

The background features a repeating geometric pattern of interlocking lines. In the center, two hands are shown from the wrists down, palms facing each other. Between the hands are several circular dollar coins of varying sizes, each with a dollar sign (\$) in the center. The entire scene is rendered in a dark red color against a lighter red background.

# Muslim American Zakat Report 2022



**IUPUI**  
MUSLIM PHILANTHROPY INITIATIVE  
Lilly Family School of Philanthropy

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Paarlberg holds a JD from the University of Houston Law Center. She has a BA in Middle Eastern Studies and a BBA in Finance from The University of Texas at Austin. In 2020, she was an inaugural Fellow with the Zakat Foundation Institute, obtaining a graduate certificate in Muslim philanthropic and humanitarian studies. Her legal career focused on immigration law, nonprofit governance-risk-compliance, and access to justice initiatives - practices crucial to informing her scholarship.

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## **About the Lilly Family School of Philanthropy**

The Indiana University Lilly Family School of Philanthropy at IUPUI is dedicated to improving the world by training and empowering innovators and leaders to create positive and lasting change.

The school offers undergraduate, graduate, certificate and professional development programs, its research and international programs and through The Fund Raising School, Lake Institute on Faith & Giving, the Mays Family Institute on Diverse Philanthropy and the Women's Philanthropy Institute.

## **About The Muslim Philanthropy Initiative (MPI)**

The Muslim Philanthropy Initiative is a project of the Dean and Lake Institute on Faith and Giving, and is a part of the Lilly Family School of Philanthropy at IUPUI. It focuses on understanding and helping further enhance contemporary and traditional aspects of Muslim philanthropy in all its facets. It convenes scholars and philanthropy professionals to explore issues and research in the field, hosts symposiums and seminars, and provides education and training. By seeking to further research in this under-studied area, helping to develop thought leadership and inform conversations, and training philanthropic and nonprofit leaders within Muslim philanthropy, the initiative helps build capacity in the Muslim philanthropy sector while adding to the body of knowledge about the rich tradition and practice of philanthropy in Islam.



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# INTRODUCTION

Zakat and sadaqa are key Islamic philanthropic traditions. Zakat, the third of five pillars of Islam, is an obligatory act of giving. Sadaqa is voluntary giving beyond the minimum threshold of zakat. Sadaqa can take the form of money, action or abstention; the intention is what defines the act as charitable. While there is no prescribed time for zakat or sadaqa, many American Muslims fulfill charitable obligations during Ramadan when charity is emphasized.

Research on zakat has frequently focused on religious texts and historical practices to understand how Muslims perceive it. There has been little research into contemporary Muslim perceptions of zakat and almost none on the amount given in a Muslim-American context.

Zakat has been thought by many to be a resource for resolving socio-economic problems both within Muslim-majority societies and globally. There is a need to better understand not only how people give zakat, but where and why; and how giving practices differ across varying socio-economic demographics. This survey breaks ground by inquiring into Muslim-American perceptions of zakat, its significance to them, and how they give. By better understanding who gives zakat, how much, and the donation channels, we can better understand and generate policies that not only help Muslims fulfill their religious obligations, but do so more effectively.

Overall, this report shows that Muslims give zakat generously. The survey found that Muslims gave an estimated 1.8 billion dollars in zakat. Given the range of possible interpretation of zakat as philanthropy, charity or a religious tax, this report finds that American Muslims are more apt to view zakat as an act of philanthropy or charity rather than as a tax imposed on them by religious authorities. These findings show that while there is no debate among Muslim scholars concerning whether zakat as stipulated in the Qur'an is an obligation, Muslims are divided about whether they think of zakat as an act of charity as a something more akin to a tax. Moreover, we find that Muslims give zakat through various avenues.

Avenues for giving zakat include formal nonprofits, through remittances to various governments that collect zakat and informal means such as giving directly to individuals or remittances to relatives abroad. Some Muslim-majority governments collect zakat which respondents send. Overall, there are diverse zakat disbursement mechanisms. The largest portion of zakat (25.3 %) is disbursed to international nonprofit organizations (NPOs), followed by governments (21.7%) and domestic NPOs (18.3%). While we did not ask which government collected zakat, numerous Muslim-majority countries have mechanisms through which individuals can remit zakat. Our findings also show that a substantial amount (14.7 %) is still given informally, whether in person, to relatives or to others; and through other remittances (12.7%).

Our findings show that Muslims consider philanthropy to consist of a wide range of acts in addition to cash or in-kind donations. They include acts such as smiling, doing something from good intentions, helping relatives, encouraging right actions, furthering good causes, abstaining from harmful acts and advocating for the oppressed. This expanded understanding of philanthropy is seen by many Muslims as essential to their social and civic participation and comes directly from Prophetic tradition (the sunnah, or exemplary sayings and doings of the Prophet Muhammad), where he describes various ways of doing charity, or sadaqa.

## Key Findings

- Muslims gave an estimated 1.8 billion dollars in zakat.
- Muslims are significantly more likely to consider zakat as a philanthropy or charity than as a tax.
- Muslims give zakat through internationally focused NPOs, domestic NPOs and government (mostly Muslim-majority countries that collect zakat via state mechanisms).
- Muslims give zakat through informal methods, including directly to individuals and remittances to relatives abroad.
- Muslims have an expansive concept of philanthropy beyond giving money. In fact, they are significantly more likely to consider non-monetary acts like smiling, helping relatives, and other informal small actions as part of their philanthropic practices.

## Muslims in the United States

Muslim-Americans are highly diverse. Muslims make up around 3.45 million American citizens (Mohamed, 2018). 28% are Asian, 22% are Black, 8% are Hispanic, and the remaining 48% are White (Anglo/Caucasian, Persians, Arabs, and Kurds), with no majority ethnic group (Cooperman, 2017; Lipka, 2017). Data on Muslim-American racial demographics is further complicated because the identifier “White” is not limited to Caucasian/Anglo-Americans. The United States Census Bureau classifies individuals having origins in Europe, the Middle East or North Africa as “White”, and this applies to racial and ethnic groups who might identify themselves as non-White. Additionally, it includes individuals who self-report as “White”, or reported entries such as German, Italian, Lebanese, Arab, Moroccan or Caucasian (Humes, Jones & Ramirez, 2011).

With approximately one-quarter between the ages of 18 to 24, they are also the country’s youngest faith community (Mohamed, 2018). Additionally, 58% are foreign-born, 18% are first-generation Americans, 28% are second-generation Americans, and 24% are third-generation or more (Cooperman, 2017; Lipka, 2017).

Muslim-Americans are also highly diverse in their religious practices. 29% self-identify as “just Muslims,” meaning they do not classify themselves as belonging to a particular theological or denominational tradition within Islam (egg., Sunni, Shi’a, Ahmadi or Ismaili). 16% identify as Shiites or Shia Muslims, and 55% identify as Sunnis or Sunni Muslims (Moore, 2015). Despite having the same level of education as the general population, Muslims in the US are nevertheless disproportionately poor (Mogahed & Chouhoud, 2017).

## What is Zakat

Zakat, or zakāh in Arabic, is an act of “financial worship” incumbent on Muslims, stipulated explicitly in the Qur’an, and elaborated in great detail in Islamic jurisprudence (Benthall, 1999). It is one of the “five pillars” of Islamic belief and practice, following the profession of God’s unity and daily prayer. The verb zakāh means “to increase” and “to purify.” It “conveys the sense of a payment due on property to purify it and, hence, cause it to be blessed and multiply” (Bashear, 1993: 112; Zysow, 2002).

Zakat functions as an “alms-tax” by which Muslims give a portion of their surplus wealth in the name of God to support those in need. Muslims can deliver zakat directly or through intermediaries such as the state, the mosque, or, increasingly, via institutional actors such as Muslim foundations, nonprofits, and humanitarian relief organizations (Henig, 2019; Schaeublin, 2019; Widmann-Abraham, 2018).

The question of zakat eligibility - who can receive zakat and to what causes it can be given - is vital for Muslim communities today. The Qur'an details eight categories of those eligible to receive zakat:

Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted to the faith, for freeing slaves, for those in debt, for Allah's cause, and needy travelers. This is an obligation from Allah. And Allah is All-Knowing, All-Wise (The Clear Quran, 9:60).

Since religious traditions are not static, Muslims debate what these categories mean when they give zakat. While the Qur'an clearly states the various types of recipients, applying these categories to contemporary realities involves acts of interpretation by Muslims in their daily lives. The scholar Shaykh Yusuf al-Qardawi says:

As for zakāh, it is not purely worshiping [sic], for, in addition to being worship [sic], it is a defined right of the poor, an established tax, and an ingredient of the social and economic system of the society. The reasons for enacting zakāh are, in general, known and clear (al-Qardawi 2000, xxxii).

In addition to zakat eligibility, the question of 'zakatability' is also significant - on what forms of wealth do Muslims owe zakat, and how is it calculated? The rate of zakat today is estimated at 2.5% of surplus wealth above the necessary minimum threshold (or nisab). Determining the amount of zakat owed can often be confusing, given the range of accounts, assets, and financial instruments available today. Determining 'zakatability' involves careful consideration by scholars and experts who engage in acts of interpretation to translate and apply categories found in Islamic legal texts (such as livestock or wealth held in gold) to conditions of modern banking, finance, and wealth (Latief, 2014).

Muslim organizations in the United States and elsewhere have created zakat calculators to calculate what is owed. Islamic Relief USA, a Muslim humanitarian relief and development organization, collects and distributes zakat; they stipulate on their website that, "Zakat is liable on gold, silver, cash, savings, investments, rent income, business merchandise and profits, shares, securities, and bonds. Zakat is not paid on wealth used for debt repayment of living expenses such as clothing, food, housing, transportation, education, etc." This statement provides a general picture of zakat, but the details are more complicated. There is scholarly debate about when and how zakat should be paid on retirement accounts. While the categories of who can receive zakat are fairly clear, determining 'zakatability' has proven to be a more contentious issue, given the complications of modern financial life.

## Methodology

This report details the findings on zakat from a self-administered web survey conducted by SSRS for the Indiana University Lilly Family School of Philanthropy. The larger study, of which these findings are a part, surveys the opinions of Muslims and the general population regarding faith customs, donation practices and attitudes, volunteer work, remittances, tolerance, and diversity. SSRS conducted its survey from January 25 through February 15, 2022 with 2,010 adult respondents (age 18 and over), including 1,006 Muslim and 1,004 general population respondents. SSRS reached eligible respondents via a nonprobability web panel sample. We restricted questions about zakat to the Muslim sample.

## Findings

Overall, we find Muslims gave an estimated 1.8 billion dollars in zakat in 2021. An average Muslim gave \$2,070 in zakat. There were differences in overall zakat giving.

## Zakat by Race

The findings show that Caucasian Muslims gave the most on average (\$3,732). Asian Muslims were next, at \$1,089. Arabs on average gave \$569 zakat, while African-Americans gave \$420. This was followed by people of mixed ethnicity (\$336). We asked participants to self-identify which racial group they belonged to, using the same categories employed by the United States Census Bureau.

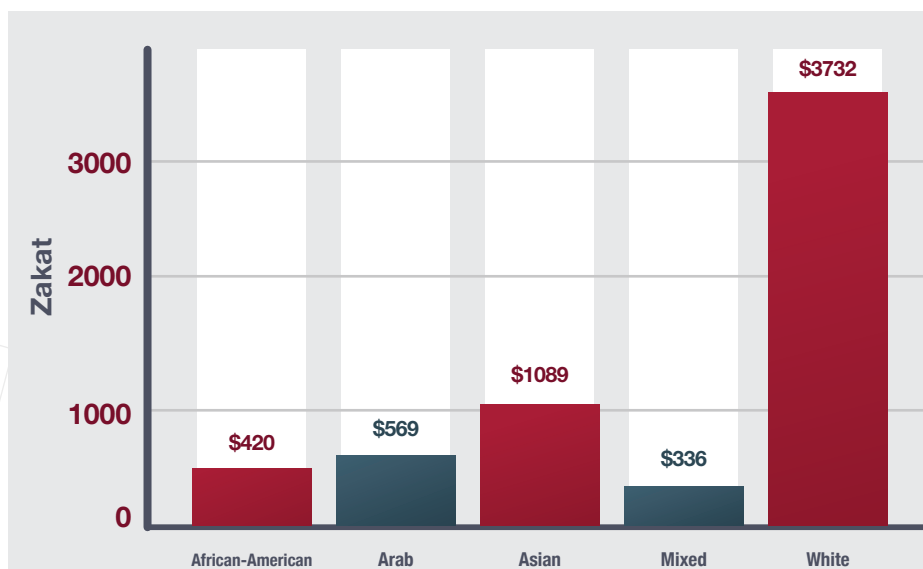


Table 1: Race

## Zakat by Gender

Similarly, there were gender differences in zakat giving. Men, on average, give nearly six times (\$3,313) more than women (\$471). This supports the findings of Muslim American Giving 2021 (Siddiqui & Wasif, 2021).

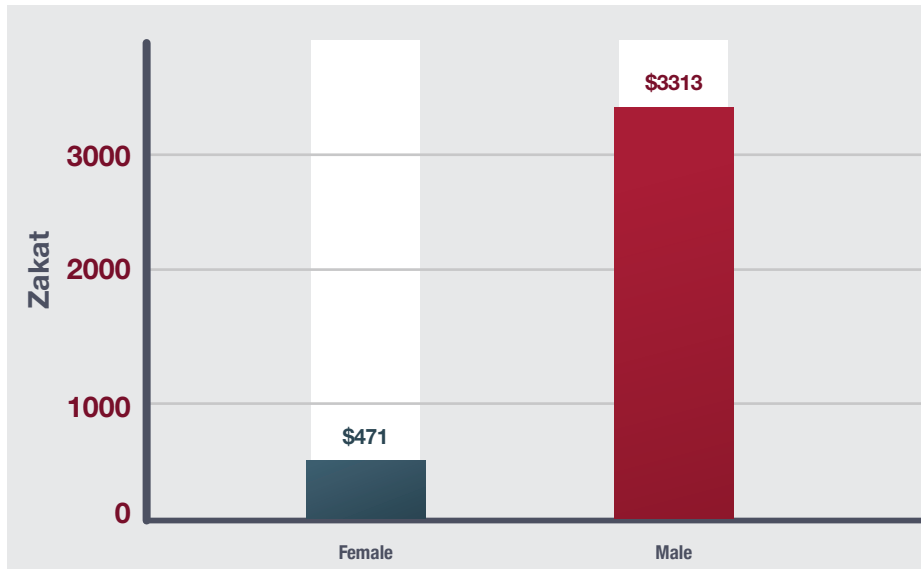


Table 2: Gender

## Zakat by Age

Overall, individuals aged 40-49 gave the most zakat (\$2,560), followed by those aged 18-29 (\$2,298). This group precedes individuals from the 30-39 age bracket, 65+ and 50-54 age brackets. Interestingly, individuals in the 50-54 age bracket gave the least, on average.

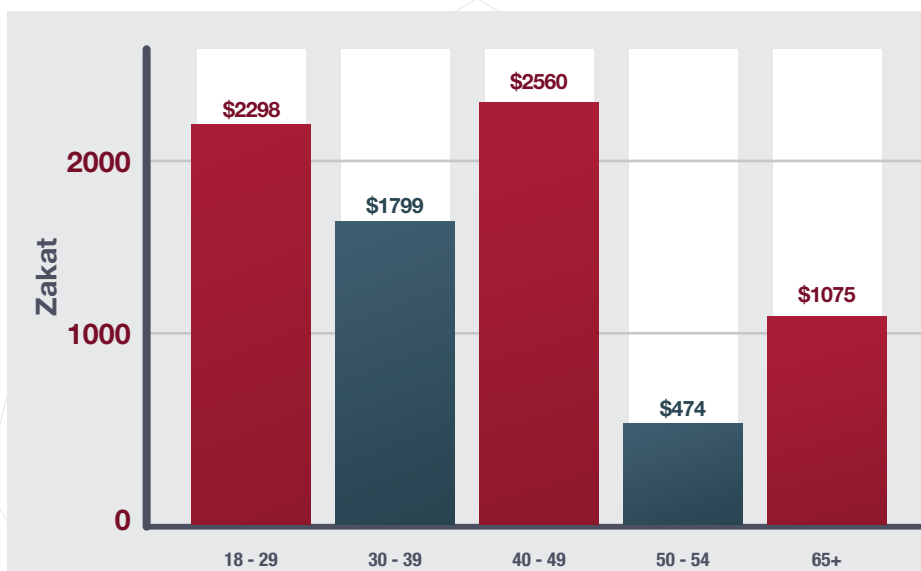
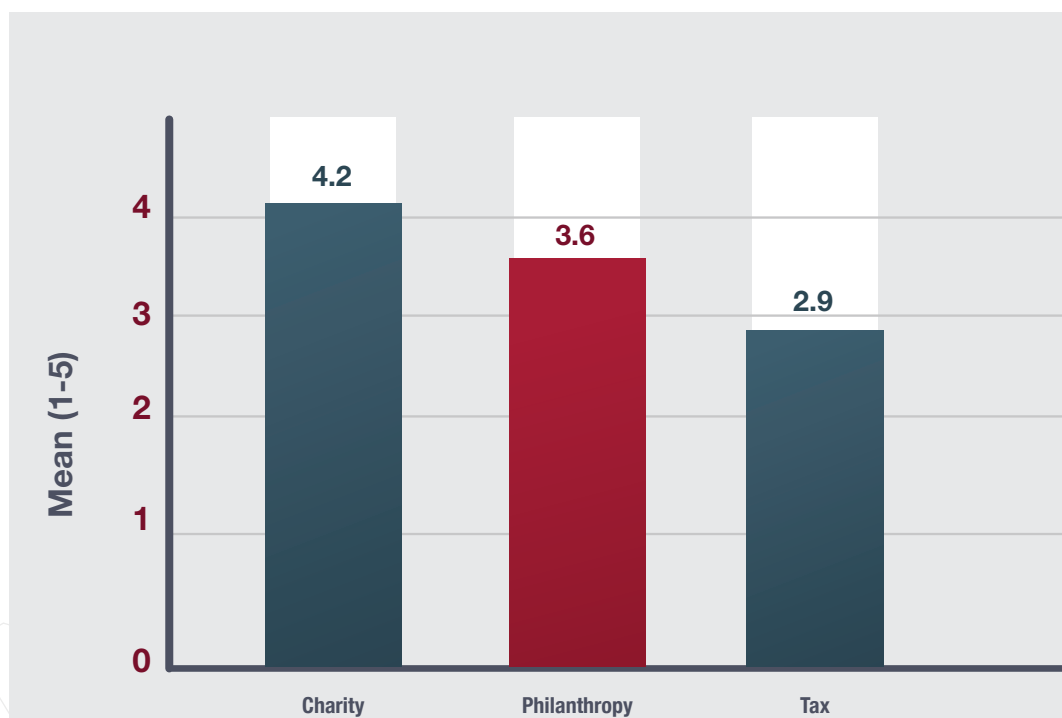


Table 3: Age

## Perceptions of Zakat

Research has frequently focused on religious texts or historical practice to understand how Muslims perceive zakat. There has been little research into contemporary Muslim perceptions of zakat and almost none about Muslim-American perceptions. This is one of the first surveys to inquire into individual Muslim-American perceptions of zakat, what it means to them, and how they give it.

As stated above, zakat is an obligatory act of financial worship with socioeconomic effects. According to Muslim scholars and historians, one of the essential purposes was eliminating poverty and unifying Muslims of differing classes. While the purpose of zakat is largely uncontested, historians and anthropologists have debated whether we should frame zakat as an act of philanthropy, a charitable act of worship or a tax. Since it is not voluntary or extemporaneous, scholarship often considers it something more than an act of philanthropy, as many contemporary Western definitions define the term (Richardson, 2004). Since it is obligatory, many have suggested that it be understood as a tax mandated by God on the believing person.



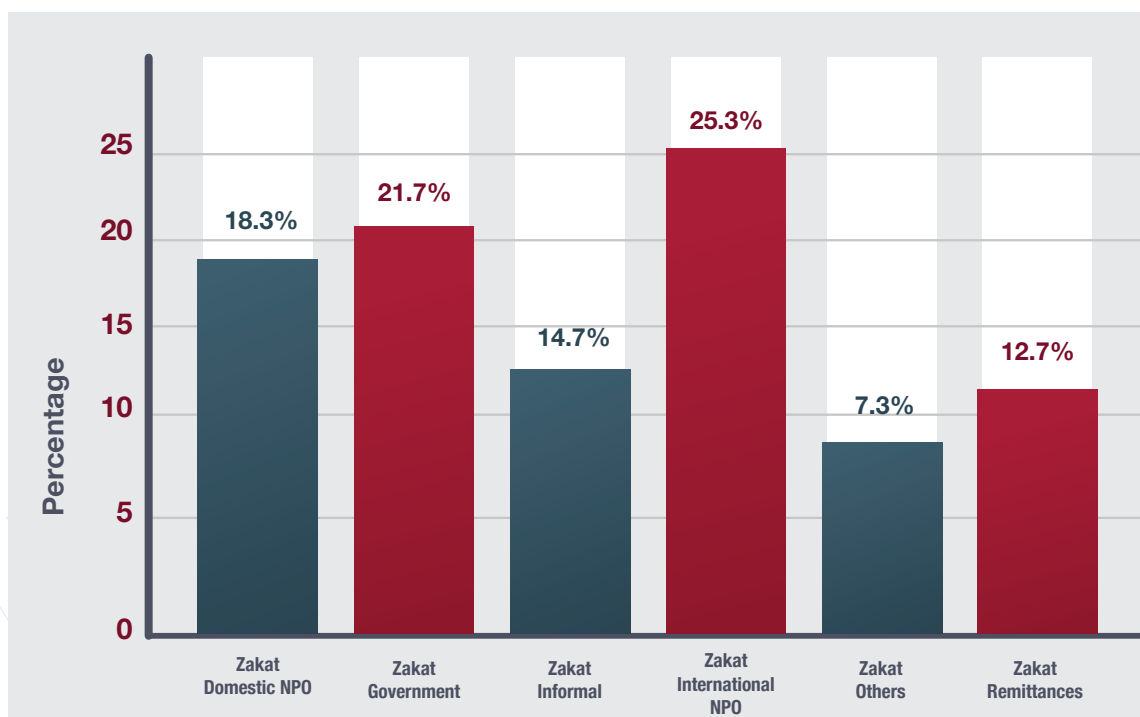
**Table 4: Type**

This survey asked respondents their opinions of zakat, and whether they think of zakat as philanthropy, charity, or tax, on a scale of 1 to 5. Overall, we find that, on average, individuals are more likely to perceive zakat as an act of charity (4.2) when compared to philanthropy (3.6). Interestingly, a low proportion of individuals think of Zakat as a tax (2.9). These findings also open up new questions about the distinction between charity and philanthropy in Muslim-American communities and how Muslims translate religious practices into the terms used to describe acts of beneficence or charitable giving dominant in the United States today.

Overall, Muslims are significantly more likely to consider zakat as an act of philanthropy than a tax ( $p < 0.05$ ) and as an act of charity rather than a tax ( $p < 0.05$ ). Similarly, Muslims were significantly more likely to consider zakat as charity than philanthropy ( $p < 0.05$ ).

## Zakat Distribution

Overall, there are diverse disbursement mechanisms for zakat. The largest fraction is disbursed to international NPOs (25.3%), followed by governments (21.7%) and domestic NPOs (18.3%). While we did not ask which government(s) zakat was sent to, numerous Muslim-majority countries have a collection mechanism through which individuals can remit. Our findings also show that a substantial amount is still being given informally (14.7% in-person, giving to relatives or others) and through remittance (12.7%).



**Table 5: Zakat Distribution**



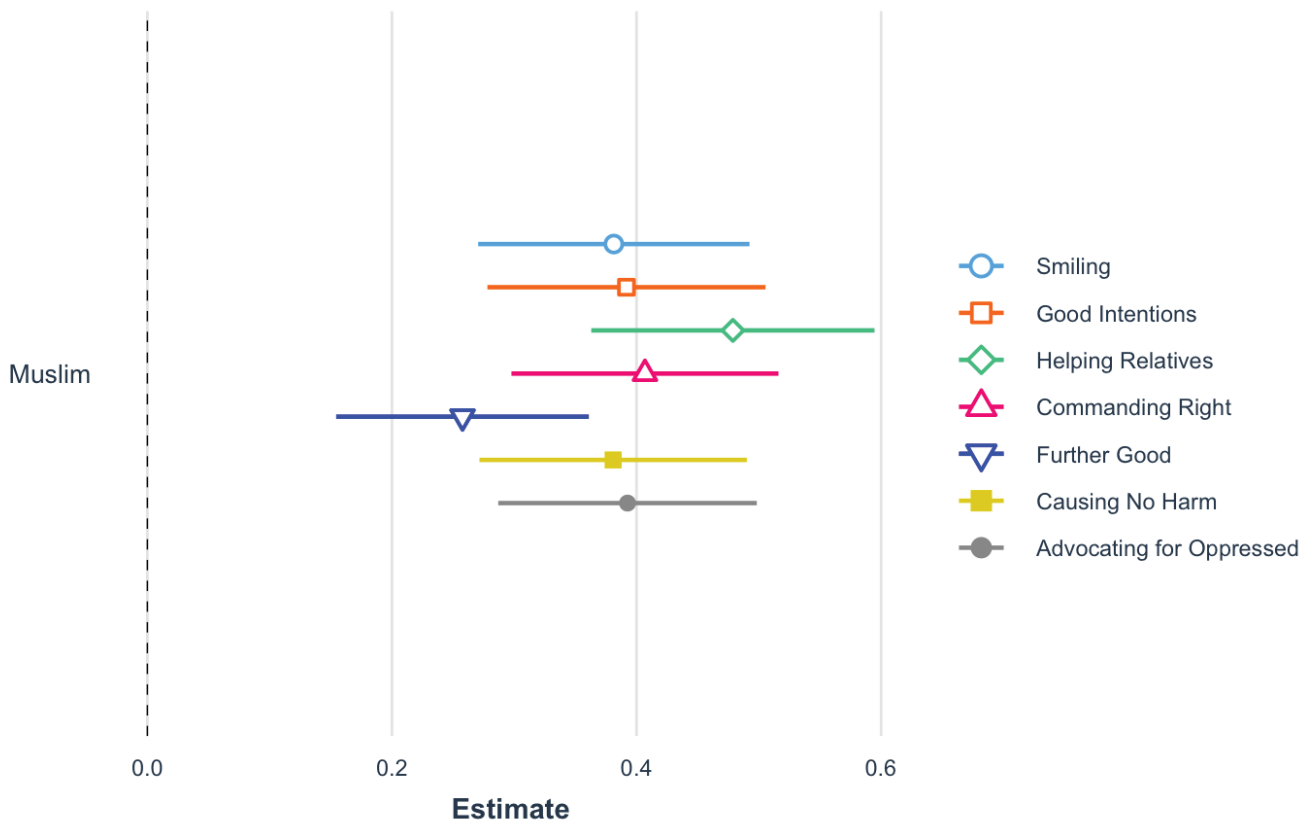
## **Philanthropy Beyond Numbers**

Philanthropy is a cluster concept originating from the Greek philanthropia, meaning the love of humankind (Daly, 2012; Payton & Moody, 2008). More recently defined as voluntary action for the public good, philanthropy is sometimes regarded as a “circus tent” of giving and receiving (Payton, 1988; Payton & Moody, 2008). The boundaries of this definition remain contested, often because this framing limits representation of various understandings and practices among diverse religious and cultural traditions. For example, donors of color are motivated by faith, self-help, reciprocity and improved accessibility (Lilly Family School of Philanthropy, 2021). They have also heavily engaged in non-monetary giving, including blood drives and goods (Lilly Family School of Philanthropy, 2021).

Informal philanthropy receives less scholarly attention, partly due to the difficulty of mapping and measuring grassroots giving (Smith, 1997). While formal giving may be easier to measure, informal forms of philanthropy in Africa may better reflect how communities engage and perceive philanthropy (Moyo, 2015; Anderson, 2011; Mittermaier, 2019). Volunteer organization and participation vary across cultures and societies (Anheier & Salamon, 1999). Furthermore, motivation for informal giving is often rooted in networks of care and linked by religious and cultural tradition. Social anthropologist Paul Anderson has shown how pious social interactions between Muslims in urban Cairo are seen as “gifts,” akin to informal philanthropy (Anderson, 2011). Such motivations and informal forms of giving remain less visible compared to measurements of formal philanthropic giving.

Islamic philanthropy is a set of religious traditions described by some as discursive - influenced and informed through deliberation and culture (Khan & Siddiqui, 2017). Islamic philanthropy has a rich history of giving traditions distinctive from Western philanthropy, including the waqf/endowment, sadaqa/voluntary giving, and zakat/obligatory giving (Siddiqui, 2022). Overall, financial giving among Muslim-Americans incompletely captures the everyday ways Muslim-Americans practice philanthropy. For example, during the COVID-19 pandemic, more than half of Muslim Americans helped their communities, including with personal protective equipment and in mental health services (Ikramullah, 2021). This survey provides additional context for how and to what extent Muslim-Americans consider non-monetary giving as part of their philanthropic practice and tradition.

**Finding: Muslims are significantly more likely than the general population to consider non-monetary actions as philanthropy**



Compared with the general population, Muslims are significantly\* more likely to include smiling, good intentions, helping relatives, commanding the right actions, furthering good, not causing harm to others, and advocating for the oppressed as acts of philanthropy. When we look at the dummy variable (Muslim or non-Muslim on the y-axis), the x-axis demonstrates the impact of the dummy variable, "Muslim" on the various acts (smiling, good intentions, helping relatives, commanding right, furthering good, causing no harm, and advocating for the oppressed) as part of philanthropic practice. Muslims are significantly more likely to consider these acts as part of their philanthropy than non-Muslims. When controlled for religiosity and demographic covariates, these results hold for age, gender, education, race, and education. These findings demonstrate that Muslim-Americans are more likely to believe that various non-monetary actions are part of their philanthropy. The data set included all the respondents in the survey (1,006 Muslim respondents and 1,004 general population respondents). \*(p < 0.05)

## Conclusion

Overall, this report gives a comprehensive review of data on Muslim-American patterns of zakat and their perceptions of it. While academic literature often focuses on textual determination of zakat practices, this report is the first attempt to understand zakat and its manifestation in the lives of American Muslims.

This report finds Muslims to be very generous with their zakat practices. In 2021, Muslim-Americans gave an estimated 1.8 billion dollars in zakat. There are considerable racial, gender and age differences which manifest in who gives zakat and how much they are able to give. Results also indicate significantly higher levels of zakat by self-identified Muslim men compared with Muslim women. Reasons for this gender discrepancy were not directly addressed here, but other studies corroborate this, notably those conducted by the Women's Philanthropy Institute at the Lilly Family School of Philanthropy. Future studies would do well to focus on the of zakat gender differences in zakat in more detail.

Muslim-Americans give zakat in diverse ways. While a large portion is provided through nonprofits or other institutional means, much is still being given informally, either through remittances or in-person.

We also find that Muslim-Americans are more likely to consider non-monetary acts of service, such as having good intentions and smiling to more prominent displays of charitable actions like advocating for the oppressed and volunteerism as part of their philanthropy. These findings highlight the importance of thinking beyond numbers when considering philanthropy and understanding philanthropic practices beyond Western-centric definitions.

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