



WHAT YOU NEED TO KNOW

ZAKAT POLICY

2026

WHAT IS ZAKAT?

AND WHY IS IT IMPORTANT AT HEART?

Zakat is the Islamic practice of wealth redistribution. 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 base of support, HEART often receives zakat in the form of money donations from our generous donors.

This document outlines HEART's policy for receiving, distributing, and keeping track of zakat donations. These policies are the direct result of research and consultations with numerous Islamic scholars.

What can we use it to do?

There are several categories of need that Zakat can be used for. Among them, HEART's services fall under the following:

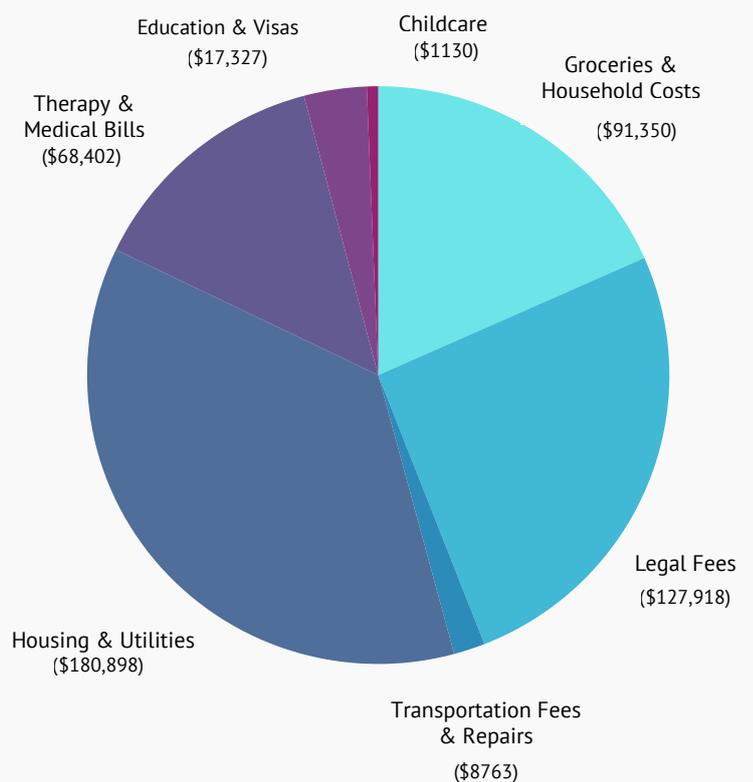
Provide advocacy services: Zakat can be used to advocate for marginalized communities and/or people including survivor logistical support services and advocating for their civil liberties. This can also mean ensuring individuals and/or communities have access to pro-bono legal services, counseling, healthcare, educational workshops and trainings.

Pay debt for people who cannot afford to resolve it: This could include debts like health services/medical bills, unpaid rent, etc. (HEART's mutual aid; however, is unable to pay for credit card debts, student loans, etc...)

Provide aid to those in need or in poverty: Zakat can be used to assist people who are in poverty or low-income (i.e. by purchasing food).

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, a refugee or migrant, etc.

How has HEART distributed Mutual Aid since 2020?



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:

- 01 **Counseling sessions for survivors of GBV/RJ/State & Global violence**

- 02 **Legal assistance for survivors of GBV/RJ/State & Global violence**

- 03 **Financial assistance for reproductive health services**

- 04 **Refugees who are survivors of abuse, attempting to leave abusive situations, and/or need support for reproductive health care.**

- 05 **Survivor logistical support services for survivors including providing referrals, information, and advocacy.**

HOW does HEART DISTRIBUTE 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:

- ❶ It could jeopardize our charitable status
- ❷ It could impact the recipient's ability to receive government benefits
- ❸ To mitigate fraud/abuse.

HOW does HEART TRACK ZAKAT FUNDS?

HEART staff is very committed to ensuring that zakat funds are tracked accurately and used within the above-mentioned mechanisms.

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.

If you have any questions, please contact Mehak Anwar, HEART's Director of Organizational Sustainability, at mehak@heartwomenandgirls.org.

Contact Us FOR MORE INFORMATION



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