



Islamic Public Finance: Productive Zakat and Taxes As Instruments of The Country's Economy

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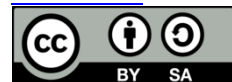
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Abstract

Purpose: This research aims to determine productive zakat and taxes in the management and distribution of funds for economic activities, education, health, and infrastructure. Zakat and taxes are instruments of income obtained by the community that must be spent based on the provisions stipulated in the Al-Quran and Hadith, while taxes are instruments of state income collected from the community from income tax, land, and building tax, value-added tax, income tax, and others. **Methodology:** The research method in this study uses a qualitative method with a descriptive approach using interview data and report data on the collection and distribution of productive zakat funds and taxes for the country's economic growth. This research data was collected using structured interviews regarding the collection and distribution of funds in economic activities, education, health, and infrastructure to provincial BAZNAS staff and South Kalimantan provincial tax staff. **Findings:** There are findings in research conducted by researchers that the contribution of productive zakat funds and taxes distributed in economic activities, education, health, and infrastructure development has an impact on regional economic growth of 56% from 2022-2023, and while the instrument is equal to 87 %.

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A. Introduction

Islam is a religion that contains teachings that are Universal and also Comprehensive/ *kaffah*. What is meant by Universal is that the teachings of Islam will be accepted by humans throughout the world, both the value of justice, deliberation, and also certainly trust (Maulida & Purnomo, 2020). Then for the meaning of Comprehensive, that is, all the teachings of Islam will cover all layers of people's lives from economic, political, social, cultural, and other aspects. In general, Islam has three main legal bases, the law is about creed, morality, and also sharia (Hidayatullah, 2018). Sharia also has two aspects, namely, the first is worship while the second is *muamalah*. Worship is an activity related between the creator and the created. What is meant by *muamalah* is an activity or economic interaction (Yohani & Yusuf, 2014).

In every developing country, there are many problems that often arise about the economy, one of which is Indonesia itself. From these economic problems, it certainly has a negative impact on social life in society, such as poverty rates and very high unemployment rates (Melati et al., 2022). From this economic problem, it triggers the high crime rate of a country because of the lack of jobs which causes a lot of unemployment and the poverty rate of a country will increase. This will certainly be a problem that will arise in every country, group and even to each individual. In overcoming the management of zakat and tax funds, the government formed 2 agencies regulated by the government in the form of tax institutions and regional religious affairs governments in the form of the National Amil Zakat Agency (BAZNAS) (Syamsuri et al., 2020). Every government institution that collects zakat funds must have programs that can help the community in economic activities, health, education, infrastructure, overcoming poverty and unemployment. Tax institutions under the ministry of finance have different duties of provincial BAZNAS, namely (Lahuri et al., 2020):

1. Collect UN tax funds, income tax, VAT, Customs and others.
2. Report to the central government on the implementation of collecting local tax funds.
3. Convey the Regional Budget Plan in the form of spending on infrastructure development activities, education, health, economy, and others to the central government.
4. The RAPBD approved by the central government will be supervised regarding the implementation of activities carried out by local governments.
5. The central government will impose sanctions in case of budget violations or inflatedness.

The management of tax and zakat funds carried out by the government with the aim of encouraging economic growth and reducing public unemployment (Labetubun et al., 2021). Zakat and tax funds are collected and channeled based on regional work programs that have been prepared for the coming year (Atika Zahra Maulida & Agus Purnomo, n.d.). In the management of zakat and tax funds, the government requires human resources in a country. Not only natural resources must be developed but human resources must also be developed in order to reduce poverty and unemployment in a country (Kementerian Keuangan, n.d.). Therefore, the zakat and tax programs that have been prepared by local governments can improve the quality of human resources and the provision of production infrastructure that can encourage economic growth through several sectors that have been planned by the government. The funds for obtaining productive zakat and taxes collected by the government from 2022-2023 are as follows (Purnomo, 2015a):

Table 1. Collection of Productive Zakat and Tax Funds for 2022-2023

No	Productive Zakat		Tax	
	Year 2022 (Milyar)	Year 2023 (billion)	Year 2022 (Trilunan)	Year 2023 (Trilunan)
1	IDR 8,317,156	Rp 10.054.925	IDR 3,861,000	IDR 9,033,000

Data Source: Provincial Baznas and South Kalimantan Tax Office in 2023.

Based on data on the collection of productive zakat funds received by people from South Kalimantan province from 2022 to 2023, there has been an increase in zakat fund receipts by 4.5% from the previous year and does not include the collection of infaq, alms and waqf funds carried out by baznas from 2022-2023 (Purnomo, Maulida, et al., 2022). The increase in zakat fund receipts provides trust and trust given by the community to be managed in productive activities in economic activities such as providing business capital and entrepreneurship training conducted by baznas with the aim of generating income from financing customers in returns in the form of infaq and alms. Income funds obtained from financing customers in the form of infaq, and alms will be distributed in the form of education, economy, and health activities (Purnomo & Maulida, 2023).

Tax funds collected by the South Kalimantan provincial government from 2022 to 2023 have increased by 54% from the previous year. The revenue of South Kalimantan province obtained will be reported and remitted to the central government. APBD funds obtained from the central government will be used by local governments in economic activities, infrastructure, health, education and others (Komarudin et al., 2021). The purpose of the regional development activity plan that uses the regional budget is used to encourage economic growth and unemployment rates in the province of South Kalimantan (Atika & Purnomo, 2022).

Akad qordhul hasan used by BAZNAS in providing business capital to business actors for orphans and piantu. *Akad qordhul hasan* is a *maaliah ijtima'iyah* worship contract that has a good role in determining the development of the welfare of the people. So that zakat not only functions as vertical worship, namely to Allah SWT, but also horizontal worship, which is helping others. Zakat has many very important and strategic benefits seen from the point of view of religion or Islamic teachings as well as aspects of life in the welfare of the people. The obligation to pay zakat is sociologically a manifestation of social solidarity (Purnomo, 2015).

Where it raises a sense of humanity that is just and responsible for others, a sense of concern to feel what is felt by others who are experiencing difficulties in their lives. Our country is an Indonesian country which is the majority of the population is Muslim. Looking at it from this side, we can already imagine how good and very appropriate potential for this program to be developed in helping to drive and advance the economy of this country. As for some of the zakat concepts offered are also promising, why is it called promising because this zakat can help in developing existing natural resources as well as human resources in managing the economy for income as a path of people's lives (Subagiyo et al., 2021).

This zakat movement is referred to as a transformativ movement in the part of Islamic economic progress or growth, namely through the zakat movement which is used as an economic movement that is certainly based on Islamic Shari'ah, namely acculturation of Islamic economics in achieving the goals of existing community welfare. Zakat will be a pillar in the Islamic economy when carrying out or carrying out functions and management in distributing or distributing human funds to everyone who has the right to receive zakat (Purnomo & Zahra, 2022).

The problems that we often encounter in society are to whom and where zakat should be given. Most people now distribute their zakat directly where *muzakki* give their

zakat directly to *mustahiq*. But many also distribute their zakat to amil zakat institutions. Giving zakat directly does provide a sense of calm for ourselves because we witness directly that zakat has been distributed to those who are considered entitled to receive zakat. Sometimes many zakat distributions directly do not hit the right target.

Zakat can be defined as property that has met the requirements in accordance with religious rules and must be issued to eight groups of zakat recipients. Zakat means to grow, flourish or increase, and also develop. Zakat is guilty from the word "zaka" which means holy, good, blessing, developing, growing and increasing. It is called zakat because it contains in it hope that brings blessings, gives or purifies the soul and manages and develops it with good things. While in terms of zakat is the owner of property that is specialized with certain conditions (Purnomo et al., 2018).

In zakat, the meaning of the word grow means that zakat is issued because of the growth and development of property, issuing zakat to increase the reward. While the sacred meaning in zakat is to purify the soul from ugliness and numbness within oneself for self-purification from sins. Things about the obligation of zakat already existed in pre-Islamic times, namely the time of previous prophets. In the Qur'an it is explained that the command to issue or pay zakat was already in Allah's treatise to the previous apostles which obliged them to convey and fulfill it to his people. At the time of the first Islamic period, namely during the time of the Prophet SAW with his companions, the principles of Islam had been carried out demonstratively, especially for the third pillar of Islam, namely about zakat. It can be seen now, that zakat is very influential on the economic condition of a country, namely zakat has produced economic changes in Muslim society (Arif, 2013).

This is due to the rebuilding of the community based on the commands of Allah SWT both in terms of words and actions of the community. Therefore, the community will be guided or directed towards a life full of love, love and brotherhood. At that time there was an unparalleled generation, not only in the times of Islamic history, but also in the time of the history of mankind. Prophet Muhammad SAW has taught a peerless generation through hands on both sides to instill in their hearts and minds to obey Allah SWT, the Prophet also taught about so that they can be free from slavery, so that they all have the desire and willingness to progress and work hard and well in order to get benefits (Haskar, 2020).

Zakat is an important worship also in the Qur'an explains that zakat goes hand in hand with doing prayers. This shows that zakat and salat have a very close relationship in terms of their virtues. Salat is considered primarily bodily worship and zakat is primarily maaliyah worship, zakat is obligatory for every Muslim as well as the obligation of prayer. In general, what is meant by productive is one's ability, in producing something or bringing many results. Productive is an attitude that has the concept, that today and tomorrow must be more useful than other days. These words are often used by many people in running their lives or running daily lives. By having a productive attitude, a person can make life better and more useful for himself or for others who live around him.

In Islam productive is an attitude that continues to work, and produce something that has benefits both for ourselves and others around us. A productive person is one who is not idle or wasting time, has a lot to do, and never stops trying at anything. Because basically there are so many valuable activities that we can do in this earth (Tahir, 2017). These various activities are activities that can bring benefits as long as you want to do hard and earnest work. The Prophet (SWA of Allah SWA once said that "the best man is one who can benefit others." Productive traits are very important for everyone, especially

for the younger generation, so it's good to learn it and take lessons to get good benefits in the future. Having high productivity usually leads someone to always make the best use of time, so as to achieve success in the future. The characteristics of people who have productive traits in the management of zakat funds are as follows (Tahir & Triantini, n.d.):

1. There is a priority scale, the priority scale will help productive people determine which work, which work must be completed first. This priority scale will also prevent productive people from doing things in a hurry.
2. Working on something to completion, Productive people never put off any work. The principle they hold is the discipline to do what can be done in the moment. Because delaying work for those who are productive is a waste of time and can result in problems in the future.
3. Always focus on everything, when working productive people will always try to focus. They will also put aside things that are not important, or that are in nature to focus when doing something.
4. Having a lot of consideration, before accepting an offer of a job, productive people will weigh the risks carefully looking at the long-term possibilities of the impact. They also measure their abilities, and think realistically about whether they are able to do the work on time. And whether the job does not interfere with other existing jobs.

Productive zakat is zakat that gives results or produces something continuously for the recipients of zakat. Therefore, what is said with productive zakat is zakat where zakat assets will be given to mustahik not to be spent but to be managed or developed and can be used to help their business that they are running now. So that with this effort can meet or complete their needs and needs of life continuously (Azzahra et al., 2023).

Yusuf Qardhawi's opinion that if someone pays zakat then it includes social worship in order to help or help poor or capable people but in the economic field it is weak to uphold their economy, so that it can stand alone in the future and must be strong in running in the future (Qardhawi, 1966). It is required that people who are entitled to receive productive zakat are those who are able to carry out guidance and assistance for mustahiq in all their business activities and can provide or teach spiritual and intellectual formation about religion, it is all done so that their faith and Islam are getting better and increasing (Azzahra et al., 2023).

B. Methods

This research method uses qualitative research methods with a descriptive approach. Descriptive qualitative research is a research method that describes the receipt and distribution of productive zakat and taxes to encourage the state and regional economy. Data sources in this study used primary and secondary data (Nurhadi et al., 2021). Primary data consists of interview data obtained from productive zakat and tax fund managers. Secondary data consists of data on reports on fund raising, fund distribution, regional economic growth, books, scientific papers, and others. The data collection method uses structured interview techniques for zakat and tax fund managers, orphans and orphans who get business capital funds, and orphans and orphans who get entrepreneurship training (Nadirah, 2022).

In sampling conducted in this study using a simple random sampling method where researchers determine the number of samples to be interviewed based on sample criteria indicators that have been determined by the researcher (Nurhadi et al., 2021). Analysis of research results using the sample triangulation method where the research will combine interview data and report data on regional economic collection, distribution, and economic growth. The purpose of combining data using the data triangulation

method is to answer the problem of the title topic in this study so that it can describe a research concept map. The results of this study can increase scientific literacy regarding productive zakat and taxes in encouraging economic growth (Amruddin et al., 2022).

C. Results and Discussion

1. Results

Productive Zakat and taxes for the Regional Economy

Zakat can help the country's economy by implying zakat as meeting the needs of people who are feeling shortage, narrowing the current economic gap, can reduce social problems and can also help increase the ability of purchases by the community so that the business sector is maintained. With this, the role of zakat can help the level of public consumption at a minimal level, so the economy can run well. With this, zakat can make people live and develop well, so that zakat can be said to help in the country's economic problems and encourage it to be better and advanced (Purnomo, Rofan, et al., 2022). The distribution of zakat and tax funds from 2022 to 2023 is as follows:

Table 2. Distribution of Zakat and Tax Funds for 2022-2023

No	Activities	Distribution of Zakat Fund (Year) Milyar		Distribution of Tax Funds (Year) Triliyun	
		2022	2023	2022	2023
1	Economics	Rp. 3.875.000	IDR 4,178,800	Rp 5. 711.341	Rp. 7.757.831
	Education	IDR 1,781,341	IDR 2,387,566	Rp 15.089.341	Rp 19.531.811
	Health	IDR 879,477	IDR 1,360,700	Rp 10.621.970	Rp 15.009.544
	Sara is a prime minister.	IDR 2,311,452	IDR 3,154,821	Rp 27.451.781	Rp 35.521.467

Data Source : Baznas and DPPJ 2023.

Based on the table above, which explains the distribution of zakat and tax funds, it shows an increase from 2022 to 2023 of 65% so that there is an impact of regional economic growth in the province of South Kalimantan from the zakat and tax sectors on economic activities such as demand and supply for primary and secondary needs. Zakat can form communities to work together and play a role as a provision of reserves and guarantor institutions for Muslim communities. Zakat has one of the main goals, which is to improve the standard of living of people who are still below the poverty line. This program aims to increase or increase the buying interest of underprivileged people. As for the target of zakat, which is to improve the standard of living, the number of educational opportunities and scholarships, can overcome problems related to employment and unemployment rates and also for health service programs to the community (Purnomo, 2015).

The existence of economic programs carried out by Baznas South Kalimantan has the aim of increasing the purchasing power of underprivileged people. The targets of zakat fund distribution include improving living standards, education and scholarships, overcoming employment or unemployment problems and health service programs. Productive zakat has an assumption for working muzakki to earn income that reaches the ratio to be issued zakat of 2.5%. Zakat funds collected from the community will be distributed in several activities as follows (Mahmudi, 2021):

- a) Entrepreneurship training for the poor, orphans and others.
- b) Provision of business capital for clone shops or Z-Mart.
- c) Social activities in the form of flood, fire disaster relief, and others.
- d) Scholarship for SMPN/MTSN, SMAN/MAN, and Higher Education.

- e) Health activities such as free treatment, childbirth fees, cataract surgery, and others.

Zakat funds distributed in economic activities will get a refund of infaq funds and alms obtained from the sale and purchase of goods. The infaq and alms funds obtained will be used in other social activities. The mustahik to consume goods and services that have been provided by the producers. So we can conclude that the higher the zakat distributed, the higher the level of public consumption which can certainly bring changes in the country's economic problems (Group, 1704982065).

At present, zakat and taxes are used as instruments of state revenue that can encourage economic growth can be used as consumptive fulfillment only, but can also be used as productive empowerment. Based on data on the development and growth of the regional economy growing due to the turnover in demand and supply of consumption is explained in the graph below as follows (Purnomo et al., 2023).

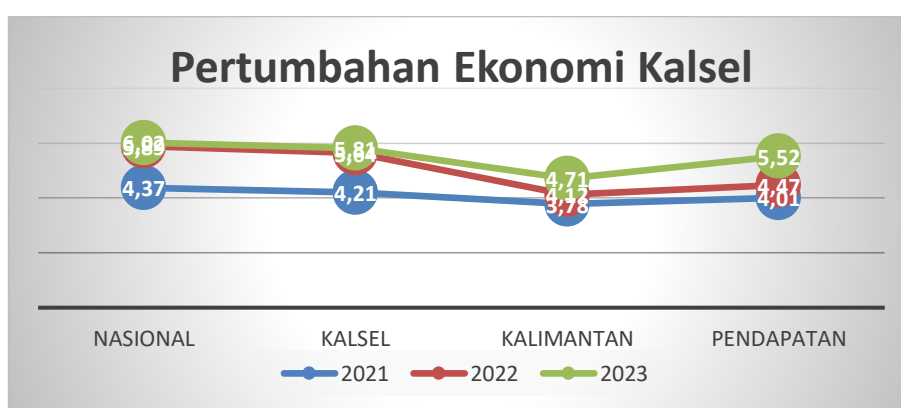


Figure 1. Graph of economic growth due to the impact of zakat and taxes in 2023. Data Source: Bank Indonesia 2023.

Based on the table above, economic growth is influenced by the turnover of demand and supply in the consumption patterns of urban and rural communities, the turnover of income for skills and skills, professions, work, capital distribution, and people's consumption patterns are fulfilled, thus, having an impact on the economic growth of South Kalimantan Province by 5.32% (yoy). With the existence of zakat and tax instruments, receiving and distributing in accordance with the right target work program. It will have an impact on economic growth both micro and macro in the long term and can reduce inflation. This, of course, must be helpful in the short term as well as in the long term (Maulida & Purnomo, 2019). Initially, the management and distribution of zakat and tax funds in accordance with the regional development plan was in accordance with the consumption needs of the community to encourage regional economic growth, overcome poverty levels and open jobs. The results of this research can provide concepts such as innovative thinking, and the development of digital transactions can encourage economic growth (Hadinata, n.d.).

2. Discussion

Zakat and Tax Fund Disbursement

In the distribution of productive zakat funds, it is divided into two types, namely traditional productive zakat and also creative productive zakat. In order to release the lives of the poor to a more decent standard of living and be able to meet all their needs, therefore traditional productive zakat is a zakat fund that is distributed to mustahik in the form of productive goods, such as cows, goats, machines for sewing, means of exchange

and others. Giving in this form is expected to encourage people to create jobs or become a place of business for the poor.

The next productive zakat fund is a creative productive zakat fund, the existence of this zakat fund is intended so that all distribution or provision of zakat is realized with forms of capital that can certainly be used, be it in building social project businesses or helping in adding capital to traders or other small entrepreneurs (Asnainu, 2008). From the distribution of various types of productive zakat, it is hoped that the goals and policies in managing productive zakat can be successful or carried out in accordance with the intended target. What is meant by the purpose and wisdom in the management of zakat is everything that is directly related to the efforts made by the government in order to utilize the results of collecting zakat to each target broadly in accordance with the mind and also the sense of sharia 'or used appropriately, effectively in utilizing it both in a versatile and productive distribution way.

Some modern scholars and scientists have implemented or tried to interpret the distribution of zakat in a broader perspective including educational, productive and also economical. In today's social life, the management and distribution of zakat funds for the poor must include sectors and infrastructure:

- a) Development of agricultural means and infrastructure that serve as a mould of the people's economic well-being.
- b) Development of the industrial sector that directly participates or joins in improving the welfare of all people.
- c) The provision of business capital given to mustahik as capital and the first step of their business.
- d) Life security for the elderly, orphans and people who are not working or arguably unemployed.
- e) The holding of health infrastructure facilities for all communities or people who urgently need health assistance.
- f) Procurement of facilities and infrastructure that has a very close relationship with efforts to prosper the people at the bottom.

The instruments produced by zakat and taxes for the state and regions can boost economic growth significantly. Zakat itself is expected to become a structural system that is able to overcome or find solutions to existing poverty problems and also encourage the economy of every community where the ethical value of zakat is continuously deepened and developed continuously, such as in terms of poverty alleviation and also community economic empowerment. In terms of assessing ethical values, it will certainly have an impact on every thought related to efforts to manage economic resources rationally and efficiently, so that social impacts will be achieved very optimally. The concept of zakat certainly has its own relevance to the people's economic system which can certainly benefit Muslims in terms of economic empowerment (Yan Adiatma, 2012).

In addition to helping economic growth, zakat funds also help in education. Based on the agreement of the majority of Islamic scholars or intellectuals about the social function of zakat, a framework for zakat empowerment for education was developed. The method that is often used is by distributing zakat funds in addition to infaq and sadaqah (Sahputra, n.d.). This zakat fund can be distributed through scholarships for underprivileged Muslim children. This method is often used by Amil Zakat Institutions or Agencies in Indonesia. In addition, there are also zakat funds that are given instead of For individuals, it is distributed such as educational operational costs in schools or madrasahs such as helping buildings or school buildings, because these needs are not expressly

mentioned as part of the eight groups that have the right to receive zakat or *mustahik* (Gumiwang, n.d.).

D. Conclusion

Zakat is one part of the five pillars of Islam, zakat is a worship that must be cashed. Zakat is called *maaliah ijtima'iyah* worship which has a good role in determining the development of the welfare of the people. So that zakat not only functions as vertical worship, namely to Allah SWT, but also horizontal worship, which is helping others. Zakat has many very important and strategic benefits seen from the point of view of religion or Islamic teachings as well as aspects of life in the welfare of the people. Zakat is a good program to be run by the government. Because zakat can be used as a distribution of capital to empower human resources in a country. Not only natural resources must be developed but human resources must also be developed in order to reduce poverty and unemployment in a country. To help reduce poverty or unemployment, the Agency or Institution Take Zakat makes a program related to the productivity of zakat recipients, namely *mustahik*.

Productive zakat is zakat that gives results or produces something continuously for the recipients of zakat. Therefore, what is said with productive zakat is zakat where zakat assets will be given to *mustahik* not to be spent but to be managed or developed and can be used to help their business that they are running now. So that with these efforts can meet or complete their needs and life needs continuously. As for Yusuf Qardhawi's opinion that if someone is paying zakat then it includes social worship in order to help or help poor or capable people but in the economic field it is weak to uphold their economy, so that it can stand alone in the future and must be strong in running in the future. Zakat can help the country's economy by implying zakat as meeting the needs of people who are feeling shortage, narrowing the current economic gap, can reduce social problems and can also help increase the ability of purchases by the community so that the business sector is maintained. With this, the role of zakat can help the level of public consumption at a minimal level, so the economy will be able to run well. With this, zakat can make people live and develop well, so that zakat can be said to help in the country's economic problems and encourage better and progress.

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F. Author Contributions Statement

All authors collaborated and contributed to developing ideas and solving problems related to this research. This research was completed thanks to contributions from several researchers and informants who provided their time and assistance in completing this paper. Research is completed based on the division of tasks in the process of observation, data collection, and data analysis so that it can be completed on time. Hopefully, the results of this research can contribute to Islamic economics scientific literacy that can be used and beneficial to the wider community.

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