

Zakat Policy

Donor Protection · Zakat Eligibility · Fund Governance

Version 1.0

July 2026

DOCUMENT	Zakat Policy
VERSION	1.0
EFFECTIVE	July 2026
POLICY OWNER	Office of the President & Chief Executive Officer
REVIEW	Periodically, and upon any material change (Section 10)
APPLIES TO	All donations and donation channels of One Light International

1. Introduction and Purpose

- 1.1** This policy sets out the position of One Light International (“the Organization”) on zakat: what zakat is, who is eligible to receive it, how the Organization’s work relates to it, and how any zakat funds would be received, recorded, and spent.
- 1.2** One Light International is a dawah organization. Its current projects include Sabeely, a mentorship dawah application, and a planned dawah community-building initiative in Rwanda.
- 1.3** The guiding principle of this policy is donor protection: no donor’s zakat may be directed, knowingly or unknowingly, to any project or cause that is not Islamically eligible to receive it.

2. Zakat

- 2.1** Zakat is the third pillar of Islam and one of the most important financial acts of worship in the Islamic faith. It is a mandatory charitable contribution prescribed upon eligible Muslims whose wealth exceeds a specified minimum threshold (nisab).
- 2.2** Classical scholarship defines zakat as a prescribed charity and an act of worship: the payment of a specified portion from specified wealth to specified categories of people, with the intention of obeying Allah.
- 2.3** Linguistically, the word zakat means growth, purification, and blessing. It purifies both wealth and the soul, and is regarded as a source of blessing and increase.
- 2.4** Zakat becomes obligatory upon every adult Muslim who:
 - 2.4.1** Possesses wealth equal to or exceeding the nisab threshold;
 - 2.4.2** Maintains that wealth for one complete lunar year (hawl), noting that certain categories, such as agricultural produce, follow a different ruling and are assessed at the time of harvest rather than after a full lunar year; and
 - 2.4.3** Has complete ownership of the wealth.
- 2.5** The nisab threshold is traditionally calculated according to:
 - 2.5.1** 85 grams of gold; or
 - 2.5.2** 595 grams of silver.
- 2.6** The standard zakat rate on savings, cash, gold, silver, and trade goods is 2.5% (one-fortieth) of qualifying wealth. Other categories of wealth, including agricultural produce, livestock, and extracted resources, carry different rulings and rates under Islamic jurisprudence.
- 2.7** The objectives of zakat include the purification of wealth and soul, the relief of poverty and hardship, the promotion of social solidarity, the redistribution of wealth, and the encouragement of compassion and responsibility within society.

3. Categories of Zakat Recipients

The Qur’an designates eight categories of people eligible to receive zakat:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ
وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ (٦٠)

“Zakāt is only for the poor and the needy, for those who administer it, for reconciling hearts, for freeing those in bondage, for those burdened by debt, for the cause of Allah, and for the stranded traveler — an obligation from Allah. And Allah is All-Knowing, All-Wise.”

QUR'AN 9:60 · SŪRAH AL-TAWBAH

3.1 These eight categories are:

- 3.1.1 The poor (*al-fuqarā'*): those who possess little or no means of livelihood and cannot meet their essential needs.
 - 3.1.2 The needy (*al-masākīn*): those who possess some means of support, but not enough to fully satisfy their basic living requirements.
 - 3.1.3 Zakat administrators (*al-āmilūn 'alayhā*): those appointed to collect, manage, record, safeguard, and distribute zakat funds.
 - 3.1.4 Those whose hearts are to be reconciled (*al-mu'allafatu qulūbuhum*): those whose support, cooperation, or goodwill toward Islam and the Muslim community is sought, or whose faith is to be strengthened.
 - 3.1.5 Those in bondage (*fī al-riqāb*): historically, slaves seeking to purchase their freedom and captives requiring assistance for release.
 - 3.1.6 The debtors (*al-ghārimūn*): those burdened by lawful debts they are unable to repay.
 - 3.1.7 In the path of Allah (*fī sabīlillāh*): in its established meaning, jihad in the path of Allah and the *mujāhidīn* who strive in it. This is a recognized category of Islamic law. It is entirely distinct from, and must not be conflated with, terrorism or any form of unlawful violence.
 - 3.1.8 The wayfarer (*ibn al-sabīl*): travelers stranded away from home without access to sufficient financial means.
- 3.2 One Light International's dawah and educational activities do **not** fall within *fī sabīlillāh*, nor within any other category above. The Organization therefore does not accept, solicit, or disburse zakat for its current activities, which are supported instead through sadaqah and general donations, as described in Section 6. The Organization's full position on zakat eligibility is set out in Section 7.
- 3.3 Zakat is directed to those in greatest need, wherever they may be. There is no fixed requirement that it be distributed locally before it may be sent elsewhere; the governing criterion is need.

4. Fard Kifayah (Collective Obligation)

- 4.1 Fard kifayah refers to a collective obligation in Islamic law: a duty required of the Muslim community as a whole rather than of every individual separately. If a sufficient number of Muslims fulfill the obligation, it is lifted from the rest; if no one fulfills it, the entire community bears the responsibility and the sin.

- 4.2 The objective of a collective obligation is the occurrence of the act itself, for the benefit it brings or the harm it prevents.
- 4.3 Examples traditionally given by scholars include funeral rites, defense of the community, medical professions and other necessary trades, and religious education and public preaching.

5. Dawah as a Collective Obligation

Islamic scholarship consistently classifies dawah, the calling of people to Islam and the teaching of the religion, as one of the greatest collective obligations upon the Muslim community. The Qur'an commands that there arise from the community a group inviting to all that is good, enjoining what is right and forbidding what is wrong:

وَلْتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ ۚ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ

هُمُ الْمُفْلِحُونَ (١٠٤)

“Let there be among you a community that calls to what is good, enjoins what is right, and forbids what is wrong. It is they who are the successful.”

QUR'AN 3:104 · SŪRAH ĀL 'IMRĀN

- 5.1 The scope of dawah is broad. It includes teaching the Qur'an and the Islamic sciences, public preaching, writing and publishing Islamic material, defending Islam intellectually, supporting educational institutions, and the administrative and logistical support that makes this work possible.
- 5.2 Islamic legal reasoning holds that whatever is necessary to fulfill an obligation itself takes on the ruling of that obligation. Because dawah requires infrastructure, staffing, educational materials, and funding, financially supporting dawah is itself a means of participating in the collective obligation.
- 5.3 One Light International's projects and activities, including the Sabeely mentorship application and its community-building work, are undertaken as a contribution toward fulfilling this collective obligation on behalf of the Muslim community.

6. The Fard Kifayah Fund

- 6.1 The Organization maintains a Fard Kifayah Fund: a dedicated fund through which donors may financially participate in fulfilling the collective obligation of dawah and Islamic education.
- 6.2 The Fard Kifayah Fund is composed exclusively of non-zakat contributions, such as sadaqah and general donations. Zakat funds are never allocated to the Fard Kifayah Fund.
- 6.3 The Fard Kifayah Fund supports the Organization's dawah projects and activities, including but not limited to:
 - 6.3.1 The Sabeely mentorship dawah application;
 - 6.3.2 Dawah community-building initiatives;
 - 6.3.3 Educational content, materials, and outreach; and

- 6.3.4** The operational and administrative capacity required to sustain this work.
- 6.4** By contributing to the Fard Kifayah Fund, donors share in the discharge of a communal duty: scholars contribute through teaching, administrators through organization, and those with means through financial support.

7. Zakat and the Organization's Activities

- 7.1** The Organization's current projects and activities are not eligible to receive zakat. Accordingly, the Organization does not currently accept zakat donations.
- 7.2** This position is stated clearly on all relevant donation pages and channels, so that no donor mistakenly directs zakat toward non-eligible activities.
- 7.3** If funds identified as zakat are nevertheless received, they will not be retained for general operations. The Organization will contact the donor to return the funds or, with the donor's consent, redirect them to an eligible recipient or qualifying project.
- 7.4** If the Organization establishes an activity that is eligible to receive zakat under one of the categories in Section 3 (for example, a future sub-project serving the poor or needy within a community it works in), the Organization will:
- 7.4.1** Create a clearly labeled, dedicated sub-project for that activity;
 - 7.4.2** Disclose the specific zakat category (or categories) under which the sub-project qualifies;
 - 7.4.3** Accept zakat only for that designated sub-project;
 - 7.4.4** Hold and record zakat funds separately from all other funds; and
 - 7.4.5** Spend 100% of the zakat received on the eligible recipients of that sub-project, without claiming administrative costs from zakat funds.

8. Transparency and Disclosure

- 8.1** If any of the Organization's activities are or become zakatable, the Organization will disclose this and categorize the activity under the applicable zakat category, so that donors can give with full clarity and confidence.
- 8.2** The Organization will maintain accurate records of all donations, clearly distinguishing zakat funds (if any) from sadaqah and general donations, including the amounts received, the projects to which they were allocated, and the dates of receipt and disbursement.
- 8.3** This policy will be made accessible to donors through the Organization's relevant donation pages and channels.

9. Legal and Regulatory Compliance

- 9.1** The Organization strictly adheres to all applicable local and international laws, rules, and regulations in every jurisdiction in which it operates, including those governing charitable fundraising, financial reporting, and the cross-border transfer of funds.
- 9.2** Where any requirement of this policy interacts with local legal obligations, the Organization will comply with the law while safeguarding the Islamic integrity of donor funds.

10. Review of This Policy

- 10.1** Juristic interpretations may differ on certain operational and administrative details of zakat. This policy is reviewed in consultation with qualified Islamic scholarship to ensure continued compliance with Islamic law.
- 10.2** This policy will be reviewed periodically, and whenever the Organization's projects or activities materially change, to ensure that it remains accurate and up to date.