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INTEGRATION OF ZAKAT AND TAXES AS FISCAL POLICY INSTRUMENTS

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ABSTRACT This research is motivated by various public opinions regarding zakat and taxes, indicating that the role of taxes is not yet fully optimal in supporting government revenues, especially during economic crises. The objective of this research is to examine how zakat and taxes can be integrated as fiscal policy instruments. This research employs a qualitative method with a library research approach and an exploratory study. Data collection is conducted through documentation, which includes books, journals, online articles, and other relevant sources. The results indicate that zakat and taxes can be integrated as fiscal policy instruments. Based on the trilogy of fiscal policy functions—namely allocation, distribution, and stabilization—zakat and taxes share fundamental similarities in addressing national economic problems, particularly during inflation and financial crises. Therefore, zakat should be considered by the government as a complementary fiscal policy instrument to support state revenues.

Keywords: Integration; Zakat; Taxes; Fiscal policy.

ABSTRAK *Penelitian ini dilatarbelakangi oleh berbagai pendapat yang berkembang di kalangan masyarakat terkait zakat dan pajak. Hal ini menunjukkan bahwa peran pajak belum sepenuhnya optimal dalam mendukung pendapatan pemerintah, terutama saat terjadi krisis. Tujuan dari penelitian ini adalah untuk mengkaji bagaimana zakat dan pajak dapat diintegrasikan sebagai instrumen kebijakan fiskal. Penelitian ini menggunakan metode kualitatif dengan pendekatan kepustakaan (library research) dan studi eksploratif. Teknik pengumpulan data dilakukan melalui dokumentasi yang mencakup buku, jurnal, artikel daring, dan sumber-sumber lainnya. Hasil penelitian menunjukkan bahwa zakat dan pajak dapat diintegrasikan sebagai instrumen kebijakan fiskal. Berdasarkan trilogi fungsi kebijakan fiskal, yaitu fungsi alokasi, distribusi, dan stabilisasi, zakat dan pajak memiliki kesamaan dalam mengatasi masalah ekonomi nasional, terutama saat terjadi inflasi dan krisis. Oleh karena itu, zakat dapat dipertimbangkan oleh pemerintah untuk menjadi bagian dari instrumen kebijakan fiskal dalam mendukung penerimaan negara.*

Kata Kunci*: Integrasi; Zakat; Pajak; Kebijakan Fiskal*

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1. INTRODUCTION

Recently, various public opinions have developed regarding the relationship between zakat and taxes (Sauri & Mutirrahman, 2015). Several Islamic jurists argue that zakat and taxes are philosophically distinct instruments that cannot be equated. Zakat is one of the pillars of Islam, an obligation for Muslims towards God to purify themselves and their wealth. Conversely, tax is an individual's obligation to the state as a form of contribution to public development and services (Sarbini, 2013). However, other perspectives suggest that zakat and taxes share fundamental similarities, particularly in their collection methods and utilization, which are both aimed at public interest and welfare.

Zakat is a crucial instrument within the Islamic economic system, functioning to improve social and economic welfare generally, with specific attention to the asnaf groups as the primary beneficiaries (Bahari, 2014). As one of the core principles of Islam, its governance in Indonesia is regulated by Law Number 23 of 2011 concerning Zakat Management. The law recognizes zakat as a religious institutional mechanism designed to enhance social justice and community welfare. Therefore, zakat must be managed systematically to improve its effectiveness and efficiency, in accordance with Islamic legal principles. In Indonesia, zakat management is primarily conducted through two main institutions: the National Zakat Agency (BAZNAS), a government institution responsible for national zakat management, and the Amil Zakat Institution (LAZ), established by the community to support zakat management in compliance with sharia provisions.

Within the structure of Indonesia's fiscal policy, zakat has not yet been formally integrated into the State Revenue and Expenditure Budget (APBN). The APBN posture currently relies on three main sources of state revenue: tax revenues, non-tax state revenues (PNBP), and grants (Minarni, 2020). While these sources form the backbone of state expenditure financing, they have not been able to optimally fulfill the state's funding needs. This is corroborated by data released by the Minister of Finance on September 19, 2024, projecting the 2025 APBN state revenue at Rp3,005.1 trillion against state expenditures of Rp3,621.4 trillion, resulting in a deficit of Rp616.3 trillion (Iqbal, 2024). This condition indicates that the APBN requires support from more substantial and efficient financial resources to fund strategic government programs.

Historical records demonstrate that zakat has previously served as a strategic fiscal policy variable supporting state budgetary needs. During the early Islamic era, zakat functioned as a strategic economic instrument to support societal welfare and fulfill the state's fiscal requirements. However, in contemporary practice, zakat management is predominantly focused on the individual's effort to purify their wealth in accordance with religious teachings. Although the potential for zakat collection in Indonesia is massive, its management has not been optimal in alleviating social problems such as high poverty rates, both in Indonesia and other Muslim-majority countries. This highlights the necessity for innovation and institutional strengthening within the zakat management system to generate a more significant impact on economic development and poverty alleviation (Mustofa, 2014).

Therefore, the position of zakat in fiscal policy must be thoroughly re-examined. One viable approach is analyzing the role of zakat as an instrument possessing allocation, distribution, and stabilization functions within the economy. To date, the implementation of zakat in Indonesia is largely perceived merely as a wealth-purification activity, despite its governance being regulated by Law Number 23 of 2011. For zakat to yield a significant systemic impact, rigorous research examining the allocative, distributive, and stabilization impacts of zakat fund management is essential. Such research is critical to positioning zakat as a fundamental fiscal policy element within the Islamic economic system. Consequently, the integration of zakat and tax could emerge as a potential alternative source of state revenue, simultaneously supporting the creation of social justice and sustainable development.

Identifying and analyzing the potential of zakat management as an alternative fiscal policy variable is highly pertinent today. Currently, tax contributions have not maximized the APBN posture, despite being its largest revenue source. Tax revenues remain unbalanced against state expenditures amidst numerous strategic government programs, such as poverty eradication. Thus, the objective of this study is to identify and analyze whether zakat can be integrated with taxes as a fiscal policy instrument, utilizing the fiscal policy trilogy framework. This integration is particularly relevant in Indonesia, given its immense zakat potential as the world's most populous Muslim nation.

2. METHOD

This research utilizes a qualitative method with a library research and exploratory study approach. Data collection techniques are conducted through documentation, which involves examining various documents, books, scientific journals, and relevant articles pertaining to the research problem. This technique seeks out relevant theories and connects them as analytical considerations. The data analysis technique employed is qualitative data analysis, utilizing verbal explanations rather than numerical data. Through this analysis, the researcher attempts to understand and evaluate the integration of zakat and tax as a fiscal policy instrument.

3. RESULT AND DISCUSSION

Result

Understanding Zakat and Tax Linguistically, zakat means to grow or increase. The Arabs say zakaa az-zar'u when a plant grows and increases, and zakat an-nafaqotu when living expenses are blessed (Abdussalam, Gunawan, & Hasanah, 2025). Based on jurisprudence terminology, zakat is defined as "a specific portion of wealth obligated by Allah SWT to be handed over to those entitled to it." The amount extracted from this wealth is called zakat because its payment increases, brings meaning to, and protects the wealth from destruction (Qardawi, 2007). A person who pays zakat out of faith will undoubtedly receive numerous blessings. Allah states in Surah At-Taubah, verse 103:

وَٱللَّهُ سَمِيعٌ عَلِيمٌ Meaning: "Take zakat from their wealth; with that zakat, you cleanse and purify them and pray for them. Indeed, your prayer is (a source of) peace for their souls. And Allah is All-Hearing, All-Knowing."

According to the fuqaha (Islamic jurists), zakat is a rightful obligation mandated by Allah upon the wealth of Muslims, intended for those in need as specified in the Qur'an (the poor, the needy, and others). It serves as a sign of gratitude for Allah's blessings, a means to draw closer to Him, and a tool to purify wealth (Mufraini, 2006). Therefore, Al-Qaradawi emphasizes that any wealth capable of growing can become a source of zakat collection or be subject to zakat obligations (Aziz, 2017).

Meanwhile, the definition of tax, as stipulated in Law No. 28 of 2007 concerning the Third Amendment to Law No. 6 of 1983 regarding General Provisions and Tax Procedures (KUP), is a mandatory contribution to the state owed by an individual or entity. It is coercive based on the law, provides no direct reciprocity, and is utilized for state needs to achieve the greatest possible prosperity for the people.

Etymologically within sharia, tax is referred to in Arabic as dharibah, which means to oblige, determine, strike, explain, or charge. Terminologically, a comprehensive definition of tax is provided by Abdul Qadim Zallum: tax is the wealth obligated by Allah SWT upon Muslims to finance various state needs and expenditures when the Baitul Mal (state treasury) faces a shortage of funds. According to Yusuf Qardhawi, these expenditures can encompass general public spending and the realization of economic, political, and other state objectives (Qardawi, 2007).

The Relationship between Zakat and Taxes in Islamic History The relationship between zakat and tax dates back to the early development of Islam. This occurred when Muslim forces conquered the Iraqi territory. Caliph Umar, upon the advice of his counselors, decided not to distribute the spoils of war, including the newly conquered lands. These lands remained the property of the local inhabitants. Consequently, the population in the Iraqi region was required to pay a land tax (kharaj), even if the landowners converted to Islam. This marked the inception of implementing taxes on Muslims alongside the continuous obligation of zakat.

The collection of taxes outside the ongoing zakat obligation persisted, though the reasons for implementation varied. Over time, the relationship between the two underwent significant shifts. These changes began with the decline of Islamic political power, the European colonial era, and the domination of Western civilization. Consequently, sharia laws were increasingly marginalized, replaced by Western-made laws. The zakat obligation was subsequently subordinated and overshadowed by the obligation to pay taxes. This situation raised a critical question: must Muslims still pay zakat after paying taxes, even though taxes have no direct connection to religious beliefs? Because of this fundamental difference, zakat and taxes cannot be simply equated, leading to debates regarding the obligation to pay zakat after tax, or vice versa.

Zakat and taxes, when viewed from the perspective of fund utilization, share similarities in their benefits. Both play a role in poverty eradication, human development, health improvement, and supporting various aspects of community welfare. Both are collected from public wealth for the general interest. The discourse surrounding the relationship between zakat and tax becomes increasingly relevant considering both contribute to government programs aimed at realizing citizen welfare. Furthermore, zakat and taxes share several characteristics, such as the objective to increase welfare without providing direct reciprocity to the payer. They are beneficial across social, economic, and political fields, alongside their primary objective in financial management (Putra, Marliyah, & Siregar, 2023).

The discourse regarding this integration is not a novel concept in Islam. Based on historical facts, the relationship began after the conquest of Iraq (Ardun Sawad). Following extensive debate, Caliph Umar bin Khattab conducted ijtihad (independent reasoning) to retain the conquered land as fa'i for the benefit of future generations. However, the agricultural output from this land was subject to the kharaj (tax) obligation, even if the inhabitants embraced Islam. Since then, the dual implementation of taxes (kharaj and ushr) and zakat became applicable to Muslims based on Islamic legal provisions. This practice continued through subsequent Caliphates, from the Umayyads and Abbasids to the Ottoman Empire (Rahman, 1996).

In the modern era, taxes represent the primary income source for most countries, corresponding with the increasing number of state responsibilities in economic and social spheres. Amidst the rising role of taxes as the country's main revenue stream, there is a growing awareness among Muslims to fulfill their zakat obligations as a means to address socioeconomic issues. However, this creates a significant problem: the disparity and dualism of collection on the same object. This dualism burdens income or wealth owners. Moreover, the resulting fund contraction due to this dual scheme potentially causes counterproductive impacts on efforts to realize public welfare.

Functions of Zakat and Tax

Function of Zakat During the era of the Prophet and his companions, zakat was one of the principal sources of state finance. Zakat is obligatory for Muslims, whereas a specific tax (jizyah) was imposed on non-Muslims (Fitria, 2013). Both were deposited into state or

regional government institutions with the primary goal of realizing comprehensive public welfare. However, currently, particularly in Indonesia, zakat management is not integrated into the state financial system. In reality, zakat possesses functions almost identical to taxes, including (Andi Bahri, 2016):

Zakat as a source of development funds: Zakat serves as a funding source to support economic, social, defense, security, and various other development programs needed by the state.

Zakat as a productive fund: Zakat can be utilized productively to elevate an individual's standard of living, transitioning them from a mustahik (zakat recipient) to a muzakki (zakat payer) in the future.

Zakat as a wealth equality instrument: With sound management, wealth can be distributed fairly, helping to boost the economy and bridge social gaps in society.

Zakat as a manifestation of faith and piety: Paying zakat is an expression of faith and piety towards Allah SWT, reflecting gratitude, fostering mutual love, and purifying accumulated assets.

Tax Function Currently, taxes are the primary source of income for the majority of countries, whereas zakat held that position during the early Islamic government (Ridwan, 2016). Both are wealth-based obligations sharing the same goal: increasing community welfare. According to Safri Nurmantu, the tax function is divided into two: the budgetary function (budgetair) and the regulatory function (regulerend) (Nurmantu, 2005). Meanwhile, Muhamad Turmudi classifies tax functions into four categories (Turmudi, 2015):

Budgetary Function (Budgetair): This is the primary function of tax, serving as the main source of state revenue to finance infrastructure, education, health, and other public services. It focuses on tax intensification and extensification efforts.

Regulatory Function (Regulerend): Often called the additional function, taxes are used as a tool to achieve specific government objectives across social, economic, cultural, and political fields (e.g., tax incentives for investments or high tariffs on luxury goods).

Stability Function: Taxes play a crucial role in maintaining economic balance, managing inflation and deflation, and safeguarding currency value, purchasing power, and economic growth.

Income Redistribution Function: This function aims to distribute wealth more evenly throughout society by financing social programs, subsidies, and job creation initiatives.

Trilogy Function of Fiscal Policy Fiscal policy encompasses government actions regarding state income and expenditure to comprehensively improve economic conditions. It regulates aspects such as inflation, per capita income, unemployment rates, educational and health equity, and overall economic stability (Sudirman, 2014). The three main goals (trilogy) of fiscal policy include:

Economic Stabilization Function: Acts as a governmental tool to maintain fundamental economic equilibrium. During macroeconomic shocks (e.g., inflation or unstable growth), the government adjusts expenditures or revenues to stabilize the economy, maintain purchasing power, and encourage sustainable growth.

Allocation Function: Relates to the government's management of economic resources to ensure optimal and effective utilization. This function aims to address unemployment, prevent resource waste, and maximize societal benefits.

Distribution Function: Focuses on the equitable distribution of goods and income to reduce social and economic gaps. The government utilizes subsidies, progressive taxes, or social programs to minimize inequality and ensure basic needs are met across all societal strata.

Zakat as a Fiscal Policy Instrument Zakat is an obligation for Muslims to distribute a specific portion of wealth that has reached the nishab (minimum limit) and haul (one-year ownership period) to entitled recipients (Aini, 2019), with different provisions for agricultural yields or discovered wealth. According to Monzer Kahf, zakat positively influences savings and investment levels. When income increases, savings rise, pushing investment upward. Because zakat is also imposed on savings reaching the nishab, muzakki are encouraged to invest their wealth to prevent its depletion, thereby directly increasing overall investment (Suprayitno, 2008). Investment is a vital component in a country's economic development (Priyono, 2013). Therefore, zakat has immense potential as a fiscal policy instrument.

In Islamic governance, fiscal policy has been implemented since the time of Prophet Muhammad. The Baitul Maal functioned as the state financial management institution, managing revenues like zakat, infaq, alms, waqf, fa'i, ghanimah, khums, and kharaj. Islamic fiscal policy maximizes revenues from these sources and meticulously regulates state expenditure to achieve optimal public prosperity.

Viewed through the fiscal policy trilogy, zakat plays a highly significant role:

Allocation Function: Zakat is allocated to fulfill the basic economic needs of the lowest demographic (mustahik). By ensuring these basic needs are met, economic barriers are removed, allowing them to perform their primary obligation to Allah SWT (Sauri & Mutirrahman, 2015).

Redistribution Function: Income distribution in Islam involves transferring wealth from surplus units (muzakki) to deficit units (mustahik). The primary goal is to increase societal welfare in accordance with Islamic law, functioning as both an expression of gratitude and a reflection of social concern (Ministry of Finance of the Republic of Indonesia, 2012).

Stabilization Function: Zakat acts as an automatic economic stabilizer. During an economic boom, the need for zakat distribution decreases as employment and incomes rise. Zakat also acts as an anti-inflationary instrument by managing aggregate demand. Conversely, during a recession, the demand for zakat funds increases. Higher distribution fulfills the basic needs of affected communities, creating an expansive effect that accelerates economic recovery (Ministry of Finance of the Republic of Indonesia, 2012).

Discussion

Tax as a Fiscal Policy Instrument Based on extensive literature, fiscal policy regulates the economic ecosystem through state revenues and expenditures to influence economic trajectories (Al Hasan & Iman, 2017). Taxation is a highly robust fiscal policy instrument for increasing government revenue. For instance, taxes constitute the largest income source, supporting the 2024 APBN posture with Rp2,307.9 trillion (Aqmarina & Furqon, 2020). When public income decreases, tax revenues automatically decline, which simultaneously increases disposable income, boosting purchasing power and encouraging economic growth. This mechanism is known as an automatic stabilizer.

Ideally, fiscal policy functions through two main types: expansionary and contractionary policies. During an expansive economic phase, a contractionary fiscal policy is required to maintain stability (Rachmawati, 2015). During a recession, an expansionary policy is implemented by increasing government spending and lowering tax rates. This fiscal stimulus increases public income, revitalizes consumption and savings, and ultimately pushes Gross Domestic Product (GDP) upward. Higher GDP increases labor demand, absorbing the workforce and reducing unemployment, which in turn alleviates poverty. This reflects the domino effect of fiscal policy implementation. However, setting an expansionary policy requires strict boundaries to avoid negative impacts such as budget deficits and rising national debt, which could compromise the fiscal policy's credibility (Sauri & Mutirrahman, 2015).

4. CONCLUSION

It can be concluded that zakat and taxes possess significant potential to be integrated as fiscal policy instruments. Within the trilogy of fiscal policy functions—allocation, distribution, and stabilization—zakat and taxes share identical objectives in maintaining macroeconomic stability, particularly during inflation and economic crises. If managed synergistically, their respective characteristics can complement one another to create a superior economic balance. As instruments with parallel goals in supporting economic distribution and stabilization, zakat and taxes should not be viewed as conflicting entities. On the contrary, they can be integrated to foster a more inclusive and effective fiscal system. In the context of fiscal policy, zakat can alleviate the burden on vulnerable communities while simultaneously enhancing state revenues. Thus, zakat can serve as a crucial component in supporting the State Revenue and Expenditure Budget (APBN).

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