



Optimization of Zakat as a Fiscal Policy Instrument for the Welfare of the Indonesian People

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Abstract

This study examines the optimization of zakat as a fiscal policy instrument to support the welfare of the people in Indonesia. As one of the core pillars of Islam, zakat has significant potential to reduce poverty and promote social welfare equity in Indonesia, the world's largest Muslim-majority country. However, despite its considerable potential, zakat management often falls short due to challenges in distribution efficiency, coordination among zakat institutions, and limitations in human resources and supporting infrastructure. This research explores how zakat can be integrated into national fiscal policies by strengthening existing management systems, enhancing transparency, and encouraging public participation in its distribution. Additionally, the study highlights the crucial role of zakat institutions, such as the National Amil Zakat Agency (BAZNAS), in directing zakat funds to productive sectors that empower recipients (mustahiq) and reduce economic disparities. By leveraging information technology and fostering greater synergy between zakat institutions and the government, zakat can be optimized as a fiscal instrument that not only aids in poverty alleviation but also contributes to inclusive economic growth. The study concludes that optimizing zakat as a component of fiscal policy can have a significant impact on improving the overall welfare of Indonesian society.

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Introduction

The fiscal policy in Indonesia, particularly in the utilization of zakat as an instrument for wealth redistribution, has not yet reached its full potential (Fikri & Andrian, 2023; Kuncoro, 2021; Wibowo, 2023). Zakat, which is a key pillar in the Islamic economic system, actually has significant potential to reduce social inequality and improve the welfare of the people (Adinda & Amalia, 2022; Ayuniyyah et al., 2022; Hanik & Hendry Hermawan Adinugraha, 2023). However, its implementation is often limited to traditional approaches and has not been fully integrated into broader fiscal policies (Marizal et al., 2023; Munfaati et al., 2022). On the other hand, although zakat can be an effective tool



in poverty reduction, its management still faces various challenges, such as a lack of accurate data, insufficient synergy between zakat institutions and the government, and low literacy on zakat management among the public (Aziz & Anim, 2020; Chotib et al., 2023). This indicates that zakat has not been effectively utilized as a fiscal policy instrument that can have a significant impact on the welfare of the Indonesian people.

The current studies tend to focus on religious understanding or technical aspects of zakat distribution, without exploring how zakat can be optimized within a more comprehensive fiscal policy framework. Previous research has shown that although zakat's potential is immense, its management remains limited and has not been fully integrated into the state's fiscal policy. In fact, zakat should be part of a broader fiscal strategy to address poverty and economic inequality. Therefore, this study aims to fill this gap by analyzing how zakat can be maximized within Indonesia's fiscal policy.

The first question raised in this study is how the potential of zakat can be maximized as an alternative revenue source within the country's fiscal policy. To address this, it is important to examine various models of zakat management that can support economic equity, as well as the role of zakat institutions in distributing zakat funds more effectively. The second question relates to the challenges faced in zakat management in Indonesia, which often hinder its optimal function. These challenges include the mismatch between zakat management infrastructure and the needs of society, as well as limitations in data and information about zakat recipients. Lastly, the third question touches on how synergy between zakat institutions, the government, and the private sector can strengthen zakat management to support a more inclusive and sustainable fiscal policy.

Through a comprehensive understanding of these three questions, it is hoped that this study can provide new insights into the effort to optimize zakat as a more effective fiscal policy instrument. If zakat can be managed well, it has the potential to become a key pillar in Indonesia's fiscal policy, not only reducing poverty but also creating a more equitable economic distribution. Therefore, the optimization of zakat requires a more systematic, collaborative, and data-driven approach, so it can function maximally in improving the welfare of the Indonesian people. This study uses a qualitative method through literature review to examine the optimization of zakat as a fiscal policy instrument in improving the welfare of the Indonesian people. Literature review was chosen

due to its ability to explore complex and profound concepts, especially those related to the social, cultural, and religious aspects underlying Islamic philanthropy practices, including zakat. This method allows the researcher to gather various viewpoints from academic sources such as scientific articles, books, and related publications to comprehensively understand the theory, concepts, and practices of Islamic philanthropy in the socio-economic context of Indonesia. Some references used in this study include Candra Susanto et al. (2024), Collins & Stockton (2018), and Frost et al. (2016), who discuss the relationship between philanthropy and the culture of sharing in Muslim communities.

Research Methodology

This study begins with the collection of relevant literature from various academic databases, such as Google Scholar, Scopus, and Web of Science. The process of literature selection is based on relevance to the topic, the credibility of the authors, and the contribution of the literature to understanding the relationship between Islamic philanthropy and broader fiscal policy. Various studies related to zakat, sadaqah, waqf, as well as social-cultural aspects in Muslim societies, are examined in-depth to gain a clearer picture of how religious values and the culture of sharing can strengthen zakat management. Data analysis is carried out using a thematic approach, where the researcher identifies and analyzes key patterns that emerge in the literature, such as social solidarity, distribution justice, and the role of religious values in strengthening philanthropy practices. This study relies on previous studies that have examined the relationship between Islamic philanthropy and socio-economic development (Byrne, 2001; Furlong & Lester, 2023) to provide a solid theoretical foundation. By identifying key themes in the literature, this research aims to provide new insights into how the culture of sharing, through philanthropic practices, can be strengthened and integrated with fiscal policy to improve the welfare of the Indonesian people.

The Potential of Zakat in Enhancing Economic Welfare of Society

Zakat has significant potential to enhance the economic welfare of the Indonesian society, given the large Muslim population and the well-established zakat management system. As a religious obligation, zakat not only functions as an instrument for wealth redistribution but also plays a crucial role in economic empowerment and poverty alleviation. Proper zakat management can yield

significant socio-economic benefits, especially when zakat funds are allocated to productive programs such as education, healthcare, and infrastructure development (Chotib et al., 2023; Ma'ruf et al., 2022). Research indicates that zakat can contribute to economic growth and reduce poverty levels in Indonesia by focusing zakat funds on empowering the *mustahiq* (recipients of zakat), enabling them to become more independent and economically active (Hamidi et al., 2022; Sutrisno & Haron, 2020). This is particularly important for Indonesia, as a significant portion of its population still lives below the poverty line. Therefore, zakat can be one of the strategic solutions for improving the welfare of the poor and enhancing the overall quality of life.

Zakat management in Indonesia, particularly through the National Zakat Board (BAZNAS), has played a significant role in ensuring the efficiency and effectiveness of zakat distribution. BAZNAS and other zakat institutions are responsible for collecting and distributing zakat in an organized manner, directing zakat funds towards programs that have a direct impact on community welfare, such as social assistance, education programs, and other economic and social development initiatives (Hasibuan et al., 2022). The integration of zakat within national economic policies is also crucial to enhance its impact. Some studies suggest that zakat should be seen as a complementary tool in government programs aimed at alleviating poverty and improving social welfare (Husain, 2021; Ma'ruf et al., 2022). By aligning zakat programs with government initiatives, such as infrastructure development and skills training, the potential of zakat can be maximized to create job opportunities and empower the poor (Siregar et al., 2023). Therefore, synergy between zakat institutions and government fiscal policies becomes essential to create a more just and equitable zakat distribution system.

In addition to economic and social empowerment, zakat also plays a crucial role in the education and healthcare sectors. Allocating zakat to these sectors can have a long-term impact on society by improving the quality of human resources and raising their living standards. For example, zakat can be used to fund scholarships for children from poor families or support healthcare programs that provide medical services to low-income households (Muhari, 2023). In the context of the COVID-19 pandemic, zakat has proven to be a vital source of support for those affected by the economic crisis. Studies show that zakat provides direct assistance to those impacted by the crisis, while also aiding economic recovery through programs that create job opportunities and improve

purchasing power (Hamidi et al., 2022; Haris, 2021). Furthermore, the digitalization of zakat management is becoming increasingly important in improving the efficiency and reach of zakat distribution. By utilizing technology, zakat institutions can be more transparent, accountable, and accessible to the public (Rizal et al., 2023). This will encourage greater public participation in paying zakat and ensure that zakat funds are used more effectively, thus amplifying its impact on improving community welfare (Mutamimah et al., 2021).

Challenges in Zakat Management and Synergy Between Zakat Institutions and the Government

Zakat management in Indonesia faces a number of challenges, most of which stem from inefficiencies within zakat institutions and the need to enhance synergy between these institutions and the government. Although zakat has significant potential to reduce poverty and improve social welfare, its effectiveness is often hindered by operational issues, lack of coordination, and inadequate governance structures. One of the main challenges in zakat management is the inefficiency of zakat institutions themselves, due to high operational costs and low zakat collection rates. Research indicates that many zakat institutions struggle to manage zakat efficiently, especially due to decentralization and the lack of uniform standards across different institutions (Ula et al., 2023). High operational costs often consume a large portion of zakat funds, leaving insufficient resources for distribution to those in need (Ula et al., 2023). Additionally, zakat collection in Indonesia is still far from its potential, with numerous studies highlighting a significant gap between the potential zakat and the actual zakat collected (“The Effectiveness of Zakat Fund Distribution in Alleviating Poverty”, 2023; Atiya et al., 2020).

The distribution of zakat funds also faces critical inefficiencies. Research shows that zakat distribution is often focused on short-term solutions, which are not effective in addressing the root causes of poverty and social inequality (“The Effectiveness of Zakat Fund Distribution in Alleviating Poverty”, 2023). The lack of a strategic approach to zakat distribution leads to cycles of dependency rather than empowerment, which contradicts zakat’s goal of sustainable development (Chotib, 2023; Sutrisno & Haron, 2020). Furthermore, the failure to implement good governance practices in zakat institutions further exacerbates the

distribution process, as many institutions fail to adhere to the principles of transparency and accountability (Ninglasari, 2021; Wahyuni-TD et al., 2021). In addressing these challenges, the relationship between zakat institutions and the government is crucial. The government plays a key role in formulating policies and frameworks that can enhance the efficiency of zakat institutions. For example, the establishment of the National Zakat Board (BAZNAS) has been a significant step in formalizing zakat management in Indonesia (Hanik & Hendry Hermawan Adinugraha, 2023). However, the effectiveness of this institution is often disrupted by bureaucratic inefficiencies and a lack of collaboration with other zakat institutions (Yahya, 2020). Therefore, a coordinated approach between the government and zakat institutions is essential to avoid duplication of efforts and ensure that resources are used effectively (Halimatusa'diyah, 2015; Ansoriyah et al., 2022; Puneri et al., 2019).

In addition to operational issues, public perception of zakat institutions also affects zakat compliance. Several studies show that trust, credibility, and accountability are important factors influencing individuals' willingness to channel zakat through formal institutions (Aziz & Anim, 2020; Febriandika et al., 2023). A lack of public trust in zakat institutions often leads people to prefer informal channels for distributing zakat, which may not be as effective in reaching those in need (Febriandika, 2023). Therefore, improving the credibility of zakat institutions through better governance and transparency is essential to increasing zakat compliance and maximizing zakat's potential as a poverty alleviation tool (Mutmainah, 2016). Moreover, the role of education and public awareness in encouraging zakat compliance cannot be overlooked. Initiatives to educate the public about the importance of zakat and the impact of their contributions can help build a culture of giving and encourage more individuals to participate in formal zakat institutions (Doktoralina et al., 2019; Purwatiningsih & Yahya, 2019). This educational approach should be supported by government policies that provide incentives for zakat payments, such as tax exemptions for zakat contributions (Aziz & Anim, 2020).

Overall, the challenges in zakat management are further complicated by socio-economic factors, including poverty and economic inequality within society. Therefore, it is crucial for zakat institutions and the government to collaborate in identifying the needs of society and designing programs that empower zakat recipients rather than merely providing temporary assistance (Sutrisno & Haron, 2020; Bahri, 2023)

Synergy Between Zakat Institutions, Government, and the Private Sector in Zakat Management for Inclusive and Sustainable Fiscal Policy

The synergy between zakat institutions, the government, and the private sector plays an essential role in enhancing the management of zakat to support more inclusive and sustainable fiscal policies. Zakat, a central pillar in Islam, is not only a religious obligation but also a strategic tool in poverty alleviation and the enhancement of social welfare. Research indicates that effective zakat management can make a significant contribution to economic growth and the well-being of society, particularly during crises such as the COVID-19 pandemic (Indrawati & Rachmawati, 2022; Cintana, 2022). The government plays a central role in regulating zakat through clear policies and legal frameworks, such as Law No. 23 of 2011 on Zakat Management. This law facilitates collaboration between zakat institutions and the government in community empowerment, particularly for micro-enterprises affected by the pandemic (Indrawati & Rachmawati, 2022; Fajrina et al., 2020). Integrating fiscal policies with zakat management is crucial for creating a broader and more sustainable social impact.

The private sector also plays a key role in this synergy, particularly through Corporate Social Responsibility (CSR) programs. Companies can contribute to zakat management by supporting programs aimed at enhancing social welfare and strengthening community resilience. Studies show that collaboration between zakat institutions and the private sector can improve the effectiveness of zakat distribution and expand the reach of social programs (Luntajo & Hasan, 2023; Latifah, 2021). By leveraging technology, the private sector can assist zakat institutions in managing data more effectively, ensuring that zakat funds are allocated efficiently and targeted accurately (Luntajo & Hasan, 2023). This technological integration supports transparency and amplifies the impact of zakat in poverty alleviation.

Within the context of fiscal policy, zakat can serve as a crucial instrument in addressing economic inequality and supporting sustainable development. By improving zakat management, the government can not only reduce poverty but also contribute to long-term economic growth through infrastructure development and human capital enhancement (Abdullah, 2014). Research suggests that zakat can also help increase state revenues, particularly when tax receipts decline (Hikmah, 2023; Fauzi, 2023). Therefore, a collaborative approach between zakat institutions, the government, and the private sector is essential for optimizing zakat as a fiscal policy instrument. This collaboration can help reduce

socio-economic inequalities, improve social welfare, and foster a more sustainable fiscal environment.

In conclusion, the integration of zakat within the broader fiscal policy framework, enhanced by collaborative efforts between zakat institutions, the government, and the private sector, holds immense potential to address key socio-economic challenges. By optimizing zakat as an instrument of social equity, Indonesia can leverage this Islamic philanthropic tool to advance inclusive, equitable, and sustainable economic development, strengthening both social welfare and national resilience.

Conclusion

The management of zakat in Indonesia holds significant potential to support economic empowerment and poverty alleviation, but it still faces various challenges that hinder its effectiveness. One of the main challenges is inefficiency in zakat management, as reflected in the high operational costs of zakat institutions and the low zakat collection rates compared to its potential. Additionally, the focus of zakat distribution on short-term solutions and the lack of a strategic approach to empower beneficiaries may exacerbate dependency issues. The lack of transparency and accountability in the governance of many zakat institutions also poses a barrier to enhancing their credibility and public trust. Improved synergy between zakat institutions and the government is crucial for creating a more efficient and effective zakat system. The establishment of BAZNAS (National Zakat Board) as a national zakat management body has made a significant contribution, but closer collaboration with other zakat institutions and local governments is still needed to optimize zakat collection and distribution. Moreover, the use of information technology can be an effective solution to improve transparency, accountability, and the efficiency of zakat distribution. Through digital platforms, zakat institutions can expand their reach, increase public participation, and ensure that zakat reaches the intended recipients accurately. On the other hand, public education and awareness about the importance of zakat also play a crucial role in increasing zakat compliance. By improving governance, strengthening collaboration between the government and zakat institutions, and utilizing technology, zakat in Indonesia has significant potential to serve as an effective instrument in reducing poverty and enhancing social welfare. Therefore, an integrated and collaborative strategy

among various stakeholders will be key to the success of zakat in achieving its broader goals.

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