# Review of Zakat, Infaq, and Shadaqah as a Similar Terminology

M. Aziz Ritonga<sup>1</sup> and Erta Mahyudin<sup>2</sup>

<sup>1</sup>PhD Student Islamic University of Jakarta Indonesia <sup>2</sup>Islamic University of Jakarta Indonesia

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Abstract: One form of obligation in the Islamic context is known as zakat worship which is an important foundation in Islam. Zakat became one of the pillars of Islam which in the Qur'an verses that became commands obligations often combined with the term prayer. Zakat is also believed to be the basis for strengthening the economic base in Islam, because through the practice of zakat by the affluent that is distributed to the less fortunate (dhu'afa, fakir) will be a bridge that brings together between the two. Zakat does not stand alone, because other than that Islam also recognizes the term infag and shadagah which contextually have roles and functions similar to the zakat itself. Only, in the way of their implementation of each other has a different 'territory' of applied, but still in the same substance, culminating in the intention: to share the good (especially the matter of wealth) for the benefit of life among fellow human beings. This author considers that among the three terms mentioned in the Qur'an and the hadith of Prophet Muhammad SAW are three things that are in series and have the same depth of meaning. This is the way Allah SWT decreases the obligatory commands for His servants, so that every Muslim has the same opportunity to do good deeds with his possessions, so that the context of sharing is not merely a territory of the possession of the rich. Because they can do the same practice through infaq or shadaqah.

# **1** INTRODUCTION

In the Islamic treasury are known three terms associated with the context of sharing the possession of something from someone who is handed over or given to others. The three terms are zakat, infag, and shadaqah which then commonly abbreviated as "ZIS". Muslim societies have been familiar with with terminology which in the context of Islam is believed to be the foundation that strengthens the economic building. Referred to as reinforcing the economic foundation because through this ZIS implementation pattern it is considered relevant to direct the purpose of the appointment to an order of justice which is the goal of living together in a crowd (entity) Muslim, because there are themes of mutual help between people between two different life groups: between the rich and the poor.

Islam itself is understood as a religion derived by Allah SWT (*Dienullah*) which regulates human life's commitment to balance and equilibrium in it. Through the pattern of application of zakat, infaq, and shadaqah (ZIS) the gap between the rich and the poor can be brought closer. Social jealousy as a result can be eliminated by itself. For it can not be denied that one of the fundamental problems in social life is the economic inequality that gave birth to various kinds of social problems, such as crime and acts against the law, and other sociocultural vices.

The Qur'an itself mentions the terms of zakat, infaq, and shadaqah in verses which are repeated textually and contextually. Textual verses are as explicitly stated in the Our'anic verses, whereas the contextual verse in the implicitly quoted verse is connotative with those three terms. This is in line with what Shaykh Mahmud Saltut<sup>2</sup> understands which divides the verses of Allâh into two: Kauniah and Qauliah verses. Verse kauniah is a verse that is contextual while *qauliyah* is the opposite of the textual. The contextual verse is a sign that Allâh SWT not only lowered the textual verse (which is written in the holy books), but Allâh also decreases the verses of "signs" which He does not write but are implicitly present in real life. In essence Allâh ordered man to think about the meaning of the verse both from the side of *qauliyah* and from the point of view kauniyah.

In the Qur'an for example found the word / phrase

aqimish-shalata wa atuz-zakata whose meaning stands prayer and pay / release zakat. In *qauliyah* (textual) both (*salat and zakat*) into two obligations that must be done or fulfilled by every Muslim. Two distinct religious obligations are in practice. While the contextual (*kauniyah*) term zakat in the verse can mean another that is not on the theme of paying / issuing / adjusting zakah (in relation to release some of the wealth owned for the person entitled to receive it, *mustahiq*) but the obligation for the performer of prayer (*mushallin*) to always cleanse his soul and body from dishonorable, filthy or vile actions as one of the meanings of zakah is cleansing or purifying.

Zakat in Islamic teachings is believed to be a method in the context of sanctifying the one who performs it because it clears the morality of the culprit and purifies his soul from the stingy nature and the less commendable habits. Zakat also cultivate the behavior of the culprit so that he will have the properties of people who are generous and like to do good again clever grateful.

Zakat, Infaq, and Shadaqah is a sign as well as proof of the attitude of a servant (who became the perpetrator). By zakat, infaq, and shadaqah show that one has positioned himself in the true faith and / or truth of faith

Only then, from the theme of zakat, infaq, and shadaqah it occurs vary in the perspective and understanding of the Muslim community in general, the three terms have become part of a different and have a place (*maqam*) each of its own, so the general impression which we can catch from the way of understanding the community that zakat is different from infaq, and infaq different from shadaqah, and shadaqah is not the same with zakat. This is because in the formulation of the ZIS there are indeed special categories that become the basis of justification. The intellectuals and scholars each gave ta'rif according to context, including especially fiqh scholars who became the reference of the Muslims in carrying out the zakat commands.

So it is interesting for this writer to examine the three words in this series that seem to have a common meaning, as well as the similarity in the intent or purpose of each of the three words / terms zakat, infaq, shaqadah that, in its implementation applied differently; and also interpreted differently.

## 2 LITERATURE REVIEW

## 2.1 Zakat

The word zakat derived from Arabic from the root of

the word zaka contains several meanings such as cleaning, growing, and blessing. Etymologically (*lughawi*, language) zakat means sanctification, blessing, growing. In the context of Sharia terminology, zakat is "worship to Allah in the form of giving part of the property that is obliged to the rightful according to the provisions of sharia".

Zakat means growing, developing and blessing it can also mean to cleanse or purify, as it becomes the basis of reference which becomes the command of zakat: "Pick up the zakat of some of their wealth by the charity you clean and purify them."

According to Islamic law (syara'), zakat is the name for a certain extraction of a certain amount of wealth, according to certain traits and to be given to a particular class. The order of taking zakat from the wealthy people's wealth can be seen in the Qur'an:

"Take alms of their wealth, wherewith thou mayst purify<sup>3</sup> them and mayst make them grow<sup>4</sup>, and pray for them. Lo! thy prayer is an assuagement for them. Allah is Hearer, Knower." (QS At-Taubah 103)

Islam places zakat as the third pillar after prayer. In the Qur'an, the mention of the theme of zakat is always adjacent to the theme of prayer. This indicates that both have the same meaning as important and there is a close relationship in growing the quality of life of the people. Salat is the most important form of worship, while the zakat is the most treasured treasure (maaliyah). The harmony between the two is absolutely manifest in order to build a good social order, based on the balance of religious and socioeconomic values.

Zakat functions as a means of self-purification, so with zakat will cleanse the culprit (muzakki): a) cleanse the souls of people who have excess wealth from the stinginess, b) cleanse the poor fakir from envy, c) clean the community from the seeds of disintegration occur the gap between rich and poor, d) freeing up the part which belongs to another person inherent in every treasure; and so forth. Zakat in the sense of growing and developing, the impact of its implementation will develop a harmonious image of life: a) to develop the personality of the person who has the wealth possessions of his moral existence, b) to develop a poor personality whose heart is comforted thanks to the closeness of the affluent, c) and multiply the value of wealth as Allâh promises, d) become a social security method in Islam, e) reduce the occurrence of social inequality.

#### 2.2 Infaq

Lactically (etymologically) infaq comes from the root n-f-q فـضن meaning to spend the treasure. In the terminology of fiqh, infaq is issuing or spending a good treasure for the case of worship or other permitted matters. Whereas according to the terminology of Shari'a, infaq means removing some of the property or income / income for a commanded interest, His believing servants. (QS At-Taubah 34)

We find the information of the Prophet (s) when Allâh SWT gave to the sons of Adam to infaq as the hadith narrated by Imam Bukhari and Imam Muslim (*muttafaq 'alaihi*) which means: Implement the infaq O children of Adam. This context is consistent with the sound of His verse in the Qur'an surah Al- Isra '17: 100 which means: "Say, if you had mastered the treasures of the mercy of my Lord, you would hold the treasury for fear of spending it." Allâh threatened His neglectful servant from committing to spend the treasure on this Allâh road, that is to those who like to keep possessions and are reluctant to share for the benefit of others (QS At-Taubah 35).

Then Allâh SWT also ordered that all human beings like to spend (treasure) his possessions in his way as a good and righteous loan (shadaqah) as embodied in his word (meaningful): "Who is willing to lend to Allâh, a good loan (spend his fortune in Allâh's path) then Allâh will double payment to him with multiple folds. Allâh narrows and elaborates (sustenance) and to Him you are returned." (QS Al-Baqarah: 245) Allâh commands a man to spend his own wealth (QS At-Taghabun: 16) and to provide for wives and families according to ability (QS Ath-Thalaq: 7). In spending the treasure it should be spent that is a good treasure, and not a bad property (QS Al-Baqarah: 267).

In the tradition of society we have become the prevalence of the theme of providing a livelihood (nafakah) of a father / husband to the child-wife and family as an obligation that can not be refuted. Under certain conditions a similar thing can also happen from a wife / mother to spend his family, for example in a state as a single parent or can also when the husband is not having a job / income.

#### 2.3 Shadaqah

Etymologically shadaqah is derived from Arabic taken (*musytaq*) from the root صدق s-d-q (meaning true). Because shadaqah be a sign of truth based on

the attitude of the faith of the perpetrators. In terminology Shari'ah shadaqah its original meaning is *tahqiqu syai'in bisyai'i* or set/apply something to something.

Shadaqah is any form of virtue which is not bound by amount, time, and not limited to mere matter but can also be a nonmaterial virtue. In addition, shadaqah is as a form of expression of honesty (*shiddiq*) of a Muslim's sense of faith because he does something nuanced truth (*shadaqa*). (See: QS Al-Baqarah 171)

In his hadith narrated by Imam Bukhari, Rasulullâh states, which means: every good thing is shadaqah. Shadaqah also has a more straightforward and broader sense as the hadith of the Prophet narrated by Imam Abu Daud which means: strive for *jihad* with treasure, physical, and oral.

The one who bershadaqah is the true person of his or her faith. Shadaqah is voluntary and not tied to certain conditions in the implementation of either amount, time, or measure. Volunteering done by a person to others, especially to the poor, is always open at every opportunity that is not specified in number, type or time. Shadaqah is also not limited to material giving but also useful services to others.

The point of this third term, that understanding infaq wider and more common than with zakat. If in the context of zakat determined the type, number, and measure then in infaq not determined the type, amount, and time when a wealth or property must be donated. Allâh gives freedom to the owner of the wealth to determine the type of, how much should be shared with others. That way, infaq is issuing a treasure that includes zakat and nonzakat.

Shadaqah has a broader meaning compared to infaq. In sharia, shadaqah means worshiping Allah by way of spending some of his property which is outside the Shari'ah obligation. Although it is understood that the term shadaqah, in Arabic, sometimes means 'compulsory charity'. Meanwhile, some fiqh scholars also say otherwise that shadaqah shall be called zakat --- whereas shadaqah sunnah is called infaq. Some others say infaq must be called zakat --- while infaq sunnah is called shadaqah.

For the use of cross-term terminology among the three ZIS terms we note the comparison in the implementation below.

- Zakat is compulsory and obligatory shadaqah; or in other sense shadaqah and infaq which is mandatory then referred to as zakat.
- In the general sense infaq and shadaqah are equally *sunnah*. Infaq referred to as *shadaqah sunnah*; Shadaqah is called *infaq*

sunnah.

- All three are the same that gives something to the other party.
- If Infaq and Shadaqah have no restrictions, it is not determined how much the value should / will be issued, and freely given to whomever wishes; in the case of Zakat in its implementation has limits on how to be issued and to whom will be given as the target recipients have been determined.
- Zakat has a provision of *haul* (time) and *nishab* (number of counts) in the calculation of possessions and the obligation to issue them; while Infaq and Shadaqah are not dependent on *haul* and *nishab*.
- Zakat is required for the capable Muslims (*aghniya'*), while Infaq and Shadaqah are recommended and highly appreciated for all Muslims, whether rich or poor in accordance with their sincerity and ability.

Zakat, infaq and shadaqah is the proving of our faith to Allah and to fellow Muslims who need it. If we see from the use of the Qur'anic verses of the term shadaqah, zakat and infaq actually refer to an understanding of "something that is issued and given to others" especially kinsfolk. In Islam, zakat, infaq and shadaqah have similarities in their role to contribute significantly in the foundation of Islamic economic building.

Ibn Jarir in his recommentary explained about the hadith from Ibn Mas'ud that Rasulullah SAW said, "Shadaqah is in the hands of Allah before in the hands of the needy." Therefore worship and worship it is sincerity of charity completely because Allâh. Imam Kasani, a follower of the Hanafi madhhab called the chief of the clerics, said: "The zakat pillar is to give a portion of the treasures of Allah to Allâh SWT and leave it to Him."

Paying zakat, issuing shadaqah, and sharing treasures in Allâh's way is a logical consequence of the faithful attitude of the servants of God, who realize that the sustenance earned is truly sourced from Allâh SWT. For it is Allâh who provides for the sustenance of all His creatures; *"There is not a creeping thing on earth but it is Allâh who gives sustenance."* (QS Huud: 6)

So what do the servants do by fulfilling the zealous appeals and commands, infaq, and shadaqah is nothing but the manifestation of the sense of trust and the truth of the attitude of faith (QS Al-Baqarah: 265). They have the conviction that what is given from the share of the property to the rightful to receive (mustahiq) with his sincerity to spend in the way of

Allah will not make him bankrupt or deficient, even by the way of 'purification of wealth' that his sustenance will also increase as a reflection of mercy and the gift and the presence of the pleasure of Allah SWT.

# **3 DISCUSSION**

#### 3.1 Three the Same Things

So far it has been commonly woke up understanding in Muslim society about the terms zakat, infaq, and shadaqah. Zakat, infaq, and shadaqah are understood as a form of proof of a Muslim's faith in Allâh to carry out his commands. Judging from the use of the Qur'anic verses the term shadaqah, zakat, and infaq itself refers to a common sense that is something that is issued or given --- from one person to another. Zakat, infaq and shadaqah have similarities in their role to contribute significantly to the balance of life and avoid the gap between the rich (*aghniya'*) and the papa (*dhu'afa*), which can lead to social gaps or vulnerabilities.

Then there is the difference between the three when it is attached to the context of its implementation, which is typically regulated in the formulation of fiqh (law) of Islam. Zakat is mandatory while infaq and shadaqah are *sunnah*. Or in another sense, zakat is intended as something that must be issued, while infaq and shadaqah is a term used for something that is not mandatory, but it is recommended. Thus, infaq and shadaqah are terms for spending or sharing something that is voluntary.

The differences can also be observed, among others, namely;

- Zakat: its nature is obligatory and has stipulation / limit of amount of property to be zakat and anyone who can accept it.
- Infaq: voluntary contributions (material) with the granting of the according to sincerity.
- Shadaqah: broader than infaq, because the given not limited to the material only.

Zakat has been set limits and infaq and shadaqah have no limit, Zakat is determined who is entitled to receive --- that is to eight asnaf / class of not able / poor people --- while infaq and shadaqah may be given to anyone, regardless of the eighth the group set forth as the provisions laid down by God. Thus, the definition of shadaqah is the same as infaq, including the law and its provisions.

From the above understanding that zakat is an obligation to issue something (some property

possession) that is limited to those who have the ability, the rich; while infaq as a form provides some ownership (material) to all Muslims even to non-Muslims; and shadaqah as a much broader (material and non-material) form of gifting done by anyone and without limitation --- which is not bound by the number and time limitations. Anytime can be done.

From these descriptions and discussions can be drawn a link to place these three interconnected terms. Clearly these three terms --- zakat-infaq-shadaqah --are not synonyms, because they are not the same, each has a different meaning, albeit for an almost identical purpose.

#### 3.2 Infaq

Infaq is understood as a term always associated with a kind of donation. The word infaq is meaningful to spend, fund, the general nature of covering any 'shopping' includes the matter of treasure. In essence, berinfaq it is to pay with funds, give and spend the wealth. The goal can be for goodness, donation, or something for yourself, or for fulfilling consumptive needs.

Thus, the infaq is not only limited to doing good in the way of Allâh, but also for social affairs or donations, even whatever form of expenditure and expenditure of property is called infaq, with the scope as follows; Giving a portion of wealth (QS Al-Anfal: 63), Spending a living such as a husband financing the spending (providing for) his wife and family (QS An-Nisaa ': 34), and Issuing Zakat (to issue zakat property on work or harvest crops) (QS Al-Baqarah: 267)

What is meant by good infaq and for the way of goodness, Al-Quran does not simply call it by the term infaq alone but always accompanied by the word: *fi sabilillah* ((یف لیب مل ()):

"And spend (your treasures) in the way of Allah, and do not throw yourself into perdition, and do good, for Allah loves those who do good." (QS Al-Baqarah: 195)

#### 3.3 Shadaqah

The term shadaqah has a similar meaning to the term infaq but more specifically. The difference between infaq and shadaqah lies in intention and purpose. Shadaqah is typical that the treasure is issued in the framework of worship or closer to Allâh. While infaq, there is a nature of worship (closer to Allâh) and also includes non-worship. Shadaqah can not be used for things that are not good. Because shadaqah only for the sake of getting closer to Allâh. Shadaqah as the activity spend the treasure in Allâh's path, there is a mandatory law and there is a law recommended/*sunnah*.

Shadaqah dimension broad, which is not only limited to the affairs of the expenditure of property alone but all things that connotes goodness - though not necessarily with financial property - belong to the category shadaqah. Prophet Muhammad SAW once said that the smile is shadaqah<sup>9</sup>. Giving commands of good and preventing evil is a shadaqah. Freeing the way from an obstacle so that passers-by do not harm is also a shadaqah.

#### 3.4 Zakat

Zakat is a treasure service that includes the obligations of Islam. Zakat becomes the foundation which belongs to one of the pillars of Islam. As the most important part of the shadaqah treasure which is the worship in the way of Allâh, Zakat certainly only intended for its use in the path of Allâh SWT alone.

The form of ownership of such property may be in the form of cash, crops, agricultural produce, or stored gold silver. Ownership of someone's property that must be issued that has reached *nishab* 85 gram in the period of one year / *haul*<sup>10</sup>. Excluded from this, namely zakat agriculture and fruits. Because the zakat agriculture and fruits are taken in the harvest time. Similarly zakat treasure findings (*rikaz*) taken instantly when found / obtained.

Sheikh Muhyiddin an-Nawawi said: "The obligation of zakat is the teachings of Allâh's religion which are known clearly and surely. Therefore, whoever denies this duty, he indeed denied Allah and denied the Messenger of Allaah 'alahi wasallam, so he was condemned to *kafir*."<sup>11</sup> When a person pays zakat on the part of his possessions, in fact he is spending his wealth in the path of Allâh (infaq), and what he does in giving part of the property to those who are entitled to receive it is a shadaqah, as a right or justified action. Someone who berinfaq is spend his wealth in the way of Allâh he was doing the process of shadaqah and what he issued it will undoubtedly grow and develop as well as zakat because it is issued in the channel of good and right (QS Al-Baqarah 261).

In certain verses Allâh SWT even mention the context of zakat by using the word shadaqah. This is also the basis for the implementation of zakat as it is known so far. The Word of Allâh: "The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allah, and (for) the wayfarer; a duty imposed by Allah. Allah is Knower, Wise." (QS At-Taubah 60)

In the above verse explicitly Allâh SWT mentions the phrase "shadaqatu" (*shadaqah*) for the mention of the obligation of zakat and to anyone who is zakat / shadaqah is actually handed over, that is to the eight *asnaf* / group entitled to receive it. Mawardi in the book Ahkam As-Sulthaniyah in the In the verse which commands the 'taking' of zakah

from the group of capable persons (*aghnia'*), the two terms (zakat and shadaqah) are used together, of course with the same meaning:

# "Take shadaqah from some of their possessions, by charity you cleanse and purify them and pray for them ...." (QS At-Taubah 103)

Qadhi Abu Bakr bin Arabi has a very valuable opinion about why zakat is called shadaqah. "The word shadaqah comes from the word shidq, true in relation to the deeds of deeds and utterances and beliefs."

The word shadaqah is mentioned in the Qur'an 12 times, all of which are verses that descend on Makkah. The word zakat in the form of definition is called 30 times in the Qur'an, which is 27 times mentioned in one verse along with the prayer/*salat*. Of the 30 verses about the zakat are eight verses that descend with the verses that descend on Mecca, the rest are verses that descend on Medina.

Yusuf Qardhawi criticized the opinion of some experts who stated that the word zakat is always associated with praying in 82 places. "This amount is exaggerated, so it is not in accordance with the calculations we mentioned. But if what they mean is also other words that mean the same as zakat like al-Infaq, 'gifts', *al-ma'un*, 'necessities', and *tha'am*, alpoor, 'feeding the poor' and others, so we do not know the exact number but will range from 32 to 82 places."

In the Qur'an and the hadith of the Prophet, often the term zakat is referred to as shadaqah only. This mention must have relevance because basically zakat is also part of shadaqah. It's just in the context of its application must be careful to distinguish what the real shadaqah with the meaning of zakat and which is shadaqah outside zakat. As for the obligatory Shadaqah not only zakat, there are other shadaqah who fall for the mandatory, for example shadaqah become *nadzar* and various penalties as sanction (*kafarat*) which must be paid or fulfilled. Shadaqah is referred to as "lend a good loan to Allâh".

Allâh SWT affirms the importance of God's servants giving good loans as proof of the faith: "Verily those who are justified (Allâh and His Messenger) both male and female and lend to Allâh a good loan will undoubtedly multiply the payment to them; and for them a great reward." (QS Al-Hadid: 18)

# **4** CONCLUSION

Looking at the three models of Allâh SWT's command in the context of sharing obligations to each other, this author tries to conclude that the three things that Allâh and His Messenger are obliged to His servants are equal and equal. This is how Allâh 'Azza wa Jalla leads His servant in the matter of possessions. The premise is that zakat, infaq, and shadaqah are the same words or phrases in their intents and purposes, which are differentiated in their implementation or practical practice. Zakat in one side is called infaq, and on the other side is also called shadaqah. Likewise, infaq is zakat and shadaqah; shadaqah it is zakat and infaq.

In conclusion, the author considers that the three terms in this series zakat-infag-shadagah are in fact a unity as a medium for believers to empathize themselves with others who specifically share with others. This is the way Allâh SWT is exemplified by His Apostle by providing the opportunity for the servants to share by remembering those around him. For those who have the wealth to get used to internalization of the surrounding environment there are groups of socially disadvantaged people with various backgrounds, putting them in the position of the poor (*fugara*). It is the duty of the rich to uplift and defend them not to always feel worse and be brought close to the bridge of affection through: zakat, infaq, and shadaqah according to their respective proportions and abilities.

Zakat, infaq, and shadaqah are three things in common. For when a man performs his charity he is in the act of spending his wealth in the way of Allâh (infaq) and what he does is a righteous deed (shadaqah). When someone berinfaq (spendafter in the way of Allâh) he is actually carrying out the shadaqah, and the treasures he lives will grow and develop as the basic meaning of zakat. Likewise when one practices the shadaqah in the form of true treasure he is doing the right thing by spending his wealth in the way of Allâh, which from what he issued it is also a manifestation of zakat.

Zakat is the name of certain property which has attained certain conditions required by Allâh to be issued and given to those who are entitled to receive it with certain conditions also, in order for the treasure to be holy, clean, good, blessing, to grow and expand.

Infaq is removing a portion of the treasure or income for an interest ordered by the teachings of Islam. If zakat should be given to certain *mustahiq* (eight *asnaf*), then infaq may be given to anyone. (QS Al-Baqarah: 215). Infaq issued by everyone who believes, both high and low income, whether while being prosperous or mediocre. (QS Ali Imran: 134) Shadaqah is the same as infaq, only if infaq is related to matter, shadaqah has a broader meaning, concerning things that are nonmaterial. Narrated by Muslims from Abu Dharr, Rasulullah SAW states that if one is unable to share with treasure then read *tasbih*, read *takbir*, *tahmid*, *tahlil*, good relationship husband and wife, and invite to do good and prevent evil deeds (*amar ma'ruf nahi munkar*) is shadaqah.



Figure 1: Illustration of Shadaqah-Infaq-Zakat

In Figure 1 it shows that Shadaqah is covering the infaq and zakat, which means that infaq and zakat is a sadaqah which is performed either mandatory or recommended.





Figure 2: Illustration of Infaq-Shadaqah-Zakat

In Figure 2 it shows that Infaq is covering the implementation of Shadaqah and Zakat, which means shadaqah and zakat it is an infaq which is implemented either mandatory or recommended.

Equally important is the execution of worship which focuses on spreading the good and the truth primarily in the matter of sharing some of this treasure --- that what is issued and submitted is essentially devoted to Allâh SWT, although in practice as a designation for fellow human beings. Strictly speaking, in this context the actual zakat / infaq / shadaqah is for Allâh.

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