



Zakāt Simplified

زَكَاةٌ

❖ The Ultimate All-in-One Guide for Every Muslim ❖



PRACTICAL
CALCULATIONS



MALIKI FIQH
PERSPECTIVE



MODERN ISSUES,
REAL SOLUTIONS



❖ Calculate correctly. | Give with confidence. | Uplift your community. ❖

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Author's Note

This guide has been prepared to provide clear and practical education about Zakāt based on classical Maliki jurisprudence and contemporary scholarly discussion. Individual financial situations can sometimes involve complex legal or financial questions. For specific personal cases, readers are encouraged to consult a qualified Islamic scholar or recognised Zakāt institution or you can send a direct message to me on WhatsApp via 07010137284 or via email at darulhikmah301@gmail.com.

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How to Use This Guide

This book has been designed as both a learning guide and a practical reference manual for Muslims who want to fulfil the obligation of Zakāt correctly.

You may read the book from beginning to end, or you may jump directly to the sections that apply to your situation.

This guide serves three main groups of readers:

1. Muslims learning Zakāt for the first time;
2. Muslims who want to calculate their Zakāt correctly; and
3. Teachers, students, and Islamic organisations.

The book is organised into three major sections:

Part One: Foundations

This entails understanding the meaning, importance, and conditions of Zakāt.

Part Two: Practical Application

This is all about learning how to calculate Zakāt, determine nisāb, and identify eligible recipients.

Part Three: Modern Issues and Nigerian Context

This part explores contemporary questions that include pensions, cryptocurrency, informal businesses, and the Nigerian economy.

You may return to this guide every year when your Zakāt Due Date arrives.

A Note on the School of Islamic Law Followed in This Guide

This guide is written primarily within the Maliki school of Islamic jurisprudence, which has been the dominant school of West Africa and Nigeria for years and remains the school followed by the overwhelming majority of Nigerian Muslims.

Where rulings from other schools are mentioned, it is either to provide context that helps the reader appreciate the Maliki position, or to address situations where the practical reality of Nigerian Muslim life requires brief acknowledgement of a different position. In every case, the Maliki position is stated first and clearly as the primary guidance for this guide's intended audience.

Nigerian Muslims who follow a different school on particular issues are advised to consult a qualified scholar of their school for rulings specific to their situation. Mixing rulings from different schools on a single question known as *talfiq* is generally not permissible and should be avoided.

The 60-Second Zakāt Guide

For readers who want a quick overview before studying the detailed rulings, here you go:

Zakāt Becomes Obligatory When:

- You are a Muslim
- Your wealth reaches the nisāb threshold (85 grams of gold, or its Naira equivalent at current market prices.)
- You have owned the wealth for one lunar year (hawl)
- The wealth is fully owned and accessible

Standard Zakāt Rate

2.5% of qualifying wealth.

Basic Calculation Formula

Zakāt Due = (Total Zakatable Assets – Debts Already Confirmed and Owed on Your ZDD) × 2.5%

Most Common Zakatable Assets

- Cash
- Bank savings
- Gold and silver
- Business inventory
- Investments and shares
- Cryptocurrency

- Money owed to you

Common Non-Zakatable Assets

- Your primary home
- Personal car
- Clothing
- Household furniture
- Personal electronics
- Tools used for work

When Zakāt Is Paid

Zakāt is paid once every lunar year when your Zakāt Due Date arrives. Many Muslims choose Ramadan for convenience and increased reward.

CHAPTER ONE

Introduction to Zakāt

What Is Zakāt?

Zakāt (زَكَاةً) comes from the Arabic root **zakaa** which carries two intertwined meanings: purification (tazkiyah) and growth (namā'). This duality captures the spiritual logic perfectly. By giving away a portion of your wealth, you purify what remains, and through that act of trust in Allah, both your wealth and your soul grow in return.

Zakāt is the obligatory annual almsgiving that every qualifying Muslim must pay from their surplus wealth. It is not a voluntary charity (sadaqah). It is a divine right owed to the poor and embedded in Islamic law as firmly as the daily prayers. Its payment is a pillar of the faith, and its refusal is a major sin.

Zakāt as the Third Pillar of Islam

Islam is built upon five foundational acts which are the Five Pillars. The first is the Declaration of Faith (Shahādah). The second is the Five Daily Prayers (Salāh). The third, and the subject of this guide, is the Obligatory Almsgiving (Zakāt). The fourth is the Fast of Ramadan (Sawm). The fifth is the Pilgrimage to Makkah (Hajj).

The Holy Prophet ﷺ said:

"Islam is built upon five; testifying that there is no god but Allah and that Muhammad is the Messenger of Allah, establishing the prayer, giving Zakāt, performing the pilgrimage to the House, and fasting Ramadan."

Sahih al-Bukhari, Hadith 8; Sahih Muslim, Hadith 16

The Quranic Basis for Zakāt

The obligation of Zakāt is mentioned approximately 32 times in the Quran and is often paired directly with Salāh. This emphasises that the worship of God and care for the community are inseparable.

Allah says in the Quran:

"And establish prayer and give Zakāt and bow with those who bow [in worship and obedience]."

Surah Al-Baqarah 2:43

"Take from their wealth a charity [Zakāt] by which you purify them and cause them to increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing."

Surah At-Tawbah 9:103

"And those within whose wealth is a known right; for the petitioner and the deprived."

Surah Al-Ma'arij 70:24-25

Spiritual Dimensions and Rewards of Zakāt

Purification of the Self: Wealth earned in the world becomes mixed with the hidden rights of the poor. Zakāt extracts those

rights and leaves the remainder truly pure. This frees the heart from greed and excessive attachment to material things.

Expiation of Sins: The Prophet ﷺ taught that charity wipes out sins as water extinguishes fire. Zakāt, as the obligatory form, carries an especially potent capacity for spiritual cleansing.

Growth and Blessing (Barakah): The Holy Prophet ﷺ said: **"Wealth does not decrease because of charity. Allah only increases the honour of the one who forgives, and no one humbles himself for the sake of Allah except that Allah raises his rank."** Sahih Muslim, Hadith 2588

Social Solidarity: In a country like Nigeria where poverty remains widespread and income inequality is stark, Zakāt is not merely a religious ritual. It is a practical, divinely mandated poverty alleviation mechanism. By transferring a structured percentage of surplus wealth annually to those in need, it prevents the ossification of class and builds the bonds of brotherhood and sisterhood across the Ummah.

Warning Against Withholding: The Holy Prophet ﷺ said: **"Whoever is made wealthy by Allah and does not pay Zakāt on his wealth, then on the Day of Resurrection his wealth will be made like a bald-headed poisonous male snake with two black spots over the eyes. The snake will encircle his neck and bite his cheeks and say: "I am your wealth, I am your treasure."** Sahih al-Bukhari, Hadith 1403

CHAPTER TWO

Conditions for Zakāt Obligation

There are five conditions that must be fulfilled to make Zakāt obligatory. All five must be simultaneously met before Zakāt becomes due.

Islam: Zakāt is an act of worship specifically for Muslims. If a person embraced Islam during the year, they do not owe Zakāt for the period before their conversion.

Complete Ownership: The wealth must be wholly and unconditionally owned not borrowed, jointly owned without a clear share, or subject to someone else's claim. Money held in a joint family account must be apportioned clearly before Zakāt is calculated.

Productive or Growth Potential: Zakatable wealth must have the potential for growth either actual (trading stock, investments) or constructive (cash, gold, silver that could be invested). Personal necessities like your home and your vehicle for daily use are exempt.

Nisāb (Minimum Threshold): Your total zakatable wealth after deducting debts that are already confirmed and established as owed on your ZDD must equal or exceed the nisāb. If net zakatable assets fall below the nisāb at any point during the year, the hawl restarts from the date wealth returns to or above the nisāb.

Hawl (One Lunar Year): The zakatable wealth must remain at or above the nisāb for a complete lunar year of approximately 354 days. You assess wealth on the same date each Islamic year, your Zakāt Due Date, commonly referred to as the ZDD.

NOTE: The Zakāt Due Date (ZDD) is the annual anniversary of the date you first possessed wealth at or above the nisāb. Most

scholars allow the convenient alternative of choosing 1st Ramadan as a fixed ZDD for simplicity. Once set, assess your wealth on this date every Islamic year.

Who Is Exempt?

Those whose total zakatable wealth is below the nisāb after deduction of confirmed debts already owed on the ZDD are not required to pay. Likewise, those who have not held wealth at nisāb for a complete hawl are exempt. The poor and needy themselves are recipients, not payers. Children who are minors fall under different rulings across the schools. The Maliki school requires guardians to pay Zakāt from the minor's own wealth when it reaches the nisāb.

CHAPTER THREE

Types of Zakāt

There are five main categories of Zakāt, each with its own asset class, rate, and timing.

Zakāt al-Māl applies to wealth, savings, gold, and trade goods. The rate is 2.5% and it is paid annually after a full hawl has passed.

Zakāt al-Fitr applies to all Muslims at the end of Ramadan. The amount is a fixed staple quantity and it must be paid before the Eid al-Fitr prayer.

Zakāt on Crops ('Ushr) applies to agricultural produce at either 5% or 10% depending on the irrigation method, and it is due at each harvest with no hawl requirement.

Zakāt on Livestock applies to camels, cattle, and sheep or goats and is paid in kind annually after a full hawl.

Zakāt on Minerals and Buried Treasure (Rikāz) is set at 20% and is due immediately upon discovery with no nisāb and no hawl required.

1. Zakāt al-Māl

Definition

The term Zakāt al-Māl (زَكَاةُ الْمَالِ) combines two Arabic words. Zakāt which means purification and growth and Māl (مَال) which means wealth, property, or anything of recognised monetary value that a person possesses and can benefit from. Together, Zakāt al-Māl means the obligatory purification levy on wealth and the annual giving of a defined portion of one's surplus assets to those entitled to receive it under divine command.

Zakāt al-Māl is the foundational and most comprehensive form of Zakāt. It is what most people mean when they simply say "Zakāt" in everyday conversation. While Zakāt al-Fitr applies to every Muslim regardless of wealth, 'Ushr applies to farmers, and livestock Zakāt applies to herders, Zakāt al-Māl is the form that touches the widest range of people across the widest range of asset types. It is the Zakāt of the merchant, the investor, the landlord, the entrepreneur, the professional, and the salaried worker who has accumulated surplus wealth above the nisāb after a complete hawl not every person who earns a wage. In Nigeria's diverse economy, Zakāt al-Māl is the ruling that touches almost every financially active Muslim adult.

The Quranic and Prophetic Foundation

Allah commanded Zakāt al-Māl in clear and unambiguous terms:

"And those who hoard gold and silver and spend them not in the way of Allah, give them tidings of a painful punishment. The Day when it will be heated in the fire of Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], 'This is what you hoarded for yourselves, so taste what you used to hoard.'"

Surah At-Tawbah 9:34-35

"And establish prayer and give Zakāt, and whatever good you put forward for yourselves, you will find it with Allah."

Surah Al-Baqarah 2:110

"The example of those who spend their wealth in the way of Allah is like a seed of grain which grows seven spikes; in each spike is a hundred grains. And Allah multiplies His reward for whom He wills."

Surah Al-Baqarah 2:261

The Prophet ﷺ was equally explicit about the consequence of neglecting Zakāt al-Māl. He said:

"Whoever is made wealthy by Allah and does not pay the Zakāt of his wealth, then on the Day of Resurrection his wealth will be made like a bald-headed poisonous male snake with two black spots over the eyes. The snake will

encircle his neck and bite his cheeks and say: "I am your wealth, I am your treasure."

Sahih al-Bukhari, Hadith 1403

The First Caliph Abu Bakr al-Siddiq (RA) went to war against tribes who withheld Zakāt after the Prophet's صلی اللہ علیہ وسلم death. He declared that Zakāt is a right embedded in wealth itself, not merely a personal act of piety. This historical precedent established once and for all that Zakāt al-Māl is a communal obligation enforceable by the community, not merely a private spiritual matter between the individual and Allah.

The Philosophy Behind the 2.5% Rate

The rate of 2.5% means one-fortieth of total net zakatable wealth. Classical scholars expressed it as paying one dirham for every forty dirhams of zakatable wealth. The rate reflects careful divine calibration of several considerations:

1. It is light enough to be universally bearable. A 2.5% annual levy does not threaten the economic viability of the payer. Even on significant wealth, 2.5% leaves 97.5% entirely intact. Islam is a religion of ease, not hardship, and the Zakāt rate reflects the divine intention to make compliance accessible to every qualifying Muslim.
2. It is heavy enough to be socially transformative. While individually modest, 2.5% aggregated across millions of Muslims generates enormous flows of wealth. If every Zakāt-eligible Muslim in Nigeria paid faithfully, the annual total would be in the hundreds of billions of Naira which is capable of fundamentally transforming poverty statistics across the country.

3. It reflects the passage of time and opportunity cost. The hawl requirement means that wealth has been held for a full year during which it had productive potential. Scholars reason that 2.5% approximates a fair community share of the expected returns on held wealth, even if the wealth itself sat idle.

4. It is consistent across all monetary wealth types. The uniformity of the rate across gold, silver, cash, trade goods, and most modern financial instruments reflects a deliberate simplicity. One rate, applied consistently, means no manipulation of asset classifications to reduce liability.

The Five Conditions in Depth

Islam

Zakāt is an act of worship (ibādah), and acts of worship in Islam are by definition obligations upon Muslims only. A non-Muslim cannot fulfil a Zakāt obligation because the intention (niyyah) required to render it valid as an act of worship is inseparable from Islamic faith. If a person embraces Islam mid-year, their hawl begins from the date of their conversion. They owe no Zakāt for the period before they became Muslim.

Complete Ownership (Milk Tāmm)

Complete ownership means that the wealth is fully under your control and disposal. The wealth must be actually in your possession or constructively accessible to you. You must have

the full right to use it, sell it, give it away, or invest it without restriction. No one else must have a valid prior claim on it.

Wealth held in trust for someone else is not yours and is not zakatable in your hands. Wealth genuinely disputed in court is not yet fully yours for Zakāt purposes until the dispute is resolved. Money you borrowed is not yours, it is a liability. Advance payments received for services not yet delivered are liabilities, not owned wealth, because you still owe the service. Pension funds that the government or employer controls and that you cannot access are not fully in your ownership yet.

Growth Potential (Al-Namā')

Zakāt al-Māl applies to productive wealth. This is wealth that either actually grows or has the constructive potential to grow. This explains why your personal home, personal vehicle, household furniture, work tools, and personal clothing are not zakatable. These items are consumed in use. They do not generate returns.

Cash has constructive growth potential even if it sits idle in a bank account. Gold and silver have growth potential through trading. Business inventory grows through the trading cycle. Shares grow through dividends and capital appreciation. Real estate used as your primary residence is exempt while real estate purchased for resale or generating rental income is zakatable. One is consumption, the other is production.

Nisāb (The Minimum Threshold)

The nisāb is the divinely established minimum below which Zakāt is not obligatory. It exists because Islam does not require the marginally comfortable to give in a way that would push them toward need themselves.

The Prophet ﷺ established two nisāb standards, gold and silver in a monetary economy where both metals served as currency. Today, in a fiat currency world, these translate into Naira equivalents based on daily market prices.

The gold nisāb is 85 grams of gold. At approximately ₦231,000 per gram of gold in the Nigerian market as at March 13, 2026, this amounts to approximately ₦19,635,000. The silver nisāb is 595 grams of silver. At approximately ₦3,972 per gram of silver, this amounts to approximately ₦2,363,340.

The Maliki school, properly understood in its classical texts, sets the nisāb for monetary wealth at the equivalent of twenty gold dinars (85 grams of pure gold). This is confirmed in the primary Maliki fiqh sources. Sheikh Yusuf al-Qaradawi, one of the most influential Islamic scholars of the twentieth century, explicitly endorsed the gold nisāb for paper currency in his landmark work *Fiqh al-Zakāt*.

The case for the gold nisāb is grounded in a recognition that the silver nisāb today produces a threshold that would have been unrecognisable to the scholars who originally endorsed it because those scholars lived in an era when gold and silver held a ratio of approximately 7:1. Today that ratio exceeds 80:1. Applying the silver nisāb at this level of disparity imposes Zakāt on people whose savings the Prophet ﷺ and the classical scholars never intended to reach. A person who barely has enough to cover modest savings would be made Zakāt-liable which is contrary to the spirit and purpose of the nisāb, which exists precisely to protect those who are not genuinely surplus-wealthy from the obligation.

Furthermore, the method of applying the lowest possible threshold to extract the maximum number of payers resembles

a taxation methodology rather than the divinely calibrated worship obligation that Zakāt is. The Islamic obligation was set with precision and that precision should be honoured rather than adjusted for policy outcomes, however well-intentioned.

The Nigerian Supreme Council for Islamic Affairs (NSCIA) supports the gold nisāb as the applicable standard for monetary wealth. Nigerian Muslims are advised to follow this position. The gold nisāb for cash, savings, and equivalent monetary wealth is therefore approximately ₦19,635,000, based on 85 grams of gold at current Naira market prices. This figure must be recalculated on your ZDD using the gold price prevailing on that specific date.

Hawl (The Lunar Year)

The hawl is the requirement that zakatable wealth must remain at or above the nisāb for a complete lunar year before Zakāt is due on it. The lunar year is approximately 354 days and that's about 11 days shorter than the solar year. Over a lifetime of paying Zakāt, a Muslim's ZDD will rotate gradually through the solar calendar, completing a full solar cycle approximately every 33 years.

The hawl exists for several reasons.

1. It ensures that Zakāt is not due on temporary windfalls.
2. It allows the payer time to assess, calculate, and gather their Zakāt thoughtfully.
3. It prevents hardship that would come from demanding Zakāt on wealth that may not yet have produced any actual returns.

4. And it ensures that Zakāt is a genuine annual institution rather than a transaction triggered by every temporary fluctuation in wealth.

The hawl begins from the day your total zakatable wealth first reaches the nisāb. If your wealth drops below the nisāb during the year and later rises above it again, the hawl restarts from the date it rises above the nisāb again. If you acquire new wealth mid-year, an inheritance, a bonus, a business windfall, most scholars integrate this into your existing hawl cycle. You assess everything on your next ZDD regardless of when the new wealth arrived.

Asset Types

Gold and Silver

Gold and silver are the original zakatable assets. The Prophet صلى الله عليه وسلم addressed them directly and in specific quantitative terms. In the Nigerian context, gold is especially significant because of its cultural importance in Muslim wedding traditions across the North, where substantial quantities of gold jewellery change hands as part of the mahr (bridal gift) and family gifting traditions.

The rate is 2.5% on all gold and silver holdings that meet the nisāb threshold after a complete hawl. Gold and silver are valued at their current market price on the ZDD, regardless of what you originally paid for them.

The question of women's jewellery is the most debated subcategory. The Maliki school, taking its lead from the hadith in which the Prophet صلى الله عليه وسلم addressed women wearing gold

bracelets and asked whether they paid Zakāt on them, holds that gold jewellery worn for customary adornment is exempt from Zakāt, while gold jewellery stored in a box, kept as investment, or exceeding customary use is zakatable.

It is worth noting that even within the Maliki framework, jewellery stored in a box for most of the year is zakatable. The precautionary position in the Nigerian context, given the Maliki dominance, is that gold jewellery exceeding customary adornment or stored as wealth above the nisāb is zakatable at 2.5% annually.

For Nigerian Muslim women, this is a ruling with significant financial implications. A bride who receives ₦5,000,000 worth of gold jewellery as part of her wedding gifts has received wealth that is partially zakatable under the Maliki view. If the jewellery is worn for customary adornment, it is exempt from Zakāt; if it is stored, kept as investment, or exceeds customary use, it is zakatable. Gold held in the form of certificates, gold ETFs, gold savings accounts, or digital gold products is zakatable exactly as physical gold is. The form of ownership does not change the underlying asset or its Zakāt obligation.

Cash, Bank Savings, and Deposits

All forms of liquid monetary holdings are zakatable. This includes Naira cash kept at home, balances in current accounts, savings accounts, fixed deposit accounts, and foreign currency holdings whether in Nigerian banks or abroad. The rate is uniformly 2.5% on the net balance after deducting debts already confirmed and established as owed on your ZDD, once the nisāb is met and the hawl has passed.

Foreign currency holdings like US dollars, British pounds, UAE dirhams, Saudi riyals held in domiciliary accounts or abroad are

converted to their Naira equivalent at the prevailing exchange rate on the ZDD and included in the zakatable base. The currency of holding is irrelevant. It is the monetary value that matters.

If you have a fixed deposit with a conventional bank earning interest, the principal is zakatable. The interest portion (*ribā*) is not zakatable because it is not legitimately your wealth. It must be separated and donated to charity without the intention of gaining spiritual reward from it. The *ribā* is disposed of by giving it away, not by including it in your Zakāt calculation. For Muslims using Jaiz Bank, Taj Bank, or other Islamic banking products in Nigeria, the profit-sharing returns on Islamic deposits are legitimate income and are included in the zakatable base as savings.

Business Inventory and Trade Goods

This category is especially significant for Nigerian Muslims given the scale and diversity of Muslim commercial activity, from the great textile markets of Kano's Kantin Kwari and Kaduna's Kasuwar Barci, to electronics dealers in Lagos's Alaba International Market, to pharmaceutical wholesale distributors in Onitsha, to rice merchants in Kebbi.

Trade goods (*urūd al-tijārah*) are any goods held with the intention of resale. The critical determining factor is intention. The same item can be a personal consumption good (not zakatable) or trade inventory (zakatable) depending entirely on why you possess it. A bag of rice in your kitchen is not zakatable. A hundred bags of rice in your warehouse for sale are zakatable as trade goods.

Trade goods are valued at their current market price on the ZDD not their cost price, not their original purchase price. If

you bought fabric for ₦2,000,000 six months ago and its market value on your ZDD is ₦2,800,000, you calculate Zakāt on ₦2,800,000. If the market has fallen and the same fabric is worth ₦1,600,000 on your ZDD, you calculate ₦1,600,000 market value on the day of assessment as the standard.

Several sub-questions arise in the Nigerian business context:

1. Goods in transit at the time of the ZDD are included at their market value. If you have paid for a container of goods from China that has not yet arrived in Lagos on your ZDD, many scholars include those goods in your zakatable wealth since you already own them; others say you should wait until they are in your physical possession.
2. Damaged or unsaleable goods are valued at their realistic recoverable value, which may be zero if they are genuinely worthless. You are not required to pay Zakāt on inventory you cannot actually sell.
3. Work in progress for manufacturers, builders, and craftspeople is included proportionally at the value of the work completed to date.
4. Real estate held for resale as distinct from your personal home is trade goods. A property developer in Abuja who holds completed apartments for sale is holding trade goods zakatable at 2.5% on their current market value.

Receivables and Money Owed to You

Money that others owe you is a form of wealth, but its zakatability depends on how realistically it can be collected.

A strong debt (dayn qawi) is one where you are genuinely confident of collection. This is a debt backed by collateral, a government salary you are owed, a well-documented loan to a reliable debtor. Strong debts are fully included in your zakatable wealth and Zakāt is due on them annually even before collection.

A weak debt (dayn da'if) is one whose collection is doubtful. This is a loan to someone who has disappeared, a judgment debt from an insolvent party, money owed by a business that has collapsed. Weak debts are excluded from the zakatable base. However, when eventually collected, the Maliki school holds that Zakāt is due only for the year of collection.

For Nigerian Muslims with significant outstanding business debts owed to them a common reality in an economy where payment delays are endemic, this framework provides both relief (exclude genuinely uncollectable debts) and obligation (include genuinely collectible ones).

Shares and Investment Portfolios

Two main approaches have been articulated by contemporary scholars:

1. The asset-based approach is considered the most technically correct. Under this method, you assess the zakatable assets of each company whose shares you own, proportional to your shareholding, and apply 2.5%. Zakatable assets of the company include its cash, receivables, and inventory. Non-zakatable assets include its fixed assets (buildings, machinery, equipment) and long-term investments. This approach is theoretically sound but practically complex for retail investors without access to detailed company balance sheets.

2. The market value approach is the practical alternative endorsed by many contemporary scholars for retail investors who cannot access detailed balance sheet data. Under this method, 2.5% is applied to the total market value of your portfolio on your ZDD. This is simple to calculate and is widely endorsed as valid for ordinary investors.

For Nigerian Stock Exchange investors holding shares in Dangote Cement, MTN Nigeria, Zenith Bank, or any other NGX-listed company, the market value approach is the most practically accessible method. Obtain your portfolio statement on your ZDD, note the total market value, and apply 2.5%. Dividends received during the year are treated as income and added to savings, assessed as cash on the next ZDD.

Rental Income and Real Estate Investment

The physical property itself whether residential, commercial, or industrial is generally not zakatable as an asset under Zakāt al-Māl. Fixed assets used to generate income are not trade goods and do not themselves carry the growth potential that zakatable wealth requires in the direct sense.

However, rental income that is saved and accumulated is fully zakatable as cash. If you own a shopping complex in Kano and it generates ₦6,000,000 in annual rent, whatever portion you save and still hold on your ZDD is part of your cash holdings and zakatable at 2.5%. The mainstream position applied consistently by scholars is that the property itself is exempt and the saved rental income is treated as cash for Zakāt purposes.

Pensions and Retirement Savings in Nigeria

The Nigerian pension system under the Contributory Pension Scheme (CPS) managed by PENCOM creates specific fiqh questions for Nigerian Muslim workers.

For the Retirement Savings Account (RSA) managed by a PFA (Pension Fund Administrator), the funds are locked until retirement. You cannot access, withdraw, or invest them independently before a defined retirement age except in specific hardship circumstances. Given this lack of complete ownership and control, the majority of scholars hold that the RSA balance is not fully zakatable while the funds remain locked. The hawl and ownership conditions are not fully met. Zakāt is therefore deferred until you begin receiving pension withdrawals, at which point any savings accumulated from those withdrawals are assessed as cash on your ZDD.

For voluntary additional contributions (AVCs) to your RSA that you have made voluntarily and which may have different accessibility rules, consult your PFA and a qualified Islamic scholar to determine the extent of your effective ownership and control before including them in your Zakāt calculation.

For gratuity payments received as lump sums upon retirement or resignation, Zakāt is due from the date of receipt and a new hawl begins from that date. One full lunar year after receiving the payment, you assess how much of it remains and pay 2.5% on whatever amount is still held above the gold nisāb approximately ₦19,635,000 at the time of writing, though this figure must be recalculated using the current gold price on your ZDD.

It is important to note that many Nigerian workers, particularly lower-grade civil servants, teachers, nurses, and others on modest salaries will receive gratuity or pension withdrawals that fall below the gold nisāb entirely. These workers owe no

Zakāt al-Māl on those amounts. The nisāb exists precisely to ensure that Zakāt is an obligation on genuine surplus wealth, not on the modest retirement savings of those who spent their working lives meeting basic needs. A worker in this situation may give voluntary sadaqah as they are able, and that giving carries its own reward.

For private savings schemes like personal investment accounts, fixed deposits, and treasury bills that you hold independently and can access freely, the full Zakāt al-Māl rules apply: 2.5% on net balances above the gold nisāb of approximately ₦19,635,000 after a complete hawl. The Naira equivalent of the gold nisāb must be freshly calculated on your ZDD using the gold price prevailing on that specific date.

Cryptocurrency in Nigeria

Nigeria's exceptionally high cryptocurrency adoption rate driven by currency volatility, restrictions on dollar access, and a large tech-savvy youth population makes this a practically urgent area of fiqh for Muslims.

Contemporary scholars and fiqh bodies including AAOIFI, the Islamic Fiqh Academy, and the Darul Ifta' institutions of Egypt and Saudi Arabia have largely converged on treating cryptocurrencies with genuine market value and tradability as māl (zakatable property). The key conditions are that the asset has genuine monetary value, that it is tradeable in a recognised market, and that it is not intrinsically haram in its use or nature.

For Bitcoin, Ethereum, USDT, BNB, and similar major cryptocurrencies widely used in Nigeria, these conditions are met. Zakāt is due at 2.5% on the Naira-equivalent market value of all holdings on your ZDD.

For meme coins, highly speculative tokens, and assets with no genuine use case or trading liquidity, scholars are more cautious. The safest position is to seek a specific fatwa on any novel or highly speculative digital asset.

Stablecoins such as USDT and USDC held as a store of value are treated as cash or cash equivalents at their Naira-equivalent value on the ZDD. DeFi yields, staking rewards, and liquidity provision returns are income accumulated as savings and assessed on the next ZDD as part of your cash holdings.

NFTs held as investments with genuine market value are included in the zakatable base at their current market value. NFTs with no active market or buyer may be excluded on the basis that illiquid assets with no realisable value do not constitute māl in the Shar'i sense. NFTs purchased as part of a business operation are treated as trade goods at market value.

For P2P traders who use USDT to facilitate dollar-Naira exchanges which is a widespread practice in Nigeria, the USDT holdings are trade goods, zakatable at 2.5% of the total USDT position in Naira equivalent to the ZDD.

Business Bank Accounts and Working Capital

Many Nigerian business owners maintain separate business accounts from personal accounts. Business accounts that hold working capital for operations, purchase of stock, payment of wages, and covering rent are zakatable only to the extent that they represent liquid wealth exceeding immediately needed operational obligations confirmed on the ZDD. For example, if a business account holds ₦10,000,000 but ₦7,000,000 is already

committed to paying suppliers whose debts are established and owed, the practical zakatable amount would be about ₦3,000,000.

Business goodwill, intellectual property, and brand value are not zakatable. These intangible assets do not constitute māl in the classical sense.

What Is Deductible Under the Maliki School

The Maliki school permits the deduction of debts that are already confirmed and established as owed at the moment your hawl completes, that is, on your ZDD. The operative question is always: does this debt exist and is it already owed right now, on this specific day? If yes, it is deductible. If it is a future obligation not yet demanded or established, it is not.

Confirmed deductible debts include supplier debts already outstanding and owed on your ZDD, loan instalments already demanded and unpaid on your ZDD, rent arrears already owed to your landlord on your ZDD, and unpaid Zakāt from prior years. These are present burdens confirmed on the day of assessment.

What is not deductible under the Maliki position includes future loan instalments not yet demanded, anticipated bills not yet issued, projected household spending, and any obligation that has not yet legally fallen due on your ZDD. These are future obligations, not present debts, and they do not reduce your zakatable wealth on the day of assessment.

This distinction matters significantly in practice. A person who has ₦3,000,000 in savings and owes a confirmed ₦500,000 to their landlord for rent already due and unpaid has a zakatable

base of ₦2,500,000. The same person who has ₦3,000,000 in savings and anticipates paying ₦500,000 in rent next month has a full zakatable base of ₦3,000,000 because that future rent has not yet become an established debt on their ZDD.

Business Debts and Their Zakāt Treatment

Nigerian Muslim business owners carry a variety of debt types simultaneously. Understanding how each is treated is essential for accurate Zakāt calculation. The governing principle throughout is the same: only debts already confirmed and established as owed on your ZDD are deductible.

1. Supplier Credit and Trade Debts

The most common business debt in the Nigerian Muslim commercial landscape is supplier credit. These are goods purchased on credit from a wholesaler or manufacturer with payment deferred. If the outstanding supplier balance is already confirmed and owed on your ZDD, it is fully deductible.

A critical nuance for Nigerian traders carrying revolving supplier credit is that only the actual outstanding balance already owed on the ZDD is deductible, not the full credit facility extended to you, and not future orders not yet placed. A textile merchant in Kano who has a ₦30,000,000 credit facility with his supplier but has only drawn ₦12,000,000 of it, and that amount is outstanding and unpaid on his ZDD, deducts only ₦12,000,000. The undrawn facility is not a debt; it is a potential future obligation.

2. Bank Loans and Business Financing

For Nigerian Muslim business owners using conventional bank loans, only the principal component of the outstanding loan is relevant to the Zakāt calculation. Accrued interest (ribā) on a conventional loan is not a legitimate debt in Islamic law and cannot be used to reduce zakatable wealth. Deducting interest from zakatable wealth would mean using an unlawful obligation to reduce a worship obligation, which is impermissible.

For business owners using Islamic financing products from Jaiz Bank, Taj Bank, or other Shariah-compliant institutions whether Murābahah, Ijārah, or Diminishing Mushārahah the outstanding balance under these arrangements is a legitimate confirmed debt. Any instalment already demanded and unpaid on the ZDD is deductible.

3. Unpaid Staff Salaries and Wages

A business owner who has not yet paid staff salaries or wages that are already due on the ZDD owes a confirmed debt to identifiable creditors which are the employees themselves. This outstanding payroll is deductible from zakatable wealth. This category is frequently overlooked by Nigerian business owners in their Zakāt calculations. A factory owner in Kaduna who owes his workers ₦2,400,000 in salaries already due and unpaid on his ZDD has a confirmed deductible liability of ₦2,400,000.

4. Government Taxes and Levies Already Assessed

Corporate income tax, VAT, and other government levies that have already been formally assessed and confirmed as owed on your ZDD are established debts owed to an identifiable creditor,

the government. These are deductible. Tax liabilities not yet formally assessed or future tax obligations not yet confirmed are not deductible.

5. Partnership Debts in Joint Businesses

Where a business is jointly owned through a shirkah partnership, each partner's zakatable share of the business is assessed proportionally. The confirmed outstanding debts of the partnership on the ZDD are similarly allocated proportionally. If two partners own a business equally and the business has ₦10,000,000 in confirmed outstanding supplier debts on the ZDD, each partner deducts ₦5,000,000 from their respective zakatable share. If the partnership is split 60-40, the deductions are ₦6,000,000 and ₦4,000,000 respectively.

6. Advance Payments Received from Customers

A business owner who has received advance payment from customers for goods not yet delivered or services not yet rendered holds a liability because they still owe the customer either the delivery or a refund. Under the Maliki school, unearned advance payments that represent a genuine outstanding obligation on the ZDD are treated as liabilities rather than owned wealth. A building contractor in Abuja who has received ₦5,000,000 as advance payment for a project not yet begun or completed on his ZDD has not yet earned that money. It remains a liability to the client and is deductible from his zakatable wealth. However, advance payments for work already fully completed and delivered are earned income and are not deductible.

7. Disputed Business Debts

Where a business debt is genuinely contested. Let's say a supplier claims ₦4,000,000 is owed but the business owner disputes the amount or the validity of the claim, the Maliki position is that a genuinely disputed debt is not yet a confirmed established obligation and is therefore not deductible until the dispute is formally resolved. A business owner should not claim disputed debts as deductions to reduce Zakāt liability when genuine uncertainty exists about whether the obligation is valid.

8. Debts Denominated in Foreign Currency

Nigerian importers and businesses with international trading relationships frequently carry debts in US dollars, euros, or Chinese yuan. Such foreign currency debts are deductible, but they must be converted to their Naira equivalent at the prevailing Central Bank of Nigeria exchange rate on the ZDD, not the rate at which the goods were originally invoiced, and not a historical average rate. The Naira value of the debt on the specific day of assessment is what reduces the zakatable base.

The Complete Method of Calculating Zakāt al-Māl

Step One: Establish Your ZDD

If you have never paid Zakāt al-Māl before, your ZDD is the day you first commit to the obligation. Set a recurring reminder in your phone or diary for the same date in the Islamic (Hijri) calendar one year from today. It is practical to set your ZDD as 1 Ramadan each year. This allows Zakāt payment during the month of maximum spiritual reward and makes tracking easier.

Step Two: Value All Zakatable Assets

On your ZDD, go through every category of zakatable wealth and determine its current Naira value not the value when you acquired it, not an average value over the year, but the value on the specific day of your ZDD. For cash, this is straightforward. For gold jewellery, check the gold price on that day and multiply by the weight in grams. For shares, check the NGX closing price on that day. For business inventory, do a stock count and value at current selling price. For crypto, check the exchange rate on that day.

Step Three: Deduct Confirmed Debts Already Owed on Your ZDD

Identify all debts and financial obligations that are already confirmed and established as owed on the day of your ZDD. These are deductible from your zakatable asset base. The operative question is not when a debt will fall due in the future, but whether it is a real, confirmed burden sitting on you at the moment your hawl completes.

For ongoing loans and mortgages, deduct only instalments already demanded and unpaid on your ZDD, not instalments that will fall due in future months. Projected future household spending like next month's groceries, upcoming utility bills, transport expenses is not deductible under the Maliki school. These are not yet established debts owed to any specific creditor.

Step Four: Check Against the Nisāb

Compare your net zakatable wealth which is your total zakatable assets minus debts already established and owed on your ZDD against the current gold nisāb. Calculate this by multiplying 85 grams by today's Naira gold price per gram or

you can check NSCIA Twitter account to get the value of gold Nisab. If the net figure is below the nisāb, Zakāt is not due for this year. If it meets or exceeds the nisāb, proceed.

Step Five: Apply the Rate

Multiply your net zakatable wealth by 2.5%. The result is your Zakāt due for this year.

Step Six: Pay Promptly

Pay the calculated amount to eligible recipients as soon as possible. The debt is now established and must be settled. Any delay without valid reason is sinful.

Comprehensive Worked Examples

Example One: Kano Market Trader (Mallam Sule)

Mallam Sule runs a provisions wholesale business in Kano. On 1st Ramadan, his ZDD, he assesses the following; his business stock valued at market price amounts to ₦25,000,000. His business current account with First Bank holds ₦8,500,000. His personal savings account with Jaiz Bank holds ₦4,200,000. Gold jewellery belonging to his wife totalling 120 grams at ₦231,000 per gram amounts to ₦27,720,000. Receivables from reliable customers he is confident of collecting amount to ₦5,000,000. His personal vehicle and family home are exempt.

On the liabilities side, he owes suppliers ₦12,000,000 already outstanding and unpaid on his ZDD. He has a business loan instalment of ₦3,000,000 already demanded and unpaid on his ZDD. His unpaid Zakāt from last year amounts to ₦200,000. All

three are confirmed debts already established on his ZDD and are fully deductible.

Total zakatable assets: ₦25,000,000 + ₦8,500,000 + ₦4,200,000 + ₦27,720,000 + ₦5,000,000 = ₦70,420,000.

Total deductible liabilities: ₦12,000,000 + ₦3,000,000 + ₦200,000 = ₦15,200,000.

Net zakatable wealth: ₦70,420,000 – ₦15,200,000 = ₦55,220,000.

This far exceeds the gold nisāb of approximately ₦19,635,000, which is the applicable standard.

Zakāt due: ₦55,220,000 × 2.5% = ₦1,380,500.

Example Two: Abuja Professional with Investments (Dr. Hauwa)

Dr. Hauwa is a medical doctor working in a private hospital in Abuja. On her ZDD, she holds the following; her GTBank savings account balance is ₦6,800,000. Her Stanbic IBTC mutual fund portfolio is valued at ₦15,000,000. Gold jewellery she owns totals 80 grams at ₦231,000 per gram, amounting to ₦18,480,000. She holds USDT 2,000 in a crypto wallet, equivalent to approximately ₦2,772,000 at current rates. Her RSA pension balance is ₦22,000,000 but is locked until retirement and is therefore excluded. She has no confirmed debts already owed on her ZDD.

Total zakatable assets: ₦6,800,000 + ₦15,000,000 + ₦18,480,000 + ₦2,772,000 = ₦43,052,000.

Total deductible liabilities: None.

Net zakatable wealth: ₦43,052,000.

This exceeds the gold nisāb of approximately ₦19,635,000.

Zakāt due: ₦43,052,000 × 2.5% = ₦1,076,300.

Example Three: Small Business Owner Struggling with Debt (Alhaji Garba)

Alhaji Garba runs a phone accessories business in Lagos. On his ZDD, his stock is valued at ₦4,500,000 and his business account holds ₦1,200,000. He owes a supplier ₦3,800,000 already outstanding and unpaid on his ZDD. He has a bank loan instalment of ₦800,000 already demanded and unpaid on his ZDD.

Total zakatable assets: ₦4,500,000 + ₦1,200,000 = ₦5,700,000.

Total deductible liabilities: ₦3,800,000 + ₦800,000 = ₦4,600,000.

Net zakatable wealth: ₦5,700,000 – ₦4,600,000 = ₦1,100,000.

The gold nisāb is approximately ₦19,635,000. His net zakatable wealth of ₦1,100,000 is well below the nisāb, so no Zakāt is due for this year.

Common Mistakes Most Muslims Make with Zakāt al-Māl

1. Using the solar year instead of the lunar year

The hawl is a lunar year of approximately 354 days. Using a full 365-day solar year means your ZDD gradually shifts and you may effectively skip a Zakāt payment without realising it. Always track your ZDD in the Hijri calendar.

2. Forgetting gold jewellery

Many Muslim women and their husbands overlook gold jewellery when calculating Zakāt. Given the quantities of gold jewellery involved in Nigerian Muslim wedding culture, this is often the single largest uncalculated zakatable asset in a household.

3. Deducting the full mortgage balance

Only instalments already demanded and unpaid on your ZDD are deductible, not the entire outstanding balance. A Nigerian homeowner with a ₦30,000,000 outstanding mortgage who deducts the full balance is making a significant calculation error.

4. Excluding crypto from the calculation

Many Nigerian Muslims active in the crypto market do not include their digital asset holdings in Zakāt calculations. As established above, crypto with genuine market value is zakatable.

5. Not updating the gold nisāb

The Naira equivalent of the gold nisāb changes with gold prices and exchange rate movements. Always look up the current gold price in Naira on your ZDD before calculating. The gold nisāb is fixed at 85 grams of gold but its Naira value must be freshly determined each year.

6. Delaying Zakāt payment without valid reason

Once calculated, Zakāt is a debt immediately due. Identify recipients in advance so payment can follow calculation as quickly as possible.

7. Deducting future obligations not yet owed

Some Nigerian Muslims deduct anticipated future bills like upcoming rent, expected utility costs, projected grocery spending from their zakatable wealth. Under the Maliki school, only debts already confirmed and established as owed on your ZDD are deductible. Future living costs that have not yet been incurred and are not yet owed to any specific party remain part of your zakatable base until actually spent. The correct approach is to deduct only what you genuinely owe on your ZDD like supplier debts already outstanding, loan instalments already demanded and unpaid, confirmed rent arrears already owed to your landlord, and unpaid Zakāt from prior years.

The Spiritual Dimension of Zakāt al-Māl

Beyond the legal framework, Zakāt al-Māl is a profound annual spiritual exercise. The act of sitting down once a year to honestly count every Naira you own, every gram of gold your

household holds, every investment position you carry, and every debt you owe and then computing how much of it belongs to the poor is an exercise in radical honesty and gratitude that few other religious obligations match.

The hawl itself is a spiritual design feature. By requiring a full year to pass before Zakāt is due, Allah gives the owner time to develop emotional attachment to the wealth and then requires them to give a portion of it anyway. Requiring it after a year of ownership means that every Zakāt payment is a genuine exercise in non-attachment.

The uniformity of the rate across all wealth types also carries a spiritual message. Whether you are a billionaire in Lagos or a small trader in Gusau, the rate is the same;v 2.5%. The amount given differs enormously, but the proportion is equal. This equality of rate reflects the Islamic principle that every Muslim's obligation to the community is proportional to what they have.

Finally, the annual rhythm of Zakāt al-Māl, the same date every lunar year, year after year builds it into the structure of a Muslim life. It is not a one-off act of generosity triggered by a moment of emotion. It is a disciplined, calendared, structured obligation which serves as an annual accounting between the individual and their community, witnessed by Allah.

2. Zakāt al-Fitr

Definition and Origin

Zakāt al-Fitr (زَكَاةُ الْفِطْرِ) combines Zakāt with al-Fitr, which is derived from the Arabic root **fatara** which means to break a

fast or return to one's natural state. Al-Fitr refers specifically to the breaking of the Ramadan fast. Eid al-Fitr, the Festival of Breaking the Fast, takes its name from the same root.

Zakāt al-Fitr is the Zakāt of the breaking of the fast and the charity that accompanies the conclusion of Ramadan. It is also called Sadaqat al-Fitr in many hadith texts. The two terms are used interchangeably and refer to the same obligation.

Unlike Zakāt al-Māl, which is a function of wealth and is paid by the wealthy, Zakāt al-Fitr is a function of personhood and the completion of Ramadan. It is due on every Muslim rich or poor who possesses more than their basic needs on the night before Eid.

The Prophetic Foundation

The obligation of Zakāt al-Fitr was established directly by the Prophet ﷺ and is among the most strongly attested Sunnah obligations in all of Islamic law.

In a hadith reported by Ibn Abbas, it was noted that:

"The Messenger of Allah ﷺ enjoined Zakāt al-Fitr of one sa' of dates or one sa' of barley upon every Muslim; free or slave, male or female, young or old and he commanded that it be paid before the people go out to the Eid prayer."

Sahih al-Bukhari, Hadith 1503; Sahih Muslim, Hadith 984

Also:

"The Messenger of Allah ﷺ ordained Zakāt al-Fitr as a purification for the fasting person from idle talk and obscenities, and as food for the poor. Whoever pays it

before the prayer, it is accepted Zakāt. Whoever pays it after the prayer, it is merely sadaqah among the various forms of sadaqah."

Abu Dawud, Hadith 1609; Ibn Majah, Hadith 1827

These two hadiths together establish the three key dimensions of Zakāt al-Fitr: its universality (every Muslim), its purpose (purification of the faster and food for the poor), and its critical timing (before the Eid prayer).

Why Zakāt al-Fitr Exists

Zakāt al-Fitr has two distinct purposes:

1. Purification of the fasting person: Ramadan is a month of heightened worship, but Muslims remain human. They slip into idle talk, backbiting, and argument despite their best intentions. The month's fast may be technically complete but spiritually imperfect. Zakāt al-Fitr is the cleansing mechanism which serves as a final act of giving at the conclusion of the month that wipes away those imperfections. In this sense, it functions analogously to the prostration of forgetfulness (sujud al-sahw) in prayer and a corrective measure at the end that addresses the deficiencies of the act itself.

2. Food for the poor on Eid: The Prophet ﷺ wanted every Muslim including the poorest to celebrate Eid with dignity and sufficiency. The poor should not spend that day worrying about where their next meal will come from while the wealthy feast. In Nigeria, where some families live close to subsistence, the importance of ensuring Zakāt al-Fitr reaches the poor before Eid morning cannot be overstated.

Who Is Obligated to Pay?

Zakāt al-Fitr is due on every Muslim who possesses food or wealth beyond their basic needs on the night before Eid. This threshold is intentionally low. It is not the nisāb of Zakāt al-Māl. A person does not need to be wealthy in the Zakāt al-Māl sense to owe Zakāt al-Fitr. They simply need to have enough for themselves and their household for that day and night.

Zakāt al-Fitr is due not only for oneself but on behalf of every dependent under one's financial responsibility:

A wife is her husband's dependent. He pays on her behalf. Minor children are dependents. Their father pays on their behalf. A dependent parent living in your care, you pay on their behalf. A full-time domestic worker (house help) living in your home and under your full financial care, the Maliki school holds that such a live-in employee qualifies as a dependent for Zakāt al-Fitr.

Adult children who are financially independent pay their own Zakāt al-Fitr. A wife who has independent wealth and chooses to pay her own Zakāt al-Fitr may do so, but her husband's obligation to pay on her behalf is not removed by her independent payment.

The majority of scholars hold that Zakāt al-Fitr is not obligatory for a foetus in the womb. However, Uthman ibn Affan (RA) is reported to have paid on behalf of unborn children as a recommended precautionary practice, and many scholars commend this.

The Amount to Be Paid

The amount of Zakāt al-Fitr is one sa' of the staple food of the local community.

A sa' is an ancient Arabic volumetric measure. Contemporary scholarly consensus places one sa' at between 2.4 and 3 kilograms depending on the food type and density. The most widely cited figure is 2.5 kilograms, used by most Nigerian Islamic organisations. For those without access to a sa' measure, 12 to 16 milk cups is a practical equivalent.

The Prophet ﷺ specified dates, barley, raisins, and dried curds (aqit). Wheat was added by the Companions as a valid equivalent. In Nigeria, rice, millet (gero), sorghum (dawa), maize, garri, and beans are all valid for Zakāt al-Fitr. The operative principle is the staple food that forms the primary dietary sustenance of the local community.

On the question of paying in cash: the Maliki school in its classical position requires payment in food, holding that the Prophet ﷺ specified food and the obligation should be fulfilled as specified. However, in contemporary Nigeria, the overwhelming practice endorsed by state Zakāt boards, emirate councils, and local imams is to pay in cash given the logistical reality that distributing and collecting sacks of rice or millet is burdensome and that cash allows the poor to buy whatever food they actually need. Nigerian Muslims may follow this established local practice. The cash equivalent is calculated by the local Zakāt authority based on the current market price of the local staple food. For 2024–2025, most Nigerian Zakāt organisations published figures ranging from ₦2,000 to ₦5,000 per person.

The Critical Importance of Timing

The obligation of Zakāt al-Fitr arises at sunset on the last day of Ramadan. Anyone who is Muslim and alive at that moment,

and who possesses means above basic needs, owes Zakāt al-Fitr.

The Prophet ﷺ and the Companions would typically pay one or two days before Eid giving receiving families time to prepare food and celebrate on the day itself. This is the recommended practice.

The Prophet ﷺ explicitly stated that Zakāt al-Fitr paid before the Eid prayer is accepted Zakāt with full reward and validity. Paid after the Eid prayer, it becomes mere sadaqah losing its specific status, reward, and purpose as Zakāt al-Fitr. This is an unusually explicit statement of consequence in Islamic fiqh.

Paying Zakāt al-Fitr during Ramadan is valid. The Maliki school restricts early payment to the last two or three days of Ramadan. For practical purposes, choosing a date in the last ten days of Ramadan is both valid and aligns with the heightened spiritual atmosphere of that period.

How Zakāt al-Fitr Is Distributed

Zakāt al-Fitr should be given to the eight eligible categories of recipients specified in At-Tawbah 9:60 which will be discussed in the later chapter. However, the majority of scholars hold that the most appropriate recipients are specifically the poor and needy (the fuqarā' and masākīn). The explicit prophetic purpose of "food for the poor" suggests prioritising the poorest members of the community.

Practical Guidance for Families

1. Establish your household count in advance. Before the last week of Ramadan, confirm who is in your household and under your financial care.
2. Check the published local figure. Every year, local mosques and the Zakāt and Sadaqat Foundation of Nigeria publish the recommended Zakāt al-Fitr amount per person. Multiply by your household count.
3. Pay before the Eid prayer. Ideally pay on the 27th or 28th of Ramadan. This gives Zakāt organisations time to reach and distribute to families before Eid morning.
4. Do not pay to family members you are responsible for. You cannot give your Zakāt al-Fitr to your own wife or children as recipients. Give to the genuinely poor in your neighbourhood or through a trusted organisation.
5. Keep a record. Note the year, the amount per person, the total paid, and where it was distributed.

The Spiritual Meaning of Zakāt al-Fitr

Zakāt al-Fitr is the final act of Ramadan. At the end of a month of intensive worship, before the celebration begins, Allah asks for one final act, which is giving not prayer, not fasting, not recitation but giving. This says something profound about the place of generosity in the Islamic worldview. Ramadan concludes not with a private spiritual act but with a social one. The celebration of Eid is not permitted to begin not with full spiritual completion until the poor have been provided for.

Islamic spirituality is never complete when directed only upward. It must always flow outward into the community, into the lives of the vulnerable, into the fabric of human solidarity.

3. Zakāt on Livestock

Definition and Background

Zakāt on livestock (Zakāt al-An'ām — زَكَاةُ الْأَنْعَامِ) is one of the oldest and most precisely documented forms of Zakāt in all of Islamic jurisprudence. The Prophet ﷺ addressed it in detailed written instructions including letters sent to his governors and collectors specifying exact rates for each category and band of animals. These letters are preserved in hadith collections and formed the primary reference for classical scholars when codifying the rules of livestock Zakāt.

The word an'ām (أَنْعَامٌ) in Arabic refers collectively to the three categories of domesticated grazing animals: camels (ibil), cattle (baqar), and sheep and goats (ghanam). In Nigeria today, livestock Zakāt is particularly relevant for the Fulani and other pastoral communities of the North like the Fulbe, Shuwa Arabs, and other groups for whom cattle, sheep, and goats remain the primary expression of wealth and livelihood.

The Foundational Condition (Sa'imah)

Before any livestock Zakāt rates can apply, the animals must meet the fundamental qualifying condition of being sa'imah (سَائِمَةٌ). These are animals that graze freely on natural pasture for most of the year, feeding themselves from the open land without significant hand-feeding or purchased feed.

The sa'imah condition means that animals primarily hand-fed, kept in intensive feedlot systems, or maintained on purchased fodder for most of the year do not qualify for traditional livestock Zakāt. This has enormous implications for modern commercial livestock farming. Animals must also be held for a complete hawl (one full lunar year of ownership above the nisāb).

Zakāt on Sheep and Goats (Ghanam)

Zakat is not due on sheep until they reach forty heads, whether they are sheep, goats, or a mixture of the two, for all of them fall under the designation of ghanam in the chapter of zakat. The basis of calculation in sheep differs from that of camels and cattle, in that it does not proceed from the outset on the basis of recurring units, but rather passes through specified stages with fixed numbers, after which it moves to a stable rule.

Its stages are as follows:

From forty to one hundred and twenty, there is one sheep due, regardless of the exact number within this range. Thus, one who owns forty sheep and one who owns one hundred and twenty sheep each gives one sheep.

If the number reaches one hundred and twenty-one, then two sheep are due. This remains the case until the number reaches two hundred.

If it reaches two hundred and one, then three sheep are due. This remains the case until the number reaches three hundred.

If it reaches three hundred and one, the calculation moves to a new fixed rule; one sheep for every one hundred. Thus,

whoever owns three hundred and one sheep up to four hundred owes four sheep, and whoever owns four hundred and one sheep up to five hundred owes five sheep. In this manner, zakat increases by one sheep for every additional hundred.

For example, one who owns three hundred and fifty sheep is within the range from three hundred and one to four hundred, so he owes four sheep, not five. The obligation does not increase to five except when the number reaches four hundred and one.

One who owns four hundred and fifty sheep owes five sheep, since his number falls between four hundred and one and five hundred.

One who owns exactly five hundred sheep owes five sheep, and the obligation does not rise to six unless the number reaches five hundred and one.

One who owns one thousand sheep owes ten sheep, because the ruling is one sheep for every one hundred, and one thousand contains ten hundreds.

Zakāt on Cattle (Baqar)

Zakat is not obligatory on cattle until they reach thirty heads. The basis of calculation in cattle rests on only two fixed standards: for every thirty, there is one tabīʾ or tabīʾah, meaning a male or female calf that has completed its first year and entered its second; and for every forty, there is one musinnah, meaning a cow that has completed two years and entered its third. It is older and of higher value than the tabīʾ.

The stages are explained as follows:

From thirty to thirty-nine: there is one tabī or one tabī'ah.

If it reaches forty, then there is one musinnah.

If it reaches sixty, which is thirty plus thirty, then there are two tabī.

If it reaches seventy, which is thirty plus forty, then there is one tabī and one musinnah.

If it reaches eighty, which is forty plus forty, then there are two musinnahs.

If it reaches ninety, which is thirty plus thirty plus thirty, then there are three tabī's.

If it reaches one hundred, which is forty plus thirty plus thirty, then there is one musinnah and two tabī's.

If it reaches one hundred and ten, which is forty plus forty plus thirty, then there are two musinnahs and one tabī.

If it reaches one hundred and twenty, this number is special because it admits two valid combinations at the same time: either forty plus forty plus forty, in which case there are three musinnahs; or thirty plus thirty plus thirty plus thirty, in which case there are four tabī's. The owner of the cattle has a choice between the two combinations, because each fully covers the number with nothing left over. This choice only applies when the number equally admits both combinations; if only one combination is possible, then there is no choice and it must be followed.

The calculation continues in the same way for numbers above that.

How is zakat calculated if your cattle do not divide evenly by thirty or forty?

If the number of cattle does not divide evenly by thirty or forty, then the rule is to look for the mixed combination of thirties and forties that covers the whole number or leaves the least amount outside it. Whatever remains under thirty is disregarded and nothing is due for it.

Example of one hundred and thirty-five cattle

One hundred and thirty-five does not divide evenly by thirty alone or by forty alone. So we look for the mixed combination: thirty, thirty, thirty, forty, and five. The remaining five are disregarded, and nothing is due for them. The result is: three tabī's for the three thirties, and one musinnah for the forty. So on one hundred and thirty-five cattle, the due is three tabī's and one musinnah. Here there is no choice, because this is the only possible combination that leaves the least outside it.

Example of one hundred and fifty cattle

One hundred and fifty admits two valid combinations: either five thirties, in which case there are five tabī's; or forty plus forty plus thirty plus forty, in which case there are three musinnahs and one tabī. Both combinations fully cover the number with no remainder, so the owner of the cattle has a choice between them.

Example of one hundred and seventy cattle

One hundred and seventy: we try forty plus forty plus thirty plus thirty plus thirty, and that equals one hundred and seventy exactly. The result is two musinnahs for the two forties, and three tabī's for the three thirties. So on one hundred and seventy cattle, there are two musinnahs and three tabī's. This is the only possible combination, so there is no choice here.

General Rule That Makes the Calculation Easy

First, try dividing the entire number by thirty. If it divides evenly, then the matter is clear: for every thirty, one tabī. Then try dividing it entirely by forty. If it divides evenly, then likewise: for every forty, one musinnah. If it does not divide evenly by either one on its own, then look for the mixed combination of thirties and forties that covers the whole number or leaves the least amount outside it. Whatever remains under thirty is disregarded and nothing is due for it. If you find more than one valid combination that fully covers the number, then the owner of the cattle has a choice between them. But if only one combination is possible, then there is no choice and it must be followed.

For Nigerian cattle farmers, the cattle Zakāt rules represent a significant annual obligation for large herds. A herder with 200 head of cattle owes five animals per year in Zakāt. Given that a single Nigerian cow can be worth ₦500,000 to ₦2,000,000 depending on breed and size, this is a Zakāt payment of potentially ₦2,000,000 to ₦10,000,000 annually, a substantial contribution to community welfare.

Zakāt on Camels (Ibil)

Zakat is not obligatory on camels until they reach five in number. The following is a detailed account of the Zakat amounts for camels across all their stages:

From five to twenty camels: For every five, one sheep is due. One who owns five to nine camels owes one sheep; ten to fourteen, two sheep; fifteen to nineteen, three sheep; and twenty to twenty-four, four sheep. Once the number reaches twenty-five, the basis of calculation shifts from sheep to camels themselves.

At twenty-five, one bint makhād is due. A bint makhād is a female camel that has completed its first year and entered its second. From thirty-six to forty-five: one bint labūn is due. A bint labūn is a female camel that has completed two years and entered its third. It is named so because its mother has likely given birth again, thus becoming a labūn (possessor of milk). From forty-six to sixty: one ḥiqqa is due. A ḥiqqa is a female camel that has completed three years and entered its fourth. It is named so because it has become strong enough for a rider to be mounted upon it. From sixty-one to seventy-five: one jadha`a is due. A jadha`a is a female camel that has completed four years and entered its fifth, being older and of higher value than the previous stages. From seventy-six to ninety: two bint labūns are due. From ninety-one to one hundred and twenty: two ḥiqqas are due. Upon reaching one hundred and twenty-one, the calculation enters a new phase where the basis changes entirely.

For every forty, one bint labūn is due, and for every fifty, one ḥiqqa is due. Thus, one who owns one hundred and twenty-one to one hundred and twenty-nine is assessed based on the shift.

For example, one who owns one hundred and twenty divides them into three groups of forty, requiring three bint labūns. One who owns one hundred and thirty divides them into one group of fifty and two groups of forty: the fifty requires one ḥiqqa, and the eighty requires two bint labūns. One who owns one hundred and fifty divides them into three groups of fifty, requiring three ḥiqqas. The calculation continues on this basis for any number exceeding this.

The mention of the "female" in these categories is because the female is the primary requirement for Zakat in camels, as it is more valuable for milk and reproduction. If the required female is unavailable, a male of the equivalent age or its monetary value is accepted.

Calculating Zakat when the number is not evenly divisible by forty or fifty

This is a practical question frequently posed by camel owners. Since not all numbers divide evenly by forty or fifty, the jurists have established a clear rule: camels should be divided into the closest possible combination of fifties and forties such that no part of the herd remains outside the calculation. If, after this distribution, some camels remain that do not reach the threshold of forty or fifty, they are considered 'afw (excused/exempt), and nothing is due on them.

Example of 160 camels

One hundred and sixty divides easily into four groups of forty, requiring four bint labūns. While it could be divided into three groups of fifty, ten would remain outside the calculation; therefore, the first method is legally correct.

Example of 170 camels

One hundred and seventy cannot be divided evenly by forty or fifty alone. However, it can be divided into a mixed combination: one group of fifty and three groups of forty (120 + 50). The result: three bint labūns for the forties and one ḥiqqa for the fifty.

Example of 180 camels

One hundred and eighty is best divided into five groups of forty (noting that the calculation yields five bint labūns), as this covers the total number effectively.

General Rule for Simplified Calculation

First, attempt to divide the total number by forty; if it divides evenly, the obligation is one bint labūn for every forty. Then, attempt to divide by fifty; if it divides evenly, the obligation is one ḥiqqa for every fifty. If neither divides the total evenly, seek the mixed combination of forties and fifties that encompasses the entire number or leaves the smallest possible remainder. Any remainder less than the threshold of forty is 'afw and requires no payment.

What Happens When Animals Are Born or Die During the Hawl

Animals born during the hawl are included in the count at the end of the hawl. The hawl of newborn animals runs with the mother's hawl they do not need a separate full year of ownership.

Animals that die during the hawl reduce the count. If deaths bring the herd below the nisāb, most scholars hold the hawl is broken and must restart when the herd recovers above the nisāb.

Animals sold during the hawl convert into cash. That cash is added to the owner's monetary zakatable wealth and assessed as part of Zakāt al-Māl on the next ZDD.

Animals purchased during the hawl are integrated into the existing count for the original hawl. You do not start a new separate hawl for newly purchased animals if you already have a herd in an active hawl.

The Modern Challenge of Commercial Livestock Farming

Commercial poultry: Large-scale chicken farming common across Nigeria does not meet the sa'imah condition. Commercially farmed chickens are kept in enclosed environments, fed purchased feed entirely, and managed intensively. The classical livestock Zakāt rules do not apply. However, their poultry stock is treated as business inventory under Zakāt al-Māl, valued at current market price on the ZDD and subject to 2.5%. A poultry farmer in Ogun State with a stock of 5,000 broilers valued at ₦8,000,000 on his ZDD will add it to his Zakāt al-Māl calculations.

Commercial cattle ranching where cattle are kept in feedlots and fed purchased forage similarly does not meet the sa'imah condition. Such operations are treated as business inventory for Zakāt purposes.

Traditional Fulani pastoralism where cattle, sheep, and goats roam vast stretches of natural grazing land fully meets the sa'imah condition and is subject to the classical livestock Zakāt rules.

Fish farming stock is treated as business inventory subject to 2.5% Zakāt al-Māl as trade goods.

For mixed operations where animals spend part of the year on free pasture and part on purchased fodder: if the animals graze freely for the majority of the year (generally defined as more than half the year), the sa'imah condition is met. If they are primarily hand-fed, they are treated as business inventory.

Combining Different Livestock Types

Camels, cattle, and ghanam (sheep and goats) are each assessed separately. They have their own independent nisāb and rate. Within the ghanam category, sheep and goats are combined. 20 sheep and 25 goats together count as 45 animals and exceed the 40-animal nisāb, triggering 1 sheep in Zakāt.

Paying Livestock Zakāt in Cash

The classical obligation is payment in kind. However, paying the cash equivalent of the animal's current market value has become widely accepted in practice given the logistical challenges of giving live animals in a modern context. The recipient receives cash with which they can purchase an animal, food, or meet whatever need is most pressing.

4. Zakāt on Agricultural Produce ('Ushr)

Definition

The word 'Ushr (عُشْر) means one-tenth in Arabic. This is a direct reference to the primary rate of this Zakāt type. It is also called Zakāt al-Zuru' (زَكَاةُ الزُّرُوعِ) which means Zakāt on crops. Both terms refer to the same obligation: the Zakāt due on agricultural produce extracted from the earth at each harvest.

The Quranic and Prophetic Foundation

Allah says:

"O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth..."

Surah Al-Baqarah 2:267

And:

"And it is He who produces gardens, both trellised and untrellised, and palm trees and crops of different flavours, and olives and pomegranates, similar in kind and dissimilar in taste. Eat of its fruit when it yields and give its due on the day of its harvest and waste not by extravagance. Verily, He likes not those who waste by extravagance."

Surah Al-An'am 6:141

The phrase "give its due on the day of its harvest" is the primary Quranic foundation for 'Ushr and explains why it is due at harvest with no hawl. The Prophet ﷺ specified the rates:

"On that which is watered by the sky and springs or is flood-irrigated, one-tenth is due. On that which is irrigated by the water wheel, one-twentieth."

Sahih al-Bukhari, Hadith 1483

Why 'Ushr Is Different from Zakāt al-Māl

'Ushr differs from Zakāt al-Māl in three fundamental ways:

1. No hawl: 'Ushr is due at every harvest immediately. A farmer who harvests twice a year pays 'Ushr twice a year. The immediacy reflects the nature of agricultural wealth. It arrives in concentrated form at specific moments, and those moments are the correct time for the community to take its share.

2. Nisāb threshold (the minimum qualifying harvest):

The Maliki school, which is the dominant school in Nigeria, holds that 'Ushr is due only on crops that can be dried and stored as staple foods primarily grains, dates, and raisins and only when the harvest of such crops reaches the 5-wasq threshold derived from the hadith of the Prophet ﷺ: **"There is no Zakāt on less than five wasqs."** (Sahih al-Bukhari, Hadith 1484). Five wasqs is approximately 750 kilograms depending on the crop type and the density of the specific grain. Perishable crops and vegetables that cannot be stored do not carry the 'Ushr obligation under the Maliki view, regardless of quantity. For Nigerian subsistence farmers, this means that a farmer whose harvest of rice, millet, sorghum, or maize does not reach the 5-wasq threshold owes no 'Ushr on that harvest. This is a significant protection for small-scale farmers who barely produce enough for their own families.

3. Graduated rate based on effort: Rather than a flat rate, 'Ushr has two rates based on how the crop is irrigated. This reflects the Islamic principle that Zakāt is calibrated to the real economic circumstances of the payer.

The Two Rates

10% ('Ushr) for naturally irrigated crops: When rainfall, rivers, springs, or flooding provides water without any significant investment or labour from the farmer, the full 10% is due. The water came freely from Allah and a larger share goes to the community because the farmer's input costs are lower.

5% (Nisf 'Ushr) for artificially irrigated crops: When the farmer must invest in irrigation through water wheels, boreholes, pumps, canals, or any artificial means, the rate is halved. The farmer has borne a significant additional cost and effort. The principle is proportional fairness. The more you invested to produce the harvest, the smaller the percentage owed.

7.5% for mixed irrigation: When crops receive water from both natural and artificial sources which is common in Nigerian farming where rainfall supplements borehole irrigation, the blended rate of 7.5% is applied.

What Crops Qualify Under the Maliki School

The Maliki school applies 'Ushr to crops that can be dried and stored primarily grains, dates, raisins, and similar storable produce provided the harvest reaches the nisāb of 5 wasqs. Vegetables and perishables that cannot be stored are excluded from the obligation entirely under the Maliki view.

Nigerian Crops

1. Rice: This is the most economically significant crop in Nigeria. It is cultivated extensively in Kebbi, Kano, Niger, and Katsina. Rice cultivated through rainfall in the fadama (flood plain) areas during the rainy season is subject to 10%. Rice cultivated through pump irrigation during the dry season is subject to 5%. Many Kebbi rice farmers use both seasonal rainfall and supplementary irrigation, in which case the blended 7.5% rate applies.

2. Groundnuts: The historic cash crop of Kano, Sokoto, and Katsina. Almost entirely rain-fed in traditional cultivation is subject to 10%. Modern commercial groundnut farming with irrigation is subject to 5%.

3. Millet (Gero) and Sorghum (Dawa): The primary subsistence staples across the Northern states. Both are overwhelmingly rain-fed and therefore subject to 10%. A farmer who harvests below the 5-wasq threshold owes no 'Ushr.

4. Maize: Grown across the Middle Belt, Kaduna, Kano, Plateau, and South Western States. Both rain-fed and irrigated cultivation are common. Apply 10% for rain-fed, 5% for irrigated, or 7.5% for mixed.

5. Cocoa: The dominant cash crop of Ogun, Osun, Oyo, Ondo, and Ekiti states. Almost entirely rain-fed. Under the Maliki view, cocoa may be excluded as it is not a storable staple grain.

6. Yam: This is a staple of Benue, Plateau, Kogi, and southern Nigeria and it is rain-fed in traditional cultivation. As a

perishable that cannot be dried and stored, yam falls outside the Maliki school's scope for 'Ushr.

7. Cassava: It is ubiquitous across Nigeria and rain-fed. As a perishable, cassava similarly falls outside the Maliki 'Ushr scope.

8. Vegetables and market garden produce: Involving significant artificial irrigation through boreholes and sprinklers, and being perishable, these fall outside the Maliki 'Ushr obligation.

Calculating 'Ushr

At the time of each harvest, determine the total harvest quantity. If you are growing multiple crops with different irrigation methods, assess each crop separately. Apply the appropriate rate 10% for naturally irrigated, 5% for artificially irrigated, 7.5% for mixed. The resulting quantity or its cash equivalent is your 'Ushr due. Pay it immediately. Do not wait for your annual ZDD.

Example – Kebbi Rice Farmer

Mallam Usman farms 5 hectares of rice in Kebbi using both seasonal rainfall and dry-season pump irrigation. His rainy season harvest is 8,000 kg. His dry season harvest is 4,000 kg.

Rainy season: $8,000 \text{ kg} \times 10\% = 800 \text{ kg}$ of rice due (or cash equivalent at ~~₦~~1,200/kg = ~~₦~~960,000).

Dry season: $4,000 \text{ kg} \times 5\% = 200 \text{ kg}$ of rice due (or cash equivalent = ₦240,000).

Total 'Ushr for the year: 1,000 kg of rice, or ₦1,200,000 in cash equivalent. This is paid at each harvest; ₦960,000 after the rainy season harvest and ₦240,000 after the dry season harvest.

Deducting Farming Costs

The classical Maliki position is that no deductions are made from the gross harvest. The 'Ushr applies to total output regardless of input costs, based on the Quranic command to "give its due on the day of its harvest." A minority contemporary view endorsed by Sheikh Qaradawi permits deducting the cost of inputs before applying the rate, reasoning that applying 10% to gross harvest value when farming costs may consume 40–60% of that value creates unjust hardship. For Nigerian commercial farmers with substantial input costs, consult your local scholar for a specific ruling appropriate to your situation or reach out on WhatsApp through 07010137284.

'Ushr and the Nigerian Agricultural Reality

The tragedy is that 'Ushr unlike Zakāt al-Māl, which is relatively well understood among Nigerian Muslims is almost universally neglected by Nigerian farmers, even devout ones. Many farmers are not aware that their harvests carry a Zakāt obligation, or they conflate it with voluntary sadaqah.

Reviving the culture of 'Ushr payment in Nigerian Muslim farming communities is one of the most impactful things that could be achieved through Islamic education and institutional Zakāt reform. The Kano State Zakāt and Hubusi Commission and similar bodies have made some progress in this direction, but much remains to be done.

For the individual Nigerian Muslim farmer reading this guide, the call is clear: at every harvest, before you sell, before you store, before you distribute, set aside Allah's share. Calculate it honestly. Pay it promptly. Give it to the poor of your community.

5. Rikāz

Definition

The word Rikāz (رِكَاز) is derived from the Arabic root rokaza, which means to plant, embed, or fix something firmly in the ground. Rikāz refers to wealth that has been embedded in the earth, whether by human hand or by natural geological process.

The Prophet ﷺ addressed it directly and concisely: **"On Rikāz, one-fifth is due."** Sahih al-Bukhari, Hadith 1499; Sahih Muslim, Hadith 1710

In a brief but consequential hadith, the Prophet ﷺ established a ruling that makes Rikāz subject to the single highest Zakāt rate in all of Islamic law as it is eight times the standard Zakāt al-Māl rate of 2.5%.

Why Rikāz Is Unique

Every other type of Zakāt requires at minimum the passage of one full lunar year (hawl) and wealth at or above the nisāb threshold. Rikāz has neither requirement. The moment you discover or extract Rikāz, the obligation is triggered. Whether you find a buried pot worth ₪50,000 or a mineral deposit worth ₪500,000,000, the 20% is due immediately.

The Two Classical Categories of Rikāz

Category 1 — Al-Kanz (Buried Treasure): These are items of value buried underground by human beings, typically in pre-Islamic times. For al-Kanz to qualify as Rikāz, the buried items should be of intrinsic value, the burial should be of pre-Islamic origin, and no owner should be identifiable. If an owner can be identified, even a distant heir, the item must be returned.

Category 2 — Al-Ma'dan (Natural Mineral Deposits): These are minerals and ores occurring naturally in the earth. The Maliki school treats al-Ma'dan separately from buried treasure, applying a 2.5% Zakāt rate to natural minerals after the nisāb and hawl conditions are met rather than the 20% khums.

Why Is the Rate So High?

Scholars offer several explanations:

1. The effortlessness of acquisition: Rikāz represents windfall wealth that comes without sustained labour, skill, investment of capital, or personal risk. Islamic law takes a larger share for the community from the outset.

2. The absence of the hawl and nisāb: The one-time rate must be higher to achieve the redistributive effect that annual Zakāt achieves through consistent smaller payments over time.

3. The analogy with war spoils: Al-khums is the same rate applied to war spoils (ghanimah) under Quranic law (Al-Anfal 8:41). Both represent wealth that arrives suddenly without normal economic processes.

4. Stewardship of the earth's resources: The earth and its contents belong ultimately to Allah. The khums acknowledges that prior ownership.

Conditions for the Rikāz Ruling to Apply

1. The obligation is triggered at the point of discovery or extraction, not before.
2. The finder must be a Muslim.
3. The item must be of genuine value.
4. No established rightful owner must exist if traceable to a living owner or their heirs, it must be returned.

What Happens to the One-Fifth?

The 20% extracted as khums is distributed through the same channels as Zakāt to the eight eligible categories of recipients specified in Surah At-Tawbah 9:60. In the contemporary Nigerian context, where a centralised Islamic state does not exist, the khums should be given through reliable Zakāt institutions or distributed directly to the poor in the area where the discovery was made. The remaining four-fifths belongs entirely to the finder after the khums is paid.

The Maliki Position on Rikāz

The Maliki school defines Rikāz primarily as pre-Islamic buried treasure bearing non-Islamic markings. Natural minerals (al-ma'dan) are treated separately under the Maliki school, with a 2.5% Zakāt rate applied after the nisāb and hawl conditions are met rather than the 20% khums. The Maliki school requires that the pre-Islamic origin of the buried treasure be evident, typically through the markings or coins found on the items.

Rikāz in the Nigerian Context

Nigeria's geological richness makes the Rikāz ruling especially relevant.

Gold mining in Zamfara, Kebbi, and Osun: Nigeria has significant artisanal and small-scale gold mining. Under the Maliki position, extracted gold from the earth qualifies as al-ma'dan, subject to 2.5% after nisāb and hawl, with extraction costs deductible.

Tin and columbite in Plateau State: The Jos Plateau was one of the world's most significant tin mining regions. Artisanal mining continues. The same Maliki framework applies.

Oil and natural gas: The question of whether petroleum qualifies as Rikāz is one of the most contested in contemporary Islamic economics. For individual Nigerians receiving dividends, bonuses, or income linked to oil sector activities, the standard Zakāt al-Māl rules on savings and investment apply.

Deducting Extraction Costs

The Maliki school applies the 2.5% rate to net value after extraction costs are deducted, thus recognising that the miner's labour and investment deserve acknowledgement. For the Nigerian artisanal miner, the practical approach endorsed by contemporary scholars is: total value of minerals extracted, minus direct extraction costs (labour, equipment, consumables), equals the zakatable amount, upon which 2.5% is applied under the Maliki framework.

Rikāz Versus Luqatah

Rikāz must not be confused with luqatah (اللُقْطَة) found property. Luqatahs are items lost by their owners on the surface of the earth. A wallet dropped in the market or a mobile phone left on a bus are luqatah, not Rikāz. The finder must make reasonable efforts to locate the owner and announce the find publicly for a period of time. There is no khums on luqatah.

CHAPTER FOUR

Eligible Recipients of Zakāt

Allah Almighty has specified in the Noble Quran those to whom Zakat is to be disbursed in His saying in Surah At-Tawbah:
{Zakat is only for the poor, the needy, those employed to collect it, those whose hearts are to be reconciled, for freeing slaves, the debtors, in the way of Allah, and for

the wayfarer, a decree from Allah. And Allah is All-Knowing, All-Wise}. This verse has restricted the channels of Zakat expenditure to eight categories by the word "innamā" which denotes restriction.

The First Category: The Poor

According to the Malikis, the poor person (faqīr) is one who possesses something or earns an income that does not suffice him for a full year. He is not entirely devoid of possessions; rather, he may own something or acquire income, but what he owns or earns does not reach the level of his sufficiency for a year. Thus, one whose income suffices him for only three months is considered poor according to the Malikis, because what he has does not suffice him for the entire year.

The measure of sufficiency varies from person to person, from country to country, and from time to time. The sufficiency of a single man differs from that of the head of a large family; the sufficiency of one living in a village differs from that of one living in a large city like Lagos or Abuja. The legally recognized sufficiency includes: food, drink, clothing, housing, medical treatment, and whatever is indispensable for customary living.

The poor are given from Zakat what completes his sufficiency for a full year. If what he possesses suffices him for six months, he is given what suffices him for the remaining six months. The objective is to raise him to the level of sufficiency, not to the level of ample wealth, because Zakat is for mutual support (muwāsāh), not for enrichment.

The Second Category: The Needy

The needy (miskīn) according to the Malikis is in a more severe condition than the poor and has greater need than him. This is

contrary to the view of the Shafi'is and Hanbalis who consider the poor to be in a more severe state. The needy according to the Malikis is one who does not find what suffices him at all, or finds only a trivial amount that does not meet his barest need. He is in a degree of greater straits than the poor, for the poor finds something that falls short of his sufficiency, whereas the needy scarcely finds anything of account.

The name "miskīn" derives from sukūn (stillness), meaning that extreme poverty and dire need have stilled him and extinguished his movement in seeking provision until he becomes incapacitated from striving for himself. The Prophet (peace and blessings be upon him) described the true needy in the agreed-upon hadith: "The needy is not the one who goes around people and is given a morsel or two, or a date or two, but the needy is the one who is unable to find sufficiency, unnoticed so as not to be given charity, and does not beg from people." Thus, the true needy is the one in need who refrains from asking out of self-respect, so his need is not recognized.

The needy is given from Zakat what meets his dire need and removes his immediate harm, and he is given priority over the poor according to the Malikis because his need is more severe and his necessity more urgent.

The Third Category: Those Employed on Zakat

They are those whom the authority appoints to collect Zakat, record it, safeguard it, and distribute it. This includes the collectors (jubbā'), scribes (kuttāb), guardians (ḥāfiẓūn), and distributors (mūzi'ūn). The Zakat employee deserves his wage from Zakat funds regardless of his material need; he is given it even if he is rich because what he takes is a wage for his work.

If the employee has a salary from the state, he does not take anything additional from Zakat according to the Malikis.

The Fourth Category: Those Whose Hearts Are to Be Reconciled

They are categories of people who are given from Zakat to reconcile their hearts, attract them to Islam, confirm them upon it, or ward off their harm from the Muslims. The majority of jurists hold that this category has not been abrogated and remains valid whenever the Shar'i policy requires it. In our era, it may be given from Zakat to one whose conversion to Islam is hoped for, or one whose apostasy is feared, or one whose hand holds benefit for the Muslims.

The Fifth Category: In the Riqāb (Freeing Slaves)

Riqāb is the plural of riqbah, which is a euphemism for the enslaved human. This category was expended upon in the eras of slavery for freeing slaves. Some contemporary scholars have gone on to expand the concept of riqāb to include all forms of enslavement in the modern era, such as securing the release of detained Muslims and ransoming captives. Others hold that this category remains suspended until its original state returns.

The Sixth Category: The Debtors

The debtor (ghārim) is the one whose debt has overwhelmed him and cannot repay it. Zakat is obligatory for him if the debt arose from a lawful need, not from disobedience. There are two types of debtors: the debtor for himself, who borrowed for his personal lawful need; and the debtor for reconciling between people (iṣlāḥ dhāt al-bayn), who took on debts to reconcile

between disputants. The latter takes from Zakat even if he is rich.

One who borrowed for disobedience, the Malikis hold that he is not given so long as he persists in it; if he repents and desists, he is given from Zakat to settle his debt.

The Seventh Category: In the Way of Allah

The way of Allah is jihad in the way of Allah and what relates to it, such as equipping soldiers, purchasing weapons, and whatever aids in raising the word of Allah. This is the view of the majority. The mujahid in the way of Allah is given from Zakat what suffices him for his jihad and equipping him, even if he was originally rich, because he is given for the sake of jihad, not for his need.

The Eighth Category: The Wayfarer

The wayfarer (ibn al-sabīl) is the traveler cut off from his homeland whose provisions have run out and who is disconnected from his wealth, even if he is rich in his own country. He is given from Zakat what reaches him to his homeland. It is stipulated for the wayfarer that his travel be permissible, not in disobedience, and that he be genuinely in need during his travel.

CHAPTER FIVE

Who Cannot Receive Zakāt

Zakāt has a precisely defined pool of eligible recipients. Just as important as knowing who may receive Zakāt is knowing who may not. Giving Zakāt to an ineligible recipient does not fulfil the obligation. The Zakāt remains due and must be given again to a qualifying recipient.

1. Non-Muslims

Zakāt is an act of worship within the Islamic faith and is exclusively for Muslim recipients. A non-Muslim neighbour, colleague, or family member in need may absolutely be helped through voluntary sadaqah, which carries its own reward. However, that giving does not count as Zakāt and does not discharge the obligation. This is the unanimous position of all four schools.

2. The Wealthy – Those Who Possess the Nisāb

Any person whose net zakatable wealth meets or exceeds the gold nisāb is ineligible to receive Zakāt. This applies even if they are experiencing temporary cash flow difficulties. A Nigerian businessman who owns substantial trade stock and property but is short of liquid cash in a particular month is not a valid Zakāt recipient. His overall wealth remains above the nisāb. The eligibility test is total net wealth, not momentary liquidity.

3. Those Who Are Able to Earn but Choose Not To

A person who is physically and mentally capable of earning a livelihood but refuses to work without valid reason is not eligible to receive Zakāt under the majority scholarly view. Zakāt is designed for genuine need, not for those who have voluntarily placed themselves in dependency. This is particularly relevant in the Nigerian context where some individuals present themselves as needy despite being able-bodied and capable of work.

4. Descendants of the Prophet ﷺ — Āl al-Bayt

The Prophet ﷺ prohibited Zakāt for his own household as a mark of honour and purity, since Zakāt carries the impurities of people's wealth. Under the Maliki school, this prohibition applies specifically to Banu Hashim, the clan of the Prophet ﷺ. These families may receive voluntary sadaqah and gifts but not obligatory Zakāt. As a result, families claiming Sharifian descent those who trace lineage to the Prophet ﷺ fall under this ruling if their lineage is authentically established.

5. Direct Ascendants and Descendants

You may not give your Zakāt to your parents, grandparents, or any ancestor in your direct lineage upward. Equally, you may not give it to your children, grandchildren, or any descendant in your direct lineage downward. You are already financially responsible for the maintenance of these relatives. Giving them Zakāt would amount to relieving yourself of your own financial

duty rather than genuinely transferring wealth to a separate eligible recipient.

6. Your Spouse

A husband may not give his Zakāt to his wife because he is already obligated to provide for her maintenance. Giving her Zakāt would amount to discharging his own duty rather than genuinely benefiting an external recipient.

However, the Maliki school holds that a wife may give her Zakāt to her husband if he is genuinely poor and in need because a wife bears no legal obligation of financial maintenance toward her husband under Islamic law. Her giving Zakāt to him is therefore a genuine transfer to an external eligible recipient and is valid. Nigerian Muslim women who have zakatable wealth and whose husbands are genuinely poor should be aware that this avenue is open to them under the Maliki position.

7. Those Who Will Spend It on Prohibited Matters

Zakāt should not knowingly be given to a person who will immediately use it to purchase alcohol, engage in gambling, or spend it on other prohibited activities. If the giver has clear knowledge of this intent, they bear responsibility for ensuring their Zakāt reaches a genuine and appropriate recipient.

A Practical Note on Nigerian Family Dynamics

In Nigeria, where extended family networks are strong and social pressure to distribute Zakāt to relatives is significant, it is important to assess eligibility honestly before giving. Giving to an ineligible recipient even a beloved family member out of social obligation does not discharge the Zakāt duty. The obligation remains and must be fulfilled through a genuinely eligible recipient. Where a family member is genuinely poor and eligible such as a poor sibling, uncle, or aunt, giving them Zakāt carries a double reward: fulfilling the obligation and strengthening family ties. Only the specific categories listed above are excluded.

CHAPTER SIX

Timing and Payment

For Zakāt al-Māl, the obligation arises after a full hawl has been completed at nisāb. It should be paid immediately and without delay. Prolonged delay is sinful even though there is no fixed outer deadline.

For Zakāt al-Fitr, the obligation arises at sunset on the last day of Ramadan. The preferred time is before the Eid prayer, and the latest permissible time is before the Eid prayer on the same day. After the prayer it becomes mere sadaqah and loses its specific status.

For crops ('Ushr), the obligation arises at the time of harvest and must be paid immediately. No delay is permitted.

For Rikāz, the obligation arises at the time of discovery and must similarly be paid immediately.

The Sin of Delay

Once the conditions of Zakāt are met, the obligation is immediate. Delay without valid reason is sinful. The rights of the poor are trapped in your hands every day you delay. Valid reasons for brief delay include awaiting a more deserving recipient, waiting for Ramadan for multiplied reward, or logistical constraints in gathering the full sum. Extended or indefinite delay is not acceptable. If a person dies without paying Zakāt, it becomes a debt upon the estate, to be settled before inheritance is distributed.

CHAPTER SEVEN

Etiquette of Paying Zakāt

Make the Intention (Niyyah): Before paying, formulate in your heart: "I am giving this as my obligatory Zakāt for the year [Hijri year] of my wealth." Without intention, the payment is sadaqah but does not fulfil the Zakāt obligation.

Give of Good Quality: "O you who have believed, spend from the good things which you have earned... And do not aim toward the defective therefrom, spending while you would not take it yourself except with closed eyes." Al-Baqarah 2:267. Do not give spoiled goods, outdated stock, or torn currency notes as Zakāt.

Maintain Discretion: make sure to give privately. In Nigerian communities where social reputation is important, public charity can inadvertently shame recipients.

Avoid Follow-up and Reminders: Once Zakāt is given, do not mention it to others for praise or remind the recipient. Charity followed by hurt nullifies the reward.

CHAPTER EIGHT

Payment Channels in Nigeria

Direct personal giving is the most spiritually rewarding option. Give directly to a known deserving person or family in your community.

Most major mosques in northern Nigeria and southern Muslim communities have Zakāt funds through their Jumu'ah committees. Traditional institutions including the emirate council Zakāt offices in Kano, Sokoto, Zaria, Bauchi, and other emirate states have formal and long-established structures. Several state Zakāt boards operate formally, including the Kano State Zakāt and Hubusi Commission, as well as boards in Zamfara, Niger, and other northern states. Islamic NGOs such as the Zakāt and Sadaqat Foundation of Nigeria and Islamic Relief Nigeria provide verified distribution at both local and wider levels.

CHAPTER NINE

Common Scenarios and Rulings

Salaries and Employment Income

The mainstream and most well-attested scholarly position is the Accumulation Method. Under this method, there is no Zakāt on salary as it is earned, and no Zakāt is deducted from monthly pay. What matters is what remains, saved and held on your Zakāt Due Date after a complete hawl.

This means that a salaried worker who earns a wage but spends it entirely on legitimate living expenses like rent, food, transportation, school fees, medical costs, family upkeep and arrives at their ZDD with savings below the gold nisāb of approximately ₦19,635,000 owes no Zakāt at all. The nisāb exists precisely to protect such workers from an obligation they are not in a position to fulfil.

In Nigeria's economic reality, where millions of civil servants, teachers, nurses, and private sector workers earn salaries largely consumed by the cost of basic living, many salaried workers will not meet the nisāb after honest assessment. These workers should not feel guilt or pressure about Zakāt al-Māl. They are not liable. They may give voluntary sadaqah as they are able, and that giving is rewarded.

Zakāt al-Māl becomes due for a salaried worker only when their accumulated savings that are assessed honestly on the ZDD meet or exceed the gold nisāb and have remained at that level for a complete lunar year.

A minority contemporary view, the Income Method, applies Zakāt directly to monthly gross income by analogy with harvest

income. This view is followed by some scholars but remains a minority position. It is not the method this guide recommends.

Real Estate and Housing

Your personal home is not zakatable. It is a necessity and not an investment. You may deduct only mortgage or home loan instalments already demanded and unpaid on your ZDD not the full outstanding loan balance. Investment properties generating rental income are not themselves zakatable as assets, but the accumulated rental savings are zakatable as cash.

Pension and Retirement Savings

For PENCOR-registered Retirement Savings Accounts, the majority of scholars hold that since you cannot access your RSA until retirement, Zakāt is deferred until you begin withdrawing funds. Once pension payments begin, Zakāt is due annually on savings accumulated above the gold nisāb of approximately ₦19,635,000, recalculated at the current gold price on each ZDD. For gratuity and lump-sum retirement benefits, Zakāt becomes due from the date of receipt and a new hawl begins from that point.

Business Partnerships and Cooperative Societies

In a business partnership (shirkah), each partner pays Zakāt on their proportional share of the partnership's zakatable assets. For cooperative societies and adashe groups, your share of the cooperative's liquid assets and savings is zakatable on the accessible and vested portion. If you cannot withdraw your contribution freely, many scholars defer Zakāt until withdrawal.

Inherited Wealth

Zakāt is due from the moment the estate is distributed and you take possession, and a new hawl begins from that date. Any Zakāt owed by the deceased from prior years must first be settled from the estate before distribution to heirs.

Informal Sector and Market Traders

Nigeria's informal economy is enormous. Market traders, artisans, mechanics, tailors, and other informal sector workers are fully subject to Zakāt. If total business stock plus savings exceeds the gold nisāb of approximately ₦19,635,000, recalculated at the current gold price on your ZDD and a hawl has passed, Zakāt is due. Value your stock at today's market price and proceed through the formula.

Lost, Stolen, or Destroyed Wealth

Wealth that is genuinely lost, stolen, or destroyed before the ZDD like a trader whose stock is destroyed in a market fire, or a farmer whose harvest is lost to flooding is removed from the Zakāt calculation. You cannot pay Zakāt on wealth you no longer possess. However, if the loss occurs after the ZDD has already passed and Zakāt was already due, the obligation is not cancelled. The Zakāt debt remains.

CHAPTER TEN

Common Mistakes Muslims Make With Zakāt

Mistake 1: Thinking Zakāt Is Only for the Very Rich

Many people believe Zakāt applies only to millionaires or wealthy business owners. And while this is an overcorrection, the opposite assumption that every working Muslim owes Zakāt is equally wrong. Zakāt becomes obligatory only when your net saved wealth reaches the gold nisāb threshold of approximately ₦19,635,000 and has been held there for a complete lunar year. Many Nigerian salaried workers who spend most of their income on legitimate living expenses will not meet this threshold and therefore owe no Zakāt al-Māl. A worker who saves consistently and accumulates wealth above the nisāb over time will become Zakāt-liable but this should be understood as a sign of Allah's provision, not as a burden imposed on those who are themselves struggling.

Mistake 2: Paying Zakāt Only During Ramadan Without Calculating

Zakāt should be calculated based on your actual Zakāt Due Date, not simply paid randomly in Ramadan without proper calculation.

Mistake 3: Forgetting to Include Business Inventory

Many traders remember their cash savings but forget to include goods purchased for resale. Shop inventory, warehouse stock, and goods in transit are all zakatable at market value.

Mistake 4: Ignoring Gold Jewellery

In many Nigerian Muslim households, gold jewellery represents a significant store of wealth. Under the Maliki school, Zakāt must be paid on saved gold jewellery annually. Failing to account for this can result in significant underpayment.

Mistake 5: Giving Zakāt to Ineligible Recipients

Zakāt cannot be given to wealthy individuals, parents or grandparents, children or grandchildren, or one's spouse. Giving to an ineligible recipient does not discharge the obligation.

Mistake 6: Forgetting Past Years of Zakāt

Some Muslims realise after many years that they have never calculated Zakāt. In such cases, make a sincere effort to estimate past wealth and pay outstanding Zakāt gradually. Zakāt is a debt owed to Allah.

Mistake 7: Confusing Zakāt With Voluntary Charity

Zakāt is an obligation, not simply generosity. Giving voluntary charity (sadaqah) does not replace the obligation of Zakāt. Zakāt must be calculated and paid correctly.

Mistake 8: Deducting Future Obligations Not Yet Owed

Some Nigerian Muslims deduct anticipated future bills like upcoming rent, expected utility costs, projected grocery spending from their zakatable wealth. Under the Maliki school, only debts already confirmed and established as owed on your ZDD are deductible. Future living costs that have not yet been incurred and are not yet owed to any specific party remain part of your zakatable base until actually spent. The correct approach is to deduct only what you genuinely owe on your ZDD supplier debts already outstanding, loan instalments already demanded and unpaid, confirmed arrears already owed to your landlord, and unpaid Zakāt from prior years.

Mistake 9: Not Updating the Gold Nisāb

The Naira equivalent of the gold nisāb changes with gold prices and exchange rate movements. Always look up the current gold price in Naira on your ZDD before calculating. The gold nisāb is fixed at 85 grams of gold but its Naira value must be freshly determined each year.

Mistake 10: Delaying Zakāt Payment Without Valid Reason

Once calculated, Zakāt is a debt immediately due. Identify recipients in advance so payment can follow calculation as quickly as possible.

CHAPTER ELEVEN

What Zakāt Can Do for Nigeria

Nigeria's Muslim population is 200 million plus. Among them are those who have been blessed with surplus wealth above the nisāb like business owners, investors, professionals, and workers who have accumulated savings and who carry the Zakāt obligation. If this group paid faithfully and consistently, the annual Zakāt flow in Nigeria could run into hundreds of billions of Naira, capable of fundamentally addressing poverty across the country.

One of the most pressing applications of fī sabīllāh funds in Nigeria is supporting the reintegration and education of almajiri children who are millions of boys displaced from their families for Quranic education without adequate provision. Zakāt can fund residential Islamiyya schools that combine Islamic and formal education.

Millions of internally displaced persons from Boko Haram conflict, banditry, and farmer-herder clashes in the Northeast and Northwest are prime recipients under multiple Zakāt categories like fuqarā', masākīn, and ibn al-sabīl all apply.

Zakāt given to poor women as seed capital for small businesses like tailoring, food processing, petty trading has a powerful multiplier effect that could lift entire households out of poverty.

A Note on the Maliki School and Nigerian Muslims

The Maliki school has historically dominated in West Africa, and Nigeria follows this tradition in many areas of fiqh. This guide has been written entirely within the Maliki framework. On the specific question of the nisāb for monetary wealth, Nigerian Muslims are advised to follow the gold nisāb standard as supported by the NSCIA. Nigerian Muslims who follow a different school on specific questions should consult qualified scholars of their own tradition for rulings specific to their situation.

Frequently Asked Questions

Can Zakāt be paid in instalments?

Yes, if necessary. While it is best to pay Zakāt immediately when it becomes due, scholars allow payment in instalments if the full amount cannot be paid at once.

Can I give Zakāt to my brother or sister?

Yes, provided they are genuinely poor and eligible. Supporting relatives with Zakāt carries double reward and that's, fulfilling the obligation and maintaining family ties.

Can Zakāt be used to pay school fees?

Yes. Many scholars permit using Zakāt to pay educational expenses if the student qualifies as poor or needy.

Can Zakāt be used to build mosques?

Most classical Maliki scholars held that Zakāt should be given directly to individuals rather than construction projects.

What if I forget to pay Zakāt for years?

Zakāt becomes a debt owed to Allah. Estimate past wealth as accurately as possible and repay the outstanding Zakāt gradually.

Can Zakāt be sent to another country?

Yes, although scholars generally recommend prioritising local communities first, unless another region has greater need.

Zakāt as a Way of Being

Zakāt is ultimately more than the sum of its rulings. It is a statement about the nature of wealth that it belongs to Allah, passes through our hands as a trust, and carries within it the right of the poor. It is a statement about a community that we rise and fall together, and that the abundance of one is always connected to the needs of another. And it is a statement about the self that generosity purifies, that hoarding corrupts, and that the hand that gives is truly free.

In Nigeria, a nation of extraordinary wealth in resources, culture, and human potential, yet home to vast numbers of the

poor, the faithful observance of Zakāt by every qualifying Muslim is not merely a personal act of worship. It is an act of nation-building. It is the economic immune system that Allah built into the fabric of the Muslim community, designed to ensure that no believer goes hungry while another hoards surplus wealth.

The Holy Prophet said; **"The example of the believers in their mutual love, mercy, and compassion is like the body: when one organ suffers, the whole body is called to respond with fever and sleeplessness."**

Sahih al-Bukhari, Hadith 6011

You now have the knowledge. Set your Zakāt Due Date. Calculate carefully and honestly. Give to your local poor first. Give with dignity. Give with joy. And trust that what you give in obedience to Allah will return to you in this life and the next in ways you cannot yet imagine.

Allah says;

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ لِّلسَّائِلِ وَالْمَحْرُومِ

"And those within whose wealth is a known right – for the petitioner and the deprived."

Surah Al-Ma'arij 70:24-25

May Allah accept your Zakāt, purify your wealth, bless your homes and businesses, and make you among those who uplift this Ummah in Nigeria and beyond. Āmīn.