

ZAKAT POLICY

WHAT IS ZAKAT AND WHY IS IT IMPORTANT AT HEART?

Offering zakat is one of the five pillars of Islam and a religious obligation for Muslims, with a beautiful result: improving the lives of those in need. In Arabic, the word *zakat* means purification, growth, and blessing. As a zakat-eligible organization with a primarily Muslim donor base, HEART often receives zakat in the form of money donations from our generous donors.

As such, this document outlines HEART's policy for receiving, distributing, and tracking zakat donations, based on research and several consultations with scholars.

WHAT ZAKAT CAN BE USED FOR

There are 8 categories of needs that Zakat money can be used to:

- 1. **Provide aid to those in need or in poverty** Zakat can be used to assist people who are in poverty (i.e. by purchasing food) or low-income.
- 2. Support the administering of zakat We may use one-eighth of our zakat funds to use toward organizational operations that support administering Zakat. While this option is available, HEART will likely refrain from using zakat this way as very little of our operations are dedicated to administering zakat.
- 3. Provide advocacy services Zakat can be used to advocate for marginalized communities and/or peoples including case management and advocating for their civil liberties. This can also include donating so individuals and/or communities have access to pro-bono legal services, counseling, healthcare*, and educational workshops; donating to other organizations providing social services; to support advocacy campaigns.
- **4.** Free people from captivity This includes bailing individuals out of prison.
- **5.** Facilitate causes of Allah (God) This category is broad but can include support for efforts to defend civil rights and/or to defend Islam.
- Soften the heart of ppl who have negative view of islam; convey information to change people's heart

- **7.** Pay debt for people who cannot afford to resolve it This could include debts like health services/medical bills, unpaid rent, etc.
- 8. Provide aid to someone who needs to start over or are stranded/traveling with few resources

 This can include an individual who is starting over after leaving an abusive situation, refugees,
 etc.

HOW DOES HEART DETERMINE ZAKAT ELIGIBILITY

HEART uses a simple application form to determine eligibility for zakat distribution. We have tried to ensure that the process remain accessible and does not cause undue burden on those seeking assistance.

HEART will prioritize zakat funds on the following categories, and requests will be reviewed on a case by case basis:

- Counseling sessions for survivors of abuse and trauma
- Legal assistance for survivors of abuse or individuals looking to leave abusive situations
- Financial assistance for reproductive health services
- Care packages for people for survivors of loss, abuse, or trauma.
- Bail money for mothers in jail
- Workshops for low-income communities
- Refugees who are survivors of abuse, attempting to leave abusive situations, or need support for reproductive health care.
- Emergency housing, transportation, and safety planning for survivors of abuse
- Case management for survivors including providing referrals, information, and support.

HOW HEART DISTRIBUTES ZAKAT FUNDS

Whenever possible, HEART will not provide direct financial assistance to individuals, but rather will pay for services or items of need, for the following reasons: 1) it could jeopardize our charitable status, 2) it could impact the recipient's ability to receive government benefits, 3) to mitigate fraud/abuse.

HOW HEART TRACKS ZAKAT FUNDS

HEART staff is very committed to ensuring that zakat funds are tracked accurately and used within the above-mentioned constructs. As such, zakat donations that come in are to be marked specifically as zakat so that the funds are allocated properly in accounting processes and only used for zakat-eligible services. Any questions, please contact Aisha Ismail, our Development and Operations Manager, at aisha@heartwomenandgirls.org.