

**THEMATIC HADITH STUDY ON NISHAB DETERMINATION FOR
CURRENCY ZAKAT
(Textual Analysis and Contemporary Application)**

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Abstract

Contemporary challenges in determining zakat nishab for fiat currencies necessitate rigorous return to foundational scriptural sources through systematic thematic hadith analysis. This research employs classical hadith criticism methodology *takhrij al-hadith*, *naqd al-sanad*, *naqd al-matan*, and *syarah hadith* to examine authenticated prophetic traditions regarding gold and silver thresholds from primary compilations (*Kutub al-Sittah*). Comprehensive sanad evaluation reveals all narrators meet *tsiqah* criteria with unbroken transmission chains, while *matan* analysis confirms consistency with Qur'anic principles and absence of *shadhdh* or 'illah. Thematic synthesis across four authenticated traditions demonstrates silver's (200 dirhams) explicit textual primacy as nishab standard, though gold (20 dinars) maintains legitimate alternative status. Jurisprudential implications extend

beyond quantitative parameters to underlying hikmah: nishab functions as capacity filter protecting vulnerable populations while actualizing redistributive justice. The integrative qiyas framework (al-badl lahu hukm al-mubdal) legitimizes contemporary currency zakat by functional equivalence rather than material identity. This study's primary contribution lies in demonstrating how rigorous hadith methodology generates contextually-responsive yet scripturally-grounded solutions for modern fiqh challenges. Empirical observation at UIN Madura validates theoretical findings' practical relevance while revealing implementation gaps requiring comprehensive governance reforms. However, the core scholarly value resides in establishing methodologically-sound hadith analysis as essential foundation for contemporary zakat jurisprudence.

Keyword: Thematic Hadith Analysis, Takhrij al-Hadith, Naqd al-Sanad, Naqd al-Matan, Nishab Zakat, Currency Zakat.

Abstrak

Tantangan penentuan nishab zakat untuk mata uang modern memerlukan kajian mendalam terhadap sumber-sumber skriptural melalui metode analisis hadis tematik yang sistematis. Penelitian ini menggunakan metodologi kritik hadis klasik, penelusuran hadis (takhrij), kritik sanad (evaluasi rantai perawi), kritik matan (evaluasi teks hadis), dan penafsiran hadis (syarah) untuk mengkaji tradisi Nabi yang autentik tentang batas minimal zakat emas dan perak dari enam kitab hadis utama (Kutub al-Sittah). Evaluasi sanad secara menyeluruh menunjukkan bahwa semua perawi memenuhi kriteria terpercaya dengan rantai transmisi yang bersambung, sementara analisis matan mengonfirmasi kesesuaian dengan prinsip Al-Qur'an tanpa kejanggalan atau cacat tersembunyi. Sintesis tematik dari empat hadis sahih menunjukkan bahwa perak (200 dirham) memiliki keutamaan tekstual sebagai standar nishab, meskipun emas (20 dinar) juga memiliki kedudukan alternatif yang sah. Implikasi hukum melampaui angka-angka kuantitatif menuju hikmah mendasar: nishab berfungsi sebagai filter kemampuan yang melindungi kelompok rentan sambil mewujudkan keadilan dalam redistribusi kekayaan. Kerangka analogi (qiyas) dengan prinsip "pengganti memiliki hukum yang sama dengan yang digantikan" melegitimasi

kewajiban zakat mata uang kontemporer melalui kesamaan fungsi, bukan kesamaan materi. Kontribusi utama penelitian ini adalah menunjukkan bagaimana metodologi hadis yang ketat menghasilkan solusi yang responsif terhadap konteks namun tetap berakar pada landasan skriptural untuk tantangan hukum Islam modern. Observasi empiris di UPZ UIN Madura memvalidasi relevansi praktis dari temuan teoritis sekaligus mengungkap kesenjangan implementasi yang memerlukan perbaikan tata kelola secara menyeluruh. Namun, nilai ilmiah inti penelitian ini terletak pada penetapan analisis hadis yang metodologis sebagai fondasi penting bagi hukum zakat kontemporer.

Kata Kunci: Analisis Hadis Tematik, *Takhrij al-Hadis*, *Naqd al-Sanad*, *Naqd al-Matan*, *Nishab Zakat*, Zakat Mata Uang.

INTRODUCTION

Contemporary Islamic jurisprudence confronts unprecedented challenges adapting classical legal principles to modern socioeconomic realities, particularly regarding zakat obligations in fiat currency systems. The methodological foundation for addressing such challenges must begin with rigorous engagement with foundational scriptural sources through systematic hadith analysis rather than proceeding directly to applied rulings. Classical Islamic scholarship established sophisticated hadith criticism methodologies *takhrij*, *naqd al-sanad*, *naqd al-matan*, and thematic synthesis precisely to ensure juridical derivations maintain authentic prophetic grounding.¹ Yet contemporary zakat discourse frequently bypasses this essential methodological stage, moving too rapidly from general principles to specific applications without adequate attention to textual foundations. This methodological shortcut undermines juridical conclusions' epistemic legitimacy regardless of practical policy merit.²

El-Warraq, Vol. 9, No. 2, 2025. *Hadis Nabi*, 24.

² Kamali, *Principles of Islamic Jurisprudence*, 45.

The thematic hadith study (*dirasat al-hadith al-mawdu'i*) offers particularly valuable methodology for examining complex juridical topics like nishab determination where multiple authenticated traditions require integrated analysis transcending isolated report consideration. Unlike topical hadith compilation simply gathering related narrations, thematic study systematically evaluates authentication quality, resolves apparent contradictions, synthesizes complementary elements, and extracts comprehensive juridical principles.³ This methodology proves essential for nishab determination where traditions mention both gold and silver standards without explicit hierarchy specification, creating interpretive space requiring careful textual analysis. Furthermore, the transition from metallic currencies possessing intrinsic value to fiat money systems deriving value through governmental decree necessitates sophisticated analogical reasoning grounded in authentic prophetic precedent.⁴

Existing scholarship on *zakat nishab* demonstrates concerning methodological gaps limiting jurisprudential rigor and practical applicability. Classical fiqh manuals typically present nishab quantities as settled matters requiring no detailed hadith authentication discussion.⁵ While appropriate for their historical contexts where metallic currencies remained operative, this approach inadequately serves contemporary needs. Conversely, modern applied studies often cite hadith references parenthetically without systematic authentication evaluation or thematic synthesis.⁶ This methodological weakness undermines juridical conclusions' epistemic foundations. The gap between purely normative hadith studies lacking contemporary contextual engagement and empirical institutional analyses insufficiently grounded in

El-Maqdohi, *Kal, 9, No. 2, 2025* *Ma'a al-Sunnah al-Nabawiyah*, 32.

⁴ Powell, "Zakat: Drawing Insights for Legal Theory and Economic Policy from Islamic Jurisprudence," 55.

⁵ Ibn Qudamah, *Al-Mughni*, 3:677.

⁶ Hafidhuddin, *Zakat Dalam Perekonomian Modern*, 56.

scriptural sources creates fragmented scholarship inadequately addressing modern challenges.⁷ Bridging this divide requires integrated methodology simultaneously maintaining textual rigor and contextual responsiveness.

The integration of classical hadith criticism with contemporary contextual analysis offers promising methodology bridging normative authenticity and practical relevance. Through systematic application of takhrij locating traditions in primary compilations, comprehensive sanad evaluation assessing narrator reliability and transmission continuity, rigorous matan criticism examining textual consistency and absence of defects, and thematic synthesis identifying conceptual patterns across authenticated reports, researchers can generate scripturally-grounded yet contextually-responsive juridical frameworks. This methodological integration proves particularly crucial for zakat where divine obligations intersect state fiscal systems, demanding solutions simultaneously faithful to revelation and effective in achieving maqashid al-shariah.⁸ The methodology also models broader approaches applicable across contemporary Islamic jurisprudence challenges requiring authentic scriptural grounding while addressing unprecedented modern circumstances.

This research addresses three interconnected objectives requiring resolution before applied nishab determination policies can claim authentic Islamic grounding. First, it systematically authenticates and analyzes prophetic traditions establishing gold and silver nishab thresholds through comprehensive takhrij, sanad criticism, matan criticism, and detailed syarah. Second, it conducts thematic synthesis across authenticated traditions identifying jurisprudential principles, underlying wisdom (*hikmah*), and conceptual hierarchies informing contemporary application. Third, it

Ek-We'Zakat, Vol. 9, No. 2, 2025 in Contemporary Fiqh," 16.

⁸ Al-Shatibi, *Al-Muwafaqat Fi Usul al-Shari'ah*, 2:335.

establishes analogical frameworks extending classical metallic currency rulings to modern fiat money systems through qiyas methodology, with institutional practice observation at UIN Madura validating theoretical findings' practical relevance. The research prioritizes methodological rigor in hadith analysis as essential prerequisite for any legitimate contemporary application, with empirical components serving primarily validation rather than constituting independent research focus.

The article's primary scholarly contribution lies not in proposing novel nishab calculation formulas but in demonstrating how rigorous thematic hadith methodology generates contextually-appropriate solutions maintaining authentic scriptural grounding. By foregrounding hadith criticism as essential rather than preliminary stage, the research models integrative methodology applicable across contemporary Islamic jurisprudence challenges. The findings establish that silver receives explicit textual primacy though gold maintains legitimate alternative status, with both reflecting underlying capacity-based justice principles requiring sophisticated analogical application in modern contexts. Understanding these textual foundations through proper hadith methodology proves indispensable for any legitimate contemporary zakat jurisprudence. This methodological demonstration constitutes the research's core contribution to Islamic legal studies beyond zakat-specific findings.

METHOD

This qualitative research employs thematic hadith study methodology (*manhaj dirasat al-hadith al-mawdu'i*) as primary analytical framework, examining authenticated prophetic traditions on nishab determination from Kutub al-Sittah Sahih al-Bukhari, Sahih Muslim, Sunan Abi Dawud, Sunan al-Tirmidhi, Sunan al-Nasa'i, and Sunan Ibn Majah.⁹ The methodology integrates classical hadith criticism techniques with contemporary interpretive needs

⁹EC-Wardhono, Vol. 9D No. 2, 2025. *Qualitative, Quantitative, and Mixed Methods Approaches*, 76.

through five systematic stages. First, *takhrij al-hadith* involves comprehensive location of all traditions mentioning gold or silver nishab thresholds using digital hadith databases (*Maktabah Syamilah, Mawsu'ah al-Hadith al-Sharif*) with Arabic search terminology including, أواق, دينار, درهم, and الفضة الذهب زكاة و نصاب. Complete documentation records compilation name, book and chapter location, hadith number, and complete transmission chains.

Second, *naqd al-sanad* (chain criticism) evaluates each identified tradition's transmission through biographical analysis of all narrators using classical reference works *Tahdhib al-Tahdhib, Taqrib al-Tahdhib (Ibn Hajar)*, and *Tahdhib al-Kamal (Al-Mizzi)* assessing 'adalah (moral integrity) and dhabt (transmission accuracy), temporal-geographic plausibility, chain continuity, and absence of hidden defects. Third, *naqd al-matan* (textual criticism) examines content consistency with Qur'anic principles, inter-hadith compatibility, rational plausibility, and absence of *shadhdh* (irregularities) or 'illah (hidden defects). Fourth, *syarah hadith* provides detailed exegesis utilizing classical commentaries (*Fath al-Bari, Al-Minhaj Sharh Sahih Muslim*) addressing lexical meanings, historical contextualization, juridical extraction, and hikmah identification. Fifth, thematic synthesis integrates authenticated traditions identifying core principles, complementary elements, resolved contradictions, thematic patterns, and comprehensive juridical frameworks transcending individual reports.¹⁰

Supplementary field observation at UIN Madura Zakat Collection Unit through semi-structured interviews with administrators provides contemporary context validating theoretical findings' practical relevance without constituting co-equal research emphasis. Interview data collected in October 2024 documents institutional nishab determination policies and implementation challenges, analyzed through constant comparative method

systematically comparing empirical findings against hadith-derived theoretical frameworks. This auxiliary empirical component demonstrates practical implications of methodological choices in hadith analysis while confirming that rigorous textual study remains prerequisite for legitimate contemporary application. All research procedures followed ethical protocols ensuring informed consent, confidentiality protection, and respectful engagement with religious sensitivities characteristic of Islamic educational institutions.

RESULTS AND DISCUSSION

A. Nishab Authenticity and Tradition: a Thematic Hadith Analysis

Systematic takhrij al-hadith identifies four primary authenticated traditions establishing nishab thresholds for gold and silver, beginning with the most frequently cited narration transmitted by Abu Sa'id al-Khudri achieving *muttafaq 'alayh* status (consensus authentication by both Bukhari and Muslim). Imam al-Bukhari records this tradition in Kitab al-Zakat under chapter “*Bab Zakat al-Wariq*” (Zakat on Silver) as hadith number 1405, while Imam Muslim includes it in Kitab al-Zakat as hadith number 979.¹¹ The complete sanad as transmitted by Bukhari proceeds: Abdullah ibn Yusuf ← Malik ibn Anas ← Amr ibn Yahya al-Mazini ← Yahya ibn Umarah ← Abu Sa'id al-Khudri. Additional supporting narrations appear in Sunan Abi Dawud (hadith 1558), Sunan al-Nasa'i (*Kitab al-Zakat*), and Sunan Ibn Majah with alternative transmission chains converging on identical textual content, demonstrating widespread early transmission.¹²

Hadith Text (*Matan*):

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ يُوسُفَ، أَخْبَرَنَا مَالِكٌ، عَنْ عَمْرِو بْنِ يَحْيَى الْمَازِنِيِّ، عَنْ أَبِيهِ، قَالَ: سَمِعْتُ أَبَا سَعِيدٍ الْخُدْرِيَّ رَضِيَ اللَّهُ عَنْهُ، يَقُولُ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: لَيْسَ فِيمَا دُونَ خَمْسِ دَوْدٍ صَدَقَةٌ مِنَ الْإِبِلِ، وَلَيْسَ فِيمَا دُونَ خَمْسَةِ أَوْسُقٍ صَدَقَةٌ

“*Abdullah ibn Yusuf narrated to us, Malik informed us, from Amr*

EIAWA, Vol. 9, No. 2, 2025: 267.

¹² Abu Dawud, *Sunan Abi Dawud*, 2:235.

ibn Yahya al-Mazini, from his father, he said: I heard Abu Sa'id al-Khudri (may Allah be pleased with him) saying: The Messenger of Allah (peace be upon him) said: There is no sadaqah (zakat) on camels less than five, and there is no sadaqah on silver less than five awaq, and there is no sadaqah on grains less than five wasaq."

Comprehensive sanad evaluation confirms all narrators meet *tsiqah* (thoroughly reliable) criteria through biographical analysis. Malik ibn Anas (93-179 H), founder of the Maliki school, represents the pinnacle of hadith transmission reliability, with al-Shafi'i famously declaring "the most authentic chain is Malik from Nafi' from Ibn Umar".¹³ Amr ibn Yahya al-Mazini receives *tsiqat* assessments from Yahya ibn Ma'in and al-Nasa'i in *Tahdhib al-Tahdhib*. Yahya ibn Umarah al-Mazini, despite less extensive biographical documentation, receives endorsement from Ahmad ibn Hanbal and Ibn Hibban's inclusion in his *Thiqat* compilation. Abu Sa'id al-Khudri (died 74 H) ranks among prolific Companions transmitting 1,170 hadiths according to Ibn Hajar's calculation.¹⁴ Temporal-geographic analysis confirms plausibility of all teacher-student relationships, with unbroken chains meeting *ittisah al-sanad* requirements. No narrator faces serious *jarh* (criticism) accusations in authoritative biographical dictionaries.

Matan criticism examining textual content reveals complete consistency with Qur'anic principles, particularly Surah al-Tawbah verses 34-35 threatening severe punishment for those hoarding gold and silver without fulfilling obligations: "And those who hoard gold and silver and spend it not in the way of Allah give them tidings of a painful punishment" (QS 9:34). The hadith's explicit reference to "خَمْسِ أَوْاقٍ" (five awaq) establishes quantitative specificity absent in Qur'anic text, demonstrating Sunnah's explanatory function (*bayan al-Sunnah li al-Qur'an*). No *shadhdh* elements contradict more reliable reports; rather, multiple supporting

EIBW: *Journal of Islamic Studies*, Vol. 9, No. 2, 2025. *Sahih al-Bukhari*, 478.

¹⁴ Ibn Hajar, *Fath Al-Bari Sharh Sahih al-Bukhari*, 564.

transmissions through different Companions (Abu Sa'id, Ali, Abu Hurairah) corroborate core content with complementary details. Linguistic analysis confirms “أَوَاقٍ” (*awaq, singular: uqiyah*) as standard Arabian weight measurement predating Islam, with one uqiyah equaling forty dirhams according to lexicographical consensus.¹⁵ Thus “خَمْسٌ أَوَاقٍ” unambiguously establishes 200 dirhams as silver nishab.

Detailed syarah (exegesis) explicates the hadith's juridical content and underlying wisdom through classical commentary engagement. Ibn Hajar's *Fath al-Bari* clarifies that “لَيْسَ فِيمَا دُونَ” (*laysa fima dun - there is nothing on what is less than*) functions as explicit negation formula establishing legal threshold below which obligations do not apply.¹⁶ The term “صَدَقَةٌ” (*sadaqah*) in this context signifies obligatory zakat rather than voluntary charity, as evidenced by parallel hadiths using “زَكَاةً” (*zakat*) terminology interchangeably. The explicit mention of silver without corresponding gold reference in this particular narration reflects seventh-century Arabian Peninsula socioeconomic realities where silver (*dirham*) functioned as standard currency for everyday transactions while gold (*dinar*) primarily served wealth storage. Historical contextualization through classical biographical sources confirms that Medinan markets operated predominantly on silver-based pricing, with gold reserved for large-scale commercial transactions and international trade.¹⁷

The second foundational tradition transmitted by Ali ibn Abi Talib provides comprehensive specifications for both gold and silver while maintaining deliberate sequential ordering. Abu Dawud records this narration (hadith 1573) with sanad: Sulaiman ibn Dawud al-Mahri ← Ibn Wahb ← Jarir ibn Hazim and others ← Abu Ishaq ← Asim ibn Dhamrah

ElAWarohoh, Vol. 9, No. 2, 2025, *Sighah Wa Sihah al-'arabiyyah*, 632.

¹⁶ Ibn Hajar, *Fath Al-Bari Sharh Sahih al-Bukhari*, 549.

¹⁷ Udovitch, *Partnership and Profit in Medieval Islam*, 271.

and al-Harith al-A'war ← Ali ibn Abi Talib.¹⁸ Al-Albani authenticates this hadith despite containing al-Harith al-A'war, a narrator receiving mixed evaluations, because supporting transmission through Asim ibn Dhamrah (confirmed tsiqah) provides corroboration.¹⁹ Additional supporting narrations from al-Tirmidhi and al-Daraquthni further strengthen authentication. The tradition's comprehensive coverage of both metals makes it foundational for contemporary nishab determination debates.

Hadith Text (*Matan*):

حَدَّثَنَا سُلَيْمَانُ بْنُ دَاوُدَ الْمَهْرِيُّ، أَخْبَرَنَا ابْنُ وَهْبٍ، أَخْبَرَنِي جَرِيرُ بْنُ حَازِمٍ، وَسَمَى آخَرَ، عَنْ أَبِي إِسْحَاقَ، عَنْ عَاصِمِ بْنِ ضَمْرَةَ، وَالْحَارِثِ الْأَعْوَرِ، عَنْ عَلِيِّ رَضِيَ اللَّهُ عَنْهُ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: فَإِذَا كَانَتْ لَكَ مِائَتَا دِرْهَمٍ، وَحَالَ عَلَيْهَا الْحَوْلُ، فَفِيهَا خُمْسَةُ دَرَاهِمٍ، وَلَيْسَ عَلَيْكَ شَيْءٌ - يَغْنِي - فِي الذَّهَبِ حَتَّى يَكُونَ لَكَ عِشْرُونَ دِينَارًا، فَإِذَا كَانَ لَكَ عِشْرُونَ دِينَارًا، وَحَالَ عَلَيْهَا الْحَوْلُ، فَفِيهَا نِصْفُ دِينَارٍ، فَمَا زَادَ، فَجَسَابَ ذَلِكَ

“Sulaiman ibn Dawud al-Mahri narrated to us, Ibn Wahb informed us, Jarir ibn Hazim and another informed me, from Abu Ishaq, from Asim ibn Dhamrah and al-Harith al-A'war, from Ali (may Allah be pleased with him), from the Prophet (peace be upon him) who said: When you possess 200 dirhams and one year passes over it, then five dirhams are due from it. You have no obligation—meaning—regarding gold until you possess twenty dinars. When you possess twenty dinars and one year passes over it, then half a dinar is due from it. Whatever exceeds that, then according to that calculation.”

Sanad analysis identifies potential weakness in al-Harith al-A'war's inclusion, as biographical dictionaries record accusations of Shi'i sympathies and occasional transmission errors.²⁰ However, scholarly consensus following Ibn Hibban's assessment deems his moral integrity ('adalah) sound despite questions regarding perfect accuracy (dhabt kamil). The critical methodological principle of mutaba'ah (corroborating

EIAW: *Engold*, Vol. 9, No. 2, 2025 2:672.

¹⁹ Al-Albani, *Sahih Sunan Abi Dawud*, 2:325.

²⁰ Ibn Hajar, *Fath Al-Bari Sharh Sahih al-Bukhari*, 354.

transmission) applies here, where Asim ibn Dhamrah's parallel transmission from Ali provides independent confirmation elevating the report from potentially *hasan* (good) to *sahih* (authentic) status.²¹ This demonstrates classical hadith criticism's sophisticated approach transcending simple narrator grading toward holistic assessment. The remaining narrators Sulaiman ibn Dawud al-Mahri, Ibn Wahb, Jarir ibn Hazim, and Abu Ishaq all receive consistent *tsiqat* endorsements without significant criticism. Temporal-geographic analysis confirms plausible teacher-student relationships throughout the chain.

Matan analysis reveals this tradition's distinctive contribution providing explicit quantitative specifications for both metals with identical 2.5% extraction rates despite differing threshold quantities (200 dirhams for silver, 20 dinars for gold). The sequential presentation silver preceding gold in “فَإِذَا كَانَتْ لَكَ مِائَتَا دِرْهَمٍ” (when you possess 200 dirhams) stated first, then “وَلَيْسَ عَلَيْكَ شَيْءٌ فِي الذَّهَبِ حَتَّى” (you have no obligation regarding gold until) carries normative significance beyond mere stylistic choice, reflecting both historical economic primacy and juridical ordering. The phrase establishing gold as conditional threshold emphasizes its supplementary rather than primary status through grammatical structure. The concluding formula “فَمَا زَادَ فَبِحِسَابِ ذَلِكَ” (whatever exceeds that, then according to that calculation) establishes proportional obligation principle distinguishing zakat from graduated tax systems. This juridical principle proves crucial for contemporary application where wealth distributions extend far beyond classical thresholds.

Syarah analysis explicates the tradition's haul specification” وَحَالَ وَعَلَيْهَا الْحَوْلُ” (wa hal ‘alayha al-hawl - and one year passes over it) as explicit temporal condition distinguishing zakat al-mal (wealth zakat) from *zakat*

ENWainiqoh, aVblajaz, No. 2, 2025, 245.

al-zuru' (agricultural zakat) which faces no annual waiting requirement. Classical commentators explain haul's wisdom (*hikmah*) as providing wealth opportunity for growth and productivity, ensuring ownership stability rather than transitory possession, and demonstrating sustained capacity beyond momentary surplus.²² The identical 2.5% rate for both metals despite quantitative difference "خَمْسَةُ دَرَاهِمٍ" (five dirhams from 200) equals "تِصْفٌ دِينَارٍ" (half dinar from 20) reflects proportional equity principles ensuring relative burden equality across different wealth forms. Conversion calculations establish that at historical exchange rates where 10 dirhams equaled 7 dinars value, the 200:20 ratio maintained approximate purchasing power equivalence despite metallurgical differences.

The third supporting tradition transmitted by Abu Hurairah emphasizes zakat's obligatory nature through vivid eschatological imagery rather than specifying exact thresholds. Imam Muslim records this tradition (hadith 987) with complete chain authentication demonstrating its reliability for juridical derivation. While not independently establishing quantitative nishab, this tradition confirms precious metals' inherent obligations and severe consequences for neglect, functioning as motivational complement to technical specifications. The tradition's primary juridical value lies in emphasizing that gold and silver zakat represents divine right rather than discretionary charity, with accountability extending into afterlife dimensions. This theological framing distinguishes zakat fundamentally from secular taxation despite superficial functional similarities in wealth extraction.

Hadith Text (*Matan*):

حَدَّثَنِي سُؤَيْدُ بْنُ سَعِيدٍ، حَدَّثَنَا حَفْصُ بْنُ يَعْنَى ابْنَ مَيْسَرَةَ الصَّنَعَانِيُّ، عَنْ زَيْدِ بْنِ أَسْلَمَ، أَنَّ أَبَا صَالِحٍ دَكْوَانَ، أَخْبَرَهُ أَنَّهُ سَمِعَ أَبَا هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ، يَقُولُ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: مَا

EIAW: An-Naqbi, Vol 19, No 2, 2025. *Shih Muslim*, 7:367.

مَنْ صَاحِبِ ذَهَبٍ وَلَا فِضَّةٍ، لَا يُؤَدِّي مِنْهَا حَقَّهَا، إِلَّا إِذَا كَانَ يَوْمَ الْقِيَامَةِ، صُفِّحَتْ لَهُ صَفَائِحُ مِنْ نَارٍ، فَأُحْمِي عَلَيْهَا فِي نَارِ جَهَنَّمَ، فَيُكْوَى بِهَا جَنْبُهُ وَجَبِينُهُ وَظَهْرُهُ، كُلَّمَا بَرَدَتْ أُعِيدَتْ لَهُ، فِي يَوْمٍ كَانَ مِقْدَارُهُ خَمْسِينَ أَلْفَ سَنَةٍ، حَتَّى يُقْضَى بَيْنَ الْعِبَادِ، فَيَرَى سَبِيلَهُ، إِمَّا إِلَى الْجَنَّةِ، وَإِمَّا إِلَى النَّارِ

“Suwaid ibn Sa’id narrated to me, Hafsh (meaning Ibn Maysarah al-San’ani) narrated to us, from Zayd ibn Aslam, that Abu Salih Dhakwan informed him that he heard Abu Hurairah (may Allah be pleased with him) saying: The Messenger of Allah (peace be upon him) said: There is no possessor of gold or silver who does not fulfill its right (haqqaha) except that on the Day of Resurrection, plates of fire will be prepared for him, heated in the Fire of Hell, then his side, forehead, and back will be branded with them. Every time they cool down, they will be returned to him, in a day the measure of which is fifty thousand years, until judgment is passed among the servants. Then he will see his path, either to Paradise or to the Fire.”

The term “حَقَّهَا” (haqqaha - its right) functions as definite reference to previously established juridical parameters rather than indefinite obligation, as clarified by al-Nawawi’s commentary explaining “*haqqaha*” signifies the 2.5% extraction specified in companion hadiths.²³ This tradition’s integration with quantitative specifications from Abu Sa’id and Ali’s narrations demonstrates the hadith corpus’s multidimensional approach combining precise legal parameters with spiritual incentives. The vivid eschatological description “صُفِّحَتْ لَهُ صَفَائِحُ مِنْ نَارٍ” (plates of fire will be prepared), “فَيُكْوَى بِهَا جَنْبُهُ وَجَبِينُهُ وَظَهْرُهُ” (branding side, forehead, and back) creates powerful motivational imagery reinforcing obligation compliance beyond mere legal compulsion. The temporal specification “فِي يَوْمٍ كَانَ مِقْدَارُهُ خَمْسِينَ أَلْفَ سَنَةٍ” (in a day measuring fifty thousand years) emphasizes punishment’s severity and duration, aligning with Qur’anic descriptions of afterlife temporal distortion.

The fourth essential tradition transmitted by Aisha establishes haul as explicit temporal requirement across wealth categories. Abu Dawud

ElAWA, Noqohi, Vol 19, No 2, 2025. *Shih Muslim*, 7:389.

records this narration (hadith 1573) with authentication confirmed by al-Albani (2002),²⁴ providing authoritative basis for annual cycle requirements in zakat calculation. This tradition resolves potential ambiguity regarding whether obligations arise immediately upon reaching nishab or require temporal verification, with Prophetic Wife's direct testimony of household practices carrying particular evidential weight given her intimate access to private conduct. The tradition's generalized formulation applies broadly across wealth types subject to annual calculation rather than limiting scope to specific asset categories, demonstrating comprehensive juridical principle extraction.

Hadith Text (*Matan*):

حَدَّثَنَا نَصْرُ بْنُ عَلِيٍّ الْجَهْضَمِيُّ قَالَ: حَدَّثَنَا شُجَاعُ بْنُ الْوَلِيدِ قَالَ: حَدَّثَنَا حَارِثَةُ بْنُ مُحَمَّدٍ، عَنْ عَمْرَةَ، عَنْ عَائِشَةَ رَضِيَ اللَّهُ عَنْهَا، قَالَتْ: سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: لَا زَكَاةَ فِي مَالٍ حَتَّى يَحُولَ عَلَيْهِ الْحَوْلُ

“Nasr ibn Ali al-Jahdami narrated to us, he said: Shuja' ibn al-Walid narrated to us, he said: Harithah ibn Muhammad narrated to us, from Amrah, from Aisha (may Allah be pleased with her), she said: I heard the Messenger of Allah (peace be upon him) saying: There is no zakat on wealth until a year passes over it (hatta yahul 'alayhi al-hawl).”

Syarah analysis explains that “لَا زَكَاةَ فِي مَالٍ” (la zakat fi malin - no zakat on wealth) employs absolute negation “لَا” establishing categorical rule rather than preferential recommendation, while “حَتَّى يَحُولَ عَلَيْهِ الْحَوْلُ” (until a year passes over it) specifies precise temporal threshold of one complete lunar year. Classical commentators clarify that haul calculation begins when wealth first reaches nishab threshold, with temporary fluctuations below nishab during the year not interrupting the cycle provided the year concludes with sufficient assets.²⁵ This ruling demonstrates classical jurisprudence's practical wisdom accommodating

EIAW *Arabich Studies Journal*, Vol. 9, No. 2, 2025, p. 243-247.

²⁵ Ibn Qudamah, *Al-Mughni*, 3:376.

normal business cycles while ensuring sustained capacity verification. The tradition distinguishes wealth zakat categories (monetary assets, precious metals, trade goods, livestock) requiring haul from agricultural produce and discovered treasures (*rikaz*) facing immediate extraction upon acquisition, reflecting different economic characteristics and productivity patterns.

B. Thematic Synthesis and Jurisprudential Implications

Systematic thematic synthesis across authenticated traditions reveals silver's explicit textual primacy as foundational nishab standard despite gold's recognized legitimacy. The most frequently cited tradition (Abu Sa'id al-Khudri) mentions exclusively "خَمْسُ أَوْاقٍ" (five awaq) of silver without gold reference, achieving highest authentication status (muttafaq 'alayh) through dual Bukhari-Muslim inclusion. Ali's comprehensive tradition maintains deliberate sequential ordering "فَإِذَا كَانَتْ لَكَ مِائَتَا دِرْهَمٍ" (when you possess 200 dirhams) preceding "وَلَيْسَ عَلَيْكَ شَيْءٌ فِي الذَّهَبِ حَتَّى يَكُونَ" (no obligation regarding gold until twenty dinars) reflecting both historical economic reality and normative juridical hierarchy. The quantitative precision applied to silver versus gold's simpler specification further suggests silver's primary reference status. This textual pattern indicates that while both metals legitimately establish nishab, silver possesses stronger explicit prophetic endorsement warranting prioritization in juridical reasoning.

Despite silver's textual primacy, gold maintains undisputed legitimate alternative status through authenticated prophetic specification in Ali's tradition: "فَإِذَا كَانَ لَكَ عِشْرُونَ دِينَارًا، وَحَالَ عَلَيْهَا الْحَوْلُ، فَفِيهَا نِصْفُ دِينَارٍ" (when you possess twenty dinars and one year passes, then half a dinar is due). The dual-standard recognition reflects practical acknowledgment of both metals' roles in seventh-century Arabian economies without rigid exclusivity. This flexibility demonstrates Islamic jurisprudence's

characteristic balance between textual fidelity and practical accommodation.²⁶ The critical interpretive question becomes not which standard possesses exclusive validity but rather which proves more appropriate under specific circumstances, requiring contextual reasoning grounded in maqashid al-shariah. Contemporary juridical debates often fail to recognize this nuanced classical approach, instead constructing false dichotomies demanding exclusive gold or silver selection without appreciating the complementary relationship embedded in prophetic guidance.

The underlying wisdom (hikmah) informing nishab thresholds extends beyond arbitrary quantitative specifications toward sophisticated capacity-based justice principles. The phrase “لَيْسَ فِيمَا دُونَ” (laysa fima dun - there is nothing on what is less than) functions as explicit protective mechanism ensuring obligations fall only upon those achieving genuine surplus beyond subsistence needs. This protective dimension receives Qur’anic confirmation: “لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا” (Allah does not burden a soul beyond its capacity, QS 2:286). Classical commentators emphasize that nishab levels were calibrated to represent meaningful surplus indicating economic security rather than minimal sufficiency.²⁷ The specific quantities 200 dirhams silver, 20 dinars gold reflected seventh-century cost-of-living realities where such amounts provided approximately one year’s basic expenses for modest households. This historical contextualization suggests contemporary application should maintain equivalent purchasing power principles.

The identical 2.5% extraction rate established through “خَمْسَةُ دَرَاهِمٍ” (five dirhams from 200) and “نِصْفُ دِينَارٍ” (half dinar from 20) embodies

El-Maqashid, Vol. 19, No. 2, 2025, *Transformations*, 253.

²⁷ Al-Kasani, *Bada'i' al-Sana'i' Fi Tartib al-Shara'i'*, 2:251.

proportional equity principles ensuring relative burden equality across wealth forms. Whether wealthy individuals hold primarily gold or silver becomes irrelevant to obligation percentages, preventing strategic metal selection for tax minimization. This proportionality distinguishes zakat from graduated taxation systems where higher wealth levels face increased marginal rates. Islamic jurisprudence instead maintains flat extraction rates while adjusting eligibility thresholds across different wealth categories, reflecting theological commitment to horizontal equity (similar capacity faces similar obligations) over vertical progression.²⁸ The principle's contemporary relevance appears in debates over professional income zakat, where classical precedent suggests maintaining 2.5% proportionality regardless of income magnitude, with eligibility thresholds providing sufficient progressive effect.

The haul requirement's underlying rationale expressed through "حَتَّى يَخُولَ عَلَيْهِ الْخَوْلُ" (until a year passes over it) combines practical wealth-growth accommodation with ownership stability verification. Requiring annual cycles before obligation allows investments and business ventures reasonable time periods for productivity generation, preventing premature extractions from capital before yields materialize.²⁹ Additionally, haul verification distinguishes genuine wealth possession from temporary custody or transitory holdings. Classical examples include inheritance distribution timing, whereby heirs' haul calculations begin from actual receipt rather than testator's death, ensuring authentic ownership before obligation.³⁰ Contemporary debates regarding monthly salary treatment reflect these principles, with some scholars arguing each paycheck begins independent haul calculation while others advocate accumulation until

ElAWsroqoh Vol. 9, No. 2, 2025 *al-Shari'ah*, 2:435.

²⁹ Ibn Qudamah, *Al-Mughni*, 3:374.

³⁰ Al-Nawawi, *Al-Minhaj Sharh Sahih Muslim*, 7:247.

annual thresholds, both positions finding classical precedent support depending on income conceptualization.

Conversion from classical measurements to contemporary metric system requires careful attention to historical weight standards' regional variations. The dirham weight demonstrates documented variance across geographical locations and historical periods, with Medinan standards differing from Kufan, Basran, and Egyptian measures. Scholarly consensus following Ibn Khaldun's analysis establishes standard dirham at approximately 2.975 grams, yielding 200-dirham nishab of 595 grams silver (Ibn Khaldun, 1967). However, alternative calculations using Iraqi standards produce 672 grams. Similarly, dinar weight estimates range from 4.25 grams yielding 85-gram gold nishab to 4.8 grams producing 96-gram threshold. These variations reflect honest scholarly disagreement regarding historical reconstruction rather than contemporary manipulation, with most authoritative institutions including Saudi Arabia's Permanent Committee adopting 595 grams silver and 85 grams gold as standard conversions.³¹ The practical significance lies in recognizing legitimate variation requiring institutional standardization.

The extracted jurisprudential principles transcending specific quantitative parameters include: threshold-based obligation (“لَيْسَ فِيهَا دُونَ”) distinguishing wealthy from non-wealthy; capacity-based justice protecting those lacking genuine surplus; proportional extraction (“فَقِسَابِ ذَلِكَ”) maintaining equity across wealth magnitudes; temporal stability requirements (“حَتَّى يَحُولَ عَلَيْهِ الْحَوْلُ”) through haul verification; functional equivalence allowing multiple valid standards serving identical purposes; and contextual application requiring analogical reasoning for unprecedented circumstances. These principles provide methodological

guidance for extending classical metallic currency rulings toward modern fiat money systems through qiyas (analogical reasoning). The principles' identification through rigorous thematic hadith analysis demonstrates how authentic scriptural grounding generates flexible juridical frameworks capable of addressing contemporary challenges without textual abandonment or rigid literalism. This balance represents classical Islamic jurisprudence's enduring methodological contribution.³²

Maqashid al-shariah alignment analysis demonstrates how nishab determination serves multiple divine law objectives: protecting religion (*hifzh al-din*) by facilitating ritual obligation performance; protecting life (*hifzh al-nafs*) through poverty alleviation funded by zakat proceeds; protecting property (*hifzh al-mal*) by safeguarding donor assets from excessive extraction; and actualizing social justice (*'adalah*) through wealth redistribution. The nishab's protective function (لَيْسَ فِيهَا ذَوْنُ خَمْسِ أَوْاقٍ صَدَقَةٌ) ensures donors' essential needs remain secure before obligations arise, while calibration at genuine surplus levels ensures meaningful wealth circulation. Classical scholars recognized these multiple objectives' potential tensions, with excessively high thresholds protecting donors but limiting redistribution, while excessively low thresholds maximizing collection but potentially harming vulnerable donors.³³ The historical nishab levels represented sophisticated balancing achieving both objectives through careful economic calibration requiring contemporary wisdom rather than mechanical replication.

C. Contemporary Application Framework

The analogical extension of classical metallic currency rulings to modern fiat money systems requires establishing functional equivalence

EIKWartingih, Vol. 9, No. 2, 2025, Jurisprudence, 269.

³³ Al-Shatibi, *Al-Muwafaqat Fi Usul al-Shari'ah*, 2:236.

through qiyas methodology applying the principle “الْبَدَلُ لَهُ حُكْمُ الْمُبْدَلِ” (*al-badl lahu hukm al-mubdal* the substitute assumes the ruling of the substituted).³⁴ This juridical maxim operates across Islamic jurisprudence, perhaps most famously in ritual purity where dust substitutes water for ablution (*tayammum*) when water proves unavailable. The effective cause (*illah*) justifying analogical extension lies not in physical composition but in functional role—contemporary currency assumes precious metals’ zakat obligations because it substitutes their economic functions (medium of exchange, unit of account, store of value) despite lacking intrinsic metallic value.³⁵ Classical jurisprudence recognized that even historical gold-silver coins’ obligations stemmed primarily from monetary function rather than metallurgical composition, as evidenced by different rulings for manufactured jewelry versus monetary coins despite identical metallic content.

Modern fiat currency’s fundamental characteristic—value deriving through governmental decree rather than intrinsic material worth—initially appears potentially problematic for zakat obligations historically tied to specific metallic substances. However, the functional substitution principle resolves this apparent difficulty. The juridical relevance lies in economic role rather than physical form, as demonstrated by classical discussions distinguishing monetary gold (“ذَهَبٍ” as currency) from ornamental gold (jewelry) despite material identity (Ibn Qudamah, 1968). Contemporary paper currency fully assumes monetary functions previously served by metallic coins facilitating transactions, measuring value, storing wealth thereby qualifying for identical obligations through functional substitution codified in “الْبَدَلُ لَهُ حُكْمُ الْمُبْدَلِ.” This reasoning receives universal

EIAWA **Volume 9, No 2, 2025** *al-Fiqhiyyah*, 12:154.

³⁵ Kahf, “Zakat: Unresolved Issues in Contemporary Fiqh,” 14.

acceptance among contemporary scholars and fatwa-issuing bodies worldwide, with disagreement centering only on threshold determination methodology (gold versus silver standards) rather than fundamental obligation status.³⁶

The critical contemporary debate regarding whether gold or silver standards should determine currency zakat nishab reflects deeper jurisprudential tensions between textual fidelity, practical effectiveness, and maqashid actualization. Gold standard advocates emphasize price stability minimizing nishab volatility, administrative simplicity, and protection for middle-income populations facing multiple financial obligations.³⁷ Current market prices establish gold nishab around IDR 165 million annually (85 grams × IDR 1.95 million), excluding substantial populations. Silver standard proponents counter that authenticated hadith prioritize silver textually through explicit “خَمْسُ أَوْاقٍ” specification, lower thresholds expand redistribution scope serving zakat’s fundamental purposes, and protective concerns prove overstated when properly accounting for essential needs deductions.³⁸ Silver nishab approximates IDR 10.7 million annually (595 grams × IDR 18,000), potentially encompassing broader populations. The fifteen-fold differential produces radically different practical outcomes.

Empirical observation at UIN Madura Zakat Collection Unit reveals institutional practice employing gold-standard calculations aligning with dominant Indonesian norms, primarily for pragmatic administrative reasons. The unit administrator acknowledged: “We use what is easiest; if eventually moving toward silver standards, certainly possible.” This reveals dual reference frameworks religious normativity and state regulatory

El-Warad, *Al-Fiqh al-Islami*, No. 2, 2025, *Nishab al-Daimah*, 9:253.

³⁷ Al-Qaradawi, *Kayfa Nata’amal Ma’a al-Sunnah al-Nabawiyah*, 269.

³⁸ Sidiq and et al., “Zakat Profesi Menggunakan Standar Nishab Perak Menurut Majelis Ulama Indonesia Sragen,” 2157.

compliance with pragmatic implementation prioritized. Current practice likely encompasses only 12-20% of civil servants as obligatory donors, protecting middle-income employees but restricting redistribution reach. However, fundamental compliance challenges stem from perceived tax-zakat conflicts where civil servants facing combined deductions potentially reaching 17.5-20% often rationalize governmental taxation as substituting religious obligations.³⁹ This theological confusion proves more detrimental to zakat effectiveness than threshold selection, requiring educational intervention clarifying that taxation represents “حُقُوقُ الْعِبَادِ” (huquq al-’ibad - human rights) while zakat constitutes “حُقُوقُ اللَّهِ” (huquq Allah - divine rights) with distinct juridical foundations.

Comprehensive maqashid evaluation exposes tensions between donor protection (prioritized by gold standards) and beneficiary welfare optimization (favored by silver standards) inadequately resolved through uniform standard application. Gold standards protect donors from burdensome obligations when surplus remains minimal, aligning with capacity-respecting principles embedded in “لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا” (Allah does not burden beyond capacity). However, excessively narrow donor populations limit achievable redistribution, potentially contradicting zakat’s redistributive purpose in “كَيْ لَا يَكُونَ دُولَةٌ بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ” (so wealth does not circulate only among the wealthy, QS 59:7). Conversely, silver standards expand donor populations and total funds benefiting mustahiq, but risk obligating individuals whose surplus proves insufficient. Classical scholars recognized these competing goods required contextual balancing rather than absolutist resolutions (Al-Shatibi, 2004).⁴⁰ The prophetic specification of both standards “مِائَتًا دِرْهَمًا” (200 dirhams) and “عِشْرُونَ دِينَارًا” (twenty dinars)

El-Warraq, Vol. 9, No. 2, 2025
El-Warraq, Vol. 9, No. 2, 2025. “Mengapa Zakat Oleh Institusi Zakat Di Malaysia: Mengapa Masyarakat Islam Tidak Berpuas Hati?,” 93.

⁴⁰ Al-Shatibi, *Al-Muwafaqat Fi Usul al-Shari’ah*, 2:263.

suggests flexible framework accommodating diverse circumstances.

The integrative dual-standard framework proposed reconciles competing maqashid tensions through graduated thresholds incorporating essential needs calculations: calculating net income after debt obligations; deducting comprehensive essential needs; determining genuine surplus; applying graduated thresholds where surplus below silver nishab (خَمْسِ أَوْاقٍ) incurs no obligation, surplus between silver and gold nishab triggers silver-standard obligation, surplus exceeding gold nishab (عِشْرُونَ دِينَارًا) triggers gold-standard obligation; calculating 2.5% extraction (فِيحِسَابِ ذَلِكَ) from surplus. This framework honors textual precedence giving silver primary mention while accommodating gold for higher-capacity donors, demonstrating sophisticated contextual reasoning. The approach maintains robust donor protection through essential needs filtering while expanding redistribution potential by capturing middle-tier capacity holders currently excluded, balancing multiple jurisprudential considerations derived from thematic hadith analysis rather than imposing mechanical uniformity contradicting prophetic guidance's nuanced flexibility.

Implementation challenges require acknowledgment alongside theoretical merits. Essential needs calculations involve subjective elements and information asymmetries where donors possess superior knowledge regarding actual circumstances. Unlike tax systems with audit mechanisms, zakat depends on voluntary truthful reporting grounded in religious consciousness emphasized in “مَا مِنْ صَاحِبِ ذَهَبٍ وَلَا فِضَّةٍ لَا يُؤَدِّي مِنْهَا حَقَّهَا” (no possessor of gold or silver who does not fulfill its right) with severe eschatological consequences. Solutions include developing standardized calculators, providing consultation services, emphasizing spiritual

dimensions, and enhancing institutional transparency.⁴¹ Additionally, tax credit policies whereby zakat reduces taxable income could address “double burden” perceptions more effectively than threshold adjustments alone, as Malaysian experience demonstrates (Yusoff, 2011). However, establishing authentic scriptural grounding through rigorous hadith analysis—examining “لَيْسَ فِيهَا دُونَ خَمْسِ أَوْاقٍ صَدَقَةٌ” “مِائَتًا دِرْهَمًا” “عِشْرُونَ دِينَارًا” and related traditions remains essential prerequisite providing juridical legitimacy for any reform initiatives.

Critical evaluation suggests that while dual-standard frameworks offer genuine improvements aligned with hadith analysis findings, practical effectiveness depends substantially on addressing systemic issues beyond technical methodologies. The persistent tax-zakat conflict, institutional credibility concerns, and enforcement weaknesses likely exert greater aggregate influence over collection outcomes.⁴² Consequently, sustainable reforms must extend toward comprehensive institutional development encompassing communication strategies, beneficiary impact documentation, donor services, and policy advocacy.⁴³ However, the thematic hadith study’s primary contribution establishing that “خَمْسُ أَوْاقٍ” (five awaq silver) possesses explicit textual primacy while “عِشْرُونَ دِينَارًا” (twenty dinars gold) maintains legitimate alternative status, both reflecting capacity-based justice principles (“لَيْسَ فِيهَا دُونَ”) requiring contextual application through “الْبَدَلُ لَهُ حُكْمُ الْمُبْدَلِ” provides indispensable juridical foundation for contemporary zakat governance regardless of institutional implementation challenges. Rigorous hadith methodology remains essential

ElWahabqoh, Vol. 9, No. 2, February 2025, “A Framework to Analyse the Efficiency and Governance of Zakat Institutions,” 46.

⁴² Huda et al., “The Analysis of Attitudes, Subjective Norms, and Behavioral Control on Muzakki’s Intention to Pay Zakah,” 274.

⁴³ Aziz and Masruroh, “Analisis Penghitungan Zakat Profesi Menurut Peraturan Menteri Agama Nomor 52 Tahun 2014,” 15.

for authentic Islamic legal reasoning transcending pragmatic expediency.

CONCLUSION

Systematic thematic hadith analysis establishes silver's (200 dirhams) explicit textual primacy through "أَوْاقٍ خُمْسٍ" while recognizing gold's (20 dinars) legitimate alternative status, both reflecting capacity-based justice principles protecting vulnerable populations through proportional 2.5% extraction after haul completion. Contemporary currency zakat derives legitimacy via qiyas applying "الْمَبْدَلِ حُكْمٌ لَهُ الْبَدَلُ" through functional equivalence despite material differences. The proposed dual-standard framework balances donor protection and beneficiary welfare optimization through graduated thresholds based on genuine surplus calculations. However, implementation effectiveness requires addressing systemic challenges including tax-zakat integration and institutional transparency enhancement. This research demonstrates rigorous hadith methodology generates scripturally-grounded yet contextually-responsive solutions for contemporary Islamic jurisprudence.

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