



# Zakat is not just Charity: Unlocking the Transformative Power of Islam's Third Pillar

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## Summary

Islam means devotion to God. The five pillars develop an individual's devotion to God; however, the objective of all the pillars extends far beyond that to upholding devotion to God in society. *Salat* and *Zakat* are emphasized in the Qur'an as they are timeless and universal and make it easier to perform all other good deeds and acts; when implemented individually and collectively as institutions, they pave the way for Islam to flourish in our lives.

An array of internal and external challenges can weaken devotion to God at an individual and collective level, including poverty, negative perceptions of Islam and Muslims by others, underinvestment in scholarship, as well as the challenge of preserving and promoting rights and interests as a community of faith.

As long as *Zakat* is seen as charity, given based on personal preferences, given abroad and to the poor and needy only, its potential to overcome these challenges will be untapped. The framework and the clear guidelines for calculation, collection, and distribution of *Zakat* demonstrate that it is intended to be a systematic institution rather than simply a personal act of charity.

The extent to which *Zakat* leads to the establishment, upholding, and preservation of subservience to God at a societal level depends on the ways in which it is distributed. There are three characteristics of effective *Zakat*: (1) pooling funds; (2) focusing locally; and (3) balancing distribution across the eight categories of *Zakat* expenditure that God speaks about in the Qur'an (9:60). This third criterion means using *Zakat* for individual needs (for individuals facing poverty and hardship) as well as for collective needs—improving perceptions of Islam and Muslims by others, scholarship, and preserving and protecting the rights and interests of the community as a whole.

The more we can ensure *Zakat* distribution reflects these three characteristics, the closer we will get to unlocking its transformative power and the closer we will get to *Zakat* truly being a pillar of devotion to God in our society.

## Introduction

Islam means devotion to God Almighty. It denotes a state of subservience, along with a core set of beliefs and ritual acts of worship. Muslims are people who choose to devote themselves to God completely.

There are a vast array of internal and external challenges that weaken Muslims and undermine submission to God. At present, in the US and in many countries in Europe where Muslims are a minority, the Muslim community has great scope for improvement on almost every measure that would indicate the well-being of a community. This is clear if one examines statistics relating to poverty, social mobility, health, education, and crime. It is also evident if one looks at how the community is perceived by those who are not Muslim: Islam is misunderstood, often maligned, and there is not enough being done in the public sphere to rescue its reputation. And it is apparent if one looks at what is being done to protect the Muslim community: the low impact of community organizations that advocate on behalf of Islam and Muslims and the lack of support given to scholars to develop and guide people in a relevant way such that they can respond to ideological and intellectual challenges. Leaving aside the birth rate, there are strong indications that, at least in some countries, more Muslims are leaving Islam than joining it.<sup>1</sup>

A different future is possible: a future in which Muslims in poverty are not only supported, but provide for themselves and their families, eventually becoming *Zakat* payers themselves; a future in which people think positively—or at least less negatively—about Islam and Muslims; a future in which community organizations are even more active, inclusive, and impactful; a future in which Muslims have a sound and relevant understanding of their faith.

If we are serious about tackling these challenges and changing the trajectory in a more positive direction, the shift that is required in thinking and practice is nothing short of urgent. As a pillar of Islam, *Zakat* has enormous transformative potential.

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<sup>1</sup> Pew Research Center (2017) [Report: Europe's Growing Muslim Population](#)

But this potential is currently untapped and it's time we let it make a comeback. Our future depends on it.

## The role of the five pillars in upholding devotion to God

Most Muslims limit their understanding of the pillars of Islam to being ritual individual obligations. As long as we bear witness to God and His Prophets verbally, pray, pay *Zakat*, fast, and complete the pilgrimage, then we regard our duties to have been fulfilled and the pillars to have been upheld. At an individual level, this approach may well be sufficient.

But this understanding fails to appreciate the collective nature of the pillars and their function at a societal level. In fact, the role of the pillars is not just in evidencing and developing an individual's Islam, or devotion to God, but it extends far beyond that to upholding devotion to God in society at large, providing stability and a firm foundation on which to build and thrive.

The Prophet Muhammad صلى الله عليه وسلم stated that Islam, that is the state of subservience, is built on five distinctive acts: “Testifying that there is no god but God and that Muhammad is the messenger of God, maintaining *Salat*, giving the *Zakat*, fasting in Ramadan, and pilgrimage to the House—for those who are able to find a way.”<sup>2</sup> Being ‘*built on*’ suggests a number of things: that these five things form the basis of true subservience to God; and in forming the *basis*, it follows that *everything* else in the faith follows from them, rather than there being other aspects of the faith sitting alongside them that are of equal importance.<sup>3</sup> In this way, these five

<sup>2</sup> Related by Abdullah b. Umar; *al-Bukhari* and *Muslim*.

<sup>3</sup> *Al-Mafatih Fi Sharh al-Masabih* ومثال هذه الأركان الخمسة أصولاً للإسلام، وما عدا هذه الخمسة من أحكام الشريعة فرعاً لها، ومثال الإسلام كقصر، وهذه الأركان الخمسة كالأسطوان لذلك القصر، وما بقي من أحكام الشريعة كجدار سطح ذلك القصر، وكالجُدُر التي حوالبه، وكترابيه بأنواع النقوش، فمن حفظ هذه الأركان الخمسة وسائر أحكام الشريعة يكون قصر إسلامه تاماً كاملاً مزيناً، ومن لم يحفظ هذه الأركان الخمسة، ولم يحفظ سائر أركان الشريعة يكون قصر إسلامه بغير جدار سطحه، وبغير جدار حوالبه، وأما من ترك ركناً من هذه الأركان فنبينُ بحثه في الحديث الذي يأتي بعد هذا الحديث، إن شاء الله تعالى. (المفاتيح في شرح المصابيح ج 1 ص 56)

“These five pillars are the foundations of Islam. Besides these five, the rest of the actions branch off from these five. Islam is like a palace and these five are like the pillars for this palace. The remainder of the acts in Islam are like the walls, ceiling, and its decoration. Thus, whoever safeguards these five pillars and the remainder of injunctions in Islam, their palace will be complete and exquisite. Whoever is unmindful in preserving these five foundations and the remainder of injunctions, his palace will be lacking a ceiling and walls.”

distinctive acts are not merely a series of personal rituals but form the foundation of the most fundamental aspects of complete subservience.

When these acts are implemented both individually and collectively as institutions, they pave the way for Islam to flourish in the lives of those in society, enabling a society committed to God. Ibn Rajab al-Hanbali (d. 795 AH) states that there is a “synergy between these pillars”<sup>4</sup> that leads to establishing, upholding, and preserving subservience to God.<sup>5</sup>

## The importance of *Salat* and *Zakat* in upholding devotion to God

Of all the five pillars, the Qur'an mentions the three pillars of *Shahadat/Iman*, *Salat*, and *Zakat* together repeatedly. The great scholar Imam al-Iraqi (d. 806 AH) states that whoever practices these three pillars properly will find fasting and performing *Hajj* easier.

Prophets before Prophet Muhammad ﷺ enjoined prayer and *Zakat* together, emphasizing the timeless nature of these acts as far as upholding faith in society is concerned. The Qur'an specifically refers to prayer and *Zakat* in relation to Abraham, Lot, Isaac, and Jacob (21:73), Ishmael (19:55), Moses (7:156) and Jesus (19:31), may God's peace be upon them all.

<sup>4</sup> (وَاعْلَمُ أَنَّ هَذِهِ الدَّعَائِمَ الْخَمْسَ بَعْضُهَا مُرْتَبِطٌ بِبَعْضٍ، (جامع العلوم والحكم، Jami' al-Ulum wal Hikam، Ibn Rajab،

“Know that these five pillars are interconnected.”

<sup>5</sup> قال المهلب: فهذه الخمس هي دعائم الإسلام التي بها ثباته، وعليها اعتماده، وبإدامتها يعصم الدم والمال، (شرح صحيح البخاري لابن بطال

)) (شرح صحيح البخاري لابن بطال  
“These five are the foundations of Islam upon which Islam is kept firm, supported, and with which life and wealth are preserved.”

وَقَالَ الشَّيْخُ عَزَّ الدِّينَ ابْنَ عَبْدِ السَّلَامِ رَحِمَهُ اللهُ تَعَالَى فِي "أَمَالِيهِ" فِي هَذَا الْحَدِيثِ إِشْكَالًا؛ لِأَنَّ الْإِسْلَامَ إِنْ أُريدَ بِهِ Al-Ithyubi، *Dhakhirat al-Uqba*، فَهُوَ مَبْنِيٌّ عَلَيْهَا؛ لِأَنَّهَا شَرْطٌ فِي الْإِيمَانِ، مَعَ الْإِيمَانِ الَّذِي هُوَ شَرْطٌ فِي الْخَمْسِ، وَإِنْ أُريدَ بِهِ الْإِيمَانُ، فَكَذَلِكَ؛ لِأَنَّهُ شَرْطٌ، وَإِنْ أُريدَ بِهِ الْإِتْقَانُ، وَالْإِتْقَانُ هُوَ الطَّاعَةُ، وَالطَّاعَةُ فِعْلُ الْمَأْمُورِ بِهِ، وَالْمَأْمُورُ بِهِ هِيَ هَذِهِ الْخَمْسُ، لَا عَلَى سَبِيلِ الْحَصْرِ، فَيُلْزَمُ بِنَاءِ الشَّيْءِ عَلَى نَفْسِهِ.

قَالَ: وَالْجَوَابُ أَنَّهُ التَّنْذَلُّ الْعَامُ الَّذِي هُوَ اللَّغْوِيُّ، لَا التَّنْذَلُّ الشَّرْعِيُّ الَّذِي هُوَ فِعْلُ الْوَأَجِبَاتِ، حَتَّى يُلْزَمَ بِنَاءِ الشَّيْءِ عَلَى نَفْسِهِ. وَمَعْنَى الْكَلَامِ: أَنَّ التَّنْذَلُّ اللَّغْوِيُّ يَتَرْتَّبُ عَلَى هَذِهِ الْأَفْعَالِ، مَقْبُولًا مِنْ الْعَبْدِ، طَاعَةً، وَقَرَبَةً. (ذخيرة العقبي في شرح المجتبي)

*Islam* in this *hadith* refers to generic subservience which is the linguistic meaning, *Islam* (in the *hadith*) does not refer to the *Shar'i* meaning which implies the performance of injunctions. This meaning is adopted to prevent the paradox of something being built upon itself. Therefore, the *hadith* means: Subservience in general is built upon these five actions.

The Qur'an exhorts steadfastness on *Salat* and *Zakat* jointly twenty-eight times. Al-Kirmani (d. 786 AH) explains *Salat* and *Zakat* have more importance and emphasis due to their regular year-round practice.<sup>6</sup> Imam al-'Ayni (d. 855 AH) refers to *Zakat* as the partner of *Salat*.<sup>7</sup> Mulla Ali al-Qari (d. 1014 AH) states that *Salat* and *Zakat* are the origins of all worship and good deeds.<sup>8</sup>

If *Salat* and *Zakat* are rightfully established at an individual and collective level, they will help all other good deeds to manifest in society. It is upon this establishment of virtue that God promises prosperity and harmony for all:

*God has made a promise to those among you who believe and do good deeds: He will make them successors in the land, as He did those who came before them; He will empower the religion He has chosen for them; He will grant them security to replace their fear. 'They will worship Me and not join anything with Me.' Those who are defiant after that will be the rebels. Establish Salat, give Zakat and obey the Messenger so that you may receive [this] Mercy! (Qur'an 24:55-56)*

## Features and benefits of *Zakat*

In the Arabic language, *Zakat* means growth, blessings, purification, and development. It requires Muslims to pay a proportion (typically 2.5%) of their qualifying wealth on an annual basis.

<sup>6</sup> Ibn Hajar, *Fatḥh al-Bārī*, Beirut: Dār al-Ma'rifa

<sup>7</sup> Imam al-Ayni, *Umdat al-Qari*

أَنَّ الْإِيمَانَ أَصْلَ لِلْعِبَادَاتِ فَتَعِينُ تَقْدِيمَهُ ثُمَّ الصَّلَاةَ لِأَنَّهَا عِمَادُ الدِّينِ ثُمَّ الزَّكَاةَ لِأَنَّهَا قَرِينَةُ الصَّلَاةِ (عمدة القاري)

Iman is fundamental to all worship; it must precede everything. Thereafter, *Salat* is mentioned due to *Salat* being the support of one's *Deen*, thereafter *Zakat* has mentioned, as it is the companion of *Salat*.

<sup>8</sup> Mulla Ali al-Qari, *Mirqat al-Mafatih*

أَرَادَ الْخُمْسَةَ الَّتِي بُنِيَ الْإِسْلَامُ عَلَيْهَا، وَإِنَّمَا خُصَّتْ بِالذِّكْرِ لِأَنَّهَا أُمُّ الْعِبَادَاتِ الْبَدَنِيَّةِ وَالْمَالِيَّةِ وَأَسَاسُهُمَا، وَالْعُنْوَانُ عَلَى غَيْرِهِمَا، وَإِذَا كَانَتِ الصَّلَاةُ عِمَادَ الدِّينِ، وَالزَّكَاةُ قَنْطَرَةَ الْإِسْلَامِ، وَقَرِنَ بَيْنَهُمَا فِي الْقُرْآنِ كَثِيرًا، أَوْ لِكِبَرِ شَأْنِهِمَا عَلَى النَّفْسِ لِتَكَرُّرِهِمَا (مرقاة المفاتيح)

With 'five', he was referring to what Islam was founded upon. *Salat* and *Zakat* have been specifically mentioned because they are the core and foundation of physical and monetary worship. Hence, *Salat* is the foundation of *deen* whilst *Zakat* is the bridge to Islam. The two have been interlinked multiple times in the Qur'an. The second possible reason behind *Salat* and *Zakat* being mentioned is that they are held in high esteem due to their regular practice.

Many *Zakat* payers think of *Zakat* as a personal act of charity. Payers tend to:

- pay *Zakat* based on personal preferences without coordinating with others;
- give *Zakat* to multiple countries abroad;
- direct *Zakat* towards helping the poor only.

There are characteristics of *Zakat* that suggest it is not intended to be simply a personal act of charity:

*Calculation:*

- *Zakat* is paid on specific assets such as: gold, silver, cash, business assets, agricultural produce, livestock, and treasure troves.
- *Zakat* has thresholds (*Nisab*) and different rates for different asset classes.

*Collection:*

- *Zakat* must be paid once a year.
- *Zakat* was collected and distributed by the Islamic government.
- According to some schools of law, *Zakat* can be forcefully taken. The state can take punitive measures against non-payers of *Zakat*.
- Abandoning *Zakat* payments is tantamount to treason.

*Distribution:*

- *Zakat* has specific areas and categories in which it should be spent;
- *Zakat* cannot be given to facilitate sin;
- *Zakat* was generally distributed where it was collected.



This framework and the clear guidelines for calculation, collection, and distribution demonstrate that *Zakat* is a systematic institution.

Both the payment of *Zakat* and the distribution of *Zakat* operate in a similar way to a tax; indeed, some of the categories for *Zakat* distribution cover elements of government public sector spending. However, the metaphysical element of *Zakat* makes it more wholesome than tax: the metaphysical filter of *Zakat* makes it different from a secular welfare and benefit system; the rules and limits of *Zakat* are not left solely to reason and intuition.

*Zakat* can be summarized as an institutionalized act of worship to fulfill the needs of the believers and strengthen devotion to God by facilitating removal of barriers to faith and progress mentioned in the Quran (9:60). It ultimately facilitates devotion to God at an individual and collective level. Shah Waliullah (d. 1176 AH) states that the benefits of *Zakat* go back to the payer and to society as a whole.<sup>9</sup> In other words, the growth of subservience to God takes place in the payer as well as in society as a whole as a result of *Zakat*.

<sup>9</sup> Shah Waliullah, *Hujjat Allah al-Balighah* 2/60

اعلم أن عمدة ما روعي في الزكاة مصلحتان: مصلحة ترجع إلى تهذيب النفس، وهي أنها أحضرت الشح، والشح أفتح الأخلاق ضار بها في المعاد، ومن كان شحيحاً فإنه إذا مات بقي قلبه متعلقاً بالمال، وعذب بذلك، ومن تمرن بالزكاة، وأزال الشح من نفسه كان ذلك نافعاً له، أنفع الأخلاق في المعاد بعد الإخبات لله تعالى هو سخاوة النفس، فكما أن الإخبات يعد للنفس هبة التطلع إلى الجبروت، فكذلك السخاوة تعد لها البراءة عن الهيئات الخسيسة الدنيوية، وذلك لأن أصل السخاوة قهر الملكية البهيمية، وأن تكون الملكية هي الغالبة وتكون البهيمية منصيغاً بصيغها أخذة حكمها، ومن المنبهات عليها بذل المال مع الحاجة إليه والعفو عن ظلم والصبر على الشدائد في الكريهات بأن يهون عليه ألم الدنيا لا يقاوم بالأخرة، فأمر النبي صلى الله عليه وسلم بكل ذلك، وضبط أعظمها وهو بذل المال بحدود، وقرنت بالصلاة والإيمان في مواضع كثيرة من القرآن وقال تعالى عن أهل النار: {لم نك من المصلين ولم نك نطعم المسكين وكنا نحوض مع الخائضين} .

وأيضاً فإنه إذا عنت للمسكين حاجة شديدة، واقتضى تدبير الله أن يسد خلته بأن يلهم الإنفاق عليه في قلب رجل، فكان هو بذلك انبسط قلبه اللألهام، وتحقق له بذلك أشراح روحاني، وصار معداً لرحمة الله تعالى

نافعاً جداً في تهذيب نفسه، والإلهام الجملي المتوجه إلى الناس في الشرائع تلو الإلهام التفصيلي في فوائده، وأيضاً فالمزاج السليم مجبول على رقة الجنسية، وهذه خصلة عليها يتوقف أكثر الأخلاق الرجعة إلى حسن المعاملة مع الناس، فمن فقدتها ففیه ثلثة يجب عليه سدها، وأيضاً فإن الصدقات تكفر الخطيئات، وتزيد في البركات على ما بينا فيما سبق. ومصلحة ترجع إلى المدينة وهي أنها تجمع لا محالة الضعفاء وذوي الحاجة وتلك الحوادث تغدو على قوم وتروح على آخرين، فلو لم تكن السنة بينهم مواساة الفقراء وأهل الحاجات لهلكوا، وماتوا جوعاً، وأيضاً فنظام المدينة يتوقف على مال يكون به قوام معيشة الحفظة الدابيين عنها والمدبرين السائسين لها، ولما كانوا عاملين للمدينة عملاً نافعاً - مشغولين به عن اكتساب كفافهم - وجب أن تكون قوام معيشتهم عليها والانفاقات المشتركة لا تسهل على البعض أو لا يقدر عليها البعض، فوجب أن تكون جباية الأموال من الرعية سنة.

ولما لم يكن أسهل ولا أوفق بالمصلحة من أن تجعل إحدى المصلحتين مضمومة بالأخرى أدخل الشرع إحداهما في الأخرى. (حجة الله البالغة ج 2 ص 60-61 ط دار الجيل)

“*Zakat* has captured two types of benefit: a benefit for taming the *Nafs* (caprice) as it has greed anchored in it which is the most blameworthy of traits. Whoever is greedy, he dies with his heart attached to wealth. He is punished on account of this attachment. Therefore, whoever tames his self with *Zakat* and eradicates greed from himself, it will be beneficial for him... The second benefit leads back to the city and society as it always incorporates the weak and the needy. These emergencies and incidents afflict different people; thus, if there was no method to sympathize with and take care of the needy, they would perish. Not only that, but to implement order in society, wealth is required to support civil servants, leaders, and officials.”

The payer's personal devotion to God is established and strengthened by recognizing the obligation of *Zakat* and paying *Zakat* accurately. Furthermore, while absolute equality is not natural, the payment humbles the payer and cultivates a bond with those who qualify for receiving *Zakat*, fostering stability and cohesiveness within the community. At the societal level, devotion to God is strengthened by the distribution of *Zakat*.

## Establishing and practising the pillar of *Zakat*

*Zakat* is the one pillar that scholars have long identified as having the most obvious dual function of being an act of obedience to God and a means by which to affect positively the lives of human beings. As mentioned, Mulla Ali al-Qari (d. 1014 AH) describes *Zakat* as the “bridge to Islam.”

It stands to reason that God expects Muslims to work together to ensure that their *Zakat* has the maximum impact in providing support, stability, and security to the faith and the faithful. An individual's personal duty to God may well be fulfilled by making an accurate and timely payment. But the extent to which *Zakat* leads to the establishing, upholding, and preserving of subservience to God at a societal level depends on the way(s) in which this collective resource is distributed.

Distributing *Zakat* to the poor and needy is critical, not only to provide a believer with the material resources required for essential needs, but also for cultivating a sense of belonging to the Muslim community and the ability to maintain a healthy and sustainable state of subservience. In one prayer, the Prophet Muhammad صلى الله عليه وسلم sought refuge in Allah from “disbelief and poverty” (*Sahih Ibn Hibban*). In another statement, the Prophet Muhammad صلى الله عليه وسلم indicated that poverty can lead to disbelief (al-Tabarani and al-Bayhaqi). The classical Hanafi jurist, Imam al-Kasani (d. 587 AH) states: “*Zakat* strengthens the weak, empowers the unable, and uplifts them to establish *Tawhid* (oneness of Allah) and worship ordained by Allah.”<sup>10</sup>

<sup>10</sup> al-Kasani, *Bada'i al-Sana'i* 2/3 وَأَمَّا الْمَعْقُولُ فَمِنْ وَجُوهِ أَحَدِهَا أَنَّ آدَاءَ الزَّكَاةِ مِنْ بَابِ إِعَانَةِ الضَّعِيفِ وَإِعَانَةِ اللَّيِّفِ وَإِقْدَارِ الْعَاجِزِ وَتَقْوِيَتِهِ بِدَائِعِ الصَّنَاعِ ج 2 ص 3 ط دار الكتب على آداء مَا افْتَرَضَ اللَّهُ عَزَّ وَجَلَّ عَلَيْهِ مِنَ التَّوَجُّيدِ وَالْعِبَادَاتِ وَالْوَسِيلَةَ إِلَى آدَاءِ الْمَفْرُوضِ وَمَقْرُوضٍ (بدائع الصنائع ج 2 ص 3 ط دار الكتب “One of the intelligible reasons for *Zakat* is that it strengthens the weak, empowers the unable, and uplifts them to establish *Tawhid* (oneness of Allah) and worship ordained by Allah.”

However, it is important to recognize that the poor and needy are only two of eight categories of *Zakat* recipients. The overarching objective of *Zakat* can only truly be realized through the distribution of *Zakat* across all eight of these categories, and not by focusing on only two of them or on the accurate payment of *Zakat* alone. Imam al-Tabari (d. 310 AH) explains that the eight categories can be summarized as fulfilling two essential functions: 1) fulfilling the needs of the Muslims; and 2) assisting and strengthening Islam.<sup>11</sup> It is the combination of these God-given categories that results in achieving the overarching objective of *Zakat*—facilitating devotion to God.

## Conditions for effective *Zakat*

The value of *Zakat* is significant in Muslim-minority countries—in the UK alone, the *Zakat* potential of the Muslim community is estimated at being between £500 million and £1.5 billion.<sup>12</sup> (The value of *Zakat* collected globally through formal mechanisms is, at the very least, tens of billions of dollars—including at least \$5.7 billion a year from formal *Zakat*-management institutions in the Muslim-majority countries of Indonesia, Malaysia, Qatar, Saudi Arabia, and Yemen. If the amount of *Zakat* paid through informal mechanisms is also included, the amount paid globally could potentially be hundreds of billions of dollars.<sup>13</sup>)

To unlock the transformative power of this critical, large, and regular source of funding, Muslims urgently need to reconfigure the ways in which *Zakat* is

<sup>11</sup> Imam Tabari, *Tafsir al-Tabari* 14/316 سُدَّ خَلَّةُ: أَنْ اللَّهُ جَعَلَ الصَّدَقَةَ فِي مَعْنَيْنِ أَحَدَهُمَا: سُدَّ خَلَّةُ الْمُسْلِمِينَ، وَالْأُخَرُ: مَعُونَةُ الْإِسْلَامِ وَتَقْوِيَتُهُ. فَمَا كَانَ فِي مَعُونَةِ الْإِسْلَامِ وَتَقْوِيَةِ أَسْبَابِهِ، فَإِنَّهُ يُعْطَاهُ الْغَنِيِّ وَالْفَقِيرِ، لِأَنَّهُ لَا يُعْطَاهُ مَنْ يَعْطَاهُ بِالْحَاجَةِ مِنْهُ إِلَيْهِ، وَإِنَّمَا يُعْطَاهُ مَعُونَةً لِلدِّينِ. وَذَلِكَ كَمَا يُعْطَى الَّذِي يُعْطَاهُ بِالْجِهَادِ فِي سَبِيلِ اللَّهِ، فَإِنَّهُ يُعْطَى ذَلِكَ غَنِيًّا كَانَ أَوْ فَقِيرًا، لِلغَزْوِ، لَا لِسَدِّ خَلَّتِهِ. وَكَذَلِكَ الْمُؤَلَّفَةُ قُلُوبِهِمْ، يُعْطَوْنَ ذَلِكَ وَإِنْ كَانُوا أَغْنِيَاءَ، اسْتِصْلَاحًا بِإِعْطَائِهِمْوه أَمَرَ الْإِسْلَامَ وَطَلَبَ تَقْوِيَتَهُ وَتَأْيِيدَهُ. (جامع البيان في تأويل القرآن ج 14 ص 316 ط مؤسسة الرسالة)

“Abu Ja’far states: The correct opinion according to me is: Allah has given *Sadaqah* (*Zakat*) two core functions: Fulfilling the needs of the Muslims and the other is the assistance and strengthening of Islam. Whichever category is to strengthen Islam and its means, then a wealthy or needy person can be given from *Zakat*. This is because these individuals are not being given *Zakat* for their needs, rather, it is to assist Islam. It is similar to a person who is given *Zakat* to strive in the cause of Allah. Such a person can be given regardless of his financial state. Likewise, in the category of winning hearts, people are given *Zakat* even if they are wealthy. This is a means to improve, strengthen, and assist the state of Islam.”

<sup>12</sup> Stirk C. (2015) *An Act of Faith: Humanitarian Financing and Zakat*. Global Humanitarian Assistance; [IBB/NZF survey](#); UK National Zakat Foundation data.

<sup>13</sup> Stirk C. (2015) *An Act of Faith: Humanitarian Financing and Zakat*. Global Humanitarian Assistance.

currently being paid, collected, and distributed. There are three conditions that are each individually necessary and mutually interdependent to ensure effective *Zakat* distribution: 1) pooling funds; 2) focusing on local distribution of those funds; and 3) balancing their distribution.

## Pooling funds

The first condition of effective *Zakat* distribution is to pool the resources of *Zakat* payers who have shared social, cultural, and political concerns. This would bring more strategic benefit to Muslims in the long term as opposed to each individual making their own decision as to where their *Zakat* should go.

*Zakat* is a public, not a private, matter. It should be entrusted to a credible body or institution that can represent the combined interests of the community and make decisions based on a holistic view of the community's challenges and opportunities.

The centralization of *Zakat* is addressed in the Qur'an. The Qur'an refers to "the administrators of *Zakat*" (9:60) which points to workers in a central organization collecting and distributing *Zakat* in society. When discussing *Zakat* collection, Allah addressed the Prophet Muhammad ﷺ with a singular imperative verb and not a plural imperative as commonly used in other places: "Take alms [*Zakat*] out of their property, you would cleanse them and purify them thereby, and pray for them; surely your prayer is a relief to them; and Allah is Hearing, Knowing." (Qur'an 9:103) The singular imperative verb indicates a centralized system for the collection and distribution of *Zakat*.<sup>14</sup>

Throughout history, *Zakat* collection and distribution was a governmental department and function. It was the Islamic government that collected all *Zakat* proceeds and distributed them.

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<sup>14</sup> Al-Qardhawi, *Fiqh al-Zakat* فقه الزكاة للقرضاوي

Classical jurists, in particular Ibn Abidin (d. 1252 AH), argued that where Muslims live in a minority, they should have a central body representing them and dealing with their religious affairs in a unified, centralized manner.<sup>15</sup>

The senior contemporary Indian scholar Maulana Sajjad Nomani, in a recent public address, argued passionately for the critical importance of centralizing *Zakat* and demonstrated the inherent problems in each *Zakat* payer determining for themselves where their *Zakat* should be spent. He suggests that if this practice is continued, then the intended aims of *Zakat* can simply never be realized as per the Qur'anic mandate.<sup>16</sup>

## Focusing locally

Rather than being distributed all over the world, *Zakat* is supposed to be primarily focused locally to bring about change in the very environment in which the *Zakat* payers live.

It is where Muslims live that they are most accountable for representing God's cause and continuing the Prophetic mission. It is where they know the needs and culture best. And it is within this context that they need to seek out the poor and needy within their community who have the first right to their *Zakat* and whose poverty weakens their faith and weakens the Muslim community as a whole.

<sup>15</sup> Ibn Abidin, *Hashiyah ibn Abidin*, 5/368

وَأَمَّا بِلَادٌ عَلَيْهَا وُلاةٌ كَفَّارٌ فَيَجُوزُ لِلْمُسْلِمِينَ إِقامَةُ الْجَمْعِ وَالْأَعْيَادِ وَيَصِيرُ الْقَاضِي قَاضِيًا بِنِزَاحِ الْمُسْلِمِينَ، فَيَجِبُ عَلَيْهِمْ أَنْ يَلْتَمِسُوا وَالْيَا مُسْلِمًا مِنْهُمْ أَهـ  
وَعَزَاهُ مُسْكِينٍ فِي شَرْحِهِ إِلَى الْأَصْلِ وَنَحْوَهُ فِي جَامِعِ الْفُضُولَيْنِ. مَطْلَبٌ فِي حُكْمِ تَوَلِيَةِ الْقَضَاءِ فِي بِلَادٍ تَغْلِبُ عَلَيْهَا الْكُفَّارُ  
وَفِي الْفَتْحِ: وَإِذَا لَمْ يَكُنْ سُلْطَانٌ، وَلَا مَنْ يَجُوزُ التَّقْلُدُ مِنْهُ كَمَا هُوَ فِي بَعْضِ بِلَادِ الْمُسْلِمِينَ غَلَبَ عَلَيْهِمُ الْكُفَّارُ كَقَرُطْبَةَ الْأَنْ يَجِبُ عَلَى الْمُسْلِمِينَ أَنْ يَتَّقُوا  
عَلَى وَاحِدٍ مِنْهُمْ، وَيَجْعَلُونَهُ وَالْيَا فَيُؤَلِّي قَاضِيًا وَيَكُونُ هُوَ الَّذِي يَقْضِي بَيْنَهُمْ وَكَذَا يُنْصَبُوا إِمَامًا يُصَلِّي بِهِمُ الْجُمُعَةَ أَهـ. وَهَذَا هُوَ الَّذِي تَطْمَئِنُّ النَّفْسُ إِلَيْهِ  
فَلْيُعْتَمَدُ نَهْرٌ، وَالْإِشَارَةُ بِقَوْلِهِ: وَهَذَا إِلَى مَا أَفَادَهُ كَلَامُ الْفَتْحِ مِنْ عَدَمِ صِحَّةِ تَقْلُدِ الْقَضَاءِ مِنْ كَافِرٍ عَلَى خِلَافِ مَا مَرَّ عَنِ التَّنَائُرِ خَائِيَةً، وَلَكِنْ إِذَا وَلى الْكَافِرُ  
عَلَيْهِمْ قَاضِيًا وَرَضِيَهُ الْمُسْلِمُونَ صَحَّتْ تَوَلِيَّتُهُ بِلا شُبْهَةٍ تَأْمَلُ، ثُمَّ إِنَّ الظَّاهِرَ أَنَّ الْبِلَادَ الَّتِي لَيْسَتْ تَحْتَ حُكْمِ سُلْطَانٍ بَلْ لَهُمْ أَمِيرٌ مِنْهُمْ مُسْتَقِلٌّ بِالْحُكْمِ عَلَيْهِمْ  
بِالتَّغْلِبِ أَوْ بِاتِّفَاقِهِمْ عَلَيْهِ يَكُونُ ذَلِكَ الْأَمِيرُ فِي حُكْمِ السُّلْطَانِ فَيَصِحُّ مِنْهُ تَوَلِيَةُ الْقَاضِي عَلَيْهِمْ. (حاشية ابن عابدين ج 5 ص 368 ط السعيد)

“It is stated in *Fath al-Qadir*: If there is no Sultan, nor any official from whom the duty of *Qadha* can be accepted as is the state in a few Muslim lands like Cordoba, then it becomes necessary for the Muslims to unite and make one person their *Wali* (official representative). This *Wali* should appoint a *Qadhi* who will judge in their affairs. However, when a non-Muslim appoints a *Qadhi* for the believers with whom they are happy with, his post will be legally valid.”

<sup>16</sup> Maulana Sajjad Nomani (2017) *The Importance of Zakat* <https://www.youtube.com/watch?v=paRwCtpQEo>

Beyond *Zakat*, Muslims are at complete liberty to spend charitably on all manner of local and international projects in any way they see fit.

In the primary sources of the religion, there is a strong emphasis concerning the local distribution of *Zakat*:

*The Prophet Muhammad ﷺ sent Mu`adh (may Allah be pleased with him) to Yemen and said, "Invite the people to testify that none has the right to be worshipped but Allah and I am Allah's Messenger; if they obey you in doing so, then teach them that Allah has enjoined on them five prayers in every day and night (i.e., every twenty-four hours); and if they obey you in doing so, then teach them that Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the wealthy among them and given to their poor." (Sahih al-Bukhari)*

*Abu Juhaiifah says, "The Zakat officer of the Messenger of Allah ﷺ came and collected Zakat from the rich amongst us and distributed it to our poor. I was then a minor orphan, so he gave me a she-camel." (Sunan al-Tirmidhi)*

*It is reported that a Bedouin Arab asked the Messenger of God ﷺ several questions. Among them was, "By God Who sent you, is it God who commanded you to take the Sadaqah from our rich and distribute it to our poor?" The Prophet Muhammad ﷺ answered, "Yes." (al-Bayhaqi)*

*Abu 'Ubaid reports that 'Umar (may Allah be pleased with him) wrote in his will, "I ask my successor . . . to take from their ordinary wealth and distribute it among their poor." (Kitab al-Amwal)*

*Sa'id bin al Musayyib says "Umar (may Allah be pleased with him) sent Mu'adh as a Zakat collector to Banu Kilab or Banu Sa'd. Mu'adh (may Allah be pleased with him) went there, collected the Zakat, and distributed all of it, leaving nothing. He came back in the same own clothes that he went in." (Kitab al-Amwal)*

*Imran bin Husain (may Allah be pleased with him), a Companion, was appointed as a Zakat collector at the time of the Umayyads. When he returned from his mission, he was asked, "Where is the money?" Imran said, "Did you send me to bring you money? I collected it the same way we used to at the time of the Messenger of God ﷺ and distributed it the same way we used to." (Sunan Abu Dawud)*

*Ta'us was appointed as a Zakat collector in one of the regions in Yemen. He was asked for his account by the governor and his answer was, "I took from the rich and gave to their destitute." (Kitab al-Amwal)*

*Farqad al Sabkhi says, "I took Zakat due on my wealth to distribute it in Makkah. There I met Said bin Jubair (may Allah be pleased with him), who said, "Take it back and distribute it in your hometown." (Kitab al-Amwal)*

*Sufyan narrates, "Zakat was taken from al-Rayy to Kufa, but 'Umar bin 'Abd al Aziz (may Allah have mercy on him) ordered it taken back to al-Rayy." (Kitab al-Amwal)*

*Abu 'Ubaid says after the above, "Scholars all agree that these reports mean people of every region have priority on their Zakat, as long as they still have anyone in need, or until all the Zakat is distributed." He goes on, "If the officer transports collected Zakat while there still is need in the region from which it was collected, the government must return it to its region, as did 'Umar bin 'Abd al 'Aziz, and as stated by Sa'id bin Jubair." (Kitab al-Amwal)*

The Maliki, Shafi'i, and Hanbali jurists are all of the opinion that Zakat should be distributed locally except when there is a surplus or in emergencies. The Hanafi school states it is disliked sending Zakat overseas whilst there is a local need.<sup>17</sup>

<sup>17</sup> *Al-Mawsu'ah al-Kuwaitiyyah al-Fiqhiyya*, 23/332

إِذَا فَاضَتْ الزَّكَاةُ فِي بَلَدٍ عَنْ حَاجَةِ أَهْلِيهَا جَازَ نَقْلُهَا اتِّفَاقًا، بَلْ يَجِبُ، وَأَمَّا مَعَ الْحَاجَةِ فَيَرَى الْحَنْفِيَّةُ أَنَّهُ يُكْرَهُ تَنْزِيلُهَا نَقْلَ الزَّكَاةِ مِنْ بَلَدٍ إِلَى بَلَدٍ، وَإِنَّمَا تَفَرَّقُ صَدَقَةٌ كُلُّ أَهْلِ بَلَدٍ فِيهِمْ، لِقَوْلِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: تُؤْخَذُ مِنْ أَغْنِيَائِهِمْ فَتُرَدُّ عَلَى فُقَرَائِهِمْ (1). وَلِأَنَّ فِيهِ رِعَايَةَ حَقِّ الْجَوَارِ، وَالْمُعْتَبَرُ بَلَدُ الْمَالِ، لَا بَلَدَ الْمُرْكِي.

وَاسْتَنْتَى الْحَنْفِيَّةُ أَنْ يُنْقَلَهَا الْمُرْكِي إِلَى قَرَاتِيهِ، لِمَا فِي إِيصَالِ الزَّكَاةِ إِلَيْهِمْ مِنْ صَلَةِ الرَّجْمِ. قَالُوا: وَيُقَدَّمُ الْأَقْرَبُ فَأَلْقَرَبُ.

Contemporary western scholars confirm and build upon this understanding—for example, Shaykh Hamza Yusuf explains why “*Zakat* begins at home.”<sup>18</sup> Similarly, Dr Ingrid Mattson emphasizes the role of *Zakat* in local community cohesion.<sup>19</sup>

## Balancing distribution

While *Zakat* is certainly for the poor, it is not only for the poor. Allah has mentioned eight categories in the Qur’an across which *Zakat* should be distributed, in a manner that reflects the needs of the time:

*Alms (Zakat expenditures) are only for [1] the poor, [2] the needy, [3] those who administer them, [4] for bringing hearts together, [5] to [free] those in bondage and [6] for those in debt, [7] for God’s cause and [8] for the stranded traveller. This is an obligation from God; God is All-Knowing and Wise. (Qur’an, 9:60)*

The above verse highlights eight categories of people deemed eligible to receive *Zakat*. They have been identified as:

- 1) *Al-Fuqarā’* (the poor)
- 2) *Al-Masākīn* (the needy)
- 3) *Al-‘Amilīna ‘Alayhā* (administrators of *Zakat*)
- 4) *Al-Mu’allafah Qulūbuhum* (bringing hearts together)

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وَاسْتَنْتُوا أَيضًا أَنْ يَنْقُلَهَا إِلَى قَوْمٍ هُمْ أَحْوَجُ إِلَيْهَا مِنْ أَهْلِ بَلَدِهِ، وَكَذَا لِأَصْلَحِ، أَوْ أَوْرَعِ، أَوْ أَنْفَعِ لِلْمُسْلِمِينَ، أَوْ مِنْ دَارِ الْحَرْبِ إِلَى دَارِ الْإِسْلَامِ، أَوْ إِلَى طَالِبِ عِلْمٍ (2).

وَدَهَبَ الْمَالِكِيُّ وَالشَّافِعِيُّ فِي الْأَظْهَرِ وَالْحَنَابِلِيُّ إِلَى أَنَّهُ لَا يَجُوزُ نَقْلُ الزَّكَاةِ إِلَى مَا يَزِيدُ عَنْ مَسَافَةِ الْقَصْرِ، لِحَدِيثِ مُعَاذِ الْمُتَّقَدِّمِ، وَلَمَّا وَرَدَ أَنَّ عُمَرَ رَضِيَ اللَّهُ عَنْهُ بَعَثَ مُعَاذًا إِلَى الْيَمَنِ، فَبَعَثَ إِلَيْهِ مُعَاذٌ مِنَ الصَّدَقَةِ، فَأَنْكَرَ عَلَيْهِ عُمَرُ وَقَالَ: لِمَ أَبْعَثُكَ جَابِيًا وَلَا آخِذَ جَزِيَّةٍ، وَلَكِنْ بَعَثْتُكَ لِتَأْخُذَ مِنْ أَغْنِيَاءِ النَّاسِ فَتُرَدَّ عَلَى فَقَرَائِهِمْ، فَقَالَ مُعَاذٌ: مَا بَعَثْتُ إِلَيْكَ بِشَيْءٍ وَأَنَا آخِذٌ مِنْ بَأْخِذِهِ مِنِّي.

وَرُوِيَ أَنَّ عُمَرَ بْنَ عَبْدِ الْعَزِيزِ أَتَى بِزَكَاةٍ مِنْ خُرَّاسَانَ إِلَى الشَّامِ فَرَدَّهَا إِلَى خُرَّاسَانَ. (الموسوعة الفقهية الكويتية ج 23 ص 332 ط دار السلاسل)

When there is a surplus in *Zakat* funds in any area, it is permissible to transfer the *Zakat* funds according to all. However, if there is a need for *Zakat* locally, it is disliked according to the Hanafi school to transfer *Zakat* from one area to another. The Hanafis have excluded relatives and needier people from this principle. The Maliki, Shafi’i, and Hanbali schools state that it is necessary to spend *Zakat* in one’s locality (*Shar’i Safr*).

<sup>18</sup> Yusuf, H. (2016) *Why Zakat begins at home*. <https://www.youtube.com/watch?v=Ma2mZu9NJ9k>

<sup>19</sup> Mattson, I. (2010) *Zakat in America: The evolving role of Islamic Charity in Community Cohesion*, Lake Institute on Faith and Giving,



- 5) *Fir-Riqāb* (those in bondage)
- 6) *Al-Gharimīn* (those in debt)
- 7) *Fī-Sabīlillāh* (for God's cause)
- 8) *Ibn al-Sabīl* (the stranded traveller)

These categories address the following objectives and highlight the problems that arise from ignoring spending in any of these areas:

- 1) *Al-Fuqara*—poverty alleviation: the alternative is ongoing desperation, dislocation from the community, weakening of one's faith, and the possibility of denial of God altogether.
- 2) *Al-Masakin*—economic empowerment; the alternative is constant financial struggle and lack of communal resources since there would be fewer *Zakat* payers.
- 3) *Al-'Amilina Alayha*—efficient collection and effective *Zakat* administration of the other seven categories; the alternative is diminished collection and haphazard distribution.
- 4) *Al Mu'allafah Qulūbuhum*—bringing hearts together through diplomacy, public relations, and social cohesion; the alternative is low social and political capital, animosity, and lack of influence.
- 5) *Fir Riqab*—emancipation, providing basic equality of rights and opportunity; the alternative is inequality and unfulfilled human potential.
- 6) *Al-Gharimīn*—removing burdensome financial constraints that result from debt; the alternative is poor mental health for those in debt, tension between lenders and borrowers, discouragement of the practice of lending if there is no backup for lenders who face bad debts.
- 7) *Fī Sabīlillāh*—supporting God's cause and providing internal and external protection, by supporting those in the community who give of their time to

represent and advocate on behalf of Islam and Muslims; and by supporting scholarship, so that scholars can guide people in a relevant way, and respond to the ideological and intellectual challenges of the day; the alternative is weakness in the face of external challenges, moral decline within the community, and low religious literacy.

- 8) *Ibn al-Sabīl*—for emergency situations, dealing with temporary dislocation; the alternative is social tension within and across communities if there is an inability to deal with stranded migrants or emergency scenarios.

The overarching objectives of *Zakat* can never be attained unless *Zakat* is distributed across all of these eight categories, five of which deal with individual needs (categories 1, 2, 5, 6, 8), two of which deal with collective needs of Muslims and Islam (categories 4 and 7), and one with proper administrative capacity (category 3). Imam al-Tabari (d. 310 AH), as referenced earlier, explains that these eight categories can be seen as fulfilling one of two essential functions: fulfilling the needs of the Muslims and strengthening Islam.<sup>20</sup> Imam Ibn Taymiyyah (d. 728 AH) divided the meta-categories of *Zakat* into two: those that directly deal with individual needs of Muslims and those that focus on the collective needs of society.

<sup>21</sup> They are represented in the following chart:

<sup>20</sup> Al-Tabari, Tafsir al-Tabari 14/316

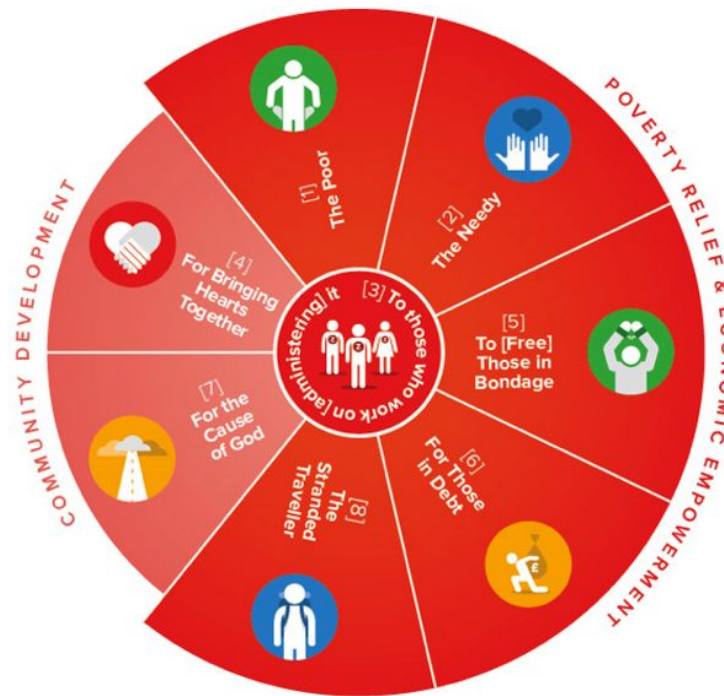
قال أبو جعفر: والصواب من القول في ذلك عندي: أن الله جعل الصدقة في معنيين أحدهما: سدُّ خَلَّةِ المسلمين، والآخر: معونة الإسلام وتقويته. فما كان في معونة الإسلام وتقوية أسبابه، فإنه يُعطاه الغني والفقير، لأنه لا يعطاه من يعطاه بالحاجة منه إليه، وإنما يعطاه معونة للدين. وذلك كما يعطى الذي يُعطاه بالجهاد في سبيل الله، فإنه يعطى ذلك غنيًّا كان أو فقيرًا، للغزو، لا لسدِّ خلته. وكذلك المولفة قلوبهم، يعطون ذلك وإن كانوا أغنياء، استصلاحًا (بإعطائهموه أمر الإسلام وطلب تقويته وتأييده. (جامع البيان في تأويل القرآن ج 14 ص 316 ط مؤسسة الرسالة

“Abu Ja’far states: The correct opinion according to me is: Allah has given *Sadaqah* (*Zakat*) two core functions: Fulfilling the needs of the Muslims and the other is the assistance and strengthening of Islam. Whichever category is to strengthen Islam and its means, then a wealthy or needy person can be given from *Zakat*. This is because these individuals are not being given *Zakat* for their needs, rather, it is to assist Islam. It is similar to a person who is given *Zakat* to strive in the cause of Allah. Such a person can be given regardless of his financial state. Likewise, in the category of winning hearts, people are given *Zakat* even if they are wealthy. This is a means to improve, strengthen, and assist the state of Islam.”

<sup>21</sup> Ibn Taymiyyah, *Majmu’ al-Fatawa*

الَّذِينَ يَأْخُذُونَ الزَّكَاةَ صِنْفَانِ: صِنْفٌ يَأْخُذُ لِحَاجَتِهِ. كَالْفَقِيرِ وَالْغَارِمِ لِمَصْلَحَةِ نَفْسِهِ. وَصِنْفٌ يَأْخُذُهَا لِحَاجَةِ الْمُسْلِمِينَ: كَالْمُجَاهِدِ وَالْغَارِمِ فِي إِصْلَاحِ ذَاتِ (الْبَيْنِ (مجموع الفتاوى ج 20 ص 95 ط مجمع الملك فهد

“Those who accept *Zakat* are of two types: A group which accepts *Zakat* for its own benefit such as the needy and the debtor. A group which takes it for the benefit of the Muslims such as one who strives for the benefit of Muslims and the one who takes a financial burden to bring harmony among people at odds.”



The categories of *Zakat* recipients represent the challenges that affect the very fabric of a community: these categories address the root problems that hinder an individual's or community's subservience to God; each category addresses a constraint in the lives of individuals and/or society that weakens their ability to practice Islam. In His Knowledge and Wisdom, God tells Muslims to distribute *Zakat* to tackle the various challenges that can act as barriers to people being able to remember, thank, and serve Him in a sustainable way. As with all God's instructions, they are only for our benefit, in this life and the next. It is only through balanced distribution across these divinely appointed categories that an environment can be facilitated that is conducive to devotion to God.

Moreover, the distribution must be context-specific. Any decision not to spend in a certain area should be a conscious, context-based decision that has sufficiently analyzed the need and importance of funding a particular objective. It is only when the contextual reality suggests that a particular category is in little or no need of funding that *Zakat* should not be used in that category, or as a result of a decision-making process that concludes that priority should be afforded to particular categories over others. This is an essential part of the *ijtihad* and *shura*

that is inherent to specific decisions about the usages of *Zakat*, and that needs to factor in as many of the textual and contextual variables as possible, within the overarching objective, in order to be meaningful.

## Case Study: United Kingdom

The total *Zakat* potential of UK Muslims is at least £500 million per annum. However, 98% of what is paid currently is given abroad. The Social Mobility Commission reports that 50% of Muslim households are in poverty compared to 18% of the population overall.<sup>22</sup> It also found that “young Muslims are excluded, discriminated against, or failed, at every stage from education to employment.” Almost half of British people think that Islam is not compatible with the British way of life.<sup>23</sup> National organizations representing Muslims are underfunded and therefore cannot function effectively.

Since 2011, National Zakat Foundation (NZF) has been distributing *Zakat* to individuals in poverty in the UK, following the principles of pooling funds and focusing *Zakat* distribution locally. Since the start of 2018, NZF has incorporated the principle of balance, allocating 15% of the £4 million *Zakat* budget for collective needs of achieving better public perception, supporting religious scholarship and literacy, and helping key institutions provide effective representation.

As more *Zakat*-paying Muslims in the UK commit their *Zakat* to this effort, a future is possible in which Muslims in poverty are in a position to provide for themselves and their families, people think positively—or at least less negatively—about Islam and Muslims, Muslims have a sound and relevant understanding of their faith, and community organizations are more active and impactful.

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<sup>22</sup> Stevenson J, Demack S, Stiell B, Abdi M, Clarkson L, Sheffield Hallam University. (2017) *The Social Mobility Challenges Faced by Young Muslims* Social Mobility Commission.

<sup>23</sup> Citizens Commission on Islam, Participation and Public Life. (2017) [The Missing Muslims report: unlocking British Muslim potential for the Benefit of all](#) (citing 2013 Chatham House study, using YouGov data)

## Conclusions

All three characteristics of effective *Zakat*—pooling funds, focusing locally, and balancing distribution across the categories of expenditure—are interdependent and synergistic.

For as long as things remain as they are today—with *Zakat* being paid based on personal preferences without coordinating with others, giving *Zakat* haphazardly and not locally, and directing *Zakat* towards only one or two of the eight categories—then regardless of individual noble intentions, the key efforts that are desperately required to support Muslims and uphold Islam in each society are likely to remain unproductive.

The more we can ensure that the utilization of *Zakat* reflects these characteristics, the closer we will get to unlocking its transformative power and the closer we will get to *Zakat* truly being a pillar of devotion to God in our society.