



# A Zakat Vision for the United Kingdom

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**National Zakat  
Foundation**

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# Executive Summary

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**This document outlines a Zakat vision for the United Kingdom.**

It emphasises the importance of establishing a truly national Zakat system for the successful future of the Muslim community. This national Zakat system will ensure that all Muslims in the UK will feel comfort from knowing that a community is there to care for them, that they have a right to Zakat support if they fall on hard times, and that they have easy access to it.

For this Zakat system to arise, Zakat must become an increasingly localised institution, where communities and community centres are empowered to care for their neighbours in faith and provide hubs for Zakat support. For this to happen, people must be mobilised to educate, inform and train to serve in their communities. It is the goal of National Zakat Foundation (NZF) to facilitate, guide, support and empower our communities to form effective networks of solidarity where no Muslim suffers in silence. NZF will furthermore represent the economic welfare concerns of the UK's Muslim communities in a way that informs public discourse and policy to promote the community's wellbeing. This document outlines the values, fiqh positions, and priorities needed to build this future and invites readers to join us in this effort.

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# Who is This Document For?

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**The primary intended audience of this document are the members of the UK Muslim community. This includes leaders of the community – imams, scholars, those who run grassroots projects and representatives of the community at all strata of society.**

It includes those who have been supporters of NZF, so that they can see the exciting developments their support has enabled, and those who might have never engaged with NZF, so they can see what NZF stands for and consider joining us on this journey. It is our sincere intent to show the entire Muslim community that this project has the potential for being the most unifying project for UK Muslims, and therefore the most impactful for creating a future for confident, impactful Muslim engagement.

Readers not from the Muslim community will also benefit from understanding the wider benefits of the establishment of a truly national Zakat system. The section 'Fruits for Wider Society' presents some of these larger benefits.

## A Note on the Author

Dr Sohail Hanif became the Chief Executive of National Zakat Foundation in November 2021. He came to NZF from a background in Islamic Studies. He managed the Islamic Studies BA Programme at Cambridge Muslim College from 2017 to 2021, where he was the lecturer on Islamic law. Prior to that he was a student at University of Oxford from 2013 to 2017, where he completed a Master's and PhD in Islamic studies – his PhD thesis was a study of Islamic legal thought. Prior to that he lived in Jordan for twelve years where he studied, taught and managed programmes in Arabic and Islamic studies.

His long years teaching and reflecting on Islamic Sacred Law led him to conclude that the most important message of our sacred legal tradition is the duty to create structures that maintain the integrity of the Ummah (the Muslim faith community) wherever a group of Muslims are found. The Islamic Sacred Law lays out the details of these structures that every Muslim community must establish. He joined the team at National Zakat Foundation out of the conviction that establishing a Zakat system in the UK that works for all Muslims is the most significant next step in building a strong future for our community. This document lays out this vision.



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# The Objective: To Establish a Truly National Zakat System

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## National

Our work must be truly national. This means that Muslims all over the UK, in all communities, of all ethnic backgrounds, of all ideological persuasions can feel represented by a unified Zakat system. This means that they know that if they were ever to come upon hard times, they have a community that is there for them. This access to community support gives them a feeling of comfort and security. They feel grateful for belonging to the Muslim community because the brotherhood and sisterhood is real, and present, and accessible. Building a truly national Zakat system is the most important next step in NZF's journey. This document lays out the roadmap for how we can achieve this.

## Zakat

Our focus at NZF will always be on this most central practice of the Islamic faith. Zakat is an Arabic word that means 'purification' and 'growth'. Zakat reminds that the poor have a right over the wealth of the rich, and that the rich need the poor to purify their wealth. And if they fulfill this right, then real, wholesome growth will ensue, for givers – in rewards, blessings and wealth – and for the community, by strengthening the ties within the community.

Zakat is not simply charity. It has clear rules that givers must observe. Two of its key constraints give insight into the nature of the institution. We will explore these here, as they are at the heart of the following roadmap.

### i. Zakat is given to Muslims

This first constraint highlights that Zakat exists to nurture ties between members of the faith community (Ummah). Zakat exists to build the ties of the Ummah. Muslims should feel part of a tightly-knit faith-community that is there for them. Becoming Muslim should give a person a sense of dignity, a sense of pride in belonging to the faith community. The Arabic word for faith is iman. Iman literally means 'to enter safety'. In the next life, iman offers safety from the eternal wrath of Allah. In this life, iman offers the safety found in being part of an Ummah that will care for you. Zakat is at the core of this safety that faith brings to a person. Zakat affirms and protects faith.

### ii. Zakat is ideally paid in the place where a person lives.

The classical schools of Islamic law all agreed that Zakat in its essence is a localised institution – best spent within the very same city in which a person lives. Scholars debated whether this localisation is an obligation or recommendation, but all agreed to its being part of the core conception of Zakat (more details on this below). We learn from this the duty to develop real concern for our 'neighbours in faith': who are the Muslims in the communities in which we live and are their needs being met? If they suffer in silence behind closed doors, then shame on us all for standing shoulder-to-shoulder in the mosque and abandoning each other outside the mosque's walls.

The world envisaged by localised Zakat is one where every area in which there is a group of Muslims there will be people specialised in knowing who the Muslims are, and what their needs are, and how the community can help. This is a world in which Muslims are mobilised and empowered to look after their own. This is a world where the desperation, uncertainty and anxiety brought about by poverty is soothed by the comfort brought by the Ummah. This is the world we can and must build together. NZF is an important vehicle for bringing this about. And, yes, NZF is a vehicle, not the objective.



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# The Objective

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### System

The national Zakat system described in this document will be the strongest foundation for our Muslim community. A foundation is the ground on which you build. A strong foundation safely upholds a tall building. Shaky foundations cave in and deny a building its permanence.

When there is a Zakat system for all Muslims, where all Muslims feel the confidence and comfort of knowing that if they fall into need, there is a community there for them, a strong foundation has been built. Untold opportunities for strengthening and representing this community can be pursued on top of this foundation.

Without such a solid foundation, we will remain as we are today. Frequently, great projects are erected and then collapse: as a community, we move forward slowly, with insufficient unity and confidence. We need a communal foundation to uphold our impact and activities. A national Zakat system is our best hope in creating this foundation.

### The Vision

We must all work together to create a truly national Zakat system that works for all Muslims. This will be the truest foundation for us to unify and find the confidence to rise as a faith community inspired by teachings from Allah and His Messenger ﷺ.



# What a Truly National Zakat System Can Offer Our Community

I have alluded above to the importance of a national Zakat system. I provide here six key benefits. This list, of course, is not exhaustive.

## i. Comfort and security for the UK Muslim community

Consider the comfort offered by the NHS to UK citizens. Yes, today it is a struggling and underfunded institution. But even in its struggling form, we all feel a sense of comfort knowing that if at any moment there is a fire or someone collapses, we know exactly who to call, and where to take someone. There will always be a hospital we can access, no matter where we are in the country, and an emergency department in which we have a right to treatment. This gives comfort.

Furthermore, we pay for this health system. Payments from us maintain this system: we are paying for each other to have right to treatment upon need. The national Zakat system is like the NHS of the Muslim community. Belief in Allah and His Messenger ﷺ is all you need to sign up to the service. If you have surplus wealth, you pay into the system. If you find yourself struggling, you tap into the system to withdraw. And most importantly, you know exactly how to access support, and you can do so no matter where you are in the country. This is what we must build.

## ii. A sense of triumph for the Muslim community

Our community is often the butt of media and political attacks. Many feel disheartened in this environment. A national Zakat system gives Muslims the opportunity to raise their heads. This is a good pride. Not the pride of boasting. But a pride from confidence in belonging to a community where one is valued. Faith is preserved this way. Not every Muslim will enter a mosque. Not every Muslim will watch online Islamic lectures. But every Muslim deserves to be touched and find value in belonging to this faith community. Institutions like Zakat allow us to touch everyone and give everyone a comfort in belonging.

## iii. Unlocking potential

It is interesting to note that most of the great success stories about Zakat come from the first one-hundred-years of Islamic history. Thereafter, the most important social-economic success stories are connected to endowments (waqf, pl. awqaf). Endowments are lasting acts of charity. In the Islamic world, from the east to the west, before western colonialism, you could enter any major Islamic city and find numerous free public services, all funded by endowments: free education, food and lodging for students at all levels and types of education; free hospitals for humans and animals; free lodging and support for widows and other struggling segments. These were the richest institutions in the Muslim world, all funded by charitable giving from the Muslim community.

How do Zakat and waqf connect? Zakat unlocks the imagination. When a community sees the transformative power of focused giving in their communities, when they start believing that their little 2.5%, spent in accordance with the strict rules of Zakat, really does help lift people in their local communities, they naturally want to do more. It is that desire for more, not restricted by Zakat rules, that drove the waqf revolution that overtook the Islamic world. Making Zakat really work in our communities will unlock the desire for impactful giving and service in our communities. Zakat is a foundation. When we are upheld by it, we will have the confidence and imagination to build something truly wonderful and lasting on top of this solid foundation.

## iv. Unity and Structure

The importance of unity in the faith community is a recurring theme in the Qur'an and Sunnah. There is no doubt that Allah and His Messenger ﷺ want us to be a unified community, supporting each other to uphold the values and objectives of the Sacred Law. Yet when we look in our communities, sometimes mosques within miles of each other are celebrating Eid on different days. We know that in principle we belong to a single Ummah but our institutions often do not represent this higher unity.

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# What a Truly National Zakat System Can Offer Our Community

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Establishing a national Zakat system will be perhaps the single most important act to move us to a more unified and structured community. The reason for this is that Zakat is not dogma or ideology. It is a pillar of faith that cares for the needy in our communities. There is no debate on this. It equally empowers our communities of all ideologies and ethnicities to care for their members. We have observed this unifying power of a Zakat discourse in speaking with leaders of the Muslim community. We are confident that institutions and mosques of all persuasions can be brought to the same table to collaborate to offer care for the needy.

### v. Poverty is not a stigma

The Sacred Law of Islam prioritises care for the needy. If you can't fast, you feed the poor. When you celebrate your Eids, you feed the poor. To purify wealth, you enrich the poor through Zakat. When you violate a rule of Hajj, you feed the poor. If you fail to find the owner of lost property, you give it to the poor. And the list goes on. Our Prophet ﷺ was keen to ensure that there would not be a stigma for poverty in his community. He said, "Are you given victory and provision except due to the weak among you?" (Bukhari) He said, "Oh Allah, I ask you the doing of the good, the leaving of the bad, and the love for the poor." (Tirmidhi) He said, "Oh Allah... resurrect me with the poor." (Tirmidhi) A national Zakat system gives us an opportunity to serve the needy in our communities with our Zakat and our time; we will feel honoured to help our neighbour-in-faith back on their feet after they've been knocked down in life. And this in turn encourages those who are struggling to come forward to allow the community to see to their needs, so that they need not suffer in silence.

### vi. Strengthening the Community

When wealth circulates in a community, enriching the poor among them, the community is better off. Today, we have a poor community. 50% are in poverty. Muslims are by far the poorest faith community in the UK. In a Muslim census survey of 2022, one in five Muslims said that they used foodbanks. 65% went into debt to pay bills. One in three skipped meals to pay bills. This cycle of poverty leads to social problems. Furthermore, we know our voice is weak in influencing the nation's policies, but we don't have a strong plan for strengthening the collective voice. A national Zakat system would bring Muslims and Muslim communities out of poverty. Circulating wealth means more opportunities for the young, better provision for struggling single mothers, improved mental health and many other advantages. The future will be much brighter as a result. Strengthening the community happens through this structured circulation of wealth.





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# Must Zakat Be Locally Spent? And What is Meant by ‘Local’ Anyway?

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**The four Sunni schools of Islamic law all agree that Zakat, in its essence, is meant to be a localised institution.** Some schools made this localisation a fard (obligation), others made it a sunnah (recommendation) – but all agreed that it is part of how the institution of Zakat should be envisaged. When explaining what was meant by local, all explanations returned to the city and the surrounding areas. They had varying understandings of when it would be acceptable to take Zakat out of the city. This spread of opinions was summarised by Dr Sohail Hanif in an article published in the Muslim Charities Forum’s collection on Zakat, which can be [accessed here](#).

At NZF, we do not promote that Zakat MUST be kept within the city. We acknowledge that there are needs all over the world, within the Ummah, that the UK Muslim community has the duty to be concerned about and have the ability to support. However, we bear a collective duty to our neighbours in faith in the communities where we live, and must work together to ensure that the institution of Zakat is well managed to see to the needs of our neighbours in faith.

To be clear: the position of NZF is not that taking Zakat out of the UK is wrong. The position of NZF is that we have a collective duty to the poor in our local communities. We must make a concerted effort to see to their needs. And this is at the heart of the purpose of Zakat. And the solution we offer should connect these needy Muslims to their communities – in real communal ties. Hence, we must move to a future where care is found within communities – at the local, city level. It is this level of local care that will achieve the aims laid out above.



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# The Question of Fiqh

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Fiqh is the discipline of Islamic Sacred Law. Plurality is one of the defining marks of the Islamic Sacred legal tradition. The core principles of the law are agreed upon, and upon these are built details concerning which scholars often differed. Muslims across history viewed this plurality of opinions as a mercy from Allah, as it gives the community room to practice the religion within a broad frame of acceptable opinions. So which approach to Zakat within this plurality of opinions should be followed by NZF?

The greatest strategic aim of NZF is to lay the foundation for a national Zakat system, as this will have the greatest benefit for the community, as outlined above. For this to happen, the fiqh positions adopted should be those that the entire community feels comfortably represented by. In other words, the fiqh positions adopted should be at the level of the common agreement among the Muslim communities of Britain. If there is a need to step out of this to positions that our communities disagree over, then this should be done with sufficient consultation. It is in the space of common agreement on the rules of Zakat that NZF must then be as impactful, creative and resourceful as possible.

NZF operates at this level of common agreement. The fiqh positions adopted are based on a conservative reading of the Hanafi school of law, which is generally the strictest in criteria for Zakat eligibility. All recipients are screened to show they are poor – meaning that their surplus holdings minus debts and liabilities takes them below the nisab threshold. After screening for this level of poverty, NZF offers a variety of support from immediate relief, housing support, and training to secure employment. We will explain the forms of support available today at NZF below.



# NZF Today and into The Future

**In this section, we summarise briefly what NZF is today, and what we are working to make it tomorrow.**

## NZF Today

Today, NZF offers help to Zakat eligible recipients – those screened to ensure they are below a nisab of wealth – in three distinct ways:

- i. Hardship relief
- ii. Housing support
- iii. Economic empowerment

Hardship relief is NZF's largest programme, through which approximately 70% of funds are distributed. This is a direct cash-giving programme, the largest in the UK as far as we are aware. Recipients receive cash Zakat-grants through bank transfer or their local post office if they don't have a bank account. The amount of cash is determined by family size. The giving of cash is increasingly popular in international relief and in developed countries, as it gives the recipient the power and dignity of choice and develops local economies. The giving of cash, and the freedom to choose how to spend one's Zakat, is far closer to the spirit of Zakat in Islamic Sacred Law than the giving of vouchers and the like.

Through Housing support, we help secure shelter for Muslims. We do this through the following: paying rent-and-deposit, rent arrears, basic furniture, council tax. In this instance, we directly pay the landlord or council on behalf of the Zakat recipient. We do this by permission of the Zakat recipient, whereby the landlord or council becomes the 'agent' of the Zakat recipient. This is a valid way to discharge the payment of Zakat in Sacred Law, as explained in the [NZF Zakat Policy](#).

Through the Empowerment programme, we provide access to training that enables a Zakat recipient to secure employment and stand on their own feet. Again, in this programme we directly pay course providers by permission of Zakat recipients.

To give a sense of the scale of the operation: in the year 2024, we distributed approximately £6.3 million to approximately 25,000 Muslims in need. We are facing ever increasing requests for help. In March 2024, we received an unprecedented one application every three minutes.

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# NZF Today and into The Future

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### NZF Tomorrow

**In order to build and maintain a national Zakat system, we are working to develop the organisation under three headings:**

#### i. Connectivity

By connectivity, we mean Zakat solutions that connect givers and recipients to their local communities – to truly localise the Zakat experience. We aim to do this physically and virtually. Physical connectivity we have launched with our Community Zakat Programme. Applicants can walk into a participating mosque or community centre for a respectful Zakat assessment and immediate receipt of a Zakat grant. [Here is a video](#) that explains our journey so far. Virtual connectivity we are still developing. In its essence, it allows people to see in a virtual map the number of cases in their area that they can support directly with their Zakat.

Connectivity will transform how people experience the Zakat journey – whether as givers or recipients. It will allow people to feel truly responsible for their communities; it will allow people to really learn about the struggles of their neighbours in faith; it will provide avenues for developing community activism.

#### ii. Mobilisation

The national Zakat system runs on people feeling responsible for their own communities and empowered to offer support. This unleashing of community-based activism is what will give the growth and reach required to fulfil this vision. We are currently developing pathways for people who wish to support their communities through education, Zakat collection and distribution, and/or fundraising. Creating a movement for social welfare is at the heart of mobilisation, and mobilisation is at the heart of creating the system we must build together.

#### iii. Knowledge

NZF, as the overseer and enabler of localised distribution, has the opportunity and duty to represent these local communities in the national conversation. NZF will increasingly produce publications and engagements that represent the concerns of Muslim economic welfare, in a way that positively impacts public discourse and policy. We have already made progress in this area – we contributed to the London Assembly's Working Group's Report on the cost of living. We recently released a [report in parliament](#) to show that £1 spent in keeping Muslims in housing and preventing eviction has a public economic value of £73, because of the far greater cost of rehousing someone homeless. This report shows the value to the public of the early intervention of Zakat in protecting the Muslim needy.

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It is our conviction that if we augment the NZF of today with new work under the three headings above, we will be able to continue helping thousands of people as we do today while also empowering individuals and communities to develop strong local solidarity networks – and that this combined effort will bring in the reach and impact described by the national Zakat system.



# Principles and Values

**As part of orienting NZF towards empowering community infrastructure and leadership, we revisited our organisational values. We came up with the following four values to encapsulate what we stand for as an organisation and the experience we wish to give all who interact with us.**

## **i. Faith-driven**

Zakat is a pillar of the Islamic faith. We exist to serve this pillar. We are driven by the values of our Islamic faith. We will always strive to base our work on the values of the Islamic Sacred Law, especially as pertains to the topic of Zakat. As a part of this, we will continuously educate and inform ourselves and the public on the faith-affirming purpose of Zakat and how our work protects and is informed by the faith of givers, recipients and communities.

## **ii. Empowering**

A national Zakat system will not stand if people feel disempowered and reliant on an external charity to serve their communities. No one charity will have the reach and infrastructure to serve our communities as they need and deserve. The whole thrust of our work is to empower. We empower mosques and community partners to be able to care for the needy in their communities. We empower distributors in grassroots settings to have the confidence to assess applicants for Zakat eligibility and offer appropriate support. We empower community activists to educate and inform others about Zakat and the need in our communities. We empower fundraisers to raise funds for distribution in their communities. Whoever wishes to serve will be empowered when they turn to NZF. That is our commitment.

## **iii. Respectful**

At the heart of the national Zakat system is the feeling of dignity, value and respect it gives the recipients of Zakat and by extension all those who are a part of this system, whether givers or supporters. So respect has to be at the heart of all interactions and communications. Yes, as an organisation, we are often inundated with requests for support that we cannot always meet in the time and manner that applicants wish or need. But we will endeavour to always ensure that all who interact with NZF feel valued, dignified and respected because these values are the mark of the Zakat system truly working.

## **iv. Accountable**

As we move to empower communities to develop strong local faith-based solidarity networks, we must ensure that people feel protected. NZF is and must remain a stamp of trust. When the movement of Zakat from givers to recipients is overseen by NZF, people should know that the Zakat is seen as a trust that will be carefully administered. The transparency, expertise, care and diligence to give everyone peace of mind that their Zakat is in safe hands lies at the heart of NZF's truly being able to power the national Zakat system. We will endeavour to always be accountable, to raise our hands if a mistake is made and to rectify immediately. And through our accountability and excellence, people will have the confidence to trust and support the local community partners that NZF will be empowering to serve in local communities.



# Fruits for Wider Society

**This document has focused on the importance of a national Zakat system for UK Muslims.**

**What do non-Muslims get out of this? Non-Muslims do in fact gain a great deal out of a system working as described.** This is because any economy where wealth is being fairly circulated between the wealthy and the poor will benefit from the effects of this redistribution.

We have mentioned above our report which states that £1 we spend in securing shelter has an economic value of £73. So £1 million of Zakat spent in housing is as if we injected £73 million into the economy. This might sound hard to believe, but we have had the report checked by experts in measuring economic value.

Furthermore, in the city of London we redistributed approximately £4 million across our three Zakat funds in 2023. Imagine the cost to the city if that £4 million was never redistributed to those who needed it to pay for needed expenses. The cost to the economy and to local governments would be far greater than just £4 million due to the costs that compound when people cannot meet their needs in a timely fashion. In a time of collapsing public infrastructure and local authorities teetering on the verge of bankruptcy, we know that a Zakat system will be of immense value to the economy. The

Prophet ﷺ said, "The upper hand is better than the lower hand," meaning that the giving hand is superior. A functioning Zakat system makes the collective hand of the Muslim community a giving hand. 50% of Muslims live in the 10% most deprived areas of the country. Imagine economically uplifting the Muslims of these areas – the entire economic map of the UK will transform.

Furthermore, although Zakat is a Muslim focused institution, that does not mean collaborative efforts may not take place. A couple of years ago, NZF partnered with C4WS – a Christian housing project in London – to cover the costs of Muslim residents, therefore allowing C4WS's funds to go further. NZF is a vital fabric in the larger welfare provision in the UK. To grow this project into a truly national Zakat system will have untold positive effects on the poorest parts of the country.

Finally, the Zakat system represents a model of community-led care and activism. This model, if successfully demonstrated, will no doubt be mimicked by other communities and projects. Community solidarity will increasingly be an essential part of the future in our uncertain economic climate; in this, NZF can be a leader showing the way.



# Is Zakat Only for the Poor?

**We have described the importance of caring for the needy through Zakat. But is Zakat only for the poor?** Islamic scholars are in agreement that the following verse from Surat al-Tawba of the Holy Qur'an describes eight categories of possible Zakat recipients, of which only two refer to poverty: "Alms are meant only for (1) the poor, (2) the needy, (3) those who administer them, (4) those whose hearts need winning over, (5) to free slaves and (6) help those in debt, (7) for God's cause and (8) for travellers in need. This is ordained by God: God has the knowledge to decide." (Qur'an, 9:60 [transl. M.A.S Abdel Haleem, with numbering added]) So what of the other six categories that do not refer explicitly to poverty? How important are they to the vision of a national Zakat system?

Every detail of Zakat is relevant to a national Zakat system. However, we are currently at a stage of building the foundation. This foundation will be strong if it unifies and brings the community together. That will be where it is effective in addressing our shared concerns in ways to which we can all agree. There are numerous scholarly debates regarding the categories after the first two from the above verse. Must the recipients of Zakat from the remaining categories also be 'poor'? Great scholars are on both sides of this question. What is meant by '(4) hearts that need winning over'? Again, multiple valid but competing positions on this are held by scholars. What is a modern-day alternative to '(5) freeing slaves'

and which activities fall within '(7) God's cause'? Each of these topics needs to be served by thought leadership and scholarly deliberation. At NZF, we are committed to supporting thought leadership on developing answers for these questions. At the same time, this document has emphasised the strategic importance of making this project truly national by focusing on interpretations that unite us.

It is in view of our unifying focus that our Zakat policy lays out that recipients of Zakat from NZF must always be 'poor', meaning that their surplus holdings are below the nisab threshold of wealth as determined by Islamic Sacred Law, and must always be individuals, not organisations. Any future change to this will be with wide consultation and communal buy in. NZF is the project of the UK Muslim community and will grow with this community.



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# Get in Touch

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**The vision highlighted here is a vision for the whole UK Muslim community.** NZF is a vehicle to help our community reach that vision. We are reaching out to community leaders, intellectuals, and activists to help inform the next steps of how we can all hold hands for the sake of the poor. For only in caring for them will we truly be granted success in this life and the next, as promised by the blessed Prophet ﷺ.

You can contact Dr Sohail Hanif at [sohail@nzf.org.uk](mailto:sohail@nzf.org.uk).

You can write in with a general comment to [info@nzf.org.uk](mailto:info@nzf.org.uk).









**National Zakat**  
Foundation

**Working towards a thriving, closer UK Muslim community**

National Zakat Foundation is a registered charity in England and Wales (1153719)