Zakat Usage Categories

	Category	Description	Comments
1	The poor (al-fuqarâ')	Visibly poor	They can be helped by cash or products or services. Pay up to one year of sustenance or to start a modest business.
2	The needy (al-masâkîn)	Unexposed poor or who barely maintains living.	Who are not required to pay zakat. One cannot be both payer and receiver of the zakat at the same time.
3	Zakat administrators	Salaries and other expenses of administering the zakat by governments or organizations.	Many scholars have restricted this category to a maximum of 12.5% of the total collection.
4	Those whose hearts are to be reconciled	Meaning new Muslims and the larger community.	Spending on this category is stopped in majority Muslim lands. A restricted portion may still be used in minority communities like West.
5	Those in bondage	To free or support slaves and captives (including bail for deserving prison inmates).	Slavery is abandoned, however, could be used for slave like servitude due to debt, human trafficking, etc.
6	The debt-ridden	To pay off debt.	Limited to those who cannot pay off on their own.
7	In the cause of God	In defending or expanding Islam through warfare or dawah.	Some include all societal good projects (like masjid, schools, hospitals etc.)
8	The wayfarer	meaning those who are stranded or traveling with few resources	Refugees and recent immigrants are also included in this category.

Priorities for Zakat Distribution

	Category	Description	Comments
1	Muslims	Zakat is to be given or used for Muslims (except some allow under category 4).	Some scholars have allowed its use for the benefit of predominantly Muslim populations.
2	Relatives and acquaintances	Kith and kins have special rights, thy take precedence over all others to one's zakat. Neighbors and friends are next.	Zakat is not permissible for parents and family members for whom is one is obligated to provide. Wife has no financial obligation; she can give zakat to husband.
3	Local community	Near community has precedence over others. In this migratory world, one's native countries may still be counted amongst this category.	Prophet SAW and his successors ordered the functionaries to collect and distribute zakat in their locals barring special circumstances.
4	Preservation of religion/ Security of Lives	Islam give high priority to preservation of one's religion or life. Zakat must be prioritized when it is at risk due to poverty or oppression.	Scholars have allowed to prioritize this category over the local. A balanced approach is recommended.

For more information or querries. Islamic Charity Navigator -- https://islamiccharitynavigator.org/