

## ZAKAT ON GOLD JEWELLERY: CASE OF TERENGGANU

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### ABSTRACT

One type of *zakāt al-dhahab* (gold) is zakat on gold jewellery which is a conditional obligation. However, not many Muslims understand its *hukm* as much as they understood other types of *zakat* like *zakat fitrah*. Looking at the current trend of keeping gold jewellery as an investment; it is a call for a more serious study to investigate the level of knowledge of it. This study intends to explain the Malaysian context of zakat on gold, Terengganu practice of zakatable gold jewellery and the knowledge of Diploma in Muamalat students of UiTM Terengganu branch on it. The research adapts mixed methods research (MMR), a research design that has both philosophical assumptions and multiple methods of inquiry in a single study. Underlying Islamic *hukm* on *zakat al-dhahab* is discovered through library research while particular research issue is investigated through interviews. The study finds that the obligation of zakat on gold jewellery in Malaysia derived from a long tradition of Islamic jurisprudence of different schools. Guidelines from the Malaysian authority have been given due attention in Terengganu practice to cater with contemporary development of gold investment by providing peculiar '*urf*' of the state. The majority of informants have basic knowledge about zakat on gold, as expected from students undertaking Islamic Muamalat programmes. It can be asserted that, '*urf*' plays a very important role in determining *hukm* on Islamic jurisprudence, especially in dynamic areas not provided by the *nass*. The level of knowledge of Diploma in Muamalat students in UiTM Terengganu branch with regard to theoretical knowledge on zakat fulfils the minimum requirement. It is suggested, however, that more detailed analyses be done on '*urf*' as determining

factor effecting the obligation of certain *mu'amalat* instruments. Future studies can address, for example, zakat on gold investment in Malaysia as a potential socially responsible investment.

**Keywords:** Zakāt al-dhahab, Zakat on Gold Jewellery, 'Urf, Terengganu

## 1.0 INTRODUCTION

A survey conducted by Engku Ali *et. al.* (2018) on the awareness of Muslims in Terengganu on the obligation of zakat on gold and silver, concluded that majority of the respondents (91% of 350 Muslims from all over the state) understand the important position of zakat. With regard to zakat on gold and silver, a total of 60.2% of the respondents understand the obligation to pay zakah out of gold that is owned for at least one year while 81% acknowledge the obligation to pay zakah out on (gold) jewelleryes that are not worn. Another field study has been conducted by Nordin *et al.* (2015) on gold investment among 300 Muslim professionals (from UNISZA and UiTM) in Kuala Terengganu. The result of the study points out a moderate and satisfactory level of knowledge of basic principles and Syariah-compliant gold investment. Based on these findings, an extensive study has been conducted among Diploma Muamalat students in the Terengganu branch to measure specifically their knowledge about zakat on gold jewellery. One of the compelling factors is, gold investment has hit the market as a game changer. As students of Islamic Muamalat, it is important to check on their level of understanding on the subject as well as practising it in micro-level issues surrounding them in their workforce. This study started off as a final year project, presented in conference, and advanced into a more refined analysis which covers philosophical and methodological aspects of zakat research.

## 2.0 SCOPE OF THE STUDY

This study researched on the scheme of zakat on gold jewellery as practised in Malaysia and Terengganu; by scrutinizing jurists' opinions on the topic and practice of national established zakat institutions. As for the field study, an interview is conducted involving six students of Diploma Muamalat (IC110) at the Universiti Teknologi Mara Terengganu branch. The informants were interviewed according to their knowledge on zakatable gold jewellery; as well as their specific habits, trend and patterns of using gold jewellery. The questionnaires of interview also include matters related to their background, income and awareness of the topic.

## 3.0 OBJECTIVES OF THE STUDY

This study intends to (1) explain about Malaysian context of zakat on gold jewellery, (2) researches on its practice in Terengganu and (3) observes the experience of students of the Diploma in Muamalat of UiTM Terengganu branch with regard to zakat on gold jewellery; by focusing on their level of understanding and behavioural pattern.

## 4.0 METHODOLOGY

This study applies a mixed method research (MMR), which allows a researcher to adapt different approaches to discover truth in a single study. According to Maxwell (2005), a research study is conventionally guided by a research paradigm(s) which refers to researchers' underlying philosophical views (in this case, Islam) concerning the truth and reality in general (in this case, zakat on gold jewellery) and the research issue in particular (in this case, understanding of professionals and students of Muamalat). This paradigm and its research issue can be similarized to the ontology and epistemology aspects of research as discussed by Cohen et al. (2007). The former is concerned with the nature of truth, i.e., "what is the nature of reality?" whereas the latter refers to the nature and forms of human knowledge, i.e., "how do we know what reality?"

Technically, MMR is a research methodology that incorporates multiple methods to address research questions in an appropriate and principled manner (Bryman, 2012; Creswell & Plano Clark, 2018), which involves collecting, analysing, interpreting and reporting both qualitative and quantitative data. As stated by Creswell and Plano Clark (2018), a mixed-methods research design is a research design that has its own philosophical assumptions and methods of inquiry. As a methodology, it includes philosophical assumptions to provide directions for the collection and analysis of data from multiple sources in a single study. In the effort to answer his research problems (philosophical assumptions), a researcher will then tailor his research design (procedures of inquiry) and research methods (data collection, analysis and interpretation) (Creswell & Creswell, 2018).

A mixed-methods design offers a number of benefits to approaching complex research issues interweaving qualitative and quantitative data (Fetters, 2016). It also offers a logical ground, methodological flexibility and an in-depth understanding of smaller cases (Maxwell, 2016). In other words, the use of mixed-methods enables researchers to answer research questions with sufficient depth and breadth (Enosh, Tzafrir, & Stolovy, 2014) and helps generalise findings and implications of the researched issues to the whole population.

Many controversies have emerged about its value, philosophical and theoretical issues, as well as its procedures and processes. As Creswell (2009) analyses it, understanding of the foundational shifting in the research progress will help to curb the answers raised in the controversies. Careful usage of terminologies which includes "method", "methodology", "qualitative and quantitative method", "qualitative and quantitative data" does matter in each and every key question raised with regard to MMR. In 2007, Creswell and Plano Clark offered a definition which blends both philosophy, orientation and core characteristics of MMR (Creswell, 2009). Further advances in MMR includes Dawadi *et al.*'s (2021) six major justifications for combining quantitative and qualitative data in a research study: the expansion of study, complementary values, narrowing epistemological paradigms, more rigorous conclusions, its triangulation component and more effective and refined conclusions.

## 5.0 FINDINGS AND ARGUMENTS

The findings will be divided into two: on the *hukm* of *zakat* on gold jewellery and results of interview.

### 5.1 On the *hukm* of *zakat* on gold jewellery

Review of the historical development of *zakat* and *zakat* coverage (the poor due) can be traced back to monotheistic faiths of Islam, Christianity and Judaism. Samad & Glenn (2010, 302) have pointed out a long listing of good analyses with regard to “the distributive impact of *zakah* on the poor and the economy” in general. Throughout the ages, *zakat* has been characterized as an “important fiscal tool for achieving socio-economic justice and has the potential of eliminating poverty”.

In the lifetime of the Prophet Muhammad SAW, gold and silver were the most widely used currency and form of liquid saving. The main sources of income for Muslims at that time came from trading and agricultural activities during which, an individual's wealth is measured from the size of livestock herds. The imposition of *zakat* on salaries and income were not practised during this time. (Samad & Glenn, 2010; Abdullah *et al.*, 2023). In general, obligatory *zakat* during the lifetime of the Prophet Muhammad SAW can be categorized as five: *zakat* on gold, silver and money; *zakat* on business inventories; *zakat* on agricultural produce; *zakat* on livestock; and *zakat* on minerals and treasures (Ibn Qudamah, 1972; Ibn Hazm, 1968; al-Ramli, 1967; al-Jaziri, 1969). All these are known as unanimously agreed on *zakat* among scholars and jurists.

The basis of obligatory *zakat* on those classical *zakatable* wealth is based on the texts of both Quran and Sunnah which discuss in the specific form of wealth that all qualified Muslims have to observe its obligation. The Quran for instance, specifically mentions certain types of wealth that are required to *zakat*, they are gold and silver (Al-Quran 9:34); business and mineral resources (Al-Quran 2: 267) and agriculture (Al-Quran 6: 141). Meanwhile, there are many hadiths of the Prophets SAW which determine various kinds of wealth that subject to *zakat*, including all types of growing wealth, for example, gold, silver, silver coins, livestock like camel, cow and sheep, buried treasures of the earth, tradable goods, and agricultural products including wheat, barley, dates and grapes (al-Bukhari, n.d). All those wealth were considered as growing wealth known to the Arabs during that time. (Abdullah *et al.*, 2023, 62).

There is difference of opinions about the obligation to pay *zakat* on gold jewellery. According to Ibn Qudāmah (Muwaffaq al-Dīn Abū Muḥammad 'Abd Allāh b. Aḥmad b. Muḥammad al-Maqdisī, 1147-1223CE), the majority of traditional jurists are of the opinion that *zakat* is not imposed on gold used as women's jewellery which includes Companions like Ibn Umar, Jabir, Anas, 'Aisyah and Asma' (r.a.). This is because gold is used as jewellery for personal use, not fertile property; whereas *zakat* is basically collected from fertile property or for the purpose of making a profit. From the *tābi'īn* points of view, the Hanafites proposes that women's jewellery should be subject to *zakat* through the evidence of the Qur'an in Surah al-Taubah verse 34 (Bhari *et al.*, 2019). However, to Imam al-Shāfi'ī, *zakat* is not obligatory on jewellery. The same goes for jewellery that is not made of gold

or silver such as pearls, emeralds, precious stones, corals, and any other jewellery from the sea. (Al-Muzani, 2019). The majority of views from Malikiyyah, Shafi'iyah, and Hanabilah scholars are that zakat is not obligatory to be paid for gold jewellery worn by women. Zakat is imposed on the owner only for gold jewellery that is used for saving or business. (Yasin *et al.*, 2018).

At present, the majority of Islamic jurists contend that obligatory zakat needs to be imposed on various types of income from salaries, wages, professional activities as well as return on capital invested on other than trade and many more (Kahf, 1995; al-Qardhawi, 1969). Among the first contemporary jurists stated that was Yusuf al-Qardhawi (9 September 1926 – 26 September 2022 CE) and later followed by most of the other jurists, including Abu Bakr Jabir al-Jazairi, Mahmud' Atif al-Banna, Muhammad Sa'id Wahbah, Abd al-'Aziz Jamjum, Sultan Muhammad bin 'Ali Sultan, Muhammad Kamal 'Atiyah, Mahmud Abu al-Sa'ud, Monzer Khaf, Yahya Ahmad Mustafa Qalili, Mujaini Tarimin, Mahmud Zuhdi and so on. The jurists strongly believe the obligation of zakat on income based on the text of the Qur'an, hadith and ijhtihad with maslahah argument. This obligatory zakat is for the sake of the general interest of the public and the goodness of both deserving recipients as well the zakat payers. (Abdullah *et al.*, 2023, 64).

Jurists have evaluated the characteristics of wealth that should be imposed zakat (zakatable). Several specific basis (*dhawābit*) and conditions must be met for assets to be considered zakatable, namely (Abdullah *et al.*, 2023):

1. Growth (*namā'*)

The first condition for an asset or wealth to be zakatable or not is it must be either be growing (*namā' taḥqīqī*) or has the potential for growth (*namā' taqdīrī*). Actual growth is in the increase in the value of the wealth by natural or entrepreneurial factors, on the other hand, potential growth is when the wealth can increase in value if it used properly for that purpose. It means that the wealth has to be actually or potentially provide its owner with profit and benefit (Muhammad 'Uqlah, 1982; G. Zayas, 2003; al-Qardhawi, 1969).

2. Undivided and Absolute Right of Ownership

Although Allah the Almighty is the true and absolute owner of all creature and bounties in this universe, He honours His servants with the privilege of ownership over them by using the phrase 'loan to Allah' with the responsible and accountable for what they control (Yusof al-Qardhawi, 1969). Allah mentions in the Qur'an: "Who is he that will loan to Allah a beautiful loan which Allah will double unto his credit and multiply much time." Thus, private ownership is a great bounty from Allah and the payment of zakat is the compulsory way to express thankfulness to Him as the Great Giver (al-Salus, 1998; al-Qaradawi, 1969).

3. *Niṣāb*

*Niṣāb* is a minimum threshold required for zakatability as zakat is not imposed on all amounts of growing wealth (al-Jaziri, 2004). It is agreed

upon among majority of jurists that this condition applies to all zakatable wealth, however, it does not apply to agricultural produce and the produce of gold and silver mines (al-Qaradawi, 1969). One of the examples of hadith which affirms this condition as mentioned by al-Bukhari (1979) is: “No alms to be taken from grain or dates until there is an amount equal to five camelloads, nor are alms to be taken from (a herd of) less than 5 camels, nor are alms to be taken from less than 5 *awwaq* (of silver).”

4. **The Passage of a Year (*haul*)**  
The possession of wealth for one full year based on Hijri Calendar as an essential condition for obligatory zakat, is one of the most characteristic features of the Law of Zakat (al-Jaziri, 1969). According to Ibnu Majah (2010), the Prophet SAW states: “There is no zakat on an asset until a year has passed.” This condition which is established by the Prophet Muhammad SAW however restricted on capital wealth only such as livestock, business assets, gold, silver and money. It does not apply to accrued wealth like agricultural produce, treasure troves, honey, spoils of war and the produce of gold and silver mines. It is agreed upon among the majority of jurists (Ibnu Qudamah, 1947; Ibnu Rusyd, 1994). Ibn Qudamah (1947) explains that the wealth which are subject to *haul* conditions are those wealth that have the potential for growth (*namā' taqdīri*).
5. **Excess above Essential Needs**  
It is agreed among the majority of jurists that all assets designated to satisfy basic needs are not subject to the calculation of zakatability. According to some of the jurists, there is another condition for wealth to be considered zakatable. The establishment of this basis is nisab must be more than basic needs of the owner as a person is not supposed to be wealthy if the existing assets that he or she has are only enough for his or her personal and family members' necessities (Muhammad 'Uqlah, 1982; Sayyid Sabiq, 2010; al-Qaradawi, 1969). Moreover, all the things needed to satisfy basic needs like homes inhabited by owners, food, personal transportation, personal clothing and many more are not at the same time are the wealth which grow (al-Kasani, 1909; Monzer al-Kahf, 1989). The Shari'ah general intention regarding spending either obligatory or voluntary should come out of what is surplus. There is a Quranic text that affirms this view and condition for zakatability of assets: “They ask thee what they are to spend. Say, what is beyond your needs.” (Surah al-Baqarah 2: 219)
6. **Freedom from Debt**  
According to the majority of jurists, debts are deducted from zakatable wealth because it is supported by the texts as well as the spirit of the Shari'ah itself (al-Nawawi, n.d; al-Qaradawi, 1969). In this regard, al-Qaradawi (1969) states that Hanafites say: Whoever owes debts that

exhaust his wealth, whether these debts belong to other people or Allah (such as past-due zakat), is not zakatable. Such a person needs to pay liabilities due to other people as well as to Allah, to avoid people's demand and the punishment of the Hereafter. Not paying due debts hinders him from entering heaven, what need is there more than this? Thus, ridding himself of these responsibilities is to him like water for the thirsty person or clothing for the naked. Such a person must indeed be exempt from zakat.

With regard to zakat on gold jewellery, the majority of contemporary scholars (*jumhur al-'ulama'*) are of the view that gold and silver worn by women as jewellery are not obligatory to issue zakat, except in two circumstances: a) Gold and silver jewellery made not for worn only, but to be kept (as a saving asset), obliged to issue zakat on it because its purpose has shifted from jewellery to savings. b) If the possession of jewellery is too much, yet fall into excessive categories and exceeds the rates commonly used by local women (local '*urf*' rate), it is obligatory to issue zakat. (al-Qardhawi, 1980; Monzer, 2000; 2020). For zakat institutions in Malaysia, the ownership of gold subject to zakat is divided into three, namely gold that is stored, gold for jewellery for women, and gold investment that aims to make a profit. For zakat on gold jewellery, it is obligatory when meets either/both condition(s) as per the *jumhur*. Every asset that can grow and increase is linked to zakat, for example zakat on gold and silver. Among the types of gold and silver that are required to pay zakat are gold and silver dirhams or any printed currency that replaces gold and silver for any business, gold and silver nuggets, as well as containers made of gold and silver for specific uses or as jewellery. In Malaysia, gold and silver is considered fertile property, therefore the payment of zakat on gold jewellery is mandatory. Anyone who meets the requirements as a zakat issuer, namely Islam, puberty, non-slave, full ownership, *nisab*, and *haul*, is required to perform it. Owners of gold jewellery is required to pay zakat whether they use, wear or give away to their dependent family members (underaged, students or not yet earn their living). (Nordin et al., 2019; Rosele et al., 2019; Som & Nor Paizin, 2019).

The rate of zakatable on gold jewellery is provided by '*urf*. For Malaysian states, '*urf* is decided by researches and board meetings of each and every Jawatankuasa Fatwa Negeri (State Fatwa Committee Council). The method of calculation is: [(weight of gold – *Uruf*) x current gold price x 2.5 %] (Ibrahim et al., 2021). Table 1 demonstrates current '*urf* rate of zakatable gold according to states (Md. Ariffin, 2015; 2018):

**Table 1:** Current '*urf* rate on zakatable gold according to states in Malaysia

State	Current ' <i>Uruf</i> Rate	State Zakat Agency
Selangor	800g	Lembaga Zakat Selangor, MAIS
Wilayah Persekutuan	800g	Pusat Pungutan Zakat, MAIWP
Terengganu	850g	Majlis Agama Islam & Adat Melayu Terengganu

Johor	850g	Majlis Agama Islam Negeri Johor
Pulau Pinang	165g	Zakat Pulau Pinang
Kelantan	No 'urf	Majlis Agama Islam & Adat Istiadat Melayu Kelantan
Perlis	85g	Majlis Agama Islam & Adat Istiadat Melayu Perlis
Negeri Sembilan	200g	Perbadanan Baitulmal Negeri Sembilan
Kedah	85g	Lembaga Zakat Negeri Kedah Darul Aman
Melaka	200g	Zakat Melaka
Pahang	500g	Pusat Kutipan Zakat, Majlis Agama Islam & Adat Resam Melayu Pahang
Perak	500g	Majlis Agama Islam & Adat Melayu Perak
Sabah	152g	Bahagian Zakat dan Fitrah, Majlis Ugama Islam Sabah
Sarawak	90g	Tabung Baitulmal, Majlis Islam Sarawak

## 5.2 Practice of Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM)

Zakat on gold and silver refers to jewellery (personal ornaments, such as necklaces, rings, or bracelets, that are made from or contain gold and silver kept or worn by Muslim women). Zakatable wealth on gold and silver ornaments depends on categories and must fulfil the nisab and haul. (<https://www.maidam.gov.my/index.php/zakat-emas>). The calculation of zakat on gold (and silver) differs according to their categories and the method of calculation is demonstrated in Table 2. Please note that gold and silver value in the table has been updated to current gold price (<https://publicgold.com.my/> as accessed 7<sup>th</sup> of December 2023).

## 5.3 Categories of Zakatable Gold

- i. Unused gold (zakatable when exceed 85 grams of weight)  
Kept unused gold, one whole year, whether in the form of bullion (such as bars, ingots and coins) or ornaments (decorative items)
- ii. Jewellery/ladies' personal ornaments (zakatable when exceeds 'urf of 850 grams)  
Used gold, rarely or frequently within one whole year, is not zakatable; unless its total (notwithstanding gemstones) exceeds 'urf (rate of minimum nisab following state)

## 5.4 Nisab and Zakatable of Silver

Ijma 'Ulama (consensus of Muslim scholars in Islamic law) decided nisab of zakatable silver to 5 *auqiyah*, which is equivalent to 40 *dirhams* (5 x 40 = 200 *dirhams*) or 595 grams. (1 *auqiyah* is equivalent to 119 grams).



**Table 2:** Method of Calculation of Zakatable Gold and Silver (MAIDAM)

<b>Calculation Method of Zakat on Gold and Silver (MAIDAM)</b>		
Gold (Zakat on gold = gold value x 2.5%)		Silver (Zakat on silver = silver value x 2.5%)
<i>Unused</i> (85g)	<i>Used</i> only which exceeds ‘urf of 850g	On silver which exceeds ‘urf of 595g
<u>Example:</u> Gold value (1g): RM330.00 Gold mass : 100g  Zakatable: RM330.00 x 100g = RM33,000.00  Zakat on unused gold: RM33,000.00 x 2.5% = <b>RM825.00</b>	<u>Example:</u> Used gold: 1000g ‘urf : 850g  Zakatable: 1000g - 850g = 150 g RM330.00 x 150g = RM49,500.00  Zakat on used gold: RM49,500.00 x 2.5% = <b>RM1,237.50</b>	<u>Example:</u> Silver value (100 gram): RM442.00 Silver mass : 1000g  Zakatable: RM4.42 x 1000 = RM4,420.00  Zakat on silver: RM4,420.00 x 2.5g = <b>RM110.50</b>

## 5.5 Results of Interview

The informants in this study are six Diploma in Muamalat students at Universiti Teknologi MARA Terengganu branch. The informants are from semester 1, 3, and 5 and have shown a very habitual pattern towards gold jewellery in the aspect of wearing, keeping and enthusiasm of its importance. The selection of the informants involved their specific habits, trend and patterns of wearing gold jewellery. The list of questions involved matters related to the background, income and awareness of the topic. Data are collected from thirteen questions during face-to-face and google form distribution. The questions are related to the objectives of the study and answers are recorded through notes, transcription of the voice record or google form responses.

There are four parts of questions in the interview: part A is about the demography, part B is about knowledge on zakat of gold jewellery, part C is about impact of neglecting the responsibility of paying zakat on gold jewellery and part D is about the pattern of wearing gold jewellery among Diploma Muamalat students in UiTM Terengganu branch. Data analysis is the process of examining, cleaning, transforming and modeling data using analytical and statistical tools. It is the process of obtaining information by evaluating data (Stevens, 2022). In this study, the data obtained are collected and translated from audio to transcript; and arranged according to the specified categories.

The six informant’s demographic background are designed according to their semester, part-time job, income from odd jobs, pattern of wearing gold jewellery,

how they get their gold jewellery, and the type of gold jewellery they own and wear. The findings indicate that all informants are wearing gold jewellery in the forms of gold earrings, gold bracelet, gold necklace, and gold ring. They own them either as a gift from parents or self-purchase. This gold jewellery are often intended for assets.

In terms of their knowledge on the topic, all informants can explain the meaning of zakat on gold jewellery. This is influenced by their exposure to secondary education through the subject of Sharia Education, and Diploma in Muamalat particularly from the core subjects. An informant attended programs organized by YaPeim Ar-Rahnu extends her information through books related to zakat. This demonstrates the extent to which their knowledge on the topic covers not only the definition of zakat *al-mal* but also its *hukum* and the effects of neglect to issue it. However, the details of calculation and mode of payment are two areas which most informants are not exposed to.

The interview questions were divided into three themes. Theme 1 is to find out the knowledge of informants about zakat on gold jewellery. During the interview session, the informants disclosed a relatively ample information on the definition, nisab and haul of zakat on gold jewellery. It can also be proven that, relatively, the informants know about *hukm* on zakat on gold jewellery and its reason (*'illah*) and how much is what exceeds the *urf*. For theme 2, informants were asked about the effect of negligence of responsibility to fulfil zakat issuance. Five informants answer the questions correctly in their own words only that they relate it to the societal goodness in general.

As for the theme 3, the question asked by the researcher is based on the informants' observations and experiences, namely which group owns gold and how can wearing gold jewellery become a trend among students? The last question is on their opinion of choosing between gold over money for investment. Most of the informants agreed to gold investment as a better choice because of fixed price of gold.

## 6.0 CONCLUSIONS

This study found that the practice of zakat on gold jewellery in Malaysia is based on consensus of traditional and contemporary scholars. Zakat on gold jewellery is obligatory only when it satisfies the five conditions of zakatable wealth and changed its course off to saving. As for the *nisāb*, the rate is measured by *'urf* of different states. Terengganu has been steadily following this injunction by deciding 850 grams as its *'urf* of gold jewellery zakatable to those of wealth. In the UiTM Terengganu branch, majority informants had at least minimum understanding of zakat on gold jewellery, the challenge is to upgrade and diverge their knowledge to the level of maqasid syariah of zakat on gold practised by Terengganu state and Malaysian religious committee councils. Zakat on gold is one of the government's resources to help the underprivileged. For this reason, community awareness to pay zakat is important. Actions should be taken to create larger radius of awareness within the community of Diploma in Muamalat students as well as their counterparts in Faculty of Business and Management in UiTM and other universities which offer similar programmes. Activities including collaborative teaching, seminars, quizzes, workshops and exhibitions can be upheld in order to expose them to the

contemporary issues and challenges on zakat. The government and private sectors can also work hand in hand to provide facilities that can help calculate and directly manage the payment of zakat for gold. Last but not least, parental exposure to zakat on gold jewellery is important through formal and informal channel of information. These educational endeavours may include a wider scope of future studies which address the importance of gold investment as a potential social responsible instrument of Islamic Muamalat.

### **Authors' Contributions**

Ahmad, S., has provided a holistic, philosophical and inner sights of the research; presented it in a conference in the October 2023. For the intended journal ('Ulwan), more recent studies in Terengganu case have been brought up with new data analyses and perspectives. Nazri, S. M. has originally come out with the topic in her final year paper with limitation to UiTM Terengganu.

### **Conflict Of Interest**

The manuscript has not been published elsewhere and is not under consideration by other journals. All authors have approved the review, agree with its submission and declare no conflict of interest on the manuscript.

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