

Ramadan Daily Quran Studies, compiled by Dr Zahid Aziz, 2026

Derived largely from the writings of Maulana Muhammad Ali

Produced by:

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Study 23: Charity — *Zakāt* (2)

Zakāt is not simply obligatory charity. It is a state institution of a Muslim state. Where there is no Muslim state, it is a national institution of the Muslim community. Individuals are not free to calculate and spend their *zakāt* as they like. It must be collected by the state or the community on a national basis and spent by the state or community.

- Where the Holy Quran describes the main heads of the expenditure of *zakāt*, it mentions an item of expenditure on officials appointed to collect and distribute it.
- This shows clearly that, by the institution of *zakāt*, Islam requires the setting up of either a department of the state or at least a public fund managed entirely by a public body.
- The donor is required to give *zakāt* to a fund which must be used for the uplift of the community.

- It was in this sense that the Holy Prophet ﷺ understood it, and when he became head of the government, he made *zakāt* a state institution. He appointed officials to collect it and directed his governors to do the same in distant provinces.
- *Zakāt* was an annual charge on property which remained in the possession of a person for a whole year. It applied when the value of the property reached a certain limit. Certain possessions were exempt.
- *Zakāt* was levied at almost a uniform rate of 2½ per cent of the accumulated wealth.

- Wealth has a tendency to accumulate, and *zakāt* aims at its partial redistribution in such a manner that the community, as a whole, may derive advantage from it. A part of the amassed wealth or capital of every individual is thus taken away annually and distributed among the poor and the needy.
- Where Muslims live under non-Muslim governments, and the collection and disbursement of *zakāt* cannot be undertaken by these governments, this duty rests on the Muslim community as a whole, and the institution of *zakāt* must take the shape of a national Muslim institution in every country where there is a Muslim population.

- As to how *zakāt* should be spent, the Quran says:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغُرْمِينَ وَفِي
سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ^ط فَرِيضَةً مِّنَ اللَّهِ ^ط وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿٦٠﴾

“Charity (*ṣadaqāt*) is only for the poor and the needy, and those employed to administer it, and those whose hearts are made to incline to truth, and (to free) the captives, and those in debt, and in the way of Allah, and for the traveller — an ordinance (*farīḍah*) from Allah, and Allah is Knowing, Wise.”

— 9:60

- *Zakāt* is sometimes called *ṣadaqah*, as it is in this verse. Here *ṣadaqah* means *zakāt* because at the end of the verse it is called an “ordinance”, *farīdah* or an obligatory duty.
- Spending *zakāt* as mentioned in this verse can be divided into three categories of expenditure. These are marked on the last slide in red, blue and green.
 1. spending it on those who stand in need of help,
 2. spending it on the officials appointed to manage the fund,
and
 3. spending it in “the way of Allah”.

- Under the **first category** of expenditure are the following kinds of people:
 1. The “poor”, which is taken to mean those who cannot earn through some disability.
 2. The “needy”, which is taken to mean those who are able to earn but require help in earning their livelihood.
- These two kinds of beneficiaries are mentioned first, before mentioning the officials who administer it, because *zakāt* was established primarily to help them.

- Then in the same first category are mentioned:
 3. Those who wish to learn the truth but need financial help to do so. For example, non-Muslims wanting to study Islam, as well as people who made sacrifices to embrace Islam. Such persons may stand in need of financial assistance. This could also include any students who need help.

4. Those who are in slavery or servitude, so that *zakāt* can be spent to purchase their freedom and set them free. This would include people trapped in oppressive contracts of employment, from which they cannot escape without external help.
5. People suffering because of being burdened by debt, i.e., those who borrowed money due to dire need or through ignorance, and are exploited by the lenders.

6. Travellers who are stranded in a foreign country or in a distant place, and are unable to reach their homes.

- The last three kinds of people listed above:
 - in servitude,
 - in debt, and
 - travelling

are those who, due to their circumstances, are exploited by others.

- Islam has made it a fundamental of its teachings that the Muslim community or the Muslim government must assist such people.

- The **second category** of expenditure (“those employed to administer it”) is on the maintenance of an establishment, department or office for the collection of *zakāt*.
- The **third category** of expenditure is described as “in the way of Allah”. This is primarily the defence of Islam, and ***in this age it means the propagation of the message of Islam to the world.*** Those involved in this work may be supported by the *zakāt* fund.
- The words “in the way of Allah” also include any kind of charitable work not covered in the above list.

- Hazrat Mirza Ghulam Ahmad writes:
 - “Many people pay *zakāt* but do not think nor realise what wealth they are paying *zakāt* out of. If you slaughter a dog or a pig in the name of Allah, it does not become lawful to eat [*halāl*] just by being slaughtered in the required manner.
 - The word *zakāt* comes from the word ‘to purify’. Make your wealth pure first, and then give *zakāt* out of it. The person who gives out of that, he proves his sincerity.

- But the person who cannot distinguish between *wealth which is lawful* and *wealth which is unlawful*, he remains far distant from knowing the true concept of *zakāt*. ...
- Do not love wealth. Allah says: You cannot attain righteousness until you spend out of what you hold dear.”

(Malfuzat, vol. 9, p. 124-125)

END OF STUDY 23