisations dealing with *zakat*.

2. What is *zakat* for?

As mentioned previously, when asked about *zakat*, rather than focusing on the basics of *zakat* as obligatory for Muslims, most interviewees focused on the functions of *zakat* and what effect it has on individuals and their community. From our interviewees' point of view, to properly understand the institution of *zakat*, one must understand its purpose in rectifying economic and social injustices. As one interviewee put it: "Islam is about *zakat*... a distribution of the wealth... to the needy families and... to the people who are concerned."

Another emphasised the relationship between *zakat* as charity and the ultimate role of money in a community:

So... I mean... *zakat*, there's a kind of technical answer, you know, it's one of the five pillars, all of that... you know, it helps keep, it helps promote charity, all of this, but you know there is a deeper aspect to *zakat* which is, you know, you are not meant to hoard assets, and that's why it's a tax on assets, not revenue, or not income. And so you're not supposed to hoard the asset in non-productive work, so *zakat* is supposed to be on your non-productive wealth... so the money circulates in the community. Right? To me that's a good, a good goal for it, so I look at both the technical thing which is, you know, it's an obligation, you have to do it, but, you know there is a reason why we do it

³⁵ Hugh Segal, *Finding a Better Way: A Basic Income Pilot Project for Ontario*, discussion paper, 2016.

and, and to me, the fact that it ends up helping the poor, helping alleviate, you know, poverty... that's what, what kind of gives it value, as far as I'm concerned.

Nearly all our interviewees believed that *zakat* can help in poverty alleviation, though there was a sense throughout many interviews that the resources coming in were not enough to meet the need. Khan notes that measuring Muslim charitable giving in dollar amounts is “unclear,”³⁶ but quotes from a 2004 report by the Center for Strategic and International Studies estimating it to fall between \$250 billion and \$1 trillion annually.³⁷ Saad and Farouk quote a 2014 estimate that, globally speaking, *zakat* has the potential of generating US\$600bn annually.³⁸ *Globalgiving* estimates it would cost between \$7 billion to \$265 billion per year to end world hunger—a figure globally generated *zakat* easily meets.³⁹

While obviously *zakat* collection is not at that level here, when asked if *zakat* organisations had a special role to play in the Muslim community, there was near unanimous agreement that their work was having a positive impact. When the interviewees reflected about the people they help, even if it is a small number of overall poor, there was a sense of having provided an “essential” service. As one interviewee commented:

Definitely [*zakat* organisations] have [a special role to play]...we always thought that... Canada is a rich country but... having worked in this organisation and having outreach and work with the various mainstream organisations... I am surprised that there is so much of... poverty... in the country. There is so much of homelessness. Otherwise we would not have had... more than two to three thousand... mainstream food banks which are giving food to the community, you know? We wouldn't have had so much. So there is a need... you know. Our contribution is... really helping the people in need, yeah.

³⁶ Khan, “Reviving the Waqf Tradition.”

³⁷ Khan, “Reviving the Waqf Tradition.”

³⁸ Saad and Farouk, “A Comprehensive Review of Barriers,” 28.

³⁹ “How Much Would It Cost To End World Hunger?,” Global Giving, September 2, 2020, <https://www.globalgiving.org/learn/how-much-would-it-cost-to-end-world-hunger/>.

One manager argued that *zakat* organizations have a special role to play in unifying and uplifting the Muslim community in Canada:

I think *zakat* organisations can really bring the Muslim community together... we have the ability to bring different organisations together and work with each other... So I think *zakat* organisations in, in general have a very, very strong opportunity... ah... to work with a lot of different organisations and a lot of different community leaders... the work that they do, because we're directly in the service of people... they can help, you know, facilitate the collection of... and distribution of *zakat* in that area, and they know best the challenges that their people are facing.

One interviewee had a more critical perspective. Having pointed out that Muslims can do injustice with their charity, he argued that the lack of a proper analysis meant that *zakat* was not having the impact it should. He described how in Bangladesh Muslims can buy clothes in stores marked “*zakat* clothes,” which are “cheaper clothes—that you will never buy for you.” If someone buys these clothes to donate to someone, they are “doing charity, for sure. But... he is doing injustice, through charity, to this recipient of charity, he is giving a kind of product to the poor people that he will never buy for his own, or his wife... mother... or daughter. This is great injustice taking place.”

He explained further that he believes that people give to causes based on emotions and what was current in the media, rather than a proper needs and impact assessment:

I will give you one example, it's Philippines. I never seen anyone who's... you know, raising funds for Philippines and Muslims are suffering greatly there. I have seen in my own eyes. The reason we do not care much about Philippines because it is not in the media. Same thing, when Uighur is in the media and everyone is giving for Uighur and then Rohingya is still there but now people will not give money for Rohingya, right? And then people will not give money for Syria. So, so when you're saying impact, this style cannot do much impact, because this style has fundamental problems in it.

Another interviewee mentioned that he felt Muslims did not fully understand how *zakat* can be utilized for local programs that benefit Muslims besides directly

providing funds for food, clothing, and water, with an emphasis on international relief. He made these comments when asked about the relationship between charity:

I think there's a dimension here of *zakat* that can be used to support charitable projects that are not coming from primarily Muslim organizations but are serving the Muslims. Sometimes you miss this, right, within our... Muslim community you feel that the *zakat* has to be collected and distributed primarily by Muslims. You can be collecting *zakat* by Muslims, but it can be supporting a group of Muslims who are being helped whose project is being proposed by a non Muslim group.

2.1 *Zakat* and *waqf*

This research project focused on *zakat* but given the historical pre-eminence of the *waqf* as the primary vehicle for Muslim charity, no conversation of *zakat* should exist without also talking about *waqf*. Regrettably, such has been the obliteration of the *waqf* as a system that two of the eight interviewees had never heard of it.

Those interviewees at the higher levels of administration mentioned that there had been conversations about establishing *waqf*. It seems that the thought, resources, and focused energy required to establish *zakat* was strenuous enough, let alone another institution like a *waqf*. Some felt that this needed to be done at a higher level in dialogue with the Canadian government, others mentioned there had been in-house conversations around it, but the prospect of raising the high figures needed to set up an endowment seemed daunting. Organisation Three, which has set itself up as a *waqf* in Canada, is thus a pioneer in this field in Canada, only one of two such organisations of which we are aware.

The focus on *zakat* to the exclusion of *waqf*, then, for the majority of those working in the anti-poverty field, means that poverty alleviation is looked at squarely through the lens of *zakat*.

Concluding reflections

This paper is a pioneering study of *zakat* work in Canada. As a study in a new field it has barely scratched the surface. We interviewed eight employees/volunteers from four Sunni Muslim organisations across Canada to learn what their understanding of *zakat* is. Our research has shown that *zakat* in Canada is still in its infancy. One of our interviewees worried that he knows many people who are very generous with their *sadaqah*, but think “it’s okay not to give *zakat*,” and that while our communities focus on teaching children Qur’an recitation, prayer, fasting and take them on Hajj, we are not properly teaching them the importance of, nor how to calculate and give *zakat*. It is evident that *zakat* plays a significant role for those who work in the *zakat* field, and in ensuring justice for those deprived of an adequate means of subsistence. This commitment to *zakat* as a pillar of Islam has led to the founding of organisations in Canada aiming to fulfil a dual goal: (i) to assist Muslims to fulfil the obligation of *zakat* and (ii) to assist poor and needy Muslims.

Our interviews, although based on a small sample that cannot be generalised, provide some insight into how a handful of *zakat* workers conceive of *zakat* and its impact in their communities. The interviewees emphasised that *zakat* is clearly an essential tool for dealing with the injustices of society. They viewed Islamic organisations’ *zakat* work as working towards both the implementation of charity and justice: two virtues defined as solutions that go hand in hand with healing the wounds of social and economic injustice. Without the tool of charity, there is no way to address the foundational issues of justice.

The “sacred rights of the poor,” as one interviewee described *zakat*, emphasised by both our interviewees and the Islamic scholarly literature we consulted, can be the foundation for understanding *zakat*’s functionality. *Zakat* can have a significant impact on a community and is largely a way to address the needs of those left behind socially and economically. Our interviewees also emphasised that the task of utilizing *zakat* to deal with injustices goes far beyond financial economic ideas. Islamic principles emphasize the need for pure intentions when taking on the task

of establishing justice through *zakat*. The state of the mind and soul is crucially important since addressing justice issues is also a test from Allah of our deeds and adhering to His commands. Utilizing *zakat* as a means of healing injustices, for Muslims, holds a significant spiritual responsibility that transcends material attachments to wealth. This is what makes *zakat* an effective institution as a form of charity to address injustices.