Sukon

The Sukon Zakat Guide

Who pays, how much, on what — and who receives it

Free eBook from Sukon — www.sukonapp.in

Contents

1. Zakat — a pillar of Islam

2. Who must pay Zakat

3. What Zakat is paid on

4. How much — 2.5%

5. Who may receive Zakat

6. Zakat al-Fitr

7. Giving through Sukon

1. Zakat — a pillar of Islam

> *"And establish prayer and give Zakat."* — Quran, Surah Al-Baqarah 2:43

Zakat purifies wealth and the heart. It is a right of the poor in the wealth of those who can give, not a favour.

2. Who must pay Zakat

- A Muslim who is sane and, in most schools, adult.
- Who owns wealth at or above the nisab.
- Who has held that wealth for one lunar year (hawl).

Nisab measure	Amount	Notes
Gold	87.48 grams (about 7.5 tola)	Commonly given as 85–87.48 g
Silver	612.36 grams (about 52.5 tola)	Commonly given as 595–612.36 g; many Indian scholars use the silver nisab because it helps more of the poor

Check today's gold and silver price on the day your Zakat is due. The Sukon Zakat calculator does the arithmetic for you.

3. What Zakat is paid on

- Cash at home and in bank accounts
- Gold and silver (jewellery is included in the Hanafi school; other schools exempt regular-use jewellery)
- Shares and mutual funds (rules differ by type; ask a scholar)
- Business stock and goods for sale
- Money owed to you that you expect to get back
- Rental income saved at the end of the year (the property itself is not zakatable unless held for sale)

Not zakatable: your home, personal car, furniture, clothes and the tools of your work.

4. How much — 2.5%

1. Add up all zakatable assets on your Zakat date.
2. Subtract debts that are due now (scholars differ on long-term loans).
3. If the remainder is at or above the nisab, pay 2.5% of it.

Example: savings ₹3,00,000 + gold worth ₹2,00,000 – debts due ₹50,000 = ₹4,50,000. Zakat = ₹4,50,000 × 2.5% = ₹11,250.

5. Who may receive Zakat

> *"Zakat is only for the poor, the needy, those who collect it, those whose hearts are to be reconciled, freeing captives, those in debt, in the cause of Allah, and the stranded traveller."* — Quran, Surah At-Tawbah 9:60

- Zakat cannot be given to your parents, grandparents, children or grandchildren, or by a husband to his wife.
- It can be given to brothers, sisters, uncles, aunts and other relatives who qualify — with double reward.
- Most scholars say Zakat cannot be used to build a masjid. Sadaqah can.

6. Zakat al-Fitr

A small charity given by every Muslim at the end of Ramadan, before the Eid prayer, for each member of the household. It completes the fast and lets the poor celebrate Eid.

7. Giving through Sukon

Sukon is building traceable Zakat: you will see which verified cause receives your Zakat and get a receipt and a report. Until then, use the Zakat calculator and ask a scholar for free.

A note on this book

This guide is general guidance written to be accepted by the major schools, with differences noted where they matter. For a question about your own situation, ask a verified scholar on Sukon — always free.

© INDO CHATS PRIVATE LIMITED. Written for Sukon. Free to read, print and share unchanged for non-commercial use, with credit to Sukon (sukonapp.in).