

## ZAKAT CLEANS AND SANCTIFIES TREASURE IN THE TAFSIR OF QS AT-TAUBAH: 103

Muhammad Arifin Lubis<sup>1\*</sup>

<sup>1</sup>Muhammadiyah University of North Sumatra

<sup>1</sup>email: [muhammadarifinlubis@umsu.ac.id](mailto:muhammadarifinlubis@umsu.ac.id)

**Abstract:** Zakat is the third pillar of Islam. Zakat is an *ijtima'iyah* Maliyah act of worship that must be carried out by every Muslim. Zakat is a way to clean and purify wealth. People who are entitled to receive zakat are called *mustahiq*. In social life there is a reciprocal relationship between zakat recipients and zakat givers which can be implemented through prayer as explained in at-Taubah: 103. To understand this verse, you can use one method, namely a literature review. Literature study is a method of collecting information from various types of media. In the tafsir at-Taubah: 103 using various tafsir according to the tafsir of Al-Maraghi, Muyassar, Al-Mishbah, Al-Lubab, Nurul Qur'an and As-Syafi'i. Tafsir Al-Azhar from various interpretations of at-Taubah: 103 discusses the command to take some of the assets that are forgiven, because it can purify the assets from the rights of others, as a means of purifying oneself and fostering a sense of sharing, and prioritizing prayer between the giver and the recipient.

**Keywords:** Zakat, Interpretation, At-Taubah-103

### Introduction

For Muslims, of course there are five pillars of Islam that must be implemented, one of the pillars of Islam that must be implemented is Zakat. Zakat is the fourth pillar of Islam which if abandoned by a Muslim will result in sin. In language, zakat means cleansing. Thus, zakat is considered a religious tax which aims to clean up a person's wealth.

Zakat means growth and development, like the sentence *zakat al-zar'* which means zakat on plant products (Munawwir, 1997). Terminologically, zakat is part of the assets that must be paid by every Muslim who meets the requirements, to be given to people who are entitled to receive it according to Islamic teachings (Quraish, 2002).

The obligation of zakat is very closely related to socio-economic and divine aspects. In simple terms, zakat according to the *Islamic* term is a certain level of wealth, given to those who are entitled to receive it with certain conditions (Setiawan, 2005). Most Muslims are confused about the difference between zakat and tax, on the one hand there are Muslims who state that zakat and tax are the same, on the other hand there are also those who state that zakat and tax are different. If we look at the linguistic meaning in Islam, zakat and tax are very different, zakat is the release of a Muslim's wealth given to people who have been determined by a certain amount. or levels that have been determined according to Islam. Meanwhile, tax is the expenditure of an amount assets that are mandatory for all citizens if they have assets that can be taxed as regulated in a State's regulations.

Divine aspects, among others, can be traced in the verses of the Qur'an which mention the issue of zakat, the issue of zakat is mentioned 30 times and includes 27 verses which juxtapose the obligation of zakat together with the obligation to pray in one place at the same time (see for example surah al-Baqarah [2]: 83,110; An-Nisa[4]: 77; At-

Taubah[9]:5,11,18,71; Maryam[19]:31.55; Al-Anbiyy[21]: 73;Al-Hajj[22]: 41; An-Nur[24]: 55-56; An-Naml[27]: 3;and Lukman[31]: 4) (Qordowi, 1993).

The Prophet also emphasized that zakat is an obligation which is included in the main pillars that uphold the pillars of Islam (his words read: "Islam is that you worship Allah and do not associate partners with Him, you perform prayers, pay zakat and fast in the month of Ramadan" (HR Bukhary and Muslim ) (Hasbi, 1991).

Zakat is included in the *maliyah ijtimai'iyah* worship, meaning that zakat is a worship in the field of wealth which has a very important position in building society. Zakat is a social and humanitarian charity that can develop in accordance with human development. Zakat is also a way to clean and purify assets. Zakat has a very strategic role in efforts to eradicate poverty in society and stabilize the economy of society from the lower classes to the upper classes, so that with zakat Muslims will not be oppressed because zakat can eliminate the distance between the rich and the poor.

According to (Amsari, 2019) One of the efforts to eradicate poverty is to create a mechanism that is able to channel wealth from people who can afford it to people who cannot afford it. Zakat, as the fourth pillar of Islam, is the main instrument of Islam, which functions as a channel for the flow of wealth from wealthy groups to disadvantaged groups.

According to (Mujiatun, 2018) it cannot be denied that zakat has great potential an effective means of empowering people economically. The potential, if explored optimally from all Muslims and managed well with management full of trust and high professionalism, will create huge amounts of funds that can be used to alleviate poverty and empower the community's economy. Therefore, zakat has become an instrument of the state and also offers a solution for the nation's revival from adversity. It is clearly stated in the Koran that zakat can reduce the feeling of love for the world. As Allah says in Surah at-Taubah verse 103, which will be explained in this article.

## Discussion

### Definition of Zakat

First, zakat means *at-Thahuru* (cleansing or purifying). This means that people who always pay zakat because of Allah, not praised by humans, Allah will cleanse and purify both their wealth and their soul.

Second, zakat means *al-Barakatu* (blessing). This means that people who always pay zakat will always be given blessings to their wealth by Allah SWT. This blessing will have an impact on the blessings of life, because the assets used are clean assets because they have been cleaned of dirt by paying zakat. Of course, the property in question was acquired or acquired in a halal manner. And that doesn't mean that every asset will be clean by paying zakat.

Third, zakat means *an-Numuw*, which means growth and development. This meaning confirms that people who always pay zakat, their wealth will always continue to grow and develop. This is due to the sanctity and blessing of the assets for which he has fulfilled his zakat obligations. In other words, it is actually a treasure Zakat is issued, in principle it is not reduced but increased. As the Prophet Muhammad SAW said, "Indeed, the wealth for which zakat is given does not decrease, but increases and increases."

Fourth, zakat means *as-Sholahu* (clean and good). This means that people who always pay zakat will always have good wealth. This means not having problems and avoiding problems. Of course, people who are accustomed to fulfilling their zakat obligations will feel satisfaction/*qana'ah* with the assets they have without complaining about their shortcomings.

According to the term, zakat means giving away a portion of (certain) assets that Allah

SWT has obliged to give to people who are entitled to receive them, with a certain amount, haul and fulfilling the conditions and harmony. Zakat is a worship that has dual values, hablum minallah (vertical) and hablum minannas (horizontal), ritual and social dimensions. This means that people who always pay zakat will increase their faith and devotion to Allah SWT and foster a sense of social care, as well as build social relationships (KEMENANG,2013).

## **Types of Zakat**

### **1. Zakat Fitrah**

This zakat is the zakat that is obligatory for every Muslim individual, called zakat fitrah because it aims to purify the person who is fasting from useless words and actions. This zakat is obligatory after sunset at the end of the month of Ramadan until the preacher ascends the pulpit for the sunnah prayer of Eid al-Fitr. The implementation of zakat fitrah does not require that you be Muslim and have excess food on the days and nights of holidays. Thus, zakat fitrah does not require a nishab for those who pay it. Apart from that, zakat fitrah is based on the amount, namely one sha' (4 mud/ 2.5 kg/ 3.5 liters), whether cheese, grapes, wheat, rice, raisins or other staple foods.

The amount of zakat fitrah according to current standards is 2.5 kg. This is according to the Maliki and Shafi'i schools of thought. Meanwhile, according to the Hanafi school of thought, it is paid by paying the price of the staple food in question. Then the Maliki School quotes from Ashhab that the law of zakat fitrah is the sunnah of sukaad, this is the opinion of some zahir experts, and Ibnu Lubban from Syafi.

### **2. Zakat Mal**

According to language, the word "mal" means inclination, or everything that humans really want to have and keep. Meanwhile, according to the terms, mall is anything that can be owned or controlled and can be used (utilized) as usual. Thus, something can be called a mall if the following two conditions are met: a. can be owned, stored, collected, controlled. b. Benefits can be taken as usual.

For example: houses, cars, livestock, agricultural products, money, gold, silver, and so on. Meanwhile, something that cannot be owned but whose benefits can be taken, such as air and sunlight, is not called mall.

## **Method**

The literature review contains two main things, namely a theoretical description of the variable object studied and conclusions about the study. (Rofi'uddin 2003:33) Literature review is research carried out based on collecting data from libraries in the form of books, dictionaries, journals, encyclopedias, documents, magazines, articles and others that can be used as research material. Writers are required to master the systems and methods used in conducting literature reviews. This is to make things easier for writers in obtaining the information, materials or sources needed. It is so important to carry out this literature review, that it is impossible for research to be carried out without first doing it (Joseph Komider: 1995). A literature review can be carried out by collecting various information from various sources, so the literature review focuses more on studying chapters related to research by reading, because a literature review is the acquisition of material through reading various information. And not all information can be used as research material, because for research the research material obtained must be based on the latest information and relevant sources.

The research used by the author this time is a literature review method, where the author collects information from books, journals and scientific works that can be used as research material. The author in this research using a literature review collected various information on

ways or methods in carrying out an interpretation. There are four methods that can be used to interpret a verse, namely, the tahlili method (analysis), the maudhu'i method (thematic), the muqarrin interpretation method (comparison). And the author chose to use the tahlili interpretation method (analyzing information from various sources) (Ninit, 2012).

### **Explanation of Surah at-Taubah Verse: 103**

Meaning: Take zakat from some of their wealth, with that zakat you cleanse and purify them and pray for them. Indeed, your prayers are (become) peace of mind for them. And Allah is All-Hearing, All-Knowing.

### **Interpretation according to Al-Maraghi**

Allah's command at the beginning of this verse was shown to His Messenger, so that the Messenger of Allah as leader should take some of the alms or zakat. This is to be proof of the truth of their repentance. Because alms or zakat will cleanse themselves from the sins that arise due to their absence from war and purify themselves from the "Love of Wealth". Apart from that, alms or zakat will cleanse themselves of all the bad qualities that arise from material possessions, such as stinginess, greed, and so on. Therefore, the apostle sent his companions to collect zakat from the Muslims.

It should be noted, although Allah's command in this verse was originally addressed to the apostle, and the revelation of this verse concerns the incident of Abu Lubabah and his friends, but the law also applies to all leaders or rulers in every Muslim society, to carry out Allah's command in the matter of zakat. This is to collect zakat from Muslims who are obliged to pay zakat, and then distribute the zakat to those who are entitled to receive it.

Furthermore, in this verse, Allah commands the apostles and also loyal leaders and rulers in society, that after collecting and distributing zakat, they pray to Allah for the safety and happiness of zakat payers. This prayer will soothe their souls and calm their hearts. And create confidence in their hearts that Allah truly accepts their repentance.

### **Interpretation according to Tafsir Muyassar**

O Messenger of Allah. take from those who repent because they did not participate in the war alms of their wealth which cleanses their souls from sin and stinginess, and purifies their wealth. With this alms, their souls will become better and their wealth increased. And pray for forgiveness for them because your prayers are the cause of the decline in peace in their souls. Allah swt is the All-Hearing confession of their shortcomings and your prayers for them to ask for forgiveness from Allah, the Most Gentle, All-Knowing. He knows best the intentions of honest people in their repentance from those who are dishonest (AlQorni, 2007).

### **Interpretation according to Tafsir Al-Mishbah**

Those who confess their sins should naturally be cleansed from natural stains and because the main reason for their absence from the battlefield is because they want to enjoy themselves with the wealth they have or because it is wealth that prevents them from leaving, this verse gives demands on how to cleanse themselves, and for that reason Allah swt. ordered the Prophet PBUH. taking their wealth to give alms to those who are entitled. Thus, more or less, Thahir Ibn 'Assyur connects this verse with the previous verse.

It can also be said that the previous verse talks about another group of people who are still weak, who mix good and bad deeds in their activities. They are expected to be forgiven by Allah. One of His ways of forgiveness is through alms and paying zakat. Therefore, here the Prophet Muhammad saw. ordered: *Take* in the name of Allah *alms*, namely wealth in the form of zakat and alms, which they should hand over with sincerity and sincerity, *from part of their*

*wealth*, not all of it, not most of it, and not even the best; *with it*, that is, with the property that you take, *you cleanse* their wealth and souls *and purify* their souls, expand their wealth, and pray for them to show your blessing towards them and ask for safety and prosperity for them. *In fact*, your prayer *is* something that can provide *peace of mind for those* who have been anxious and afraid due to the sins they have committed. *And* tell them that *Allah is All-Hearing, All-Knowing*.

Furthermore, they are encouraged to repent well after abandoning bad deeds so that they always have a good opinion of Allah SWT. by stating *Don't those* who mix good and bad *know that Allah accepts repentance from His servants*, that is, gives them forgiveness *and*, in return, He *takes alms*, namely zakat and alms from their wealth, *and* do they not know *that Allah is the Most Accepting of repentance, the Most Merciful?*

Once again, although this verse is in the context of a description of Abu Lubabah and his companions, it applies generally. Likewise, even though the editorial of this verse is directed at anyone who is in authority. Therefore, when a group of people during the time of Sayyidina Abu Bakar ra. reluctant to pay zakat with the argument that this order was only addressed to the Messenger of Allah, and not to anyone other than him, Sayyidina Abu Bakar ra. rejected this excuse, and when they insisted on refusing to pay zakat, he fought the dissident group.

Some scholars understand this verse as a mandatory order for the authorities to collect zakat. However, the majority of scholars understand it as a sunnah command. This verse is also a reason for scholars to encourage zakat recipients to pray for everyone who gives it patience and entrust it to be distributed to those who are entitled to it.

His words:

*"Allah accepts repentance from His servants and takes alms,"* suggests that life or reciprocal relationships should be based on *take and give*. Indeed, in real life, this should happen, namely as much as you receive as much as you give (Shihab, 2002).

### **Interpretation according to Tafsir Ibn Kathir**

Allah Ta'ala ordered His Messenger to take alms from some of their wealth to purify and cleanse them. This provision also applies to people who mix good deeds with bad deeds, even though the verse was revealed regarding people who did not participate in jihad because they were lazy. They are believers and they confess their sins. So, everyone who came after them was like them too and the law for them was also the same.

Allah Ta'ala said, "And pray for them." Namely, pray for them and ask for forgiveness for them. This interpretation is in line with the hadith narrated by Muslim in his Sahih from Abdullah bin Abi Aufa, he said (517), "When the Prophet saw. received alms from a people, then he prayed for them. My father went to convey his alms. So he prayed, "O Allah, may You bestow mercy on Abi Aufa's family."

The words of Allah Ta'ala, "Indeed, your prayer is a comfort to the heart they." Ibn Abbas interpreted this verse as, "It is a mercy for them."

The words of Allah Ta'ala, "And Allah is All-Hearing, All-Knowing." Namely, All-Hearing of your prayers and All-Knowing who deserves your prayers.

Imam Ahmad narrated from Ibn Hudzaifah, "Indeed, the prayer of the Prophet PBUH. it reaches a father, his son, and his grandson.

The words of Allah Ta'ala, "Do they not know that Allah accepts repentance from His servants, accepts alms." This verse encourages people to repent and give alms; These two actions can merge and erase sins. Allah Ta'ala tells us that whoever repents to Him, He will accept it. Whoever gives alms from the results of lawful efforts, Allah Ta'ala will accept the alms with His right hand, then He will multiply the alms for the owner until the

fruits of the alms become as big as Mount Uhud.

This is as narrated by at-Tsauri and Waki'i from Abu Hurairah, he said: Rasulullah saw. said (518), Indeed, Allah accepts alms and takes it with His right hand. Then breed for you as you breed foals until even a mouthful of alms becomes as big as Mount Uhud." This is confirmed by the words of Allah, "Do they not know that Allah accepts repentance from His servants, accepts zakat, and that Allah is the Most Accepting of repentance, the Most Merciful (Ar-Rifa'I, 1999).

### **Interpretation according to Tafsir Al-Lubab**

Verse 103 explains one way to forgive the sins of bad deeds which are erased by doing good deeds. (so do the rulers) that: "Take it in the name of Allah swt.- only part of their wealth as zakat. What you take cleanses their souls and develops them." Then, the Prophet saw. (and anyone who receives zakat/alms) is ordered to ask for safety and prosperity for them. Therefore, this verse continues: "Indeed prayer is a peace of mind for them," and convey to them that Allah swt. All-Hearing, All-Knowing (Shihab, 2012).

### **Interpretation according to Tafsir Nurul Qur'an**

This holy verse shows one of the important regulations (commandments) in Islam, namely zakat. As a general law, this verse tells the Messenger of Allah to take zakat from the wealth of Muslim communities. The verse says, take zakat from their wealth. This command from God is a clear proposition according to which Islamic government leaders are obliged to take zakat from the community. This is done not by having to wait until the people want to pay zakat after their own desire arises, and if not, they don't pay it.

Then the Qur'an refers to two parts, namely psychology, ethics and social philosophy of zakat payments. This verse explains, ... *which in that way* can cleanse them and purify them,...

Paying zakat cleanses them of bad qualities or traits, purifies them from stinginess and the nature of pursuing the world (without being satisfied), and grows plants of generosity, generosity and concern for the rights of the people in their community inside.

More than that, by fulfilling Allah's command, Muslims can eliminate the accusations and losses that arise in society due to poverty, class divisions, and disturbances from some groups within it. So Muslims can cleanse the face of society from evil and bad habits.

Then, the word of Allah SWT shows that when people pay zakat, you perform prayers and give blessings to people. The verse shows, ...and pray for them,...

This situation shows that for fulfilling the obligations of this order, the community should be praised and thanked. They deserve special mental and spiritual encouragement. Several hadiths in Islam reveal that when people brought zakat to be given to the Prophet Muhammad, the Prophet always prayed for them with the expression, "O Allah! Give them peace."

The Qur'an adds, ... indeed your prayer is a reassurance (blessing) for them, ...

With the rays of the Prophet's prayer, Allah's mercy and blessings will be bestowed upon them as a spirit, and they will feel all of that. So, at the end of this verse the Qur'an says, ... and Allah is All-Hearing and All- *Knowing*.

Thus indeed, Allah SWT answered the prayer of Rasulullah SAW and knowing the aims and objectives of the zakat payers (Faqih et al., 2004).

### **Interpretation according to Tafsir Imam Syafi'i**

This verse is a proof that property owners must not reject what has been determined by

Allah and the person they represent must not neglect their duties for their benefit or loss.

We got the news from Ibrohim bin Said which came from Ibn Shihab. He said, "we never received the hadith that Abu Bakr and Umar bin Khatab collected *double zakat*. However, the two companions of the Messenger of Allah collected zakat both when they were fertile and when they were lean, both on fat and thin animals. The two of them did not guarantee the zakat to the owner and did not postpone it to next year, because withdrawing zakat every year was the Prophet's decree.

Imam Syafi'i said "We never knew that the Messenger of Allah once postponed the withdrawal of zakat for a year, so that he did not withdraw zakat. Abu as-Sidiq said, "If they refused to hand over an 'anaq (goat) to me as they once gave it to the Messenger of Allah, I would definitely fight them. Do not separate what Allah has gathered."

The wealth collected from a Muslim is zakat. Zakat is included in alms. Almsgiving is cleansing and purifying. So, the essence and meaning of both are the same (Alfarran, 2007).

### Interpretation according to Tafsir Al-Azhar

In his interpretation, we found approximately 51 verses relating to zakat, most of which touch on the nature of zakat and its discussion in fiqh studies, for example:

Meaning: "And establish prayer and pay zakat. and whatever good you do for yourself, you will certainly be rewarded with Allah. Indeed, Allah is All-Seeing of what you do." (QS Al-Baqarah [2] : 110)

Regarding the meaning of zakat, he interpreted the word *waatuus dzakata* as giving zakat to people who are believers for the poor, in order to avoid being ungodly, because of good fortune. What you get is a portion for the poor so that your property can be useful (Alfarran, 2007). As mentioned in the word of Allah in Surah Al-Baqarah verse 43 which reads:

Meaning: "And establish prayer, pay zakat and bow with those who bow." (QS Al-Baqarah [2] : 43)

The second is zakat as a teaching of the Prophet, he said that zakat is one of the teachings of the Prophet Muhammad SAW, to establish by giving zakat so that you are not among the ungodly people and so that you have faith in Allah (Alfarran, 2007).

Meaning: "Indeed, zakat is only for the needy, poor people, zakat administrators, mu'allafs who are persuaded by their hearts, to (free) slaves, people who are in debt, for the cause of Allah and for those who are on a journey, as a decree required by Allah, and Allah is All-Knowing, All-Wise. (QS At-Taubah [9]: 60).

The third person who *Mustahaq* receives zakat is the interpretation he shares eight groups are entitled to receive zakat. who prioritizes the *poor* and *poor*, also based on the story of the Prophet Muhammad who always gave *Ghanimah* results to the poor.

Meaning: "And as for those who are naughty and think they are enough." (QS. Al-Lail [92]: 8)

The fourth is the reward for people who do not pay zakat. In its interpretation, the reward for people who hoard wealth and do not pay zakat is that these assets will be burned in the afterlife. This is based on the words of the prophet when ordering Sayyidina Umar bin Khattab to issue his zakat.

### Conclusion

From the discussion above we can understand that zakat is actually setting aside the wealth we have for the benefit of the people and zakat will cleanse themselves from the sins that arise due to their absence from war and purify themselves from the love of wealth. Zakat will also cleanse themselves of all the bad qualities that arise from material possessions, such as stinginess, greed, and so on.

In this verse, Allah commands to pray to Allah after collecting and distributing zakat, to ask for safety and happiness for the zakat payer. Zakat means giving away part of (certain) assets that are obligatory. Allah SWT will give it to people who have the right to receive it, with a certain amount, reach and fulfill the conditions and harmony. Requirements for obligatory zakat: Muslim, rational, mature, own property and have reached the nisab. There are 2 types of zakat: fitri zakat and mal zakat. People who are entitled to receive zakat: needy, poor, amil, converts, riqob, gharim, sabilillah and ibn sabil.

The wisdom of zakat: the embodiment of faith in Allah SWT, zakat educates charity and giving, zakat heals the heart from worldly love, zakat attracts feelings of sympathy/love, zakat is a right for the mustahik and serves to help, prevents muzaki from being stingy, builds harmonious relationships between people rich and poor, to increase blessings on the assets that are given zakat, as a source of funds for the construction of facilities and infrastructure that Muslims must have, such as educational facilities, health, to purify muzaki.

### Bibliography

- Abdulmalik Abdulkarim Amrullah, *Tafsir Al-Azhar juz 1*. (Singapore: PTE National Library LTD. 1990). Aidh Al Qorni, *Tafsir Muyassar*, (Jakarta: Qisthi Press, 2007)
- Allamah Kamal Faqih and team of scholars, *Tafsir Nurul Qur'an*, (Jakarta: Al Huda, 2004)
- Amsari, S. (2019). Benefits Of Productive Zakat In Increasing Mustahik Revenue In Lazismu Center. *Proceedings International Seminar on Islamic Studies*, 1(1), 141.
- Ministry of Religion of the Republic of Indonesia, *Al Qur'an and its Interpretation*, (Jakarta: Al Qur'an Printing Institute Department of Religion, 2009)
- Kadar M. Yusuf, *Tafsir verse Ahkam*, (Jakarta: Amzah)
- KEMENAG, *Practical Zakat Guide*, (Jakarta: KEMENAG, 2013)
- M. Hasbi Ashshiddieqy, *Zakat Guidelines*. (Jakarta: Bulan Bintang: 1991)
- M. Quraish Shihab, *Tafsir Al-Misbah*, (Jakarta: Lentera Hati: 2002)
- M. Quraish. Shihab *Tafsir al-Misbah*. (Jakarta : Lentera Hati. 2002)
- M. Qurash Shihab, *Al-Lubab: Meaning, purpose and lessons from the suras of the Qur'an*, book 1, (Tangerang: Lentera Hati Publishers, 2012)
- Mujiatun, S. (2018). Model of professional zakat management in Indonesia. *Journal of Economics, Business and Management Research*, 2(4), 80-90.
- Munawwir, Ahmad Warsono. *The most complete al-Munawwir Arabic-Indonesian dictionary*. Surabaya: Progressive Library, 1997
- Ninit Alfianka, *Indonesian Language Teaching Research Methods*, (Yogyakarta: CV. Budi Main, 2012)
- Setiawan, Ebta. *Indonesia Dictionary*. (Jakarta: Balai Pustaka, 2005)
- Shaykh Ahmad Mustofa Al farran, *Tafsir al-Imam as-Syafi'I*, (East Jakarta: Al Mahira, 2007)
- Joseph. Qordowi, *Fiqhus Zakat, Zakat Law: Comparative Study of status and philosophy zakat based on the Qur'an and Hadith*. (Bogor: Lantera Antar Nusa. 1993)