



# Muslim American Zakat Report 2023



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

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# Table of Contents

|                                                       |    |
|-------------------------------------------------------|----|
| <b>Table of Contents</b> .....                        | 1  |
| <b>Acknowledgments</b> .....                          | 2  |
| <b>About LFSOP</b> .....                              | 2  |
| <b>About MPI</b> .....                                | 2  |
| <b>Author Acknowledgments</b> .....                   | 2  |
| <b>Funder Acknowledgments</b> .....                   | 2  |
| <b>MPI Research Team</b> .....                        | 3  |
| <b>MPI Council of Advisors</b> .....                  | 7  |
| <b>Introduction</b> .....                             | 8  |
| <b>Key Questions and Findings</b> .....               | 9  |
| <b>What Is Zakat?</b> .....                           | 9  |
| Zakat Eligibility .....                               | 10 |
| “Zakatability” and Zakat Calculation .....            | 11 |
| Zakat in Muslim-Majority States .....                 | 12 |
| U.S.-Based Muslim Practices and Perceptions .....     | 12 |
| <b>Muslims in the United States: Statistics</b> ..... | 13 |
| <b>Data and Methodology</b> .....                     | 14 |
| <b>Results</b> .....                                  | 15 |
| <b>Conclusion</b> .....                               | 31 |
| <b>Works Cited</b> .....                              | 32 |
| <b>Appendix</b> .....                                 | 33 |
| <b>Further Reading</b> .....                          | 37 |

# Acknowledgments

## About LFSOP

The Indiana University Lilly Family School of Philanthropy in Indianapolis 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, and research and international programs through The Fund Raising School, the Lake Institute on Faith & Giving, the Mays Family Institute on Diverse Philanthropy and the Women's Philanthropy Institute.

## About MPI

The Muslim Philanthropy Initiative is a project of the Dean and the Lake Institute on Faith and Giving and is a part of the Indiana University Lilly Family School of Philanthropy. It focuses on understanding and helping further enhance contemporary and traditional aspects of Muslim philanthropy in all its facets. MPI 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.

## Special Acknowledgements:

Micah Hughes, PhD  
Sitashma Thapa  
Jehanzeb Cheema, PhD  
Mariam Ajmal  
Zoha Gardezi

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## MPI Research Team



### **Dauda Abubakar**

Dr. Dauda Abubakar has a PhD in Anthropology with a special interest in Islam in West Africa. He holds the position of student mentor at the Zakat Foundation Institute (ZFI) and is currently affiliated with the University of Jos, Nigeria as a senior lecturer. Abubakar has for many years participated in different research projects in different areas of interest, especially in the area of the practice of Zakat in Nigeria. He has published several articles in journals and contributed chapters in books on Zakat and Muslim-Christian relations in Nigeria. His recent book is titled: "They love us because we give them Zakat: the distribution of wealth and the making of social relations in northern Nigeria" published in 2020 by Brill. Abubakar is currently involved in a project on the practice of Zakat in the contemporary world under the Muslim Philanthropic Initiative, at Indiana University.



### **Mariam Ajmal**

Mariam Ajmal is a Master's in Philanthropic Studies student at the Lilly Family School of Philanthropy, Indiana University – Purdue University Indianapolis (IUPUI), and a fellow of the Zakat Foundation Institute.

She has over 7 years of experience in the education sector, spanning teaching, teacher training, and education management. Her focus area of work revolved around the after-school learning segment and working on institutional partnerships. Mariam is passionate about utilizing the potential of philanthropy to impart quality education.



### **Jehanzeb Cheema**

Jehanzeb R. Cheema is currently an Assistant Professor at George Mason University in Fairfax, Virginia where he teaches courses in Data Mining and Business Analytics. He is also a Senior Research Fellow at the Muslim Philanthropy Initiative. Jehanzeb's research focuses on examination of demographic differences in student literacy in areas such as reading, science, and mathematics. He has previously taught applied statistics courses as an instructor at the University of Baltimore and as a Clinical Assistant Professor at the University of Illinois at Urbana-Champaign.

Jehanzeb holds a doctoral degree in Education from George Mason University (GMU) with a specialization in Research Methodology, and a doctoral degree in Economics from the University of Wisconsin-Milwaukee (UWM) with specializations in Labor Economics and Development Economics. He also holds a Master of Science degree in Health Informatics with a concentration in Health Data Analytics from GMU, and a Master of Arts degree in Economics from UWM. His undergraduate background includes majors in Finance and Economics from Slippery Rock University of Pennsylvania, and in History and Economics (with a minor in statistics) from University of the Punjab.



### **Ken Chitwood**

Ken Chitwood is a religion scholar whose research focuses on Islam and Muslims in the Americas, hemispheric American religion, trans-local religion, Christian-Muslim relations, global Christianity, Muslim minorities, & ethnographic methods and manifestations of religion-beyond-religion in a global and digital age. Ken is the founding Editor of the Latin America and Caribbean Islamic Studies Newsletter. He is also an award-winning religion, travel, and culture news writer serving as the Editor of ReligionLink and a journalist-fellow with the University of Southern California's Center for Religion and Civic Culture's Engaged Spirituality Project.



### **Iman Fathima**

Iman Fathima is a linguist, who studies how various forms of discourses influence social realities. She is currently a Muslim Philanthropy and Humanitarian Studies fellow at the Lilly Family School of Philanthropy at IUPUI. From 2017-2021, Iman co-led an NGO, I Can Malaysia, as its deputy director of research and advocacy. She had also previously served as the organization's program manager, overseeing education and welfare initiatives for Rohingya refugee children in Kuala Lumpur. She also volunteers as a consultant for new nonprofit initiatives. She's an alumna of International Islamic University Malaysia, from where she received her bachelor's degree in International Communication and a master's in Applied Linguistics. As a third culture kid, Iman has had the privilege of serving diverse communities and hopes to utilize both her education and lived experiences to the benefit of this project.



### **Zoha Gardezi**

Zoha Gardezi is in the first year of the MA program in Philanthropic studies at Lilly Family School of Philanthropy. She has also been enrolled in the Zakat Foundation Institute (ZFI) Fellowship since August 2022. She is from Lahore, Pakistan.

Prior to her master's degree and ZFI Fellowship, she did a bachelor's in environmental science from Forman Christian College. She has interned in non-profits and policy think tanks like WWF and the Center for Economic Research in Pakistan (CERP). Currently, she is a Graduate Assistant for the Muslim Philanthropy Initiative.



### **Lina Grajales**

Lina Grajales is the Executive Assistant to the Director and Project Coordinator at the Muslim Philanthropy Initiative. She has a bachelor's degree in business administration. As such, she has completed related training in higher management. Moreover, she has great knowledge about collaborative intelligence and team building.

She has over seven years of work experience in related fields, from administrative assistant to customer service specialist to team manager of customer service for Business Process Outsourcing. In Colombia where she resides, she has volunteered at the YMCA Risaralda since 2012 and has been part of the board of directors since 2017 as its secretary. She was elected secretary for the YMCA Risaralda board of directors and has been the board chair since 2021. She was part of the Global Shapers Community Pereira from 2019-2022. Currently, she is studying to become a certified English teacher in the program Making Great Teachers (TEFL).



### **Nazmul Haque**

Nazmul Haque is a Graduate Assistant at MPI. He is pursuing his Master's in Lilly Family School of Philanthropy, IUPUI. Mr. Haque has years of experience working in the non-profit sector and supervising research and surveys. Haque has completed his Bachelor of Social Science (BSS) and Master of Social Science (MSS) from the Department of Political Science, University of Dhaka. His research interest covers international labor migration, refugees and statelessness, the non-profit sector, human rights, political violence, and corruption.



### **Micah A. Hughes**

Micah A. Hughes received his PhD in Islamic Studies from the Department of Religious Studies at the University of North Carolina at Chapel Hill. He specializes in the study of religion, secularism, education, and civil society in modern Turkey and the United States. He is currently a Postdoctoral Research Fellow at the Muslim Philanthropy Initiative at the Lilly Family School of Philanthropy at IUPUI working on two projects related to zakat and pluralism. In addition to his work at MPI, he serves as Associate Editor of The Maydan, an online publication of the Ali Vural Ak Center for Global Islamic Studies at George Mason University, where he is project manager for The Maydan Podcast, sponsored by the Henry Luce Foundation.



### **Mohannad Mofawaz**

Mohannad Mofawaz is a PhD student at Lilly Family School of Philanthropy. Mohannad decided to dedicate his privilege to creating systems that protect the most vulnerable populations. While completing his B.S. in Industrial Systems Engineering in his home country of Saudi Arabia, he mulled over the ways that he could best contribute to social equity. He then made a career change and earned his M.A. in philanthropic studies. He served as the COO and Strategy Manager at Al-Fowzan Academy at King Fahd University of Petroleum and Mineral, focusing on improving nonprofit leaders across Saudi Arabia.



### **Zeeshan Noor, PhD**

Zeeshan Noor is a Research Manager / Affiliate Faculty for the Muslim Philanthropy Initiative of the Indiana University Lilly Family School of Philanthropy. He holds a Ph.D. in Public Affairs with a concentration in public and nonprofit management from the University of Texas at Dallas. His research focuses on philanthropy, the use of digital media in the nonprofit sector, donor behavior, Diversity, Equity, and Inclusion (DEI), and organizational leadership. Dr. Noor serves as the Chair of the American Society for Public Administration (ASPA)'s Section on Professional and Organizational Development (SPOD), and a Co-Chair for the ASPA Annual Global Public Administration Capstone Panel Committee. He also serves on the board of the Association for Research on Nonprofit Organizations and Voluntary Action (ARNOVA)'s Membership Committee. In addition, he serves as a DEI Council Member of the Indiana University Lilly Family School of Philanthropy's Diversity, Equity, and Inclusion Committee.



### **Afshan Paarlberg, JD**

Afshan Paarlberg is a visiting assistant professor with the Indiana University Lilly Family School of Philanthropy. She leads The Ihsan Standard— a community-engaged research and legal project of the Muslim Philanthropy Initiative. She is also pursuing her Ph.D. in philanthropic studies. Afshan's mixed-methods research, publications, and practice focus on diverse philanthropy, immigrants and refugees, and nonprofit governance.

Afshan holds a J.D. from The University of Houston Law Center. She also has a B.A. with Honors in Middle Eastern Studies and a B.B.A. in Finance, both 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. Before joining the school, her legal career focused on immigration law, nonprofit governance-risk-compliance, and access to justice initiatives—practices that are crucial to informing her scholarship.

Afshan serves as the President of the board of Exodus Refugee Immigration—a state-wide refugee resettlement agency. She also serves on the Institute for Social Policy and Understanding board, a nonpartisan research institute.



### **Abdul Samad**

Abdul Samad is a Research Associate at the Indiana University Lilly Family School of Philanthropy. He also serves as a Research Fellow for the Center on Muslim Philanthropy. Abdul holds a master's degree in Public Administration from Western Kentucky University and a bachelor's degree in Business Administration. His research focuses on nonprofit collaboration, nonprofit management and leadership, marginalized communities, the stigmatization of marginalized groups, and its impact on their civic engagement. He served as the Student Representative for the American Society for Public Administration (ASPA) and is the recipient of the ASPA Founders' Fellows Award (2015), ASPA International Young Scholar award (2018), APPAM Equity and Inclusion Fellow (2019), and ARNOVA Graduate Diversity Fellow (2021). For the past two years, Abdul Samad has been working on the Community Collaboration Initiative (CCI) project under the supervision of Dr. Shariq Siddiqui.



### **Shariq Siddiqui, JD PhD**

Shariq is an Assistant Professor of Philanthropic Studies and Director of the Muslim Philanthropy Initiative at the Indiana University Lilly Family School of Philanthropy. Shariq has an MA and a PhD in Philanthropic Studies from the Lilly Family School of Philanthropy, and a JD from the McKinney School of Law at Indiana University. He holds a BA in History from the University of Indianapolis. Shariq's research focuses on Muslim philanthropy and the Muslim nonprofit sector. Most recently, he conducted a national survey of full-time Islamic schools in the United States, resulting in a co-authored 2017 monograph, *Islamic Education in the United States and the Evolution of Muslim Nonprofit Institutions*. Shariq also serves as co-editor of the *Journal of Muslim Philanthropy and Civil Society*, *Journal on Education in Muslim Societies*, and the Series Editor of the *Muslim Philanthropy and Civil Society Book Series*. He has been a nonprofit practitioner for over 20 years for local, regional, national, and international nonprofits. Previously, Shariq served as the Executive Director of the Association for Research on Nonprofit Organizations and Voluntary Action (ARNOVA).



### **Sitashma Thapa**

Sitashma Thapa is a Research Associate at the Lilly Family School of Philanthropy, interested in the intersection of philanthropy, climate change, and advocacy. Born and raised in Nepal, Sitashma has a BA in Environmental Sustainability and Sociology-Anthropology and an MA in Philanthropic Studies. She has previously worked as the McKinney Fellow at Hoosier Environmental Council, and as the Climate & Energy Policy Fellow at the National Wildlife Federation, America's largest conservation organization. She has worked as a Research Associate for the Lilly Family School of Philanthropy's research team since June 2022. Sitashma will bring her background in research, advocacy, and the climate space to her work at MPI.



### **Massumeh H. Toosi**

Massumeh H. Toosi is an M.A student in philanthropic studies at Indiana University, Lilly Family School of Philanthropy, and is a graduate assistant with Muslim Philanthropy Initiative. Her general research interests are development, the third sector, and inequality. Massumeh is from Iran and earned her B.A and the first M.A in sociology from Shahid Beheshti University, Tehran, Iran. Her master's dissertation was evaluation research that measured the effectiveness of Iranian NGOs and their philanthropic activities. Alongside her education, she has been the executive manager of the Ethnic Iran project since 2016, which tries to introduce various ethnic groups living on the Iranian Plateau at different times.



### **Rafeel Wasif, PhD**

Rafeel Wasif is an Assistant Professor at Portland State University. His research interests include Public and Nonprofit Management, Philanthropy, International Nonprofits (NGOs), and Data Science. His research focuses on racial and religious minority nonprofits in the United States, specifically Muslim-American nonprofits, and South Asian NGOs. Dr. Wasif obtained his PhD at the University of Washington, Seattle; and was a Postdoctoral Researcher at the Lilly Family School of Philanthropy, at Indiana University-Purdue University (IUPUI). His work has either been accepted or published in Nonprofit and Voluntary Sector Quarterly (NVSQ), Voluntar, Nonprofit Management and Leadership (NML), Nonprofit Policy Forum (NPF), and Voluntary Sector Review (VSR). Rafeel has been a Fulbright Fellow. His work has appeared in leading media outlets, including The Conversation, Washington Post, and several international media outlets.

## **MPI Council of Advisors**

**Rasheed Ahmed**, Executive Director, Zakat Foundation Institute

**Dr. Abed Ayoub**, CEO and President, United Muslim Relief

**Rashid Dar**, Program Officer for Global Strategies, John Templeton Foundation

**Halil Demir**, Founder and Executive Director, Zakat Foundation of America

**Rana Elmir**, Director, RISE Together Fund/Proteus Fund

**Dr. Mahmood Hai**, Urologist

**Dr. Iltefat Hamzavi**, Dermatologist

**Anwar Khan**, President, Islamic Relief USA

**Farhan Latif**, President, El-Hibri Foundation

**Dr. M. Yaqub Mirza**, President and CEO, Sterling Management Group

**Zeyba Rahman**, Senior Program Officer, Building Bridges Program at the Doris Duke Foundation for Islamic Art

**John Robbins**, CEO, Penny Appeal USA

**Kashif Shaikh**, Co-Founder and Executive Director, Pillars Fund

**Javaid Siddiqi**, President, Islamic Circle of North America (ICNA)

**Tayyab Yunus**, Founder and CEO, Intuitive Solutions



## Introduction

Zakat and sadaqa are two key Islamic philanthropic traditions. Zakat, the third of five pillars of Islam, refers to obligatory alms for all eligible Muslims and is required by God. Zakat has been described as an alms tax and a form of “financial worship” (Benthall, 1999; Hanif, 2022; Singer, 2008, 2013). A person’s intentions determine whether an act is charitable. Sadaqa is a general term for charitable giving, and it is frequently mentioned in the Qur’an and the hadith literature (e.g., the recorded sayings and behaviors of the Prophet Muhammad). Today it largely refers to voluntary, extemporaneous acts of charity. Sadaqa is much broader than zakat and can take the form of donating money, giving of one’s time, and abstaining from harmful actions against others. One hadith even states that smiling is a form of sadaqa or charity. While there is no prescribed time for giving zakat or sadaqa, many Muslims around the world and in the United States fulfill their charitable obligations during the month of Ramadan when charity is emphasized and encouraged.

This report focuses on expanding knowledge about everyday zakat practices among U.S. Muslims. Although there is extensive zakat research examining scholarly perspectives, religious texts, and historical practices, there has been little research to keep pace with understanding lived perspectives and contemporary practices. In fact, there is a growing presence of U.S. Muslim nonprofit organizations who offer tools and opinions regarding how to perform charitable acts. These tools include online zakat calculators, social media, online fatwa services, and YouTube sermons. Amidst these changes, there is a need to better understand how, where, and why people give zakat, across socio-economic demographics such as age, education, income, and political ideology.

Using an SSRS cross-sectional survey, we examine U.S. Muslim zakat giving patterns, perceptions and understandings of zakat, and informational sources and practices regarding zakat rules and obligations. By better understanding U.S. Muslim zakat practices and perceptions, nonprofits, policy makers, advocates, and activists can refine policies to help U.S. Muslims fulfill their religious obligations more effectively.

## Key Questions and Findings

Our report expands upon existing research by examining U.S. Muslim's zakat giving patterns, including their perceptions, understanding, and self-education of zakat rules and obligations.

### KEY QUESTIONS

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1. How do U.S. Muslims understand, perceive, and practice zakat?
2. Is zakat viewed as a form of philanthropy, charity, or tax?
3. How does income level, education level, and political ideology impact perceptions and practices of zakat?
4. What time of the year do U.S. Muslims prefer to give their zakat?
5. To what causes do U.S. Muslims give zakat?
6. What sources (scholars, books, fatwa websites, social media, etc.) do U.S. Muslims prefer to consult about giving zakat?

### KEY FINDINGS

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1. The largest percentage of zakat is given informally and directly to individual causes and recipients.
2. There is a general pattern of mistrust of non-Islamic governments with disbursing zakat.
3. Zakat is viewed more as an act of philanthropy and charity rather than a tax.
4. Zakat's perception is affected by levels of income, education, and political ideology.
5. 48.7% of the U.S. Muslim respondents prefer to give zakat during Ramadan.
6. Over time, respondents were more consistent in giving zakat to the same organizations as compared to the same individuals.
7. The top three preferred causes of zakat distribution are hunger alleviation, poverty alleviation, and immediate relief, while the three least important causes are self-employment, advocacy, and economic empowerment.

## What is Zakat?

Zakat, or *zakāh* in Arabic, is generally considered obligatory alms. It is an act of “financial worship” incumbent on Muslims, stipulated explicitly in the Qur’an, and elaborated on in detail in traditions of Islamic jurisprudence (Benthall, 1999). It is one of the “five pillars” of Islamic belief and practice, following the declaration of God’s unity and daily prayers. 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 multiplied” (Bashear, 1993; Zysow, 2012). Historically, scholars have argued that zakat functioned as a state-collected “alms-tax,” by which Muslims gave a portion of their surplus wealth in the name of God to support those in need, namely the poor. In the present, Muslims pay their zakat directly to individuals or through intermediaries. Intermediaries include the state, the mosque, or, increasingly, institutional actors such as Muslim foundations, nonprofits, and humanitarian relief organizations (Abraham, 2018; Henig, 2019; Schaeublin, 2019).



## Zakat Eligibility

The question of zakat eligibility—who can receive zakat and to what causes it can be given—is of vital interest and religious importance among Muslim communities today. The Qur’an (9:60) details eight categories that are eligible to receive zakat:

Zakāh expenditures are only for the poor [1] and for the needy [2] and for those employed for it [3] and for bringing hearts together [for Islām] [4] and for freeing captives [or slaves] [5] and for those in debt [6] and for the cause of Allāh [7] and for the [stranded] traveler [8] - an obligation [imposed] by Allāh. And Allāh is Knowing and Wise (Sahih International).

Religious traditions are not static entities, and as such Muslims debate the meaning of these categories in the context of 21<sup>st</sup>-century North America. While the Qur’an clearly states the various types of eligible recipients, applying these categories to contemporary realities involves acts of interpretation by Muslims in their daily lives. The renowned late scholar Shaykh Yusuf al-Qaradawi says:

As for zakat, it is not purely worshiping, for, in addition to being worship, 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 zakat are, in general, known and clear (2020, p. xxxii).

Here, al-Qaradawi defines zakat as a right, a tax, and a part of modern Muslims’ contribution to the socio-economic fabric of contemporary society. While the “reasons for enacting zakat” are clear to Muslims scholars and practitioners today, the how is often fiercely debated. The language of right, tax, and responsibility makes zakat a unique form of financial worship that requires special attention.

## “Zakatability” and Zakat Calculation

In addition to zakat eligibility, the question of “zakatability” is also significant. On what forms of wealth or annual income do Muslims owe zakat, and how is it calculated? The rate of zakat today is estimated at 2.5 percent of surplus wealth above the necessary minimum threshold (or *nisāb*). This minimum threshold is calculated based on rates of gold or silver. For example, the humanitarian organization Islamic Relief Worldwide calculates the minimum threshold in gold as of March 22, 2023, as \$5,443.84. When basing zakat payments on the value of silver, it is significantly lower in today’s terms, calculated at \$442.06 (“Nisab,” n.d.). One must hold wealth above this minimum threshold of either gold or silver for an entire lunar year (minus all necessary living expenses) in order to be obligated to pay zakat. Islamic Relief USA, the North American branch of the organization, collects and distributes zakat; on their website, they stipulate, “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. While the categories of who can receive zakat are unambiguous, determining “zakatability” has proven to be a more contentious issue given the complications of modern financial life.

Determining the amount of zakat owed can often be confusing, given the range of accounts, assets, and financial instruments available to people 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). For example, North American Muslim scholars have addressed issues regarding zakat payments on 401(k) retirement accounts from a range of interpretive positions based on classical Islamic jurisprudential opinions. Taha and Khan (2018, pp. 19–20) state:

At one extreme is the view 401(k) funds are not subject to zakāt until withdrawn because these funds are under the control of a third party—a trustee for the 401(k) plan—rather than the employee who legally owns those funds... A second opinion is that zakāt should be assessed only on the 401(k) funds the employee could access currently... A third opinion is that, prior to accessing the funds, zakāt is assessable on the employee’s voluntary contributions, but not on an employer’s contributions until they are vested and can be withdrawn.

This example shows how the diversity of scholarly opinions and the complexity of legal positions creates obstacles as well as opportunities for practicing Muslims to pay zakat (or defer payment) on a range of assets with wildly different potential rates and amounts. To address this complexity, Muslim organizations in the United States and elsewhere often offer online zakat calculators to help individuals calculate the Zakat owed.



### **Zakat in Muslim-Majority Countries**

In some Muslim-majority countries, such as Malaysia, Pakistan, and Saudi Arabia, zakat collection and distribution is the responsibility of the government (Hasan, 2015). There are many challenges to this form of zakat collection. Even though zakat is compulsory under these states' laws, verifying payment of zakat can be difficult. For example, Pakistan abstains from any formal measures for the verification and collection of zakat on non-apparent assets, such as cash on hand (Kahf, 2000). Indonesia has utilized both a governmental agency as well as licensed private agencies to collect zakat (Hidayati & Tohirin, 2010). Additionally, there can be discrepancies between distribution and collection. Only a few dual-tasking centers handle both collection and distribution in Malaysia. While collection is managed by specialized zakat centers, under the supervision of the State Islamic Religious Council (SIRC), distribution is essentially the responsibility of each state's Islamic Religious Council (Salleh, 2014). Some countries also have mechanisms through which individuals can remit zakat. Our 2022 findings also show that a substantial amount (14.7 percent) is still given informally, whether in person, to relatives, or to others, and through other remittances (12.7 percent) (Siddiqui et al., 2022).

### **U.S.-Based Muslim Practices and Perceptions**

The *Muslim American Zakat Report 2022* found that Muslims in the United States gave an estimated \$1.8 billion in zakat in 2022. Given the range of possible interpretations of zakat as philanthropy (a long-term structural solution to socio-economic issues), charity (an action aimed at remedying an immediate problem or symptom), or a religious tax (an obligation to be collected by a specifically mandated entity), this report finds that U.S. Muslims are more likely 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 or as something more akin to a tax.

U.S.-based Muslims pay zakat through a variety of means; avenues for giving zakat include formal nonprofits and NGOs, via remittances to various governments that collect zakat, and through informal means such as giving directly to individuals or to relatives abroad. Overall, diverse zakat collection and disbursement mechanisms are available to Muslims in the United States. The *Muslim American Zakat Report 2022* found that the largest portion of zakat (25.3 percent) is disbursed to international nonprofit organizations (NPOs), followed by governments (21.7 percent) and domestic NPOs (18.3 percent) (Siddiqui et al., 2022).

Our 2023 findings show that Muslims believe that philanthropy comprises a wide range of acts in addition to cash or in-kind donations. These include acts such as smiling, intending to do good (regardless of outcome), doing good or encouraging others to do good, forbidding wrong (stopping it or speaking out against it), abstaining from doing or saying anything harmful, giving money to relatives, and volunteering. This expanded understanding of philanthropy is seen by many Muslims as essential to their social and civic participation and comes directly from the Prophetic tradition (that is, the sunnah, or exemplary sayings and doings of the Prophet Muhammad, where he describes various ways of doing charity, or sadaqa).

Additionally, on scales measuring zakat understanding, perception, practice, and education, survey participants indicated a high level of agreement that they are “aware of verses in the Quran that discuss zakat” (69.8 percent), and that “the verses in the Quran about zakat are clear and immediately applicable to my life today” (71.6 percent). Participants overall also agreed that “zakat is a social obligation to the Muslim community” (73.8 percent), that “the poor and needy have a right to a portion of my wealth and/or income” (70.5 percent), and that “zakat is a religious obligation” (73.7 percent). Lastly, regarding how Muslims in the United States seek advice and information about zakat, participants indicated higher levels of agreement with contacting a “religious scholar or leader directly” (67.6 percent), followed by consulting “a book or books” (59.0 percent) or an “online fatwa service” (52.2 percent) rather than “watching an online video” (46.8 percent) or “asking questions on social media” (42.5 percent).

## Muslims in the United States: Statistics

U.S.-based Muslims comprise roughly 3.45 million or 1.1 percent of the U.S. population (Mohamed, 2018). Furthermore, U.S.-based Muslims are highly diverse; census data shows that demographically, 28 percent are Asian, 22 percent are Black, 8 percent are Hispanic, and the remaining 48 percent are White, with no single racial or ethnic group constituting a majority (Lipka, 2017; Pew Research Institute, 2017). Data on Muslim-American racial demographics are complicated because the identifier “White” is not limited to people of European descent; 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 as people of color.

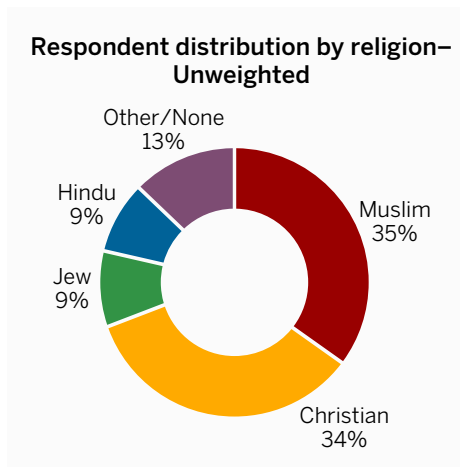
With approximately one quarter of U.S. Muslims being between the ages of 18 and 24, they are also the country’s youngest faith community (Mohamed, 2018). Additionally, 58 percent are foreign-born, 18 percent are first-generation Americans, 28 percent are second-generation Americans, and 24 percent are third-generation or more (Lipka, 2017; Pew Research Institute, 2017).

U.S. Muslims are also highly diverse in their religious practices. Twenty-nine percent self-identify as “just Muslims,” meaning they do not classify themselves as belonging to a particular theological or denominational tradition within Islam (e.g., Sunni, Shi’a, Ahmadi or Ismaili). Sixteen percent identify as Shiites or Shia Muslims, and 55 percent identify as Sunnis or Sunni Muslims (Moore, 2015). Despite having the same level of education as the general population, Muslims in the United States are nevertheless disproportionately poor (Mogahed & Chouhoud, 2017).

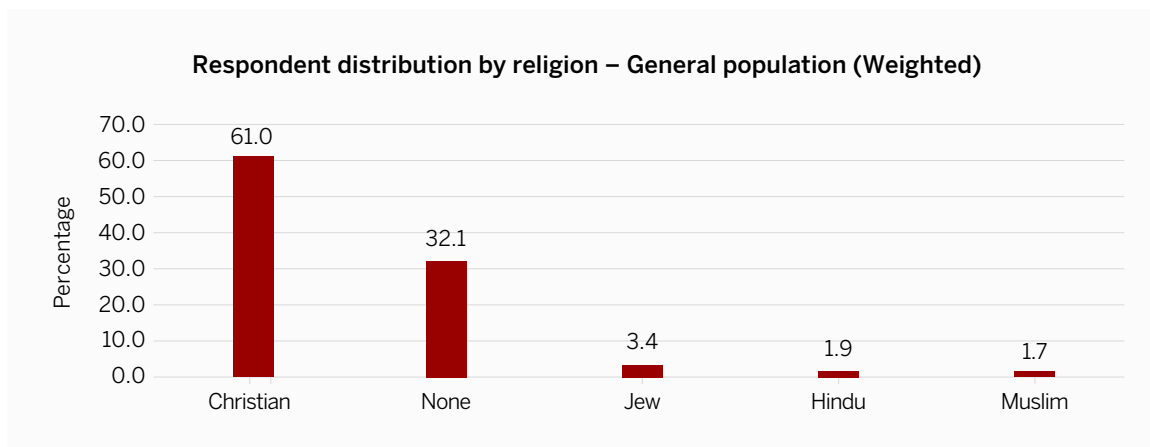
## Data and Methodology

### Data Source and Participants

The data for this report were collected by SSRS on behalf of the Indiana University Lilly Family School of Philanthropy. Data collection took place between February 10, 2023, and March 9, 2023. The survey included questions on demographic characteristics, religious beliefs and practices, donation and zakat giving, coproduction, stigmatization, volunteerism, and donor trust. A non-probability web panel survey was used to recruit 3,355 respondents who were aged 18 and older and lived in the United States. Of these respondents, 1,162 identified as Muslim. Several subgroups of interest were oversampled in order to support group-level statistical analysis. These subgroups included African Americans, Hispanics, Hindus, Jews, and Muslims.



Since this report focuses on understanding, perceptions, and practices of zakat, we used the Muslim sample almost exclusively for all statistical analysis in conjunction with the sampling weight specific to this group. Only one question from the zakat section of the survey (Q45) was administered to all 3,355 respondents. For this question we performed a Muslim versus non-Muslim comparison using general population weights included in the source data file.



## Zakat Variables

The zakat section of the survey (Q37–Q45) was administered to Muslim participants with the only exception being Q45, which was answered by all respondents. This question measured a respondent's level of agreement with statements describing various behaviors as acts of charity. The remaining questions collected information on the dollar value of zakat (Q37); zakat recipients (Q38); perception of zakat as philanthropy, charity, or tax (Q39); zakat eligibility (Q40); zakat timing (Q41); donor consistency (Q42); zakat use (Q43); zakat scales (Q44) which included zakat understanding, perceptions, practice, and education; and acts of philanthropy/charity (Q45).

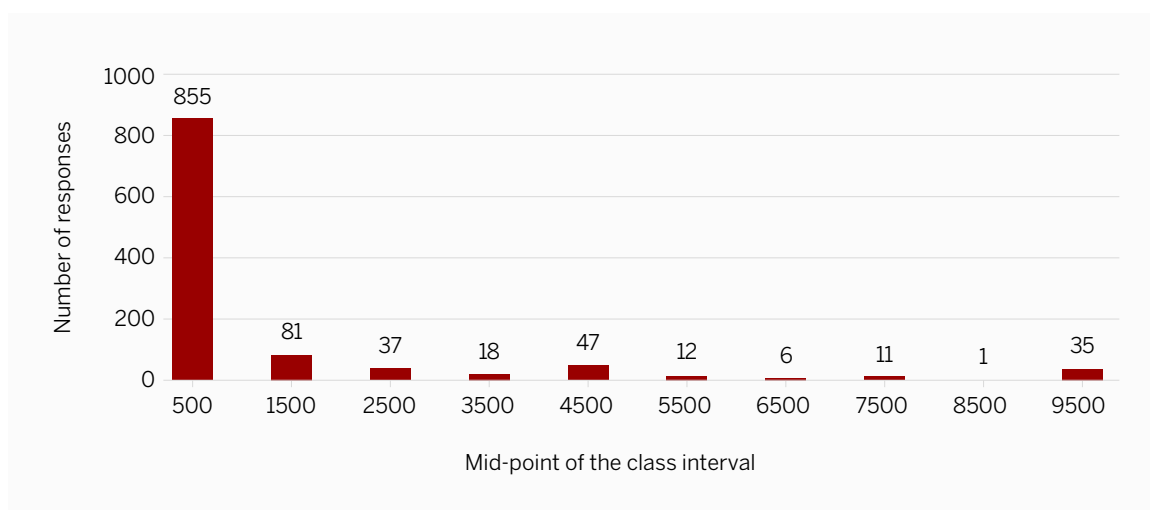
## Analytical Approach

In order to keep our statistical results accessible to the average reader we decided to focus on basic numerical and graphical summary methods. Results of univariate and bivariate hypothesis tests such as tests of equal proportions, pairwise mean comparisons, chi-square test of independence, one-way ANOVA, and so on, are thus relegated to footnotes throughout this document. In addition to basic descriptive and inferential procedures, we also estimated a series of multiple regression models predicting zakat outcomes of interest. This included zakat understanding, zakat perceptions, and zakat practice. Multivariable results are shown in an appendix for the interested reader.

## Results

### Dollar Value of Zakat (Q37)

The distribution of the dollar value of zakat given by respondents was highly skewed,<sup>1</sup> ranging from \$0 to \$800,000 ( $n = 1,136$ , Median = \$128.5). However, 97 percent of these respondents donated \$10,000 or less ( $n = 1,102$ , Median = \$100). The distribution of zakat given by this majority group is shown in panel (a) of the following figure. More than three quarters of the total respondents gave \$1,000 or less annually in zakat.



<sup>1</sup>The coefficient of skewness = 18.90 (SE = 0.07), excess kurtosis = 418.12 (SE = 0.15).

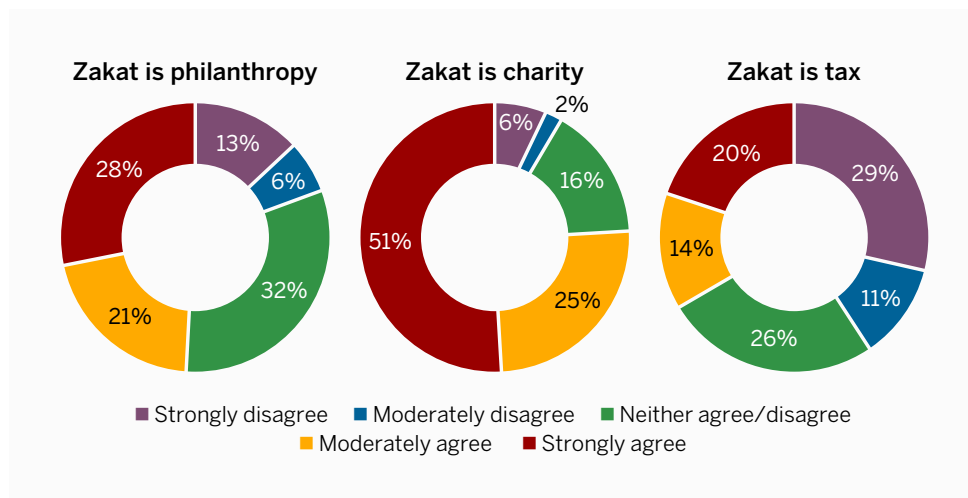
## Zakat Recipients (Q38)

On average, respondents reported giving the largest percentage of their zakat informally and directly to individual causes and recipients. In contrast, the smallest percentage was given to the government. This may be indicative of a lack of official state mechanisms to collect zakat, government mistrust, or a general mindset among U.S. Muslims that a non-Islamic government should not be entrusted with the disbursement of zakat.<sup>2</sup>



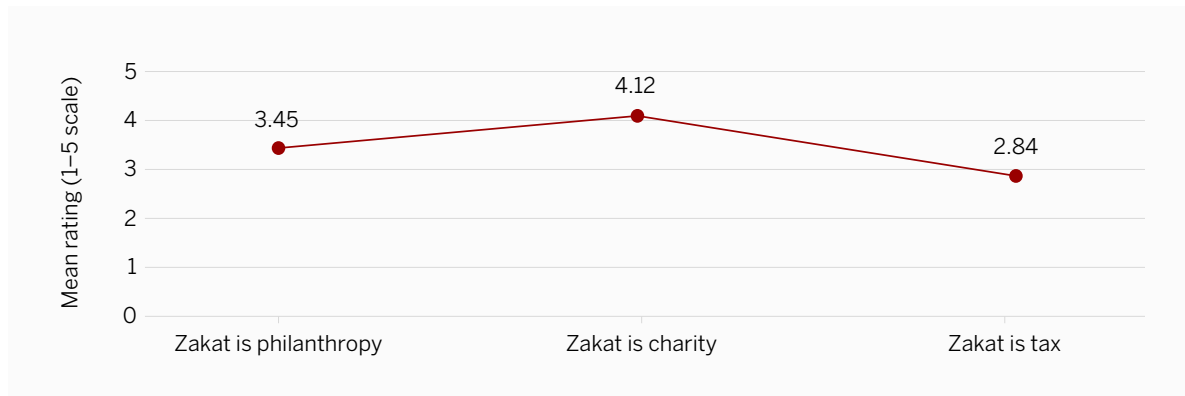
## Zakat as Philanthropy, Charity, and Tax (Q39)

Three survey items asked U.S. Muslim respondents ( $n = 1,136$ ) about their level of agreement with thinking of zakat as philanthropy, charity, or a tax. The response categories for each question were (1) strongly disagree, (2) moderately disagree, (3) neither agree nor disagree, (4) moderately agree, and (5) strongly agree. Most respondents agreed that they thought of zakat as philanthropy and as charity and disagreed that zakat is a tax. The strength of the opinion was strongest for the perception of zakat as charity as compared with philanthropy and tax.

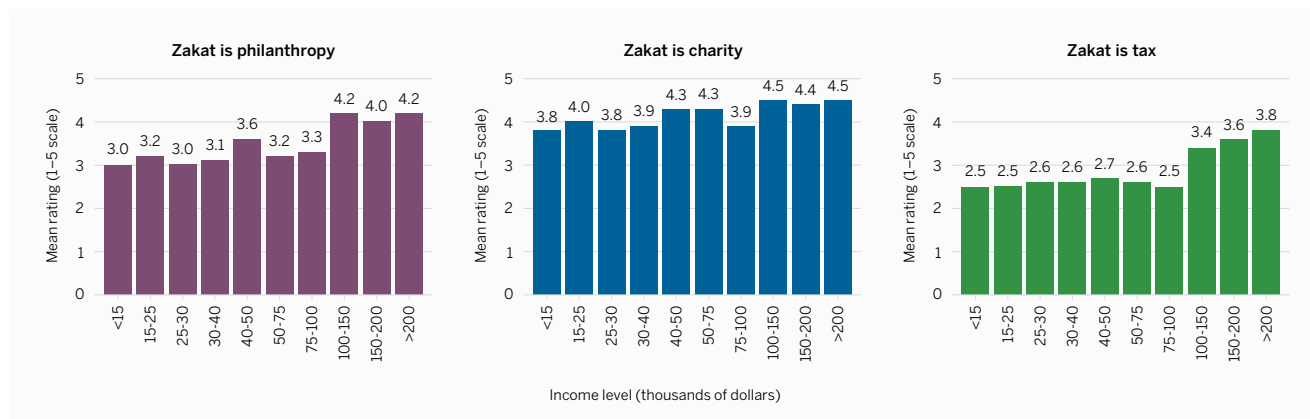


<sup>2</sup>All pairwise mean differences among the six categories were statistically significant,  $p < .05$  except for the following comparisons: (3) vs (4),  $p = .885$ ; (3) vs (5),  $p = .231$ ; and (4) vs (5),  $p = .380$ .

On average, the mean response on these questions confirmed the strongest level of agreement with perception of zakat as charity and the weakest level of agreement with perception of zakat as a tax.<sup>3</sup>



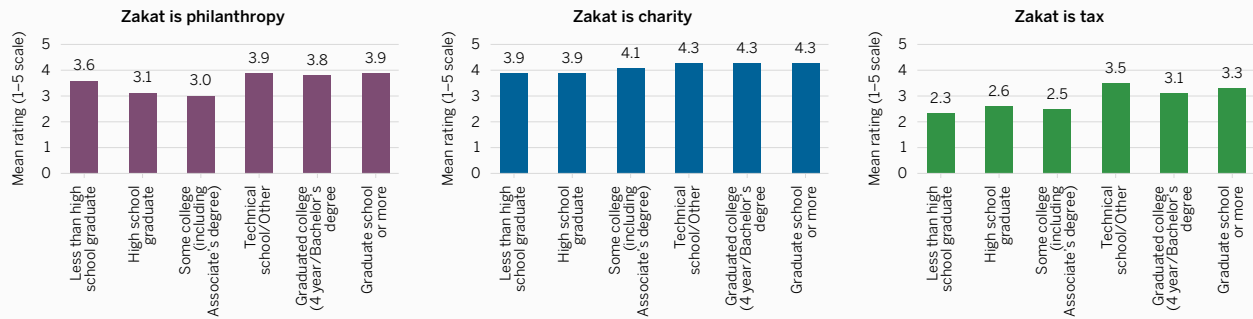
Further examination of the three zakat perception questions revealed interesting mean differences across levels of income, education, and political ideology. The pattern of these differences was somewhat consistent across the three questions. For income, there was an increase in the average level of agreement with an increase in total household income across all three zakat perception questions. Groups means were highest for perception of zakat as charity, followed by perception as philanthropy, and then for perception as a tax.<sup>4</sup>



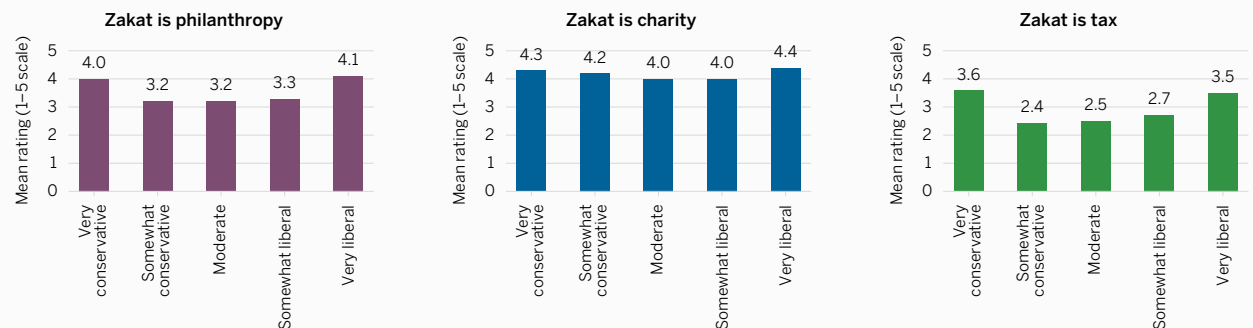
A similar but somewhat weaker positive trend was observed for education. On average, respondents with higher levels of education reported higher levels of agreement on all three questions, with the reported means being highest for perception of zakat as charity and lowest for perception as a tax.

<sup>3</sup>The mean pairwise differences on the three questions were all statistically significant,  $p < .001$ .

<sup>4</sup>The one-way ANOVA test of equality of means across income levels was statistically significant for all three Zakat perception questions,  $p < .001$ ,  $n = 1,056$ . A similar result was obtained for education,  $p < .001$ ,  $n = 1,093$ , as well as political conservatism,  $p < .001$ ,  $n = 1,010$ .



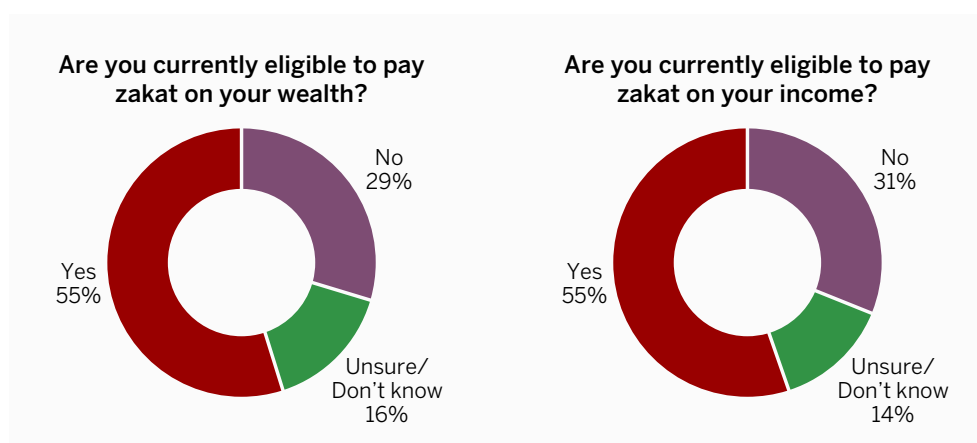
The most interesting pattern among means on the three zakat perception questions was observed for political conservatism which ranged from (1) very conservative to (5) very liberal. The pattern on all three questions was U-shaped with the strongest dip in the middle observed for perception of zakat as a tax. The U-shaped pattern suggests that on average, the level of agreement with perceptions of zakat as philanthropy, charity or tax is highest among U.S. Muslims with diametrically opposite political values (very conservative and very liberal), while the level of agreement tends to be low among respondents located in the middle of the scale.



## Zakat Eligibility (Q40)

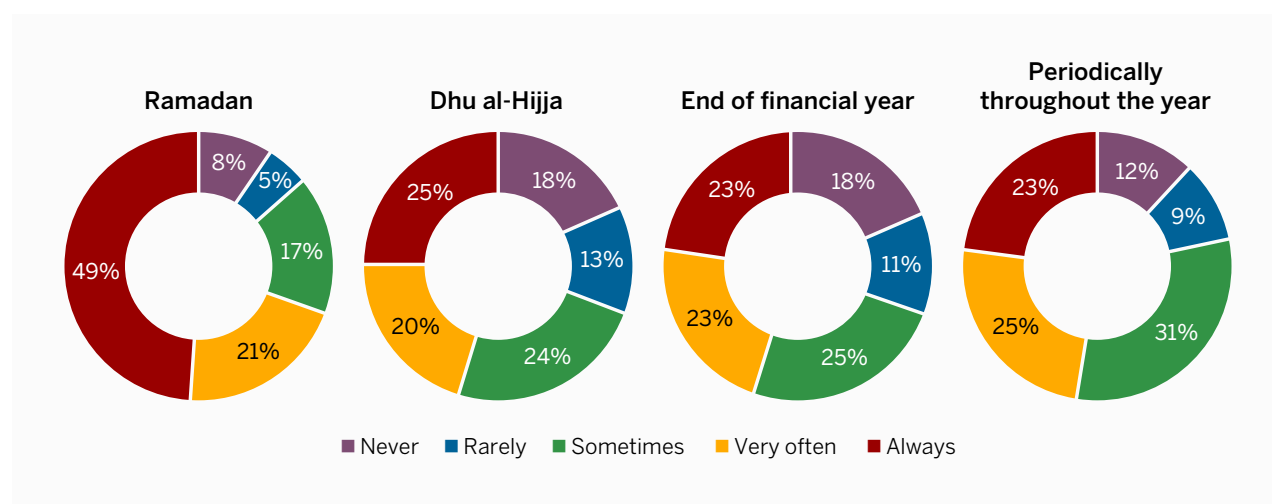
Two items were used to determine respondent eligibility to pay zakat on wealth and income ( $n = 1,136$ ). On either question, more than half of the respondents indicated that they were eligible to pay with the two distributions being very similar to each other.<sup>5</sup>

<sup>5</sup>For each question the percentage of respondents differed significantly across the three response categories (no, unsure, yes),  $p < .001$ . In addition, responses on these questions were significantly associated with each other,  $\chi^2(4) = 1,117.23$ ,  $p < .001$ . Thus, individuals who selected a particular response on one of these questions tended to also select the same response on the other question.



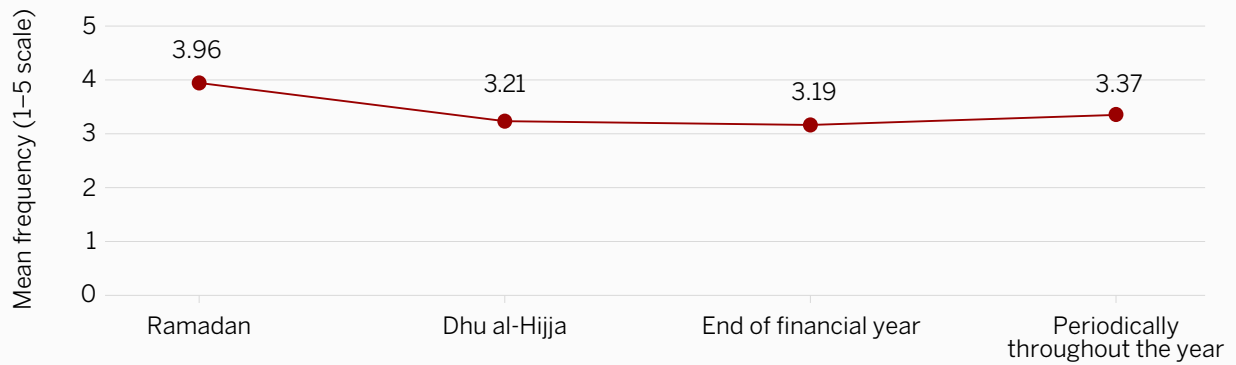
## Zakat Timing (Q41)

Four survey items collected information on the timing of giving zakat during the year: Ramadan, Dhu al-Hijja (the month of pilgrimage and Eid al-Adha), end of financial year, and periodically throughout the year. Response categories were (1) never, (2) rarely, (3) sometimes, (4) very often, and (5) always. A majority of respondents (48.7 percent) indicated that they always gave zakat during Ramadan, with another 37.5 percent reporting that they did so very often or sometimes. Only 13.7 percent of the respondents indicated that they never or rarely gave zakat during Ramadan. For the other three timings, the total number of respondents who indicated that they always, very often, or sometimes gave zakat exceeded that of individuals who responded with rarely or never.

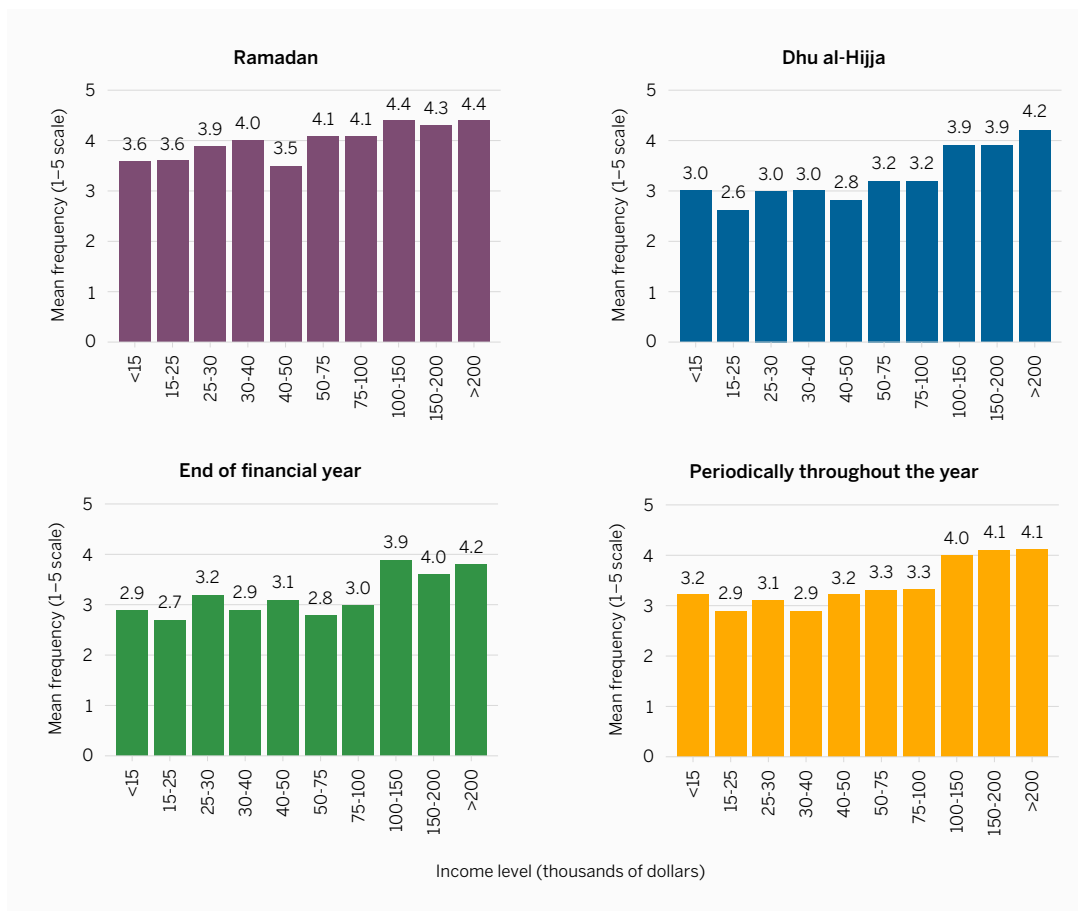


The mean response on these questions confirmed the highest average frequency of giving zakat during Ramadan. This was followed by giving zakat periodically throughout the year, Dhu al-Hijja, and at the end of financial year.<sup>6</sup>

<sup>6</sup>The mean pairwise differences on the three questions were all statistically significant,  $p < .001$ , with the only exception being the Dhu-al-Hijja versus end of financial year comparison,  $p = .550$ .

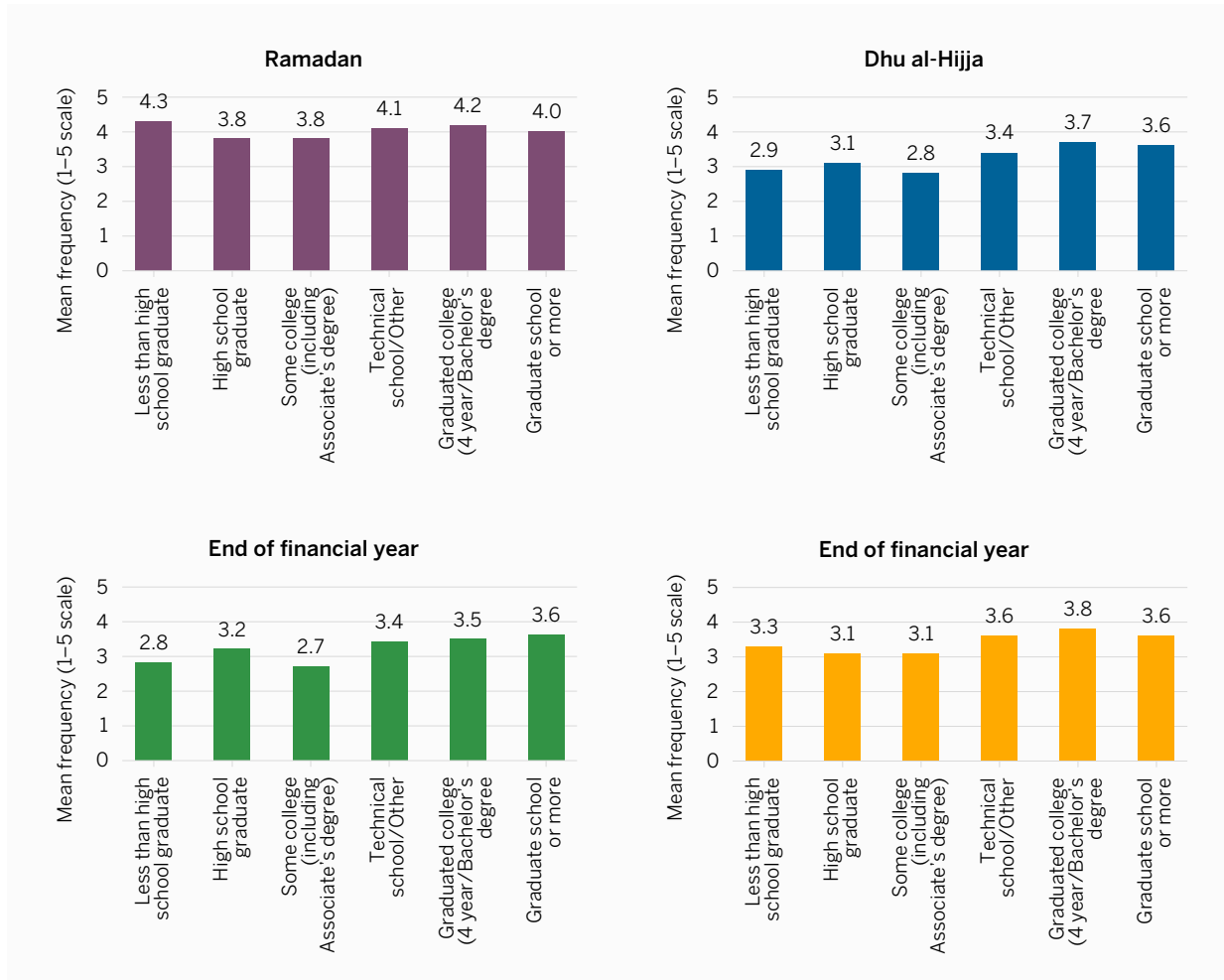


Further examination of the four zakat timing questions revealed interesting mean differences across levels of income, education, and political ideology. The pattern of these differences was somewhat consistent across the four questions. For income, there was an increase in the average frequency of zakat giving with an increase in total household income across all four zakat timing questions, with the highest mean reported for Ramadan.<sup>7</sup>

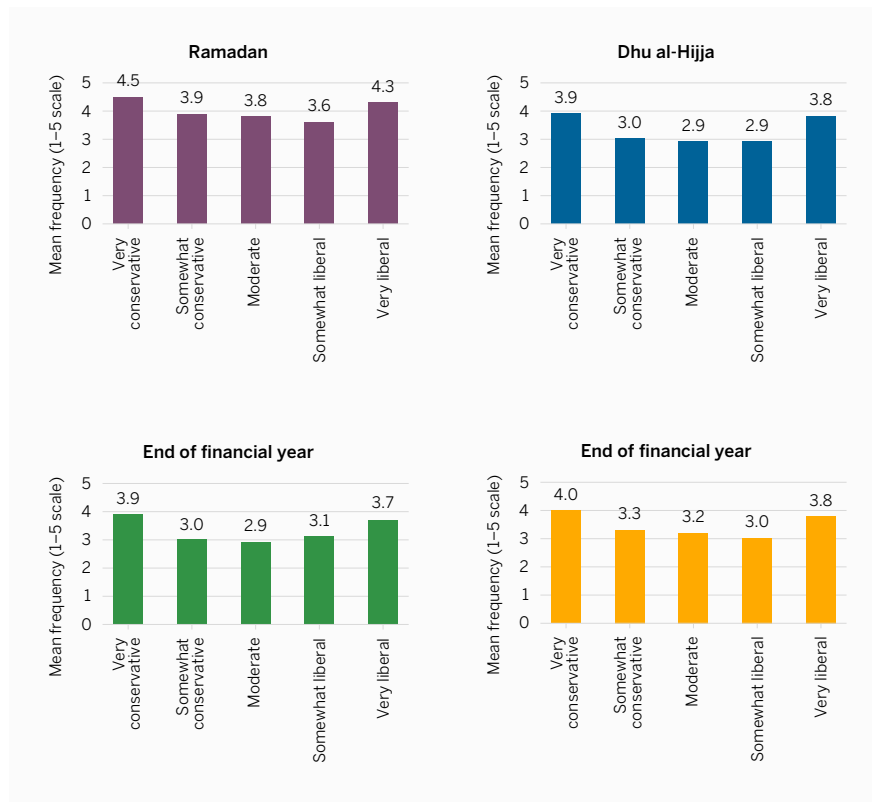


<sup>7</sup>The one-way ANOVA test of equality of means across income levels was statistically significant for all four zakat timing questions,  $p < .001$ ,  $n = 1,056$ . A similar result was obtained for education,  $p < .001$ ,  $n = 1,093$ , as well as political conservatism,  $p < .001$ ,  $n = 1,010$ .

A similar but somewhat weaker positive trend was observed for education. On average, respondents with higher levels of education reported higher levels of agreement on all timing questions (except Ramadan, where the pattern was mixed). The reported group means were highest for Ramadan.

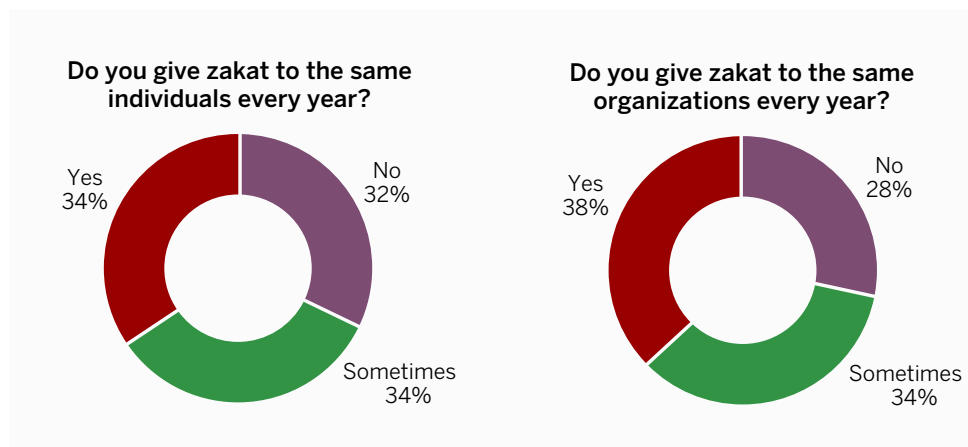


A U-shaped pattern was observed among means on the zakat timing questions over levels of political conservatism which ranged from (1) very conservative to (5) very liberal. The U-shaped pattern suggests that on average, the frequency of giving zakat is highest among U.S. Muslims with diametrically opposite political values (very conservative and very liberal), while the frequency of giving zakat tends to be low among respondents located in the middle of the scale.



## Donor Consistency (Q42)

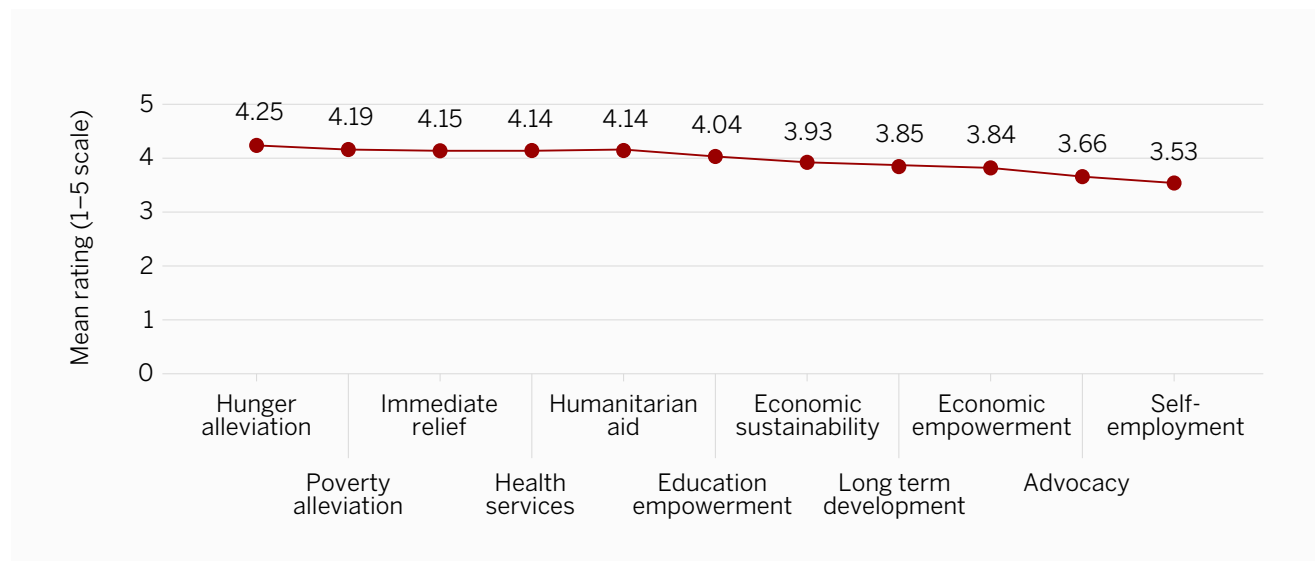
Two items were used to collect information about consistency of zakat giving. The first of these asked respondents if they gave zakat to the “same individuals” every year, while the second asked if they gave to the “same organizations” every year. Response categories were (1) no, (2) sometimes, and (3) yes. Although the yes response was the most frequent for both items, a slightly larger number of respondents indicated that over time they tended to be more consistent in giving zakat to the same organizations as compared to the same individuals.<sup>8</sup>



<sup>8</sup>For each question the percentage of respondents did not differ significantly across the three response categories. (zakat to same individuals,  $p = .683$ ; zakat to same organizations,  $p = .062$ ). However, responses on these questions were significantly associated with each other,  $\chi^2(4) = 661.66$ ,  $p < .001$ . Individuals who selected a particular response on one of these questions had a tendency to also select the same response on the other question.

## Zakat Use (Q43)

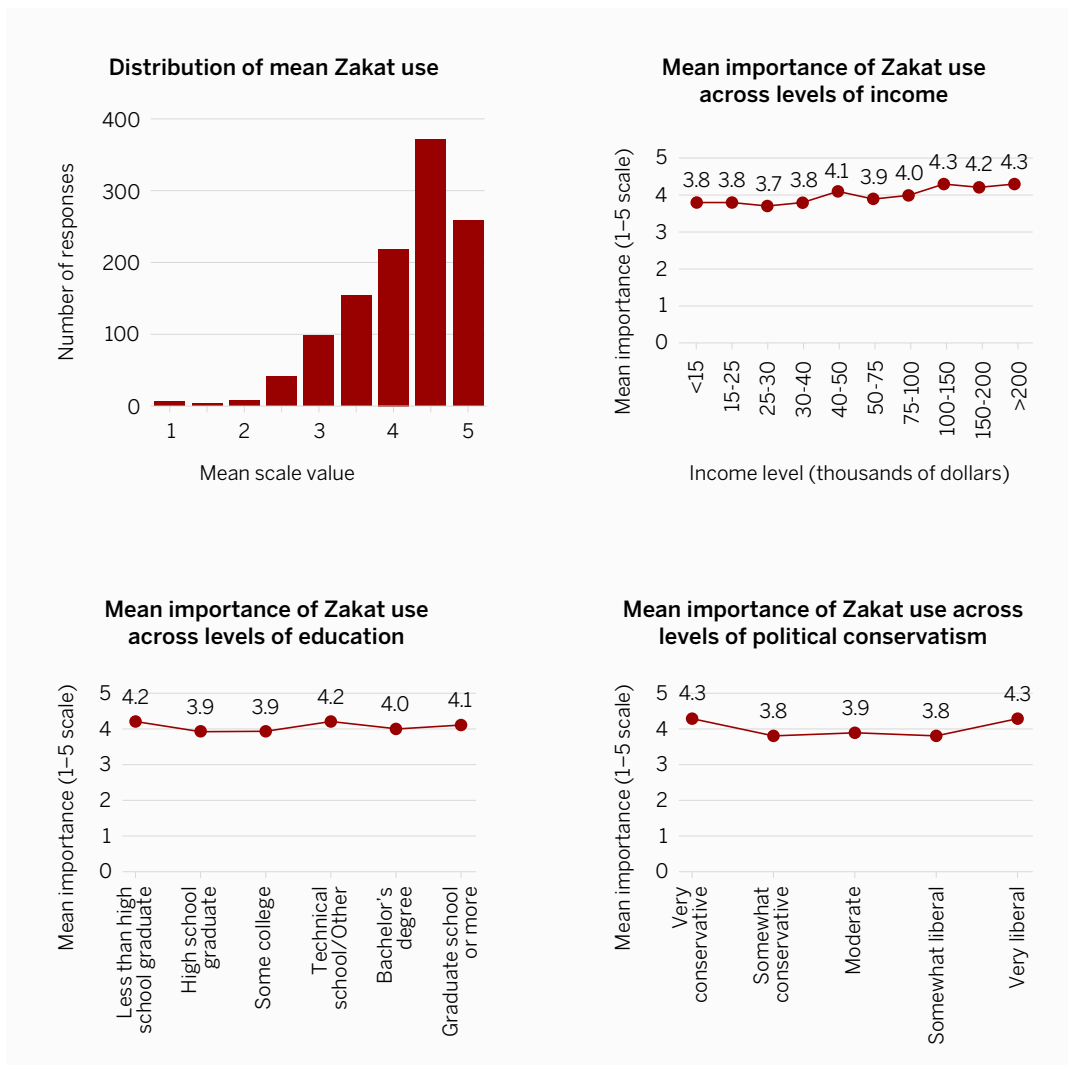
Thirteen items were used to gauge the importance of zakat use in various areas such as education empowerment, hunger alleviation, economic sustainability, and so on. Scale categories were (1) not important, (2) slightly important, (3) moderately important, (4) important, and (5) very important. The average response exceeded 3 on all 13 items, indicating that overall, respondents felt that it was important to use zakat in each of these areas. In terms of average importance, the top three areas for zakat use were hunger alleviation, poverty alleviation, and immediate relief, while the three least important areas were self-employment, advocacy, and economic empowerment.



The relationship between average response on zakat use and demographic factors such as income, education, and political conservatism was very similar to that reported earlier for perception of zakat as philanthropy, charity, or tax (Q39), and zakat timing (Q40).<sup>10</sup>

<sup>9</sup>The responses on these 11 items that measured importance of zakat use were highly correlated with each other with the mean correlation being .46 (SD = .11). This pattern of association was further supported by the high value of Cronbach's alpha for these items ( $\alpha = 0.90$ ) suggesting that they should be combined to form a single scale. Factor analysis results supported existence of a single dominant dimension with the percentage of common variation extracted equal to 51.05 percent. One-way ANOVA tests suggested that (1) all eleven zakat use items individually had a significant relationship with income,  $p < .001$ ; (2) seven items had a significant relationship with education,  $p < .05$  (exceptions being items that measured poverty alleviation, hunger alleviation, immediate relief, and economic sustainability,  $p > .05$ ); and (3) all 11 items individually had a significant association with political conservatism,  $p < .01$ .

<sup>10</sup>One-way ANOVA results suggested that mean zakat use was significantly associated with income,  $p < .001$ ; education,  $p = .002$ ; and political conservatism,  $p < .001$ .



## Zakat Scales (Q44)

This question included 35 individual items that measured a respondent's level of agreement using a 5-point scale: (1) strongly disagree, (2) moderately disagree, (3) neither agree nor disagree, (4) moderately agree, and (5) strongly agree. Of the 35 items, 5 measured zakat understanding, 14 measured zakat perceptions, 11 measured zakat practice, and 5 measured zakat education. A description of all 35 items along with item means and scale reliabilities are presented in the next table. The scale reliability for each scale exceeded 0.7 suggesting that all items corresponding to a given scale were more or less measuring the same underlying construct. For this reason, we decided to average response values across items for each scale. The mean scale values are reported in the following figure.<sup>11</sup>

<sup>11</sup>All pairwise mean comparisons were statistically significant,  $p < .001$ .

Mean response on Zakat scales

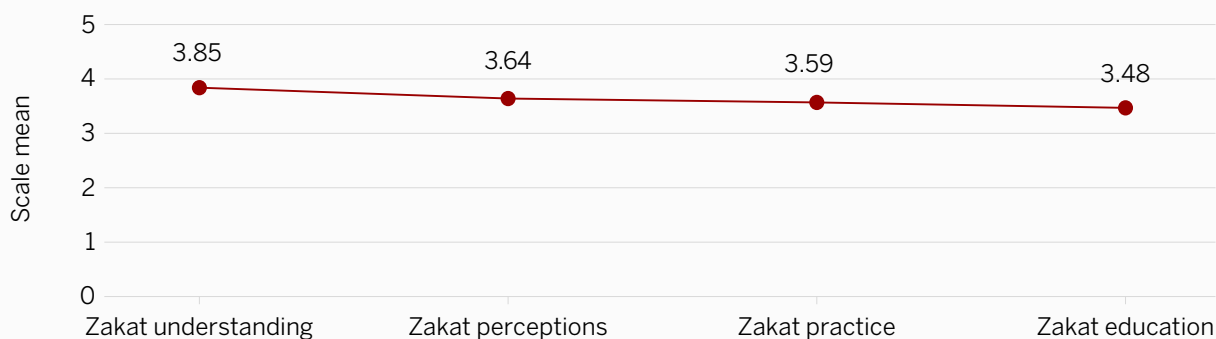


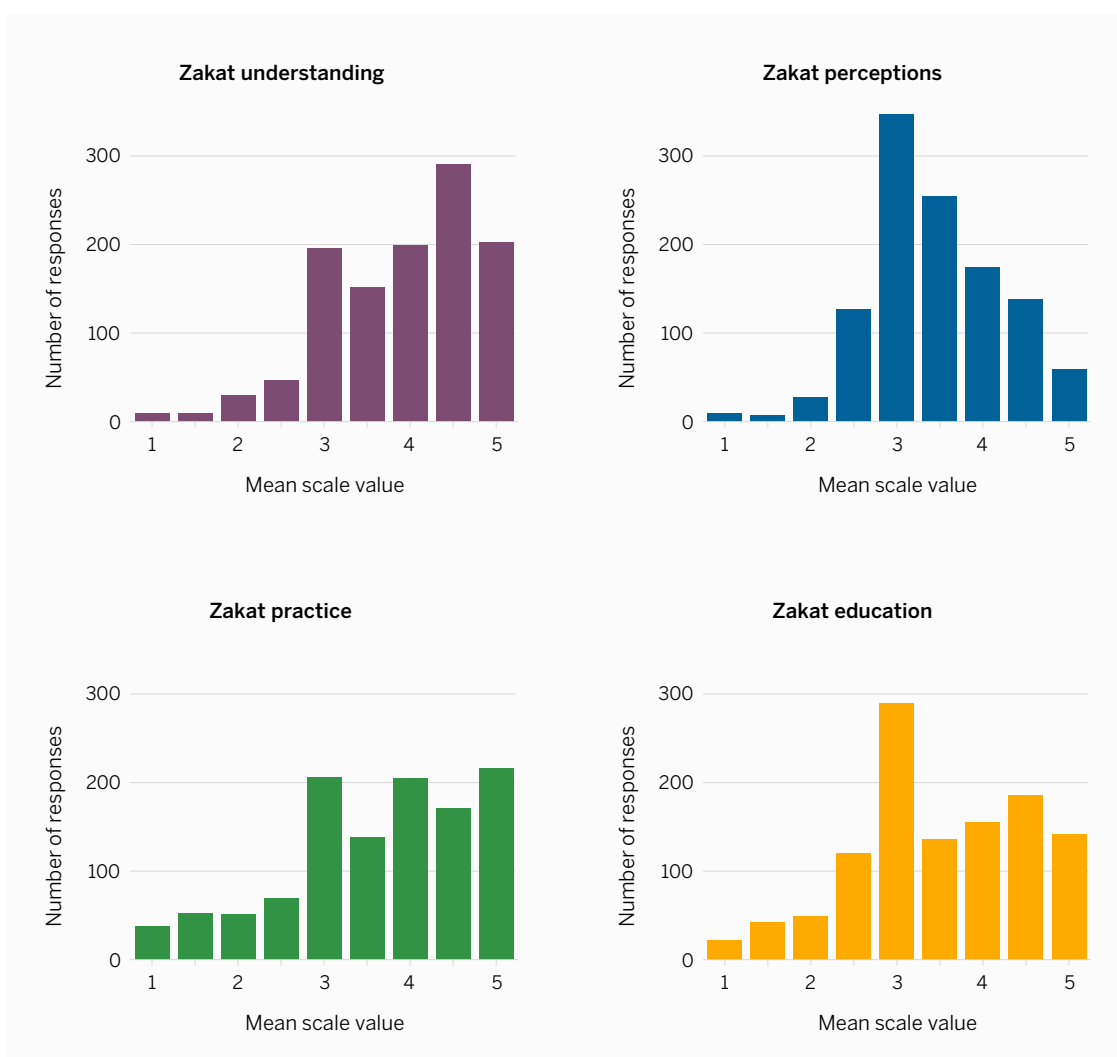
Table 1: Zakat Scales

| Item no.                                               | Description                                                                                                  | Mean        |
|--------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-------------|
| <b>Zakat understanding (<math>\alpha = .80</math>)</b> |                                                                                                              | <b>3.85</b> |
| 1.                                                     | I know enough about zakat and its benefits.                                                                  | 3.86        |
| 2.                                                     | I am confident that I can calculate zakat accurately.                                                        | 3.73        |
| 3.                                                     | I am aware of verses in the Quran that discuss zakat.                                                        | 3.92        |
| 4.                                                     | The verses in the Quran about zakat are clear and immediately applicable to my life today.                   | 4.06        |
| 5.                                                     | I rely on someone else to help me understand what the Quran says about zakat as it applies to my life today. | 3.69        |
| <b>Zakat perceptions (<math>\alpha = .87</math>)</b>   |                                                                                                              | <b>3.64</b> |
| 6.                                                     | I think of zakat as a tax collected by a government.                                                         | 2.96        |
| 7.                                                     | I think of zakat as an act of charity/philanthropy.                                                          | 3.97        |
| 8.                                                     | I think zakat should be given to individuals directly.                                                       | 3.89        |
| 9.                                                     | I think zakat should be given to and distributed by organizations.                                           | 3.62        |
| 10.                                                    | I think zakat should be collected and distributed by the government.                                         | 3.11        |
| 11.                                                    | I think zakat should be collected and distributed by Muslims only.                                           | 3.56        |
| 12.                                                    | I think zakat can be collected and distributed by non-Muslims.                                               | 3.38        |
| 13.                                                    | I believe only Muslims should receive zakat.                                                                 | 3.36        |
| 14.                                                    | I believe non-Muslims can receive zakat.                                                                     | 3.67        |
| 15.                                                    | I believe zakat is a social obligation towards the Muslim community (ummah).                                 | 4.06        |
| 16.                                                    | I believe that the poor and the needy have a right to a portion of my wealth and/or income.                  | 3.98        |
| 17.                                                    | I believe zakat is a religious obligation.                                                                   | 4.09        |
| 18.                                                    | I believe that I should receive a yearly tax deduction or credit from the government for the zakat I pay.    | 3.43        |
| 19.                                                    | I believe that zakat is an effective mechanism for wealth distribution.                                      | 3.92        |

|     |                                                                                                |             |
|-----|------------------------------------------------------------------------------------------------|-------------|
|     | <b>Zakat practice (<math>\alpha = .93</math>)</b>                                              | <b>3.59</b> |
| 20. | I have personally given zakat to feed an orphan.                                               | 3.77        |
| 21. | I have personally given zakat to house an orphan.                                              | 3.49        |
| 22. | I have personally given zakat to educate an orphan.                                            | 3.52        |
| 23. | I have personally given zakat to train an orphan for economic empowerment.                     | 3.37        |
| 24. | I have personally given zakat to an orphan to start a small business.                          | 3.18        |
| 25. | I have personally given zakat for healthcare of an orphan.                                     | <b>3.53</b> |
| 26. | I have personally given zakat to an organization or individual who serves orphans.             | 3.70        |
| 27. | I have personally given zakat to an organization or individual who advocated for orphans.      | 3.63        |
| 28. | I give zakat from my assets.                                                                   | 3.74        |
| 29. | I give zakat from my income.                                                                   | 3.94        |
| 30. | I give zakat from my surplus wealth.                                                           | 3.60        |
|     | <b>Zakat education (<math>\alpha = .80</math>)</b>                                             | <b>3.48</b> |
| 31. | When I am seeking advice on zakat, I prefer to watch an online video.                          | 3.34        |
| 32. | When I am seeking advice on zakat, I prefer to ask questions on social media.                  | 3.11        |
| 33. | When I am seeking advice on zakat, I prefer to consult an online fatwa service.                | 3.39        |
| 34. | When I am seeking advice on zakat, I prefer to contact a religious scholar or leader directly. | 3.88        |
| 35. | When I am seeking advice on zakat, I prefer to consult a book or books.                        | 3.68        |

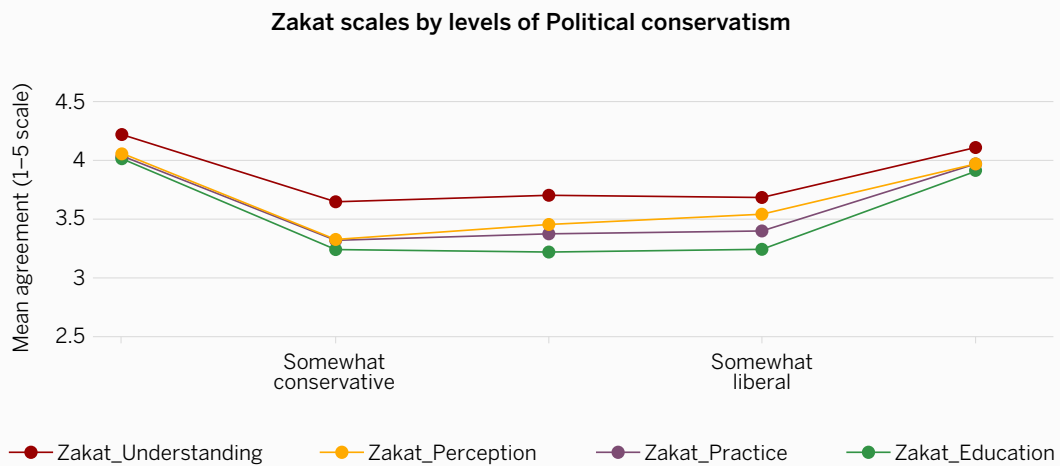
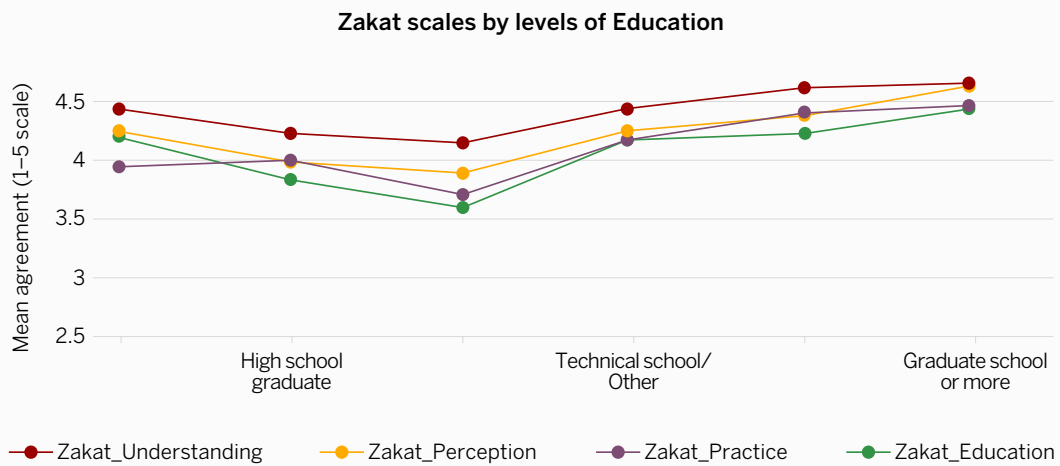
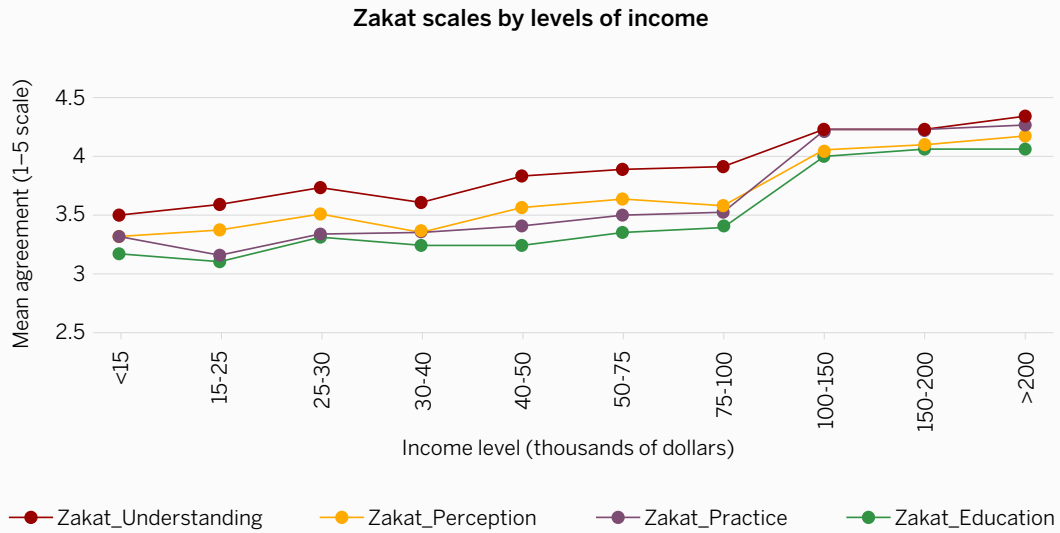
Note.  $n = 1,136$ . Response categories: (1) strongly disagree, (2) moderately disagree, (3) neither agree nor disagree, (4) moderately agree, and (5) strongly agree. Scale means are reported in bold.

The distributions of individual scales revealed a generally negatively skewed pattern suggesting that on average there was a greater degree of respondent agreement (as opposed to disagreement) on these scales. This is supported by the average scale values that exceeded 3 for all scales (see previous table and figure).



Finally, in order to see how the four zakat scales related to demographic characteristics such as income, education, and political ideology, the mean scale values were plotted against these variables. The resulting pattern was similar to the trend observed for some of the other zakat questions reported earlier in this report with a generally increasing trend in means across levels of income, a similar but weaker positive trend for education, and a U-shaped pattern for political ideology.<sup>12</sup>

<sup>12</sup>Each of the three demographic variables was significantly associated with each of the four scales,  $p < .001$ .



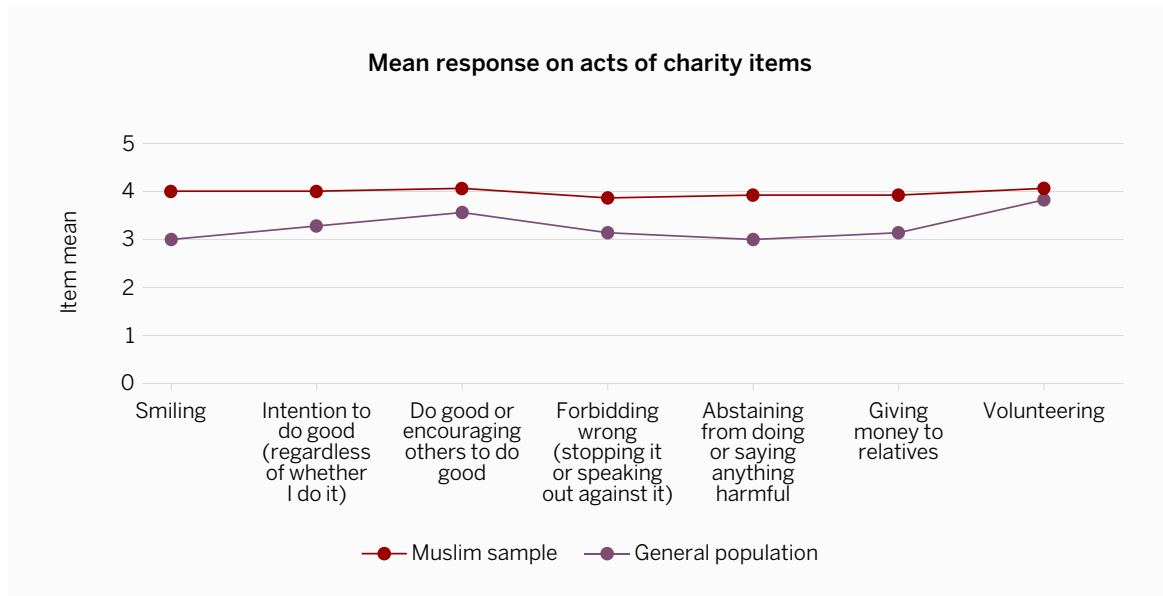
## Acts of Philanthropy/Charity (Q45)

Seven survey items were used to measure respondent agreement about whether they considered certain behaviors as acts of philanthropy or charity. This was the only question in the survey that was administered to all survey respondents (i.e., both Muslims and non-Muslims). Item means for the general population (full sample) and the Muslim sample are provided in the following table. These figures suggest a consistent pattern of higher means on all items of this scale for the U.S. Muslim sample.

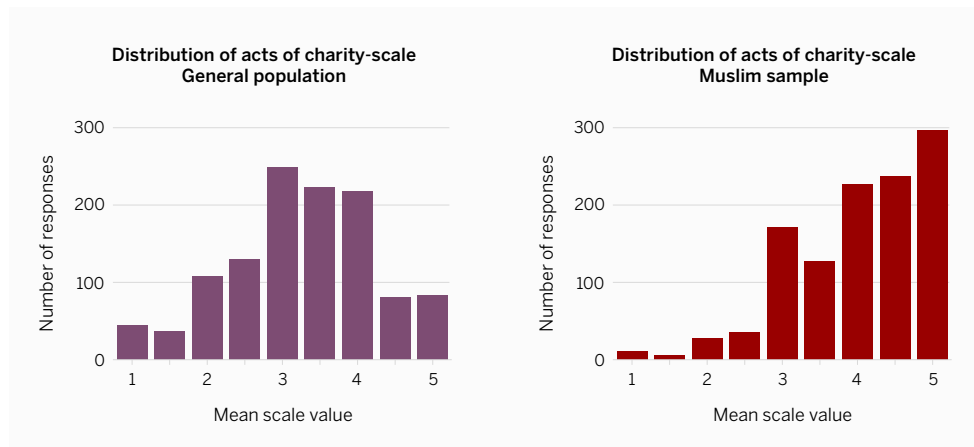
**Table 2: Scales for Acts of Philanthropy/Charity**

| Item no. | Description                                               | Mean        |               |
|----------|-----------------------------------------------------------|-------------|---------------|
|          |                                                           | Full sample | Muslim sample |
|          | <b>I consider _____ as an act of charity.</b>             | <b>3.24</b> | <b>3.98</b>   |
| 1.       | Smiling                                                   | 2.99        | 3.98          |
| 2.       | Intention to do good (regardless of whether I do it)      | 3.21        | 4.02          |
| 3.       | Do good or encouraging others to do good                  | 3.49        | 4.07          |
| 4.       | Forbidding wrong (stopping it or speaking out against it) | 3.07        | 3.87          |
| 5.       | Abstaining from doing or saying anything harmful          | 3.01        | 3.90          |
| 6.       | Giving money to relatives                                 | 3.09        | 3.90          |
| 7.       | Volunteering                                              | 3.83        | 4.10          |

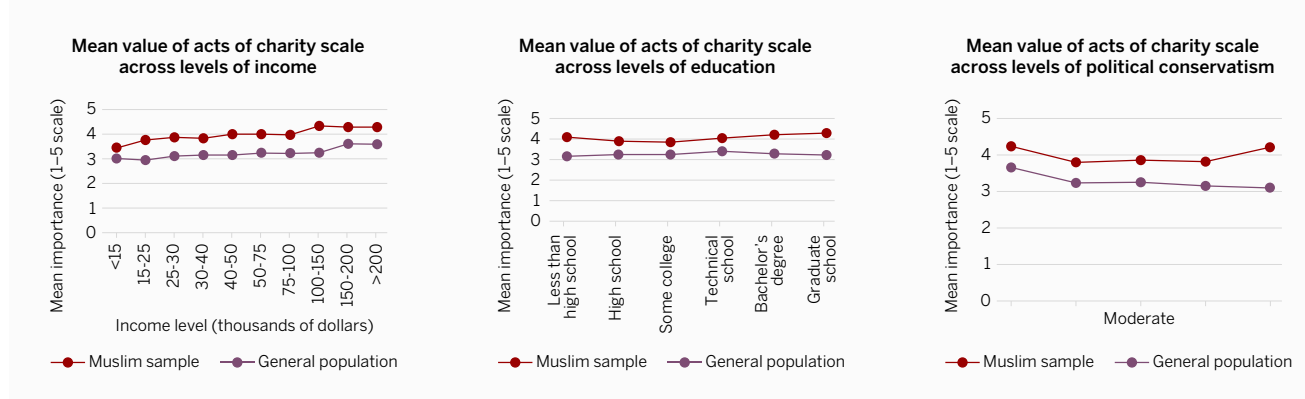
*Note.* Weighted *n*: Full sample, 1,173; Muslim sample, 1,136. Cronbach's  $\alpha$ : Full sample, .87; Muslim sample, .89. Response categories: (1) strongly disagree, (2) moderately disagree, (3) neither agree nor disagree, (4) moderately agree, and (5) strongly agree. Scale means are reported in bold.



The distribution of charitable acts scale was negatively skewed in both samples with the skewness being relatively more pronounced for the U.S. Muslim sample, indicating a stronger average degree of agreement on the acts of charity scale for this group.



The relationship between acts of charity scale and demographic factors suggested that compared with the general population, U.S. Muslims had consistently higher averages at all levels of income, education, and political conservatism.



<sup>13</sup>One-way ANOVA results suggested that in the Muslim sample, acts of charity scale was significantly associated with income,  $p < .001$ ; education,  $p < .001$ ; and political conservatism,  $p < .001$ . However, in the general population sample, income ( $p = .002$ ) and political conservatism ( $p < .001$ ) were significantly associated, while education was not significantly associated ( $p = .259$ ) with the acts of charity scale.

## Conclusion

This report presents a comprehensive overview of data on U.S. Muslim zakat giving patterns and perceptions. This report departs from the current academic focus on textual determinations of zakat practices by attempting to understand zakat and its manifestation in the lives of U.S.-based Muslims. Like the Muslim American Zakat Report 2022, this report also finds Muslims to be very generous with how they give zakat.

We find that more than half of the Muslims respondents were eligible to pay zakat on their wealth and income. It is also noteworthy that U.S. Muslims give zakat in diverse ways. The largest percentage of zakat is given informally and directly to individual causes and recipients, while the smallest percentage is given to the government, perhaps indicating a certain level of mistrust. Variables such as income, education, and political ideology had significant impact on respondents' perceptions of zakat as well as their giving behaviors. As in our 2022 results, we found that U.S. Muslims in the United States tend to view zakat as a form of charity and philanthropy while disagreeing that zakat is a tax.

We also find that a majority of the respondents give zakat during Ramadan, followed by periodically throughout the year, during Dhu al-Hijja, and at the end of the financial year. There was also a consistency in giving zakat to the same organizations compared to the same individuals over time. Zakat is not only given in diverse ways, but it is also given to diverse causes, with hunger alleviation, poverty alleviation, and immediate relief as the three most important areas, and with self-employment, advocacy, and economic empowerment being the least important.

Moreover, U.S. Muslims surveyed here report that they are aware of the Qur'anic verses concerning zakat, that these verses are clear and easy to understand, and that they feel they know enough about zakat and its benefits, while feeling only slightly less confident about how to calculate it. Beyond their understanding of zakat, U.S. Muslims strongly agree that zakat is a social obligation as well as a religious obligation and that the poor have a right to receive zakat. Muslims also believe that zakat is an effective mechanism for wealth redistribution.

Furthermore, our findings suggest that Muslim imams, scholars, and community organizers need to pay close attention to issues of zakat literacy and education in their sermons and public materials, as U.S. Muslims indicate a higher level of agreement that they consult religious leaders, books, and online fatwas rather than social media or online videos. Zakat remains an interpersonal and communal practice that is nourished by direct relationships.

These findings continue to highlight the importance of thinking beyond numbers when considering Muslim philanthropy and understanding philanthropic practices beyond Western-centric definitions such as those that privilege modes of religious giving to houses of worship.

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## Appendix

### Multiple Regression Results

Results from the multiple regression analysis predicting zakat understanding, perceptions and practice along with descriptive statistics and bivariate correlations are presented in the next three tables. The primary predictor in this analysis was zakat education. The effect of zakat education on each individual outcome was controlled for income, gender, education, race, political ideology, religiosity, spirituality, and donor status. The categories of these factors and group sizes are presented in Table A1. All three zakat outcome variables had statistically significant and strong associations with zakat education (see Table A2). This was supported by our multiple regression results (see Table A3) which suggested that after controlling for demographic differences, one unit increase in zakat education raised zakat understanding by 0.38 units, zakat perceptions by 0.56 units, and zakat practice by 0.69 units. The corresponding  $R^2$  values for regression models predicting these three outcomes were 41.0 percent, 65.8 percent, and 58.3 percent respectively.<sup>14</sup>

**Table A1: Descriptive statistics for Zakat scales (listwise valid, weighted n = 914)**

|                                   |          | Zakat understanding |           | Zakat perceptions |           | Zakat practice |           | Zakat eduction |           |
|-----------------------------------|----------|---------------------|-----------|-------------------|-----------|----------------|-----------|----------------|-----------|
| Factor                            | <i>n</i> | <i>M</i>            | <i>SD</i> | <i>M</i>          | <i>SD</i> | <i>M</i>       | <i>SD</i> | <i>M</i>       | <i>SD</i> |
| Income                            |          |                     |           |                   |           |                |           |                |           |
| Less than \$15,000                | 105      | 3.48                | 0.78      | 3.35              | 0.58      | 3.33           | 0.74      | 3.19           | 0.73      |
| \$15,000 but less than \$25,000   | 125      | 3.66                | 0.78      | 3.46              | 0.62      | 3.30           | 1.01      | 3.19           | 0.89      |
| \$25,000 but less than \$30,000   | 78       | 3.77                | 0.74      | 3.51              | 0.68      | 3.34           | 0.93      | 3.32           | 0.94      |
| \$30,000 but less than \$40,000   | 88       | 3.64                | 0.56      | 3.38              | 0.53      | 3.44           | 0.75      | 3.29           | 0.62      |
| \$40,000 but less than \$50,000   | 69       | 3.81                | 0.74      | 3.58              | 0.64      | 3.38           | 1.05      | 3.25           | 0.90      |
| \$50,000 but less than \$75,000   | 120      | 3.88                | 0.80      | 3.63              | 0.72      | 3.51           | 1.07      | 3.42           | 0.89      |
| \$75,000 but less than \$100,000  | 97       | 3.87                | 0.79      | 3.56              | 0.72      | 3.53           | 1.05      | 3.40           | 0.93      |
| \$100,000 but less than \$150,000 | 103      | 4.07                | 0.82      | 3.94              | 0.79      | 4.02           | 0.92      | 3.86           | 0.91      |
| \$150,000 but less than \$200,000 | 74       | 4.10                | 0.87      | 3.97              | 0.78      | 4.08           | 0.88      | 3.90           | 1.00      |
| \$200,000 or more                 | 55       | 4.33                | 0.67      | 4.14              | 0.78      | 4.19           | 0.93      | 3.97           | 1.00      |
| Gender                            |          |                     |           |                   |           |                |           |                |           |
| Male                              | 513      | 3.90                | 0.81      | 3.73              | 0.74      | 3.72           | 0.98      | 3.58           | 0.93      |
| Female                            | 401      | 3.74                | 0.76      | 3.48              | 0.67      | 3.40           | 0.97      | 3.28           | 0.87      |
| Education                         |          |                     |           |                   |           |                |           |                |           |
| Less than high school graduate    | 41       | 3.87                | 0.69      | 3.70              | 0.56      | 3.38           | 1.12      | 3.67           | 0.80      |
| High school graduate              | 260      | 3.84                | 0.77      | 3.56              | 0.69      | 3.68           | 0.87      | 3.45           | 0.78      |
| Some college                      | 228      | 3.67                | 0.75      | 3.45              | 0.57      | 3.23           | 0.97      | 3.12           | 0.89      |
| Bachelor's degree                 | 186      | 3.79                | 0.81      | 3.64              | 0.76      | 3.63           | 0.99      | 3.55           | 0.89      |
| Graduate school or more           | 138      | 3.99                | 0.87      | 3.74              | 0.88      | 3.75           | 1.07      | 3.54           | 1.06      |
| Technical school/Other            | 61       | 4.13                | 0.73      | 4.15              | 0.64      | 4.03           | 0.89      | 3.99           | 0.99      |

<sup>14</sup>The significance pattern of categorical predictors should be interpreted with caution. For each categorical predictor, the modeled categories are compared with a single reference group of that predictor. This does not exclude the possibility of other significant pairwise group differences that are not explicitly modeled in Table A3.

|                           |     |      |      |      |      |      |      |      |      |
|---------------------------|-----|------|------|------|------|------|------|------|------|
| <b>Race</b>               |     |      |      |      |      |      |      |      |      |
| White                     | 358 | 3.99 | 0.80 | 3.87 | 0.79 | 3.87 | 0.98 | 3.77 | 0.95 |
| African American          | 276 | 3.70 | 0.77 | 3.42 | 0.60 | 3.33 | 0.93 | 3.16 | 0.81 |
| Asian                     | 178 | 3.87 | 0.74 | 3.57 | 0.71 | 3.54 | 0.99 | 3.38 | 0.90 |
| Other                     | 102 | 3.55 | 0.78 | 3.39 | 0.47 | 3.26 | 0.89 | 3.20 | 0.72 |
| <b>Political ideology</b> |     |      |      |      |      |      |      |      |      |
| Very conservative         | 165 | 4.09 | 0.72 | 3.94 | 0.78 | 3.98 | 0.86 | 3.91 | 0.92 |
| Somewhat conservative     | 108 | 3.65 | 0.82 | 3.36 | 0.62 | 3.32 | 1.10 | 3.27 | 0.81 |
| Moderate                  | 359 | 3.73 | 0.72 | 3.47 | 0.55 | 3.38 | 0.89 | 3.20 | 0.81 |
| Somewhat liberal          | 127 | 3.68 | 0.80 | 3.55 | 0.71 | 3.47 | 0.96 | 3.28 | 0.83 |
| Very liberal              | 155 | 4.03 | 0.89 | 3.88 | 0.88 | 3.87 | 1.08 | 3.80 | 1.01 |
| <b>Religiosity</b>        |     |      |      |      |      |      |      |      |      |
| Not religious             | 122 | 3.19 | 0.81 | 3.20 | 0.72 | 2.92 | 0.99 | 2.94 | 0.89 |
| Religious                 | 792 | 3.93 | 0.74 | 3.69 | 0.70 | 3.68 | 0.95 | 3.53 | 0.90 |
| <b>Spirituality</b>       |     |      |      |      |      |      |      |      |      |
| Not spiritual             | 164 | 3.46 | 0.88 | 3.33 | 0.75 | 3.16 | 1.08 | 3.17 | 0.91 |
| Spiritual                 | 750 | 3.91 | 0.75 | 3.69 | 0.70 | 3.67 | 0.94 | 3.51 | 0.91 |
| <b>Donor status</b>       |     |      |      |      |      |      |      |      |      |
| No                        | 193 | 3.31 | 0.77 | 3.15 | 0.66 | 2.86 | 0.93 | 2.99 | 0.79 |
| Yes                       | 721 | 3.97 | 0.74 | 3.75 | 0.69 | 3.77 | 0.91 | 3.57 | 0.91 |

**Table A2: Correlations among Zakat scales**

| Variable               | M    | SD   | Correlation, <i>r</i> |        |        |   |
|------------------------|------|------|-----------------------|--------|--------|---|
|                        |      |      | 1                     | 2      | 3      | 4 |
| 1. Zakat understanding | 3.85 | 0.82 | –                     |        |        |   |
| 2. Zakat perceptions   | 3.64 | 0.75 | .70***                | –      |        |   |
| 3. Zakat practice      | 3.59 | 1.01 | .67***                | .73*** | –      |   |
| 4. Zakat education     | 3.48 | 0.94 | .53***                | .77*** | .71*** | – |

Note. Weighted  $n = 914$ . All reported correlations are Pearson  $r$ . Cohen's (1992) guidelines for interpretation of  $r$ : small effect, .1; medium effect, .3; large effect, .5.

\* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$

**Table A3: Multiple Regression Results Predicting Zakat Scales From Zakat Education and Control Variables**

| Predictor                         | <i>Zakat Understanding</i><br>Adj. R <sup>2</sup> = 41.0 percent | <i>Zakat Perceptions</i><br>Adj. R <sup>2</sup> = 65.8 percent | <i>Zakat Practice</i><br>Adj. R <sup>2</sup> = 58.3 percent |
|-----------------------------------|------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------|
| <b>Zakat education</b>            | 0.38***                                                          | 0.56***                                                        | 0.69***                                                     |
| <b>Income</b>                     |                                                                  |                                                                |                                                             |
| Less than \$15,000                | Reference                                                        | Reference                                                      | Reference                                                   |
| \$15,000 but less than \$25,000   | 0.22**                                                           | 0.13*                                                          | 0.02                                                        |
| \$25,000 but less than \$30,000   | 0.27**                                                           | 0.10                                                           | -0.10                                                       |
| \$30,000 but less than \$40,000   | 0.13                                                             | -0.06                                                          | 0.02                                                        |
| \$40,000 but less than \$50,000   | 0.37***                                                          | 0.17*                                                          | 0.06                                                        |
| \$50,000 but less than \$75,000   | 0.31***                                                          | 0.10                                                           | -0.04                                                       |
| \$75,000 but less than \$100,000  | 0.29**                                                           | 0.06                                                           | -0.01                                                       |
| \$100,000 but less than \$150,000 | 0.30**                                                           | 0.10                                                           | 0.11                                                        |
| \$150,000 but less than \$200,000 | 0.37***                                                          | 0.14                                                           | 0.20                                                        |
| \$200,000 or more                 | 0.56***                                                          | 0.28***                                                        | 0.23*                                                       |
| <b>Gender</b>                     |                                                                  |                                                                |                                                             |
| Male                              | Reference                                                        | Reference                                                      | Reference                                                   |
| Female                            | 0.08                                                             | -0.02                                                          | 0.00                                                        |
| <b>Education</b>                  |                                                                  |                                                                |                                                             |
| Less than high school graduate    | Reference                                                        | Reference                                                      | Reference                                                   |
| High school graduate              | 0.06                                                             | -0.02                                                          | 0.42***                                                     |
| Some college                      | 0.08                                                             | 0.09                                                           | 0.26*                                                       |
| Bachelor's degree                 | -0.05                                                            | -0.03                                                          | 0.28*                                                       |
| Graduate school or more           | 0.06                                                             | 0.04                                                           | 0.33**                                                      |
| Technical school/Other            | 0.00                                                             | 0.18*                                                          | 0.26                                                        |
| <b>Race</b>                       |                                                                  |                                                                |                                                             |
| White                             | Reference                                                        | Reference                                                      | Reference                                                   |
| African American                  | 0.03                                                             | -0.05                                                          | 0.02                                                        |
| Asian                             | 0.09                                                             | -0.01                                                          | 0.04                                                        |
| Other                             | -0.15*                                                           | -0.09                                                          | -0.08                                                       |
| <b>Political ideology</b>         |                                                                  |                                                                |                                                             |
| Very conservative                 | -0.02                                                            | -0.02                                                          | -0.02                                                       |
| Somewhat conservative             | -0.17*                                                           | -0.17***                                                       | -0.17*                                                      |
| Moderate                          | Reference                                                        | Reference                                                      | Reference                                                   |
| Somewhat liberal                  | -0.14*                                                           | 0.02                                                           | -0.02                                                       |
| Very liberal                      | -0.07                                                            | -0.02                                                          | -0.09                                                       |

|                     |           |           |           |
|---------------------|-----------|-----------|-----------|
| <b>Religiosity</b>  |           |           |           |
| Not religious       | Reference | Reference | Reference |
| Religious           | 0.41***   | 0.09*     | 0.22**    |
| <b>Spirituality</b> |           |           |           |
| Not spiritual       | Reference | Reference | Reference |
| Spiritual           | 0.19**    | 0.12**    | 0.14*     |
| <b>Donor status</b> |           |           |           |
| No                  | Reference | Reference | Reference |
| Yes                 | 0.35***   | 0.22***   | 0.44      |

Note. Weighted  $n = 914$ . Adj. = Adjusted. Cohen's (1992) guidelines for interpretation of  $R^2$ : small effect, 2 percent; medium effect, 13 percent; large effect, 26 percent. \* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$

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