

ZAKĀH GUIDELINES FOR MUSLIMS OF BARBADOS

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Benefits of Charity

There are many benefits in giving the correct amount of Zakāh if it is obligatory upon us. The primary benefit is that we will acquire the pleasure of Allāh and this is the greatest achievement.

The following are some of the many other benefits of giving Zakāh as mentioned in the Qur'ān and Aḥādīth.

1. It Purifies us and our wealth:

Allāh said, "Take from their wealth a charity by which you cleanse and purify them." (9:103)

Ibn 'Umar رضي الله عنه said, "Allāh has made it a purification of wealth." (Ibn Mājah)

2. It increases our wealth. (9:103)

3. It extinguishes the anger of Allah. (Tirmidhī)

4. It repels calamities (Tabarānī)

5. It protects against an evil death. (ibid)

6. Charity extinguishes sins just as water extinguishes fire. (Ibn Mājah)

7. Every man will be in the shade of his charity on the Day of Resurrection. (Aḥmad)

Obligation of Zakāh

Zakāh is the 3rd pillar of Islam.

Zakāh is farḍ (compulsory) upon a person if he/she is:

1. A Muslim
2. Mature
3. Sane
4. Free
5. Owns wealth to the value of Niṣāb (minimum threshold)

The wealth should be:

- a. In excess of one's personal needs (clothing, household furniture, utensils etc.)
- b. In one's possession for a complete lunar year.
- c. Of a productive nature from which they can derive profit or benefit such as merchandise for business, currency, gold, silver, livestock, etc.

Allah Ta'ālā says: "And be steadfast in Ṣalāh and pay Zakāh and bow down with those who bow down." (2:43)

The Messenger of Allah ﷺ said: "Islām is founded on five pillars: bearing witness that there is no deity except Allah and that Muḥammad ﷺ is his servant and Messenger, establishment of Ṣalāh, paying of Zakāh, performance of Ḥajj and fasting in the month of Ramaḍān." (Bukhārī)

A Practical Example of a Zakāh Calculation

Yunus owns a store. At the end of one year:

- He has goods for trade valued at **\$125,000.00 BDS.**
- Customers who purchased items from him on hire purchase terms owe him **\$5,000.00 BDS.**
- He has **\$60,000.00 BDS** in cash in his bank account.
- He owes his supplier **\$30,000.00 BDS.**
- He owes Aḥmad **\$20,000.00 BDS** for a loan he took from him.

Zakāh Calculation:

Zakātable Assets:

$$\$125,000.00 + \$5,000.00 + \$60,000.00 = \$190,000.00$$

Liabilities:

$$\$30,000.00 + \$20,000.00 = \$50,000.00$$

Net Assets:

$$\$190,000.00 - \$50,000.00 = \$140,000.00$$

Niṣāb: \$975.00

Net Assets - \$140000.00 exceed Niṣāb. Therefore, Zakāh is farḍ on Yunus.

$$\text{Zakāh due: } 2.5 \% \text{ of } \$140,000.00 = \$3500.00$$

Warnings for Not Giving the Correct Amount of Zakāh That Is Obligatory On Us

Many of us take the obligation of Zakāh very lightly. It is very important that we do the correct calculation and give the correct amount of Zakāh that is due on us. Some of us give only a portion of the amount of Zakāh that is due on us and are contented that we have given our Zakāh. If we do not give the correct amount of Zakāh due on us then we are inviting the punishment of Allah to descend on us.

'Alī and Abū Hurayrah رضي الله عنهما report that Rasūlullāh ﷺ prophesied fifteen actions which his Ummah will perpetrate, and from amongst these he mentioned, "When Zakāh is looked upon as a penalty (i.e. people

will pay Zakāh with a heavy heart, as though it is a penalty), then look for violent windstorms, earthquakes, men being swallowed by the earth, metamorphosis, stones raining down from the skies, and calamities following one another in rapid succession, like beads of rosary falling one after the other when its string is cut.” (At-Tirmidhī)

Who Should We Pay Our Zakāh to?

1. The faqīr or such a poor person who has some wealth but it does not reach the Niṣāb threshold.
2. The miskīn or such a needy person who does not have anything whatsoever.
3. Those who are employed to collect Zakāh for an Islamic State. (This does not apply to Muslim organizations in Non-Muslim states.)
4. Those who have recently accepted Islām and are poor and we wish to bring their hearts closer to Islām and strengthen their resolve.
5. Slaves who have made a contract with their masters to purchase their freedom. (This is not applicable in this era)
6. Those who are in such debts which bring them below the Niṣāb threshold.
7. Those who are in the path of Allah, for example, students of Dīn once they are in need.
8. A traveler who is stranded and does not have the Niṣāb with him or any access to his wealth at home.

[Ma'āriful Qur'an]

Where to Dispense Charity

The most virtuous place to spend one's Zakāh is to give it to the closest relative and then the next in line, then one's neighbors, then people of one's locality, workplace and city.

It Is Makrūh (Reprehensible) To Send Zakāh to Another City:

It is reprehensible to transfer one's Zakāh to another city unless it is for a relative or someone more in need, more righteous, or more beneficial to the Muslims due to learning Dīn. (Nūrul Iḍāh, Ṭaḥṭawī 'ala Durr)

Humble Appeal to the Muslims of Barbados

For the sake of being more efficient and profitable, large business bring their operations to a halt, sometimes for one or two days, to facilitate stocktaking. Let us be just as serious when it comes to taking out time to calculate our Zakāh correctly, striving for the pleasure of Allāh.

A Brief Summary on the Method of Calculating Our Zakāh.

Add the following categories to calculate the total Zakātable assets:

1. Total Amount of Cash in Ones Possession
2. Total Value of Goods for Trade
3. Money Other People Owe Us.
4. Value of Gold and Silver Jewelry One Possesses

Add the following categories to calculate the total liabilities

1. Loans Owing
2. Debts owing to others.
3. Salaries Owing
4. Taxes Due
5. Utility Bills Due

Zakātable Assets - Total Liabilities = Net Assets

Zakāh due is only 2.5 % of Net Assets (equal to or exceeding the Niṣāb) And Allāh *Ta'ālā* Knows Best.

N.B. The above is only a summary. Many other categories need to be taken into account to come to the correct calculation on the amount of Zakāh due on us. This may include value of shares a person has, land/properties for trade, and agricultural products for trade, livestock / poultry for trade, raw materials, etc.

We should consult a Muftī or an 'Ālim for guidelines on calculating our Zakāh correctly.

May Allāh give us the correct understanding and the ability to practice on the rulings of Sharī'ah. May He accept our Zakāh/charity from us. Āmīn.

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