

AN EXAMINATION OF THE EFFICACY OF ONLINE PAYMENT OF ZAKAT FITRAH BASED ON YUSUF AL-QARADAWI'S THOUGHT

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Abstract

This research was conducted to find out how Zakat Fitrah payments are practiced online, and how Yusuf al-Qardhawi's opinion of Zakat fitrah payment is online. This research uses qualitative research methods with normative approaches or library research where data collection techniques are carried out by exploring theories that match the title. The results of this study found that paying Zakat Fitrah using both cash and online money is legitimate, because according to Yusuf Qardhawi issuing zakat fitrah through online applications with money transfers is more appropriate in our time today. Money is more practical and more useful. The money is better for the poor than the food. In addition, Yusuf Qardhawi also compared the Zakat Fitrah with the conditions of modern-day people who are more or less dependent on their needs with the money, with the condition of the people at the time of the descent of the zakat fitrah, the people of Medina who are not so familiar with the function of money.

Keywords: Analysis, Islamic Law, Online, Yusuf Qardhawi, Zakat Fitrah

Abstrak

Penelitian ini dilakukan untuk mengetahui bagaimana praktik pembayaran zakat fitrah secara *online*, dan bagaimana pendapat Yusuf Qardhawi terhadap pembayaran zakat fitrah secara *online*. Penelitian ini menggunakan metode penelitian kualitatif dengan metode pendekatan normatif atau penelitian keperpustakaan dimana teknik pengumpulan data dilakukan dengan cara menelaah teori-teori yang sesuai dengan judul. Hasil penelitian ini menemukan bahwa membayar zakat fitrah menggunakan uang baik secara *cash* maupun *online* adalah sah, karena menurut Yusuf Qardhawi mengeluarkan zakat fitrah melalui aplikasi *online* dengan transfer uang lebih sesuai di zaman kita sekarang. Uang lebih praktis dan banyak manfaatnya. Menurut Yusuf Qardhawi uang lebih bermanfaat bagi fakir miskin jika dibandingkan dengan makanan pokok. Disamping itu, Yusuf Qardhawi juga membandingkan syariat zakat fitrah dengan kondisi masyarakat di zaman modern yang banyak sedikitnya lebih bergantung kebutuhannya dengan adanya uang, dengan kondisi masyarakat pada saat turunnya syari'at zakat fitrah yaitu masyarakat Madinah yang belum begitu familiar dengan fungsi uang.

Katakunci: Analisis, Hukum Islam, Online, Yusuf Qardhawi, Zakat Fitrah

INTRODUCTION

Islam is a religion that values justice in the creation of a just, rich, and successful society. Some Islamic doctrines protect and force its followers to obey the noble standards outlined in the Shariah, which is appreciated by Islam. It's shown through the duty of zakat. Zakat is the pillar of Islam which must be paid out of one's wealth whenever the ratio is reached. In Islam, fulfilling the Zakat obligation is crucial because it has a social mission with specific aims for the prosperity of the people, or the eradication of poverty, equality of income, and the promotion of the well-being of people and the country. It shows the importance of zakat as the foundation of Islam. As for the command of Allah in the payment of zakat, it is confirmed in Surah At-Taubah (9) verses 103:

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

“Take the zakat of their wealth, and purify them with it, and pray for them. Surely your prayer is a comfort for them. And Allah is All-hearing, All-knowing.”

Zakat practiced according to the right and proper process (hitungan dan tingkat). Beneficiaries also receive allowances based on their condition and capacity as individuals or groups entitled to them. The zakat received from the Zakater is distributed directly to the beneficiary. If there's money to save, it's not much. So that the beneficiaries can reap the Zakat at that time. It shows that the requirement to give Zakat is not just charity, but rather an authoritative obligation.¹

The necessary allowance must not be paid separately. It must be accompanied by excellent governance and given equally to those who are entitled to it. As a result, the role of the charter agency is very tight.² The Government of Zakat is governed by the Zakat Administrative Law No. 23 of 2011, which states that Zakat was administered by two institutions: the Amil Zakat Institution (BAZ) and the Amile Zakat Institute (LAZ). The difference between these institutions is that the government directly constitutes the Amill Zakat Foundation (BAZ), whereas the Amyl Zakat institution (Laz) consists of elements of the community. There are also communities. Government whose form is adapted to the regional level.³ In dealing with charges, charges institutions must adhere to three principles: dependence, professionalism, and transparency. These three basic components are known as the foundations of excellent organizational management. Because it implements these three basic features, the Zakat Body is more trusted by the general public.⁴

The public understands the progress of communication technology. Basically, the dynamics of human life today are determined by the flow of technological progress, and humans follow the path of this dynamic. The most extensive media network today is the Internet, which is widely accessible to everyone. This network should be used to maximize access

¹ Abdurrahman Qadir, *Zakat dalam Dimensi Mahdhah dan Sosial*, (Jakarta: Raja Grafindo, 1998), pp.85.

² Budi Prayitno, *Optimalisasi Pengelolaan Zakat Pada Lembaga Amil Zakat Daerah*, (digilib.uin-suka.ac.id), diakses tanggal 1 Desember 2019.

³ Yusuf Wibisono, *Mengelola Zakat Indonesia*, (Jakarta: Prenadamedia Group, 2015), pp. 113.

⁴ Yusuf Qardhawi, *Hukum Zakat (Study Komparatif mengenai Status dan Filsafat Zakat Berdasarkan Qur'an dan Hadist)*, (Jakarta, PT. Pustaka Litera Antarnusa: 2011), pp. 2.

efficiency and minimize the time spent selling goods or services, one of which is payment of zakat through online applications, where this online zakat service is meant to facilitate black sweat. Zakat can be paid anywhere, anytime.⁵

According to Baznas Amil, Zakat Infak and ALMS Office, the use of online zakat payment applications will increase by 12 per cent by 2021. This figure is predicted to increase by about 16 per cent in 2019.⁶ Reviewed from a sociological point of view, there are actually some social characteristics that currently influence the high use of e-zakat or zakat through online applications, among others:⁷

1. Reviewed from a sociological point of view, there are actually some social characteristics that currently influence the high use of e-zakat or zakat through online applications, among others.⁸
2. Modern society is visual and mechanical. The attractive visual design of the Zakat platform has a significant impact on people's willingness to pay Zakat through this application. Quite explicitly, it's a culture that wants everything to happen quickly without having to wait for time or other activities that he considers to be part of production.⁹
3. Regardless of whether there are teachers or not, modern society is a learning society. Audience space is related to digital media. As a result, market areas for religious products often require easily accessible locations..¹⁰

The question of Zakat Fitrah is a question that needs further investigation. Money is the standard unit of price used to calculate the value of goods and services and to compare the cost of all other goods.¹¹ Money

⁵ Andi Hidayat, Mukhlisin, *Analisis Pertumbuhan Zakat Pada Aplikasi Zakat Online Dompot Dhuafa, Ilmiah Ekonomi Islam*, ISSN: 2477-6157; E-ISSN 2579-653, pp. 2.

⁶ Andi Hidayat, Mukhlisin, *Analisis Pertumbuhan Zakat Pada Aplikasi Zakat Online Dompot Dhuafa, Ilmiah Ekonomi Islam*, ISSN: 2477-6157; E-ISSN 2579-653, pp. 2.

⁷ Dian Novita "Pembayaran Zakat Melalui Layanan Mobile-Zakat (M-Zakat) Menurut Undang-Undang Nomor 38 Tahun 1999 Tentang Pengelolaan Zakat" *Jendela Hukum*, III, 1 (April, 2016), pp. 52.

⁸ *Ibid.*

⁹ *Ibid.*

¹⁰ Muklisin Ahmad. *Masalah Membayar Zakat Infaq Dan Sedekah Secara Online*, <https://islam.nu.or.id/post/read/107329/> diakses tanggal 05 September 2022 jam 08.44

¹¹ Ahmad Hasan, *Mata Uang Islami*, (Jakarta: PT RajaGrafindo Persada, 2005), pp. 23.

is a globally accepted object that serves as a trading instrument, a storage of value, a unit of account, and a measure for delayed payments.¹²

Most scholars believe that paying Zakat Fitrah requires the use of basic needs in this country.¹³ For Zakat Fitrah, the Muslim community in Indonesia usually uses commodities like rice and wheat. This is because it has been practiced since ancient times, including the time seen by the Prophet, although there has been a change in how some people spend their money to meet Zakat Fitrah, as approved by the priest Hanafi.¹⁴

Abu Ja'far, a Hanafi scholar, even stated that paying Zakat Fitrah in the form of money is more important than eating. The reason for this is that it's most often needed by the poor. This second opinion, according to him, draws arguments from the additional history above that the purpose of zakat fitrah is to ensure that those who need not apply things in Idul Fitri, which can be achieved by paying zakat in the form of money as well.¹⁵ Some scholars believe that the issuance of fitrah zakat money as money in unpleasant or emergency conditions is permitted. Umar bin Abdul Aziz, Thauri, and Hasan Basri were among the scholars who agreed with the Imam Hanafi. Among the Scholars of Hanbali, Ibn Taimi and Ibn Qayyim supported this viewpoint.¹⁶

Many believe that money is more flexible than food because it can be used directly to meet the needs of the poor. This strategy is considered convenient, making the job easier for everyone who cares. Even if Zakat al-Fitr is paid in food, the poor may have too much food in Idul Fitri, forcing them to sell it to meet their needs.¹⁷

RESEARCH METHODS

This study uses a qualitative research. Qualitative research is a research strategy that emphasizes the search for meaning, understanding, concepts, characteristics, symptoms, symbols, and description of

¹² Solikin dan Suseno, *Uang: Pengertian, Penciptaan, dan Peranannya dalam Perekonomian*, (Jakarta: Pusat Pendidikan dan Studi Kebanksentralan (PPSK) Bank Indonesia, 2002), pp. 2.

¹³ Didin Hafiduddin, *Zakat dalam Perekonomian Modern*, (Jakarta: Gema Insani Press, 2002), pp. 7.

¹⁴ *Ibid.*

¹⁵ *Ibid.*

¹⁶ Joni Zuhendra, *Tinjauan Hukum Islam Terhadap Zakat Fitrah Dalam Bentuk Uang*. Jurnal normative volume 5 nomor 2 tahun 2017 ISSN:1907-5820.

¹⁷ Didin Hafidudin, *Zakat dalam Perekonomian Modern*, Jakarta: Gema Insani, 2002, pp 135.

phenomena; it is focused and multidisciplinary, natural and holistic, prioritizing quality, using a variety of methods and presented narratively. In general, qualitative research can be used to examine human life, history, behavior, organizational function, and social activity.¹⁸

RESULT AND DISCUSSION

A. Legal studies allow payment of Zakat Fitrah using money online

Yusuf al-Qaradhawi explains the permissibility of giving zakat al-fitr with money, as found in his book *Fiqh al-Zakah*.¹⁹

ثُمَّ إِنَّ هَذَا هُوَ الْأَيْسَرُ بِالنَّظَرِ لِعُصْرِنَا وَخَاصَّةً فِي الْمَنَاطِقِ الصَّنَاعِيَّةِ الَّتِي لَا يَتَعَامَلُ النَّاسُ فِيهَا إِلَّا بِالنُّقُودِ. كَمَا أَنَّهُ فِي أَكْثَرِ الْبُلْدَانِ وَفِي غَالِبِ الْحَيَاتِ هُوَ النَّفْعُ لِلْفُقَرَاءِ. وَالَّذِي يُلُوخُ لِي: أَنَّ الرَّسُولَ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِنَّمَا فَرَضَ زَكَاةَ الْفِطْرِ مِنَ الْأَطْعِمَةِ لِسَبَبَيْنِ: الْأَوَّلُ: لِنُدْرَةِ عِنْدَ الْعَرَبِ فِي ذَلِكَ الْحِينِ، فَكَانَ إِعْطَاءُ الطَّعَامِ أَيْسَرَ عَلَى النَّاسِ وَالثَّانِي: أَنَّ قِيَمَةَ النُّقُودِ تَجْتَلِفُ وَتَتَغَيَّرُ قُوَّتُهَا الشَّرَائِيَّةُ مِنْ عَصْرِ إِلَى عَصْرٍ، بِخِلَافِ الصَّاعِ مِنَ الطَّعَامِ فَإِنَّهُ يَسْبُغُ حَاجَةً بَشَرِيَّةً مُحَدَّدَةً. كَمَا أَنَّ الطَّعَامَ كَانَ فِي ذَلِكَ الْعَهْدِ أَيْسَرَ عَلَى الْمُعْطَى، وَأَنْفَعُ لِلْأَخْذِ.

“Giving with money is easier in our time, especially in developed countries where people only do business with money. It is also more beneficial for the poor in some countries and in general. It seems to me that the Prophet (peace and blessings of Allah be upon him) enjoined giving zakat al-fitr in food for two reasons: First, currency was scarce in Arabia at that time, so it would be easier for people to give food. Secondly, the value of currency changes and its purchasing power varies from time to time, unlike a saa' of food, which is certain to satisfy people, just as food was easier for the giver and more beneficial for the recipient in those days..”

The following statement from the text of the book explains why Yusuf Qardhawi claims that the law allows zakat fitrah in the form of money. This is due to the fact that at the time of the Prophet, not everyone had money (dinars and dirhams), so it was rarely used, although access to basic foodstuffs was easy because they could be obtained from agricultural products or exchanged (bartered) for other goods. If zakat had been in the form of money at that time, it would have burdened the community and

¹⁸ Pupu Saeful, *Penelitian Kualitatif, Equilibrium*, 5, 9, (Januari-Juni 2009), pp. 2.

¹⁹ Yusuf Qardawi, *Fikhu Zakat*, Jilid pertama, terjemahan Salman Harun, Cet VII, Jakarta: Mitra Kejayaan Indonesia, 2004, pp. 949.

been more difficult than abundant food and comfort. Indeed, the Prophet saw. Considering the environmental conditions and the situation at the time, it was obligatory to pay zakat fitrah from the different kinds of food in people's hands, as it was easier for the giver and beneficial for the receiver. Moreover, currencies fluctuate in value and purchasing power from time to time. This is in contrast to the current situation where money is scarce, especially around Eid al-Fitr. Consequently, the adoption of money as a model for paying zakat fitrah is essential, according to Yusuf al-Qardawi.²⁰

Yusuf Qardhawi relies on the Prophet's hadith from Ibn 'Umar, which he cites as the basis for the permissibility of giving zakat al-fitr in the form of money:

أَخْبَرَنَا أَبُو الْحَسَنِ عَلِيُّ بْنُ مُحَمَّدٍ الْمُقْرِي، أَنَّ أَبَا الْحَسَنِ بْنَ مُحَمَّدٍ بْنَ إِسْحَاقَ بْنَ يُونُسَ بْنَ يَعْقُوبَ الْقَاضِي تَنَا أَبُو الرَّبِيعِ تَنَا أَبُو مُعْشِيرٍ عَنْ نَافِعٍ عَنْ ابْنِ عُمَرَ قَالَ: أَمَرَنَا رَسُولُ اللَّهِ صَلَّى عَلَيْهِ وَسَلَّمَ أَنْ نَخْرَجَ زَكَاةَ الْفِطْرِ عَنْ كُلِّ صَغِيرٍ وَكَبِيرٍ وَحُرٍّ وَمَمْلُوكٍ صَاعًا مِنْ تَمْرٍ أَوْ شَعِيرٍ قَالَ: وَكَانَ يُؤْتِيهِم بِالزَّيْتِ وَالْأَقِطِ فَيَقْبَلُونَهُ مِنْهُمْ، وَكُنَّا نُؤْمَرُ أَنْ نَخْرَجَهُ قَبْلَ أَنْ نَخْرَجَ إِلَى الصَّلَاةِ فَأَمَرَهُمْ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَنْ يَسْمُوهُ بَيْنَهُمْ، وَيَقُولُ: أَغْنَوْهُمْ بَعْنَ الْمَسَاكِينَ عَنْ طَوَافِ هَذَا الْيَوْمِ.²¹

“Abū al-Hasan Ali ibn Muhammad al-Muqri' narrated to us, Hasan ibn Muhammad ibn Ishaq narrated to us, Yusuf ibn Ya'kub al-Qadli narrated to us, Abu al-Radli' narrated to us, Abu Mu'sir narrated from Nafi' narrated from Ibn Umar, he said: The Messenger of Allah (saw) commanded us to give zakat al-fitr of one saa' of dates or wheat from every child, old man, freedman and slave. He said: We gave them dry wine and cheese and they accepted it, and we were commanded to give it before leaving the Eid prayer, then the Messenger of Allah commanded us to distribute it among them, then the Messenger of Allah (peace and blessings of Allah be upon him) said: "Enough for them (the poor) from their begging on this day (*idul fitri*).”

According to the above Hadith, the fulfilment (mustahik zakat) can be done with basic needs or at a price that meets these needs. According to

²⁰ *Ibid.*, pp. 950.

²¹ Abu Bakar Ahmad bin Al-Husain bin Ali al-Baihaqi, *Sunan al-Kubra*, (Bairut: Dar Al-Kutub Al-Ulumiyyah), 2004. pp. 292.

him, the food given to them during the holidays can be sold and the money can be used to meet their needs during the holidays, such as food, clothing and so on. In addition, Yusuf Qardhawi also refers to the words of Allah in Surah at-Taubah:103

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

"Take Zakat from their wealth, with which you purify and cleanse them, and pray for them. Verily your prayer will bring them peace, and Allah hears and knows".

In addition to the Qur'an and Hadith as the basis for paying Zakat Fitrah with online money, he uses the technique of Istihsan (good reason). According to Yusuf al-Qardawi, it is more acceptable in our time to give Zakat Fitrah in the form of money. Money is more practical and has many advantages, so it is more important to give money because the needy sometimes want more than just food. Sometimes he needs extra money to buy things like clothes and fruit. Therefore, he feels that money is preferable to food.

B. Yusuf Qardhawi's Istinbat Hukum on Payment of Zakat Fitrah Using Money Online

In his legal research, Yusuf al-Qardawi always bases his conclusions directly on the Qur'an and the Hadith, rather than on the opinions of a particular school, although he himself learnt much from the Hanafi school. The Qur'an is the primary source of religious law and the primary source of Sharia. Sharia is the side that reflects behaviour, while Aqeedah is the side that represents belief.²²

According to Yusuf al-Qardawi, the Qur'an is entirely from Allah SWT, both in pronunciation and meaning, and was revealed to His messenger and prophet Muhammad as seen by clear revelation. That is, when the angelic messenger of Allah (Gabriel) descends to convey his revelation to the messenger of Allah, and not by other means such as inspiration, inspiration in the soul, true dreams, or other means.²³

The Qur'an is the unquestioned teaching of the people, both in pronunciation and in meaning. Although the Qur'an was revealed in the

²² Yusuf al-Qardhawi, *Berinteraksi dengan al-Quran*. (Terj:A Hayyie al-Kattani), Jakarta: Gema Insani Press, 2001, pp. 24.

²³ *Ibid.*

language of man (Arabic), this does not necessarily mean that it is not the word of Allah or that it has lost its divine nature and purity.

Unlike the Jewish Torah or the Christian Bible, the Qur'an is a sacred text that has retained its authenticity. The underlying elements are, firstly, that the Qur'an was revealed to those who were privileged to remember it. Secondly, the Qur'an was written down after its revelation. Finally, the Qur'an was collected during the reign of Abu Bakr. Fourth, during the caliphate of Uthman, the Mushaf of the Imam was written.

Every situation he encountered was weighed against the Qur'an and the Hadith. However, he often quoted the opinions of scholars, although he did not openly agree or disagree with the opinions he quoted. In addition to the Qur'an, Yusuf al-Qardawi uses the Sunnah as a source of Islamic law. The Sunnah, according to Yusuf al-Qardawi, is the interpretation of the Qur'an in practice, or the actual and ideal application of Islamic teachings. The Sunnah of the Prophet, whether in the form of sayings, deeds and approvals of the Prophet, contains three practical manhaj of Islam with all their characteristics and teachings. These manhaj are:

1. *Comprehensive Manhaj*

This manhaj represents the facets of human life in the dimensions of length, breadth and depth. The vertical span of a person's life from birth to death is called the length dimension. In terms of width, there is a horizontal expansion that encompasses all elements of human life. Meanwhile, the "inner" dimension indicates the "depth" of human life, which includes both body and soul.

2. *A Balanced Manhaj*

Balance in this manhaj refers to the balance of mind and body, mind and heart, and other balances mentioned in the Prophetic Hadith. When the Prophet noticed that his companions were prone to excess or deficiency, he immediately brought them back to the centre (moderation) and warned them of its effects.

3. *The Manhaj of Lightness*

This manhaj offers characteristics such as lightness, comfort and spaciousness. This characteristic makes the Prophet's Sunnah lacking and

human existence challenging. According to Yusuf al-Qardaw, the hadith on which the law is based must have a legitimate title or hasan. In academic judgement, he compares the term authentic with unique or exceptional. Hasan, on the other hand, is equally good or acceptable. Consequently, the greatest hasan is almost legitimate, while the lowest is almost daif (weak). Yusuf al-Qardawi concluded that the Sunnah can be divided into two categories:

- a) The majority of the Prophet's Sunnah in the form of sayings, actions, and agreements are legal exposition, and Muslims should follow the Prophet in this regard.
- b) Certain Sunnahs do not contain Shariah-related content and should not be adhered to, such as Sunnahs that deal only with worldly matters.

The progress of science and technology requires the efforts of researchers to reconstruct the body of Islamic knowledge in new ways. It is important for scholars to continue to perform ijtiḥad in the field of fiqh in an accurate and responsible manner. Since the place and purpose of ijtiḥad in Islamic jurisprudence cannot be separated from the product of fiqh, whether as purification or refreshment, the study of ijtiḥad has always been significant.

When it comes to ijtiḥad, fiqh scholars have developed three perspectives: First, there is the outright rejection of ijtiḥad on the grounds that the output of Salafi mujtahid scholars can answer all current challenges and concerns. All that remains is to think meaningful, genuine thoughts about current circumstances and situations. This first group is in favour of taqlid and claims that fiqh has always been based on mujtahid scholarship.²⁴ Secondly, the extreme group of scholars uphold ijtiḥad and oppose taqlid very purely, but their stance of totally rejecting ijtiḥad leads to a brutal approach to the application of ijtiḥad. They refuse to look back at the gems of the Salafi scholars on the grounds that they only used the Qur'an and the Hadith as a basis to meet the increasing demands of fiqh. As a result, this group sees the emergence of "new mujtahids" who claim to be reformers who critically analyse the views of fiqh professors. Unfortunately, by simply ignoring the requirements of ijtiḥad that mujtahids must fulfil, this extreme approach has led to the destruction of Islam's intellectual heritage. The third category is the moderate. The fiqh

²⁴ *Ibid.*

scholar who takes this middle path remains enthusiastic, proving that fiqh is always vital. However, he has not abandoned the ground on which his predecessors stood. Thus, what Salafi scholars around the world have achieved is to respond to the demands and needs of fiqh in the face of dynamic issues. The third group provides solutions to the real challenges of the ijthihad method by combining the methods of the mujtahid scholars with today's extensive research methods.²⁵

Yusuf al-Qaradawi belongs to the third generation of scholars. Ijthihad fardhu, he says, is kifayah. In fact, ijthihad becomes fardhu 'ain for those who have the ability to perform ijthihad, even if he himself feels that no one can fill that role at the time. It is inappropriate for scholars to leave questions without Shar'i answers, especially in these modern times, which are full of life's problems. "Certainly, among the opinions that approve the application of Islamic law in life, this will never be achieved except by restoring the space of ijthihad, which is one of the most important weapons for reform," said Yusuf al-Qardhawi. According to the authorities, it is also an important tool to identify the scope of Islamic law, its flexibility and its ability to deal with progress while managing and solving a large number of individual and societal problems. Islamic legislation.²⁶

Yusuf al-Qardawi is an academic who rejects scholastic fanaticism. He believes that disagreements on fiqh issues are normal and demonstrate the scope and flexibility of Islamic law. In fact, one opinion and another can complement each other rather than cancel each other out. To respond to the ever-changing world of law, Yusuf al-Qaradawi proposes two types of ijthihad, namely the creation of unique challenges that require legal control:

1. *Ijthihad Intiqa'i*

Ijthihad Intiqa'i chooses one of the strongest arguments in the Islamic fiqh tradition, which is full of fatwas and legal norms found in many fiqh books. Then decide which argument is stronger and appropriate to the current situation. Ijthihad is also known as tarjih ijthihad. It is possible that previous fiqh experts may disagree on the issue to be addressed. The role of the Muntaqi Mujtahid in this circumstance is to examine and select the reasons and arguments for each of these opinions and then to prioritise the

²⁵ *Ibid.*

²⁶ Yusuf al-Qardhawi, *al-Ijthihad al-Mu'ashir naina al-Indhibath wa al-Infirath, Ijthihad Kontemporer*, Terj. Abu Barzani: Surabaya: Penerbit Risalah Gusti, Cetakan Perama, 1995, pp 1.

opinion that is considered strong and acceptable. In the classification of mujtahids proposed by the general fiqh scholars, the mujtahid muntaqi' seems to be almost synonymous with the mujtahid tarjih. This ijthihad selects different opinions from each school and then chooses the strongest opinion according to certain criteria. In intiqah' ijthihad, the mujtahid must study comparative fiqh, not only the four schools of thought, but also many additional concepts put forward by ancient and modern scholars. It is essential to examine the arguments and modes of thought used, as well as their relevance to the present and their application in maqasid al-Shari'ah.²⁷

2. *Ijthihad Insya'i*

Ijthihad Insya'i is an attempt to draw legal conclusions about new events that have not been resolved by the jurists of the past. *Ijthihad Insya'i* can be applied to some old issues, while in modern times new opinions are being put forward that have never been found in the intellectual heritage of the Salafi scholars. This is not an obstacle. In order to do this ijthihad, one can immediately look at the existing opinions that may contradict the ijthihad that the old jurists may have disputed and come up with a third opinion. If they disagree on three opinions, it is permissible for a faqih to express a fourth opinion, and so on. The fact that there is disagreement on these issues shows that they are open to different interpretations, different perspectives and differences. The ijthihad of the rightful person should not be frozen or stopped at a certain limit.

Ijthihad Insya'i is usually applied to new problems that have not been raised by the scholars of the past and may not have existed in their time, or they may have known about it, but it has not yet become a problem and has not urged the jurists to discuss its solution through ijthihad.

According to the norms of fiqh, "An-nadir Ka Al-'adam" means that something that rarely occurs is considered non-existent. Now that the need exists, new discoveries and challenges may give rise to new ijthihad, such as: the high cost of meat, which stimulates the production of synthetic meat, which requires ijthihad regarding the legality of eating it by investigating the necessary ingredients. This ijthihad requires a thorough understanding of current legal issues. It is difficult for the mujtahid insya'in to determine the law effectively and accurately if he does not know how to do it correctly and how new cases are arising. When dealing with an entirely new subject,

²⁷ *Ibid.*, pp. 29.

an understanding of the existing subject is essential in addition to the expertise of *ijtihad*.

The basis of Yusuf al-Legal Qardhawi to formulate his opinion about the permissibility of zakat fitrah in money is the hadith of the prophet, as the author related above. Ibn Munzir also said that his friends allowed him to share his records, according to Yusuf al-Qardawi. Some argue that losing 1/2 sha qomh (gandum) is equivalent to losing one SHA date and wheat flour. This statement is the word of Allah SWT in the letter al-Taubah verse 103. According to them, this section indicates that Zakat was originally collected from assets, gold and silver assets. (termasuk uang). As a result, this verse allows the payment of zakat fitrah in the form of money.

C. Analysis

According to Yusuf al-Qardhawi, this research is about the ability to pay zakat fitrah using online money. Methodologically, Yusuf Qardhawi used the *Istinbat* technique, which included *Intiqai'i* and *Insyai'i*. This approach was used to compare the ideas of the scholars, who were then weighed against the aspects of *al-Muqranah wa al-Musana*. Where it is explained that the cause of the past the absence of people who pay zakat fitrah using money is because there was only a small circulation of money at the time, while the food is easy to obtain. Here the author outlines how other scholars view payment of zakat fitrah using money. To begin with, *Shafi'iyah* scholars believe that Zakat Fitrah should be paid to meet the needs of the poor and as an expression of appreciation to God for the blessing of wealth. Second, according to scholar *Malikiyah*, publishing Zakat in the form of money is not acceptable or acceptable, but can be replaced with other items of the same type from the zakat group, such as Z, or vice versa. Finally, Zakat Fitrah should be eaten with vegetables, according to *Hanabi* thinkers. When asked whether he should pay Zakat Fitrah with money, Imam Ahmad bin Hanbal said, "I fear it is inadequate and contrary to the Sunnah of the Messenger of Allah." Unless, of course, it goes against the Prophet's Sunnah. The fourth, according to the *Hanafiah* scholars, is that the hanafiah authorizes the payment of zakat with money, which is based on the words of Allah in the Surah Ali Imran: 92:

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ

“You will not good until you spend what you love...”

In this section, God invites us to spend some of our favorite things. Food was the most desirable treasure in the days of the Prophet, while money is the most desired treasure today. As a result, paying Zakat Fitrah in cash is acceptable. In addition, the use of the Exception in connection with the Zakat Fitrah is wrong because, in addition to contrary to what is mentioned in the Qur'an, there are many hidden values in the worship that are not valued just because of the greatness of the benefits. However, there is a lot of losses to pay the Zakaat Fitraha with money. Giving the zakat money gives the benefit, especially the benefit and ease. Nevertheless, losses occur, especially price swings or the value of the money, which negatively affects the Muzaki and Beneficiaries. Of course, in these circumstances, preventing damage is more important than beneficial according to the fictional norms, thus:

دَرْءُ الْمَفَا سِدْمَقْتُمْ عَلَى جَلْبِ الْمَصَالِحِ

“It is more important to deny the damage than to take the supplies.”

Yusuf Qardhawi employed the methods of interpretation and ta'lil to ascertain the eligibility of Zakat Fitrah for monetary assets. Yusuf al-Qaradawi employed the process of interpretation to comprehend this comment, aiming to uncover the wisdom underlying the interpretation of the matter. He endeavours to elucidate the significance of what is determined – maqid asy and syar'ah – and demonstrate its utility to both individuals and collectives employing Ta'lil methodologies. In light of the aforementioned idea, it is surprising that Yusuf al-Qaradawi concluded that the act of giving zakat in the form of monetary funds was permissible.

Yusuf al-Qaradawi states that hadiths mentioning your'allal or 'Ilat can be discovered, suggesting that the primary objective of Zakat Fitrah is to fulfil the needs of the impoverished. This can be accomplished through alternative methods, primarily monetary contributions. Fitrah Zakat is an obligatory donation that is required to be given with money. According to him, money may be more beneficial to the impoverished than food. Furthermore, Yusuf al-Qaradawi was linked to the Shariah zakat fitrah and the contemporary society, which relied on the presence of monetary resources to fulfil its needs. The present circumstances are comparable to the societal conditions during the enforcement of zakat fitrah legislation,

particularly for the residents of Medina who lack familiarity with financial matters.

CONCLUSION

Al-Imam Yusuf Qardhawi states that it is permitted to give zakat fitrah in the form of monetary value. This is because during the time of the Prophet SAW, money was scarce and it was more convenient for people to use it for purchasing food. In addition, money possesses greater utility, efficiency, and adaptability to the present requirements of recipients. The consensus among experts is that giving zakat fitrah in the form of money is not permissible, as it contradicts the textual evidence and the teachings of the Prophet. The author regards this opinion as feeble due to the loss of various worship values when zakat fitrah is disbursed in monetary form, hence failing to address the maqasidus syari'ah of zakat fitrah. Yusuf Qardhawi employs the Al-Qur'an, Hadith, and Istihsan (considering it to be superior) as sources for analysing the legal aspects of zakat fitrah involving monetary contributions. Regarding the interpretation and storytelling of the hadith, the legal foundation employed is unsuitable, given the existence of several hadiths that stipulate zakat fitrah should be given in the form of staple foods. It is worth noting that this particular hadith has been related by multiple narrators. However, the utilisation of istihsan in this particular scenario can lead to adverse consequences, such as potential fluctuations in value, which can undermine the advantages and ease associated with money.

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