



The Preserved Practice: A Study of Zakat Work in Canada

KATHERINE BULLOCK

AREEB DAIMEE

Author Biography

Katherine Bullock received her PhD in political science from the University of Toronto (1999). She is a writer, lecturer, publisher, and mother. Her books include: *Muslim Women Activists in North America: Speaking for Ourselves*, and *Rethinking Muslim Women and the Veil: Challenging Historical and Modern Stereotypes*, which has been translated into Arabic, French, Malayalam, and Turkish. Over the last few decades she has co-founded and sat on the boards of several grassroots and academic organisations. Originally from Australia, she embraced Islam in 1994.

Areeb Daimee is a fourth-year political science student in the Department of Political Science at the University of Toronto Mississauga who won the Department's Political Science Essay award in 2020. He has worked as Bullock's research assistant on this project since Summer 2019 and has been mentored throughout this project to learn the skills of qualitative research and literature reviews.

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Anyone who has looked with some depth at the Islamic institution of *zakat*¹ will be transformed by the profundity of its wisdom in addressing more than one important aspect of community building. Although many of us treat it perfunctorily, *zakat* is more than simply about wealthier people giving excess money to poorer people in need. *Zakat* acts on the giver by purifying their wealth, inducing humbleness, and curtailing avarice and greed; it acts on the receiver, as part of a dignified support system that prevents homelessness, hunger, destitution, and curtails longing, envy, and resentment. The sum of *zakat* is greater than each of its parts. It is a social safety net, a binding bond creating solidarity across class lines, a job support and training programme, and an economic stimulus package; it reduces pride and envy. *Zakat* is a spiritual practice with a temporal element. That is why al-Qardawi called it a “tax-worship or a worship-tax.”²

At least, this is what it can be/do in theory.³ Colonisation and modernisation programmes ravaged traditional Muslim institutions for poverty alleviation, including *zakat* and *waqf*, which were often administered by the state. Yet Muslim immigrants brought the practices of *zakat* with them. *Zakat* in Western countries is rarely covered in academic literature as a topic in its own right; in fact, we only

¹ *Zakat* is one of the five pillars of Islam. It is an obligatory annual charity for those whose income is above a minimum level required to sustain basic needs. It is calculated as 2.5% of income and assets above that level. Different percentages are applied to farming and businesses. If someone is below that level, they do not pay *zakat*; rather, they receive it.

² 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), 502.

³ Khalil Abdurrashid, “Financing Kindness as a Society: The Rise and 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/>; Mohammad H. Fadel, “Islam, Inequality, Morality, and Justice,” in *Economic Inequality and Morality: Diverse Ethical Perspectives*, ed. William Sullivan and Richard Madsen (Washington: Brookings Institution Press, 2019); al-Qardawi, *Fiqh az-Zakat*, 19, 152; 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>; 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): 65.

found two such studies.⁴ In 2019, The Institute for Social Policy and Understanding, based in the USA, released a pioneering comparative study of Muslim, Jewish, Catholic, Protestant, and non-affiliated Americans' giving measured in dollar amounts. But they did not break the dollar amounts down into *zakat* money versus other monies.⁵

Studies of Muslim communities do highlight social service practices, such as soup kitchens or food banks; such analyses mention *zakat* in passing as an aspect of Muslim charity.⁶ These kinds of community-based studies are empirically focused and are mostly descriptive. They might use substitute concepts such as social work, social services, or volunteerism for *zakat*.⁷ We commend this kind of scholarship for it is crucial in addressing negative stereotypes of Muslims in the West as alienated or extremist. And yet to use volunteerism or a social service like a food bank as a synonym for *zakat* is to skim the surface of what *zakat* is and can be. The spiritual dimension of *zakat* changes our understanding of the word “charity”; the criterion for giving or receiving changes our understanding of how to address poverty and exclusion; and the economic impact implications of *zakat* change our understanding of social solidarity.

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 Faika Mahmood, *American Muslim Philanthropy: A Data-Driven Comparative Profile*, The Institute for Social Policy and Understanding, 2019.

⁶ A representative sample includes: Shaheen Azmi, “Canadian Social Service Provision and the Muslim Community in Metropolitan Toronto,” *Journal of Muslim Minority Affairs* 17, no. 1 (1997); Marta Bolognani and Paul Statham, “The Changing Public Face of Muslim Associations in Britain: Coming Together for Common ‘Social’ Goals?,” *Ethnicities* 13, no. 2 (2013), 229–49; Paul Bramadat and David Seljak, *Religion and Ethnicity in Canada* (Toronto: University of Toronto Press, 2009); Charlotte Fridolfsson and Ingemar Elander, “Faith and Place: Constructing Muslim Identity in a Secular Lutheran Society,” *Cultural Geographies* 20, no.3 (2012): 319–37; Kambiz GhaneaBassiri, “U.S Muslim Philanthropy After 9/11,” *Journal of Muslim Philanthropy and Civil Society*, 2017; Pamela Aneesah Nadir, “Muslim Social Services,” in *Encyclopedia of Social Work*, 2013; 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): 2367–86; Mario Peucker and Merve Reyhan Kayikci, eds., *Muslim Volunteering in the West: Between Islamic Ethos and Citizenship* (New York: Palgrave Macmillan, 2020); Mahdi J. Qasqas and Tanvir Turin Chowdhury, *A Diverse Portrait of Islamic Religious Charities Across Canada: A Profile Analysis of Organizational Dynamics* (Toronto: The Tessellate Institute, 2017).

⁷ 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): 968–79.

This paper reports a qualitative study focused on organisations that collect and distribute *zakat* in Canada. We investigate what happens to the institution of *zakat* when Muslims live as minorities in a non-Muslim majority country ruled by secular-democratic laws with different systems of addressing poverty. How is *zakat* related to that, if at all? It is pioneering research and therefore very preliminary.

Brief overview of the study

Given the absence of sustained analysis of *zakat* in Canada, we started at the foundational institutional level. We interviewed two employees/volunteers each from four (Sunni) Canadian organisations whose primary activity is *zakat*, or whose work includes *zakat* collection and distribution. 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 arm's 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.

The four organisations cover an incredibly wide range of services to the community: refugee support and sponsorship; assembling food baskets/collecting donations/running a foodbank; translation; special events functions; picking up and distributing furniture donations; preparing and serving meals to the homeless; counselling and casework for clients; a counselling helpline; client referrals to other services; assistance filling out government forms/understanding relevant laws; financial assistance, including emergency individual or disaster relief; collection and distribution of *zakat* and *zakāt al-fīṭr*;⁸ seniors and youth programming; funeral fund assistance; fundraising for hospital equipment; matrimonial programmes; back-to-school backpack drives; combatting domestic

⁸ *Zakāt al-Fiṭr* is a small obligatory charity given just before the end of the fasting month of Ramadan, usually around five dollars per member of the household.

violence; women's shelters; and liaising with foster care organisations. This is likely not an exhaustive list, just the topics mentioned in the interviews. Organisation Three, as a granting foundation, is slightly different. It gives grants to other charities, Muslim and non-Muslim. Their focus is projects that will “uplift” people, especially ones that will lift them out of poverty, such as homework clubs to assist children without adequate support in the home; scholarship programmes; anti-racism projects; buying sewing machines for a women's group to supplement their family's income through sewing; and raising funds to buy the expensive equipment needed for a community kitchen to assist women from a low-income neighbourhood trying to start a catering business.

There are many local and national organisations dealing with *zakat*. Absent a wider quantitative or qualitative study, we have no way of knowing how representative these organisations are of *zakat* work in Canada, and yet each organisation is well-established and well-known; they are central, not marginal, to the Muslim communities in which they work. We asked our interviewees very basic questions such as why do you work in this field, how do you calculate, collect, and distribute *zakat*, what role can *zakat* play in poverty alleviation, and the like. Interviews were conducted during the COVID-19 global pandemic of summer 2020 over Zoom or Skype, when coping with rising poverty due to the lockdown was uppermost on many people's minds. The interviews lasted between 30 minutes and 2 hours. The audio files were transcribed by a professional transcriber, which we then coded thematically. We present the interview data in two sections. **Section one** looks at questions related to what it is like to work in the *zakat* field, including why they work in the charitable sector and the concept of *zakat* as a sacred trust. **Section two** explores the nuts and bolts of *zakat* calculation, collection, and distribution in Canada, covering subsections on how *zakat* is calculated; how it is collected; a national *zakat* organisation, local vs international distribution, methods of distribution, the eight categories of *zakat* eligibility, and *zakat* and welfare systems.

1.) What does *zakat* work entail?

Western scholarship on Muslim volunteerism often positions itself within a peculiar media-driven debate that suggests that while volunteering is known to be

beneficial to the individual and larger society, there is something potentially threatening to Western societies when Muslims volunteer for Muslim-focused organisations.⁹ A Eurocentric bias considers Muslims' motivations for volunteering in Muslim-focused organisations suspect, treating them as evidence of a Muslim desire to self-segregate and not integrate into the broader society.

Yet scholars who fairly investigate Muslim volunteerism dispute such conclusions. They note similarities between Muslim volunteering and that of other faith groups.¹⁰ Peucker's empirical quantitative and qualitative survey of 138 Muslims in Melbourne, Brisbane, and Sydney found that volunteering in Muslim-focused organisations was actually linked to a strengthened sense of belonging to Australian society and increased political interest and public engagement.¹¹

Our research resonates with these scholarly insights about identity and integration. In fact, there is a rich and reciprocal relationship between *zakat* organisations and other needs-based organisations in the wider society, including government agencies, other faith-based groups like Catholic or Mennonite, and secular organisations such as food banks. As one manager commented on how often his organisation interacts with other social welfare agencies, "Oh, daily, like our work wouldn't happen without it."

The interactions take three main forms, common to all the organisations interviewed. First, the organisation refers clients to other agencies that have a specific resource they believe can help those clients. For example, assisting clients in rental distress connect with provincial welfare agencies; applying for government grants to cover funeral expenses; educating clients about relevant laws such as landlord/tenant acts; translation assistance for applications; and liaising with dental clinics and stores that can offer discounts to the clientele. One of the caseworkers talked about how she usually develops an action plan to help "connect the client to resources that would benefit them...whether it is settlement agencies...diabetes centres, anything from A to Z..." Thus, the assistance is not

⁹ Borell and Gerdner, "Hidden Voluntary Social Work," 969; Mario Peucker, "Muslim Community Volunteering," 2368.

¹⁰ Borell and Gerdner, "Hidden Voluntary Social Work," 973; Fridolfsson and Elander, "Faith and Place," 319–37.

¹¹ Peucker, "Muslim Community Volunteering," 2381.

only financial. Her organisation always tries to make referrals to two agencies for every client.

The second form involves other agencies contacting the organisation for assistance. The calls might be from social workers referring clients to them, or other government or social welfare agencies asking them for assistance in their own work with Muslim clients. For example, one interviewee facilitated a request for donations from a local women's assault protection centre. He also collected donations to buy ventilators for a local hospital, and responded to a Senator's office who had called requesting assistance after a Syrian refugee had passed away in another province to help finance bringing the body back to his mother for the funeral.

One interviewee commented that because his organisation has funded non-Muslim agencies for projects with a majority of Muslim clients they have developed "quite a relationship and credibility with [these kinds of] agencies...[So some] of the faith groups come to us looking as a means of getting access within the Muslim community." He notes how beneficial working with the non-Muslim agencies has been because "it helps us as well to see the need of the Muslim community." This organisation also hosts networking events "so that organisations can get to know each other, can get to coordinate."

The third form involves a "complementary" approach whereby the organisation works together with another social welfare agency to deliver the service. One of the organisations has a "healthy families" programme that involves their agency and a Catholic agency, so the caseworkers will discuss the client's needs with each other. This organisation has a robust relationship with a local secular foodbank—to prevent double-dipping, they share client lists; they refer clients to each other if that person lives closer to the other foodbank; and they pool resources for foodbank purchases which increases their buying power. This organisation mobilises about 70 volunteers to serve a quarterly lunch at a local homeless shelter.

One interviewee discussed instances where his work complements what clients receive from other agencies. His organisation created a funeral fund. He first helps

such families apply to the provincial funeral fund. If they “are not eligible to get it, and still they need the help, then we... give them funeral support.” He related how, on the Friday before the interview, he had received a call around 10:30 PM from a hospital seeking his assistance for a distraught mother whose seventeen-year-old daughter had just died. Her husband had died the year before, so he assisted the mother and the hospital until around midnight when a nephew arrived, and he offered him more advice on how to handle the funeral until around 1:00 AM.

One manager discussed how his organisation has recently reached out to non-Muslim agencies to provide them feedback and work with them to improve their programmes’ ability to assist Muslim clients. His organisation had learned from their clients that some programmes they had referred them to, such as a job-readiness programme, had not been helpful. They realised that cross-cultural misunderstanding was hampering the agencies’ ability to reach their clients in useful ways. His organisation created a committee to do research on all kinds of programmes in specific categories including government and foundations funded. They then had meetings either over the phone or in person with these funders:

We sat down with them and said okay, this is what we’re looking for...Our clientele, the majority of them are from this part of the world, they speak this language, they struggle with English, they have... difficulty understanding certain... ah... aspects of the Canadian culture and these are things that are holding them back from gaining secure employment in Canada. So what can we do to help you get to a level where you can provide services to our clientele... and not just our clientele, but there’s so many other people from all kinds of communities that are here because Canada, *mā shā’ Allāh*, is very multicultural.

While indirect, this cultural sensitivity training is an important aspect of helping their clients if it helps other agencies improve their services to the multi-ethnic clientele.

Hence, for all the organisations we interviewed, working with other agencies is a crucial aspect of attending to their Muslim clients’ needs. Their work is a decisive aspect of immigrant settlement and the integration of Muslims within the wider Canadian society. The desire and willingness of these charitable workers to partner

with and improve social welfare for Muslims (and non-Muslims, as will be discussed later) contradicts notions of ghettoisation. The point of their work is to help Muslims become self-sufficient and contributing members of society.

1.2 Why work in the charitable sector?

Although our interviewees came from all over the Muslim world (only one of our eight interviewees was born in Canada), a striking similarity between all of them was that whether they had come to this work by a purposeful route or by accident, whether they were an employee or a volunteer, or had worked in the field for two or fifteen years, they were all incredibly dedicated and passionate about their work. What connects them is a desire to help their community. As one interviewee said: “[for me] this is volunteer work, so I have always been interested in... volunteering, and making a difference in the community, whether through civil rights or through, you know, the charitable organisation.” Another who began as a volunteer and ended up as a full-time employee said: “I always knew that I wanted to be in a field where I could directly impact on the lives of people.”

For the six employees interviewed, some came from other professional fields, such as marketing, economics, engineering or commerce; others had studied social work specifically. Some started as volunteers with a particular organisation, moving into employment after several years. Others were in the right place at the right time and were offered employment, learning about their new field on the job. None of that detracted from their passionate commitment. As one interviewee said he could be retired, sitting at home relaxing, but he is still enjoying his work at the charitable organisation: “you know, once...you get into this field...with compassion...and consider this as not as a job but as...a job plus something else, you’ll not feel tired. As a matter of fact I never got tired doing this job. And nineteen years, you know, I am expected to go to office every day [sic].” Several of the interviewees commented on the need to have the “right mindset” to do this kind of work. In the words of a case worker, it was not about doing overtime, but

you could still do... you go four or five hours but the right mindset is somebody who shows up to actually take care and do what the job requires.

To step up. To...to feel it in your heart and know why you are doing this and to be grateful that actually you are a chosen employee to be in a position where you can help... somebody... basically you are—what is the word?—like er... you are a tool for Allah basically. You are a tool. You're in this position... to do case work so that you're... delivering... the need to the community.

1.3 Sacred trust

The passion of our interviewees for *zakat* work is highlighted through the due diligence with which they conduct their work. May's study of *zakat* in Britain is nested within the post 9/11 debate about Muslim charities' alleged funneling of funds to terrorist groups. Critical scholars point to unfair targeting of Muslim charities in many Western countries by their government's regulatory apparatus.¹² Given the alleged incompatibility between Islamic and Western law, by contrast, May highlights an overlap in concerns between *zakat* administrators and British charity law that applies equally to the *zakat* distributing organisations we interviewed in Canada: transparency and due diligence in collecting and distributing *zakat*.¹³ *Zakat* organisations aim for conscientiousness in accounting not just because the law requires precision in how money is collected and distributed, but also because of similar Islamic requirements. As one manager argued, when giving charities a grant, the government requires segregation of funds, "[the] government says, treat this as a restricted fund. We want to know dollars in, dollars out. Right? And so for us it was a given that we should at the very least do the same with *zakat*."

Many interviewees mentioned the sense of responsibility they feel in fulfilling *zakat*, which is one of the pillars of Islam. One interviewee called it the "sacred trust," others used the Arabic word "*amānah*," which means "fulfilling a trust." Since *zakat* is the right of the poor on the wealthy, and the wealthy intend to purify

¹² Sunaina Maira, "Muslim American Youth and Volunteerism: Neoliberal Citizenship in the War on Terror," in *Muslim Volunteering in the West: Between Islamic Ethos and Citizenship*, ed. Mario Peucker and Merve Reyhan Kayikci (New York: Palgrave Macmillan, 2020). See also Anver Emon and Nadia Hasan, "Under Layered Suspicion: A Review of CRA Audits of Muslim-led Charities," National Council of Canadian Muslims and the Institute of Islamic Studies at the University of Toronto. March 21, 2021. Available online at <https://www.layeredsuspicion.ca/>

¹³ May, "The Best of Deeds," 23.

their wealth by giving *zakat* to the right people, as specified by the Qur'an, those in charge feel a dual responsibility: to the donor and to the recipient.

For this reason, this sense of *amānah*, or “stewarding someone else’s money,” the organisations were careful with their accounting, in both collecting and distributing, some very carefully doing “funds-based accounting.” Organisation Three, as a granting foundation, is vigilant since *zakat* cannot be spent on investments. Each year, primarily during Ramadan, they send a letter encouraging people to donate a “portion of their *zakat* [to us] and that money that we collect are [sic] distributed during that year to projects... that worked well.” By the same token, the organisations are careful to distinguish between *zakat* and *ṣadaqah*.¹⁴ Organisation One and Four are careful to distribute *zakat* only to Muslims who qualify as needy and poor; Organisation One does not use *zakat* on counselling services, for instance. Organisation Two gives donors a drop-down menu in their system to choose from *zakat*-domestic, *zakat*-international, *ṣadaqah* (voluntary charity), *fiṭrah* (charity at the end of the fasting month of Ramadan), orphan sponsorship, or *dhabīḥah* (ritually slaughtered meat), for example. At the end of the year they know how much they have in each fund to distribute for that category, although there is intermingling of some funds for emergency relief. These distinctions are well-grounded in Islamic law. Ḥanafīs advised state funds to be divided into different treasuries, and that *zakat* must be “run independently.”¹⁵

One manager spoke of their due diligence in preventing fraudulent claims by having clients fill out certain forms to demonstrate they are below the level of *niṣāb*¹⁶ and therefore eligible for *zakat*, as a “huge responsibility” to “protect... the *zakat*” and to “do justice to the pillar of *zakat*.” They had recently done a massive overhaul of their system, discovering people who had been on the client list for over 20 years. They reassessed everyone and closed 4700 files. People who were still eligible remained on the list. Some clients were angry at this, “...we made them realise that you know, that this is *zakat* money that we are using... it’s an

¹⁴ *Ṣadaqah* is a general non-obligatory charity.

¹⁵ Al-Qardawi, *Fiqh az-Zakat*, 480.

¹⁶ The *niṣāb* is the level below which someone is eligible to receive instead of paying *zakat*. The amount must be in one’s possession for an entire year and is defined as 87.5 g of pure gold or 625 g silver. In 2020 in Canada, this was \$4,825 (gold) or \$379 (silver).

amanah on us, we have to be fair and, and the thing is that we were stretched very, very thin... [So we reminded them] that... a lot of our items are coming from *zakat*, and... you know, there can't be misuse of that... ah... so then people understand."

For another organisation's case worker, justice means being fair and helping people where "right now" counts, not the future. She sometimes explains to people who do not meet the assessment criteria for *zakat* eligibility that, while she respects their sense of being deserving, there are others "who are a worse situation than you, and I want you to say *al-ḥamdu lillāh* for even 1000, 2000, *al-ḥamdu lillāh*, because there are people who are not able to feed their food [sic]." She lets them know that if things change in the future, they are welcome to come back.

Some organisations distribute charity carefully to non-Muslims from *ṣadaqah* funds. Two case workers from different organisations mentioned that since *zakat* is an *amānah* and, from their organisations' point of view, can only be spent on Muslims, they ask clients questions either directly or indirectly to find out if they are Muslim. One organisation developed a new oath to this effect for Muslim clients. All organisations (except Organisation Three) had systems where potential clients had to bring documents such as bank or welfare statements to establish income and expenses.

Thus, we found that our interviewees were passionate about their work and approached it carefully, with concerns about helping their clients by connecting to other agencies whenever necessary, and adhering to policies of accountability and transparency.

2) The nuts and bolts of *zakat* calculation, collection, and distribution

Al-Qardawi emphasises the institutional nature of *zakat* in several places in his *Fiqh az-Zakat*, arguing it "is part of the social structure of the Islamic state and not an individual practice."¹⁷ But what if there is no Islamic state? Al-Qardawi points

¹⁷ Al-Qardawi, *Fiqh az-Zakat*, 152, 366.

out that an individual should still pay their *zakat*, even if the government is not collecting/distributing it.¹⁸ In their survey of *zakat* in Nigeria, Saad and Farouk identify another method for the administration of *zakat*: non-governmental organizations.¹⁹ In Canada, there are five methods for *zakat* collection and distribution: private; mosque; international relief agencies; charities for local distribution; *zakat*-only charities for local distribution. The latter is a recent development and speaks to a growing specialisation and professionalization of *zakat*. Before examining distribution more deeply, we mention a few aspects of calculation and collection.

2.1 Zakat calculation

The four organisations we interviewed were extremely similar in that they left calculation to individuals. While there are differences in Islamic law around how to calculate *zakat* on items such as jewellery and modern devices like RRSPs, it was left to individuals to decide. Each organisation offered education, *zakat* guides, and access to scholars for those who sought assistance with questions related to calculating *zakat*.

2.2 Zakat collection

Ndiaye's study of *zakat* in Switzerland noted that in any mosque, donation boxes are usually separated into *zakat/zakāt-al-fiṭr* and *ṣadaqah*.²⁰ This is also the case in Canada. Non-Muslims often find this peculiar, but this differentiation is a recognition on the part of administrators of the importance of intention in donation. We discussed in section 1.3 above how the organisations are careful to distinguish between *zakat* and *sadaqah* in their distribution, providing different donation slots allows donors to make the same distinction.

All the organisations rely on similar methods of collection allowing individuals to drop by the office to give cash or cheque, mail in cheque, or secure online

¹⁸ Al-Qardawi, *Fiqh az-Zakat*, 36.

¹⁹ 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* 32, no. 1 (2019): 32.

²⁰ Ndiaye, *Islamic Charities in Switzerland*, 6

donations. Two of the organisations have gone a step further and are signing agreements with local mosques who pass the *zakat* collected onto them to distribute.

2.2.1 A national *zakat* organisation?

In his survey of Canadian social services, Azmi argued that, in the absence of an Islamic state, every Muslim should belong to a *jamā'ah*, whose *amīr/imām* should adhere to the formal organisational and administrative rules of Islamic law, including the collection and distribution of *zakat/ṣadaqah*.²¹ With many mosques collecting and distributing *zakat* themselves, it appears that some associations are behaving in this manner. Not everyone is supportive of this approach, however. One interviewee expressed a concern that mosques were mismanaging *zakat's fī sabīl Allāh*²² category by using *zakat* for the upkeep of their building. He argued that there's a great "potential for *zakat* [in Canada]... If it's used properly and if we sort of collectively you know come together and... use the resources of *zakat* in... a much more focused way than we have been doing... over the past, you know, few decades."

Several interviewees commented that *zakat* in Canada would be more effective in helping people become self-sufficient if organisations worked together and combined *zakat* resources. One case worker expressed her wish for a central national *zakat* organisation in Canada. She believed that if all the monies were pooled in that way, they would be able to help more people than they can currently, with limited funds that do not meet the needs of recipients.

A conversation about creating a national *zakat* organisation would brush up against the issue of territoriality, propriety and competition that currently exists between the multitude of *zakat*-collecting bodies. One manager aptly noted that:

²¹ Azmi, "Canadian Social Service Provision," 162.

²² *Fī sabīl Allāh* is defined as "spending in the path of God," which is taken by some, such as al-Qardawi to mean the permissibility of spending it on non-Muslims for the sake of Islam, or supporting Muslim institutions like lobby groups, mosques, and schools where they live as minorities, as in Canada.

many Muslim organisations become dependent on *zakat*... [for]... fund raising, right? And I think that leads to a mindset of scarcity and competition, and that's... not healthy for the individuals involved, the organisations or the community. And I think if we start to see... ah... ourselves merely as stewards and as pastors of *zakat*, that *zakat* isn't there to grow our organisation, then that leads to a lot of, I think, unique and beautiful opportunities.

One manager worried that the lack of cooperation and willingness to share resources led to competition between organisations. She felt that it was creating dependency amongst clients who would just go from one foodbank to the other, whereas her organisation tried to implement a plan that would lift people out of poverty.

It is this lack of coordination and policy development that led one interviewee to exclaim that in general *zakat* in Canada was a “disaster.” He was careful that he did not mean to speak against the sincere efforts of those trying, but that he was concerned that each *masjid* had their own ways and there was no coordination, or “oversight for *zakat* collection and *zakat* spending.” He believed we are “lacking accountability, transparency in collection of *zakat* and how... and where we spend *zakat*.” He argued that *zakat* “should be done in collaboration so the impact would be greater than individual organisation or local *masjid*, right?... This is one of the most neglected pillars of Islam in practice that... much more work is needed and I believe every organisation, especially Canadian Muslim organisation can do better about it [sic].”

Another manager mentioned something similar. He pointed out that if everyone gave their *zakat* locally there would be so much more that could be done to help lift people out of poverty, including programmes for mental health, the elderly, children with disabilities, job readiness, and back-to-work or second careers. “But the fact of the matter is that we haven't realised or even come close to realising the full potential of *zakat* in Canada...”

2.3 *Zakat* distribution

The Qur'an very clearly lays out eight categories of people that are eligible to receive *zakat*: "Charities are for the poor, and the destitute, and those who administer them, and for reconciling hearts, and for freeing slaves, and for those in debt, and in the path of God, and for the traveler in need—an obligation from God. God is All-Knowing, Most Wise (9:60)." We will look at this in more detail below.

2.3.1 International vs. local

First it is important to draw attention to one of the most remarked upon aspects of *zakat* distribution in all studies of Muslim charity in Western countries: the overwhelming tendency for people to send their *zakat* overseas to Muslim-majority countries.²³ Two interrelated reasons are usually given: affluent western societies do not really have poverty, whereas Muslims overseas live in poverty, so they need *zakat*. In his interviews with Dutch-Turkish Muslims, Cebecioglu observed how this attitude has been slowly changing and *zakat* is being spent more locally out of a "wider sense of responsibility for human development in the world."²⁴

In Canada, a similar trend can be observed. The growth of giving *zakat* locally is based upon a dawning realisation that there are people here who fall through the cracks in the welfare system. All the organisations had decided to spend their *zakat* locally. Organisation Two has major international *zakat* programmes as well, but from the very beginning included local emergency *zakat* "based on the simple concept of charity begins at home." They have food banks and a lifetime emergency relief payment up to \$950.

Many pointed out, as did one interviewee that, while comparatively speaking Muslims in Muslim-majority countries lived in deeper poverty, nevertheless, that

²³ Yağiz Cebecioglu, "Charity as Civic Participation for Dutch-Turkish Muslims," in *Muslim Volunteering in the West: Between Islamic Ethos and Citizenship*, ed. Mario Peucker and Merve Reyhan Kayikci (New York: Palgrave Macmillan, 2020); Khan, *Reviving the Waqf Tradition*, 8; May, "The Best of Deeds"; Ndiaye, *Islamic Charities in Switzerland*, 6. The recipient countries are usually in Asia or Africa, where there is widespread poverty or which have been devastated by war.

²⁴ Cebecioglu, "Charity as Civic Participation," 107.

did not mean that even if Canada is good in global standards, there were not Muslims living in poverty here. They come from many walks of life, including single parents, new immigrants, refugees, jobless, and the homeless. One case worker related the story of a young man here on a work permit with his young family who lost his job due to COVID but did not qualify for any government related income support. He needed *zakat*.

In addition to noting that there is a plethora of organisations that do international relief work, Organisation Four had an Islamically-based rationale for collecting and distributing *zakat* locally based on the hadith of Mu‘ādh ibn Jabal, in which the Prophet ﷺ instructed that the *zakat* he collected in Yemen should be taken from their rich, and given to their poor:²⁵ “the wording is very, very specific, that’s taken from their rich and given to their poor. Meaning he was not supposed to take the *zakat* and bring it back to Medina for example. He was supposed to take it there, collect it there, and distribute it there.” As the manager from another organisation said: “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...”

Asked whether there was pushback from the local community on the decision to spend *zakat* locally, most interviewees commented, in the words of one interviewee, “People are more curious, they’re like, really? Like *zakat* in Canada? There’s poor people here?” The interviewees concluded this notion was based on lack of experience of seeing Muslim poverty in Canada.

2.3.2 Methods of processing *zakat* applications

This section looks at how *zakat* applications are processed in the four organisations we studied. Amongst the interviewees there are similarities and differences to the approach in the UK, as reported in May’s study of *zakat*. She found that “most of the *zakat* funds collected in mosques are redistributed into the local community with decisions of distribution made on a case-by-case basis through a *zakat*

²⁵ *Sunan Ibn Mājah*, no. 1783.

committee,” who are usually volunteers, often women.²⁶ Organisation Three stands apart because it does not give *zakat* to individuals, only to registered charities through a rigorous project-based grant application system decided by a committee. One organisation relied on a single staff member with support from an administrative assistant, while the other two relied on committees of caseworkers, most of whom had social service degrees or training, to make the determination. This demonstrates a growing specialisation and professionalization of the field.

These two organisations recognised the potentially patronising, invasive, and dehumanising aspect of many due diligence requirements, criticisms often made of the modern welfare state. Recognising this, over the past year, one organisation has developed a new intake system that begins from a “place of care.” The first conversation between a caseworker and a client does not go into documentation. Our “number one thing is going to be hey, let’s have that human-to-human interaction, let’s have that phone conversation, let’s talk about what’s happening first, right? My name is XX, thank you so much for calling... you... [have made] an application for *zakat*, what can I do for you, tell me about what’s going on?” He added that the work they do is not simply writing a cheque and handing out money. While they do not do counselling per se, he suggests their work is “kind of like life coaching and social work,” resulting in multiple phone calls between a case worker and a client in an attempt to help connect them to life skills to lift themselves out of poverty permanently. This idea is echoed by the other organisation’s manager: “So the support worker isn’t just there to ensure that they meet this minimum criteria of desperation, to help them... but it’s instead looking at what are goals that might be transformational in their life, and it’s driven by them, it... gives them an opportunity to... break out of poverty, right?”

2.3.3 Eight categories of *zakat* eligibility

The eight categories of *zakat* eligibility enunciated above are well-known since they are mentioned in the Qur’an. May’s study of *zakat* in the UK found that “the

²⁶ May, “The Best of Deeds,” 26.

emphasis of individual giving was largely on the first two categories,”²⁷ with differences of opinion over the categories “reconciling hearts,” and “spending in the path of God.” The same is true with organisations in our study. By and large, the organisations do not distribute to all eight categories, focusing on the top two: the poor and the destitute, with differences of opinion specifically over the appropriateness of the categories “reconciling hearts” and “spending in the path of God” for Canada. One argued that helping refugees could fit into the category of “traveler in need.”

We mentioned above that two organisations give *ṣadaqah* to Muslims and non-Muslims but give *zakat* only to Muslims. The other two organisations take from the legal opinions that the category “*fī sabīl Allāh*” (spending in the way of God) and/or “reconciling hearts” allows them to spend *zakat* for the greater good, based upon a view that spending charitable money to support non-Muslim individuals is a Muslim contribution to the wider society.²⁸ In the words of one interviewee: “our well-being is tied to the well-being of the general society. So by helping alleviate poverty in the wider society, we’re helping everyone.” Some saw this as an important part of *da‘wah*, the “reconciling the hearts” category of *zakat* eligibility; in the words of one interviewee, “to soften their heart to come closer to the community and to build bridges between Islam and... other religions.” While statistics are varied for each organisation, they estimated 10-30% of their clientele is non-Muslims. The non-Muslims find them through Google searches, friends, or social worker referrals.

Two managers pointed to the difficulty of raising money in the community for administrative costs; in one interviewee’s words, there is “a lot of reluctance [to talk about this openly] because nobody really wants to be that guy [who points out that it costs money to deliver a donation to a recipient]” and yet it is a crucial conversation because “it is very difficult to get an average... donor to give for the admin costs or the overhead.” Without administration, how could *zakat* or *ṣadaqah* be administered? Relying on volunteers does not bring consistency, nor the professionalism required in such a sensitive field. Some organisations took the

²⁷ May, “The Best of Deeds,” 15.

²⁸ Al-Qardawi, *Fiqh az-Zakat*, 377, 428.

permission to pay *zakat* collectors as authorisation to draw administrative expenses from the *zakat*. The interviewees were careful to point out their care in doing so, to ensure administrative costs were fair and a small percentage of overall expenditure (5-10%). One organisation, after consultation with some Islamic scholars, took a unique position that they were not *zakat* collectors, since they had not been appointed by an Islamic state; rather they saw themselves as “representatives of the poor.” They receive about 60% of their funding from government grants.

2.3.4 *Zakat* and welfare systems

Zakat operates more like a negative income tax (an amount given to people without conditionalities to bring them up to a certain yearly income) than contemporary welfare systems, with their emphases on conditionalities and narrow eligibility. Traditionally, some Muslim scholars even allowed someone who is known to be poor, elderly, or disabled to have their claim for *zakat* accepted without evidence. The testimony of neighbours could count as evidence that a person was needy, though a person who claimed to have a family should show evidence.²⁹ A minority of Shafi’is said an able-bodied claimant may be required to testify under oath; one hadith narrates that the Prophet ﷺ looked over some able-bodied claimants and told them that there is no *zakat* for the rich or strong who can earn, so other scholars determined an oath was not always necessary, since some are strong in body but unable to work for other reasons.³⁰

Muslim scholars have long argued that it is the state’s responsibility to ensure everyone has their basic needs met; there are differences as to what will count as basic needs, usually some combination of food, clothing, shelter, medicine, and education.³¹ But this ideal is not meant to create lazy citizens relying on handouts.

²⁹ Al-Qardawi, *Fiqh az-Zakat*, 369.

³⁰ Sunan Abi Dawud 1663, Sunan al-Nasa’i 2598, Musnad Ahmad 4/224. See the discussion in Al-Qardawi, *Fiqh az-Zakat*, 369.

³¹ 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): 15; Ziauddin Ahmad, *Islam, Poverty and Income Distribution* (Leicester, UK: The Islamic Foundation, 1991), 28, 47; M. Umer Chapra, *Islam and the Economic Challenge* (Herndon, VA: International Institute of Islamic Thought, 1992), 274; al-Qardawi, *Fiqh az-Zakat*, 19; 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), 267.

The Qur’anic verses and *aḥādīth* stress the importance of work for those who are able.³² For instance, “No man earns anything better than that which he earns with his own hands; and what a man spends on himself, his wife, his child, and his servant, then it is charity;³³ and “It is better for any one of you to carry a bundle of wood on his back and sell it than to beg of someone whether he gives him or refuses.”³⁴ According to Shāfi‘ī and Ḥanbalī scholars, an able-bodied person who chose to be idle was not eligible for *zakat*.³⁵

Zakat, then, is not meant to be administered to create a permanent underclass. It is the right of the poor on the wealthy; it is “not merely temporary relief of the immediate needs of the poor [but aimed] at eliminating poverty and making the poor at least self-sufficient.”³⁶ So, although in Islamic schools of law there are differences of opinion as to who is and is not eligible, *zakat* is allowed to be given to people who would not qualify for welfare and to cover costs not allowed under welfare. Al-Qardawi recognises this—in advocating for *zakat* he criticizes contemporary authors who argue *zakat* is no longer needed because “contemporary social and economic systems must be based on work and production instead of charity, as if *zakat* was simply a charity for beggars or support for the idle.”³⁷ For instance, if a breadwinner could not provide for the essential needs of the family, even if s/he owned property or trade goods, s/he would not be required to sell those in order to receive *zakat*.³⁸ A person who owns real estate but whose income is below their needs is counted as poor.³⁹ Able-bodied people who cannot find work in their field are eligible for *zakat*; they are not obliged to take any work whatsoever. Tools of trade are considered an essential need by some Hanafi scholars, so *zakat* can be used to purchase such items for someone who lacks them.

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³² Ziauddin Ahmad, *Islam, Poverty and Income Distribution*.

³³ *Sunan Ibn Mājah*, no. 2137, <https://sunnah.com/ibnmajah/12>.

³⁴ *Riyāḍ al-Ṣāliḥīn*, no. 539, <https://sunnah.com/riyadussalihin/539>.

³⁵ Al-Qardawi, *Fiqh az-Zakat*, 350.

³⁶ Al-Qardawi, *Fiqh az-Zakat*, 36–37.

³⁷ Al-Qardawi, *Fiqh az-Zakat*, xxiii.

³⁸ Al-Qardawi, *Fiqh az-Zakat*, 348–50.

³⁹ Al-Qardawi, *Fiqh az-Zakat*, 368.

⁴⁰ Al-Qardawi, *Fiqh az-Zakat*, 87.

Zakat work in Canada is not organised around dissenting politics. Anti-poverty advocates, labour, and Basic Income movements are all critical of welfare systems for being inefficient, with degrading and patronising means tests and work-related requirements, impersonal bureaucracy, and failure to lift people out of poverty.⁴¹ While some interviewees appreciated the Canadian welfare system for its contrast with the poverty they observed in their countries of origin, because they see the needs of clients who are on welfare, they are able to see its inadequacies. Yet, by and large, they operate within the structures of the neo-liberal system.⁴² This has to do both with the Canadian Revenue Agency's strictures imposed upon their organisations, as well as acculturation both for recipients and administrators with Canadian welfare systems, as noted by one interviewee. Although they are careful with their application forms for the sake of complying both with Islamic rules around *zakat* eligibility and CRA guidelines, in essence the application forms cover the same ground as traditional welfare forms; e.g., asking for proof of income, bank statements and expenses and the like. One interviewee had helped an applicant fill out his organisation's form and commented it is "clearly a very exhausting process." Having to fill out such long and detailed forms is always a reminder to a recipient that their life is not their own. It impinges on their dignity and autonomy, setting them apart from "normal" people who do not have to bother themselves with such time-consuming paperwork.

Yet, because it does not have conditionalities nor narrow eligibilities attached to it, *zakat*, as the right of the poor, is not like welfare, as one interviewee perceptively noted:

It doesn't carry the burdens the welfare state often imposes which is stigmatisation... the sense that one is less for receiving it... this emphasis on the poor needing to be controlled and cajoled, right? *Zakat* is... okay if you are in need... the general impetus is to say what can we do to support you, to put you in the driver's seat to see that this is really your money and how can we help you use it?

⁴¹ Hugh Segal, *Finding a Better Way: A Basic Income Pilot Project for Ontario*, discussion paper, 2016.

⁴² Maira, "Muslim American Youth and Volunteerism."

One manager who shared his organisation's *zakat* policy document with one of the researchers pointed out that the guide is "from an Islamic perspective and does not include the policies that govern us from CRA. If we were to cross that with the CRA objects then the subsection within which we operate is much smaller than what you can find in this document."

All the interviewees understand the purpose of their organisation as helping people become self-sufficient. That is why they go to great lengths in assessing for eligibility, life-coaching, and helping alleviate the "root cause of the problems." They recognise the need to free up resources for those who could not be self-sufficient thereby relying on *zakat* for a longer time. Although Organisation Three provides tools of trade through the projects they fund, the other organisations were less clear on whether that would be allowed under CRA guidelines. The most they seemed able to do was connect people to job training programmes. One of the few interviewees who distinguished his work as charity rather than justice felt that, due to CRA guidelines, they were forced to give relief money to those in need, instead of addressing "root" causes and helping them become self-sufficient, with say education and mental health programmes. This raises the question of the extent to which *zakat* in Canada is ultimately a band-aid. Whether or not Muslims can attach themselves to more profound opponents of this system, such as the Basic Income movement, remains to be seen.

Concluding thoughts

While there are naturally similarities and differences between our interviewees' responses, one crucial research finding is that the practice of *zakat* as an institution has survived the immigration experience to a non-Muslim secular democracy such as Canada. If *zakat* had been privatised under colonialism, then Muslim immigrants brought that practice with them acclimatised to its voluntary nature. Obviously as one of the pillars of Islam, *zakat* is meant to be a universal and timeless institution. Our interviews have shown that *zakat* is an important aspect of worship for those administrators who are responsible for institutionalising it in Canada. They are prepared to overcome the challenges they face in implementing

it in a non-Muslim environment. Over time, *zakat* work is becoming more specialised—with general social service charities evolving into *zakat*-focused charities, with a growing emphasis on local distribution.

Zakat in Canada is a success story in-the-making. Not only has the practice of *zakat* survived migration but, after several decades of a slow buildup, it has rooted itself in Canada's native soil and is heading in a direction of flourishing. It could eventually make a huge difference to poverty alleviation and social solidarity for Muslims and non-Muslims together. *Zakat* is playing a remarkable role in integration and community improvement.

As far as we have been able to discover, Muslims largely have yet to embrace the institution of *zakat* as a way to contribute to wider debates and policy development addressing poverty alleviation. They are disconnected not only from the depth of their own tradition of *zakat* itself, but also from the wider society. While the number of Muslim politicians and political engagement is on the rise, and Muslims are volunteering in Muslim-majority and non-Muslim not-for-profit organisations, we see little leadership offered to Canada as a whole as to what an Islamic tradition like *zakat* can contribute to the betterment of society.