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.1

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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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 ﷺ 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.”

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. In this way, these five

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2 Related by Abdullah b. Umar; al-Bukhari and Muslim.
3 Al-Mafatih Fi Sharh al-Masabih

*But this is the remnant of injunctions, his palace will be lacking a ceiling and walls.*

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

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

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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”⁴ that leads to establishing, upholding, and preserving subservience to God.⁵

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.

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⁴ Ibn Rajab, Jami’ al-Ulum wal Hikam

⁵ Ibn Battal, Sharh Sahih al-Bukhari

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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. Imam al-‘Ayni (d. 855 AH) refers to Zakat as the partner of Salat. Mulla Ali al-Qari (d. 1014 AH) states that Salat and Zakat are the origins of all worship and good deeds.

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.

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6 Ibn Hajar, Fatḥ al-Bārī, Beirut: Dār al-Ma’rifah
7 Imam al-Ayni, Umdat al-Qari
8 Mulla Ali al-Qari, Mirqat al-Mafatih

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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 metaphorical equivalent of Zakat makes it more wholesome than tax: the metaphorical 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. 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.

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

“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 sought refuge in Allah from “disbelief and poverty” (Sahih Ibn Hibban). In another statement, the Prophet Muhammad 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.”

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10 al-Kasani, Bada‘i al-Sana‘i, 2/23

“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. 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. (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.)

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

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11 Imam Tabari, *Tafsir al-Tabari* 14/316


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.⁴

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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⁴ 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.\(^1\)

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.\(^2\)

**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.

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\(^1\) Ibn Abidin, *Hashiyah ibn Abidin*, 5/368.

\(^2\) Maulana Sajjad Nomani (2017) *The Importance of Zakat* [https://www.youtube.com/watch?v=paRwCtvpQEo](https://www.youtube.com/watch?v=paRwCtvpQEo)
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 Juhaifah 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.\footnote{17 Al-Mawsu’ah al-Kuwaitiyah al-Fiqhiyya, 23/332\\إِذَا فُضَّلتِ الزَّكَاةُ فِي بَلدٍ عَنْ حَاجَةٍ أَخْلَقْ فِيهَا ذَلِكَ، إِنّهُ يَطْلُبُهَا ذُلُوقًا، بَلْ يُفْعَلُ وَأَنَا مَعَ الْحَاجَةٍ فِي بَلدٍ حَتَّى تَتَّرَكَهَا نَقْلَ الزَّكَاةِ مِنْ بَلدٍ إِلَى بَلدٍ، وَإِنَّا لِلْكُفَّرَةِ صَدَقَةُ كُلِّ أَهْلٍ بَلدٍ يَهْيَى، نَفَعَّلُهَا مِنْ أَغْنَيْهَا الْمَال، لَوْ تَقَدَّمَ الْأَقْرَبُ ﻟِلْأَقْرَبِ.}

وَأَجْزَى الْحَنْفِيُّ أَنْ يُقَلْلِهَا المُزَکَّي إِلَى قَرَائِهِ، لِمَا فِي إِيْضَالِ الزَّكَاةِ إِلَيْهِمْ مِنْ صِلَةِ الرَّجُم. قَالُوْا وَقُلُوهَا ﻟِلْأَقْرَبِ فَالْأَقْرَبُ.
Contemporary western scholars confirm and build upon this understanding—for example, Shaykh Hamza Yusuf explains why “Zakat begins at home.” Similarly, Dr Ingrid Mattson emphasizes the role of Zakat in local community cohesion.

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:


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)

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).

18 Yusuf, H. (2016) *Why Zakat begins at home.* [https://www.youtube.com/watch?v=Ma2mZu9NJ9k](https://www.youtube.com/watch?v=Ma2mZu9NJ9k)
19 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-Sabîl—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. 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.

They are represented in the following chart:

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20 Al-Tabari, Tafsir al-Tabari 14/316

أُبا جعفر: والصواب من الول في ذلك عيني: أن الله جعل الصدقة في معينين أحدهما: سَدَّةُ الفقراء، والآخر: معونة الإسلام وقويت)): فما كان في معونة الإسلام وقويت): فإنه يُعطى الفقراء لأنه لا يعطى من يعطى بالحاجة منه إليه، وإنما بعطائه معونة للدين. وذلك كما يعطي ذلك يُعطى بالجهاد في سبيل الله، فإنه يعطى ذلك عيني، لأنه لا يعطى من يعطى بالحاجة منه إليه، وإنما بعطائه معونة للدين. وذلك كما يعطي ذلك يُعطى بالجهاد في سبيل الله، فإنه يعطى ذلك عيني، لأنه لا يعطى من يعطى بالحاجة منه إليه، وإنما بعطائه معونة للدين. وذلك كما يعطي ذلك يُعطى بالجهاد في سبيل الله. 

21 Ibn Taymiyyah, Majmu‘ al-Fatawa

الذين يأخذون الركزة صنفان: صنف يأخذ لحاجته، كالفقراء والفقراء، لمصلحة نفسه، وصنف يأخذها لحاجة المسلمين: كالفقراء والفقراء، لمصلحة المسلمين. 

"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. 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. 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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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.