

The Obligation Zakat to Gold and Silver Miners from an Islamic Perspective in Banyuwangi Village

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ABSTRACT

This research aims to identify gold and silver miners' understanding of zakat, conduct an analysis of the implementation of zakat for gold and silver miners in Banyuwangi Village, and attempt to find the factors that cause zakat not to be paid from gold and silver mining in Banyuwangi Village. This study uses a qualitative method. Data and information collection techniques use observation, interviews and documentation. The research location is Banyuwangi village, Kembang Wangi village, Cigudeg sub-district, Bogor district, West Java province. The results of the research show that most gold and silver miners in Banyuwangi village do not understand the obligation of zakat, but a small number do understand zakat ma'dan. Apart from that, gold and silver miners do not yet know adequately that zakat ma'dan is an obligation that must be fulfilled properly.

KEYWORDS

Zakat Ma'dan; Gold and Silver Miner; Banyuwangi Village

Introduction

From an Islamic perspective, the obligation to pay *zakat al-ma'dan* (mineral and mining products) for individuals engaged in gold and silver mining constitutes a form of social worship. Zakat is intended to promote a more equitable distribution of wealth and reduce social inequality. In this context, *zakat al-ma'dan* also represents an Islamic economic instrument for promoting social welfare (Faiqurrahman, 2021). Zakat is one of the Five Pillars of Islam and is obligatory for Muslims who meet the prescribed conditions regarding wealth. It serves several functions, including purifying wealth, assisting those in need, contributing to economic development, and ensuring that wealth attains *barakah* (divine blessing) from the perspective of Islamic law.

Islam places considerable emphasis on addressing the needs of disadvantaged and underprivileged members of society. This concern is reflected not only in Islamic teachings but also in the regulatory framework governing social welfare. The Qur'an, as the primary source of guidance for Muslims, gives substantial attention to this issue (Ubabuddin, 2021). Islamic legal provisions concerning social and religious obligations are comprehensively derived from the Qur'an and Hadith. Islam is regarded as a

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comprehensive religion that regulates various dimensions of human life (Saefullah, 2023). This includes the obligation to pay zakat, which constitutes a religious duty that should not be neglected. Accordingly, Islamic teachings provide a comprehensive framework intended to regulate human conduct and generate social benefits.

Various aspects of human life related to acts of worship, including *zakat al-ma'dan*, are governed by Islamic law. These regulations concern the relationship between human beings and their Creator and provide guidance concerning the fulfillment of religious obligations. In Islamic law, zakat may be imposed on mineral and mining products, including gold, silver, iron ore, tin, and other extracted resources. *Zakat al-ma'dan* is stipulated at a rate of 20% of the value of mining products after deducting exploration costs (Muhammad Asy'ari, 2023). Desa Banyuwangi is one of the villages in Indonesia with considerable potential for gold and silver mining. This condition has led a substantial number of residents to engage in gold and silver mining activities. Zakat is intended to purify wealth and provide assistance to those in need, while *zakat al-ma'dan* constitutes a form of zakat associated with wealth derived from mining activities. According to the cited Islamic legal provisions, *zakat al-ma'dan* is payable at a rate of 20% of the value of mining products after exploration costs have been deducted (Al-Ahkam, 2021). Islamic law provides detailed guidance concerning the procedures for fulfilling zakat obligations, including the calculation of the amount payable. In Indonesia, several regions possess considerable gold and silver mining potential, one of which is Desa Banyuwangi.

Desa Banyuwangi is located in Cigudeg District, Bogor Regency, West Java. Gold and silver miners in Desa Banyuwangi have demonstrated limited compliance with Islamic legal provisions concerning the obligation to pay *zakat al-ma'dan*. This is reflected in the continued presence of miners who do not fulfill their *zakat al-ma'dan* obligations in accordance with Islamic principles (Majlis Ulama Indonesia, 2009). This phenomenon is attributed to limited knowledge and awareness among gold and silver miners regarding the obligation to fulfill zakat as a religious duty, particularly in relation to *zakat al-ma'dan*.

Based on the aforementioned background, this study focuses on several issues. First, it seeks to identify the level of understanding among gold and silver miners regarding zakat. Second, it analyzes the implementation of zakat obligations among gold and silver miners in Desa Banyuwangi. Third, it seeks to identify the factors underlying the non-payment of zakat derived from gold and silver mining activities in the village. The development of *ijtihad* among contemporary Islamic scholars has contributed to broader interpretations of zakat objects, which were initially understood within a relatively narrow traditional framework. Contemporary scholarship has subsequently introduced diverse perspectives on zakat and examined new categories of zakatable wealth in accordance with changing legal contexts and the social problems encountered by Muslim communities in the modern era (Maulana, N., 2023).

Accordingly, the primary objectives of this study are to examine the actual level of understanding of zakat among gold and silver miners, investigate the implementation of zakat obligations among miners in Desa Banyuwangi, and identify the factors contributing to the non-payment of zakat on gold and silver mining products.

Method

This study employed a field research design using a qualitative research method. According to Sugiyono (2015: 15), qualitative research is a research method that can be implemented through a case study approach. The selection of a qualitative approach in this study was intended to obtain data and information that could reveal indicative qualitative phenomena. Through qualitative research, the researcher was able to examine the issues occurring in the surrounding area more specifically, particularly those concerning gold and silver miners and their obligation to pay zakat.

To meet the research requirements, the researcher conducted in-depth interviews with key informants, namely gold and silver miners in Banyuwangi Village, Hamlet 5, Kembang Wangi Village. The selected key informants were gold and silver miners with a minimum of 10 years of experience in mining activities. The primary data served as the main source of





information in this study to ensure that the research remained within its defined scope. In-depth interviews were conducted to explore the miners' understanding of their obligation to pay *zakat al-ma'dan* (mining products). The findings are presented based on descriptive analysis and a narrative description of the conditions observed in the research field.

Results and Discussion

Results

Based on interviews with gold and silver miners, the study found that miners in Banyuwangi Village have varying levels of understanding regarding the obligation to pay *zakat al-ma'dan*. A small proportion of gold and silver miners understood that *zakat al-ma'dan* is an obligatory form of *zakat*, whereas the majority did not adequately understand this obligation. This limited understanding has contributed to the perception among some community members that gold and silver miners in Banyuwangi Village demonstrate inadequate compliance with the obligation to pay *zakat al-ma'dan*. This is reflected in the large number of miners who do not pay *zakat al-ma'dan*. Even among those who make payments, the practice is sometimes not carried out in accordance with Islamic law.

The practice of paying *zakat* on gold and silver that is not consistent with Islamic religious principles appears to be related to the miners' tendency to prioritize *sadaqah* over *zakat*. This indicates that some gold and silver miners do not have a sufficiently comprehensive understanding of the distinction between *sunnah* practices and obligatory acts. The miners who did not understand their obligation to pay *zakat al-ma'dan* identified several reasons, including: (a) lack of knowledge; (b) inadequate understanding of *zakat al-ma'dan*; and (c) insufficient awareness of the obligation to pay *zakat*.

Based on interviews with informants in Banyuwangi Village, the failure of miners to fulfill their obligation to pay *zakat* from mining activities was primarily attributed to a lack of understanding and knowledge. This lack of knowledge and understanding constituted the main factor affecting the implementation of the obligation to pay *zakat al-ma'dan* among gold and silver miners in Banyuwangi Village.

Discussion

The findings indicate that gold and silver miners in Banyuwangi Village need to improve their knowledge and understanding of the obligation to pay *zakat al-ma'dan*. This improvement can be facilitated through religious education, such as Islamic study sessions and greater involvement of community members, particularly religious leaders. The tendency among some gold and silver miners to prioritize *sadaqah* over *zakat* may be attributed to their limited understanding of Islamic teachings concerning the obligatory status of *zakat al-ma'dan*, as well as the limited dissemination of information about *zakat al-ma'dan* by religious leaders.

Other factors identified include insufficient knowledge of *zakat*, limited awareness of the obligation to pay *zakat*, and obstacles in the collection and distribution of *zakat* (Ridho, 2022). As one of the pillars of Islam, *zakat* has a clear obligatory status under Islamic law. *Zakat* is also considered a form of social worship because it aims to distribute wealth more equitably and improve community welfare (Syafiq, 2022).

One form of *zakat* is *zakat al-ma'dan*, which is imposed on the proceeds obtained from gold and silver mining. The obligation to pay *zakat al-ma'dan* is based on the Qur'an and the Sunnah. In the Qur'an, Surah At-Tawbah, verse 103, states:



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

“Take from their wealth a charity by which you purify and cleanse them, and pray for them. Indeed, your prayer is a source of reassurance for them. And Allah is All-Hearing, All-Knowing.”

(Kementerian Agama RI, 2009).

In the Sunnah, a hadith narrated by Abu Dawud and al-Tirmidhi states:

لا زكاة في المعدن إلا الذهب والفضة

“There is no zakat on mineral resources except gold and silver.”

(See *Sunan Abu Dawud*, Book of Zakat, Hadith No. 1562).

The hadith above indicates that not all types of minerals are subject to zakat. According to Djamil (2019), gold and silver are among the mineral resources subject to zakat. However, some scholars argue that the obligation extends to all types of mineral resources, including gold, silver, copper, iron, lead, and petroleum. This issue remains subject to scholarly disagreement, particularly concerning the amount of zakat that should be paid.

Imam Malik and Imam al-Shafi'i hold the view that gold and silver obtained from mining are subject to zakat, whereas other mineral resources are not necessarily subject to the same obligation. Their position is based on the absence of specific evidence establishing the obligation of zakat on other types of mineral resources (Tuasikal, 2022). Gold and silver are subject to zakat because they are precious metals with significant economic value (Azhar, 2019). In contrast, according to the source cited in the original study, other mineral resources such as coal, petroleum, and natural gas are not subject to zakat because they are not regarded as having the same economic characteristics or function as a medium of exchange.

Zakat al-ma'dan refers to zakat imposed on the proceeds of mining activities and is categorized as *zakat al-mal*, namely zakat imposed on wealth owned by a Muslim. As stated by Bafadhal (2021), wealth acquired through lawful economic activities is subject to the obligation to allocate a portion of the income for eligible recipients.

The obligation of gold and silver miners to pay *zakat al-ma'dan* is also discussed in Surah Al-Baqarah, verse 267:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ

“O believers! Donate from the good things you have earned and from what We have produced for you from the earth.”

(Kementerian Agama RI, 2019).

Another hadith concerning *zakat al-ma'dan*, narrated from Ibn Umar, states:

عَنْ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا، قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: «فِي الْمَعَادِنِ خُمُسُهُ أَغْشَارُ

“Zakat on mineral resources is one-fifth.”

According to the statement attributed to Ibn Umar, the zakat imposed on mining products



amounts to one-fifth.

Based on the Qur'anic verses and hadith presented above, the study states that gold and silver miners are obligated to pay zakat on their mining proceeds. The manuscript further states that the *nisab* for gold is 85 grams of pure gold, while the *nisab* for silver is 595 grams of pure silver. It also states that the *haul* for *zakat al-ma'dan* is one year and that the zakat rate is 2.5% of the total mining proceeds once the *nisab* and *haul* requirements have been met (Al-Fiqh, 2021).

From the perspective of Islamic economics, *zakat al-ma'dan* has an important role in distributing wealth more equitably and improving community welfare. It may contribute to reducing social and economic inequality and can be used to support social programs, including education, healthcare, and community empowerment.

Regarding gold and silver mining, the study identifies an obligation to pay zakat. According to the Maliki and Shafi'i schools, the zakat rate on mineral resources is 2.5%, without applying the *haul* requirement to mining products (Yusfa, 2020). Within Islamic jurisprudence, the obligation to pay *zakat al-ma'dan* on gold and silver is also discussed through *ijma'* (scholarly consensus). As stated by An-Nawawi, the majority of scholars hold that the zakat rate on mineral resources is 1/40, or 2.5%. This is analogized to the zakat obligation on gold and silver once the required *nisab* has been reached.

Tabel 1. Interview-Based Calculation of Zakat

Type of Mineral	Nishab	Zakat Calculation
Gold	85 grams	$2.5\% \times 85 \text{ grams} = 2.125 \text{ grams}$
Silver	595 grams	$2.5\% \times 595 \text{ grams} = 14.875 \text{ grams}$

According to some gold and silver miners, *zakat al-ma'dan* becomes payable once the relevant threshold has been reached. Their understanding generally follows the commonly known provisions concerning gold and silver zakat, namely a *nisab* of 85 grams for gold and 595 grams for silver, with a zakat rate of 2.5% once the *nisab* has been reached. This understanding constitutes one of the factors contributing to the miners' reluctance to fulfill their *zakat al-ma'dan* obligations.

Based on the sources identified by the researcher concerning the calculation of zakat on gold and silver mining products, the study also presents a different calculation in which the obligation does not require the mining products to reach the conventional *nisab* threshold. Instead, the zakat amount is calculated as a percentage of the value of the mining products after deducting exploration costs.

Tabel 2. Calculation of *Zakat al-Ma'dan*

Type of Mining	Zakat Rate	Calculation
Gold	20%	$\text{Zakat} = (\text{Value of mining product} - \text{Exploration costs}) \times 20\%$
Silver	20%	$\text{Zakat} = (\text{Value of mining product} - \text{Exploration costs}) \times 20\%$

Source: Azhar (2019)





Based on the calculation obtained from the cited source, the study states that *zakat al-ma'dan* should be paid at a rate of 20% of the value of the mining product after deducting exploration costs. However, the study also acknowledges differences of opinion among Islamic scholars concerning the amount of zakat that should be paid. Based on the Qur'anic verses, hadith, and sources discussed above, the study concludes that *zakat al-ma'dan* constitutes an obligatory form of worship for Muslims and that zakat is due on mining products such as gold and silver.

Based on field interviews, the majority of gold and silver miners believed that *zakat al-ma'dan* was not obligatory. The analysis was based on interviews with miners who had more than ten years of experience. The key informants were selected from gold and silver miners with at least ten years of experience, with the intention of obtaining detailed information concerning their understanding and implementation of *zakat al-ma'dan*.

The first informant, identified as Mr. R, was 45 years old and had worked as a gold and silver miner for 22 years. He stated that he had never fulfilled his obligation to pay *zakat al-ma'dan*. According to him, the main reasons were his lack of understanding and his lack of knowledge regarding the mechanism for implementing and distributing the zakat.

The second informant, Mr. S, was 38 years old and had 15 years of experience as a gold and silver miner. He stated that he had no understanding of what *zakat al-ma'dan* was. Another informant, Mr. A, had worked as a gold and silver miner for 10 years. As the youngest key informant, he was 32 years old and stated that he did not know the amount of zakat that should be paid.

The next informant, Mr. K, stated that he understood *zakat al-ma'dan* to be obligatory. Nevertheless, he had never fulfilled the obligation because he did not know where the zakat should be distributed. At the age of 38, and after 15 years of mining activity, he had never paid *zakat al-ma'dan* for this reason.

The final informant, also identified in the manuscript as Mr. A, stated that he had worked as a miner for approximately 40 years, beginning at the age of 15. He was 55 years old at the time of the study and stated that this was the first time he had heard that gold and silver mining products were subject to zakat. Although he had never paid *zakat al-ma'dan*, he stated that he regularly gave *sadaqah* when he obtained favorable mining results. Similarly, some other gold and silver miners reportedly practiced *sadaqah* only when they obtained greater-than-usual mining proceeds.

Figure 1. Interview with Mr. R, a Gold and Silver Miner





The interviews indicate that the miners had generally not fulfilled their obligation to pay *zakat al-ma'dan*. Some miners understood that zakat was obligatory but did not know how or where to distribute it. Among the gold and silver miners in Banyuwangi Village, the most fundamental factor identified in the interviews was a lack of understanding and knowledge regarding the practical implementation of *zakat al-ma'dan*.

In terms of calculating the obligation, the study emphasizes that compliance with *zakat al-ma'dan* is not determined solely by whether mining income is large or small. Rather, the calculation is based on the profit obtained after deducting the operational capital that has been spent. According to the study, there is no obligation to pay zakat when no profit is obtained. Halilah (2021) states that the calculation of the obligation considers the adequacy of wealth, including deductions for debt and primary and urgent needs, because gold and silver are subject to zakat only for individuals who possess sufficient wealth.

Conclusion

The findings of this study indicate that the majority of gold and silver miners in Banyuwangi Village have a limited understanding of their obligation to pay *zakat al-ma'dan*. Therefore, the miners need to be encouraged and motivated to improve their understanding of the obligation to pay *zakat al-ma'dan*. This is important to enable them to fulfill their religious obligations in accordance with Islamic teachings.

Based on field research conducted through observation, interviews, and documentation, the implementation of *zakat al-ma'dan* among gold and silver miners in Banyuwangi Village has not been realized as expected. This is primarily because most miners do not yet have an adequate understanding of their obligation to pay *zakat al-ma'dan*. According to the findings presented in this study, the obligation should be fulfilled based on the profit obtained after deducting the capital or operational costs incurred and should be adjusted to the actual profit generated.

Based on the case study conducted among the community of Banyuwangi Village, Cigudeg District, the study identified several factors that prevent some miners from fulfilling their obligation to pay zakat on gold and silver mining products. These factors include lack of knowledge, limited ability, inadequate understanding of *zakat al-ma'dan*, and insufficient awareness of the obligation to pay zakat.

The following recommendations are proposed to encourage gold and silver miners in Banyuwangi Village, Cigudeg District, to improve their understanding of the obligation to pay *zakat al-ma'dan*. The village government and authorities at the district level should conduct





socialization and educational activities concerning Islamic teachings, particularly those related to *zakat al-ma'dan*, for gold and silver miners. This is considered important because miners have an obligation to pay zakat on gold and silver mining products, and the fulfillment of *zakat al-ma'dan* constitutes a religious obligation.

To address the community's need for adequate knowledge concerning this obligation, religious leaders (*ulama*) should play a greater role in providing comprehensive explanations and guidance regarding *zakat al-ma'dan*, particularly to gold and silver miners. Gold and silver miners are also encouraged to improve their understanding of Islamic religious teachings, particularly those concerning their obligations related to zakat.

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