

Zakat on Banknotes in *Fiqh Syāfi'iyah* Perspective

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Abstract : *One of the Islamic Shari'a is zakat, in addition to the value of the charity of zakat, it also serves as an economic boost for the poor. The obligation of zakat can be understood implicitly from the Qur'an and Hadith but the methods and criteria of zakat are not fully explained, this is where the different assumptions that lead to different practices and criteria are established, one of which is banknotes where some say obligatory and some not . This research is focused on zakat on banknotes, and the reasons that require paper money zakat according to the study of syāfi'iyah fiqh. To obtain accurate data in this study, the authors conducted a literature review by using qualitative research methods. The data collection techniques were carried out by library studies, namely selecting and analyzing relevant literature and were seen as supporting material that discussed the problem of zakat money. From the results of this study, the authors find that banknotes is said to be obligatory, some said it is not mandatory. Opinions that say must give a reason, if the current position of banknotes in lieu of dirhams and dinars in the past then the wisdom that exists in dirhams and dinars is also on paper money that is valid in the present and when viewed in terms of the value of paper money This is instead of the value of gold and silver, which means that banknotes owned by someone instead of gold and silver are only in the form of the paper money must be zakat. Opinions that say they are not obliged to give reasons do not come up arguments that require currencies other than dirhams and dinars to be zakati, the lessons in gold and silver are not in currencies other than gold and silver. And currencies other than gold and silver have nothing in common with dirhams and dinars which can be explained to the obligatory zakat.*

Keywords : *zakat; banknotes; fiqh syafi'yah*

I. Introduction

In an era that is getting older and far away has undergone a shift from the golden age of the Prophet Muhammad, It is still found that people try to find a breakthrough by looking at the spiritual dimension, either because it departs from a belief that grows out of consciousness or not. It can be seen that more lay people attend spiritual shower programs or consult directly with those who are considered to be in the field so that it becomes a sign that religious knowledge is increasingly needed.

Justice which is the basic pillar of Islam seems to fade when there are some people who dare to say that Islam weighs heavily on the law on the needy and the poor and ignores the rich in suppressing the law. An example is about zakat, where farmers are subject to various kinds of zakat while wallet, hospitality and other luxury business entrepreneurs are not subject to zakat.

Islamic teachings are not only limited to the problem of personal relations between an individual and its creator (*Habl min Allāh*), but also includes the relationship between human beings (*Habl min al-nās*), even the relationship between humans and other creatures including nature and the environment.¹

However, there is also worship that is very closely related to muamalah, such as zakat. With zakat, Allah SWT wants the goodness of human life with His teachings so that life can

¹ Adiwarman Karim, *Bank Islam Analisis Fiqih dan Keuangan*, 2nd Edition, (Jakarta: Rajawali Pers, 2004), p. 2

help, mutual cooperation and always establish brotherhood. The existence of differences in wealth, wealth and social status in life is a sunnatullah which cannot be completely eliminated. In fact, there are differences in social status that humans need from one another. And zakat is one of the most effective instruments to unite mankind in the shade of his love and peace of life in the world, to achieve goodness in the hereafter, also to be an advocate to foster economic development in reducing and gradually eliminating destitute numbers and poverty.²

In addition to this, zakat is also one of the foundations of Islam, one of the five pillars of Islam as stated in the words of the prophet Muhammad, namely as follows:

بنی الاسلام علی خمس شهادة ان لا اله الا الله وان محمدا رسول الله وإقام الصلاة وإيتاء الزكاة والحج وصوم رمضان
(رواه ابن عمر)³

Meaning: *Islam is built on five principles, testifying that there is no god but Allah, Believing the prophet Muhammad, the messenger of Allah, performing prayers, paying zakat, hajj and fasting in Ramadan. (H.R. Ibn Umar).*

The Prophet's hadith above is a sign that social is also the cornerstone of the Islamic religion so that it cannot be justified by some groups who unilaterally say that Islam is only a religion that regulates worship only and ignores the economic interests and welfare of its people.

Zakat besides being discussed in the subject of worship because it is seen as an inseparable part of prayer, is actually also part of the Islamic socio-economic system. Therefore, some Islamic scholars have given great attention to discussing the law and meaning of zakat according to their respective fields of specialization.⁴

Zakat is a form of realization in grateful for the blessings that have been given by Allah SWT. Thus it can be said that it is really very low manners who know that the people who live around him are indigent while mercy is never felt.⁵ On the other hand, Allah obliges zakah to the rich not only to manifest mercy on the needy, but also to protect the rich from the disaster of poverty and poverty. Hunger and destitute disasters when contracted do not distinguish between rich people and poor people.

Zakat is the third pillar of Islam required in Medina in the second year of Shawwal H.⁶ Zakat is an obligation for believers (*muzakki*) who have assets that have reached a certain size (*nishab*) and a certain time (*haul*) to be given to the rightful person (*mustahiq*). While the obligation of zakat in Islam has a very fundamental meaning, it is closely related to the aspects of Godliness, as well as social economy. As the third pillar of the pillars of Islam, zakat is also one of the banners of Islam that no one should ignore. Therefore, people who are reluctant to pay zakat may be forced and people who do not recognize the obligation of zakat are considered infidels,⁷ because in the collection of zakat it has a very important meaning. The law of zakat

² Al-Syaikh Muḥammad al-Ḥadhri, *Tārīkh al-Tasyrī' al-Islāmī*, (t.tp: Al-Ḥaramain, t.t), p. 55.

³ Al-Syaikh Muḥammad al-Ḥadhri, *Tārīkh al-Tasyrī' al-Islāmī*...p. 9.

⁴ Yusuf Qardawi, *Hukum Zakat (Studi Komparatif Mengenai Status dan Filsafat Zakat Berdasarkan Qur'an dan Hadis)*, (Terjem: Salman Harun, dkk), Judul Asli: *Fiqhuz Zakat*, 2nd Edition. (Bogor: Pustaka Litera Antar Nusa, 1991), p. 3.

⁵ Muhammad Hasbi Ash-Shiddieqy, *Pedoman Zakat*, Cet. IX, Ed. II, (Semarang: Pustaka Zikri Putra, 2005), p. 305.

⁶ Muḥammad Nawawī ibn Umar al-Jāwī, *Nihāyat al-Zain*, (Software: Maktabah Syamilah, Version 4,37, 2010), p. 167.

⁷ Muḥammad ibn Umar al-Jāwī, *Nihāyat al-Zain*. p, 167.

is obligatory in the sense that the obligation is set for personal self and cannot be imposed on others.

In *Syāfi'īyah fiqh*, zakat is twofold, zakat fitrah and zakat *māl* (wealth), zakat *māl* (wealth) is divided into several divisions including the qudya which are *dirhams* (silver) and *dinar* (gold), however, gold and silver have not yet been the currency (*madhrub*) is also required for zakat. As the statement of *Zain al-Dīn al-Malībarī* in *Fathal-Mu'in* kitan:

ولو غير مضروب خلافا لمن زعم اختصاصها بالمضروب⁸

Meaning: *Even though it has not been used as a currency (madhrub), it is different from the ulama who require gold and silver zakat only on the currency (madhrub).*

From the text of the book above shows that obligatory zakat gold and silver are either made into currencies or not, there is also the opinion of scholars who require gold and silver zakat only when they have been made into currencies.

When the zakat is issued for gold and silver which has been made into the currency, of course there is the value of the currency. The current banknotes for buying goods or paying for services, are exchange instruments that replace gold and silver as the main medium of exchange before. So for this reason there are those who say compulsory zakat on currencies when the amount of money is up to the level of gold or silver which is obligatory for zakat. What's more, there are almost no countries that make gold and silver currencies.

For information, the value of past banknotes is somewhat different from the value of current banknotes. Previously, someone who had one million worth of banknotes was the same as having one million worth of gold stored and could be taken at any time through a ownership certificate. Furthermore, with the reason that it is more practical, the certificate will eventually be directly used as a tool for transactions.

But over time accompanied by the various interests of the world's economic actors, paper money that is worth the same as the gold content is then no longer valid and replaced with banknotes that do not have the value of gold deposits as they are valid until now.

From what the writer has explained and departed from the problem, the author is interested in conducting a study entitled "Zakat on Banknotes in the Perspective of *Syāfi'īyah Fiqh*". The author chose the study of *Syāfi'īyah fiqh* because the school that holds the majority of Indonesia's population is the *Shafi'i school* 'i.

Based on the background of the above problems, the main are 1) What is the status of banknotes in the chapter of zakat according to the perspective of *Syāfi'īyah Fiqh*? And 2) In terms of which according to the *Syāfi'īyah Fiqh* money must be zakat. The purpose of this study is 1) To find out the status of banknotes in the chapter zakat according to the perspective of *Syāfi'īyah Fiqh*. And 2) And to know in terms of which banknotes must be zakat according to *Syāfi'īyah Fiqh*.

III. Research Method

Each study must not be separated from the type of research, the type of research is a way of thinking using systematic steps in research, the type of research must be adapted to the object of research.

In discussing some of the problems that exist in this study, the author uses a type of qualitative research that is a normative and descriptive approach, then the method used is

⁸ Zain al-Dīn al-Malībarī, *Fathal-Mu'in*, 2nd Edition, (Software: Maktabah Syamilah, Version 4,37, 2010),

library research from expert opinions formulated in books, this term commonly referred to as library research is data retrieval which comes from books or scientific works that are directly related to the subject matter.

II. Literature Review

2.1 Definition of Zakat

The word zakat is derived from Arabic, namely "زَكَاةٌ" masdar from fi'ilmādhī "زكا" and mudhāri' "يُزَكِّي", which etymologically has several meanings, including:

- a. *Al-Thahārah*, It means clean.
- b. *Al-Namā'*, It means added-up.
- c. *Al-Ishlāh*, It means to improve.
- d. *Al-Madhu*, It means praise.

The definition of zakat according to the language above is also almost the same as that described by Ibn Hajar in the following *Tuhfat al-Muhtaj Fi Syarh al-Minhāj* book:

هي لغة : التطهير والإصلاح والنماء والمدح⁹

Meaning: *Zakat in Arabic means cleaning, correcting, increasing, adding and complimenting.*

In the *Al-Marbawi* dictionary zakat means: "charity, purification, purity and clever intelligence".¹⁰ Al-Māwardī in his book *al-Hāwī* also interpreted zakat from the language side as follows:

الزكاة في اللغة النماء والزيادة¹¹

Meaning: *Zakat in language means developing and increasing.*

Ibn Hajar in his book *Tuhfat al-Muhtaj* mentions the meaning of zakat in *syara'* terms as follows:

وشرعا : اسم لما يخرج عن مال أو بدن على الوجه الآتي¹²

Meaning: *Zakat on syara' is the name for something issued from a property or entity with certain rules.*

In his book *Al-īAmūrah* by the Imam oleh Amīrah by more fully explaining the definition of zakat according to *syara'* terms, namely as follows:

وفي الشرع اسم لقدر من مال مخصوص , يصرف لطائفة مخصوصة بشرايط¹³

Meaning: *Zakat on syara' is the name of a certain size of property that is handed over to certain groups with various conditions.*

From the various definitions of the scholars above, although the editorial is different but the intent and substance are the same which complement each other. So, in the opinion of the writer, zakat is the name for the size of certain assets that are given to certain groups by various provisions. Also, if examined in depth it seems that all the definitions above include elements

⁹ Ibnu Hajar, Syihāb Al-Din Ahmad ibn Hajar, *Tuhfatal-Muhtāj Fi Syarh al-Minhāj*, 11th Edition, (Software: Maktabah Syamilah, Versi 4,37, 2010), p. 447.

¹⁰ Al-Marbawi, *Kamus Al-Marbawi* (Arab Melayu). 2nd Edition, (Indonesia: Dār al-Kutub al-Arabīyyah, 1990), p. 267.

¹¹ Al-Māwardī, *Al-Hāwī al-Kabīr*, 2nd edition, (Beirut: Dār al-Kutub al-Arabīyyah, 1990), p. 71.

¹² Ibnu Hajar, *Tuhfatal-Muhtāj*..., p. 447.

¹³ Syihāb al-Din, Ahmad al-Barlisī, *Hāsyiat 'Amīrah*, 2nd edition. II, (Software: Maktabah Syamilah, Versi 4,37, 2010), p. 3.

that must be present in worship zakat. Namely, assets collected, asset base, and subjects who are entitled to receive zakat. Of these three he becomes an element in shaping the structure of the definition of zakat.

2.2 Zakat on Banknotes According to *Syāfi'iyah Fiqh*

1. Opinion of Ulama About Banknotes Zakat

In the opinion of scholars about zakat on banknotes, there are those who say they must be zakat and some argue that it is not obligatory. This opinion differs based on the banknotes whether there are similarities with gold and silver so that it is obligatory to be zakat or no equal so it is not obligatory to be zakat. Departing from this the author will outline some of the opinions of scholars who claim that the paper money must be zakat and that it is not obligatory to be zakat.

a. Opinions That Say Must

'Abdurrahman al-Jazīrī in his book *Al-Fiqhu 'alā al-Madzāhib al-Arba'ah* describes as follows:

جمهور الفقهاء يرون وجوب الزكاة في الأوراق المالية لأنها حلت محل الذهب والفضة في التعامل ويمكن صرفها بالفضة بدون عسر فليس من المعقول أن يكون لدى الناس ثروة من الأوراق المالية ويمكنهم صرف نصاب الزكاة منها بالفضة ولا يخرجون منها زكاة ولذا أجمع فقهاء ثلاثة من الأئمة على وجوب الزكاة فيها وخالف الحنابلة

فقط¹⁴

Meaning: *Jumhur ulama are obliged to pay zakat on national money, because paper money replaces gold and silver as a medium of exchange and is easy to exchange for silver. It is unreasonable that in humans there is a collection of paper-shaped treasures that can be exchanged for silver zakat items and they do not issue zakat. For this reason the three jurists agreed on the obligation of zakat. Only the Hambali school ulama disagreed.*

The same thing was stated by Wahbah al-Zuhailī, in his book *Al-Fiqh al-Islami wa Adillatuhu* as follows:

وبما أن هذا النظام ظهر حديثاً بعد الحرب العالمية الأولى، فلم يتكلم فيه فقهاؤنا القدامى، وقد بحث فقهاء العصر حكم زكاة هذه النقود الورقية، فقرروا وجوب الزكاة فيها عند جمهور الفقهاء (الحنفية والمالكية والشافعية)؛ لأن هذه النقود إما بمثابة دين قوي على خزانة الدولة، أو سندات دين، أو حوالة مصرفية بقيمتها ديناً على المصرف. ولم ير أتباع المذهب الحنبلي الزكاة فيها حتى يتم صرفها فعلاً بالمعدن النفيس (الذهب أو الفضة) قياساً على قبض الدين. والحق وجوب الزكاة فيها؛ لأنها أصبحت هي أثمان الأشياء، وامتنع التعامل بالذهب، ولم تسمح أي دولة بأخذ الرصيد المقابل لأي

فته من أوراق التعامل¹⁵

¹⁴ Abdurrahman al-Jazīrī, *Al-Fiqhu 'alā al-Madzāhib al-Arba'ah*, 2nd edition, (Software: Maktabah Syamilah, Versi 4,37, 2010), p. 974.

¹⁵ Wahbah al-Zuhailī, *Al-Fiqh al-Islāmī wa Adillatuhu*, 2nd edition, (Software: Maktabah Syamilah, Version 4,37, 2010), p. 195.

Meaning: *Because the rules about paper money only emerged after the first world war, classical jurists did not discuss them. Contemporary jurists have discussed the law of zakat on paper money, they stipulate that paper money must be zakat according to the jurists of fuqahā (Hanafahyah, Mālikiyah and Syafi'iyah) because money is a strong debt to the State treasury or debt guarantee or bank draft which is a debt that must be paid according to its value. The followers of the Hambali school argue that paper money is not obliged to be zakat so that it is exchanged for gold or silver, because it is based on receiving debt. The right opinion is compulsory zakat on paper money, because it is a perfect medium of exchange which replaces the position of gold and silver as a medium of exchange and all States do not allow other than official money to be used as a medium of exchange.*

Based on the book *Mu'tabarah KH. Sahal Mahfudh*berani concluded that money must be zakat. Logical reason used by KH. Sahal Mahfudh is because money has replaced the function of gold and silver as a medium of exchange in transactions and for measuring services. In fact, when compared to gold and silver, money has many features and is more practical. Besides that, money can be exchanged for gold and silver at any time without difficulty.¹⁶

In the book Kang Santri Concerns the Problems of the Written People that there is a difference of scholars about the alms of rupiah money, one version states obligatory zakat, because basically, the money is proof of ownership of gold and silver. According to the second version the rupiah is not obligatory. This opinion is based on the reference to the book *al-Tarmisī* vol. 4 p. 29-30.

From some of the opinions of scholars who have described the author pointed out that paper money must be zakat, because paper money is a change of gold and silver.

b. Opinions That Say Not Required

Scholars who argue that paper money is not obliged to be observed see that the paper money is not a substitute for gold or silver. Following this, the author describes a number of texts which state that it is not compulsory for zakat naqd other than gold and silver. In the *Al-Bayan* chapter written by Abu Husen al-Yahya it is written as follows:

ولا تجب الزكاة فيما سواهما من الجواهر، كاللؤلؤ والزبرجد والمرجان والصفير والنحاس، وكذلك لا تجب الزكاة في المسك والعنبر، إذا لم يكن ذلك كله للتجارة، وهو قول عامة العلماء¹⁷

Meaning: *It is not compulsory for naqd zakat other than gold and silver from all gems, such as pearls, emeralds, coral, turmeric, and copper, nor is it obligatory for zakat on kasturi oil and fragrant oil ingredients, it is not compulsory for zakat if not made into goods business, this is the opinion of most scholars.*

The same was stated by Imam Al-Raml Ram in his book *Nihāyatu al-Muhtaj*, following his statement:

¹⁶ Sasongko Tedjo (ed), *Dialog Dengan KH. MA. Sahal Mahfudh: Telaah Fiqih Sosial*, (Semarang: Yayasan Karyawan Suara Merdeka, 1997), p. 40.

¹⁷ Yahya, *Al-bayān fī Mazhab al-Imām Al-Syāfi'ī*, 3rd edition, (Software: Maktabah Syamilah, Version 4,37, 2010), p. 281.

(ولا زكاة في) (سائر الجواهر كالؤلؤ) والياقوت والفيروز ومثلها المسك والعنبر ونحوهما ؛ لأنها معدة للاستعمال فأشبهت الماشية العاملة ولعدم ورود ما يدل على وجوبها¹⁸

Meaning: *It is not compulsory for naqd zakat on all gems, such as pearls, rubies, blue gems and the like such as kasturi oil and perfume seeds and like both. Because all of that was provided for use, it was likened to livestock to be employed on both non-compulsory zakat and because there was no argument which pointed to the obligatory.*

A similar statement was also conveyed by Al-Mawāridī in Al-Hāwī al-Kābīr as follows:

ولا زكاة في شيء مما خالف الذهب والورق والماشية : والحرف على ما وصفت¹⁹

Meaning: *Not obligatory zakat on something that is not gold, silver, and livestock. Live and follow it to something that has been characterized.*

In the book Al-Bājurī by Sheikh Ibrahim Al-Bājurī presents the following:

والمعنى في وجوب الزكاة فيهما أنهما معدان للنعماء بالأخذ والاعطاء فاشبهها الماشية السائمة وقد جعل الله بهما قوام الدنيا ونظام أهلها ، فان حاجات الناس كثيرة ، وكلها تنقضيهما ، فمن كنزهما فقد أبطل الحكمة التي خلقا لها بخلاف غيرهما منسائر الجواهر فلا زكاة لعدم ورودها فيها²⁰

Meaning: *The meaning or 'illah obligatory zakat on gold and silver is because both are provided to enjoy by taking or giving, so they are both with livestock. Allah made with the world's gold and silver pods and regular world patrons with both, then, the needs and needs of many people were all in gold and silver, whosoever hides both of them by not giving zakat he has negated the wisdom that Allah has created for both, this wisdom there is nothing other than gold and silver of all kinds of gems. Then it is not compulsory for zakat other than silver gold because there is no argument that requires it.*

In the *Nihāyatu al-Muhtaj* book similar things by imam Al-Ramlī also say the following:

والنقدان من أشرف نعم الله تعالى على عباده إذ بهما قوام الدنيا ونظام أحوال الخلق ، لأن حاجات الناس كثيرة ، وكلها تنقضي بهما بخلاف غيرهما من الأموال ، فمن كنزهما فقد أبطل الحكمة التي خلقا لها كمن حبس قاضي البلد ومنعه أن يقضي حوائج الناس²¹

Meaning: *Gold and silver are part of the perfection of the blessings of Allah SWT. on his servant, with both being the foundation of the world and regularly all things creatures, needs and human needs are many, all resolved with gold and silver, in contrast to assets other than gold and silver, whosoever hides both of them by not*

¹⁸ Muḥammad ibn Abī al-‘abbās, *Nihāyatu al-Muhtaj ilā Syarḥi al-Minhāj*, Volume IX, (Software: Maktabah Syamilah, Versi 4,37, 2010), p. 80. See also ‘abdullah, *Hāsyīyah al-Syarqāwi*, 1st Edition, (Lebanon: Dār al-Fikri, 1996), p. 341.

¹⁹ Al-Mawāridī, *Al-Hāwī al-Kābīr*, Volume. III, (Software: Maktabah Syamilah, Versi 4,37, 2010), p. 601

²⁰ Ibrahim al-Bājurī, *Hāsyīyah al-Bājurī*, Volume. I, (Surabaya: Maktabah Mahkota, t.t), p. 271.

²¹ Muḥammad ibn Abī al-‘abbās, *Nihāyatu al-Muhtaj ilā Syarḥi al-Minhāj*, Volume. IX, (Software: Maktabah Syamilah, Versi 4,37, 2010), p. 39.

giving zakat he has eliminated Allah's wisdom create in both, like people who take hostage qādhī State and forbid it from fulfilling human needs.

From some of the *nash* mentioned above, it can be understood that besides gold and silver, it is not obligatory to be zakat, with the first reason there is no argument that requires it, secondly, the wisdom that Allah created in gold and silver based on the book above is not in wealth other than gold and silver, including not obtaining such wisdom on paper money. So herein lies the difference between gold or silver with paper money and other assets besides gold and silver.

وحاصل الجواب أن الورقة المذكورة لا تصح المعاملة بها ولا يصير المملوك منها أو بها عرض تجارة فلا زكاة فيه فإن من شروط المعقود عليه ثمن أو مئنا أن يكون فيه في حد ذاته منفعة مقصودة يعتد بها شرعا بحيث يقابل بتمول عرفا في حال الاختيار والورقة المذكورة ليست كذلك فإن الانتفاع بها في المعاملات إنما هو بمجرد حكم السلاطين بتزليلها منزلة النقود ولذا لو رفع السلاطين ذلك الحكم أو مسح منها رقم لم يعامل بها ولا تقابل²²

Meaning: Conclusion of the answer that the sheet of paper mentioned (paper provided by the government to do muamalah) is not valid muamalah and does not have the eye of the object through or with the paper, then what is owned is not obligatory zakat. The terms of the object that is priced or valued is that it is in *ma'qud 'alaih*, the beneficial substance intended to be calculated in *syara'* with approximately being exchanged with something valuable in *'uruf* at the time of *ikhtiyar* (not emergency), while the paper not so, the paper is useful solely the law of the king by making it in the *naqd* position, if the king revokes the law or removes the number or price on the paper it cannot be used again and cannot be exchanged for property.

From the text of the book above we can clearly understand that paper money has value because of government regulations while paper substances themselves have no value at all, therefore paper money cannot be equated with gold or silver in the same way it is obligatory to *dizakati*, gold and silver has value not only on that number.

In the written General Reference book, according to Sheikh Muhammad Al-Anbani and Al-Habib Abdullah bin Abi Burning paper money must be issued zakat *tijarah* if the paper money is used as a *tijarah* object, whereas if paper money is not intended for *tijarah* according to the agreement the *ulama* is not obligatory.²³

Regarding the difference between gold and silver with other assets the author also recites other texts even though from different problems, such as those in *Al-Mukhtasar al-Muzanī* in the chapter *qirādh*:

قال الشافعي رحمه الله ولا يجوز القراض إلا في الدينار والدراهم التي هي أثمان للأشياء وقيمها²⁴

Meaning: *Imām Syāfī* argues that it is not permissible to do the contract of *al-qirādh* in addition to the *dinar* and *dirham* because it is an *asmān* (market price) and *qīmat* (price in the contract) for everything.

The same thing is also mentioned in the book *al-Majmu'*:

²² Ibnu Hajar al-Haitami, *Tuhfat al-Muhtaj Fī Syarh al-Minhāj*, Volume XVI, (Software: Maktabah Syamilah, Versi 4,37, 2010), p. 312.

²³ M. Syakur Dewa dan Roy Fadhli, *Referensi Umum Umat*, Volume I, (Kediri: Pustaka 'Azm, 2012), p. 322.

²⁴ Isma'il ibn Yaḥyā al-Muzanī, *Al-Mukhtasar al-Muzanī* Jld. I, (Software: Maktabah Syamilah, Version 4,37, 2010), p.122.

ولا يصح إلا على الاثمان وهي الدراهم والدنانير، فأما ما سواهما من العروض والتقار والسبائك والفلوس، فلا يصح القراض عليها²⁵

Meaning: *Unauthorized qirādh / mudhārabah contract except the one used as capital is something that is used to value the others, namely dirhams and dinars, while other than both of them are objects, melted silver, pieces of gold, and illegitimate copper money qirādh.*

In the *qirādh* chapter, it is required that capital be made of gold and silver, but it is not permitted to become capital other than gold and silver of all types of objects including melted silver, pieces of gold, and copper money. Keep in mind, that the author makes this book's text included in supporting paper money is not obliged to be zakat in terms of the absence of gold and silver currency with other currencies. Because the opinion states that it is obligatory to be accused of reasoned banknotes, there are similarities in banknotes with currencies of gold and silver (dirhams and dinars) as described above.

IV. Discussion

As far as what the author has reviewed, the status of banknotes about obligatory or non-obligatory zakat has two opinions, both of which have their own opinions. Opinions stating that they are not obliged to be obeyed are several reasons, first there is no argument that requires currencies other than dirhams and dinars to be dizakati. Secondly, there is no wisdom in gold and silver in currencies other than gold and silver. Third, currencies other than gold and silver have nothing in common with dirhams and dinars which can be explained to be obliged to be obeyed, on the grounds that in places where the capital of dirham and dinar such as *qirādh* capital according to *Shafi'iyah fiqh* may not be in other currencies.

Opinions that say paper money must be dizakati hold for several reasons. first, the argument of the Qur'an or Hadith is indeed no one who points to paper money must be zakat, but if viewed in terms of *'illah* who is obliged to be dizakati gold and silver paper money must be dizakati, *'illah* is obligatory zakat on gold and silver is because both are provided to enjoy by taking or giving, so it is likewise both of them with livestock, on paper money there is also *'illah*. Second, if the current position of banknotes in lieu of dirhams and dinars is in the past, the wisdom that exists in dirhams and dinars is also on paper money that is valid in the present. Third, if viewed from the point of view of the value of this paper money instead of the value of gold and silver, it means that banknotes owned by someone instead of gold and silver only in its form, even this paper money must be zakat.

IV. Conclusion

The status of banknotes in the zakat chapter based on the study of *Syāfi'iyah fiqh* there are those who argue that it is obligatory to be zakat, there are also opinions that say it is not mandatory. Both of these opinions have their own reasons in terms of which review to be obliged to be zakat or not obligatory. Opinions that say compulsory banknotes and terms and

²⁵ Yahya bin Syarīfuddīn al-Nawawī, *Al-Majmu' Syarh al-Muhazzab*, Volume. XIV, (Software: Maktabah Syamilah, Versi 4,37, 2010), p. 357.

conditions are the same as the terms and conditions that are in gold and silver. Like the perfect year, Nisab, and the level of division is the same as the distribution of gold and silver zakat.

Opinions that say paper money must be dizakati hold for several reasons. first, the argument of the Qur'an or Hadith is indeed no one who points to paper money must be zakat, but if viewed in terms of 'illah who is obliged to be dizakati gold and silver paper money must be dizakati, 'illah is obligatory zakat on gold and silver is because both are provided to enjoy by taking or giving, so it is likewise both of them with livestock, on paper money there is also 'illah. Second, if the current position of banknotes in lieu of dirhams and dinars is in the past, the wisdom that exists in dirhams and dinars is also on paper money that is valid in the present. Third, if viewed in terms of the value of kerats money instead of the value of gold and silver, it means that banknotes owned by someone instead of gold and silver only in its form, even this paper money must be zakat. Opinions stating that they are not obliged to be obeyed are several reasons, first there is no argument that requires currencies other than dirhams and dinars to be dizakati. Secondly, there is no wisdom in gold and silver in currencies other than gold and silver. Third, currencies other than gold and silver have nothing in common with dirhams and dinars which can be explained to the obligatory zakat, on the grounds that in places where the capital of dirham and dinar such as the *qirādh* capital according to *Syāfi'īyah fiqh* may not be in other currencies.

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