
Silver as Nishab Zakat to Improve Community Welfare in the Modern Era

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Abstract: *This study aims to analyze the zakat nishab of currency using the silver nishab or gold standard. Because so far most Indonesian people use Golden Nishab. Data collection was carried out using data from various references from trusted scholars' books. The method used in this study uses a normative-descriptive approach in a rational, empirical and systematic way. Based on the results of analysts, it was concluded that Nishab Zakat money is equated with silver worth 595 grams. Measuring money zakat nishab with silver zakat nishab is not arbitrary, but also refers to the opinions of authoritative scholars, because it will have a positive impact and benefit for the community, and can optimize the potential of Muslims to zakat to be more prospective and progressive.*

Keywords: *zakat, money, silver nishab, society, modern era.*

INTRODUCTION

Islam is a kaffah (comprehensive) religion because every one of these human affairs has been discussed in the Qur'an and Hadith. When a person is Muslim, he must complete the requirements to become a Muslim known as the Pillars of Islam. The pillars of Islam are divided into five, namely, shahada, which is the intention that there is no god but Allah and the Prophet Muhammad is the messenger of Allah, establishing prayers, performing zakat, fasting in Ramadan and performing Hajj for those who are able [1].

Issuing zakat also means cleansing property from any matter of syubhat (doubt). In other words, zakat is a worship in which a Muslim takes out a certain amount of property taken from a certain part of the property, which must be given to a certain group if it meets certain conditions [2].

Zakat worship is the worship of maliyah ijtima'yah which has a very important, strategic role both in terms of Islamic teachings and in terms of developing the welfare of the people. Ijtima'yah maliyah worship is a social worship that has a very good role because it is related

to the benefit of the community so that during the reign of Abu Bakr, people who did not want to pay zakat would be fought so they paid zakat [3].

Islam is a religion that brings mercy to all nature (rahmatan lil 'alamin), one of the obligations for Muslims is to pay zakat, and this has been practiced in the time of the prophet Muhammad, zakat is an obligation that must be fulfilled when it reaches nisab and haul, in this way it is one form of Islamic concern in helping others and this is where it can be said that the form of social part [4].

When the gold is used as a store or unused item in the calculation the percentage is as much as 2.5% of the gold and zakat has been valued from the amount of gold hoarded or stored by the owner. When gold is calculated using the year AD and Hijri, with this zakat obligation, it becomes a benefit for Muslims [1], [5]–[7].

Gold and silver both of these goods can be used as investment capital so that gold equals silver and zakat. Similarly, gold and silver used for things are forbidden. Examples of men's jewellery, furniture tools, or gold are stored. We must not hoard gold and silver [8].

Therefore, gold and silver must be invested and must be zakat according to the number of scholars, except women's jewellery because jewellery for women is allowed and considered as a personal need. Like the rules of fiqh which means everything that should not be used and used as jewellery, it must be zakat. And another rule of fiqh says that everything that should not be used must be zakat [9].

From the background above, this study aims to analyze the zakat nishab of currency using the silver nishab or gold standard. Because so far most Indonesian people use Golden Nishob. Data collection was carried out using data from various references from trusted scholars' books.

LITERATURE REVIEW

The study entitled Gold and Silver Zakat and How to Calculate It, written by Siti Halilah, discusses the same theme as this study. The results of research written by Halilah concluded that gold and silver are the value of At-tsaman, An naqdain currency is a standard measure of value, while the components of gold and silver must be zakat which is every paper money as a medium of exchange, gold and silver because both goods can be used as investment capital so that gold, silver, and money must be zakati. Gold and silver zakat when it has reached nisab and haul because in one year when investing has benefited, minus debt and primary and urgent needs silver and gold must be zakat because zakat is only required for those who are well-off [10].

The next study entitled Transformation of Zakat Hadiths in Realizing Economic Resilience in the Modern Era, the research written by M. Nuruddin concluded that zakat worship has wisdom both vertically related to Allah SWT, as well as horizontal relationships with humans. The wisdom of zakat includes a. The embodiment of the values of faith in Allah SWT. By being grateful for the blessings and cultivating a high sense of humanity. b. As help and assistance to the poor in realizing a prosperous life by meeting the needs of their lives, to avoid kufr. c. As a system of building an Islamic community system that is built on unity, equality and rights, brotherhood, and mutual assistance. d. As a source of funds for the development of Islamic religious facilities and infrastructure such as worship, educational, social, and economic facilities. As well as the development of the quality of Muslim human resources [11].

The next theme discusses K.H. Sahal Mahfudh's Methodology of Thought on the Determination of Banknote Zakat, written by Baiq Ismiati. In general, in addition to the value of worship, zakat has two dimensions, namely habluminallah and habluminanas. Along with the times, especially in the economic sector, resulting in the emergence of

problems that must be handled such as zakat paper money, which only emerged in the era of the 21st century that was not yet known in the time of the Holy Prophetsa. Sahal Mahfudh as a productive Muslim scholar-intellectual has an objective mind towards every problem that arises in society [7].

The study, which is library research using a historical-philosophical approach, concluded that Sahal Mahfudh thinks money is included in the object of zakat. Although money today has some differences in functions and systems, paper money has the same role as the dinar as a substitute for prices and a medium of exchange. Based on this, Sahal Mahfudh obliges to issue zakat banknotes when the money reaches nishab (the minimum mandatory limit of zakat) is 77.57 grams, while silver is 543.35 grams in one year, packaging is done through hadith with the methodology of ra'yu (opinion) and qiyas (analogy) [1], [12].

Tabel 1. Nishab Determination

	Nisab	Grams	Ounce	Troy Oz
Gold	20 mithqal	87.49	3.086	2.8125
Silver	200 dirhams	613.350	21.635	19.6875

METHODOLOGY

This type of research is literature research, which is research whose data sources come from central literature. Data collection was carried out by studying various library references related to zakat money, understanding and application in Islamic economic fatwas [13]–[15].

There are several stages in reviewing data sources, first by paying attention to the authenticity of the data by using an indicator of trust or authenticity of data, originality, dependency and certainty. Second, the method used is descriptive analytics by collecting various latest information in detail from data sources to be analyzed directly so that they can be compiled as needed in this study. Third, the method of data analysis using content analysis is by analyzing the opinions of others and then adding other opinions then a conclusion is drawn [16]–[24].

The concrete steps of this research method are as follows: (1) Determine the qualitative research model, namely scientific theory research. (2) Identify essential structures and basic concepts in relevant evidence. (3) Conduct philosophical analysis with components of general methods, such as interpretation, induction-deduction, internal coherence, description, holistic, continuity, idealization, heuristics, and reflection on the content of data contained in the texts that are referenced [25].



Figure 1. Silver and Gold

RESULTS AND DISCUSSION

Zakat

الزكاة لغة: النماء والزيادة والتطهير والكفارة وشرعا: قَدْرٌ مِنَ الْمَالِ فِي مَالٍ مَخْصُوصٍ لِمَالِكٍ مَخْصُوصٍ. ذكره المناوي

Linguistically: zakat means; grow, develop, purify, and wash away sins. In fiqh terms: zakat has a meaning; A certain amount of property is taken from certain property and must be handed over to a certain group (mustahiqqin).

Zakat is used as the name for the property handed over because the property will grow and grow [26]–[28].

Syekh Taqiyuddin Abu Bakar bin Muhammad al-Hishni berkata:

وَسُمِّيَتْ بِذَلِكَ لِأَنَّ الْمَالَ يَنْمُو بِبَرَكَةٍ إِخْرَاجِهَا وَدُعَاءِ الْآخِذِ

It is called zakat because the property that is zakat will develop because of the blessing of paying zakat and the prayers of the person who receives it. (Sheikh Taqiyuddin Abu Bakr bin Muhammad al-Hishni, Kifayatul Akhyar, Surabaya, al-Haramain, second printing, 2002, page 104).

Zakat Implementation

Zakat is the third pillar of Islam, first compulsory in Medina in the month of Shawwal. The second year of Hijri after the compulsory fasting of Ramadan and zakat fitrah. The law of zakat maal itself is mandatory for those who have fulfilled its conditions [3], [29]–[31].

The following is the legal basis for compulsory zakat:

﴿ وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ ۚ ﴾ ٤٣

And make prayers, pay zakat." (QS. Al-Baqarah: 43).

"Take zakat from some of their possessions, with it you cleanse and purify them..." (At-Tawbah: 103). "Islam is built on five pillars: the creed 'There is no God but Allah and Muhammad (peace be upon him) messenger of Allah', upholding prayer, paying zakat, performing Hajj and Ramadan prayer". (HR. Bukhari – Muslim) [4], [32], [33].

The Urgency of Zakat Harta:

Purify yourself. Zakat can purify the person who fulfils it from various kinds of impurities and sins and instil praiseworthy morals in him such as generosity and generosity [29], [34], [35].

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Take zakat from some of their possessions, with it you cleanse and purify them and pray for them. Verily your prayer (becomes) peace of soul for them. And Allah is All-Hearing and All-Knowing. (QS. At Taubah: 103)

Increase treasures. Sometimes Allah opens the door of rizki from the treasure that is zakati. Allah Almighty says:

يَمْحَقُ اللَّهُ الرِّبَا وَيُرِي الصَّدَقَاتِ ۗ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

Allah destroys usury and nourishes alms (QS. Al-Baqarah[276])

Tafsir Al-Mukhtashar / Markaz Tafsir Riyadh, under the supervision of Shaykh Dr. Salih bin Abdullah bin Humaid (Imam of the Grand Mosque)

276. Allah will destroy and destroy the property obtained from usury, either concretely by the loss or destruction of the property or abstractly by the loss of the blessing of the treasure. And Allah will increase and expand alms by multiplying the reward. Then one virtue will be rewarded with ten virtues up to 700 times, even infinitely. Allah will give His blessings to the property of those who give alms. And Allah does not like those who disobey the unbelievers, justify what is forbidden, and indulge in immorality and sin [36].

مَا نَقَصَتْ صَدَقَةٌ مِنْ مَالٍ

"Alms does not diminish wealth" (HR. Muslim no. 2558).

It is the cause of the decline of many goods. The Prophet sallallahu 'alaihi wa sallam said;

وَمَا يَمْنَعُ زَكَاةَ أَمْوَالِهِمْ إِلَّا مَنَعُوا الْقَطْرَ مِنَ السَّمَاءِ وَلَوْلَا الْبَهَائِمُ لَمْ يُمْطَرُوا

"It is not that a people will be reluctant to spend zakat from their possessions, but they will be prevented from getting rain from heaven. If it were not for the cattle, they would not have been given rain." (HR. Ibn Majah no. 4019. Shaykh Al Albani says that this hadith is hasan).

The Threat of Zakat Repellents

From Abu Kabshah Radhiyallahu anhu from the Prophet Sallallahu 'alaihi wa sallam, he said:

إِنَّمَا الدُّنْيَا لِأَرْبَعَةِ نَفَرٍ: عَبْدٍ رَزَقَهُ اللَّهُ مَالًا وَعِلْمًا فَهُوَ يَتَّقِي فِيهِ رَبَّهُ وَيَصِلُ فِيهِ رَحْمَهُ وَيَعْلَمُ
لِلَّهِ فِيهِ حَقًّا ، فَهَذَا بِأَفْضَلِ الْمَنَازِلِ . وَعَبْدٍ رَزَقَهُ اللَّهُ عِلْمًا وَلَمْ يَزُرْهُ مَالًا فَهُوَ صَادِقُ النَّيَّةِ
يَقُولُ : لَوْ أَنَّ لِي مَالًا لَعَمِلْتُ بِعَمَلِ فُلَانٍ ، فَهُوَ بِنَيْتِهِ فَأَجْرُهُمَا سَوَاءٌ ، وَعَبْدٍ رَزَقَهُ اللَّهُ مَالًا
وَلَمْ يَزُرْهُ عِلْمًا فَهُوَ يَحْبِطُ فِي مَالِهِ بِعَيْبِ عِلْمٍ لَا يَتَّقِي فِيهِ رَبَّهُ وَلَا يَصِلُ فِيهِ رَحْمَهُ وَلَا يَعْلَمُ
لِلَّهِ فِيهِ حَقًّا فَهَذَا بِأَخْبَثِ الْمَنَازِلِ ، وَعَبْدٍ لَمْ يَزُرْهُ اللَّهُ مَالًا وَلَا عِلْمًا فَهُوَ يَقُولُ : لَوْ أَنَّ لِي
مَالًا لَعَمِلْتُ فِيهِ بِعَمَلِ فُلَانٍ ، فَهُوَ بِنَيْتِهِ فَوَزْرُهُمَا سَوَاءٌ

"Indeed, the world is only given to four people: (first) the servant whom Allah gives knowledge and treasure, then he fears Allah in his treasure, with which he continues the relationship, and he realizes that in that treasure there is the right of Allah. This is the best position (on the side of Allah). (secondly) the servant whom Allah gave knowledge but was not given treasure, with his honest intention he said, 'If I had treasure, I would have done what Si Fulan did.' So with that intention, the reward of both is the same. (third) the servant

to whom Allah gives wealth but does not give knowledge, then he uses his property arbitrarily without knowledge, does not fear Allah in his property, does not continue the relationship and does not know that in the treasure there is the right of Allah. This is the ugliest position (on the side of Allah). And (fourth) servant who did not give Allah wealth nor knowledge, he said, 'If I had wealth, I would have done what Si Fulan did.' So with that intention, both of them got the same sin." [Shahih: HR. Ahmad (IV/230-231), at-Tirmidhi (no. 2325), Ibn Mâjah (no. 4228), al-Baihaqi (IV/)]

In the above hadith it is mentioned that, of the 4 groups of people, the most noble group are those who are given wealth and knowledge, with which they use it for happiness, to maintain friendship, and to know the obligations of the property they have. And on the contrary, the least despicable group are those who are given possessions, but do not use them in obedience to Allah, and do not know and do not fulfil their obligations to the possessions. That is the height of humiliation [37]-[39]. Allah the Exalted says,

يَوْمَ يُحْمَىٰ عَلَيْهَا فِي نَارِ جَهَنَّمَ فُتْكُوىٰ بِمَا جِبَاهُهُمْ وَجُنُوبُهُمْ وظُهُورُهُمْ هَذَا مَا كَنَزْتُمْ
لِأَنفُسِكُمْ فَذُوقُوا مَا كُنْتُمْ تَكْنِزُونَ

"On the day the silver gold was heated in the hell of Jahannam, and burned with it their foreheads, sides and backs (and it was said) to them: "This is your treasure which you keep for yourself, so feel now (the consequences of) what you have stored"." (QS. At-Tawbah: 35)

When is Zakat Cashed

Zakat mal is issued when it has reached nishob and has been hauled. Nishab itself means the lowest size or limit that has been set by shari'i (religion) to be a guideline for determining the obligation to issue zakat for those who have it [40]-[42].

Haul in zakat is the time limit or period in a period of the Hijri year where the treasure must be issued zakat. The haul in question is 1 full year. The point is that the period of possession of the property has passed for twelve months of Qamariah (according to the calculation of the Hijri year).

This one-year requirement only applies to livestock, gold, money, traded property, and so on. While agricultural property, fruits, rikâz (found goods), and other treasures that are alluded to (analogous) to these things, are not required to reach one year [30].

Mustahiq Zakat

There are 8 groups entitled to receive zakat (mustahiq) as stated in the following verse:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي
سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

"Indeed, zakat is only for the poor, the poor, the amil zakat, the mu'allaf who are persuaded by their hearts, for (free) slaves, people who are in debt, for the way of Allah and for those who are on the way, as a decree required by Allah, and Allah is All-Knowing and All-Wise" (QS. At Taubah: 60).

This verse uses the word "innama" which gives the meaning of hashr (restriction). This shows that zakat is only given to these eight groups, not to others. The explanation of the 8 groups is briefly as follows:

1. Fakir. In the fakir group, namely, someone who does not have any source of income due to severe problems, such as elderly people, widows who have to take care of children who cannot be left to work, sick, etc.
2. Poor. Meanwhile, the definition of poor is someone who has a source of income, but not enough to meet daily needs.
3. Riqab are commonly referred to as sahaya servants.
4. Gharim or gharimin, that is, people who have debts and have difficulty paying them off.
5. Converts, namely people who have just embraced Islam still need support.
6. Fiisabilillah, the warrior of Islam.
7. Ibn Sabil, that is, the one who ran out of provisions on the way.
8. Amil is the person who takes care of and distributes zakat [37].

Nishab Currency With Silver

Contemporary jurisprudence scholars differ in determining the obligation of zakat on currency. This is due to differences of opinion in understanding the status of currency. But the difference began to fade along with the development of transactions that use currency and its uses that can act as currency, there is hardly even a jurisprudence scholar who argues that currency is not obligatory to be zakat.

For this reason, it is important to identify the currency nishab, and there is no specific postulate for the currency nishab because it occurs after the end of the specified period. But while the purpose of money is its status as an asset and its exchange value, the yardstick of money itself is its value, as is known from the valuation of gold and silver. In this case, the preferred opinion is that the currency nishab is fulfilled when it reaches the lowest nishab between gold and silver. Legitimate arguments identify gold and silver nishabs, and when there are differences, the nishab of both should be chosen the lowest because it is more beneficial to the poor and more important in freeing them from the obligation to pay zakat (muzakkiy) [43]–[45].

The nishab of currency with the lowest nishab of gold or silver is also the opinion of various contemporary scholars, including:

1. Al-Majma' Al-Fiqh Al-Islamiy At-Taabi' li Raabith Al-'Aalam Al-Islamiy
2. Hay'ah Kibaar Al-'Ulama in the Kingdom of Saudi Arabia.
3. Fatwa Al-Lajnah Ad-Daimah li Al-Buhuts Al-'Imiyyah wa Al-Ifta' (Standing Commission for Scientific Research and Fatwa of Saudi Arabia).
4. Shaykh Dr. Musthafa Al-Bugha,
5. Shaykh Dr. Musthafa Al-Khin,
6. Shaykh 'Ali Ash-Sharbaji in Al-Fiqh Al-Manhaji 'ala Madzhab Al-Imam Ash-Shafi'i, 1:291.

The reason is that this is more beneficial for the poor because eventually many Muslims are exposed to zakat currency and issue it. (See Dorar.Net and Mulakhash Fiqh Al-'Ibaadaat, p. 567.)

Shaykh Dr. Musthafa Al-Bugha et al stated that: the careful thing in religion is to consider which is more beneficial for the poor. Thus it is chosen which of the nishab of gold and silver is inferior in value so that a Muslim is immediately detached from dhimmah (obligation) [8].

Based on our description above, to determine the nishab of currency, for the present, we choose the opinion that uses silver as nishob of currency. Because it is in line with maqosidusyariah which is for the wider benefit of Muslims.

CONCLUSION

Based on the discussion and the results of the analysis above, it was concluded that nishab zakat money is equated with silver worth 595 grams. Measuring money zakat nishab with silver zakat nishob is not arbitrary, but also refers to the opinions of authoritative scholars, because it will have a positive impact and benefit for the community, and can optimize the potential of Muslims to zakat to be more prospective and progressive. Similarly, another opinion is found that the obligation to issue zakat banknotes when the money has reached or is equivalent to nishab (the minimum mandatory limit of zakat) 77.57 grams of gold, or 543.35 grams of silver, which has had one year (haul), this is done through hadith with the methodology of ra'yu (opinion) and qiyas (analogy) applicable to the local community.

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Author Contribution

All authors contributed equally to the main contributor to this paper, some are as chairman, member, financier, article translator, and final editor. All authors read and approved the final paper.

Conflicts of Interest

All authors declare no conflict of interest.

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