

## IMAM AL-NAKHA'Ī ON ZAKATABLE WEALTH: IMPLICATIONS FOR INDONESIA'S REGULATORY FRAMEWORK

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### Abstract

*This study reinterprets Imam al-Nakha'ī's methodological legacy—rooted in the early Kufa tradition of *ra'y*, *qiyās*, and proto-Hanafi notions later formalized as *istihsan*—to develop criteria for defining zakatable wealth in the contemporary economy. Using a doctrinal-comparative design, we (i) reconstruct al-Nakha'ī's approach from classical reports and secondary studies; (ii) conduct a content analysis of Indonesian Law No. 23 of 2011, Government Regulation No. 14 of 2014, Minister of Agriculture Regulation No. 52 of 2014, and Ministry of Home Affairs Fatwa No. 3 of 2003; and (iii) compare the Indonesian formulation with selected practices in Malaysia (e.g., salary-based zakat). This article proposes a transferable decision matrix that links asset types (earned income/“*al-māl al-mustafād*,” business profits, securities, precious metals, digital/financial instruments) with normative parameters and regulatory levers. The findings indicate that the Indonesian framework substantially accommodates the dynamic nature of zakat objects but exhibits alignment gaps—particularly the inconsistent treatment of *ḥawland* for earned income, and ambiguity surrounding the net calculation of financial needs and assets.*

**Keywords:** *al-Nakha'ī; zakatable wealth; al-māl al-mustafād; *ra'y*; *qiyas*; *istihsan*; Indonesia; zakat regulations; *heresab*; *ḥawl*.*

### Abstrak

*Studi ini menafsirkan kembali warisan metodologis Imam al-Nakha'ī—yang berakar pada tradisi Kufa awal tentang *ra'y*, *qiyās*, dan gagasan proto-Hanafi yang kemudian diformalkan sebagai *istihsan*—untuk mengembangkan kriteria dalam mendefinisikan kekayaan yang wajib dizakati dalam perekonomian kontemporer. Dengan menggunakan desain doktrinal-komparatif, kami (i) merekonstruksi pendekatan al-Nakha'ī dari laporan klasik dan kajian sekunder; (ii) melakukan analisis isi terhadap Undang-Undang Indonesia Nomor 23 Tahun 2011, Peraturan Pemerintah Nomor 14 Tahun 2014, Peraturan Menteri Pertanian Nomor 52 Tahun 2014, dan Fatwa Kementerian Dalam Negeri Nomor 3 Tahun 2003; dan (iii) membandingkan rumusan Indonesia dengan praktik terpilih di Malaysia (misalnya, zakat berdasarkan gaji). Artikel ini mengusulkan matriks keputusan yang dapat ditransfer yang menghubungkan jenis aset (pendapatan yang diperoleh/“*al-māl al-mustafād*,” laba usaha, sekuritas, logam mulia, instrumen digital/keuangan) dengan parameter normatif dan dengan pengungkit regulasi. Temuan menunjukkan bahwa kerangka kerja Indonesia secara substansial mengakomodasi dinamisasi objek zakat tetapi menunjukkan kesenjangan keselarasan—terutama perlakuan yang tidak konsisten terhadap *ḥawland* untuk pendapatan yang diperoleh, dan ambiguitas seputar perhitungan bersih dari kebutuhan dan aset keuangan.*

*Kata kunci:* *al-Nakha'ī; kekayaan yang wajib dizakati; al-māl al-mustafād; *ra'y*; *qiyas*; *istihsan*; Indonesia; peraturan zakat; *heresab*; *ḥawl*.*



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## INTRODUCTION

In the last two decades, Indonesia has restructured zakat governance through Law No. 23 of 2011 and Government Regulation No. 14 of 2014, which strengthen the role of the state/BAZNAS and standardize collection and utilization. This reform is important because the modern economic structure has given rise to a variety of new zakat objects—salaries, honorariums, professional income, and financial assets—which demand a fiqh framework that is both adaptive and regulatoryly coherent. On the other hand, MUI Fatwa No. 3/2003 on income zakat affirms the category of *al-māl al-mustafād* as an object of zakat, but leaves out technical details (nishab, haul, basis of calculation) which is still debated and requires a more explicit link to classical fiqh methodology. The academic urgency is to bridge the *istinbā* method with contemporary legal-positive details so that the determination of zakat objects does not solely rely on institutional practices, but rather relies on a clear theoretical structure.<sup>1</sup>

The figure of Imam al-Nakha'i (d. 96/714)—representative of the Kufa madrasah—was famous for its systematic use of *ra'y* and *qiyās*, which later influenced the Hanafī school. Considering its reputation in the formation of the *istinbā* pattern Kufah, the idea of dynamizing zakat objects is very relevant when traced from the al-Nakha approach.<sup>2</sup> By analyzing how *ra'y*—*qiyās* (and in the Hanafī tradition then *istihsan*) working on non-textual cases, this research has the potential to produce normative criteria for mapping modern zakat objects (income, financial instruments, etc.) and synergizing them with the details of Indonesian regulations (nishab, haul, gross/net basis).<sup>3</sup>

In Indonesia, many studies have focused on governance and policy implications following Law 23/2011. Noeralamsyah, Hafidhuddin, & Beik interpret the Zakat Law as a formalization of sharia law and a space for *ijtihad*, emphasizing the legitimacy of the state's role and strengthening BAZNAS coordination. However, this study does not reduce the classical Islamic jurisprudence framework to the level of zakat object criteria (nishab/haul/calculation). Other findings assess the effectiveness of regulatory strengthening on increasing collection but highlight the need for strategic innovation and literacy. In the operational realm, a juridical study of professional zakat assesses the compliance of LAZ/BAZNAS practices with MUI Fatwa 3/2003 and PP 14/2014, but focuses on mechanisms rather than the epistemic framework of fiqh.<sup>4</sup>

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<sup>1</sup> Sholeh, Asrarun Niam, *Himpunan Fatwa Zakat Majelis Ulama Indonesia (1982-2022)* (Sekretariat Komisi Fatwa MUI, 2022).

<sup>2</sup> Christopher Melchert, “*Ibrāhīm Al-Naḥā'i* (Kufan, d. 96/714),” *Arabica* 67, no. 1 (2020): 60–81, <https://doi.org/10.1163/15700585-12341473>; Wael B Hallaq, *A History of Islamic Legal Theories: An Introduction to Sunni Usul al-Fiqh* (Cambridge University Press, 1997).

<sup>3</sup> Melchert, “*Ibrāhīm Al-Naḥā'i* (Kufan, d. 96/714)”; Hallaq, *A History of Islamic Legal Theories: An Introduction to Sunni Usul al-Fiqh*.

<sup>4</sup> Citra Zahra Chumaira, “Pengelolaan Zakat Profesi Ditinjau Dalam Fatwa MUI Nomor 3 Tahun 2003 Dan PP Nomor 14 Tahun 2014” (UIN Syarif Hidayatullah Jakarta, 2022); Zainal Noeralamsyah et al.,

Regarding zakat on income/al-māl al-mustafād, MUI Fatwa 3/2003 serves as a national reference. Several studies have shown differences in the regulations. haul, nishab, and the basis of calculation between the MUI Fatwa and the ijtihad of Yūsuf al-Qaraḍawī—which sparked discussion on the consistency of the arguments and their application in the Indonesian context.<sup>5</sup> On the regional stage, Malaysia (e.g. Selangor) issued a fatwa earlier on income zakat, thus providing a policy benchmark for looking at the formulation of net income, salary deductions, and the limit of needs (hadd al-kifaYes).<sup>6</sup>

On the theoretical basis side, historical studies of Islamic legal thought emphasize the role of *ra'y* and *qiyās* since the early generations (Kufa), and in the Hanafī tradition the *istihsana* developed a rational corrective based on *maṣlahAh/urf*. However, Indonesian literature that links al-Nakha's methodology<sup>7</sup> explicitly with the formulation of zakat objects in positive regulations is still minimal.<sup>7</sup>

Indonesian studies have discussed many policies and management effectiveness (governance, literacy, digital innovation), but have not yet formulated a translation model of the al-Nakha methodology. *ī*—*ra'y*, *qiyas*, *wifehsan*—to the technical parameters of zakat objects(modern asset classification, nishab, haul, gross/net basis) which can be directly tested on Law 23/2011 – PP 14/2014 – PMA 52/2014 – MUI Fatwa 3/2003.<sup>8</sup>

There are indications of misalignment of technical elements (e.g. haul & nishab) between the construction of fiqh (al-Qaraḍawī) and MUI Fatwa—indicates the need for a fiqh framework that is more linked to the Kufa tradition (al-Nakha<sup>ī</sup>) as a basis for justifying the dynamics of zakat objects in Indonesia.<sup>9</sup>

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<sup>5</sup> “Analisis Pengelolaan Zakat Di Indonesia Berdasarkan Undang-Undang Nomor 23 Tahun 2011,” *Kasaba: Journal of Islamic Economy* 10, no. 2 (2019): 151–74; Suhadi, “Telaah Ulang Kewajiban Zakat Padi Dan Biaya Pertanian Sebagai Pengurang Zakat (Analisis ‘Fatwa-Fatwa’ Di Media Sosial),” *ZISWAF* 1, no. 2 (2014): 43.

<sup>6</sup> Muh. Adiguna, “Meninjau Zakat Penghasilan Pada Fatwa MUI No. 3 Tahun 2003 Dan Ijtihad Yusuf Qaradhawi,” *Jurnal Hukum Islam*, ahead of print, 2018, <https://doi.org/10.24014/jhi.v0i0.6172>.

<sup>7</sup> Jabatan Mufti Negeri Selangor, “Fatwa Tentang Zakat Pendapatan,” preprint, 2023; Pusat Wakaf dan Zakat (PWZ) USIM, “Fatwa Zakat Pendapatan (Muzakarah Kebangsaan 1997),” preprint, 2018; Sholeh, Asrarun Niam, *Himpunan Fatwa Zakat Majelis Ulama Indonesia (1982-2022)*; Adiguna, “Meninjau Zakat Penghasilan Pada Fatwa MUI No. 3 Tahun 2003 Dan Ijtihad Yusuf Qaradhawi.”

<sup>8</sup> Hallaq, *A History of Islamic Legal Theories: An Introduction to Sunni Usul al-Fiqh*; Melchert, “Ibrāhīm Al-Naḥā<sup>ī</sup> (Kufan, d. 96/714).”

<sup>9</sup> Noeralamsyah et al., “Analisis Pengelolaan Zakat Di Indonesia Berdasarkan Undang-Undang Nomor 23 Tahun 2011”; S Suhadi, “Efektivitas Pengelolaan Zakat Pasca Undang-Undang Nomor 23 Tahun 2011,” *Uniqbu Journal of Social Sciences* 3, no. 2 (2022): 1–10; Sholeh, Asrarun Niam, *Himpunan Fatwa Zakat Majelis Ulama Indonesia (1982-2022)*.

<sup>9</sup> Adiguna, “Meninjau Zakat Penghasilan Pada Fatwa MUI No. 3 Tahun 2003 Dan Ijtihad Yusuf Qaradhawi”; Melchert, “Ibrāhīm Al-Naḥā<sup>ī</sup> (Kufan, d. 96/714).”

Comparisons with regional entities (e.g. Selangor/Malaysia) are generally descriptive; comparative analysis is based on *usul al-fiqh* (whether the formulation of “net income”, payroll deduction, and *hadd al-kifayah* in line with *ra'y-Qiyas-wifehsan*) still rare.<sup>10</sup>

Thus, this research is important to: (a) fill the conceptual gap between al-Nakha's methodology and the technical formulation of zakat objects in Indonesian regulations; (b) offering a conceptual model of the dynamics of zakat objects based on Kufa traditions that can be put into practice by regulators/amil; and (c) providing a more theoretically rigorous cross-jurisdictional comparative evaluation framework.

## RESEARCH METHODS

This research is library research, where the data in this study are analyzed using several methods first, a descriptive-analytical method is employed by presenting primary-source data as they are, then analyzing and interpreting them. The main corpus consists of the *Mawsū'ah Fiqh Imām Ibrāhīm al-Nakha'i* (to reconstruct the framework of *ra'y*, *qiyās*, and the proto-*istihsan* related to zakatable objects), MUI Fatwa No. 3/2003 (income zakat/*al-māl al-mustafād*), the Minister of Religious Affairs Regulation on the requirements and procedures for calculating/empowering zakat, and BAZNAS Regulations governing operational standards for collection, payroll withholding, reporting, and utilization. At this stage, texts are presented, classified by issue (zakatable objects, *niṣab*, *hawl*, and net/gross basis), then interpreted to capture their normative meaning and regulatory implications. Second, content analysis is applied to these documents. The researcher developed a codebook with normative categories: (a) stability of ownership, (b) growth potential, (c) tradability/liquidity, and (d) realization of benefits; and regulatory categories: (e) *niṣab* thresholds, (f) *hawl* conditions, (g) net vs. gross calculation basis, (h) withholding/payroll deduction mechanisms, and (i) *hadd al-kifayah* (basic-needs allowance). Each article or key excerpt from the *Mawsū'ah*, the MUI Fatwa, the Ministerial Regulation, and BAZNAS Regulations. Third, a historical method is used to situate the above findings within intellectual and institutional developments. The historical reconstruction examines al-Nakha'i's position in the Kufan school (the *tābi'i* period) and his influence on Hanafi modes of *istinbāt*, then traces their continuity/transformation into Indonesia's contemporary practice through the MUI Fatwa, the Ministerial Regulation, and BAZNAS Regulations. This step explains how classical methodological principles are translated into positive norms and helps interpret why technical differences arise in the treatment of earned income, financial assets, etc. *ṣāb*—*hawl*, or net/gross calculations within Indonesia's regulatory framework.

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<sup>10</sup> Selangor, “Fatwa Tentang Zakat Pendapatan”; USIM, “Fatwa Zakat Pendapatan (Muzakarah Kebangsaan 1997).”

## RESULTS AND DISCUSSION

### Biography of an-Nakha'i

Ibrāhīm An-Nakha'i was one of the great scholars among the tābi'īn (the generation following the Companions of the Prophet ﷺ). He was born in Kūfah and descended from the tribe of Nakha', an Arab clan from Yemen. His full name was Abū 'Imrān Ibrāhīm ibn Yazīd ibn Qays ibn al-Aswad ibn 'Amr ibn Rabī'ah ibn Dhuhl ibn Sa'd ibn Mālik ibn an-Nakha', and his mother was Awalkah, the sister of the renowned scholar al-Aswad ibn Yazīd. Thus, he grew up in an intellectually rich family that was closely connected to the disciples of the Prophet's Companions, particularly those who studied under 'Abdullāh ibn Mas'ūd.<sup>11</sup>

From a young age, Ibrāhīm demonstrated remarkable intelligence and dedication to knowledge. He studied under many leading scholars in Kūfah and its surroundings, including his uncle al-Aswad ibn Yazīd, Masrūq ibn al-Ajda', 'Alqamah ibn Qays, 'Ubaidah as-Salmānī, and ar-Rabī' ibn Khuthaym—all of whom were direct students of Ibn Mas'ūd. Because of this, Ibrāhīm became known as the principal heir to the intellectual school of Ibn Mas'ūd in Kūfah, especially in the fields of jurisprudence (fiqh), Qur'anic exegesis (tafsīr), and prophetic tradition (*hadīth*).

In the field of *hadīth*, Ibrāhīm was recognized as a trustworthy (thiqah) transmitter, even though he did not narrate directly from the Prophet ﷺ or from senior Companions. Nevertheless, his close association with the students of the Companions gave his mursal reports (narrations with a missing link) strong credibility among major *hadīth* scholars. Imam Yahyā ibn Ma'īn even stated that he preferred the mursal narrations of Ibrāhīm over those of ash-Sha'bī due to his precision and caution in reporting. He was also given the title *sayrafī al-hadīth*—“the meticulous examiner of *hadīth*”—for his ability to distinguish authentic reports from weak ones.

In fiqh, Ibrāhīm was among the foremost jurists (muftī) of Kūfah, alongside 'Āmir ash-Sha'bī. He served as the primary legal authority for the people of Iraq, renowned for his prudence in issuing *fatwā*, his reluctance to answer quickly, and his deep analytical reasoning. His legal methodology was rational and consistent-oriented—deriving rulings through *qiyās* (analogy) and independent reasoning (*ijtihād*) rather than relying solely on textual literalism. This rational approach later became the intellectual foundation of the Kūfah school of jurisprudence, which was subsequently adopted and systematized by Imām Abū Hanifah. Hence, Ibrāhīm An-Nakha'i is regarded as one of the foundational figures of the Hanafi school of law.

Beyond his scholarship, Ibrāhīm was also known for his piety, humility, and asceticism (zuhd). His students, such as Mughīrah ibn Miqsam and Hammād ibn Abī Sulaymān, described him as a dignified and awe-inspiring figure—so much so that the scholars of Kūfah respected him as

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<sup>11</sup> Syamsuddin Abu Abdillah Muhammad bin Ahmad bin Utsman bin Qaimazi Al-Dzahabi, *Siar A'lam an-Nubala*, Muasasah a (Beirut, 1985).

they would be a ruler. His wife, Hunaidah, reported that he practiced fasting on alternate days, a mark of his devotion.

Despite his status as a great scholar, Ibrāhīm lived a simple and unassuming life, deliberately avoiding fame. He once went into hiding from the tyrannical governor al-Hajjāj ibn Yūsuf ath-Thaqafī, refusal to engage in political affairs or serve as an instrument of power. Theologically, he strongly opposed the Murji'ah sect, asserting that their ideology posed a greater danger to the Muslim community than the threat of the extremist Khawārij al-Azāriqah.

Ibrāhīm An-Nakha'i passed away at the age of forty-nine, toward the end of the first century AH. Although his life was relatively short, his influence on the intellectual and legal traditions of Islam—particularly in Iraq—was profound. Through his students, especially Hammād ibn Abī Sulaymān (the teacher of Abū Ḥanīfah), his knowledge continued to shape the evolution of classical Islamic jurisprudence.

He is remembered as a learned, intelligent, and principled scholar with profound legal insight. Later scholars referred to him as faqīh al-'Irāq ("the jurist of Iraq") and recognized him as one of the foremost pillars of the tābi'īn, who ensured the continuity of Islamic knowledge between the Companions and the generations that followed.

Ibrahim an-Nakhai (d. 95 AH/713 CE) is a significant historical figure within Islamic jurisprudence, primarily associated with the development and interpretation of legal theories in the second and third Islamic centuries. His contributions have laid foundational principles that resonate across various schools of thought in Islamic law, particularly within the Hanafi and, to a lesser extent, the Shafi'i schools.

One of the notable aspects of Ibrahim an-Nakhai's scholarship is his focus on *ijtihad*, the process of making a legal decision by independent interpretation of the Islamic law sources, particularly the Qur'an and the Sunnah (traditions of the Prophet Muhammad). This scholarly approach enables the evolving application of Islamic law to contemporary issues, which remains pivotal in discussions of Islamic legal systems. An-Nakhai's emphasis on the necessity of contextual understanding reflects a commitment to making Islamic jurisprudence responsive to the needs of the community, thereby institutionalizing dynamic interpretations as societies evolve.

**Historical Context and Influence:** Ibrahim an-Nakhai was born in Kufa, Iraq, a central hub of Islamic scholarship, and his teachings were crucial during a transformative period in Islamic history when jurisprudence was beginning to be systematized. His educational pursuits under the guidance of highly respected scholars positioned him as a unique voice in the discourse surrounding Islamic law. His interpretations often emphasize practical circumstances, informing the ways in which Islamic legal principles were applied in daily life. For example, his stance on

issues such as marriage and inheritance reflects a pragmatic understanding that resonates with contemporary discussions surrounding these topics.

**Contributions to Islamic Jurisprudence:** An-Nakha'i's contributions extend to various facets of daily life, including economic activities, social justice, and familial matters. By advocating for the importance of societal context, he allowed Islamic law to transcend mere theoretical frameworks, embedding it within the fabric of social norms. His interpretations concerning inheritance laws, which often reflect a call for justice and equity, are still consulted in modern discussions regardless of differing juristic opinions.

Moreover, the formalization of Islamic law during his time helped to establish subsequent legal frameworks across numerous Islamic societies. His thought influenced later jurists who sought to balance traditional texts with emerging societal issues, leading to the broader acceptance of ijтиhad as necessary for legal rulings that adhere to contemporary realities.

**Gender Perspectives in An-Nakha'i's Jurisprudence:** Ibrahim an-Nakha'i's legal discussions also touched upon gender roles within the family unit. His views on women's rights regarding inheritance were considered progressive for his time, allowing for a gender-sensitive interpretation of Islamic law, which was often male-centered. This aspect of his scholarship contributes to contemporary debates about the role of women in Islamic law and jurisprudence, making his works relevant in modern feminist Islamic discourses and discussions about legal reform.

In conclusion, Ibrahim an-Nakha'i's legacy in Islamic jurisprudence is profound, offering a comprehensive understanding of how Islamic law can be interpreted and applied flexibly to suit different historical and cultural contexts. His commitment to ijтиhad has provided a crucial framework for later jurists and has allowed Islamic law to adapt over centuries while remaining grounded in its foundational texts. This capacity for resilience and adaptation is vital in addressing the challenges faced by modern Muslim societies, further solidifying an-Nakha'i's relevance in contemporary Islamic scholarly discourse.

### **Istinbath Nakha'i Law**

The method of *istinbāṭal-hSMES* (derivation of legal rulings) developed by Ibrāhīm An-Nakha'i was rooted in the Kufan intellectual tradition inherited from 'Abdullāh ibn Mas'ūd and his students. He placed the Qur'an and the Sunnah as the primary sources of law but rejected a rigidly literal interpretation. In practice, An-Nakha'i interprets scriptural texts in light of the social realities of Iraqi society and employed *ra'y* (rational deliberation) and *qiyās* (analogical reasoning) to derive rulings for cases where no explicit textual evidence exists. This made his approach more dynamic than that of the scholars of Medina, who were more textually inclined. According to Al-Dhahabī

in *Siyar A'lām al-Nubalā'* (1985, vol. 4, pp. 514–520), Ibrāhīm was known asṣayrafi al-hadīth (“the assayer of hadīth”) because of his meticulous scrutiny in accepting narrations and assessing their validity—he relied not only on memorization but also on rational analysis of their meanings and implications.<sup>12</sup>

Beyond reliance on the texts and *qiyās*, An-Nakha'i emphasized the importance of **maṣlahah** (public interest) and 'urf (customary practice) in legal reasoning, provided that they did not contradict the principles of the *Shari'ah*. He frequently adjusted his legal opinions to align with the social and economic realities of Kūfah, particularly in matters of commercial transactions and zakat, demonstrating his awareness of justice and public benefit. His *istinbāt* method was *ijtihādī* and contextual—law was viewed as a living response to human needs rather than a static textual command. This methodology was later transmitted to his disciple **Ḥāmmād ibn Abī Sulaymān** and afterward adopted by Imām Abu Ḥanīfah, forming the foundation of the **Ḥanafī School of Law**, which balances scriptural evidence with rational inquiry. Thus, Ibrāhīm An-Nakha'i's method of *istinbāt* represents a synthesis of revelation, reason, and social context—making him one of the formative architects of classical Islamic legal rationalism that remains relevant in modern jurisprudential discourse.

### Nakhai's legal opinion on zakat

Ibrahim an-Nakhai mentions what assets can be subject to zakat:

هي النقود، وعروض التجارة، والأنعام، والزروع، والمعادن<sup>13</sup>

According to Ibrahim An-Nakha'i, the types of wealth that must be paid zakat in Islam include five main categories, namely money (النقد), merchandise (عروض التجارة), livestock (الأنعام), agricultural products (الزرع), and minerals (المعادن). This opinion shows the breadth of his views on the scope of zakat, because it covers all types of productive wealth that have the potential to increase a person's wealth.

First, money during his time was generally in the form of dinars and dirhams. Ibrahim An-Nakha'i argued that zakat must be paid on money once it reaches the *nisab* and haul threshold, as is required for other growing assets. This view forms the basis for the classification of exchangeable assets, whether precious metals or currency, as objects of zakat due to their exchange value and economic potential.

Second, he included 'urūdat-tijārah (merchandise) as zakatable assets. This means that all commodities traded for profit are subject to zakat, not just cash. This demonstrates Ibrahim An-

<sup>12</sup> Al-Dzahabi, *Siar A'lām an-Nubala*.

<sup>13</sup> Muhammad Rawwās Qal'āhjī, *Mausu'ah Fiqh Ibrahim an-Nakhai* (Mathabi' al-Haiat al-Mishriah al-Ushamah li al-Kitab, 1979).

Nakha'i's comprehensive view of the Islamic economic system, where trade is viewed as a productive activity that should foster social welfare through zakat.

Third, he also mentioned livestock such as camels, cows, and goats as part of zakat. This aligns with the hadiths of the Prophet ﷺ, which stipulate the zakat rate for these types of animals.

Fourth, az-zurū' (agricultural crops) include grains and fruits that can be stored, such as wheat, dates, or rice. Ibrahim An-Nakha'i argued that agricultural products that can be a source of income for the community should be subject to zakat because they have beneficial value and natural growth.

Fifth, he also added al-ma'ādin (minerals) as objects of zakat, such as gold, silver, or other precious metals extracted from the earth. This view shows that Ibrahim An-Nakha'i understood zakat not only as an obligatory act of worship, but also as an instrument for economic equality encompassing all natural resources.

Thus, according to Ibrahim An-Nakha'i, zakat is not limited to traditional types of wealth, but rather encompasses all forms of wealth that have the potential to grow and provide profit. His opinion demonstrates progressive and profound thinking in understanding the maqāṣid. The purpose of zakat is to maintain social balance and uphold economic justice in society.

قال النَّحْعَيْ: ليس في أقلّ من عشرين مثقالاً من الذهب صدقة، فإذا بلغت عشرين مثقالاً فيها نصف مثقال، مما زاد فيحسب ذلك، سواء كانت تلك الزيادة كثيرة أم قليلة. قال النَّحْعَيْ: ليس فيها أقل من مائتي درهم – فَصَدَقَةٌ – فإذا كانت مائتي درهم فيها خمسة دراهم، مما زاد فيحسب ذلك، سواء كانت هذه الزيادة كثيرة أم قليلة. (أ) الحلبي إِمَّا أَنْ يَكُونَ ذَهْبًا، أَوْ فَضْةً خالصَيْن يَتَحَلَّ بِهِمَا، وَيُجْبِي فِيهِ الزَّكَاةَ، قال النَّحْعَيْ: الزَّكَاةُ فِي الْحَلَبِيِّ الْذَّهَبِ وَالْفَضَّةِ. (ب) وَإِمَّا أَنْ يَكُونَ ذَهْبًا وَفَضْةً مُحْلَّى بِهِمَا شَيْءًا آخَرَ يَسْتَعْمِلُهُ الْإِنْسَانُ، وَيُحْتَمِلُ لَا زَكَاةً فِيهِ، فَقَدْ أُثْرَ عَنِ النَّحْعَيِّ أَنَّهُ قَالَ: لَا زَكَاةُ فِي قِلَادَةٍ مُفَضَّضَةٍ. وَلَا فِي مَنْطَقَةٍ مُحَلَّةٍ وَلَا فِي سِيفٍ مُحَلَّى، وَقَدْ سُئِلَ عَنِ الْقِلَادَةِ الْمُفَضَّضَةِ وَالسِيفِ الْمَحَلَّى وَالْمَنْطَقَةِ، إِذَا جَمِعْتُهُ كَانَ فِيهِ مائتا درهم أَرْكَيْهُ؟ قَالَ: لَا. وَكَانَ النَّحْعَيِّ قد سَلَّحَ ذَلِكَ الْذَّهَبَ وَالْفَضَّةَ عَنِ التَّسْمِينَةِ وَالْحَقْهِمَا بِالْأَدْوَاتِ. (ج) وَإِمَّا أَنْ يَكُونَ أَنْواعًا مِنَ الْجَوَاهِرِ، وَلَا يَسْتَعْمِلُ فِيهِ الْجَوَاهِرُ شَيْءًا مِنَ الزَّكَاةَ. قال النَّحْعَيْ: ليس في شيءٍ من اللؤلؤ والجواهر زكاة، إذا لم يكن للتجارة. فإن كان للتجارة قومه، فزكاه عن كل مائتي درهم خمسة دراهم. وقال: ليس في الجوهر والياقوت زكاة، إلا أن يكون للتجارة. (أ) تجحب الزكاة في عروض التجارة، سواء كانت هذه الأموال نفيسة كالجوهر، أو خسيسة كالطين أو الرقيق. فففي النفيسة قال النَّحْعَيْ: ليس في شيءٍ من اللؤلؤ

والجواهر زكاة إن كان للبس، وإن كان للتجارة ففيه الركأة. وفي الحسبيّة قال: كل شيء أُريد به التجارة ففيه الركأة. وإن كان لبناءً أو طينً أو رقيق. ويقول في الرقيق: إذا كانوا للتجارة يقوم بقيمةٍ عنهم الركأة. وقال: إذا كان المملوك للتجارة فصدقته من القيمة، في كل مائة درهم خمسة دراهم .

14

Ibrahim An-Nakha'i said: "There is no obligation to pay zakat on gold that is less than twenty mithqāls (approximately 85 grams of gold). If it reaches twenty mithqāls, then zakat is obligatory in the amount of half a mithqāl. If it exceeds that amount, then the excess is also taken into account in the zakat, whether the excess is small or large."

This opinion shows that Ibrahim An-Nakha'i set the nisab for zakat on gold as per the general provisions in the hadith of the Prophet ﷺ, namely twenty mithqāls of gold with a zakat rate of 2.5%. He also argued that any increase in the nisab, no matter how small, must still be taken into account in zakat.

Ibrāhīm An-Nakha'i also said: "There is no zakat on silver that is less than two hundred dirhams. If it reaches two hundred dirhams, then zakat is required in the amount of five dirhams. Zakat is also calculated for any excess, whether the excess is large or small."

Thus, according to him, the nisab for zakat on silver is two hundred dirhams (equivalent to approximately 595 grams of silver), and its zakat rate is the same as for gold, namely one-fortieth (2.5%). This opinion is in line with the general provisions in the hadiths regarding zakat, but reiterates that any excess over the nisab must also be calculated as zakat, regardless of whether the amount is small or large.

Jewelry (al-*hulī*) according to An-Nakha'i there are two kinds. First, jewelry made of pure gold or silver worn as jewelry. In this case, zakat is obligatory on such jewelry. He argues that zakat remains obligatory on gold and silver used as jewelry, as it is considered a form of wealth that has a stored and growing value.

Second, jewelry made of gold and silver but accompanied by other materials used by humans, such as those with non-jewelry functions (e.g., mixed metal utensils). In this case, according to Ibrahim An-Nakha'i, there is no obligation to pay zakat, as it is not considered pure savings. He emphasized, "There is no zakat on jewelry mixed with other materials used for human purposes."

Thus, Ibrāhīm An-Nakha'i's view on the issue of zakat is intermediate between strict and loose. He emphasizes the obligation of zakat on all assets that have the potential to grow (gold, silver and pure jewelry), but exempts zakat on metal objects that are only used for daily needs, not

<sup>14</sup> Qal'āhjī, *Mausu'ah Fiqh Ibrahim an-Nakhai*.

as wealth assets. This opinion shows the breadth of his understanding of the principles of zakat which emphasize aspects of social justice and the economic benefits of the people.

There is no zakat on a decorated belt or belt (gold or silver), nor on a decorated sword. Someone once asked Ibrahim An-Nakha'i about a silver necklace, a gold-decorated sword, and a silver-plated belt, "If all these ornaments combined amount to two hundred dirhams, is zakat due on them?" He replied, "No." This is because Ibrahim An-Nakha'i was of the opinion that gold or silver used as decoration on these objects has gone beyond the category of valuables (*at-tsamīnah*) and is included in the category of tools (equipment) used, so zakat is not due.

However, if the property is in the form of gemstones or jewelry such as pearls and precious stones, then there is no zakat on it. Ibrāhīm An-Nakha'i said: "There is no zakat on pearls or gemstones, except when used for trade. If it is for trade, then the value is calculated, and the zakat is issued at the rate of five dirhams for every two hundred dirhams." He also said: "There is no zakat on gems and yaqut stones, unless they are merchandise."

Zakat must be paid on merchandise, whether the property is of high value such as gems and precious stones, or of low value such as clay or slaves. In terms of valuables, Ibrāhīm An-Nakha'i said: "There is no zakat on pearls and gemstones if they are used for jewelry, but if they are for trade then zakat is obligatory." Meanwhile, in the case of assets that are considered of low value, he said: "Everything intended for trade must be given zakat, even if it is land, building materials or slaves."

He also explained about slaves: "If slaves are owned for the purpose of trade, then the zakat is calculated based on their value." And he emphasized: "If slaves are owned for trading purposes, then the zakat is from their value, that is, for every two hundred dirhams, zakat must be five dirhams."

This text demonstrates the breadth of Ibrahim An-Nakha'i's views on zakat. He clearly distinguished between wealth that was saved and used and wealth that was traded. According to him, zakat was only obligatory on wealth that had the potential to grow through trade, while items used for personal needs—such as swords, belts, or personal jewelry—were not subject to zakat. This view emphasized the rational and socio-economic nature of his zakat thinking.

Ibrāhīm An-Nakha'i's thoughts on zakat show the breadth of his views and the depth of his understanding of the principles of Islamic law, especially in the field of social economics. As a great faqih from among the tabi'in and a student of the next generation of Abdullah bin Mas'ūd, he was one of the scholars of the Kufa school who was characterized by rational, contextual thinking and based on the benefit of the people. In his view, zakat is not only a ritual obligation, but also an Islamic economic system that functions to maintain social balance, foster justice, and prevent the accumulation of wealth among a few people.

In the matter of zakat on gold and silver, Ibrāhīm An-Nakha'i is of the opinion that zakat must be paid if the gold reaches twenty mithqāl and the silver reaches two hundred dirhams, with a zakat rate of 2.5 percent. He emphasized that any addition to the nisab amount, whether small or large, must still be given zakat. This view shows his thoroughness and caution in protecting the rights of the poor from the wealth of the rich. As for jewelry, he differentiated between pure jewelry that is kept (such as gold and silver) which is subject to zakat, and jewelry that is used every day, such as a gold-plated sword or a belt decorated with silver, which is not subject to zakat because it is an item of use and not a savings asset.

Regarding wealth in the form of gems, precious stones, and other valuable jewelry, he emphasized that zakat is not due on them unless they are traded. Therefore, he argued, the criterion for zakat obligation lies not in the form of the object, but in its function: whether it is a productive asset or merely a means of consumption. This emphasizes the economic and rational nature of Ibrahim An-Nakha'i's thinking.

Regarding zakat on livestock, Ibrahim An-Nakha'i has two seemingly contradictory narrations. In one narration, he states that there is no zakat on horses, while in the other narration, it is stated that zakat is obligatory on horses raised for breeding or trade. This difference is explained by scholars as the different contexts between pets and trade animals. As for donkeys, zakat is not subject to unless they are part of a trade asset. The general principle he upheld was that zakat is only obligatory on assets that are growing (namā') and economically productive.

Regarding zakat on agricultural products, Ibrāhīm An-Nakha'i divides them into two categories: crops that can be stored such as wheat, barley, dates and dried grapes, which must be zakated on; as well as plants that cannot be stored, such as fresh vegetables and fruit, for which zakat is not required. However, in another narration, he required zakat on all crops, both large and small, by adhering to the general meaning of Al-Baqarah verse 267. In terms of nisab, he followed the provisions of the five wasaq, and in terms of zakat levels he differentiated between plants that were irrigated naturally (10 percent zakat) and those that were irrigated at the expense of human labor (5 percent zakat).

Regarding zakat on trade, he emphasized that zakat must be paid on all types of merchandise, regardless of value or form, whether luxury goods like jewelry or simple goods like clay or slaves. Zakat is calculated based on the sale value of the goods at the end of the year, at a rate of 2.5 percent. This view reflects the concept of zakat as an inclusive economic instrument and is close to the modern concept of zakat on business assets.

Regarding new assets acquired mid-year, he explained that if the new assets are of the same type as the old assets, their zakat is combined and paid when the first year's haul (haul) is reached.

However, if the new assets are of a different type, their haul is calculated separately. This opinion demonstrates his meticulousness in terms of timing and systematic zakat calculation.

Ibrahim An-Nakha'i also emphasized that zakat should be paid from the same type of wealth—gold from gold, silver from silver, and livestock from livestock—but may be replaced with something of equal value if it is more beneficial to the recipient. This approach demonstrates a balance between the literal aspects of sharia and the social purpose of zakat.

Overall, Ibrāhīm An-Nakha'i's thoughts on zakat reflect a rational, moderate and functional approach. He emphasized that zakat obligations must consider the economic potential of an asset, not just its outward form. He combines textual understanding of the texts with considerations of social benefit. With this thought, Ibrāhīm An-Nakha'i became one of the pioneers of a comprehensive system of zakat jurisprudence among tabi'in, and had a very strong influence in the formation of the Hanafi school of zakat legal framework which emphasized aspects of logic, rationality and social balance.

Aspects / Objects of Zakat	Concept according to Ibrāhīm an-Nakha'i	Implementation in Indonesian Regulations	Comparative Analysis
<b>Money and Equivalent Assets (An-Naqūd)</b>	Money (dinar and dirham) must be given zakat if it reaches the nisab and haul. The principle: every asset that grows is subject to zakat.	Included in the mal zakat category in Law no. 23 of 2011 and PMA No. 52 of 2014 as "productive assets that meet the nisab and haul requirements."	In line. The regulation affirms the general principle of zakat on growing wealth, in accordance with Nakha'i thought.
<b>Merchandise ('Urūdat-Tija(rah)</b>	All goods intended for trade must be given zakat, whether they are of high value (gems) or low value (clay, slaves).	<b>PMA 52/2014:</b> establishes zakat on trade as a separate object, calculated at 2.5% of the net value of trade assets. BAZNAS uses the "current assets – short-term liabilities" method.	Very consistent. The regulation follows the Nakha'i principle that the orientation of wealth (economic function) determines the obligation to pay zakat.
<b>Livestock (Al-An'ām)</b>	Zakat is obligatory on camels, cows, goats; two histories about horses: (1) not mandatory, (2) mandatory if for breeding or profit.	<b>PMA 52/2014 (Attachment)</b> explicitly states: camels, cows/buffaloes, goats, horses are livestock that are subject to zakat; the nisab and levels are determined.	The regulation takes a firm position by specifically including horses as an object of zakat—simplifying a classic error.
<b>Agricultural Products (Az-Zurū')</b>	Two narrations: (1) all agricultural products are subject to zakat, (2) only those that can be	<b>PMA 52/2014:</b> regulate agricultural yields with a nisab of 5 wasaq (~653 kg), a rate of 10% or 5% depending on irrigation.	Aligned. The regulations follow the jumhur school of thought which was also adhered to by

Aspects / Objects of Zakat	Concept according to Ibrāhīm an-Nakhā'i	Implementation in Indonesian Regulations	Comparative Analysis
	stored (wheat, dates, grapes). Nisab 5 wasaq, 10% (without cost), 5% (with cost).		Nakhā'i in one of his narrations.
<b>Mining Goods (Al-Ma'ādin)</b>	Including zakat objects; Economically valuable agricultural products must be given zakat.	Regulated in PMA 52/2014, the category of "mining and treasure" is 2.5% of the net value.	In line with this, modern regulations continue the basic principles of zakat ma'ādin as established by classical scholars, including Nakhā'i.
<b>Jewelry (Gold and Silver)</b>	Zakat is obligatory if it is in the form of pure gold/silver and becomes savings or merchandise; It is not mandatory if used or mixed with other ingredients.	<b>PMA 52/2014</b> mentions "gold, silver, and other precious metals" as objects of zakat; the nisab is 85 grams of gold or 595 grams of silver, at a 2.5% metric. There is no explicit distinction between "use" and "save."	Some of this is in harmony. National regulations lump all forms of gold/silver together as objects of zakat, while the Nakhā'i differentiate based on their functional use.
<b>New Treasure (Al-Māl Al-Mustafād)</b>	New assets of the same type are combined with old assets; different types have their own haul.	It is not explicitly regulated in the PMA, but BAZNAS practices follow this principle for combining income zakat with wealth zakat.	In line with practice, although not yet regulated textually in regulations.
<b>Principles of Zakat Payment</b>	Zakat should be paid based on the type of wealth (gold from gold, cows from cows), but it is permissible to pay the value if it is beneficial.	Regulated in PMA	In line with existing regulations in Indonesia

According to Ibrahim an-Nakhā'i, the concept of zakat objects is comprehensive and functional, emphasizing that the obligation of zakat depends on the development potential (namā') and economic purpose of an asset. Indonesian regulations—particularly Law No. 23 of 2011 and PMA No. 52 of 2014—embodi this concept in the form of structured and operationalized positive law.

The difference lies only in administrative simplification: functional distinctions such as "use vs. keep" or "double horse history" are standardized into definite formulas for legal certainty. Overall, Indonesian zakat regulations implement the spirit of An-Nakhā'i's thought within a systematic and applicable modern legal framework.

The renewal of the concept of zakat objects in Indonesia demonstrates a significant evolution in efforts to adapt classical Islamic jurisprudence principles to modern socio-economic dynamics. Formal regulations such as Law Number 23 of 2011 concerning Zakat Management and Minister of Religious Affairs Regulation (PMA) Number 52 of 2014 and its amendments have established a systematic legal framework regarding the types of assets that are subject to zakat. These regulations no longer refer to zakat objects in classical terms such as "camels," "wheat," or "gold and silver" in a limited way, but instead group them based on types of assets with growth potential (namā'), namely gold, silver and other precious metals, trade, agricultural products, livestock (including horses), and mining products and discoveries. This classificatory approach broadens the scope of zakat, while providing interpretive space for modern zakat administrators to adapt to contemporary economic realities (PMA No. 52 of 2014, Appendix II).

On the other hand, the most significant updates in the context of zakat objects emerged through fatwas of the Indonesian Ulema Council (MUI), which bridged the gap between classical fiqh texts and modern economic practices. MUI Fatwa Number 3 of 2003 concerning Zakat on Income marked the beginning of the integration of non-traditional zakat objects, affirming that regular income such as salaries, honorariums, and professional services can be made zakat objects if they meet the nisab and haul requirements. This fatwa was then followed by the 2009 Ijtimā' Ulama of the MUI Fatwa Commission, which stipulated that companies and business institutions are also obligated to pay zakat on their assets and profits, thus expanding the subject and object of zakat to the corporate realm. Furthermore, the 7th MUI Ijtimā' Ulama Conference in 2021 introduced a new object in the form of zakat on shares, with two classifications: zakat on traded shares follows zakat on trade, while long-term investment shares follow zakat on profits. The addition of these categories reflects modern fiqh's awareness of contemporary economic instruments such as the capital market.

In addition to the MUI fatwa, zakat institutions such as BAZNAS play a role in operationalizing the renewal of zakat objects through public guidelines and education. BAZNAS, for example, explains zakat on gold, silver, and precious metals (including jewelry) with the provisions of 85 grams of gold and a 2.5% gold content, as well as zakat on trade with the formula  $2.5\% \times (\text{current assets} - \text{short-term liabilities})$ . These guidelines emphasize that the approach of state institutions has transformed from mere interpretation of fiqh to systematic, transparent, and measurable public policy. Thus, the renewal of zakat objects in Indonesia is not only normative but also administrative, providing a strong foundation for zakat collectors in carrying out their socio-economic functions.<sup>15</sup>

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<sup>15</sup> Noor Achmad et al., *Potensi Zakat Baznas RI* (Direktorat Kajian dan Pengembangan ZIS-DSKL Baznas, 2022).

These reforms are also widely discussed in modern academic literature, both in the form of dissertations, theses, and accredited journals. For example, Muhammad Nafi's dissertation (UIN Antasari, 2024) highlights how zakat regulations in Indonesia have shifted from a textual paradigm to a functional one, emphasizing the standardization of the nisab (required minimum amount) based on 85 grams of gold for all types of productive assets, including jewelry and financial assets. Nafi also notes that the Indonesian legal framework has successfully adopted the basic values of classical fiqh—such as the concepts of al-namā' and al-milk at-tām—into the positive legal system through the development of PMA (Islamic Law) and MUI fatwas that are adaptive to the development of the digital economy.<sup>16,17</sup>

One significant change in the objects of zakat in Indonesia is the introduction of the concepts of professional zakat, zakat on corporate assets, and share ownership as objects of zakat. This decision was made at the 3rd Congress of the Indonesian Ulema Council (MUI) and aims to expand the scope of zakat and accelerate its growth.<sup>18</sup> Thus, zakat objects are no longer limited to traditional assets, but also encompass modern assets relevant to current economic developments. Furthermore, zakat management in Indonesia is regulated by the Zakat Management Law, which covers the National Zakat Agency (BAZNAS) and the Zakat Collection Institutions (LAZ).<sup>19</sup>

Poverty is a major challenge in Indonesia that can be addressed through optimized zakat management. Several studies have shown that zakat has significant potential for poverty alleviation.<sup>20</sup> The performance of zakat collection institutions in distributing zakat funds needs to be accounted for and optimized by utilizing modern technology. For example, the application of blockchain technology in zakat management can increase transparency and accountability in zakat management (Musana, 2023) and ensure efficient distribution to those who are truly entitled.<sup>21</sup>

On the other hand, the effectiveness of zakat is also inseparable from macroeconomic and cultural factors. Research shows that knowledge about zakat and public trust in zakat institutions

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<sup>16</sup> Muhammad Nafi, "Pembaruan Regulasi Zakat Di Indonesia: Tinjauan Epistemologis Terhadap Penentuan Objek Zakat" (UIN Antasari, 2024).

<sup>17</sup> Budi Rahmat Hakim et al., "Reactualization of Maslahat and Social Justice Principles in the Contextualization of Fiqh Zakat," *Syariah: Jurnal Hukum Dan Pemikiran* 24, no. 1 (2024): 102-118.

<sup>18</sup> Eja A Hardi, "Filantropi Islam: Zakat Saham Di Pasar Modal Syariah Indonesia," *Jurnal Bimas Islam* 13, no. 1 (2020): 51–72, <https://doi.org/10.37302/jbi.v13i1.106>.

<sup>19</sup> Dyah Suryani and Lailatul Fitriani, "Peran Zakat Dalam Menanggulangi Kemiskinan," *Al Iqtishod Jurnal Pemikiran Dan Penelitian Ekonomi Islam* 10, no. 1 (2022): 43–62, <https://doi.org/10.37812/aliqtishod.v10i1.307>.

<sup>20</sup> Suryani and Fitriani, "Peran Zakat Dalam Menanggulangi Kemiskinan"; Muhammad N Murobbi and Hardius Usman, "Pengaruh Zakat, Infak Sedekah, Dan Inflasi Terhadap Kemiskinan Di Indonesia," *Jesya (Jurnal Ekonomi & Ekonomi Syariah)* 4, no. 2 (2021): 846–57, <https://doi.org/10.36778/jesya.v4i2.390>.

<sup>21</sup> Moh. M R Luntajo and Faradila Hasan, "Optimalisasi Potensi Pengelolaan Zakat Di Indonesia Melalui Integrasi Teknologi," *Al-Aqdu Journal of Islamic Economics Law* 3, no. 1 (2023): 14, <https://doi.org/10.30984/ajiel.v3i1.2577>; Kholid Musana, "Optimalisasi Pengelolaan Zakat Dengan Teknologi Blockchain," *Ekonomika Sharia Jurnal Pemikiran Dan Pengembangan Ekonomi Syariah* 9, no. 1 (2023): 73–94, <https://doi.org/10.36908/esha.v9i1.766>.

influence zakat payers' willingness to pay zakat.<sup>22</sup> Assessment of poverty and basic needs of the community coordinated with statistics is important to increase the effectiveness of zakat.<sup>23</sup> Zakat, if managed properly, can be used to increase the productivity and creativity of those who mustahik, enabling them to escape poverty sustainably.<sup>24</sup>

Furthermore, the need to reform zakat management with an inclusive and data-driven approach is also crucial. This includes adopting a better zakat management information system and using big data to analyze zakat distribution patterns.<sup>25</sup> The importance of fair regulations in the administration of zakat was also part of the discussion, with several researchers providing insights into the potential of zakat to serve as a tax incentive for the community.<sup>26</sup>

While challenges in zakat management remain, it is crucial for all parties, including the government, zakat collection institutions, and the community, to work together to optimize the development of zakat objects. Through collective behavior oriented toward social and economic goals aligned with community needs, zakat management in Indonesia is expected to have a greater impact in alleviating poverty and creating greater prosperity.

The objects of zakat in the modern era continue to evolve in line with economic dynamics and social needs. Expanding the scope of zakat, regulatory innovation, and the use of technology are key to ensuring zakat remains relevant and impactful. However, challenges related to literacy, differences in Islamic jurisprudence (fiqh), and governance still need to be addressed to optimize zakat as an instrument of social and economic justice. Cryptocurrency, including Bitcoin, has become a commodity included among the objects of zakat.<sup>27</sup> Agricultural products, which are not

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<sup>22</sup> Mohammad Afandi, "Pengaruh Pengetahuan, Pendapatan, Dan Kepercayaan Terhadap Minat Muzakki Di Baznas Kota Malang" (Tesis, UIN Maulana Malik Ibrahim, 2023).

<sup>23</sup> Aulia F Khairunnisa et al., "Analisis Basic Needs Deficiency Index: Efektivitas Zakat Dalam Mengentaskan Kemiskinan Di Indonesia," *Filantropi Jurnal Manajemen Zakat Dan Wakaf* 3, no. 1 (2022): 38–60, <https://doi.org/10.22515/finalmazawa.v3i1.5375>.

<sup>24</sup> Ade N Rohim, "Dana Sosial Berkelanjutan Untuk Kesejahteraan Sosial Berkelanjutan: Tinjauan Signifikansi Zakat," *Sosio Informa* 5, no. 3 (2019), <https://doi.org/10.33007/inf.v5i3.1944>.

<sup>25</sup> Alif R Mulyawan et al., "Sistem Informasi Manajemen Zakat (SIMZ) Berorientasi Objek Dengan Pemanfaatan UML (Unified Modeling Languange)," *Bina Insani Ict Journal* 7, no. 2 (2020): 105, <https://doi.org/10.51211/biict.v7i2.1388>.

<sup>26</sup> Angga Syahputra et al., "Urgensi Keadilan Dalam Penyaluran Zakat Di Indonesia," *Jurnal Iqtisaduna* 8, no. 2 (2022): 126–35, <https://doi.org/10.24252/iqtisaduna.v8i2.32182>.

<sup>27</sup> Patria Yunita, "Zakat Payment by Metal Backed Cryptocurrencies: Are They Allowed?," *Muslim Business and Economic Review* 1, no. 2 (2022), <https://doi.org/10.56529/mber.v1i2.69>; Fintech News Malaysia, "GlobalSadaqah to Enable Zakat and Waqf Payments Using Bitcoin," in *Fintech News Malaysia*, preprint, 2020; Mohd Faiz Mohd Yaakob et al., "Persediaan Institusi Zakat Menggunakan Mata Wang Kripto (Bitcoin)," *International Journal of Zakat and Islamic Philanthropy*, no. 2 (2019); Mohd Faiz and Mohd Yaakob, "Persediaan Institusi Zakat Menggunakan Mata Wang Kripto ( Bitcoin ) Readiness of Zakat Institution for Using Crypto Currency ( Bitcoin )," *International Journal of Zakat and Islamic Philanthropy* 1, no. 2 (2019).

regulated in the concept of Islamic jurisprudence, are also regulated, such as palm oil, coffee, and others.<sup>28,29,30</sup>

In general, the direction of zakat object reform in Indonesia shows three main patterns. First, substantive expansion, namely the inclusion of new types of assets such as income, companies, stocks, and digital assets into the scope of zakat, using a functional approach based on growth potential (namā'). Second, administrative standardization, namely the implementation of a nisab based on 85 grams of gold as a universal reference for all types of modern assets to facilitate calculations and achieve a common understanding. Third, legal and institutional integration, namely the synchronization of fiqh texts, fatwas, and government regulations within a single, coherent system.

Thus, the renewal of zakat objects in Indonesia can be said to be the result of a synthesis between the intellectual heritage of classical scholars such as Ibrahim An-Nakhā'i and the demands of Islamic economic modernization. It is not merely a normative change, but a paradigmatic transformation—from symbolic zakat to zakat that plays a strategic role in the ummah's economy. The combination of fiqh (Islamic jurisprudence), positive legal force, and academic studies makes the Indonesian zakat system one of the leading models in the Islamic world for developing adaptive, inclusive, and socially just zakat objects.

## CONCLUSION

The concept of zakat objects developed by Ibrahim An-Nakhā'i demonstrates a broad perspective and a deep understanding of the principles of zakat as an instrument of social justice and economic prosperity. He emphasized that zakat is not solely related to the form of wealth, but to the function and potential for development of that wealth (al-namā'). This view makes the concept of zakat that he formulated dynamic and adaptive, because it encompasses all forms of wealth that can provide economic benefits—whether in the form of money, merchandise, livestock, agricultural products, or mining products. Furthermore, his attitude in distinguishing between assets that are used and those that are saved, as well as between personal use and commercial orientation, demonstrates sensitivity to the social and economic context of society in his time.

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<sup>28</sup> Suhadi, "Telaah Ulang Kewajiban Zakat Padi Dan Biaya Pertanian Sebagai Pengurang Zakat (Analisis 'Fatwa-Fatwa' Di Media Sosial)"; Departemen Agama Republik Indonesia, *Pedoman Pegawai Pencatat Nikah Dan Pembantu Pegawai Pencatat Nikah* (Proyek Peningkatan Sarana Keagamaan Islam, Zakat dan Wakaf, 1997).

<sup>29</sup> Muhammad Abthahi and Devi Mulia Sari, "Penerapan Zakat Pada Perusahaan Sawit Di Provinsi Aceh," *Jurnal Penelitian Ekonomi Akuntansi (JENSI)*, ahead of print, 2024, <https://doi.org/10.33059/jensi.v8i1.9825>.

<sup>30</sup> Muhammad Hidayat and Muhammad Roni, "The Provisions of Professional Zakat; Between Zakat on Agricultural Products and Zakat on Gold," *Jurisprudensi: Jurnal Ilmu Syariah, Perundang-Undangan Dan Ekonomi Islam*, ahead of print, 2024, <https://doi.org/10.32505/jurisprudensi.v16i1.5729>.

Zakat regulations in Indonesia, as stipulated in Law Number 23 of 2011 concerning Zakat Management and Regulation of the Minister of Religious Affairs Number 52 of 2014 and its amendments, essentially implement basic principles that align with the thinking of Ibrahim An-Nakhā'i. These regulations define zakat objects based on the types of assets that are growing—including gold, silver, precious metals, agricultural products, livestock (including horses), mining products, and trade assets—with the determination of the nisab and measurable zakat levels. This implementation demonstrates how classical fiqh values are accommodated in a modern legal system that is more structured, measurable, and can be implemented by zakat institutions nationally.

However, there are differences in the technical aspects and details of implementation. While An-Nakhā'i emphasizes distinguishing the function of assets (for use or for storage) and individual flexibility in paying zakat, Indonesian regulations prefer a uniform administrative approach for legal certainty and institutional efficiency. For example, all forms of gold and silver are categorized as objects of zakat, without distinguishing between jewelry worn or stored. Nevertheless, the substance of both remains consistent: zakat must be paid on assets that are productive and have economic potential, not solely on their physical form.

Thus, it can be concluded that Ibrahim An-Nakhā'i's thought provides a strong conceptual foundation for the establishment of a modern zakat system in Indonesia. National regulations have successfully transformed these classical Islamic jurisprudence values into positive law that is responsive to contemporary socio-economic needs. This continuity between classical scientific principles and modern policies demonstrates that zakat, in An-Nakhā'i's view and in the Indonesian legal system, remains a strategic instrument in building social balance, economic equality, and sustainable public welfare.

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