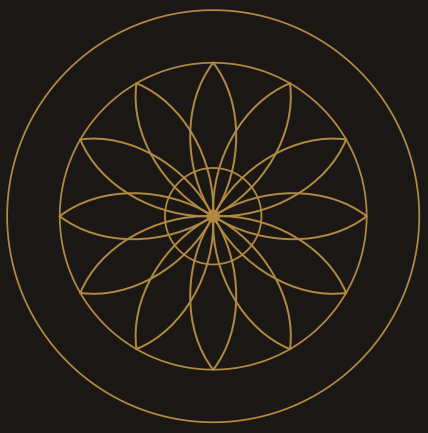


THE SACRED DIVIDE

THE FULL RECORD

Ahmadiyya

Islam family

HONOR THE FAITH · NAME THE MACHINERY

TEXT CHECKED 2026-10-03

Before you begin

This is the record of Ahmadiyya in *The Sacred Divide*. It has 27 sections, the same 27 used for every tradition, so that any section can be set beside the same section for another. Every fact is sourced.

Before each section, a short note says what the section is built to show, so you know what you are looking at before you read the detail.

After each section, a note headed *Why this matters to you* points at the part of the section most likely to touch an ordinary reader: a member, a donor, a parent, a voter, someone thinking about leaving, or someone outside forming an opinion. It usually ends with a question. The questions are not traps. They are the ones a careful reader would ask anyway.

The hard questions in section 23 are set out one at a time: the question, why it is asked, and an example already documented in this record.

Where a note states a fact, the fact comes from this record's own tables and cited sources or, in a few places, from a well-known research finding named in the text. Corrections are logged, with their dates, in the last section, *What changed on this page*.

Contents

01 At a glance 10

Disclosure scorecard

02 A day inside 12

03 The forefront 14

The unanswered question · The strongest objection, answered

04 What healthy looks like here 16

05 History 18

Timeline · Moments in the room

06 Branches & variants 22

07 Structure 24

Size and shape · Authority · The top of the chain · Who holds what

08 Law & state here 28

Who can compel an answer

09 Money 30

Where it comes from · Follow the money · Money in numbers

10 Genealogy 35

11 Reach 37
Information · Children · Bodies

12 The 30 techniques 41
All thirty at a glance · Stage 1 · Idealize · Stage 2 · Hook · Stage 3 · Devalue · Stage 4 · Confuse · Stage 5 · Isolate · Stage 6 · Extract · Stage 7 · Discard · Stage 8 · Replace

13 The loops 66

14 Say versus do 76
What they say, what the record shows · Accountability or theatre? · Words used here

15 Cost & cover 79
What leaving costs · The ledger of exit · How the cost is denied

16 The ledger 82
Who benefits · Money out, leverage back · Who pays

17 Who gets hurt most 84
Where the weight lands

18 The middle tiers 86

19 Documented cases 88

20 Precedent 89
It has been broken before · What would change this page

21 Voices from inside 91

22 Regional variants 93
Pakistan · United Kingdom · Indonesia

23 The questions 95
In closing

24 Leaving safely here 100

25 Where to get help 102

26 Sources 105

27 What changed on this page 111

How to read this

Every religion in The Sacred Divide is laid out the same way, in the same 27 sections, so that any section can be compared across religions. This file examines institutions, offices, money and power. It does not judge anyone's faith or the truth of any belief.

EVIDENCE GRADES

Each of the 30 techniques carries a grade for how it is established in this tradition.

- **CODIFIED** Written policy, published rule, contractual requirement, or a procedure the institution has confirmed in its own documents. The strongest grade and the hardest to deny.
- **DOCUMENTED** Established by court judgment, government inquiry, regulatory action, or financial filing. Not the institution's own words, but a body with subpoena power.
- **TAUGHT** Repeated leadership instruction from platform, publication, or curriculum, without a formal rule. Deniable as emphasis rather than policy.
- **CULTURAL** Community enforcement the institution neither mandates nor prevents. Real in effect, unattributable by design — the highest-deniability grade. A volume graded mostly Cultural has not been cleared of anything: it means the page names no document that makes the institution responsible. Cultural does not mean minor, and it is not a finding of absence.

- CONTESTED Occurs in some parts of the tradition and is actively opposed in others. Generalizing this grade across a whole tradition is a misuse of it.
- REFORMED Documented historically and materially changed since — policy withdrawn, practice ended, or independent oversight accepted. Recorded because omitting it would be dishonest.
- UNGRADED Present in the source material without a grade assigned yet. Read as an unverified pattern claim, not as a finding.

RECEIPTS

Bracketed labels such as [OFFICIAL POLICY] name the kind of source a claim rests on.

- **Official policy.** The institution's own written rule: handbook, canon, policy letter, catechism, trust deed, temple recommend question. The strongest evidence available, because it cannot be attributed to a rogue individual.
- **Court record.** Judgments, convictions, filings, and testimony given under oath. Adversarially tested, which is more than most religious claims about themselves have been.
- **Government inquiry.** Royal commissions, grand juries, parliamentary and state investigations with subpoena power. Where these exist they are usually the best record of what an institution did rather than said.
- **Regulatory action.** Findings and penalties from bodies like the SEC or consumer-protection regulators. Narrow in scope, unusually precise in what they establish.
- **Financial record.** Filings, audited statements, tax returns, disclosed compensation, property transactions. Frequently the only place an institution tells the truth about its priorities.

- **Leadership statement.** Recorded sermons, conference addresses, published letters. The institution in its own voice, to its own people, on the record.
- **Independent investigation.** Reports commissioned by the institution but conducted externally. Weaker than a court and far stronger than a press release — and notable when the institution publishes them in full.
- **Academic source.** Peer-reviewed history, sociology, and demography. Best for context, structure, and scale; weaker for specific institutional conduct.
- **Former member testimony.** Firsthand accounts from people who were inside. Indispensable and interested at once — graded as testimony, never presented as documentary proof.
- **Pattern observed.** A recurring configuration with no single document behind it. Labeled as an observation rather than a finding, and the weakest claim type in this codex.

METHOD

- Separation of targets. This codex analyzes institutional control patterns, never the worth of believers or the truth of beliefs. Theology is out of scope; behavior, money, and power are in scope.
- Pattern over anecdote. A tactic is attributed to a tradition's high-control expressions only where the mechanism recurs — one bad congregation proves nothing; the same architecture in a hundred proves the architecture.
- Evidence weighting. Every factual claim carries a bracketed source-type label and should carry a grade (A–D). Claims marked SOURCE NEEDED or PATTERN OBSERVED are analysis, not established fact, and must not be published as fact.
- Steelman rule. Every tactic section presents the institution's strongest defense before countering it. If the defense cannot be stated in a form its adherents would recognize, the counter is not yet earned.

- Asymmetry honesty. Similar tactic does not mean identical severity. A shunning policy that costs your entire family is not the same as a community that cools toward doubters, and the codex must never flatten that difference.
- The mirror rule. Any framework this powerful can itself be misused — to smear traditions, flatter one's own, or manufacture grievance. The self-audit and language guardrails apply to this project as much as to any institution it examines.

CITATIONS

A small raised number in the text links to the matching item in this religion's Sources, near the end. Every source was checked, and the date of the last check is shown at the top.

01 At a glance

BEFORE YOU READ

The whole page on one screen: how big Ahmadiyya is, who sits at the top, how that person is chosen and whether anyone can remove them, where the money comes from, and what leaving costs. The disclosure scorecard underneath asks six yes-or-no questions any charity or public company would be expected to answer. Every later section expands one of these rows.

SIZE	Membership is at least 10–20 million by independent estimates, as summarized in a reference work [32], and the community claims tens of millions.
WHO'S IN CHARGE	The Khalifatul Masih (the Khalifa, "successor of the Messiah"), Mirza Masroor Ahmad, has led the community since 2003.
CHOSEN BY	An electoral college of senior office-bearers.
REMOVABLE BY	No one; the office is held for life.
MONEY IN ONE LINE	Members pay compulsory graded contributions: one-sixteenth of income after tax for every earning member, and more under the Wasiyyat scheme (a pledge of part of one's income and estate) [1].
LEAVING IN ONE LINE	Expulsion cuts a person off from the Jamaat (the organized community), which says they "will not have any connection" with it afterwards [12].

THE UNANSWERED QUESTION	If the Khalifa errs, what written procedure corrects him — and why is there none?
EVIDENCE	None of the 30 techniques is sourced to a named document. The grades are Cultural 18, Taught 7 and Codified 5.
FAMILY	Islam — islam, sunni-islam, shia-islam, ahmadiyya, dawoodi-bohra
LAST CHECKED	2026-10-03

Disclosure scorecard

ACCOUNTS	PAY	SAFEGUARDING	EXTERNAL FIRST	REMOVAL	REPLY
PARTIAL	NO	PARTIAL	PARTIAL	NO	NO

Accounts: UK register [13]

Safeguarding: published policy [21]

External first: the published policy refers criminal concerns to police; it does not say whether that happens before any internal process [21]

WHY THIS MATTERS TO YOU

The glance table's answer to who chooses the top office is "An electoral college of senior office-bearers", and to who can remove its holder, "No one; the office is held for life". Read that as though it described the board of a pension fund holding your savings. Would you accept the arrangement there? The scorecard finds no public evidence of leaders' pay, a written removal procedure or on-the-record replies. Each "No" is something the institution could publish tomorrow. Ask yourself why it hasn't.

02 A day inside

BEFORE YOU READ

One ordinary day, told from inside. The person is a composite built from documented patterns, not a real individual. The point is to make the structure visible at human scale: phrases like "removal mechanism" or "giving record" are easy to read past, but a Tuesday organized around them is not.

- **name:** Nusrat
- **when:** A Tuesday in the week before Jalsa (the community's annual convention)

- **where:** A town in southern England

1. She is on the duty rota of Lajna, the community's women's organization, for Jalsa again: registration desk, Saturday and Sunday. She volunteered in March and has already been reminded twice. She doesn't mind the work. She loves Jalsa: the marquees, the tens of thousands, her grandmother's face when the Khalifa speaks.

2. At lunch she opens the jamaat's (the local branch's) online chanda (contribution) portal [19] and sees the figure entered against her name, estimated from her last payslip. It is a little higher than she earns now that she's part-time. She means to correct it and doesn't, because correcting it feels like asking for less.

3. Her cousin in Lahore sends a photo of the mosque door with the minaret boarded over, by police order this time, not a mob. Nobody in the family group chat says anything for twenty minutes. Then everybody sends the same prayer.

4. After work the marriage secretary's wife calls her mother again. There is a good boy in Birmingham, a doctor, from a family with a wasiyyat. Her mother says Nusrat is thinking. Nusrat is thinking about a colleague who is not Ahmadi, which is a thought she has never said out loud to anyone.

5. In the evening she watches the Friday sermon her father recorded. The Khalifa speaks about obedience and about the martyrs of 2010. She cries at the part about the martyrs, as she always does, and means it.

6. Before bed she drafts an email to the finance secretary correcting the figure, reads it back, and deletes the second sentence, the one that explains why. Then she deletes the email. She will pay the higher figure. It is easier than being the person who asked.

Nusrat is a composite drawn from documented patterns. No real person is depicted.

WHY THIS MATTERS TO YOU

Did any moment in that day feel familiar: a cost nobody questions, a door nobody can see how to open? The section of this page that explains that moment is the one to read first. If nothing felt familiar, ask whether that's because it isn't your life, or because the patterns have become normal to you.

03 The forefront

BEFORE YOU READ

The page's thesis in one place. First, the single question the documented record could not answer. Then the widest gap between what the institution says and what the record shows, one cost of leaving set beside how it is officially denied, and the strongest objection to this whole page, answered rather than dismissed.

> You may have grown up being told that your community is the true Islam, and watched the state of Pakistan write into its constitution that you are not a Muslim at all. You may have buried someone killed for praying. Nothing on this page takes that away or weighs it lightly. This page is about something else: what the system you belong to asks of you, who decides, and what happens to the people who stop saying yes.

THE UNANSWERED QUESTION

If the Khalifa errs, what written procedure corrects him — and why is there none?

—

The strongest objection, answered

- *Attack:* "You are adding fuel to the fire of people who kill us."
- *Concede:* The persecution is real, lethal, legally codified in Pakistan, and documented on this very page before anything else. No criticism here lessens it.
- *Answer:* Persecution from outside does not make an internal rule beyond question. A community that has spent a century demanding

that no state decide its faith is the strongest possible advocate for the same freedom for its own members who leave.

WHY THIS MATTERS TO YOU

Try answering the unanswered question yourself: *If the Khalifa errs, what written procedure corrects him — and why is there none?* If you can't, who could, and would asking them be welcome? How an institution reacts to a fair question often tells you more than the answer does.

04 What healthy looks like here

BEFORE YOU READ

What genuinely works in Ahmadiyya, stated first and separately from any critique. That is a standing rule of this book: no tradition is reduced to its worst documented moments. Anything criticized later is measured against the best of what is described here.

> Independent sources estimate at least 10–20 million members worldwide, as summarized in a reference work [32]; the community's own estimates are far higher ("tens of millions"). It is a messianic reform movement within Islam, founded in 1889 by Mirza Ghulam Ahmad of Qadian, Punjab. It follows a living spiritual leader, the Khalifa, and is known for its motto "Love for All, Hatred for None", its global missionary and relief work, and its rejection of violent jihad.

- In the UK the community's charities are on the public register [13].
- The community has kept to non-violence under extreme provocation: its response to massacres has been prayer, litigation and documentation, not reprisal.
- Girls receive a strong education, and women have their own organization (Lajna Imaillah) with its own elected leadership.
- The community explicitly renounces violent jihad, and its humanitarian work (Humanity First) is open to all.

Some of that standard is already on the record. The UK association files public accounts with the Charity Commission [13][24], and it publishes a safeguarding policy, issued in 2022 and revised in 2024, that refers criminal concerns to police and statutory bodies [21]. Contribution rates, marriage rules and the grounds for expulsion are published in the community's own literature [1][11][12], so a member can read the rules that bind them.

WHY THIS MATTERS TO YOU

A bias check before the critique. People tend to read criticism of their own group as an attack and criticism of other groups as simply true. Social psychologists call this in-group bias; it shows up even when the groups are assigned at random (Tajfel's "minimal group" experiments, 1971). If you belong here, did this section feel fair? If you don't, did anything in it surprise you? The surprise is a rough measure of what you had assumed.

05 History

BEFORE YOU READ

A dated timeline and a few moments where the direction changed. Dates matter because they show that most rules had a beginning. A rule that began in a particular year, for a particular reason, is a rule that can be examined, and sometimes retired.

Founded in British India when Mirza Ghulam Ahmad (1835–1908) took the pledge of allegiance (bayʿa) from followers in 1889, claiming to be the Promised Messiah and Mahdi (the divinely guided figure many Muslims expect in the last days). After his death a caliphate (Khilafat) was established. In 1914 it split into the majority Qadian community and the smaller Lahore Ahmadiyya Movement, which rejects the caliphate [20].

After Partition, headquarters moved to Rabwah (now Chenab Nagar), Pakistan. After 1984 criminal laws made practice there near-impossible, the Khalifa moved to London; on 15 April 2019 headquarters moved to Islamabad, Tilford, Surrey [10].

Timeline

DATE	EVENT	READING
1889	Mirza Ghulam Ahmad takes the first pledge of allegiance in Ludhiana	Authority rests on a living claimant, not a text or a school.
1908	The founder dies, and the first Khalifa is chosen	A charismatic claim becomes an office that outlives its founder.
1914	The community splits: the majority stays with the second Khalifa, and the Lahore movement rejects the caliphate	The office is contested at birth, and the losers leave.
1947–48	After Partition, the headquarters moves from Qadian to Rabwah, Pakistan	The community builds a town it largely owns.
1953	Anti-Ahmadi riots break out in Punjab and martial law is imposed in Lahore; the Munir inquiry reports in 1954 [9]	A state inquiry finds clerics could not agree on who is a Muslim [9]. GOVERNMENT REPORT
7 Sep 1974	Pakistan's Second Amendment declares Ahmadis non-Muslim [4]	The state decides a religion's identity by constitutional vote. OFFICIAL POLICY
26 Apr 1984	Ordinance XX adds Penal Code ss. 298-B and 298-C, criminalizing Ahmadis calling themselves Muslim, their buildings mosques, or using Islamic greetings (up to three years' imprisonment) [3]; the fourth Khalifa moves to London [10]	Persecution relocates the apex, which becomes global and diasporic. OFFICIAL POLICY

1987	Waqf-e-Nau (the scheme that dedicates children to lifelong service) is launched (3 April) [15]	Children are pledged to lifelong service before birth.
3 Jul 1993	Pakistan's Supreme Court upholds Ordinance XX (*Zaheeruddin v. State*, 1993 SCMR 1718) [5]	Persecution receives the highest judicial endorsement. COURT RECORD
1994	MTA International, the community's own television channel, is launched [16]	One weekly voice reaches every member worldwide.
2003	The fifth Khalifa is elected	He is the current apex.
28 May 2010	Coordinated attacks on two Ahmadi mosques in Lahore kill 94 [6]	The legal exclusion becomes lethal. INVESTIGATIVE REPORT
2008–11	Indonesia issues a joint ministerial decree restricting Ahmadi activity (9 Jun 2008) [7]; three Ahmadis are killed at Cikeusik (6 Feb 2011), and the attackers are sentenced to three to six months [8]	The exclusion spreads beyond Pakistan. OFFICIAL POLICY COURT RECORD
2019	The headquarters moves to Islamabad, Tilford, Surrey (15 April) [10]	—
May 2025	In Pakistan, Dr Sheik Mahmood is shot dead in Sargodha (16 May), and Tahir Mahmood dies after being assaulted by a mob at a Karachi court hearing following his arrest for offering Friday prayers (12 May) [34]	The killing did not end in 2010. GOVERNMENT REPORT

Moments in the room

YEAR	TITLE	WHAT HAPPENED	WHY IT MATTERS
1914	The split over the caliphate	After the first Khalifa's death, the majority accepted the second; the Lahore group left, rejecting the office.	The office was contested from its first transfer. Everything since has emphasized unity.
1974	A parliament defines a faith	Pakistan's National Assembly declared Ahmadis non-Muslim by constitutional amendment.	It is the clearest case in this book of a state deciding a religion's identity.
1984	The apex moves to London	After Ordinance XX, the fourth Khalifa left Pakistan.	Persecution globalized the institution and moved its center into a jurisdiction with charity regulation.

WHY THIS MATTERS TO YOU

Pick one rule that shapes your week and look for it on the timeline. If it has a start date, it was decided by people at a particular moment, for reasons of that moment. Were you taught it as timeless? What would it mean for you if it turned out to be younger than your grandparents' grandparents?

06 Branches & variants

BEFORE YOU READ

Ahmadiyya is not one bloc. This section maps the main branches and variants, so that nothing documented about one community is read as true of all of them.

There are two branches: the Ahmadiyya Muslim Community (caliphate, Qadian lineage) and the much smaller Lahore Ahmadiyya Movement,

which has no caliphate and regards the founder as a reformer, not a prophet.

BRANCH	WHERE	WHAT DIFFERS ON THIS PAGE'S QUESTIONS
Ahmadiyya Muslim Community (the Khilafat)	It is worldwide, with headquarters in Surrey, UK, since 2019 [10]	One Khalifa, elected for life, holds final authority over doctrine, appointments and discipline [18].
Lahore Ahmadiyya Movement	It is in Pakistan and the diaspora, and far smaller	It split in 1914 over the caliphate itself, rejecting the office [20]; it is the community's own internal dissent, a century old.

WHY THIS MATTERS TO YOU

If you know one community of Ahmadiyya, you know one community. Most bad generalizations about a religion, and most unfair defenses of it, come from treating one branch as the whole. Which branch is the one you picture when you hear the name? Is that picture yours, or one you were given by news coverage or by the community itself?

07 Structure

BEFORE YOU READ

The organizational chart: how many people and institutions there are, where authority sits, who holds the top office, and who holds what beneath it. The question to keep in mind is simple: if the person at the top got something badly wrong, what written procedure exists to correct or remove them?

Size and shape

- **adherents:** Membership is at least 10–20 million by independent estimates, as summarized in a reference work [32], and the community claims tens of millions.
- **regions:** The community is present in Pakistan (largest by community estimates, but undercounted: the 2023 census recorded 162,684 Ahmadis, and many boycott a census that does not let them record themselves as Muslim [31]), India (Qadian), Ghana, Nigeria, Sierra Leone, Indonesia, Bangladesh, the UK, Germany, Canada and the US.
- **branches:** There are two: the Ahmadiyya Muslim Community (caliphate, Qadian lineage) and the much smaller Lahore Ahmadiyya

Movement, which has no caliphate and regards the founder as a reformer, not a prophet.

- **trend:** The community is growing in West Africa and by conversion; in Pakistan, it faces pressure and emigration.
- **participation:** Institutional participation is very high. Contribution, auxiliary membership and duty rosters are organized and recorded, which is itself part of the machinery.

Authority

- Authority rests with a single living Khalifa (Khalifatul Masih), elected for life by an electoral college and regarded by members as divinely guided. Obedience to the Khalifa and to the community's administrative system (Nizam-e-Jamaat) is taught as a religious duty [18]. OFFICIAL POLICY
- Beneath him is a tiered administration: national amirs (national heads) appointed by the Khalifa, local jamaat presidents, departmental secretaries (finance, general affairs/discipline, marriage, education), a trained missionary corps, and auxiliary organizations by age and sex (Khuddam for young men, Ansar for older men, Lajna for women, Atfal for boys, Nasirat for girls). OFFICIAL POLICY
- The Sadr Anjuman Ahmadiyya (the central administrative body) and the Tahrik-e-Jadid and Waqf-e-Jadid schemes (two long-standing funds for missionary work) administer property, missions and funds. OFFICIAL POLICY

The top of the chain

> One office, elected for life, with no written removal. The community's unity is real, and so is the absence of a ceiling.

OFFICE	WHO SITS IN IT NOW	CHOSEN BY	REMOVABLE BY
Khalifatul Masih (the Khalifa)	Mirza Masroor Ahmad, since 2003	An electoral college of senior office-bearers	No one; the office is held for life
National President (Amir), UK	Rafiq Hayat [22]	The Khalifa	The Khalifa
Sadr Anjuman Ahmadiyya	Appointed officers	The Khalifa	The Khalifa

THE TELL

Every chair on this page is filled by, or answers to, one man. That is the design, and members experience it as unity.

Who holds what

ENTITY	TYPE	HOLDER	HOLDS	SECTOR	RECEIPT
The Khilafat	Spiritual and administrative apex	Khalifatul Masih V	Final authority over doctrine, appointments and discipline	Every ruling that reaches your jamaat	OFFICIAL POLICY
Sadr Anjuman Ahmadiyya	Central administration	Appointed officers	Property, departments, schemes	Community land and funds	OFFICIAL POLICY
National amirs	Appointed national leadership	Appointees of the Khalifa	National administration and finance	Your country's jamaat	OFFICIAL POLICY
Jamia Ahmadiyya	Missionary seminary	Principals appointed centrally	Training of the missionary corps	Who teaches your children	OFFICIAL POLICY
MTA International	Media	Community-owned	Global broadcast of the Friday sermon	What you hear every week	OFFICIAL POLICY
UK registered charities	Charitable vehicles	Trustees	Publicly filed accounts	The one ledger you can read	REGULATORY FILING

WHY THIS MATTERS TO YOU

The Khalifa sits at the top of a disciplined worldwide administration: national amirs he appoints, local presidents, and secretaries for finance, discipline and marriage. The scorecard finds no written procedure for removing the office. Members describe deep love for the Khalifa, and nothing on this page questions that. The question for a member is narrower: if the office were wrong about something that affected your family, what route would you have to say so?

08 Law & state here

BEFORE YOU READ

What states actually do. That includes how they fund, protect, regulate or enforce the tradition, and which outside body, if any, can compel an answer from it. For most readers, this is where the institution meets their own passport.

COUNTRY	STATUS OF AHMADIS	WHAT THE LAW DOES
Pakistan	Ahmadis were declared non-Muslim by constitutional amendment (1974) [4]	Ordinance XX (1984) makes it a crime for Ahmadis to "pose as Muslims", call their places of worship mosques, or use Islamic greetings; the Supreme Court upheld it in 1993 [5]; Ahmadis vote on a separate electoral list, and a Muslim applying for a passport must sign a declaration against their founder [14]; blasphemy allegations are common [3].
Indonesia	A 2008 joint ministerial decree orders them to stop spreading their teaching [7]	The decree preceded mob violence, including the Cikeusik killings of 2011 [8].
United Kingdom	Ahmadis are legally free, and the UK hosts the community's global headquarters	The UK charity files public accounts [13] [24] and publishes a safeguarding policy [21].

Who can compel an answer

In the UK and other charity-law jurisdictions, the charity regulator can compel an answer from community charities, and the civil courts can on employment and property. In Pakistan, the Supreme Court upheld the law that criminalizes Ahmadi practice [5].

WHY THIS MATTERS TO YOU

No community in this book knows better what it costs when a state decides who counts as a Muslim. Pakistan declared Ahmadis non-Muslim by constitutional amendment in 1974, and Ordinance XX (1984) made it a crime for them to call their places of worship mosques. The Supreme Court upheld it in 1993, and attacks on two Lahore mosques killed 94 people in 2010. If you are not Ahmadi, did you know any of this? If you are a Pakistani voter, what would you ask your representative about it?

09 Money

BEFORE YOU READ

Where the money comes from, how each flow is justified, how it can be used to control, and who benefits. Read it the way you would read any organization you give to: what is disclosed, what is not, and who decides.

Where it comes from

- Money comes from graduated compulsory contributions (chanda). The general contribution (Chanda Aam) is compulsory for every earning member at one-sixteenth of income after tax (6.25%), and the community's own guide calls it "the basic and compulsory Chanda ... obligatory upon every earning Ahmadi" [1]. Members who join the Wasiyyat scheme pledge one-tenth to one-third of their estate at death and pay one-tenth to one-third of income instead of Chanda Aam [2]. Further schemes (Tahrik-e-Jadid, Waqf-e-Jadid, Jalsa Salana, auxiliary dues) sit on top [1]. A member who does not pay the obligatory chandas cannot vote in community elections or become an office-bearer; a "chanda payer" is defined as one with no more than six months of arrears, with exceptions where the center has allowed instalments or a reduced rate [1]. OFFICIAL POLICY

- Children can be dedicated before birth to lifelong service under Waqf-e-Nau, launched on 3 April 1987; dedication must be made before the child is born [15]. OFFICIAL POLICY

- In the UK the community operates through registered charities on the public register, including the Ahmadiyya Muslim Association United Kingdom (charity no. 299081) [13]. Public registration is a genuine disclosure, stronger than many traditions in this book. The older entity, no. 299081, reported nil income for FY2025; the community now also operates through a newer registered entity, no. 1208543 [13]. That newer entity reported income of £41.46m, all from donations and legacies, and spending of £31.65m for the year to 30 June 2025 [35]. REGULATORY FILING

Follow the money

FLOW	STATED PURPOSE	HOW IT CONTROLS	WHO BENEFITS
Chanda Aam (1/16 of income) [1]	Funding the community	The contribution is a fixed percentage of income, which the community's own guide calls "compulsory" and "obligatory" [1]	Central administration, missions
Wasiyyat (1/10–1/3 of income and estate) [2]	Spiritual commitment; burial in the community's cemetery	It ties a member's estate and burial to lifelong standing [2]	Central administration
Waqf-e-Nau [15]	Lifelong service	A child's future is pledged before birth	Missionary and administrative workforce
Jalsa and scheme contributions	Conventions, missions	Named schemes are layered, each with its own collection	Central administration
UK registered charities [13]	Charitable purposes	The charities are publicly registered, which makes them the counterexample	Members can read the filings REGULATORY FILING

WHERE THE MONEY GOES, AND WHAT IT HOLDS

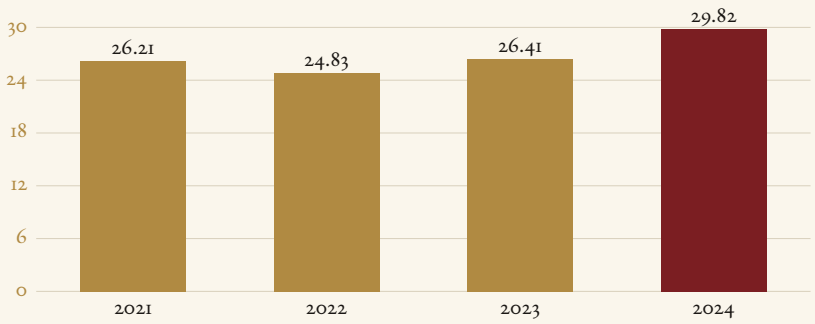
Chanda Aam (1/16 of income) 1	**STATED PURPOSE** Funding the community **HOW IT CONTROLS** The contribution is a fixed percentage of income, which the community's own guide calls "compulsory" and "obligatory" 1	→	Central administration, missions
Wasiyyat (1/10–1/3 of income and estate) 2	**STATED PURPOSE** Spiritual commitment; burial in the community's cemetery **HOW IT CONTROLS** It ties a member's estate and burial to lifelong standing 2	→	Central administration
Waqf-e-Nau 15	**STATED PURPOSE** Lifelong service **HOW IT CONTROLS** A child's future is pledged before birth	→	Missionary and administrative workforce
Jalsa and scheme contributions	**STATED PURPOSE** Conventions, missions **HOW IT CONTROLS** Named schemes are layered, each with its own collection	→	Central administration
UK registered charities 13	**STATED PURPOSE** Charitable purposes **HOW IT CONTROLS** The charities are publicly registered, which makes them the counterexample	→	Members can read the filings REGULATORY FILING

Not to scale. The table gives one figure, the German church tax of €6.75bn in 2025; the other flows are shown without amounts.

Money in numbers

Chanda is a fixed share of income — 1/16 for Chanda Aam, with Wasiyyat pledges of at least 1/10 of income and estate [1][2] — recorded per member [19]. The only public accounts are where charity law requires them.

AHMADIYYA MUSLIM ASSOCIATION UK: INCOME, ALL FROM DONATIONS



£ million, year to 30 June — The UK charity's accounts are public because the Charity Commission requires them; worldwide accounts are not published. [24]

- **Spending, 2024:** The charity spent £27.80m, of which £30,000 went on governance [24].
- **Worldwide:** No consolidated accounts are published [13].

WHY THIS MATTERS TO YOU

If you are an earning member, the general contribution is one-sixteenth of your income after tax, and the community's own guide calls it "compulsory." Wasiyyat pledges can reach a third of income and estate. In the UK the community's charities publish accounts because the Charity Commission requires it, which the page calls a genuine disclosure. Worldwide accounts are not published. If you give outside the UK, can you read where your money goes?

10 Genealogy

BEFORE YOU READ

Rules with a history. Each card asks the same three questions: what was this rule originally for, has that reason expired, and who benefits from the rule continuing anyway?

1. **Chanda as a fixed percentage of income** - *Origin:* The rule began with the founder's call for financial sacrifice, which set the Chanda Aam and Wasiyyat rates [12]. OFFICIAL POLICY - *Then:* A small persecuted movement with no state, no endowment and no patrons had to fund itself entirely. - *Expired?* The reason has partly expired. It is now a global organization with property, media and charities in dozens of countries, and the contribution rates have not been reduced.

- *Benefits now:* The central administration and its schemes benefit. Where charities are registered (UK), disclosure exists [13]; elsewhere it depends on the jurisdiction.

2. **Obedience to the Nizam (the system)** - *Origin:* Unity under the Khalifa became the defining lesson of the 1914 split [20]; obedience to the Nizam is taught as a duty [18]. - *Then:* Obedience protected the community against schism and against state persecution that sought to break it apart. - *Expired?* The external threat is real, but it is now also the reason internal dissent is unspeakable. - *Benefits now:* The office-bearer structure benefits, and for it loyalty, not audit, is the measure.

3. **Marriage only within the community (for women)** - *Origin:* The rule comes from rulings under the Khalifas, and permission remains at the Khalifa's discretion [11]. OFFICIAL POLICY - *Then:* The rule served community survival. - *Expired?* The asymmetry (men may, with permission; women may not) is not a survival rule. It is a control rule. - *Benefits now:* Family and community authority over adult women's choices benefits.

4. **Expulsion and social boycott** - *Origin:* It began as administrative discipline for "un-Islamic" conduct or refusal to accept the community's arbitration (Qaza) decisions [12]. OFFICIAL POLICY - *Then:* It enforced unity without any power of the state. - *Expired?* Where, as former members report, families are expected to stop speaking to a member who left, the sanction reaches past the institution into the kitchen. - *Benefits now:* The system benefits from its ability to make exit socially unaffordable.

WHY THIS MATTERS TO YOU

The expired-reason test works on any rule. Take one you follow or enforce, name what it was originally for, and ask whether that reason still exists. If it doesn't, and the rule survives anyway, the section's last question is the one that matters to you: who benefits from it continuing?

11 Reach

BEFORE YOU READ

How far the institution's authority extends into three private areas: what members may read and hear, how children are raised and schooled, and decisions about their own bodies.

Information

- Friday sermons by the Khalifa are broadcast worldwide on the community's own channel (MTA, since 1994) and form the shared weekly instruction [16]. OFFICIAL POLICY
- Members are taught that criticism of the Khalifa or the system is spiritually dangerous. Former members report pressure against reading ex-member or opposing material. FORMER MEMBER TESTIMONY
- The external information environment in Pakistan is itself hostile: Ordinance XX criminalizes Ahmadi religious expression [3]. OFFICIAL POLICY

Children

- Auxiliary membership begins at seven (Atfal for boys, Nasirat for girls), with attendance, study and contribution expectations. OFFICIAL POLICY
- Waqf-e-Nau children are dedicated by their parents before birth, follow a structured syllabus by age, and are asked to renew the pledge themselves at fifteen [15] [33]. OFFICIAL POLICY
- In Pakistan, community elders report discrimination against Ahmadi students in educational institutions, as the UK Home Office records [31]. The harm to children recorded on this page is overwhelmingly external. GOVERNMENT REPORT

Bodies

- Women have a separate organization (Lajna) with its own elected officers, but the apex, the national amirs and the missionary corps are male. OFFICIAL POLICY
- An Ahmadi woman may not marry a non-Ahmadi man; men may marry outside the community with permission, at the Khalifa's discretion [II]. The rule is asymmetric. OFFICIAL POLICY
- Purdah (the practice of veiling and of separating women from unrelated men) and dress norms are enforced through the auxiliary structure rather than the state. OFFICIAL POLICY / FORMER MEMBER TESTIMONY

WHY THIS MATTERS TO YOU

If you are a parent, this is the section about your children: what they may read, what they are taught about their bodies, and who else has a say in their schooling. Ask what your child would need to do at sixteen to hear the strongest case against what they were taught. Would they be allowed? Would they know it existed?



12

The 30 techniques

How the thirty techniques are established here

5	7	18
CODIFIED	TAUGHT	CULTURAL

STAGE 1 Idealize	1 Love Bombing CULTURAL	2 Weaponized Generosity CULTURAL		
STAGE 2 Hook	3 Future Faking TAUGHT	4 Hoovering CULTURAL		
STAGE 3 Devalue	5 Devaluation TAUGHT	6 Gaslighting CULTURAL	7 Double Bind TAUGHT	
STAGE 4 Confuse	8 Intermittent Reinforcement CULTURAL	9 Moving the Goalposts CODIFIED	10 Strategic Ambiguity CODIFIED	11 Projection CULTURAL
	12 DARVO CULTURAL	13 Normalization / Desensitization TAUGHT		
STAGE 5 Isolate	14 Isolation CULTURAL	15 Triangulation CULTURAL		

STAGE 6 Extract	16 Flying Monkeys CULTURAL	17 Smear Campaign TAUGHT	18 Silent Treatment / Stonewalling CULTURAL	19 Manufactured Consent CODIFIED
	20 Trauma Bonding CULTURAL	21 Learned Helplessness CULTURAL	22 Benevolent Control TAUGHT	23 Infantilization CULTURAL
	24 Identity Erosion TAUGHT	25 Spiritual Bypassing CULTURAL	26 Financial Control CODIFIED	
STAGE 7 Discard	27 Manufactured Crisis CULTURAL	28 Discard CODIFIED		
STAGE 8 Replace	29 Replacement CULTURAL	30 Plausible Deniability CULTURAL		

Thirty named techniques from domestic-abuse and social-psychology research, applied to institutions, in the eight stages of the cycle.

BEFORE YOU READ

A fixed checklist of thirty influence and control patterns from research on coercive control and social psychology, applied here to institutions rather than to individual people. Every entry carries an evidence grade. The grade matters more than the name of the technique: Codified or Documented means there is a paper trail; Contested means the claim is disputed.

Thirty named techniques from domestic-abuse and social-psychology research, applied to institutions, in the eight stages of the cycle. Each carries an evidence grade for this tradition.

Stage 1 · Idealize

You arrive with a need and are met with more warmth than you have had in years.

A convert is welcomed into a global family with a living Khalifa who speaks to them every Friday, and a community that visibly suffers for its faith.

What it asks of you: Were you welcomed, or recruited into a structure?

1 · Love Bombing

Overwhelming affection on arrival to create emotional dependency before terms are revealed.

How it shows here

- Converts are embraced by a global family, with the Khalifa's name, an instant role, and hospitality.

The strongest defense. Welcoming converts is a duty.

The counter. Warmth is not the issue; whether it survives the first unpaid chanda is.

> EVIDENCE GRADE
>
> CULTURAL The welcome is ordinary community practice; no written rule ties it to later contributions.

2 · Weaponized Generosity

Giving help that installs unspoken obligation.

How it shows here

- Community help (jobs, housing, marriage introductions) arrives through the same structure that records your contributions.

The strongest defense. We look after our own.

The counter. Care that runs through the finance secretary's ledger is not unconditional.

EVIDENCE GRADE

CULTURAL Help and contribution records running through one structure is reported practice, not a published rule.

Stage 2 · Hook

You are given a future that cannot be verified, and a rope for whenever you drift toward the door.

Members are promised nearness to God through obedience, and the Wasiyyat cemetery, where membership reaches past death.

What it asks of you: The reward is scheduled after the only point you could check it.

3 · Future Faking

Promising a future that keeps you invested but never has to arrive.

How it shows here

- Members are promised nearness to God, the Khalifa's prayers, and burial in the Wasiyyat cemetery.

The strongest defense. These are sincere spiritual promises.

The counter. The reward is unverifiable, and the contribution is monthly.

EVIDENCE GRADE

TAUGHT Leaders promise these rewards in sermons and teaching; the promise itself is not a written contract.

4 · Hoovering

Pulling someone back after they've started to leave, through guilt, love, or fear.

How it shows here

- Drifting members are visited by office-bearers and relatives; Jalsa is the annual pull back.

The strongest defense. We check on those who stray out of love.

The counter. A visit that begins with arrears is not a welfare check.

EVIDENCE GRADE

CULTURAL Home visits and the annual Jalsa are community custom; the pull back is described by members, not set out in a rule.

Stage 3 · Devalue

You are taught that you are broken, that your perception is unreliable, and that both exits from the trap lead back inside.

Your chanda is late, your attendance slipped, your pledge is not renewed. Sacrifice is the measure and it has no ceiling.

What it asks of you: Who decided what enough looks like?

5 · Devaluation

Reducing your sense of worth so you become dependent on the institution for identity.

How it shows here

- Weak sacrifice, missed duties and an unrenewed pledge are named as spiritual failure.

The strongest defense. Striving is spiritual growth.

The counter. A standard that only ever rises is a leash, not a path.

EVIDENCE GRADE

TAUGHT Leaders name weak sacrifice as spiritual failure in teaching; no rule sets a penalty for it.

6 · Gaslighting

Making you doubt your own experience so you trust the institution's interpretation instead.

How it shows here

- Doubts about the system are reframed as weak faith or as the influence of enemies.

The strongest defense. Doubt is spiritually dangerous.

The counter. Treating every question as a symptom means no question is ever answered.

EVIDENCE GRADE

CULTURAL Recasting doubt as weak faith or enemy influence is reported by members; no document sets it out.

7 · Double Bind

A trap where both options lead to compliance. No exit serves you.

How it shows here

- The teaching "No compulsion in religion" sits alongside a boycott of those who leave that former members report is expected.

The strongest defense. Discipline is administrative.

The counter. A choice that costs you your family is not free.

> EVIDENCE GRADE
>
> TAUGHT The teaching is public; the expected boycott of those who leave rests on former members' accounts.

Stage 4 · Confuse

The rewards become unpredictable, the standard keeps moving, the answers stop meaning anything, and the accusation gets turned around.

Question the system and be told you are weakening a persecuted community in front of its enemies.

What it asks of you: Your question is recast as disloyalty to people being killed.

8 · Intermittent Reinforcement

Unpredictable reward that creates addictive emotional dependency.

How it shows here

- Sacrifice is praised in public, and the lapsed meet silence.

The strongest defense. We honor those who give.

The counter. Honor rationed by giving teaches giving, not faith.

> EVIDENCE GRADE
>
> CULTURAL Public praise for sacrifice is visible practice; the silence toward the lapsed is reported, not written.

9 · Moving the Goalposts

The standard of success keeps shifting so you can never arrive.

How it shows here

- Aam leads to Wasiyyat, which leads to new schemes, each published with its rates [12]; each level of sacrifice exposes the next.

The strongest defense. Sacrifice deepens with faith.

The counter. Name the level at which a member has given enough.

> EVIDENCE GRADE
>
> CODIFIED Each scheme is published with its rates by the community itself [12].

10 · Strategic Ambiguity

Language that sounds profound but means nothing specific — functioning as a shutdown to real questions.

How it shows here

- The community's own guide calls Chanda Aam "compulsory" and other chandas "voluntary", yet says voluntary chandas are not accepted from a member who does not pay the obligatory ones [1].

The strongest defense. The other chandas are given freely.

The counter. A gift that is refused unless the obligatory payments are made is conditional.

> EVIDENCE GRADE
>
> CODIFIED The community's own finance guide states both rules on the same page [1].

11 · Projection

Accusing the outside world of the exact thing the institution practices.

How it shows here

- Critics are cast as disloyal and self-seeking while the system escapes audit.

The strongest defense. Critics have their own agendas.

The counter. Motive does not answer the question asked.

EVIDENCE GRADE

CULTURAL How critics are described is a pattern in community talk, with no rule behind it.

12 · DARVO

Deny the wrongdoing. Attack the person who raised it. Reverse victim and offender.

How it shows here

- A member raising a complaint against an office-bearer becomes the problem for "creating disorder".

The strongest defense. Disputes must go through proper channels.

The counter. When the channel is the accused's colleagues, it is not proper.

EVIDENCE GRADE

CULTURAL Members report that complainants are treated as the source of disorder; no written procedure says so.

13 · Normalization / Desensitization

Practices that would seem extreme to an outsider feel normal to insiders because they were installed before critical evaluation developed.

How it shows here

- Duty rotas, dues and reporting become the texture of ordinary life from age seven.

The strongest defense. Service is joy.

The counter. If it can't be declined, it is not service.

> EVIDENCE GRADE
>
> TAUGHT Duty from age seven is taught as part of youth membership; the rota itself is local practice.

Stage 5 · Isolate

Your world narrows until every voice you hear is inside the system, and everything you came for now runs through a middleman.

Marriage, friendship, schooling, holidays and weekend duty all run through the jamaat.

What it asks of you: Where would you take a doubt that isn't inside the system?

14 · Isolation

Shrinking your world until the only voices you hear are inside the system.

How it shows here

- Marriage, friendship and leisure are centered on the jamaat, and marriage outside it is restricted for women.

The strongest defense. Community keeps faith strong.

The counter. A world with no exit route is a wall.

> EVIDENCE GRADE
>
> CULTURAL The restriction on women marrying outside the community is taught [11]; the rest is community life.

15 · Triangulation

Inserting intermediaries between you and the thing you came for, so the institution is always in the middle.

How it shows here

- Family, office-bearers and the Khalifa's sermons align against a doubter.

The strongest defense. Everyone is concerned for you.

The counter. When every relationship reports upward, concern becomes supervision.

EVIDENCE GRADE

CULTURAL Family, officers and sermons aligning against a doubter is a reported pattern, not a rule.

Stage 6 · Extract

Now the harvest: your labor, your money, your identity, your silence, your children's schooling, your capacity to trust yourself.

The system takes a sixteenth of your income, a tenth of your estate, a child pledged before birth and weekends of duty.

What it asks of you: Notice how precise the obligation is, and ask where the ledger is for your country.

16 · Flying Monkeys

The community enforces the institution's norms without being asked — mobilized by culture, not memos.

How it shows here

- Relatives and auxiliary officers carry the pressure to return or conform.

The strongest defense. Families care.

The counter. The institution never has to say a word.

EVIDENCE GRADE

CULTURAL Relatives carrying the pressure is reported by former members; no document instructs it.

17 · Smear Campaign

Rewriting your character after departure to protect the institution from the implications of your leaving.

How it shows here

- Community writing frames organized critics as conspiracies against the Jamaat [23]; former members report being called misled.

The strongest defense. We pray for them.

The counter. Answer the criticism, not the critic.

EVIDENCE GRADE

TAUGHT The community's own writing frames critics as conspiracies [23]; the label "misled" rests on former members.

18 · Silent Treatment / Stonewalling

Refusing to engage with legitimate questions in order to maintain control.

How it shows here

- Complaints about office-bearers are routed back into the same hierarchy.

The strongest defense. Internal matters stay internal.

The counter. That is the complaint.

> EVIDENCE GRADE
>
> CULTURAL Routing complaints back into the hierarchy is how the structure works in practice; no outside channel is published.

19 · Manufactured Consent

Creating the appearance of choice when the conditions of choice were shaped before you could evaluate them.

How it shows here

- Waqf-e-Nau children reaffirm at fifteen a pledge made for them before birth [15 33].

The strongest defense. They choose it themselves at maturity.

The counter. A choice made against a lifetime of expectation is not a clean choice.

> EVIDENCE GRADE
>
> CODIFIED The pledge before birth and the reaffirmation at fifteen are written programme rules [15 33].

20 · Trauma Bonding

The wound and the bandage come from the same hand.

How it shows here

- Shared persecution grief binds members to the institution itself.

The strongest defense. Suffering unites us.

The counter. The bond is with each other, and the institution collects it.

> EVIDENCE GRADE
>
> CULTURAL The bond of shared grief is a pattern described by members, not a policy.

21 · Learned Helplessness

Teaching you that your own judgment is unreliable until you stop trusting it entirely.

How it shows here

- Every route of complaint ends at an appointee of the Khalifa.

The strongest defense. Trust the system.

The counter. A system with no outside door teaches people to stop knocking.

> EVIDENCE GRADE
>
> CULTURAL Every office in the complaint route is appointed under the Khalifa; that the route ends there is structural, not written as a rule.

22 · Benevolent Control

Control wrapped in the language of care, so that resisting the control feels like rejecting the love.

How it shows here

- Marriage rules and purdah are framed as protection.

The strongest defense. It protects our women.

The counter. Protection that cannot be refused is control.

> EVIDENCE GRADE
>
> TAUGHT Marriage rules and purdah are taught as protection by leaders.

23 · Infantilization

Positioning the adult believer as permanently childlike and dependent on institutional authority.

How it shows here

- Adults' marriage, dress and reading are supervised by office-bearers.

The strongest defense. Guidance is a mercy.

The counter. Adults do not need permission.

> EVIDENCE GRADE
>
> CULTURAL Supervision of adults by office-bearers is reported practice; no published rule sets its limits.

24 · Identity Erosion

Gradually replacing your identity with a role the institution provides, until you can't separate who you are from where you belong.

How it shows here

- Selfhood is defined by membership, rank of sacrifice and obedience.

The strongest defense. Faith is identity.

The counter. If the self cannot leave, it was not given.

EVIDENCE GRADE

TAUGHT Leaders teach membership and sacrifice as identity; it is not a formal rule.

25 · Spiritual Bypassing

Using spiritual language to avoid engaging with real pain, real questions, and real accountability.

How it shows here

- Grievances are answered with calls for more prayer and sacrifice.

The strongest defense. Patience is a virtue.

The counter. Patience asked only of the complainant is containment.

EVIDENCE GRADE

CULTURAL Answering grievances with calls for prayer is reported practice.

26 · Financial Control

Extracting money through spiritual obligation while offering no transparency about where it goes.

How it shows here

- Contributions are fixed percentages of income, estates are pledged, and arrears are recorded.

The strongest defense. Financial sacrifice is a pillar.

The counter. Publish the worldwide accounts to the people who pay.

> EVIDENCE GRADE
>
> CODIFIED Fixed percentages, estate pledges and arrears records are set out in the community's own finance rules [1][2].

Stage 7 · Discard

You become expensive — too many questions, too much independence — and the urgency ramps up until you are removed.

Members face expulsion, and former members report that relatives are expected not to associate.

What it asks of you: Nothing was said about you in public. Everything changed.

27 · Manufactured Crisis

Creating urgency to suppress critical thinking and generate loyalty.

How it shows here

- Persecution news is framed as a reason to close ranks against internal critics.

The strongest defense. The danger is real.

The counter. It is real, and it is also being used.

> EVIDENCE GRADE
>
> CULTURAL Using persecution news to close ranks is a pattern in community messaging, not a rule.

28 · Discard

Removing members who become too costly — too many questions, too much independence, too visible a contradiction.

How it shows here

- Expulsion is published [12]; former members report that a boycott is expected.

The strongest defense. Only for serious violations.

The counter. Who decides "serious", and can the member reply?

EVIDENCE GRADE

CODIFIED Expulsion is published by the community itself [12]; the expected boycott rests on former members.

Stage 8 · Replace

Your seat is filled before the door shuts, and nobody is responsible for any of it because the authority was attributed to God.

The Friday sermon continues; a new volunteer fills the office.

What it asks of you: The system is designed to be unaffected by any one person.

29 · Replacement

Your seat is filled before the door closes behind you.

How it shows here

- The system continues untouched; a new volunteer fills the post.

The strongest defense. Service is not about individuals.

The counter. That is the point.

EVIDENCE GRADE

CULTURAL Replacement of volunteers is ordinary practice; nothing written is needed for it.

30 · Plausible Deniability

The institution is never responsible, because the authority is attributed to God — who isn't available for cross-examination.

How it shows here

- The institution publishes expulsion; former members report that members carry out the boycott.

The strongest defense. We never told anyone to shun family.

The counter. Then say so in writing.

EVIDENCE GRADE

CULTURAL The community publishes expulsions [12]; that members carry out the boycott rests on former members' accounts.

WHY THIS MATTERS TO YOU

Count grades, not names. A long list of Contested entries says something very different from a short list of Codified ones. A bias to watch for in yourself: people rate the same pressure as "normal" when their own group applies it and as "manipulation" when another group does. Before you judge an entry, try imagining it applied by a group you distrust. Does it look different?

13

The loops

BEFORE YOU READ

How the techniques connect into cycles. A single practice can look harmless on its own. The loops show how one step feeds the next, so that, for example, a newcomer's welcome turns into an obligation.

> The seven loops below show how the practices connect, so that each step makes the next one easier and the last step feeds the first. The loops are analysis built from findings recorded elsewhere on this page PATTERN OBSERVED; each step names the section or technique where its fact is recorded. The techniques are set out in the table in section 12.

1 · Money



I

Chanda funds the missionaries and media who teach that chanda is the measure of faith.

How it runs.

1. Every earning member pays Chanda Aam, one-sixteenth of income after tax, and Wasiyyat members pay more; further schemes sit on top (section 9).
2. Contributions are recorded per member, and the local finance secretary sees who is in arrears (sections 9 and 18).

3. The money goes to the central administration and its missions (section 9, Follow the money), which direct the salaried missionaries and MTA (sections 7 and 16).
4. The Khalifa's Friday sermon, broadcast on MTA, is the shared weekly instruction, and sacrifice is taught as the measure of faith (section 11; section 12, stage Devalue).
5. Members hear that teaching and pay again, and each level of sacrifice exposes the next: Chanda Aam leads to Wasiyyat, which leads to new schemes (technique 9).

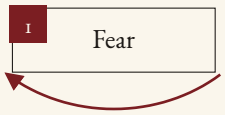
Techniques that feed it. 26 · Financial control, 9 · Moving the goalposts, 10 · Strategic ambiguity, 5 · Devaluation.

Why it closes. The office that sets the rates also directs the missionaries and the broadcast that teach members to pay them, and outside the UK a member cannot read where the money goes (section 9). The payment funds the teaching, and the teaching renews the payment.

Where it could be broken, and by whom. It weakens wherever the money becomes visible. The UK association already files public accounts because charity law requires them (section 9), and section 20 names published, audited worldwide accounts as a change that would revise this page. A member can ask for the accounts of their own country before paying, as section 23 asks. This paragraph is analysis, not a documented finding.

An example from this page. In section 2, Nusrat sees a chanda figure estimated above what she now earns, drafts an email to correct it, deletes it, and decides to pay the higher figure.

2 · Fear



2

Fear of losing God's favor and the Khalifa's prayers is relieved by renewed sacrifice, and children meet the same expectations from age seven.

How it runs.

1. Members are promised nearness to God through obedience, and the Khalifa's prayers (technique 3; section 12, stage Hook).
2. Weak sacrifice, missed duties and an unrenewed pledge are named as spiritual failure (technique 5).
3. Criticism of the Khalifa or the system is taught as spiritually dangerous, and doubts are reframed as weak faith (section 11, Information; technique 6).
4. Renewed sacrifice is praised in public, and the lapsed meet silence (technique 8).
5. Children join the auxiliaries at seven and meet the same attendance, study and contribution expectations, so the fear passes to the next generation (section 11, Children; technique 13).

Techniques that feed it. 3 · Future faking, 5 · Devaluation, 6 · Gaslighting, 8 · Intermittent reinforcement.

Why it closes. The relief on offer, renewed sacrifice, is defined by the same system that names the failure, and the standard only ever rises (technique 5). Doubt about the arrangement is itself treated as the danger, so the fear cannot be examined from inside it.

Where it could be broken, and by whom. It weakens where a member can name the level at which they have given enough, which is the counter to technique 9, and where parents present the auxiliary expectations to a child as a choice. That lies with members and parents. This paragraph is analysis, not a documented finding.

An example from this page. In section 2, Nusrat does not correct her chanda figure "because correcting it feels like asking for less", and that evening she watches the Friday sermon on obedience.

3 · Children



3

Waqf-e-Nau and auxiliary membership from age seven produce the next cohort of office-bearers.

How it runs.

1. Parents may dedicate a child to lifelong service under Waqf-e-Nau, and the dedication must be made before the child is born (section 9).
2. From age seven, children join Atfal or Nasirat, with attendance, study and contribution expectations (section 11).
3. Waqf-e-Nau children follow a structured syllabus by age and are later asked to renew the pledge themselves (section 11; technique 19).
4. The scheme supplies the missionary and administrative workforce (section 9, Follow the money), and Jamia Ahmadiyya trains the missionary corps (section 7).
5. Those missionaries and office-bearers teach the next generation, and the next parents pledge their own children (section 16).

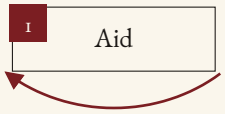
Techniques that feed it. 19 · Manufactured consent, 13 · Normalization, 24 · Identity erosion.

Why it closes. The pledge is made before the child can consent, and by the time the child is asked to reaffirm it, a lifetime of expectation and the family's standing stand behind the answer (section 17). Each cohort staffs the system that enrolls the next.

Where it could be broken, and by whom. It weakens where a Waqf-e-Nau child who declines at maturity keeps the family's standing; section 23 asks what happens to such a child and their family. Parents decide whether to make the pledge, and section 24 records that the pledge does not bind the child in law. This paragraph is analysis, not a documented finding.

An example from this page. Section 17 lists Waqf-e-Nau children among those who carry the most weight: a vocation assigned before birth, compounded by "parental standing tied to their choices".

4 · Aid



4

Humanitarian work (Humanity First) earns genuine public standing, which can make the internal rules harder to question.

How it runs.

1. The community runs humanitarian work through Humanity First, open to all, and renounces violent jihad (section 4).
2. Its motto, "Love for All, Hatred for None", describes its public conduct under persecution (sections 4 and 14).
3. That conduct earns genuine public standing (section 4).
4. Critics of the internal rules are cast as disloyal, or as conspiracies against the Jamaat (techniques 11 and 17).
5. The standing makes the internal rules on contribution, marriage and expulsion harder to raise, and the public work continues (section 14).

Techniques that feed it. 2 · Weaponized generosity, 11 · Projection, 17 · Smear campaign, 30 · Plausible deniability.

Why it closes. The public work is real, and so is the standing it earns; the same standing is what an internal critic has to argue against. Each year of good works makes the internal rules look less like a fair subject of complaint.

Where it could be broken, and by whom. It weakens where the standing and the rules are judged separately. Section 14 records that the motto is true of the community's public conduct "and harder to square with boycotting its own former members". Partners and officials who work with the community can ask about the published rules. This paragraph is analysis, not a documented finding.

An example from this page. Section 14 sets "Love for all, hatred for none" beside the boycott of former members that they report, and grades the gap as a pattern observed.

5 · Labor



5

Volunteer duty is organized and recorded from age seven, and property and funds are administered centrally; this page records no figure for the property built.

How it runs.

1. Duty rosters are organized and recorded, and they are part of ordinary life from age seven (sections 7 and 11; technique 13).
2. The whole system is staffed by volunteer office-bearers (section 15, How the cost is denied).
3. Property, missions and funds are administered by the Sadr Anjuman Ahmadiyya and the central schemes, under officers the Khalifa appoints (section 7).
4. Service is framed as joy, and the page notes that service which cannot be declined is not service (technique 13).

5. A volunteer who steps away is replaced, and the system continues untouched (technique 29; section 12, stage Replace).

Techniques that feed it. 13 · Normalization, 29 · Replacement, 26 · Financial control.

Why it closes. The people who give the labor hold no office that controls what it builds, and the property is held centrally (section 7). A volunteer who stops is replaced, so the work does not depend on any one person's consent.

Where it could be broken, and by whom. It weakens where volunteer duty can be declined without cost to a member's standing, which is the counter to technique 13. Section 18 names the local office-bearers who could refuse to make standing depend on service or payment. This paragraph is analysis, not a documented finding.

An example from this page. In section 2, Nusrat volunteered in March for the Jalsa registration desk and "has already been reminded twice".

6 · Scandal



6

No adjudicated internal scandal was found. A report of a 2022 Charity Commission inquiry after abuse allegations appears only on a former-member blog. It is not relied on here, because the Commission's own record of it has not been found. The steps below are built from the complaint routes this page records; none of them is a documented case.

How it runs.

1. Complaints about office-bearers are routed back into the same hierarchy (technique 18).

2. A member who complains against an office-bearer can become the problem for "creating disorder" (technique 12).
3. Every route of complaint ends at an appointee of the Khalifa (technique 21; section 7).
4. Internal discipline proceedings are not published beyond the sanction (section 15, How the cost is denied).
5. No internal case reaches the public record, and section 14 finds no documented internal case of accountability (sections 14 and 19).

Techniques that feed it. 18 · Stonewalling, 12 · DARVO, 21 · Learned helplessness.

Why it closes. The body that hears a complaint is staffed by the colleagues of the person complained about, and its proceedings are not published, so neither the complaint nor its outcome becomes visible. A loop of this kind would leave no record of itself, and this page records no case.

Where it could be broken, and by whom. The UK safeguarding policy already refers criminal concerns to police and statutory bodies (section 20), and charity regulators can compel answers from community charities (section 8). Section 20 names a written procedure for appeal against expulsion as a change that would revise this page. This paragraph is analysis, not a documented finding.

An example from this page. Section 19 closes its list of cases with "Internal machinery: No case was found in the public record."

7 · Persecution



7

Real persecution converts internal criticism into betrayal. This is the loop that protects the other six.

How it runs.

1. The persecution is real and written into law: Pakistan's 1974 amendment, Ordinance XX in 1984, and the 2010 Lahore attacks that killed 94 (sections 5 and 8).
2. Shared persecution grief binds members to the institution itself (technique 20).
3. A member who questions the system is told they are weakening a persecuted community in front of its enemies (section 12, stage Confuse; technique 27).
4. Community writing frames organized critics as conspiracies against the Jamaat, and family, office-bearers and the Khalifa's sermons align against a doubter (techniques 17 and 15).
5. The internal rules stay unexamined, and each new attack renews the argument (section 16, Money out, leverage back).

Techniques that feed it. 27 · Manufactured crisis, 20 · Trauma bonding, 17 · Smear campaign, 15 · Triangulation.

Why it closes. The persecution does not stop, so the argument against internal criticism never expires. Each new attack strengthens the solidarity that protects the internal rules from question.

Where it could be broken, and by whom. Section 3 answers the argument directly: persecution from outside does not make an internal rule beyond question. The loop weakens when members hold their own institution to the freedom of belief the community asks of states (section 23, In closing). That lies with members. This paragraph is analysis, not a documented finding.

An example from this page. Section 16 records that persecution "is real [356] and is also the most effective argument against internal criticism: to question the system is to side with the people attacking the mosques."

WHY THIS MATTERS TO YOU

The loops explain why good people stay in arrangements they would never sign up for from scratch. The more you have already put in, the harder it is to walk away. Researchers call this the sunk-cost effect (Arkes & Blumer, 1985), and it works on time, money and relationships alike. Ask yourself: if you were starting today, knowing what you know, would you join?

14 Say versus do

BEFORE YOU READ

Direct, checkable comparisons: a public statement on one side, the documented record on the other, and the receipt that links them. This is the most falsifiable section on the page, because each row either matches its source or it doesn't.

What they say, what the record shows

THEY SAY	THE RECORD SHOWS	RECEIPT
"There is no compulsion in religion."	Former members report that expelled members are shunned by other members; the community's published explanation of expulsion says nothing about it [12].	FORMER MEMBER TESTIMONY
"Love for all, hatred for none."	The motto is true of the community's public conduct under persecution, and harder to square with boycotting its own former members.	PATTERN OBSERVED
"Chanda is voluntary sacrifice."	Rates are fixed percentages of income and are recorded.	OFFICIAL POLICY

Accountability or theatre?

- **Last ran:** No documented internal case was found (see loop 6).
- **Chair now:** The Khalifa holds it, with the national amirs he appoints.
- **Predict:** Any internal reform will be announced from the pulpit as guidance, not conceded as a correction.

Words used here

TERM	INSIDE MEANING	WHAT IT DOES	SAID PLAINLY
Nizam-e-Jamaat	The community's administrative system	It makes the administration's decisions carry religious weight	"Disagreeing with the office is disagreeing with God's order."
Itaat	Obedience	It is a real spiritual virtue, and also the standard against which every question is measured	"Your question is disobedience."
Chanda	Financial sacrifice	It converts a fixed percentage into devotion	"Your faith has a rate."

WHY THIS MATTERS TO YOU

Test one row yourself. Pick a "they say" line you have actually heard said in person, then read the receipt. If the record matches the statement, this page is wrong about that row, and you should tell us. If it doesn't, what does it mean that you had never seen the receipt?

15 Cost & cover

BEFORE YOU READ

What leaving actually costs here, in family, work, housing, money and legal status, and how each of those costs is officially denied. Where the cost is low, the page says so plainly.

What leaving costs

- Formal expulsion from the administrative system cuts a member off from the Jamaat; the community's own explanation describes it as organizational removal, after which the person "will not have any connection with the Jama'at" [12]. OFFICIAL POLICY Former members describe expected social distancing by other members; this rests on their testimony alone, and no community text on members' social contact with the expelled has been found. FORMER MEMBER TESTIMONY
- Leaving can cost marriage and family standing: an Ahmadi woman may not marry a non-Ahmadi man, while men may marry outside the community with the Khalifa's permission [11]. OFFICIAL POLICY
- For those leaving *toward* mainstream Islam the social cost is internal. For Ahmadis who stay, the legal cost in Pakistan is imposed by the

state. The two costs must not be confused.

The ledger of exit

COST	DOCUMENTED?	DETAIL	THE OFFICIAL DENIAL
Expulsion	Yes, as the community's own sanction [12]	The person is removed from the system, and former members report social distancing	"Discipline is administrative; the person remains an Ahmadi." [12]
Marriage	Yes [11]	Women may not marry out	"Marriage within the faith protects the family."
Housing (Rabwah)	Not found	No independent source was found for housing loss on leaving.	—
Legal jeopardy	Yes — imposed by Pakistan, not the community [3] [14]	Ordinance XX, the passport declaration and a separate electoral list impose it	(external: "Ahmadis are free to be non-Muslims.")

How the cost is denied

CHANNEL	LEVEL	NOTE
Explicit policy	Low	Contribution rates [1], marriage rules [11] and grounds for expulsion [12] are published.
Informal enforcement	Medium	Former members report that the expelled are shunned by members.

Leadership distance	Low	One named office sits at the top and speaks weekly.
Doctrinal ambiguity	Low	Rules are codified, not contested.
Cultural outsourcing	Medium	Purdah and marriage pressure are attributed to South Asian family culture.
Volunteer enforcement	High	The whole system is staffed by volunteer office-bearers.
Sacred secrecy	Medium	Internal discipline proceedings are not published beyond the sanction.
Exit cost denial	Medium	"No compulsion" is sincerely taught, and former members report that a boycott is still expected.

WHY THIS MATTERS TO YOU

Formal expulsion cuts a person off from the Jamaat. The community's own explanation says the person "will not have any connection" with it afterward, and former members describe expected social distancing (the page marks that as testimony alone, with no community text cited for it). The community's motto is "Love for all, hatred for none." If a brother of yours were expelled, what would that motto ask of you?

For those leaving toward mainstream Islam the social cost is internal.

16 The ledger

BEFORE YOU READ

The balance sheet. It shows who benefits, who pays, and what leverage flows back to the institution in return for what it gives.

Who benefits

- The central administration and the office of the Khalifa benefit; they direct the worldwide contribution system, property and media (MTA). OFFICIAL POLICY
- Salaried missionaries and office-bearers benefit, because their standing rests on the system.
- In Pakistan, *politicians and clerical movements* benefit from anti-Ahmadi law: it is a reliable mobilizing issue, as the 1954 Punjab inquiry found [9]. GOVERNMENT REPORT

Money out, leverage back

- Persecution is real [3][5][6] and is also the most effective argument against internal criticism: to question the system is to side with the people attacking the mosques. PATTERN OBSERVED
- The Wasiyyat scheme links a member's estate and final resting place to lifelong good standing [2]. OFFICIAL POLICY
- Waqf-e-Nau creates a generation whose path was assigned before birth, though they are asked to reaffirm it at fifteen [15][33]. OFFICIAL POLICY

Who pays

- Ahmadis in Pakistan pay: they are criminally liable for calling themselves Muslim, calling their building a mosque, or using Islamic greetings [3][5], and they are excluded from the general voter list unless they renounce their faith [14]. OFFICIAL POLICY COURT RECORD
- Women pay, under the asymmetric marriage rule and a male apex.
- Waqf-e-Nau children pay, because their vocation was pledged before birth.
- Former members pay, under expulsion and, by their own accounts, social boycott.
- Lahore-movement Ahmadis pay, and so do those who question the caliphate from inside.

WHY THIS MATTERS TO YOU

Find yourself in this table. Are you among those who benefit, those who pay, or both? Most readers are both. The question is whether the exchange was ever explained to you in these terms, and whether you would agree to it if it had been.

17 Who gets hurt most

BEFORE YOU READ

Where the weight lands hardest, and what it compounds with: poverty, childhood, gender, a lack of civil alternatives. This is the human stakes stated plainly.

Where the weight lands

The costs in section 15 do not fall evenly. Two kinds of harm are recorded on this page: harm done to the community by states, and harm done by its own rules to the people inside it. The weight falls hardest where a person has the least power inside the institution and the fewest places to go outside it. The table names who carries the most, how, and what makes it worse.

WHO	HOW	COMPOUNDS
Ahmadis in Pakistan	They face criminal law [3], the passport declaration and a separate electoral list [14], and violence [6].	The absence of state protection compounds it.
Women	They bear the marriage restriction and a male apex.	Family honor compounds it.
Waqf-e-Nau children	Their vocation is assigned before birth.	It is compounded by parental standing tied to their choices.
Former members	They face expulsion and, by their own accounts, boycott.	Tight diaspora communities compound it.

WHY THIS MATTERS TO YOU

The table names Ahmadis in Pakistan, under criminal law and violence with no state protection; women, who may not marry outside the community while men may, with permission; children pledged to Waqf-e-Nau before birth; and former members. Two different kinds of harm are recorded here: harm done *to* this community, and harm done *by* its rules. Does honoring the first make it harder to speak about the second?

18 The middle tiers

BEFORE YOU READ

The people in the middle: local clergy, teachers, officials and volunteers who apply rules they did not write. The section exists so that an institution is not collapsed into a monolith, and so that people in the middle can see their own position in it.

Most of the system's work is done below the Khalifa and the national amirs, by office-bearers and missionaries who see decisions without making them. Section 15 records that the whole system is staffed by volunteer office-bearers, and each of them stands at one point where the next demand could be declined. The table sets out what each role does, what it sees, what it is asked to do and where it could refuse.

ROLE	DOES	SEES	ASKED	COULD REFUSE
Local secretary of finance (Mal)	Records contributions	Who is in arrears	To chase payment	To make standing depend on payment
Secretary of general affairs (Umoor-e-Aama)	Handles discipline	Who is being reported, and why	To process cases quietly	To recommend expulsion without a hearing
Marriage secretary (Rishta Nata)	Arranges matches	Which women are pressured	To keep the rule	To pressure an adult woman out of her own choice
Lajna office-bearers	Run the women's organization	Everything, from inside	To uphold purdah and marriage rules	To report a woman for her choices
Missionaries (murabbis)	Teach and lead prayer	Doubt, first-hand	To defend the system	To counsel a member toward silence

WHY THIS MATTERS TO YOU

If you are a local leader, a teacher or a volunteer, this section is about you. It is not an accusation: most of the people who carry out a rule did not write it. But the middle tier is also where a rule is most often quietly softened, or quietly enforced. Which do you do, and what would happen to you if you chose differently?

19 Documented cases

BEFORE YOU READ

Named, dated, sourced incidents: court records, government inquiries, regulators' findings and on-the-record reporting. Read the outcome lines in particular. They show what actually changed, if anything.

1. **The 1954 Munir inquiry** — *Report of the Court of Inquiry into the Punjab Disturbances of 1953*. It found the anti-Ahmadi agitation was politically driven, and that religious scholars could not agree on a definition of a Muslim [9]. GOVERNMENT REPORT

2. ***Zaheeruddin v. State*** **(Supreme Court of Pakistan, 1993)** — The court upheld Ordinance XX's criminalization of Ahmadi religious practice [5]. COURT RECORD

3. **Lahore mosque attacks, 28 May 2010** — Coordinated attacks on two mosques killed 94 people. Human Rights Watch was still calling for prosecution of suspects in 2012 [6]. INVESTIGATIVE REPORT

4. **Cikeusik, Indonesia (6 Feb 2011)** — A mob killed three Ahmadis. Twelve attackers were sentenced to three to six months, and a wounded Ahmadi was also jailed for six months [8]. COURT RECORD

Internal machinery: No case was found in the public record.

WHY THIS MATTERS TO YOU

These are not hypotheticals. Four documented cases on this page rest on a named record. The most common reaction to documented cases is "that was them, not us." Before settling on that, read the outcome lines. Did anything change in the structure that allowed each case to happen, or did one person leave while the structure stayed?

20 Precedent

BEFORE YOU READ

What has already been broken once, somewhere, and what would count as real change here. It is a benchmark, not a prediction.

It has been broken before

WHAT	WHO	WHEN	COST
The community's documentation of persecution is recognized by international human-rights bodies	The community's own legal and press teams	Ongoing	It has meant decades of unanswered appeals in Pakistan
Charity accounts are filed publicly in the UK	Community trustees	Ongoing	None; it is recorded here as a strength
A published safeguarding policy refers criminal concerns to police and statutory bodies [21]	The trustees of AMA UK (the Ahmadiyya Muslim Association UK)	2022, revised 2024	None; it is recorded here as a strength
No evidence of internal reform to the marriage or discipline rules was found.	—	—	—

What would change this page

Published, audited worldwide accounts, and a written procedure for appeal against expulsion, would revise this page's findings on disclosure and exit.

WHY THIS MATTERS TO YOU

Some rows here record a change that has already happened somewhere; others name what would count as change here. When you are told something "can't change", it is fair to ask: can't, or won't? And who decided?

21 Voices from inside

BEFORE YOU READ

People from inside Ahmadiyya who raised the hard question publicly, often at real cost. They answer the objection that criticism only ever comes from outsiders.

- **Abdus Salam.** An Ahmadi physicist, he shared the 1979 Nobel Prize, Pakistan's first. The word "Muslim" was erased from "the first Muslim Nobel Laureate" on his gravestone at Rabwah under Ordinance XX [25].

- **The Lahore movement.** It rejected the caliphate itself in 1914, and still does [20].
- **The 1954 Munir inquiry.** Two judges found that the religious scholars who demanded Ahmadis be declared non-Muslim could not agree among themselves on what a Muslim is [9].
- **Former members.** They describe expulsion and expected boycott by family; their accounts are testimony, graded as such, and no community text on the boycott is cited.

WHY THIS MATTERS TO YOU

Were these people traitors, or the most loyal members their tradition had? Most were treated as the first at the time, and some are honored as the second now. If someone in your community raised one of these questions tomorrow, how would they be treated, and by you?

22 Regional variants

BEFORE YOU READ

The same tradition under different governments. What a member can say, leave, marry or inherit depends heavily on the state, and these cards show how differently it plays out.

Pakistan

APEX: The community has no apex of its own there; the state defines the community's legal identity [4].

LAW: The 1974 amendment, Ordinance XX (1984) and blasphemy laws govern Ahmadis [3][4][5].

DOCUMENTED: The record includes the 2010 Lahore mosque attacks, in which 94 were killed [6], the erased gravestone [25], the exclusion from voting [14] and two deaths in May 2025 [34].

EXIT: Leaving the community is legally easy; staying is criminal in its practice.

REGULATOR: The courts regulate, and they upheld the ordinance [5].

TELL: It is the clearest case in this book of a state deciding a religion's identity, and then prosecuting its members for disagreeing.

United Kingdom

APEX: The Khalifa has his headquarters here, and a National President (Amir) leads the UK community [10] [22].

LAW: Charity law requires public accounts and trustees [13] [24].

DOCUMENTED: The record includes a published safeguarding policy that refers criminal concerns to police [21].

EXIT: Leaving is legally free; the costs of leaving are social and family.

REGULATOR: The Charity Commission regulates the community's charities [13].

TELL: Persecution moved the community's center into a jurisdiction that requires it to publish accounts — so the most transparent Ahmadiyya institution is the one in exile.

Indonesia

APEX: Jemaat Ahmadiyah Indonesia leads the community, under the Khalifa.

LAW: The 2008 joint ministerial decree restricts the community [7].

DOCUMENTED: The record includes the 2011 Cikeusik killings, in which three Ahmadis died and the attackers were sentenced to three to six months [8].

EXIT: —

REGULATOR: No effective regulator exists; the decree is the state's position [7].

TELL: A decree told a minority to be quiet, a mob then killed three of them, and the attackers received sentences of months.

WHY THIS MATTERS TO YOU

This page covers Pakistan, the United Kingdom and Indonesia. Your country changes what this tradition can do to you, and what you can do about it. If you live somewhere not listed, ask which of these cards your country most resembles. If you are a voter, note that each of these arrangements was chosen by a government.

23 The questions

BEFORE YOU READ

The six questions the documented record could not resolve. Each is set out below: why it is being asked, and a concrete example already on this page that it points back to.

QUESTION 1 OF 6

You give a sixteenth of your income. In your country, can you read the audited accounts that show where it went? If not, why is that available in the UK but not to you?

WHY THIS IS ASKED

A community that publishes UK accounts because the law requires it can publish elsewhere too. The question asks why a member in another country has less visibility than a member in Britain.

EXAMPLE ALREADY ON THIS PAGE

The money section records the Chanda Aam rate (one-sixteenth of income after tax) and the UK registered charities on the public register. It notes that "worldwide accounts are not published."

QUESTION 2 OF 6

What is the written procedure by which a Khalifa could be removed? If there is none, who corrects the office when it is wrong?

WHY THIS IS ASKED

Every office needs a way to be corrected. The question asks whether that route exists in writing, and if not, who corrects the Khalifa when he is wrong.

EXAMPLE ALREADY ON THIS PAGE

The scorecard marks Removal as N. The history section notes that the office was contested from its first transfer in 1914, when the Lahore group left rather than accept it.

QUESTION 3 OF 6

Why may an Ahmadi man marry outside the faith with permission while an Ahmadi woman may not?

WHY THIS IS ASKED

A rule that applies to women but not to men, on the same question, cannot be explained by the question itself. The question asks for the reason for the asymmetry.

EXAMPLE ALREADY ON THIS PAGE

The genealogy section concludes: "The asymmetry (men may, with permission; women may not) is not a survival rule. It is a control rule."

QUESTION 4 OF 6

When someone is expelled, who decided, on what evidence, and could they reply?

WHY THIS IS ASKED

Expulsion without a written appeal is a verdict without a hearing. The question asks for the process.

EXAMPLE ALREADY ON THIS PAGE

The precedent section records the page's own benchmark: "a written procedure for appeal against expulsion" would revise this page's findings on exit.

QUESTION 5 OF 6

Your community has suffered some of the worst religious persecution of the modern era, and has answered it with dignity. Does that persecution make it wrong to ask the questions above?

WHY THIS IS ASKED

The community's suffering is real and documented. The question asks whether that suffering puts its internal governance beyond fair questions. The page's answer is that it does not.

EXAMPLE ALREADY ON THIS PAGE

The history section records the 1953 riots, Ordinance XX in 1984 and the 2010 Lahore attacks that killed 94. The page also records the scorecard gaps.

QUESTION 6 OF 6

If a child pledged to Waqf-e-Nau chooses another life at eighteen, what happens to them and their family's standing?

WHY THIS IS ASKED

A vocation assigned before birth becomes a real choice only at adulthood. The question asks what that choice costs the child and the family.

EXAMPLE ALREADY ON THIS PAGE

The history section records that Waqf-e-Nau was launched on 3 April 1987, and that "children are pledged to lifelong service before birth." The who-gets-hurt table lists these children, with "parental standing tied to their choices."

In closing

1. No community in this book has more right to talk about the cost of the state deciding who counts as a Muslim. Yours has written that experience into law reports, inquiry records and gravestones. That is exactly why the same standard, that belief cannot be compelled, applies inside as well as out.
2. You can love the Khalifa and ask for the accounts. You can keep every Friday sermon and still refuse a boycott of your own brother. That is not weakness of faith. It is the motto on your own mosques, applied to the people who leave.

WHY THIS MATTERS TO YOU

Choose one question and ask it this month, out loud, to a real person who could answer it. Then write down what happened. Were you answered, redirected, or told that asking was the problem? Whichever it was, the response is information.

24 Leaving safely here

BEFORE YOU READ

Practical, non-theological guidance for someone who needs to step back or step away safely. It is a safety document, not an argument.

Practical guidance, not legal advice.

1. **Expect social, not legal, costs outside Pakistan.** Expulsion is published [12]; former members report that members may be expected to stop associating with you.

2. **Women face a specific cost:** marriage outside the community is restricted for women, at the Khalifa's discretion [11].
3. **Waqf-e-Nau pledges were made for you before birth** [15]; you are not legally bound by them.
4. **In Pakistan,** your legal status as an Ahmadi does not change with leaving, and the risk you face comes from the law and the crowd, not from the community [3].
5. **Find support** from organizations that know high-control communities, listed in section 25 [26] [27].

WHY THIS MATTERS TO YOU

Even if this section is not for you, it may be for someone you know. Most people who leave a high-demand community say that the first person who listened without trying to argue them back mattered more than anything else. Could that person be you?

25 Where to get help

BEFORE YOU READ

Organizations that can help, each checked directly against its own site, with the date of the check. Nothing here is endorsed beyond that check.

Checked 2026-09-27.

ORGANIZATION	FOR	WHERE	CONTACT
Faith to Faithless	People leaving high-control religion	UK	**0800 448 0748** (freephone; Monday 10:00–13:00, Wednesday 10:00–13:00, Thursday 16:00–19:00 UK time) [26]
Ex-Muslims of North America	Local affiliate support groups (listed on its site)	US, Canada	Online [27]
Muslim Women's Network Helpline	Women facing abuse or family-law problems	UK	**0800 999 5786** (freephone; Mon–Fri 10am–4pm) [30]
Karma Nirvana	Honour-based abuse, forced marriage	UK	**0800 5999 247** (Mon–Fri 9am–5pm) [28]
Humanists at Risk	People prosecuted for blasphemy or apostasy	Global	Casework [29]

WHY THIS MATTERS TO YOU

Save one contact now, before anyone needs it: **Faith to Faithless** (people leaving high-control religion; UK). People in crisis rarely have the energy to research options. Having a name ready is one of the most useful things you can do for someone else.



26

Sources

BEFORE YOU READ

Every numbered citation on this page, with a named, checkable source. Spot-check a few before trusting the rest; that is the honest way to read any page in this book, including this one.

1. Ahmadiyya Muslim Community, *An Introduction to Financial Sacrifice* (PDF). https://files.alislam.cloud/pdf/An-Introduction-to-Financial-Sacrifice.pdf — and AhmadiPedia, "Chanda Aam." https://www.ahmadipedia.org/content/scheme/3/chanda-aam — the 1/16 rate; Chanda Aam as "the basic and compulsory Chanda."
2. Majlis Khuddam-ul-Ahmadiyya India, "Al-Wasiyyat." https://khuddam.in/al-wasiyyat/ — Wasiyyat rates on estate and income.
3. APPG on Freedom of Religion or Belief (UK Parliament), *Briefing: Pakistan's Blasphemy Laws — Ahmadiyya Community*, Sep 2022. https://appgfreedomofreligionorbelief.org/media/Blasphemy-laws-and-allegations-in-Commonwealth-Countries-Breifings-Ahmadiya-Community.pdf — Ordinance XX, ss. 298-B/C.
4. Pak Institute for Peace Studies, *Politics of Exclusion: A case study of the 2nd Constitutional Amendment* (2019). https://www.pakpips.com/web/wp-content/uploads/2019/07/Politics-of-Exclusion-A-case-study-of-2nd-Constitutional-Amendment.pdf
5. Khan, "The Case of Zaheeruddin v. State...," *Richmond Journal of Global Law & Business* 10(4). https://rjglb.richmond.edu/files/2013/03/rgl_10-4_khan.pdf — 1993 SCMR 1718, decided 3 Jul 1993.
6. Human Rights Watch, "Pakistan: Massacre of Minority Ahmadis," 1 Jun 2010. https://www.hrw.org/news/2010/06/01/pakistan-massacre-minority-ahmadis — and "Pakistan: Prosecute Ahmadi Massacre Suspects," 27 May 2012. https://www.hrw.org/news/2012/05/27/pakistan-prosecute-ahmadi-massacre-suspects — both give 94 killed.

7. International Crisis Group, *Indonesia: Implications of the Ahmadiyah Decree* (Briefing 78, Jul 2008). https://www.crisisgroup.org/brf/asia-pacific/indonesia/b078-indonesia-implications-ahmadiyah-decree — and HRW, "Indonesia: Reverse Ban on Ahmadiyah Sect," 10 Jun 2008. https://www.hrw.org/news/2008/06/10/indonesia-reverse-ban-ahmadiyah-sect

8. Human Rights Watch, "Indonesia: For Ahmadiyah, the Official Line Kills," 24 Feb 2011. https://www.hrw.org/news/2011/02/24/indonesia-ahmadiyah-official-line-kills — and Inside Indonesia, "One year after the Cikeusik tragedy." https://www.insideindonesia.org/archive/articles/one-year-after-the-cikeusik-tragedy — sentences.

9. *Report of the Court of Inquiry constituted under Punjab Act II of 1954 to enquire into the Punjab Disturbances of 1953* (the Munir Report). Full text: https://archive.org/stream/The1954JusticeMunirCommissionReportOnTheAntiAhmadiRiotsOfPunjabIn1953/The-1954-Justice-Munir-Commission-Report-on-the-anti-Ahmadi-Riots-of-Punjab-in-1953_djvu.txt — excerpts (Columbia University): http://www.columbia.edu/itc/mealac/pritchett/00islamlinks/txt_munirreport_1954/

10. Ahmadiyya Press & Media Office, "Historic Moment – Islamabad in Surrey Becomes the New Headquarters...," Apr 2019. https://www.pressahmadiyya.com/press-releases/2019/04/historic-moment-islamabad-surrey-becomes-new-headquarters-centre-ahmadiyya-muslim-community/

11. Al Islam, "Can Ahmadi Muslim women marry non-Ahmadi Muslim men?" https://www.alislam.org/question/https-www-alhakam-org-answers-to-everyday-issues-part-30/ — and Al Hakam, "Why are some Ahmadis sometimes given permission to marry non-Ahmadis...?" https://www.alhakam.org/why-are-some-ahmadis-sometimes-given-permission-to-marry-non-ahmadis-or-non-muslims

12. Al Islam, "Why are some people expelled from the Jama'at?" https://www.alislam.org/book/quest-of-curious-muslim/why-are-some-people-expelled-from-jamaat/ — grounds for expulsion; "will not have any connection with the Jama'at." Community guidance limiting members' social contact with the expelled could not be confirmed.

13. Charity Commission for England and Wales, register entries: Ahmadiyya Muslim Association United Kingdom, no. 299081 https://register-of-charities.charitycommission.gov.uk/charity-details/?regid=299081&subid=0, and no. 1208543 https://register-of-charities.charitycommission.gov.uk/en/charity-search/-/charity-details/5242246/governance

14. Human Rights Watch, "Pakistan: Ensure Ahmadi Voting Rights," 29 Jun 2018. https://www.hrw.org/news/2018/06/29/pakistan-ensure-ahmadi-voting-rights — and "Pakistan Denies Voting Rights to Religious Community," 8 Dec 2023. https://www.hrw.org/news/2023/12/08/pakistan-denies-voting-rights-religious-community — the passport declaration; the separate electoral list.

15. Al Hakam, "Waqf-e-Nau: A new era of servants for Islam." https://www.alhakam.org/waqf-e-nau — launched 3 Apr 1987; pledge before birth.

16. MTA International, "About us." https://www.mta.tv/aboutus — established 1994.

17. Minority Rights Group, "Ahmaddiyas" (Pakistan profile). https://minorityrights.org/communities/ahmaddiyas/ — and US State Department International Religious Freedom reports (country chapters).

18. Al Islam, "Importance of Obedience to Nizam-e-Jama'at." https://www.alislam.org/articles/importance-obedience-nizam-e-jamaat/

19. Ahmadiyya Muslim Association UK Finance, https://finance.ahmadiyya.uk/ — directs members to an online chanda portal (https://chanda.org.uk/).

20. Encyclopaedia Britannica, "Ahmadiyyah." https://www.britannica.com/topic/Ahmadiyyah — the 1914 split.

21. Ahmadiyya Muslim Association UK, *Safeguarding Policy* (2022), https://ahmadiyya.uk/wp-content/uploads/2023/07/AMA-UK-Safeguarding-Policy-2022.pdf, and 2024 revision, https://ahmadiyya.uk/wp-content/uploads/2024/07/AMA-UK-Safeguarding-Policy-2024-Final.pdf

22. GlobeNewswire (community press release), "60th Ahmadiyya Muslim Convention...," 21 Jul 2026 — quotes Rafiq Hayat as National President. https://www.globenewswire.com/news-release/2026/07/21/3330212/0/en/60th-Ahmadiyya-Muslim-Convention-to-Unite-50-000-in-Hampshire-for-Peace-and-a-Celebration-of-Muslim-Britishness.html

23. Al Hakam, "Conspiracies against the Jamaat: A study in historical patterns." https://www.alhakam.org/conspiracies-against-the-jamaat-a-study-in-historical-patterns/

24. Charity Commission for England and Wales, Ahmadiyya Muslim Association United Kingdom (299081), "Financial history" — income £26.21m (2021), £24.83m (2022), £26.41m (2023), £29.82m (2024). https://register-of-charities.charitycommission.gov.uk/en/charity-search/-/charity-details/299081/financial-history

25. Al Jazeera, "The first Pakistani Nobel laureate few have heard of" (2019) — the erased word on Abdus Salam's gravestone. https://www.aljazeera.com/indepth/features/pakistani-nobel-laureate-heard-191027174934452.html

26. Humanists UK, Faith to Faithless helpline. https://humanists.uk/faith-to-faithless/helpline/

27. Ex-Muslims of North America, "Support Communities". https://exmuslims.org/community/

28. Karma Nirvana, national Honour Based Abuse Helpline. https://karmanirvana.org.uk/get-help/helpline/

29. Humanists International, "Humanists at Risk". https://humanists.international/what-we-do/humanists-at-risk/

30. Muslim Women's Network UK, helpline (0800 999 5786, freephone; Mon–Fri 10am–4pm). https://www.mwnuk.co.uk/mwn-helpline

31. UK Home Office, *Country Policy and Information Note: Ahmadis, Pakistan*, March 2025. https://www.gov.uk/government/publications/pakistan-country-policy-and-information-notes/country-policy-and-information-note-ahmadis-pakistan-march-2025-accessible — the 2023 census count of 162,684; the census boycott; community estimates of 400,000–600,000; complaints of discrimination against students.

32. Wikipedia, "Ahmadiyya". https://en.wikipedia.org/wiki/Ahmadiyya — a reference-work summary of estimates of worldwide membership ("at least 10 to 20 million"); not a primary count.

33. Ahmadiyya Muslim Association UK, Waqf-e-Nau department, "Waqf-e-Nau Reconfirmation." https://wen.ahmadiyya.uk/?p=1147 — Waqifeen-e-Nau renew their covenant at fifteen.

34. US Commission on International Religious Freedom, "USCIRF Condemns Rising Attacks on Ahmadiyya Muslims in Pakistan," 24 May 2025. https://www.uscirf.gov/news-room/releases-statements/uscirf-condemns-rising-attacks-ahmadiyya-muslims-pakistan

35. Charity Commission for England and Wales, Ahmadiyya Muslim Association United Kingdom (1208543), "Financial history" — income £41.46m and spending £31.65m, year to 30 June 2025. https://register-of-charities.charitycommission.gov.uk/en/charity-search/-/charity-details/5242246/financial-history

WHY THIS MATTERS TO YOU

Don't take this page's word for anything either. People tend to believe a claim more the more often they have heard it, whether or not it is true; this is the "illusory truth effect" (Hasher, Goldstein & Toppino, 1977). Spot-check three citations at random. If any fails, tell us, and it will be corrected and logged.

27 What changed on this page

BEFORE YOU READ

A dated log of what changed on this page: corrections, additions and new sources. Changes are logged in public rather than made quietly.

- **2026-10-03:** Corrected the Pakistan census wording (Ahmadis are counted, though many boycott the count). Replaced a quotation about contributions that we could not find in the cited documents with the community guide's own words. Separated the published rules on expulsion from former members' reports of a boycott. Corrected the marriage rule for women, the source for the worldwide size range and several technique grades, and added an Evidence summary. Added the May 2025 killings in Pakistan and the latest UK charity figures, and updated the Ex-Muslims of North America entry.
- **2026-09-27:** Added Branches, Law & state, Money in numbers (UK accounts 2021–2024), Voices from inside, three regional cards, Leaving safely and Where to get help.

WHY THIS MATTERS TO YOU

This page keeps a public log of its own changes, mistakes included. Does the institution you belong to, give to, or were raised in keep one like it? If not, how would you know what it got wrong, and when?

Colophon

Set in EB Garamond (SIL Open Font License), regular, italic and bold, with true small capitals and old-style figures in text and lining tabular figures in tables. Laid out with Paged.js in Chromium from the same Markdown that feeds the website. US Letter, single-sided, tagged for accessibility and checked against PDF/UA-1 with veraPDF. Built 2026-10-27. Text checked 2026-10-03.

Palette: ink, oxblood, gold, cream, rule. Seven type sizes. Rules of 0.4 pt and 2 pt only.