

STEP 1 • FIX YOUR ḤAWL DATE

Zakāt falls due once a full lunar year passes over wealth that met the niṣāb at the start of that year. Choose one Hijrī date and keep to it every year — most choose a date in Ramaḍān. What matters is the balance on that day, not the fluctuations between.

STEP 2 • ESTABLISH THE NIṢĀB

Gold • 85 g 20 mithqāl / 20 dīnār Rate/g _____ = _____	Silver • 595 g 200 dirham Rate/g _____ = _____
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Use the **silver** niṣāb where your wealth is in cash or mixed — it is the lower threshold and more beneficial to the poor, and is the position of Ḥ. Using gold is the practice of many contemporary institutions.

STEP 3 • TOTAL THE ZAKATABLE WEALTH

ASSET	VALUE
Cash — in hand, current and savings accounts	
Gold and silver — by weight, jewellery included Ḥ zakats worn jewellery; M, S, Ḥb exempt what is worn in moderation.	
Business stock — at current resale value	
Shares held to trade — full market value Held long-term for dividends: the zakatable assets behind them only.	
Money owed to you, where recovery is expected	
Pensions and investments you can access	
Rental income held at the ḥawl date The property itself is not zakatable.	
Subtotal	
Less: debts due now, and immediate expenses	
Net zakatable wealth	
Zakāt due — × 2.5% (÷ 40)	

Not zakatable: your home, your car, furniture, clothing, tools of your trade, and a long-term mortgage beyond the instalments falling due this year.

THE EIGHT RECIPIENTS

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ

- 1 • **Al-fuqarā'** — those with next to nothing.
- 2 • **Al-masākīn** — those whose income falls short of their need.
- 3 • **Its collectors** — those appointed to gather and distribute it.
- 4 • **Those whose hearts are inclined** — new Muslims, and those drawn near.
- 5 • **To free a neck** — captives and those held in bondage.
- 6 • **Al-ghārimūn** — those crushed by lawful debt.
- 7 • **In the path of Allah.**
- 8 • **The wayfarer** — stranded, whatever his means at home.

Q 9:60. Giving to one category suffices per Ḥ, M and Ḥb; S holds that all available categories share.

WHO MAY NOT RECEIVE IT

Your parents, grandparents, children and grandchildren — you already maintain them. The wealthy, and the able-bodied with sufficient income. Non-Muslims, though ordinary charity to them is rewarded. The family of the Prophet ﷺ. A husband may not give it to his wife; a wife may give hers to a needy husband, per S and Ḥb.

Bukhārī, Muslim • ṣaḥīḥ; Abū Dāwūd • ṣaḥīḥ — the ruling for Zaynab, wife of Ibn Mas'ūd[ؓ].

RATES OUTSIDE THE 2.5%

Crops watered by rain — one tenth, at harvest. No ḥawl applies.

Crops watered by labour — one twentieth.

Buried treasure and minerals — one fifth, immediately.

Camels, cattle, sheep — by a fixed scale, when free-grazing and held a full year.

Bukhārī • ṣaḥīḥ; the letter of Abū Bakr[ؓ] on the obligations of charity.

RECORD OF DISTRIBUTION

Zakāt delayed past its due date remains a debt until paid. Paying in advance of the ḥawl is permitted.

"Take from their wealth a charity by which you purify them." — Q 9:103. Zakāt is the third pillar and an obligation upon wealth, not a donation; intention must accompany the payment.

Ḥ • M • S • Ḥb noted where they differ

