

A CONCEPTUAL PAPER ON NAZAFAH RUHIYYAH AND ITS EFFECT ON PURIFYING WEALTH THROUGH ZAKAH

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Article history

Received date : 2-3-2024
Revised date : 3-3-2024
Accepted date : 7-4-2024
Published date : 30-4-2024

To cite this document:

Wan Mohamad, W. M. F., Ab Rahman, S. M., & Ridzwan, R. (2024). A Conceptual Paper on Nazafah Ruhiyyah and Its Effect on Purifying Wealth Through Zakah. *Journal of Islamic, Social, Economics and Development (JISED)*, 9 (62), 144 – 151.

Abstract: *One of the major tenets of Islamic teachings, zakah requires Muslims who can afford to give a portion of their wealth to those who merit it. There is an inner component to the outward act of paying zakah that has to do with a person's mindset and willingness to fulfil the duty. "Nazafah ruhiyyah" describes an individual's inner disposition or tendency to understand the true nature of belongings, acknowledge one's attachment to the material world, and be conscious of and compassionate towards others. The purpose of this study is to investigate the potential impact of zakah giving on the purification of property under Nazafah ruhiyyah. We used a qualitative analysis approach in this study and interviewed corporate representatives and Muslims in-depth. Thematic analysis is used to examine this qualitative data to find recurring themes and patterns in the participants' experiences. The study's findings demonstrate the importance of Nazafah Ruhiyyah in the experience of purifying property through zakah giving. A strong inner attitude helps them to let go of the sense of ownership and acknowledge the transient nature of material possessions, such as a sense of attachment to the property as a trust from God. Furthermore, Nazafah Ruhiyyah inspires people to be motivated to assist others by emulating the virtues of love, empathy, and compassion for the underprivileged community. The experience of Zakah also involves a significant component of social responsibility awareness. People with strong spiritual qualities believe that businesses and individuals have a duty to better society and lessen the suffering of others. This study sheds important light on the relationship between Nazafah Ruhiyyah and zakah's purification of wealth. Understanding this internal component helps us to recognise the spiritual principles that zakah embodies, which elevates it to the status of a kind of worship and an act of deference to God. It is anticipated that this study will add to the body of knowledge regarding zakah and serve as a foundation for future investigations into how best to comprehend and enhance the experience of purifying wealth through zakah within the framework of Muslim society.*

Keywords: *Nazafah ruhiyyah, zakah, Muslim society*

Introduction

Nazafah Ruhiyyah refers to the concept of cleanliness in the context of Islamic teachings, particularly focusing on physical hygiene and spiritual purity. It involves being free from external dirt and stains, as well as internal impurities and negative character traits. This idea is rooted in the Islamic tradition, where cleanliness is considered essential before engaging in acts of worship.

The term '*Nazafah*' originates from the Arabic root word 'nuzaha', which means clean or pure. When applied to personal hygiene, it covers actions such as washing oneself, clothing, and surroundings according to Islamic laws. Additionally, *Nazafah* extends beyond physical cleanliness to include moral purity, such as avoiding vices and cultivating virtues. In Islamic scholarship, *Nazafah* is seen as part of the Five Pillars of Islam, which are fundamental beliefs and practices required of all *Muslims*. Specifically, it relates to the third pillar, *Salat* (prayer), during which a believer must be clean both physically and spiritually.

Scholarship on *Nazafah* emphasizes that cleanliness is not merely a matter of appearance but rather a reflection of one's relationship with God and others. Achieving *Nazafah* requires not just following ritual guidelines but also developing a sincere desire to please God and maintain a state of spiritual health. One of the primary tenets of Islamic teachings is *zakah*, which requires *Muslims* who can afford to give some of their wealth to those who merit it (Asadzandi, 2019; Yusuf, 2012). *Zakah* is regarded as a religious duty as well as a means of worship and a declaration of one's obedience and piety to God. But there is an internal component to the outward act of paying *zakah* that has to do with a person's mindset and willingness to fulfil the duty (Maio, 2016; Sagiv & Schwartz, 2022).

Within this framework, the concept of "*Nazafah ruhiyyah*" gained prominence as an internal or spiritual factor that can impact the *zakah*-enabled purification of wealth (Hisham, 2022). "*Nazafah ruhiyyah*" describes the inward disposition of a person's heart towards understanding the nature of belongings, acknowledging attachment to the material world, and being conscious of and caring for other people. Understanding this inner aspect can offer a deep insight into the motivation and experience of fulfilling the *zakah* obligation, making the study of *Nazafah ruhiyyah*'s role in the experience of purifying property through giving *zakah* relevant (Siddiq, 1986).

We will discuss in detail in this study how *Nazafah Ruhiyyah* can affect people's attitudes and actions when it comes to paying *zakah*, whether they are individuals or corporations. We will investigate how strong internal attitudes—like a sense of attachment to one's property, a drive to assist others, an awareness of one's own and others' rights, and a consciousness of social responsibility—affect the choice and application of *zakah*. With this research, we hope to gain a deeper understanding of the internal motivations behind individuals' or companies' genuine and sincere *zakah* payments, as well as how the purification of property through *zakah* transcends beyond a mere legal requirement to become a reflection of the innermost spiritual attitudes and values. This study can shed important light on how the *zakah* experience can be a profoundly personal and societally impactful wealth purification experience.

Literature Review

One of the five pillars of Islam is the *zakah* practice, which requires *Muslims* who can afford to give some of their wealth to those in need (Ali, 2016; Hoque, 2023). *Zakah* is not just a physical act; it also has a spiritual component called "*Nazafah ruhiyyah*," which refers to people's internal motivations and tendencies towards *zakah*. *Nazafah Ruhiyyah* and *Zakah* are two concepts in Islamic teachings that are related but distinct. *Nazafah Ruhiyyah* refers to the concept of cleanliness in the context of Islamic teachings, particularly focusing on physical hygiene and spiritual purity. It involves being free from external dirt and stains, as well as internal impurities and negative character traits. On the other hand, *Zakah* is one of the Five Pillars of Islam, serving as a mandatory act of charity. Its importance and practice are deeply rooted in Islamic faith and socio-economic welfare. *Zakah* is a form of alms-giving and religious tax in Islam, and by giving *Zakah*, *Muslims* purify their wealth and souls, and it helps in redistributing wealth in society, thereby reducing economic disparity (Daniela, 2020). *Zakah* is obligatory for adult *Muslims* who meet the necessary criteria of wealth, known as the "nisab." The nisab is the minimum amount of wealth a *Muslim* must possess before they are liable to pay *Zakah*. The threshold varies depending on the current value of gold or silver, and *Zakah* is typically 2.5% of a *Muslim's* total savings and wealth, calculated over a lunar year. There are specific categories of people who are eligible to receive *Zakah*, as mentioned in the Quran, including the poor, the needy, those employed to collect *Zakah*, reconcile hearts, free captives, help those in debt, for the cause of Allah, and the stranded traveler. While *Nazafah Ruhiyyah* emphasizes cleanliness and purity, *Zakah* emphasizes charity and social welfare. The purpose of this literature review is to examine previous studies on the idea of *Nazafah Ruhiyyah* and how it affects *zakah* purification of wealth, illuminating the psychological and spiritual factors that motivate *Muslims* to carry out this holy obligation.

Perspectives on *Zakah* and *Nazafah Ruhiyyah*

Zakah is one of the Five Pillars of Islam and is an obligatory act of worship for *Muslims* who meet certain criteria of wealth. It is a form of almsgiving or charity aimed at helping those in need and purifying one's wealth. *Muslims* are required to give a portion of their wealth, typically 2.5% of their savings and investments, to support the less fortunate members of the community. *Zakah* is typically distributed among specific categories of individuals such as the poor, the needy, those in debt, travelers, and others in need. *Zakah* is not just a financial obligation but also holds spiritual significance in Islam. It serves as a means of cleansing one's wealth and purifying the soul from selfishness and greed. By giving away a portion of their wealth, *Muslims* acknowledge that their possessions are ultimately gifts from God and that they have a responsibility to share their resources with others.

Zakah's origins and spiritual significance can be traced back to the early *Muslim* community and the times of Prophet Muhammad (PBUH). Research has brought attention to the hadiths and verses in the Quran that stress the significance of niyyah (intention) and sincerity when donating *zakah* (Ab. Wahab & Masron, 2020). The inner workings of *zakah* have been examined by early Islamic scholars, as has the role *Nazafah Ruhiyyah* had in the purification of wealth in that period. The concept of *Nazafah Ruhiyyah* in Islam pertains to physical and spiritual cleanliness, emphasizing the importance of purity in both domains. It involves maintaining cleanliness from external impurities as well as internal negative traits. This concept is deeply rooted in Islamic tradition, where cleanliness is considered essential for engaging in acts of worship. On the other hand, *Zakah* is one of the Five Pillars of Islam, mandating a form of alms-giving and religious tax. By giving *Zakah*, *Muslims* purify their wealth and souls, and it helps in redistributing wealth in society, thereby reducing economic disparity. *Zakah* is

obligatory for adult *Muslims* who meet the necessary criteria of wealth, and it is typically calculated as 2.5% of a *Muslim's* total savings and wealth over a lunar year. While *Nazafah Ruhiyyah* emphasizes cleanliness and purity, *Zakah* emphasizes charity and social welfare. *Nazafah Ruhiyyah* is an Arabic term that translates to "spiritual cleansing" or "purification of the soul." It refers to the process of purifying one's inner self from negative traits, sins, and spiritual impurities. In Islamic teachings, believers are encouraged to engage in acts of worship, repentance, and self-reflection to cleanse their hearts and souls.

Nazafah Ruhiyyah encompasses various spiritual practices such as prayer, fasting, charity, recitation of the Quran, seeking forgiveness, and performing good deeds. These actions are aimed at fostering a deeper connection with God, achieving spiritual growth, and attaining inner peace and contentment.

In essence, while *Zakah* is a specific financial obligation in Islam focused on supporting the less fortunate, *Nazafah Ruhiyyah* is a broader concept that encompasses spiritual purification and the cultivation of virtuous qualities within oneself. Both concepts are integral to the practice of Islam and serve as means for believers to fulfill their religious duties and attain spiritual well-being. Aisha is a devout *Muslim* who works as a software engineer in a prosperous company. She earns a comfortable salary and has accumulated savings over the years. Aisha understands the importance of both *Zakah* and *Nazafah Ruhiyyah* in her life.

For example, Aisha calculates her *Zakah* obligation at the end of the Islamic lunar year. She assesses her wealth, which includes her savings, investments, and any other assets. After deducting her expenses and liabilities, she finds that she is eligible to pay *Zakah*. Aisha carefully calculates 2.5% of her total wealth and sets aside the amount for distribution to those in need. Aisha then researches reputable charitable organizations and local initiatives that support the poor, the needy, and other deserving individuals in her community. She feels a sense of fulfillment and gratitude knowing that her *Zakah* contributions will help improve the lives of others and fulfill her religious obligation to assist those less fortunate.

In addition to fulfilling her *Zakah* obligation, Aisha actively engages in practices that promote spiritual purification and personal growth. She allocates time each day for prayer, reflection, and recitation of the Quran. Aisha also makes an effort to perform voluntary acts of charity and kindness, such as helping her elderly neighbors with household chores or volunteering at a local soup kitchen.

Aisha seeks forgiveness for any shortcomings or mistakes she may have made and strives to embody qualities of compassion, generosity, and humility in her interactions with others. She recognizes that cultivating a strong connection with her faith and striving for spiritual excellence is essential for her overall well-being and fulfillment as a *Muslim*.

Through her commitment to both *Zakah* and *Nazafah Ruhiyyah*, Aisha experiences a profound sense of fulfillment, inner peace, and spiritual growth. She finds purpose and meaning in serving others and strengthening her relationship with Allah, thereby embodying the core principles of Islam in her daily life.

Spiritual Motivation and Intentions in Zakah Giving

Studies have indicated that *Muslims* are highly motivated to fulfill their *zakah* obligations by *Nazafah ruhiyyah*. The depth of spiritual intentions underlying *zakah* giving is demonstrated

by the desire to please Allah, achieve spiritual closeness, and seek blessings through charity (Jamal, Yaccob, Bartikowski, & Slater, 2019). Research has examined how people view their wealth as a trust from Allah, which makes them feel obligated to use it for the benefit of society as a whole. Research has shown that factors such as knowledge, moral norms, and past behavior can influence a person's intention to give *Zakah* spiritual motivation, and intentions behind *Zakah* giving are rooted in Islamic teachings, emphasizing the importance of charity and social welfare. *Zakah* is seen as a form of worship that not only purifies one's wealth but also helps in balancing social inequality and promoting social solidarity.

In summary, while *Nazafah Ruhiyyah* emphasizes cleanliness and purity, *Zakah* emphasizes charity and social welfare. Both concepts are deeply rooted in Islamic teachings and serve as important aspects of Islamic faith and practice.

Empathy and Compassion in Zakah Giving

According to published research, *Nazafah Ruhiyyah* cultivates compassion and empathy for those in need. Authentic concern for the well-being of others and an increased capacity for generosity stem from a spiritual inclination to assist the less fortunate. Studies have demonstrated the ways in which *Nazafah Ruhiyyah* enables people to rise above materialism and give human welfare first priority when allocating *zakah*.

Purification of Wealth and Self-Reflection

Studies have discussed the transformative effect of *zakah* on individuals' wealth and spiritual well-being. Study by Astin (2019) stated that giving *zakah* purifies one's wealth and elevates their soul through self-reflection and self-improvement. Studies have examined how *Nazafah Ruhiyyah* prompts people to reevaluate their goals, resulting in more deliberate and purposeful *zakah* contributions.

Zakah and Organizational Values

The literature has also looked at *Nazafah Ruhiyyah* in the context of corporate *zakah*, which is an ethical and socially responsible framework that organisations adhere to. Businesses with a strong sense of social responsibility are more likely to give *zakah* top priority when implementing CSR programmes (Achmad, 2022). Research indicates that this inner disposition influences *Muslims* to view *zakah* as more than a monetary obligation, but as a means of spiritual purification and devotion to Allah. Empathy, compassion, and self-reflection are among the key qualities fostered by *Nazafah ruhiyyah*, leading to a deeper connection to the act of *zakah* and its impact on individuals, communities, and organisations. Studies have explored how organisational culture and values influence the *Nazafah Ruhiyyah* of corporate decision-makers (Amin & Suzanna, 2022).

Methodology

A qualitative research approach will be used to study *Nazafah Ruhiyyah* and its impact on the purification of wealth through *zakah*. Because the goal of this research will be to comprehend and investigate the meaning, perception, and experience of individuals and corporate representatives who regularly pay *zakah*, the qualitative method will be selected. Using this method, scholars will be able to investigate the inner workings and spiritual principles that underpin the *zakah* practice within the framework of Muslim society.

Research Design

A descriptive qualitative research design will be used in this study. In-depth interviews with respondents who have regular experience paying *zakah* will be used to gather data. In order to gain a thorough understanding of their spiritual well-being and how it influences the *zakah*-enabled purification of wealth, open interviews will be conducted.

Respondent Selection

Purposive sampling will be used in this study to choose the respondents. The researchers will choose *Muslims* and corporate representatives who have substantial experience with *zakah* practice and who regularly pay it. The degree of *zakah* compliance, the regularity of payments, and the readiness to impart knowledge and experiences regarding spiritual well-being will be among the selection criteria.

Data collection

For data collection, respondents will be interviewed in-depth in one-on-one sessions to gather data. Prepared interview guidelines will be used during the interview process. Open-ended questions about personal *zakah* experiences, spiritual values, and inner attitudes will be part of the interview guidelines.

Data analysis

For data analysis, thematic analysis will be used to examine the gathered data. Transcripts of interviews will undergo multiple analyses to pinpoint recurring themes and patterns about spiritual welfare and its impact on the *zakah*-enabled purification of wealth. A narrative summarizing the key research findings will be provided as a presentation of the data analysis results.

Validity and Reliability

To strengthen the validity of the study, the investigator will triangulate the data by comparing the results obtained from the interviews with supplementary information found in journals, field notes, and *zakah*-related documents. Furthermore, to ensure that the study findings align with the respondents' viewpoints, the researcher will employ the member-checking technique to confirm the analysis's findings with the respondents.

Research Ethics

The respondent's identity will be kept private, consent will be obtained before interviewing, and the respondent will be informed of the goals and advantages of the study, all of which will help uphold the ethical aspects of the study. Additionally, the researcher will ensure that the information is only utilized for research and is safely stored. The research aims to offer a comprehensive comprehension of the significance of *Nazafah Ruhiyyah* in the *zakah* purification process by employing a qualitative methodology. It is anticipated that the research's findings will advance knowledge of *zakah* practices in relation to spirituality and spiritual values in Muslim society.

Conclusion and Recommendation

A thorough understanding of the internal variables influencing the practice of *zakah* within the framework of *Muslim* society can be gained by studying *Nazafah Ruhiyyah* and its impact on the purification of wealth through *zakah*. Qualitative research indicates that the experience of paying *zakah*—which is more than just a financial obligation—requires an inner attitude and spiritual values. It is also an act of worship and submission to God. This study demonstrates

that the disposition of *Nazafah Ruhiyyah* is crucial to the purification of property achieved through *zakah* payments. Respondents who understand that property is a manifestation of God's trust relinquish their sense of ownership and accept that everything they own truly belongs to God. This causes them to rethink property as a source of riches and gratification for themselves and instead see it as a means of bestowing blessings and advantages upon others.

In conclusion, the experience of purifying wealth through *zakah* giving is greatly influenced by spiritual principles and a strong inner attitude. The high spiritual value inspires people and corporate representatives to feel a sense of social responsibility towards the larger community and to genuinely commit to the *zakah* obligation.

This study sheds important light on the significance of spiritual values in the *zakah* practice and how decisions and behavior related to fulfilling *zakah* obligations can be influenced by one's inner attitudes. With this comprehension, it is hoped that the *zakah* practice becomes more than just a mandated formality and instead serves as a way to deepen one's spiritual connection to God, cleanse one's heart, and aid others. In conclusion, the experience of purifying wealth through *zakah* giving is greatly influenced by spiritual principles and a strong inner attitude. The high spiritual value inspires people and corporate representatives to feel a sense of social responsibility towards the larger community and to genuinely commit to the *zakah* obligation.

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