

## ***Zakat Infaq and Sadaqah as a Modern Fiscal Instrument in Indonesia***

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### **ABSTRACT**

*This study investigates the integration of Zakat, Infaq, and Sadaqah (ZIS) in Indonesia's modern fiscal policy framework. The research method involves analysing the impact of ZIS on economic growth, wealth distribution, and social inclusion. The background problem arises because although ZIS has been proven to contribute positively to the welfare of society, its integration as a critical component of fiscal policy is still limited. Challenges involve regulatory formulation, efficient fund management, public awareness, and harmonisation of sharia objectives. This research is expected to provide recommendations to policymakers to design effective strategies for integrating ZIS in fiscal policy, with positive impacts on Indonesia's economic efficiency, social cohesion, and economic justice.*

**Keywords:** Zakat, infaq, and sadaqah, (ZIS); fiscal policy; integration.

## ABSTRAK

Penelitian ini bertujuan untuk menyelidiki integrasi Zakat, Infak, dan Sedekah (ZIS) dalam kerangka kebijakan fiskal modern di Indonesia. Metode penelitian melibatkan analisis dampak ZIS terhadap pertumbuhan ekonomi, distribusi kekayaan, dan inklusi sosial. Latar belakang masalah muncul karena meskipun ZIS telah terbukti berkontribusi positif terhadap kesejahteraan masyarakat, integrasinya sebagai komponen utama kebijakan fiskal masih terbatas. Tantangan melibatkan perumusan regulasi, manajemen dana efisien, kesadaran masyarakat, dan harmonisasi tujuan syariah. Penelitian ini diharapkan memberikan rekomendasi kepada pembuat kebijakan untuk merancang strategi efektif dalam mengintegrasikan ZIS dalam kebijakan fiskal, dengan dampak positif pada efisiensi ekonomi, kohesi sosial, dan keadilan ekonomi Indonesia.

**Keywords:** Zakat, infak, dan sedekah, (ZIS); kebijakan fiskal; integrasi.

### A. Introduction

Fiscal policy is one of the main tools used by the government to steer a country's economy in the desired direction. In Indonesia, as in many other countries, fiscal policy involves government revenues and expenditures adjustments to achieve macroeconomic stability, reduce inequality, and promote inclusive economic growth<sup>1</sup>. This fiscal policy instrument in Indonesia is described in the State Budget (APBN)<sup>2</sup>.

On the other hand, Indonesia, with its Muslim majority, has a long tradition in the practice of zakat, infaq and sadaqah (ZIS), which has not only a spiritual dimension but also socioeconomic dimensions. Over time, questions have arisen about how ZIS can be integrated into Indonesia's modern fiscal policy framework, especially in efforts to reduce poverty and expand social inclusion. According to the results of research conducted by Dewi Purwanti, ZIS positively influences economic growth in Indonesia<sup>3</sup>.

In the early era of Islam, zakat, Infaq and sadaqah (ZIS) were central elements in fiscal policy that helped build society's economic and social fabric.

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<sup>1</sup> Faris Ardiansyah, "Kebijakan Fiskal," *Teknikindustri Umsida*, April 14, 2020, <https://doi.org/10/1/faris%20ardiansyah%20-191020700126.pdf>.

<sup>2</sup> Isabella Isabella and Firdaus Komar, "Kebijakan Penetapan Biaya Penyelenggaraan Ibadah Haji di Indonesia," *Jurnal Pemerintahan dan Politik* 5, no. 2 (June 25, 2020): 74–79, <https://doi.org/10.36982/jpg.v5i2.1035>.

<sup>3</sup> Dewi Purwanti, "Pengaruh Zakat, Infak, Dan Sedekah Terhadap Pertumbuhan Ekonomi Indonesia," *Jurnal Ilmiah Ekonomi Islam* 6, no. 1 (April 15, 2020): 101–7, <https://doi.org/10.29040/jiei.v6i1.896>.

Zakat, in particular, is required as one of the five pillars of Islam and acts as an instrument of equitable redistribution of wealth, guaranteeing that the wealth accumulated is allocated to help the poor and to social infrastructure that improves the general welfare<sup>4</sup>.

Infaq and sadaqah, although voluntary, also contribute significantly to providing additional sources of funds for social and emergency needs. The contribution of ZIS at the time reflected a fiscal system aimed at economic growth, welfare and social justice, demonstrating that fiscal policy in the early Islamic era had implemented principles that supported social inclusion and equitable distribution of wealth<sup>5</sup>.

In Indonesia, Zakat, Infaq and Sadaqah (ZIS) have proven to be social instruments that can improve people's welfare, especially those below the poverty line. Its role in directly assisting the needy by funding education, health, and social development projects has had a real impact. Collecting and distributing ZIS by mail institutions has helped reduce economic and social inequality, demonstrating strong social solidarity among Indonesians. Up to this point, ZIS can be said to have assisted in the government's fiscal policy.

In Indonesia, Zakat, Infaq and Sadaqah (ZIS) have contributed to one fiscal policy element, such as redistributing wealth from the rich to the poor. Even the data released by BAZNAS on the ability of zakat to help reduce poverty in Indonesia can reverse the condition of someone who was originally a *mustahiq* and then became a *muzak*. However, ZIS activities cannot be said to be one of the official instruments of state fiscal policy.

In general, the role and contribution of ZIS, especially zakat, in assisting the government in reducing poverty can be seen from several perspectives. First, it is in terms of continuous fundraising. Zakat is one of the obligations and pillars of Islam, which can accumulate considerable financial resources used in various

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<sup>4</sup> Andira Tsaniya Al-Labiyah et al., "Peran ZIS Terhadap Peningkatan Kesejahteraan Sosial Di Indonesia," *Islamic Economics and Business Review* 2, no. 2 (September 11, 2023): 168–85, <https://doi.org/10.59580/iesbir.v2i2.6003>.

<sup>5</sup> Al-Labiyah et al.

social welfare programs.<sup>6</sup> *Second*, in terms of expenditure, the targeted distribution of ZIS funds has the potential to directly improve the quality of life of the poor and reduce social inequality. *Third*, ZIS has a role to play in reducing the burden on the government in providing social safety nets and welfare programs.<sup>7</sup> An in-depth study of how ZIS is integrated into existing fiscal policy is needed to maximise this potential.

However, although ZIS positively impacts people's welfare, its role in fiscal policy in Indonesia is still limited. ZIS cannot yet be fully integrated as a significant component of the country's fiscal policy, including managing government revenues and expenditures. This is rooted in various challenges, such as the difficulty in accurately measuring the economic contribution of ZIS and the need for synergy and more precise regulation between ZIS management institutions and government institutions to maximise the potential of ZIS in supporting fiscal programs and national development.

Integrating ZIS into modern fiscal policy is no easy task. Challenges include, first, formulating and implementing regulations that accommodate ZIS within national fiscal frameworks. Second, technical challenges exist in managing and distributing ZIS funds for maximum efficiency and transparency. Third, it is essential to ensure that implementing ZIS in fiscal policy does not interfere with other fiscal obligations and operations. Fourth, the public needs to be better aware and understanding of the role of ZIS in the national economy. Finally, harmonisation between the national development goals and the sharia objectives of the ZIS should be carefully considered.

Research on the relevance of ZIS as a fiscal instrument in the modern era is an urgent need in Indonesia. This research identifies a gap between the potential of ZIS and the reality of its current implementation. Furthermore, the study has the

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<sup>6</sup> Mukhamad Ikhlas Darmawan and Nihayatu Aslamatis Solekah, "Optimalisasi Penyaluran Zakat, Infak, Sedekah (ZIS) Baznas Kota Pasuruan Terhadap Tingkat Kesejahteraan Mustahik," *Jurnal Ilmiah Ekonomi Islam* 8, no. 2 (June 23, 2022): 1196–1204, <https://doi.org/10.29040/jiei.v8i2.5287>.

<sup>7</sup> Rusmadi Rijal Saleh, "Pola Distribusi Zakat Infak Dan Sedekah Dalam Mewujudkan Kesejahteraan Sosial: Distribution Patterns of Zakat Infak and Sadaqah in Realizing Social Welfare," *AL-AQWAL: Jurnal Kajian Hukum Islam* 2, no. 1 (June 27, 2023): 23–40, <https://doi.org/10.53491/alaqwal.v2i01.468>.

potential to provide recommendations for policymakers to formulate more effective strategies for integrating ZIS into fiscal policy. The impact will not only be limited to improving economic efficiency but also to improving social cohesion and economic justice. The expected result is the creation of an innovative and inclusive fiscal policy model that can strengthen the foundations of Indonesia's social economy in the future.

## **B. Literature Review**

In compiling this study, researchers studied previous research from scientific journals and other reading sources relevant to similar discussion topics. This literature review serves as a comparison with current research. A study conducted by Masnun Tahir & Zusiana Elly Triantini, titled “*Integrasi Zakat Dan Pajak di Indonesia Dalam Tinjauan Hukum Positif dan Hukum Islam*”. The results of this study were published in the journal *AL-IS*, Vol. XII, No. 3, June 2015<sup>8</sup>.

This paper illustrates the importance of integrating Islamic law within the Indonesian regulatory framework, especially zakat. The mulist cites Abdurrahman Wahid's opinion, highlighting that this integration can solve the epistemological problems of Islamic law. The existence of Islamic law in the Indonesian system is reflected in empirical facts, especially in people's daily interactions. Islamic law has historical roots and a strategic position as a significant contributor to national law formation. The integration of zakat and taxes, both formally and philosophically, becomes relevant in this context, with the potential to significantly contribute to social justice and economic well-being.

The research concludes that integrating zakat and tax management through one door is a step forward in transforming positive law and Islam in Indonesia. With the majority of the population being Muslim, the comprehensive implementation of Islamic law has become urgent. This integration is directed to help alleviate poverty, improve the professionalism of tax and zakat organisations, and achieve national synergy. Nonetheless, the success of this integration requires

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<sup>8</sup> Masnun Tahir, “INTEGRASI ZAKAT DAN PAJAK DI INDONESIA DALAM TINJAUAN HUKUM POSITIF DAN HUKUM ISLAM,” *Al-’Adalah* XII, no. 3 (June 2015): 507–24, <https://doi.org/10.24042/adalah.v12i1.204>.

solid public trust in the countries and institutions involved, with the establishment of the Director General of Taxes and Zakat as a critical step in realising this goal.

The current research entitled "*Zakat, infaq and sadaqah as a Modern Fiscal Instrument in Indonesia*" focuses on zakat, infaq, and sadaqah (ZIS) as modern fiscal instruments in Indonesia. This research further highlights the role of ZIS in the country's fiscal policy framework with its potential contribution to economic stability, inequality reduction, and social inclusion. Meanwhile, the latest study conducted by Masnun Tahir & Zusiana Elly Triantini, entitled "Integration of Zakat and Tax in Indonesia in *Review of Positive Law and Islamic Law*", focuses more on the integration of zakat and tax management as a transformative step in positive and Islamic law in Indonesia. The focus covers legal aspects, especially in combining zakat and tax aspects formally and philosophically in the context of state legal regulation.

### **C. Method**

In this study, the method to be used is literature research with a comparative descriptive approach. The main focus of the study is to describe and compare the practice of zakat, infaq and sadaqah (ZIS) during the time of Prophet Muhammad or the early period of Islam with contemporary ZIS practices and their relevance as one of the instruments of fiscal policy in Indonesia. Primary and secondary sources will be collected and analysed to understand the historical, legal, and socio-economic context of ZIS in the past and its application in the modern era. The primary reference material will be historical documents, jurist records, and relevant academic literature. This comparison is expected to identify elements of continuity and change in ZIS practices and provide insight into how these elements can be utilised or adapted in modern fiscal policy in Indonesia.

### **D. Discussion**

#### **1. Existing Conditions of Fiscal Policy in Indonesia**

Fiscal policy is generally a set of principles and practices a government uses to manage its revenues and expenditures, with the primary objectives of achieving macroeconomic stability, promoting economic growth, and equitably distributing resources within society. The government's primary revenue comes

from taxes and non-taxes, while its expenditure includes budgets for public infrastructure, social services, and various subsidies<sup>9</sup>. The government seeks to control the inflation rate, reduce unemployment, and create economic conditions conducive to investment and business activities through fiscal policy<sup>10</sup>.

There are two main tools in conventional fiscal policy: expansionary fiscal policy and contractionary fiscal policy. Expansionary fiscal policy stimulates the economy through increased government spending<sup>11</sup> or tax reductions to increase aggregate demand and economic output. Instead, contractionary fiscal policy, which involves reducing government spending or increasing taxes, is implemented to cool an overheating economy and reduce inflationary pressures<sup>12</sup>.

However, when the modern fiscal concept is compared with the Islamic fiscal concept, there are fundamental differences, especially in the sources of income and the way wealth is distributed<sup>13</sup>. Fiscal Islam is based on social justice principles and responsible wealth management. This principle leads to a unique accumulation and wealth distribution system, such as through zakat, one of the five pillars of Islam. It is incumbent upon every Muslim who meets specific criteria to give some of his wealth to help the needy<sup>14</sup>.

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<sup>9</sup> Edi Irawan, "Peran Kebijakan Fiskal Dalam Perekonomian: Suatu Kajian Literatur," *Jurnal Riset Rumpun Ilmu Ekonomi* 2, no. 2 (September 20, 2023): 01–08, <https://doi.org/10.55606/jurrie.v2i2.1898>.

<sup>10</sup> Erliyanti Erliyanti et al., "FISCAL POLICY INSTRUMENTS IN ISLAM POVERTY ERADICATION SOLUTIONS," *PROSIDING UNIVERSITAS DHARMAWANGSA* 2, no. 0 (December 31, 2022): 120–32.

<sup>11</sup> Afrizal Rizky Barkah, "PERAN KEBIJAKAN FISKAL TERHADAP PERCEPATAN KONVERGENSI DI JAWA TIMUR," *Jurnal Ilmiah Mahasiswa FEB* 9, no. 1 (December 21, 2020), <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/7101>.

<sup>12</sup> Saniatul Lativa, "ANALISIS KEBIJAKAN FISKAL INDONESIA PADA MASA PANDEMI COVID-19 DALAM MENINGKATKAN PEREKONOMIAN," *JURNAL EKONOMI* 23, no. 3 (October 25, 2021): 161–75, <https://doi.org/10.37721/je.v23i3.869>.

<sup>13</sup> Madnasir Madnasir, "Distribusi Dalam Sistem Ekonomi Islam," *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah* 2, no. 1 (July 1, 2011): 57–71, <https://doi.org/10.18326/muqtasid.v2i1.57-71>.

<sup>14</sup> Naerul Edwin Kiky Aprianto, "KEBIJAKAN DISTRIBUSI DALAM PEMBANGUNAN EKONOMI ISLAM," *Al-Amwal : Jurnal Ekonomi Dan Perbankan Syari'ah* 8, no. 2 (December 24, 2016), <https://doi.org/10.24235/amwal.v8i2.990>.

In general, zakat, infaq and sadaqah serve as tools of wealth redistribution in the Islamic economy, directly aiming to reduce social inequality and poverty<sup>15</sup>. Unlike conventional taxes, zakat is calculated based on the amount of wealth owned, not income or consumption. In fiscal Islam, other instruments, such as infaq, sadaqah, and waqf, are designed to encourage responsible spending and support disadvantaged members of society<sup>16</sup>.

The Islamic fiscal concept is not only limited to zakat but also involves the application of other Islamic economic principles such as prohibition of speculation, ethical business practices, and transparency in financial transactions<sup>17</sup>. This principle demands a financial system based on risk participation and *profit-sharing*, as opposed to the concept of interest in the conventional financial system. This concept promotes stability and fairness, is considered capable of reducing economic volatility and forms a strong foundation for inclusive economic growth.

While conventional fiscal policy is primarily oriented towards macroeconomic arrangements, Islamic fiscal offers an additional dimension by incorporating moral and spiritual values in economic management<sup>18</sup>. This creates a framework for an efficient, fair, and sustainable economy. Fiscal policy in Islam reminds us of the importance of considering social and economic impacts in every economic decision to pursue economic growth, welfare, and social harmony<sup>19</sup>.

Law Number 17 of 2023 concerning State Finance generally regulates fiscal policy in Indonesia. Fiscal policy in Indonesia reflects how the government regulates the country's revenue and expenditure to achieve macroeconomic goals

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<sup>15</sup> Bahrina Almas and M. Umar Burhan, "ZAKAT DAN PAJAK: KEADILAN REDISTRIBUSI PERSPEKTIF ISLAM," *Jurnal Ilmiah Mahasiswa FEB* 3, no. 2 (April 8, 2016), <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/2203>.

<sup>16</sup> Aprianto, "KEBIJAKAN DISTRIBUSI DALAM PEMBANGUNAN EKONOMI ISLAM."

<sup>17</sup> Musthafa Syukur, "DISTRIBUSI PERSPEKTIF ETIKA EKONOMI ISLAM," *PROFIT: Jurnal Kajian Ekonomi Dan Perbankan Syariah* 2, no. 2 (October 23, 2018): 33–51, <https://doi.org/10.33650/profit.v2i2.559>.

<sup>18</sup> Syaakir Sofyan, "Peran Negara dalam Perekonomian (Tinjauan Teoritis Kebijakan Fiskal dalam Ekonomi Islam)," *Hunafa: Jurnal Studia Islamika* 13, no. 2 (2016): 288–314, <https://doi.org/10.24239/jsi.v13i2.441.288-314>.

<sup>19</sup> Ihda Aini, "Kebijakan Fiskal dalam Ekonomi Islam," *Al-Qisthu: Jurnal Kajian Ilmu-Ilmu Hukum* 17, no. 2 (2019), <https://doi.org/10.32694/qst.v17i2.798>.



such as economic growth, income distribution, and price stability<sup>20</sup>. The State Budget (APBN) is the main instrument in fiscal policy designed to execute the government's economic and social development vision<sup>21</sup>. The state budget (APBN) is designed annually considering various factors, including economic growth projections, inflation targets, and development priorities. In allocating its budget, the Indonesian government aims to optimise infrastructure development, education, health, and social protection for citizens while striving to improve the efficiency of public funds use and strengthen state revenues through tax reform and increased tax base<sup>22</sup>.

The relationship between the state budget (APBN) and Indonesia's fiscal policy is interactive in which economic conditions affect budget making and vice versa; the budget affects economic performance. Thus, fiscal policy can be understood as a set of actions regulating the composition and flow of various elements in the State Budget (APBN) through various procedures, which can influence general economic conditions. Therefore, the state budget is often revised to respond to the latest conditions. Transparency and accountability in managing the State Budget are also significant focuses, ensuring that the funds allocated are used for the proper purposes and generate added value for the people and the Indonesian economy. Indonesia's fiscal policy and state budget management are tested to find the right balance between economic growth, macroeconomic stability, and social welfare<sup>23</sup>.

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<sup>20</sup> Indra Maipita, Mohd Dan Jantan, and Nor Azam Abdul Razak, "DAMPAK KEBIJAKAN FISKAL TERHADAP KINERJA EKONOMI DAN ANGKA KEMISKINAN DI INDONESIA," *Buletin Ekonomi Moneter dan Perbankan* 12, no. 4 (November 19, 2010): 421–56, <https://doi.org/10.21098/bemp.v12i4.248>.

<sup>21</sup> Elvia Puspa Dewi, "GOOD GOVERNANCE DAN TRANSPARANSI RENCANA STRATEGI TERWUJUDNYA AKUNTABILITAS KINERJA PEMERINTAH," *JURNAL LENTERA BISNIS* 7, no. 2 (November 15, 2018): 81–108, <https://doi.org/10.34127/jrlab.v7i2.236>.

<sup>22</sup> Paulina Y. Amtiran and Aldarine Molidya, "PENGELOLAAN KEUANGAN NEGARA," *Journal of Management: Small and Medium Enterprises (SMEs)* 12, no. 2 (September 25, 2020): 203–14, <https://doi.org/10.35508/jom.v12i2.2693>.

<sup>23</sup> Khoirul Anwar, "Analisis Dampak Defisit Anggaran Terhadap Ekonomi Makro Di Indonesia," *Jejaring Administrasi Publik* VI, no. 2 (Desember 2014): 588–603.

## 1. Reflections on Zakat, Infaq Sadaqah as an Islamic Fiscal Instrument in the Early Islamic Period

### a. Economic Conditions in the Early Islamic Period

At the beginning of the Islamic period, in the time of Prophet Muhammad Sallahu 'alaihi wasallam, the economic condition of Muslims was still simple. As the centre of activity, Medina's economy was dominated by agriculture, trade, and small industries. Prophet Muhammad *Shalallahu 'alaihi waasallam* introduced a series of economic principles that changed the existing economic order. Social justice, transaction honesty, and usury (interest) prohibition are principles. As head of state, he establishes fiscal policies that lead to the fair distribution of wealth and ensure social welfare, which is affirmed through the provision of zakat and the utilisation of public property for the benefit of society<sup>24</sup>.

During his leadership, Prophet Muhammad *shalallahu 'alaihi wasallam* placed zakat as the primary fiscal instrument in Islamic society. Zakat is a spiritual worship and an obligatory means of wealth redistribution. Zakat receipts were strictly managed and distributed to eight eligible categories, including the poor, those involved in zakat collection, converts in need of support, and the liberation of enslaved people. This shows the seriousness of implementing a socially just fiscal system.

After the death of Prophet Muhammad, *shalallahu 'alaihi wasallam*, fiscal policy was continued by *Khulafaur Rashidin*, the four Caliphs who ruled after him. Under the leadership of Abu Bakr As-Siddiq, the zakat system was strengthened as the main source of state revenue and used to fight poverty and expand social programs. Furthermore, during the time of Umar bin Khattab, the concept of Baitul Mal was introduced, a financial institution that regulates state income and expenditure, including zakat, *kafarat*, and *ghanimah* (spoils of war)<sup>25</sup>.

Omar bin Khattab was famous for developing the country's administrative system and more detailed fiscal policy. He established *diwans* (departments) for

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<sup>24</sup> Kharidatul Mudhiyah, "ANALISIS SEJARAH PEMIKIRAN EKONOMI ISLAM MASA KLASIK," *IQTISHADIA* 8, no. 2 (2015), <https://doi.org/10.21043/igtishadia.v8i2.956>.

<sup>25</sup> Denil Setiawan, "Analisis Zakat sebagai Instrument Kebijakan Fiskal pada Masa Khalifah Umar Bin Khattab R. A.," *Al Amwal* 1, no. 2 (2019): 118–31.  
*Muamalatuna, Volume 15 No 02 Publish December 2023*

state records, supervised public finances, and regulated salaries for government employees. Under his leadership, Islamic dominions expanded significantly, and adapted fiscal policies included elements such as conquered lands (*kharaj*) and *jizya* taxes from non-Muslims assured of religious freedom<sup>26</sup>.

Caliphs Uthman bin Affan and Ali bin Abi Talib continued and adapted the existing fiscal policy according to their conditions and challenges. Uthman was famous for his trade expansion policy, while Ali emphasised equitable distribution of resources and management of state finances with justice. During this period, fiscal policy was directed not only at economic growth but also at strengthening Islamic social and economic principles, which include fairness, transparency, and accountability in the financial management of the Ummah<sup>27</sup>.

#### b. The Role of Zakat, Infaq Sadaqah and Baitul Mal in Economy and Society

In the early days of Islam, zakat, infaq, and sadaqah (ZIS) were the foundations of a social economy that was vital in addressing social and economic inequality. Under the guidance of Prophet Muhammad, ZIS was collected as an instrument to cleanse property and souls, as well as a means of redistribution of wealth. This system ensures that those who are less fortunate and needy in the community receive sufficient support. ZIS alleviates the burden of poverty and increases the sense of social solidarity and cohesion within the Muslim community.

Baitul Mal, in the era of Prophet Muhammad *shalallahu 'alaihi wasallam* and later in the time of Khulafaur Rashidin, functioned as a state financial institution that managed general funds of a philanthropic nature, including ZIS. Baitul Mal plays a central role in developing social infrastructure, supporting military needs, and financing projects aimed at the welfare of the ummah. This institution became a symbol of justice and concern for the government for its

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<sup>26</sup> Setiawan.

<sup>27</sup> Lulu Rini Antika and Putri Aulia Fitriani, "Tradisi Ekonomi Pasca Rosulullah Muhammad," *Al-Tsaman : Jurnal Ekonomi Dan Keuangan Islam* 3, no. 2 (December 10, 2021): 44–58.

people, ensuring that the country's wealth was channelled for the common good, not just accumulated in the hands of a few<sup>28</sup>.

During the time of Caliph Umar bin Khattab, the management of Baitul Mal became more structured and systematic. Omar applied strict principles of accountability and transparency, regulated the salaries of government employees, and distributed wealth more equitably. Under his policies, Baitul Mal became more than just a store of wealth; it was an institution that ensured economic stability and social justice, which was crucial in the development and expansion of Islamic territory<sup>29</sup>.

Meanwhile, during Caliphs Uthman bin Affan and Ali bin Abi Talib, ZIS, and Baitul Mal acted as economic and social pillars. Uthman bin Affan expanded the trade network, which increased the flow of funds to Baitul Mal. At the same time, Ali emphasised the equitable distribution of wealth and the management of Jerusalem with the principle of high justice. These two caliphs sought to ensure the state's wealth could benefit the people, especially the less fortunate, by maintaining economic stability and promoting social welfare<sup>30</sup>.

c. Zakat, Infaq and Sadaqah as One of the Fiscal Instruments at the time of the Prophet

In the time of Prophet Muhammad, *shalallahu 'alaihi wasllam*, Zakat, Infaq, and sadaqah (ZIS) have been implemented as essential fiscal instruments, playing an important role in realising social and economic justice<sup>31</sup>. Zakat, one of the Pillars of Islam, is strictly regulated and distributed to eight *predetermined ashnaf* (recipient groups), helping alleviate poverty and inequality. Prophet Muhammad *shalallahu 'alaihi wasallam* managed and distributed ZIS in a way that directly impacted people's well-being, ensuring that basic needs such as food,

<sup>28</sup> Muhammad Fakhur Rasyid, "Kajian Zakat Kontemporer Dan Manajemen Lembaga Di Indonesia," *ZISWAF ASFA JOURNAL* 1, no. 1 (May 31, 2023): 48–68.

<sup>29</sup> Revi Hayati, "Kebijakan Ekonomi Islam Umar Bin Khattab Dalam Menghadapi Krisis," *Al-Mawarid Jurnal Syariah Dan Hukum (JSYH)* 2, no. 2 (2020), <https://journal.uin.ac.id/JSYH/article/view/18551>.

<sup>30</sup> Antika and Fitriani, "Tradisi Ekonomi Pasca Rosulullah Muhammad."

<sup>31</sup> Galuh Nashrulloh Kartika Mayangsari Rofam and Saifullah Abdushshamad, "PERAN BAZNAS DALAM DISTRIBUSI ZAKAT SEBAGAI UPAYA DALAM MENGENTASKAN KEMISKINAN," *Al-Iqtishadiyah: Ekonomi Syariah dan Hukum Ekonomi Syariah* 5, no. 1 (August 21, 2019): 1–9, <https://doi.org/10.31602/iqt.v5i1.2139>.

clothing, and housing were met for those in need. The collection and distribution of ZIS are carried out systematically and transparently, upholding the principles of high accountability and integrity<sup>32</sup>.

After the death of Prophet Muhammad, *Khulafaur Rashidin* continued this practice and adapted it to the challenges and needs of the evolving society. Caliph Omar bin Khattab, for example, took innovative steps by introducing a more organised Baitul Mal system, expanding the distribution base of zakat, and even setting up houses for the poor and pensions for war veterans. This system maintains the principle of equitable wealth distribution and strengthens the social and economic structure through investment in infrastructure projects. Later caliphs, such as Uthman and Ali, continued to improve the distribution mechanism of ZIS, adapting to changing socioeconomic conditions, thus maintaining its function as a tool of social equality and reduction of inequality.

1. Are Zakat, Infaq and Sadaqah relevant as Modern Fiscal Instruments in Indonesia?
  - a. Continuity of Zakat Infaq and sadaqah Practices from Time to Time

Since its introduction by Prophet Muhammad *shalallahu 'alaihi wasllam*, the practice of zakat, infaq, and sadaqah (ZIS) has continued and evolved throughout Islamic history while maintaining the standard rules of Sharia. In the early days, ZIS was managed in a highly centralised and integrated way within the governance system, with systematic collection and distribution. This formed a solid economic base for early Islamic societies and became a significant means of reducing social and economic inequality. Over time, as Islam spread to different regions, the practice was adapted to meet diverse local social and economic conditions, demonstrating the flexibility and adaptability of ZIS as a social and economic instrument<sup>33</sup>.

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<sup>32</sup> Setiawan, "Analisis Zakat sebagai Instrument Kebijakan Fiskal pada Masa Khalifah Umar Bin Khattab R. A."

<sup>33</sup> Adanan Murrah Nasution, "Pengelolaan Zakat Di Indonesia," *Journal of Islamic Social Finance Management* 1, no. 2 (2020): 293–305, <https://doi.org/10.24952/jisfim.v1i2.3589>.  
*Muamalatuna, Volume 15 No 02 Publish December 2023*

In the contemporary<sup>34</sup> era, ZIS still plays a vital role in helping to overcome poverty and provide a social safety net for Muslims around the world<sup>35</sup>. Although collection and distribution mechanisms have changed, with many ZIS organisations utilising digital technology for efficiency, its basic principles remain consistent with the teachings of Prophet Muhammad. These organisations work locally and internationally, assisting countries experiencing disasters or conflicts and proving that ZIS can adapt to the needs of the times<sup>36</sup>.

Furthermore, in countries with varied economic and fiscal systems, ZIS has been recognised and sometimes integrated within the framework of semi-official policies. In some Muslim-majority countries, zakat is a mandatory component and regulated by the government, further strengthening its role as a fiscal instrument that supports social and development programs. Academic research and discussions are increasingly exploring the potential of ZIS in the modern economy, voicing how these principles and practices can collaborate with contemporary fiscal systems to achieve more inclusive and sustainable social and economic goals<sup>37</sup>.

In Indonesia, zakat, infaq, and sadaqah (ZIS) have been an integral part of Muslim life in the archipelago since Islam was first introduced. At the beginning of its spread, ZIS was applied, where people gave part of their wealth to the needy. This system is based on religious values and social solidarity, following

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<sup>34</sup> Ahmad Jamaludin Jambunanda, "Transformation of Classical Law to Contemporary in Islamic-Based Marriage Law to Respond to Legal Developments in Indonesia," *Al Ahkam* 19, no. 2 (December 19, 2023): 152–72, <https://doi.org/10.37035/AJH.V19I2.9551>.

<sup>35</sup> Umar Burhan Sutikno, "MEMAKNAI PERILAKU MUSLIM DALAM BERSEDEKAH (Studi Fenomenologi Pengalaman Muzakki LAGZIS Sabilit Taqwa Bululawang)," *IQTISHODUNA*, no. 0 (April 9, 2012), <https://doi.org/10.18860/iq.v0i0.1769>.

<sup>36</sup> Rizal Fahlefi, "INKLUSI KEUANGAN SYARIAH MELALUI INOVASI FINTECH DI SEKTOR FILANTROPI," in *PROCEEDING Batusangkar International Conference III*, vol. 4 (Batu Sangkar: Graduate Programme of IAIN Batusangkar, 2018), 205–12, <https://ojs.iainbatusangkar.ac.id/ojs/index.php/proceedings/article/view/1556>.

<sup>37</sup> Eny Latifah, "Penerapan Zakat, Infak, Sedekah, Dan Wakaf Sebagai Strategi Kebijakan Fiskal Pada Sharia Microfinance Institution," *Indonesian Journal of Islamic Economics and Finance* 1, no. 1 (June 22, 2021): 1–14, <https://doi.org/10.37680/ijief.v1i1.841>.

the example taught by Prophet Muhammad (PBUH). This practice is a form of worship and an attempt to balance societal economic disparities<sup>38</sup>.

Over time, during the Islamic kingdoms in the archipelago, ZIS began to be structured with institutions that managed it. The Wali Songo, who are known as propagators of Islam in the archipelago, also teach the importance of ZIS as part of religious life. The ZIS institution then became the official channel for a more organised distribution of zakat, ensuring that the funds reached the snap (the group entitled to receive zakat) by Islamic law.<sup>39</sup>

Entering the era of Indonesian independence, the practice of ZIS transformed with the enactment of regulations and the establishment of official zakat institutions by the government. Amil Zakat Institute (LAZ) and National Amil Zakat Agency (BAZNAS) were formed to optimise the collection and distribution of ZIS. This increases transparency and accountability in ZIS management and extends the reach of beneficiaries to remote parts of the country<sup>40</sup>.

In today's digital era, ZIS management is getting easier and faster with an online platform that allows people to practically give zakat, ink, and alms. Innovative programs and collaborations with various institutions are essential to ZIS's sustainable development. This reflects how ZIS can adapt to the times while maintaining its original essence and purpose in Islam. Thus, ZIS is important in Indonesian society's social and economic development<sup>41</sup>.

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<sup>38</sup> Abdiansyah Linge and Upi Sopiha Ahmad, "Zakat, Infak, Sedekah, Wakaf Dalam Filantropi Islam," *YASIN* 2, no. 5 (October 30, 2022): 749–61, <https://doi.org/10.58578/yasin.v2i5.1048>.

<sup>39</sup> Mukhlis Rahmanto, "Berderma Dan Sejarah Sosial Politik Islam Indonesia," *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies* 11, no. 2 (August 27, 2015): 268–72, <https://doi.org/10.18196/aaijis.2015.0052.268-272>.

<sup>40</sup> Widi Nopiardo, "PERKEMBANGAN PERATURAN TENTANG ZAKAT DI INDONESIA," *JURIS (Jurnal Ilmiah Syariah)* 18, no. 1 (June 30, 2019): 65–76, <https://doi.org/10.31958/juris.v18i1.1369>.

<sup>41</sup> Fahlefi, "INKLUSI KEUANGAN SYARIAH MELALUI INOVASI FINTECH DI SEKTOR FILANTROPI."

b. Limitations of Integration Of Zakat, Infaq and Sadaqah (ZIS) as One of the Modern Fiscal Instruments in Indonesia

Zakat, Infaq, and Alms (ZIS) can be integrated as one of the instruments in fiscal policy, especially in the context of Islamic economics or countries with a majority Muslim population, such as Indonesia. However, when ZIS is integrated into modern fiscal policy instruments, it is necessary to have a solid legal framework and an effective administrative system to run efficiently and transparently. The main challenge in integration is the significant difference between ZIS collection and distribution mechanisms compared to modern fiscal instruments such as taxes.

Zakat is one of the obligatory philanthropic instruments in Islam. This means that zakat will always exist and be sustainable. However, the distribution of zakat is very limited by Shari'a rules, which only allow it to be given to eight *ashnaf*. Not to mention that the distribution of zakat is also limited only to Muslims. From Muslims to Muslims. So here, it can be seen that the distribution of zakat is less flexible. Meanwhile, infaq and sadaqah, from the distribution aspect, are more flexible than zakat. Infaq and sadaqah, in their distribution, can be used for all activities as long as they are in the framework of virtue and charity, including being allowed to build public infrastructure. However, the weakness of infaq and sadaqah is in the process of gathering. Because both are included in the recommended sunnah worship and are not part of religious obligations. When infaq and sadaqah are used as official instruments of modern fiscal policy, the obstacle is that they are difficult to measure precisely. The character of fiscal policy is the ability to predict a country's income and expenditure. The following constraints are differences in objectives between Sharia principles and national development goals, difficulties in formulating and implementing regulations, and technical challenges in managing and distributing funds. These factors hinder the relevance of ZIS in modern fiscal<sup>42</sup>.

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<sup>42</sup> Tahir, "INTEGRASI ZAKAT DAN PAJAK DI INDONESIA DALAM TINJAUAN HUKUM POSITIF DAN HUKUM ISLAM." *Muamalatuna*, Volume 15 No 02 Publish December 2023



The integration of zakat, infaq and sadaqah into the modern fiscal system can be done by conforming to the prevailing principles and regulations, ensuring that its application is based on religious values and the principles of good governance. Thus, ZIS acts as a religious obligation and becomes a fiscal instrument that strengthens economic foundations and supports sustainable social development.

Cooperation between financial institutions, zakat institutions, and governments will be required to integrate ZIS into the modern fiscal policy system. This step aims to ensure accountability and optimisation of ZIS fund distribution. Standard-setting and strict oversight are necessary so that funds raised can be allocated fairly and effectively, ensuring that they reach groups that need them. This process should also be accompanied by educating the public about the importance of ZIS in the socio-economic context and zakat obligations for those who can afford it as part of a more inclusive and holistic tax system.

Meanwhile, the innovation aspect in ZIS management cannot be ignored. In this digital era, technology can help collect, distribute, and monitor zakat in a more transparent and accessible manner. For example, a mobile application for zakat payments or an online platform to report and monitor zakat distribution will increase public trust and effectively facilitate zakat distribution. Thus, if implemented well, ZIS can be a unique example of how the principles of Islamic finance can contribute to stability and social justice in a country's fiscal policy.

## **E. Conclusion**

Indonesia's Zakat, infaq, and sadaqah can potentially reduce poverty levels and social inequality. This activity is generally included in one of the instruments of state fiscal policy, namely redistributing wealth from the rich to the poor. Zakat infaq and sadaqah are partially relevant to the fiscal framework. However, if zakat, infaq, and sadaqah are used as official instruments of modern fiscal policy in Indonesia, there are many things to consider. Zakat is one of the obligatory philanthropic instruments in Islam. This means that zakat will always exist and be sustainable. However, the distribution of zakat is very limited by Sharia rules, which only allow eight *ashnaf*. So here you can see the inflexible distribution.

Infaq and sadaqah, in terms of distribution, are more flexible than zakat. Infaq and sadaqah can be used for all activities involving virtue and charity. However, the weakness of infaq and sadaqah is in the gathering process because both are included in the recommended sunnah worship and are not part of religious obligations. So, when infaq and sadaqah are used as official instruments of modern fiscal policy, the obstacle is that they are difficult to measure precisely. The character of fiscal policy is the ability to predict a country's income and expenditure. Differences in objectives between Sharia principles and national development goals, difficulties in formulating and implementing regulations, and technical challenges in managing and distributing funds hinder ZIS's relevance in modern fiscal.

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