

Bismillah ar-Rahman ar-Rahim

Peace and Blessings on Muhammad, and on his family and companions.

The purpose of this paper is to clarify the legality of Dream of Detroit receiving and distributing zakat based on the needs of the community.

Zakat is not only a charity, but it is so important that Allah has made it the third pillar of Islam. Allah says in Surah Tawba, Ayat 60:

Indeed, [prescribed] charitable offerings are only [to be given] to the poor and the indigent, and to those who work on [administering] it, and to those whose hearts are to be reconciled, and to [free] those in bondage, and to the debt-ridden, and for the cause of God, and to the wayfarer. [This is] an obligation from God. And God is all-knowing, all-wise. – Al-Tawbah, 9:60

In summary, Allah has allowed zakat for eight types of people:

1. The poor, meaning low-income or indigent.
2. The needy, meaning someone who is in difficulty.
3. Those who administer the zakat.
4. For reconciliation purposes.
5. Those in bondage.
6. To relieve a debt.
7. In the cause of God.
8. The wayfarer, meaning those who are stranded or traveling with few resources.

We at Dream of Detroit believe that we qualify in accepting and distributing zakat based on our mission to build a healthy community and empower an economically distressed neighborhood on the Westside of Detroit through housing development, economic development, and community organizing. Our efforts directly benefit the historical Muslim community around the Muslim Center of Detroit as well as our non-Muslim neighbors, who we hope will one day become open to the faith.

Dream of Detroit serves at least four of these eight zakat-eligible categories in our mission to create and maintain a healthy community: the poor, the needy, reconciliation, and in the cause of Allah.

The Quran is clear about how zakat is to be distributed, and because of the dynamic nature of revelation, Muslims have flexibility on how zakat is to be distributed that's according to the time and culture in which they live in. That includes paying zakat to trusted institutions that distribute it among one or more categories listed above. This is proven according to what Abu Dawud reported:

The Prophet said: Allah permitted not even a prophet to adjudge zakat[-worthiness]. Rather, He Himself ruled on it and permitted it in eight cases. Therefore, if you belong to any of these, I shall most surely give you your right.

On this Shaykh Ahmad Kutty¹ mentioned about an organization which serves an essential need in the community and its legitimacy in receiving and distributing zakat:

As is clear from the above verse, one of the categories is fi sabili-Allah. ... among the commentators of the Qur'an (mufasssirun) as well as the jurists (fuqaha'), who have used the term fi sabili-Allah in a far wider sense, thus extending it to include all beneficial works and projects that are of common benefit to the Ummah. They have thus included in this category such services as funeral arrangements, building and taking care of schools and mosques, establishing hospitals, building bridges, etc. In short, they definitely include institutions that provide educational or social services under this category and thus eligible to receive funds from zakat...A principle of jurisprudence states: if a thing which has been considered as obligatory cannot be fulfilled without fulfilling another, then fulfilling the latter also becomes obligatory. Thus, since protecting the rights of Muslims and empowering Muslims cannot be achieved without such institutions, it is imperative that Muslims support and maintain such institutions.²

Here is more information on how DREAM serves specific categories of zakat-eligible individuals.

¹ Shaykh Ahmad Kutty (born 1946 in Kerala, India), who is listed among *The 500 Most Influential Muslims in the World*, is a prominent North American Islamic scholar. He is currently senior resident Islamic scholar at the Islamic Institute of Toronto for over 30 years and has taught at Emanuel College of the University of Toronto as an adjunct instructor. His fatwas (Islamic rulings) have been translated into several languages and appear on various international sites including www.onislam.net, islamicity.com, islamophile.org, infad.usim.edu.my, and islam.ca. <https://www.shaykhpedia.com/view/ahmad-kutty.html>

²United Voices, "DONATIONS TO UNITED VOICES ARE ZAKAT ELIGIBLE", http://www.unitedvoices.com/?page_id=377

1. The poor, meaning low-income or indigent.

We estimate that roughly 40% of our local congregation lives below the poverty line, as is the case in the broader Detroit population. These community members are particularly susceptible to housing insecurity, as there is an affordable housing shortage in Detroit. By accepting zakat, DREAM can provide assistance directly to residents to meet their critical needs like rent, electricity, and water, and lower the monthly payments on our rehabbed homes for individuals who are zakat-eligible, effectively offering a subsidized housing program.

2. The needy, meaning someone who is in difficulty.

We often receive requests for housing from people, particularly sisters, who are in dire situations, bordering on homelessness. Accepting zakat would allow us to make special accommodations for sisters in need, or pass through funds directly to those individuals so that they may pursue housing in another neighborhood.

4. Whose hearts are to be reconciled, meaning new Muslims and friends of the Muslim community.

DREAM is building an intentional community that seeks to engage and support our long-residing non-Muslim neighbors. Through the welcoming nature and services provided by the Muslim Center, through the recruitment of compassionate, responsible neighbors, by seeking justice for our neighbors from the city administration, and offering support in the maintenance of our neighbor's properties, we believe we are creating new friends of the Muslim community and softening our neighbor's hearts toward the religion of Islam.

In addition, our non-Muslim neighbors, as exemplified by the Prophet (saw), comes with some rights that should be protect and exemplified. Allah said:

“Serve Allah, and join not any partners with Him; and do good- to parents, kinsfolk, orphans, those in need, neighbors who are near, neighbors who are strangers, the companion by your side, the wayfarer (you meet)” – Al-Nisaa’, 4:36

This is why the Messenger (saw) said that the repeated recommendations by Angel Gabriel on neighbors, “Gabriel kept reminding of neighbors' rights that I thought he would order me to take them for heirs.”³

7. In the cause of God.

Not limited to jihad, the meaning is much broader when it's related to Muslim cultures and conditions in different parts of the world and in different times in history like our current time. But DREAM's mission is related to jihad in the sense that it's an effort to correct, create, protect, and uplift society.⁴

In conclusion, we would like to briefly mention something from Surah Ma'un on the importance of simple kindness towards our fellow man which exemplifies the nature of Dream's work in the sphere of neighborly needs. Allah says:

*Hast thou observed him who belies religion? That is he who repelled the orphan,
And urgeth not the feeding of the needy. Ah, woe unto worshippers! Who are
heedless of their prayer; who would be seen (at worship) .Yet, refuse small
kindnesses! – Al-Ma'un*

What we would like to highlight and emphasize here is that Allah is exposing those who worship only to be seen by man and equates them with those who refuse to give small kindness. Basically these are the characteristics of hypocrisy. May Allah save us from that. Small kindness has been interpreted in many tafsirs, referring to zakat, money, and other basic necessary tools and utensils for a functional way of life.⁵ And it is the small as well as the large life necessities in the areas of housing, economic, and community development with Muslims and non-Muslims in our area, that DREAM aims to assist in by collecting and distributing zakat.

³Sahih al-Bukhari

⁴ Shaykh Hisham mentioned in his introduction of “Jihad: Principles of Leadership in War and Peace” “The concept of “holy war” does not occur in the term Jihad.....That said, we will show in this presentation that Jihad in the classical sense does not simply mean war. In fact Jihad is a comprehensive term which traditionally has been defined as composed of fourteen different aspects, only one of which involves warfare...the best thing Muslim moderates could do today to counter the Jihadist global strategy would be a “Jihad” of charity and good works designed for the rich Muslim nations to raise the standard of living of the poor ones.”

⁵ Tafsir ibn Kathir.