

Institutionalizing the Silver Nisab: Translating Fiqh Norms into Zakat Governance in South Sulawesi

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ABSTRACT

The widening disparity between gold and silver values complicates the operationalization of nisab because the benchmark chosen not only determines the threshold of zakat liability but also affects institutional consistency and the scope of muzakki. Despite the rapid development of zakat studies, empirical evidence on how fiqh-based nisab norms are translated into institutional practice remains limited. This study examines the implementation of the silver nisab at BAZNAS South Sulawesi Province through qualitative field research integrating semi-structured interviews, observation, institutional document analysis, and a theological-normative approach. Credibility was strengthened through source and technique triangulation. The findings show that, during the study period, BAZNAS South Sulawesi adopted a 595-gram silver nisab under BAZNAS Chairman Decree No. 36/2020 through a hierarchical implementation process. However, formal adoption did not produce full institutional alignment: public information still displayed a different benchmark, operational differences remained around haul, payment timing, and the calculation base, and wider implementation was constrained by uneven dissemination, legacy benchmarks, limited digital communication, low zakat literacy, and underused local collection networks. The study conceptualizes nisab as an institutionally translated normative threshold and highlights the need to harmonize regulation, procedures, information systems, and amil capacity.

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Introduction

Zakat occupies a distinctive position within Islamic social finance because it combines a religious obligation with redistributive, social-protection, and welfare functions. Recent empirical research increasingly treats zakat as an institutionally mediated instrument rather than a purely private charitable transfer, linking effective zakat management with poverty reduction, recipient welfare, food security, and crisis response (Gallien dkk., 2026). These downstream outcomes, however, depend on an upstream question that receives less attention: how the obligation itself is defined and operationalized. Among the parameters that shape this boundary, nisab is especially consequential because it determines when wealth or income crosses the threshold at which zakat becomes due and, in aggregate, influences the size of the potential collection base.

The contemporary problem arises because the classical gold and silver nisab are expressed as relatively fixed physical quantities while their monetary values can diverge substantially. Historical reconstruction of dinar and dirham standards shows that translating classical monetary measures into modern metric and fiat-money systems is itself methodologically consequential, while conceptual studies of nisab suggest that changes in the benchmark can alter the number of people falling above the liability threshold (Mohd Kassim, 2024; Senawi dkk., 2023). The issue becomes even more complex when zakat is applied to salaries, savings, securities, and other contemporary assets, since institutions must also determine asset classification, valuation, the treatment of liabilities, and the timing and basis of calculation (Atmeh dkk., 2024; Moussa & Yilmaz, 2025). Nisab is therefore not merely a technical conversion of grams into currency; it connects a normative rule to material distributive consequences.

For formal zakat institutions, this translation creates a governance problem. A fiqh position must be rendered into rules that are legally defensible, administratively usable, consistently communicated, and trusted by muzakki. Studies of Islamic social finance and zakat governance emphasize the importance of regulation, organizational capability, transparency, human resources, technology, and institutional trust in shaping performance and compliance (Bin-Nashwan, 2025; Hamdani dkk., 2024; Widiastuti dkk., 2022; Zakiy dkk., 2025). A threshold can therefore be normatively valid yet institutionally ineffective if different organizational levels, public calculators, or front-line administrators communicate different parameters. The governance of nisab consequently sits at the intersection of sharia legitimacy, regulatory coherence, organizational standardization, and public information.

The state of the art over the last five years is dominated by three streams: studies of zakat's socioeconomic effects; research on trust, compliance, digital adoption, and institutional performance; and broader work on governance and the integration of Islamic social finance (Hamdani dkk., 2024; Herianingrum dkk., 2024; Maulina dkk., 2023; Mustaffa dkk., 2026). Scholarship focused specifically on nisab remains comparatively narrower and tends to be conceptual, historical-numismatic, doctrinal, or regulatory. Recent work has mapped the legal arguments surrounding gold and silver nisab and documented regulatory disharmony in professional zakat, yet less is known about how a particular zakat institution actually translates a selected benchmark from normative reasoning into administrative practice and public communication (Budiarto dkk., 2026; Mananu dkk., 2024; Mohd Kassim, 2024; Senawi dkk., 2023). The gap is therefore not the absence of debate about nisab, but the limited empirical account of the norm-to-practice process within formal zakat governance.

Against this background, this study analyzes the implementation of the silver nisab within BAZNAS South Sulawesi Province and interprets that practice through a theological-normative framework of Islamic law. It asks how the silver benchmark was institutionalized, how the policy moved through organizational levels, where inconsistencies emerged between formal rules and operational information, and which conditions constrained implementation. The study contributes by integrating field evidence, institutional documents, and fiqh analysis to conceptualize nisab not only as a legal threshold but as an institutionally translated normative threshold: a rule whose practical force depends on interpretation, administrative standardization, organizational transmission, and enactment by *amil* and *muzakki*.

Method

This study used a qualitative field-research design to examine the implementation of the silver nisab in the zakat management system of BAZNAS South Sulawesi Province. The qualitative design was selected to capture institutional practice, the considerations underlying implementation, and the perspectives of organizational actors rather than treating nisab solely as an abstract legal rule. The empirical inquiry was combined with a theological-normative approach in which the Qur'an and hadith were treated as primary normative sources and fiqh literature as the interpretive framework for assessing the institutional practice.

The unit of analysis was the institutional implementation of the silver nisab. Primary empirical evidence came from semi-structured interviews with purposively selected members of the provincial BAZNAS leadership who possessed relevant knowledge of zakat policy and practice, together with observation of the institutional setting. Documentary evidence included organizational decisions, archives, public information, and other materials relevant to nisab implementation. Normative sources and secondary scholarship were used analytically rather than as substitutes for empirical evidence.

Data collection combined observation, semi-structured interviews, and document review. Interviews followed a common thematic guide while allowing probing when informants raised issues requiring clarification. Documents were used to contextualize and cross-check interview and observational evidence, particularly regarding formal policy parameters and public-facing information. Data were reduced and organized by relevance to the research questions, compared across sources, and displayed thematically to identify convergences, discrepancies, and recurring institutional patterns. Empirical findings were then interpreted in relation to the theological-normative framework. Credibility was strengthened through triangulation across interviews, observations, and documents, as well as through repeated comparison between empirical claims and the type of evidence supporting them. Normative materials were kept analytically distinct from empirical sources: the former were used to evaluate and interpret practice, while the latter established what occurred institutionally.

Results and Discussion

1. Normative Configurations and Institutionalization of the Silver Nisab

The normative analysis identified three orientations for dealing with the widening monetary gap between the gold and silver nisab: retaining the silver threshold, using the gold threshold, or applying whichever of the two has the lower monetary value in a given

context. The disagreement concerns less the recognition of gold and silver as legitimate zakat parameters than the institutional choice of how to operationalize them when their contemporary purchasing values no longer move in parallel. This is consistent with recent historical and conceptual scholarship showing that classical monetary measures require careful translation into modern units and that the benchmark selected can materially affect the population classified as liable to pay zakat (Mananu dkk., 2024; Mohd Kassim, 2024; Senawi dkk., 2023).

During the study period, BAZNAS South Sulawesi Province implemented the threshold established in BAZNAS Chairman Decree No. 36 of 2020, which used 595 grams of silver and converted it to IDR 5,300,000 per year. The provincial office did not formulate this threshold independently; it treated the central decision as its operational reference. The finding shows that nisab becomes institutionally consequential only after a normative position is standardized into an administratively usable value. Because a lower or higher benchmark changes the number of people above the liability threshold, the choice also has distributive implications for the collection base and, indirectly, for the welfare functions associated with institutional zakat (Herianingrum dkk., 2024; Mawardi dkk., 2023; Zafar & Aziz, 2026).

Table 1. Normative Positions on the Nisab of Zakatable Wealth.

<i>Normative position</i>	<i>Nisab basis</i>	<i>Main rationale</i>	<i>Institutional implication</i>
Silver nisab	200 dirhams / approximately 595 g silver	Independent normative basis; broader liability coverage when silver is valued far below gold	Relatively lower threshold
Gold nisab	20 dinars / approximately 85 g gold	Greater monetary stability and a higher representation of economic capacity	Relatively higher threshold
Lower-valued nisab	Comparison of gold and silver values	Preserves both bases while prioritizing the lower threshold in a given context	Benchmark may change over time

The empirical and normative evidence therefore cautions against framing the issue simply as a contest between a 'correct' gold standard and a 'correct' silver standard. Formal zakat institutions operate within fiqh pluralism and must select a rule that can be consistently administered. Similar problems arise in contemporary zakat accounting, where different treatments of assets, liabilities, and financial instruments can generate materially different liabilities and therefore require integration between fiqh reasoning and accounting or financial structures (Atmeh dkk., 2024; Moussa & Yilmaz, 2025). Administrative

standardization is thus unavoidable, but it also elevates one interpretation into an institutional rule with practical consequences for muzakki.

The findings further suggest that *masalah* should not be reduced to maximizing collection. A lower threshold can potentially widen the collection base and benefit *mustahik*, but an institution must also consider legal clarity, the economic capacity of payers, fairness in calculation, and consistency with the normative framework. Recent evidence that regulatory complexity can weaken zakat compliance reinforces this point: a rule can pursue distributive benefit yet become institutionally counterproductive if its rationale and operational parameters are unclear (Atmeh dkk., 2024; Bin-Nashwan, 2025). The relevant governance question is therefore whether the chosen standard is normatively defensible, administratively clear, and socially intelligible.

2. From Central Policy to Provincial Implementation

Interview evidence described *nisab* policy as moving through several institutional layers, beginning with religious and governmental deliberation and then being transmitted through BAZNAS Central to provincial and local structures. This sequence was not independently observed across all of those institutions; it represents the organizational pathway described by informants and supported by the documents available to the study. Even with that limitation, the provincial practice clearly displayed a hierarchical pattern: the local office treated the central decision as authoritative and translated it into collection practice rather than developing a separate benchmark.

This pattern can be understood as a form of institutional translation. A normative rule is first given a formal administrative expression, then embedded in organizational procedures, and finally communicated to front-line actors and the public. Research on sharia governance and integrated Islamic social finance similarly emphasizes that normative legitimacy requires supporting structures of transparency, accountability, coordination, and institutional capacity before it can shape organizational outcomes (Maulina dkk., 2023; Widiastuti dkk., 2022; Zakiy dkk., 2025). The South Sulawesi case adds a more specific mechanism: vertical legitimacy created by a central decree does not automatically produce horizontal uniformity across all regional BAZNAS offices, LAZ, UPZ, and public information channels.

The persistence of previously used benchmarks among parts of the wider zakat network illustrates the distinction between policy promulgation and policy enactment. A rule may

be formally issued while older routines, local understandings, or organizational practices remain in place. In this setting, differences in amil knowledge, institutional communication, and the complexity of zakat rules can slow convergence toward a single practice (Bin-Nashwan, 2025; Budiarto dkk., 2026). Standardization in formal law and standardization in everyday implementation should therefore be treated as separate governance achievements.

3. Policy-Information Misalignment and Operational Inconsistency

The most consequential governance finding was the misalignment between the 2020 decree and public-facing institutional information during the study period. The decree used 595 grams of silver for the income and service zakat threshold, while the official calculator or public information examined in the study still displayed 85 grams of gold. The inconsistency extended beyond the benchmark itself: the sources also differed in their treatment of haul, the timing of payment, and the basis used to operationalize income zakat. Informants associated this discrepancy with uneven updating of public information after policy change, but because the study did not audit the website-management process, that explanation should be treated as an informant interpretation rather than an independently verified cause.

Table 2 consolidates the core institutional differences. The pattern demonstrates that implementing nisab involves more than choosing a metal benchmark. Institutions effectively construct a package of operational parameters: the threshold identifies who is potentially liable, haul defines the relevant temporal condition, the calculation base determines the wealth or income to which the rate is applied, and payment timing specifies when the obligation is collected. Contemporary zakat-accounting studies similarly show that classification, valuation, liabilities, and reporting structure can materially alter the final zakat base (Atmeh dkk., 2024; Moussa & Yilmaz, 2025).

Table 2. Institutional Operationalization and Identified Inconsistencies during the Study Period

<i>Dimension</i>	<i>Observed institutional rule/practice</i>	<i>Comparison or inconsistency identified</i>
Policy basis	BAZNAS Chairman Decree No. 36/2020	Provincial implementation followed the central decision
Nisab benchmark	595 g silver; IDR 5,300,000/year in the 2020 decree	Public information examined still displayed 85 g gold
Zakat rate	2.5%	Consistent across the compared instruments
Payment timing	May be paid when income is received	Public information also presented annual and monthly-equivalent treatment

Haul	Income zakat operationalized without waiting for one year in the decree-based practice	Fiqh construction examined treats one-year possession as important for zakat on wealth
Calculation basis	Gross income minus the non-zakatable income threshold	Fiqh construction examined emphasized wealth meeting nisab and haul after relevant obligations/needs

From a governance perspective, contradictory official thresholds transfer interpretive costs from the institution to the muzakki. Public information is not peripheral to zakat administration; it is the interface through which people decide whether liability has arisen and how much should be paid. Research on zakat governance, institutional trust, and information provision shows that transparency and credibility are central to compliance and to the willingness to channel zakat through formal institutions (Bin-Nashwan dkk., 2021; Hamdani dkk., 2024; Zakiy dkk., 2025). The finding therefore reframes information consistency as part of sharia governance rather than merely a matter of communication quality.

The same logic applies to digitalization. Prior studies of online zakat emphasize facilitating conditions, performance expectancy, security, literacy, trust, and user characteristics (Beik dkk., 2024; Kasri & Sosiанти, 2023; Mutmainah dkk., 2024). The present study identifies an additional upstream requirement: the legal parameters embedded in the digital interface must be synchronized with institutional policy. A calculator that is easy to use but operates with a benchmark that differs from the formal decision can reproduce uncertainty more efficiently rather than resolve it. Digital zakat infrastructure should therefore be assessed not only for usability and accessibility, but also for normative and administrative consistency.

This issue matters for organizational reputation as well. Digital fundraising and institutional capability are associated with collection performance and reputation, while trust mediates the relationship between institutional communication and willingness to pay through formal channels (Amar dkk., 2024; Hamdani dkk., 2024). Where users encounter competing thresholds within the same institutional ecosystem, the resulting cognitive and normative uncertainty may undermine the very efficiency that digitalization is intended to create.

4. Implementation Barriers: Dissemination, Literacy, and Institutional Capacity

Formal adoption at the provincial level did not automatically translate into broad public uptake. Five barriers recurred in the interview and documentary evidence: uneven dissemination of the policy, persistence of earlier benchmarks among some organizations, limited digital outreach, low public understanding of zakat on wealth, and underutilization of mosque and UPZ networks. At the time of the interviews, informants also reported that no individual muzakki had specifically approached the provincial office to pay zakat by explicitly referring to the new silver benchmark. This does not show that the rule had no effect, but it indicates a gap between formal adoption and visible public recognition.

The barriers are mutually reinforcing. If policy dissemination is uneven, front-line organizations may retain older rules; if digital communication is weak, the public may not learn that a change has occurred; and if zakat literacy is low, even accurate information may not be sufficient for people to calculate liability confidently. Empirical studies of online zakat consistently identify literacy, facilitating conditions, trust, and perceived control or rule complexity as factors shaping payment intentions and compliance (Bin-Nashwan, 2025; Kasri & Sosianti, 2023; Mutmainah dkk., 2024). The South Sulawesi findings show how those behavioral factors are linked to the institutional process that precedes individual payment decisions.

Table 3. Main Barriers to Implementing the Silver Nisab

Barrier	Evidence identified	Implementation consequence
Uneven dissemination	Socialization to local BAZNAS offices, LAZ, and the public was not uniform	Knowledge of the benchmark change remained uneven
Persistence of earlier benchmarks	Some regional institutions continued using previously applied bases	Generated variation across organizations
Limited digital outreach	Social media was not optimally used to explain the change	Restricted the reach of updated information
Low public zakat literacy	Limited understanding of zakat on wealth, nisab, and calculation	Formal policy did not automatically produce public uptake
Underused mosques and UPZ	Local networks were not fully used for zakat education and collection	Reduced institutional reach into wider communities

The findings also place human capital at the center of implementation. Written rules can be uniform while front-line explanations remain inconsistent if amil do not possess standardized knowledge, calculation tools, or communication capacity. Recent evidence

links intellectual-capital efficiency and sharia-governance structures to zakat collection performance, reinforcing the importance of professionalizing amil beyond fundraising skills (Zakiy dkk., 2025, 2026). For nisab governance, this means that amil should be able to explain the normative basis of the benchmark, identify the current institutional rule, calculate liability consistently, and communicate changes through both face-to-face and digital channels.

Accordingly, communication should be treated as part of policy implementation rather than as post-decision promotion. Effective dissemination requires one authoritative version of the rule, a clear effective date, consistent examples of calculation, and synchronized updates across websites, calculators, social media, internal guidance, and local collection networks. Studies of institutional information and digital zakat similarly show that trust, information quality, literacy, and channel accessibility interact in shaping formal payment behavior (Beik dkk., 2024; Hamdani dkk., 2024; Kasri & Sosianti, 2023).

5. Theoretical Contribution and Institutional Implications

The study's main theoretical contribution is to shift attention from downstream zakat outcomes to an upstream institutional process. Much recent research asks what happens after zakat has been collected - whether it reduces poverty, improves mustahik welfare, supports food security, or strengthens organizational performance - while another stream examines trust, digital adoption, and governance (Hamdani dkk., 2024; Herianingrum dkk., 2024; Mawardi dkk., 2023; Zafar & Aziz, 2026; Zakiy dkk., 2025). Those questions remain essential, but they generally take the liability boundary as given. The present findings show that the boundary itself is constructed institutionally through choices about benchmark, time period, calculation base, and communication.

On this basis, nisab can be conceptualized as an institutionally translated normative threshold. The concept does not replace the fiqh definition of nisab; it explains how a normative rule acquires practical force in a modern organization. Four linked stages are visible in the evidence: normative interpretation, where a fiqh position is selected for contemporary application; administrative standardization, where it becomes a benchmark and calculation procedure; organizational transmission, where the rule is communicated through institutional levels and embedded in procedures or digital systems; and enactment, where amil and muzakki actually use it in calculation and payment. This framework is

consistent with calls to connect Islamic legal and ethical principles more directly with governance and contemporary financial structures (Atmeh dkk., 2024; Mustaffa dkk., 2026).

The framework also explains why apparently minor administrative inconsistencies can have substantive effects. Clear interpretation with weak standardization may produce different formulas; standardization without effective transmission allows older practices to persist; internal transmission without synchronized public information exposes users to conflicting thresholds; and accurate information without sufficient literacy may still fail to change behavior. In this sense, transparency, trust, human capital, and technology are not separate add-ons to nisab governance: they operate at different points in the same translation chain. The effectiveness of nisab governance should therefore be assessed across normative rules, administrative procedures, institutional actors, and public information systems (Bin-Nashwan, 2025; Hamdani dkk., 2024; Zakiy dkk., 2025, 2026)

The practical implication is the need to harmonize the entire implementation chain. When a benchmark is adopted, BAZNAS should maintain a single authoritative reference for the relevant period and synchronize the decree, internal guidelines, calculation tools, public websites, social media, and training materials. Each change should specify the effective date, conversion basis, treatment of haul and payment timing, calculation base, and the organizational responsibility for updating each channel. Governance research supports the importance of transparency, human capital, and integrated information systems for reducing information asymmetry and strengthening institutional performance (Widiastuti dkk., 2022; Zakiy dkk., 2025, 2026).

The findings also support a more targeted public-education strategy. Communication should explain not only that zakat is obligatory, but also what nisab is, which benchmark is in force, how it is converted, how haul and the calculation base are treated, and how the final liability is determined. UPZ and mosque networks can function as local knowledge nodes, while digital channels provide scale and speed; both should draw from the same verified institutional source so that decentralized communication does not become decentralized legal guidance. The broader significance is that downstream redistributive effects depend partly on the quality of this upstream governance. Research linking institutional zakat to poverty reduction, welfare, and food security underscores why the threshold and its implementation should not be treated as a peripheral administrative

matter (Gallien dkk., 2026; Herianingrum dkk., 2024; Mawardi dkk., 2023; Zafar & Aziz, 2026).

These interpretations remain bounded by the study's location and period. The evidence represents BAZNAS South Sulawesi Province around 2020-2021 and should not be read as a statement that the silver benchmark is the current national BAZNAS standard. The contribution lies instead in explaining how a benchmark was translated through an institutional system, where misalignment emerged, and which organizational conditions shaped implementation. This temporal boundary is analytically important because changes in nisab policy make synchronized updating of rules, systems, and public information an ongoing governance requirement.

Conclusion

This study demonstrates that the implementation of the silver nisab at BAZNAS South Sulawesi Province during the study period involved more than the formal adoption of a numerical threshold. The 595-gram silver benchmark established through BAZNAS Chairman Decree No. 36 of 2020 was adopted at the provincial level through a hierarchical policy process. However, its implementation was not fully aligned across institutional practice and public information. Differences remained in the benchmark communicated to the public, the treatment of haul, payment timing, and the calculation base. Implementation was also constrained by uneven policy dissemination, the persistence of earlier benchmarks, limited digital communication, low zakat literacy, and the underutilization of mosque and UPZ networks. These findings show that formal policy adoption alone does not ensure consistent institutional practice.

The main contribution of this study to zakat governance is the conceptualization of nisab as an institutionally translated normative threshold. Its practical effectiveness depends not only on the normative legitimacy of the selected benchmark, but also on the alignment of regulatory standards, administrative procedures, organizational communication, public information, digital systems, and amil capacity. Effective zakat governance therefore requires the entire implementation chain to operate consistently, so that a fiqh-based rule is translated into a clear, coherent, and administratively usable institutional standard.

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