
Journal of Islamic Economic and Business Research
Vol. 2 Number(1), Page 29-38 (June) 2022

***Zakātābīlity* from the Salary of Muslim Civil Servants in Nasarawa State, Nigeria**

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Article History

Received: May, 23rd 2022 Revised: June, 21nd 2022 Accepted: July, 2nd 2022

Abstract

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This research aims to create awareness among Muslim civil servants that they can pay zakāt from their savings with the cooperative society. Muslim civil servants who joined cooperative societies in their various places of work, their salary every month and from the source used to be deducted and kept under the custody of the cooperative society. Some save a huge amount of money and leave it alone until retirement, but unfortunately, when the money reaches the prescribed scale (niṣāb) for zakāt, many are unaware of giving the right of Allāh to the beneficiaries. The methodology used in this work was library-based and interviews with the relevant stakeholders. This work is significant in the sense that it would educate those who are not aware of paying zakāt from their salary that accumulates under the care and trust of cooperative society, and also the researchers can use it as reference material. In conclusion, it encourages Muslim civil servants to always seek knowledge about their money and pay the zakāt. The findings revealed that the management of the Islamic cooperative society used to inform members when their funds were due for zakāt. No matter what, we recommend that zakāt should be paid.

Keywords: *Zakāt; Salary; Cooperative; Society; Muslims.*

I. Introduction

The position of *zakāt* in Islam is so essential to the extent that sometimes in the Glorious Qur’ān when Allāh mentions the establishment of prayer (*ṣalāt*), the next thing that follows

How to cite:

Salihu Liman Mairafi, Yahaya, S., & Maishanu, A. M. (2022) *Zakātābīlity* from the Salary of Muslim Civil Servants in Nasarawa State, Nigeria. *Journal of Islamic Economic and Business Research*, 2(1). 29-38. <https://doi.org/10.18196/jiebr.v2i1.48>

is zakat. Taking into account its very nature, it is no wonder that *zakāt* constitutes one of the five pillars of Islam. According to Sabiq, it is associated with prayer (*ṣalāt*) in eighty-two Qur'ānic verses (Allāh the Exalted One prescribed in His book (The Qur'ān), His Messenger corroborated it by his *Sunnah* and the community (*ummah*) by consensus upheld it (1991, p. 1).

Zulfiqar says the word *zakāt* occurs thirty times in the Qur'ān, out of which twenty-seven times are linked with prayer (2003, p. 17). For instance, some of the chapters and the verses where the two important pillars of Islam are mentioned are as follows:

And perform *As-Ṣalāt* (*lqāmat-aṣ-Ṣalāt*), and give *Zakāt*, and bow down (or submit yourselves with obedience to Allāh) along with *Ar-Rāki'ūn* (Q2:43).

Allāh further says concerning those that would enjoy from His mercy which is unlimited and beyond human perception, and people who give *zakāt* are among them in the following verse:

... And My mercy embraces all things. That (mercy) I shall ordain for those who are the *Muttaqūn* (the pious) and give *Zakāt*, and those who believe in Our *Āyāt* (proofs, evidence, verses, lessons, signs, revelations, etc.) (Q7:156).

The list of eligible persons to benefit from the *zakāt* is as follows:

Aṣ-Ṣadaqāt (here it means *Zakāt*) are only for the *Fuqarā'* (the poor), and *Al-Masākīn* (the needy), and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam), and to free the captives; and for those in debt; and for Allāh's Cause (i.e., for Mujāhidūn those fighting in a holy battle), and for the wayfarer (a traveler who is cut off from everything); a duty imposed by Allāh. And Allāh is All-Knower, All-Wise (Q9:60).

Nasarawa state is part of Northern Nigeria in the continent of Africa. The title of the state is a home of solid minerals, and it has been in existence for a long time, starting from when Benue-Plateau state was created in May 1967. According to Omotosho, Nasarawa state was part of Benue-Plateau until February 1976, at the time that Plateau state was separated from Benue-Plateau state and had a s-tate of its own. Finally, on the 1st day of October 1996, it became Nasarawa state (2010, p.182).

Mejida stated that Nasarawa state is blessed with so many resources, including agriculture:

The predominant vegetation of the Nasarawa state is grassland along the river valleys. The vast and fertile agricultural land of the state informed the main occupation of the people of the state, Agriculture. The state produces in great abundance crops like yams, cassava, maize, guinea corn, rice, beniseeds, soya beans and groundnuts (2010, p. 246).

1. 1 Background

Nigeria is blessed with abundant resources, and so also Nasarawa state (Mainoma 157). There are different types of fruits that are available enough in Nasarawa state to be used as a source of Internally Generated Revenue (IGR) for the state if properly utilized and processed by the government. It includes cashew, mangoes, sweet melon, watermelon, etc. The state is too close to the capital city of Nigeria Federal Capital Territory, Abuja, which shares a boundary with the Karu local government Area.

Zakāt is the third pillar of Islam; after testimony is the first, establishment of prayer is the second, then the one that follows is *zakāt*, fasting and pilgrimage. This article consists of eight major parts which constitute *zakāt* and are going to be discussed as listed below:

1. Definition of *Zakāt* its judgment and reasons from Qur'ān and Sunnah
2. The wisdom behind making *Zakāt* obligatory and on whom it is obliged to
3. Categorization of *Zakāt*
4. Conditions that make *Zakāt* obligatory
5. Payment of *Zakāt* from savings in Cooperative Societies
6. Conclusion
7. Recommendations
8. References

1.2. Objective

This study aims to enlighten the Muslim civil servants of Nasarawa state that *Zakāt* can be paid from their monthly salary if it satisfies all the conditions.

II. Literature Review

Definition of *Zakāt*, its judgment and reasons from Qur'ān and Sunnah

Zulfiqar *Zakāt* means growth and increases when it is applied. Consequently, *zakāt* is a blessing, a cleanser and betterment (2003, p. 17). According to jurists, it refers to the determined share of wealth prescribed by Allāh to be distributed among observing categories (2003, p. 17). According to Gazzali, *Zakāt* is the purification of properties (n.d, p.211). Nawawi defined it as a share of wealth called *zakāt* because it increases the funds from which it is taken and protects them from being lost or destroyed (1977, p. 4).

2. 1. Background Theory

The judgment on *zakāt* in Islam is that its payment is compulsory for an adult Muslim male and female who legally possess the wealth that is *zakatable* and fulfilled all the conditions that are attached to the payment of *zakāt*. According to Islamic jurists, under some groups of scholars *zakāt* is obligatory in Islam, and it is among the five important pillars that follow next after prayer (2016, p. 133). Thanvi also says it is an obligatory duty of every adult, man or woman, who owns wealth equal to the prescribed scale (*Niṣāb*). According to Thanvi, this wealth may be in her actual possession or in his bank account, it may be in cash or any other liquid form, or it may be in the form of silver (1999, p. 203). The reasons from Qur'ān and

Sunnah for the obligatory *zakāt* are from the following evidence. Allāh says:

Take *Ṣadaqah* (alms) from their wealth in order to purify them with it and invoke Allāh for them. Verily, your invocation is a source of security for them, and Allāh is All-Hearer, All-Knower (Q9:103).

Also, from the Prophetic tradition, there is a popular *Hadith* that Prophet Muhammad (SAW) clearly listed the fundamental pillars of Islam where *zakāt* is one of them, according to Bukhāri in the following *Hadith* thus:

To testify that none has the right to be worshipped, but Allāh and Muhammad is Allāh's Messenger;

To offer the (compulsory congregational) prayers dutifully and perfectly;

To pay *Zakāt* (i. e., obligatory charity);

To perform *Hajj* (i. e. Pilgrimage to Makkah);

To observe fast during the month of Ramaḍān (1987, p. 17).

Another *Hadith* as well on *zakāt* is when Mu'ādh was sent to Yemen by Prophet Muhammad (SAW) as a governor. He was asked to teach them to testify that none has the right to be worshipped except Allāh and Muhammad is His Messenger, how to perform (prayer) *ṣalāt* and further how they should pay alms from their wealth taking from the rich to the poor among them.

Narrated Ibn 'Abbās (may Allāh be pleased with him), the Prophet (SAW) sent Mu'ādh to Yemen and said, "invite the people to testify that *Lā ilāha illallāh* (none has the right to be worshipped but Allāh) and I am Allāh's Messenger (Islamic Monotheism), and if they obey you to do so, then inform them that Allāh has enjoined on them five *ṣalāt* (prayer) in every day and night (in twenty-four hours), and if they obey you to do so, then inform them that Allāh has made it obligatory for them to pay the *ṣadaqah* (*zakāt*) from their properties, and it is to be taken from the wealthy among them and given to the poor among them." (1987, p. 556).

2.2 Previous Studies The wisdom behind making Zakāt Obligatory and on whom it is obliged to

The wisdom behind the payment of *zakāt* is the circulation of wealth among the people, but Islam does not want the wealth to be restricted within one circle, especially among the wealthy members of society. Allāh says:

... In order that it may not become a fortune used by the rich among you (Q59:7).

In "*Fiqhu Al-Muyassar Fī Dau-il Kitāb Wassunnah*" a group of scholars listed seven wisdom behind making *zakāt* obligatory because, according to them, *zakāt* is legislated for a lofty rule, noble goals and many countless blessings:

1. Purification and sustainability of the wealth, bringing blessing in it, also remove evil and epidemic and protect the wealth from stinginess and corruption;

2. The payer of *zakāt* is purified from the habit of miserliness. It deletes the wrongdoing and sins that one committed and trains him/her to give and spend wealth for the sake of Allāh;
3. It is a way of comforting the poor, the miserable and the deprived and fulfilling their needs;
4. Achieving interdependence, cooperation and love among members of the society. When the wealthy individual gives to his poor brother *zakāt*, he draws with it what he may have in his heart of hatred and wish for the demise of what he has of the blessing of wealth, and thus the grudges disappear, and security prevails;
5. Giving out *zakāt* is gratitude to Allāh for the blessing of wealth He bestowed on the Muslim and obedience to Allāh in executing His command;
6. It is an indication of the sincerity of the believer's firm belief because the beloved money does not go out except to a loved one who is more loving, and this is the reason it is called charity, for the sincerity of the owner in seeking the love and pleasure of Allāh;
7. It is meant for getting Allāh's pleasure, the descent of many goodies, expiation of sins and others (2016, p. 136).

While El-Jazery listed four wisdom of *zakāt* in his book "*The Approach of the Muslim*," these include the followings:

1. To purify the soul of humankind from misery, stinginess and greediness;
2. To assist the poor, and to fulfill the needs of the needy, the miserable people and the deprived;
3. To maintain the main interests of a community, which guarantee the comfort and happiness of a community;
4. To limit the property inflation of the rich and the professional merchants, which leads to the monopoly of the fortune within a certain class of the community (2009, p. 198).

As-Sayyid Sabiq identified three important reasons for payment of *zakāt* which are beneficial to the one who pays, thus:

1. One is aspiring to attain the blessing from Allāh
2. Purification of wealth and even the entire property of the giver
3. The cultivation of good deeds (1991, p. 1).

The persons on whom *zakāt* is obliged to are well known in Islam. Ibn Rushd, in his book "*The Distinguished Jurist's Primer*" volume I, says jurists agreed that it is obligatory upon every Muslim who is free, matured (*bāligh*), sane and who owns wealth equal to the (minimum) prescribed scale (*niṣāb*) through a complete (unencumbered) ownership (1996, p. 283). Orphans, insane, slaves, the ahl al-dhimma and the person with deficient (encumbered) ownership like a person who is in debt or is a creditor, or when for example, the capital (of the wealth) is held in a trust (*waqf*) are all exempted from payment of *zakāt*, it is not obligatory on them (1996, p. 283).

2.3. Conceptual Framework

Categorization of Zakāt

Zakāt is mainly categorized into two:

1. *Zakāt* on cash/wealth
2. *Zakāt Al-Fitr* which is given at the end of Ramadhān fasting before going to eid prayer.

Conditions for Zakāt

According to ‘Abdul-Fattāh, *Zakāt* is obligatory on whoever meets its requirements (2004, p. 271). For *Zakāt* to be obligatory, certain conditions need to be fulfilled, which are as follows:

1. Islam. *Zakāt* is not compulsory for non-Muslims because payment of *zakāt* is part of worship pertaining to wealth that can bring one closer to Allāh, while a disbeliever nor any form of worship would be accepted from him by Allāh until and unless he embraced Islam (Āl-Ash-Shaikh 136). ‘Abdul-Fattāh added that the owner of the property must be a Muslim, for this is a condition of legal responsibility or *taklif*. This is because *zakāt* is an act of worship and any Islamic act of worship is to be tackled by a Muslim who is the only one who can be rewarded for it, as a disbeliever does not deserve any reward simply because he does not believe in Allāh in principle (2004, p. 271).
2. Freedom. A payer of *zakāt* must be free because a slave is owned by another person, and it is known that a slave is possessed by his master along with whatever he possesses.
3. Zulfiqar and ‘Abdul-Fattāh, in their different works, added a prescribed scale (*niṣāb*). There is a minimum requirement of wealth that must exist for *zakāt* to become obligatory. This minimum amount is specified by Islamic law. This is because *zakāt* is obligatory for those who are rich and not those who are poor (2003, p.64, 2004, p. 271). The *niṣāb* must be surplus in man’s wealth. That is, it must not be of necessary things he cannot do without, such as his food, clothes, house and means of transportation, no matter how much these things may cost (2004, p. 272).
4. According to Zulfiqar that a whole year passes while having a *niṣāb* to be exact. The year here refers to lunar (*hijrī*), which is counted according to the Islamic calendar. *Sharī’ah* grants man the opportunity to increase his wealth through business and other lawful means so that he can pay the *zakāt* due on him from his profit and not from the capital (2004, p. 272).
5. The person paying *zakāt* must not be indebted. A man must not be in debt for *zakāt* to be due to him because *zakāt* originally is obligatory on the rich for supporting the poor and the needy, while an indebted man is himself poor and needy, and thus it cannot be due to him. He needs money to repay his debt (2004, p. 273).

Apart from these general conditions, Zulfiqar added two important ingredients that formulated part of the conditions, which obligated the owner of the property, who

wanted to pay zakāt to have them before his deed became acceptable to Allāh. These are:

1. Intention (*Niyyah*), since the payment of *zakāt* is an act of worship, then its validity depends on the motive and expression of a person's intention. A person paying *zakāt* should do it for Allāh's sake (2003, p. 63).

This can be supported by the Hadith of Prophet Muhammad (SAW), which indicates that the value of an action depends on the intention behind it.

According to Muslim:

It has been narrated on the authority of Umar bin Al-Khattab that the Messenger of Allāh (SAW) said: (the value of) an action depends on its intention. A man will be rewarded only for what he intended. The emigration of one who emigrates for the sake of Allāh and His Messenger (SAW) is for the sake of Allāh and His Messenger (SAW); and the emigration of one who emigrates to gain a worldly advantage or to marry a woman is for what he has emigrated (2007, p. 4692).

2. According to Zulfiqar, sincerity (*Ikhlas*) is required for every action in order to gain rewards from Allāh. For every righteous deed, a person should only seek the pleasure of Allāh as his goal. If any other reason is combined with *ikhlas*, such as showing off (*riyā*) for people to see and praise the doer, then the deed will not be accepted by Allāh (2004, p. 63). The *Hadith* of Prophet Muhammad (SAW) on action is judged according to intention is a reference to this point. Allāh says concerning the sincerity of purpose in any act of worship:

And they were commanded not, but that they should worship Allāh, making religion pure for him alone, *Hunafā'*, and that they perform Ṣalāh and give *zakāt*, and that is the right religion (Q98: 5).

III. Methodology

3.1. Data

The data used in this research was collected from the fieldwork and some from books and peer-reviewed journals.

3.2. Model Development

There is a need for a model and template to be developed and presented to the various ministries and agencies of government to be used as a guide for Muslim civil servants for the purpose of *zakāt* giving from their salary.

3.3. Method

The method used in the study is library-based and fieldwork

IV. Results and Analysis

4.1. Results

Our results indicated that quite a number of Muslim civil servants are not aware of paying the *zakāt* dues from their salary, but they think it is only for the wealthy one among members of the society.

Payment of *Zakāt* from the savings under Cooperative Societies

Muslim civil servants are under the duty to pay *zakāt* from their savings under the custody of the cooperative societies once the conditions for *zakāt* are fully satisfied. According to Thanvi, *zakāt* will be payable on trading merchandise, too (1999, p. 204). Based on the fact that the money saved is not kept as an endowment (*waqf*) rather, they are used for investment in the business, and it is qualified to pay *zakāt* from. Zulfiqar, in his book titled “*Zakah According to the Qur’ān and Sunnah*,” has a topic that tagged “All assets that increases in value are subject to *zakah*” he says:

The condition of increase (growth) for assets that are subject to *zakah* can be used as a criterion for determining the kinds of wealth that are subject to *zakah*. An increase in commodity is that which increases and multiplies, such as camels, cows or merchandise held for sale (2004, p. 71).

The payment of *zakāt* on anything that involves lawful business, lawful earning and lawful possession is allowed, and obligation on a Muslim whether he is a trader, government worker, a privately owned company, a lawyer who owned a private firm, etc. so long the conditions for payment of *zakāt* are fulfilled. Some cooperative societies that were established and operated in line with *Sharī’ah* principle have it in their bye-laws that whenever the money for a co-operator reaches the prescribed scale (*niṣāb*), his/her attention would be called upon to pay *zakāt*, which is the right of Allāh collecting from the wealthy individuals or company to the poor members of the community. This good work can only be found in Islamic cooperative societies whose mode of operation does not violate the tenets of Islam. It is also among what distinguished them from their counterpart’s conventional cooperative society, which we earlier said is not established and operates according to any religion but rather is based on man-made law. According to Gazzali:

The similitude of *zakāt* on merchandise is like that of gold and silver. One year should have elapsed from their purchase date, and if it reaches *niṣāb*. This also applies in the case of the exchange of goods. *Zakāt* is also payable on profits of commodities along with the commodities at the end of a year (n.d, p. 210).

Al-Madany, while explaining the social objective of legislating *zakāt*, says:

In fact, *zakāt* is one of the five pillars of Islam. Allāh; the Exalted has joined between one’s giving *zakāt* and his performing (the five obligatory) prayers in hundreds of verses in the Glorious Qur’ān; the matter which helped stress its enjoining and the fact that it equals the legislative value of one’s performing the enjoined prayers five

times a day. In addition, the utmost of what could be imagined regarding the authenticity of stressing some legislative matter is it is being joined in importance and enjoined with the right of Allāh (2010, p. 173).

Civil servants have to pay *zakāt* from their savings under the custody of the management of the cooperative societies, whether it is Islamic or conventional type. But in a situation where they are not satisfied with the nature of the business embarked by the members of the management team of the conventional cooperative societies, it is then better for them to instruct those in charge to cease doing unlawful business or to quit and join the Islamic cooperative societies which are a *Sharī'ah* compliant.

In *Al-Fiqhul-Muyassarū Minal-Qur'āni Was-Sunnah*, 'AbdulFattāh stated that:

Business material, or '*urūdut-tijārah*' as expressed in Arabic, is a term that covers whatever man has prepared for marketing and intends to obtain profit through undertaking business on it. Scholars have unanimously agreed that *zakāt* is due on such business material. This includes lands that a person buys for selling as a material of business and not to construct a building on it to dwell in. It also includes rice, sugar, lentils, leathers, cars, clothes, and other stuff people trade in. Their value is to be estimated at the end of the year, and *zakāt* is to be paid for them if they reach the *niṣāb* of gold and silver (2004, p. 298).

Since the money saved by civil servants monthly under the care of their various cooperative societies is not kept without transactions and buying and selling, the money is used for business. That is why, at the end of the financial year, the profits are shared as dividends, so based on this, we can further say that the savings serve as capital. If it is so, then they are part of earnings and are due for *zakāt*. Allāh's statement with regard to this point is:

O you who believe! Spend of the good things which you have (legally) earned, and of that which We have produced from the earth for you..... (Q2:267).

4.2. Robustness Test

The test is tough as the majority of the respondents expressed optimism about paying the *zakāt* since now there is an awareness.

4.3. Analysis

The breakdown revealed that about 95% of Muslim civil servants in Nasarawa state would be ready to join an Islamic cooperative society that is conscious of members' savings as it is due for *zakāt*.

V. Conclusion and Recommendation

5. 1. Conclusion

Since the funds of Muslim civil servants that are kept under the custody of both the conventional and Islamic cooperative societies are used for business and attract profit, we can say that it is not exempted from paying *zakāt*, which is the right of Allāh collected from

the wealthy individuals within the community and give to the poor among them. If properly managed by those in charge of *zakāt* collection and disbursement, it can strongly boost the economy of individuals within the community and indeed purify the wealth from any risk of dangerous affliction. The institution of *zakāt* needs to be strengthened among the Muslims so that it can ameliorate the financial difficulties faced by the people.

5.2. Recommendations

For the purpose of this research, it is therefore recommended that:

1. Muslim civil servants should be conscious of when their savings is due for *zakāt* and should give out the percentage set aside by Islam as *zakāt*;
2. The management board of the cooperative societies should inform the contributors on the status of their wealth so that they should prepare to give the required portion as *zakāt*;
3. If *zakāt* would be given by the possessor of the wealth, let him/her fear Allāh to give it to the appropriate deserving beneficiaries without favoring friends or associates;
4. *Zakāt* institution, if properly utilized, can serve as a means for boosting the economy of the people and their nation;
5. The source of monthly earnings should be purely approved by Islam because any form of worship would not be accepted by Allah the Creator if it is not obtained in a lawful way.

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